Credit Card Services Frequently Asked Questions (FAQs)

IDBI BANK
GO Mobile+

Credit Card

Euphoria
Reyansh Kaul — Active
559558XXXXXX0001
VALID THRU 06/24
Primary — Card ON/OFF — ON

Account Summary as on 23/06/2020

Total Outstanding	₹ 0.00 Dr
Total Credit Limit	₹ 5,00,000.00
Available Credit Limit	₹ 5,00,000.00
Total Cash Limit	₹ 1,00,000.00
Available Cash Limit	₹ 1,00,000.00

PAY NOW   STATEMENT   MORE

IDBI Bank Credit Cards
The smart way to spend

Royale — IDBI BANK — 4850 69XX XXXX XXX1 — GEETESH PANT — VISA Signature

IDBI BANK — Euphoria THE SMART WAY TO SPEND — 5595 58XX XXXX XXX2 — INDU GUPTA — WORLD MasterCard

IDBI BANK — Winnings — 6528 60XX XXXX XX03 — RUDRANI USHA — SELECT RuPay CREDIT

aspire — IDBI BANK — 4850 68XX XXXX XX04 — HARI SHANKAR SAH — VISA

Imperium — IDBI BANK — 4850 68XX XXXX XX05 — USHA DEVI — VISA Platinum

Download Go Mobile+ App from

GET IT ON Google Play   Download on the App Store
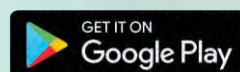
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Q.1. What is Go Mobile+ Application?

Go Mobile+ is IDBI Bank's revamped Mobile Banking application with a new and improved User Interface and Experience. You can avail various banking services like Account Balance, Debit Card Access Control, Credit Card Access Control, Self and Third Party Funds Transfer, IMPS, NEFT, Bill Payments, Mobile & DTH Recharge, Aadhaar Linking Request, etc. anytime, anywhere from your smart phone.

Q.2. How do I register / signup for the Go Mobile+ App?

Step 1 - Click on 'Activate App' and enter your Customer ID. The App will send an SMS to validate the mobile number registered with IDBI Bank. In case your mobile has multiple SIM cards, choose the number which is registered with IDBI Bank.

Step 2 - You will be prompted to set your own 4 digit MPIN.

Step 3 - Login with the set MPIN and authenticate using either your Debit Card or Net Banking login credentials.

Q.3. I have forgotten my MPIN, what should I do?

Please click on 'Forgot MPIN' link and follow the activation process to set new MPIN.

Q.4. Who all can access Go Mobile+ Credit Card services?

Customers having existing banking account relationship (Savings/Current) with IDBI Bank can access Go Mobile+ Credit Card services. Customers having only Credit Card relationship can access similar services through <u>Credit Card Net Banking</u>.

Q.5. Do we need to separately register to access Credit Card services in Go Mobile+ app?

If you have already registered for Go Mobile + you can access Credit Card services. The steps to access Credit Card services are as follows:

- Login to '**Go Mobile+ App**'
- Select '**More**'
- Click on '**Credit Card**'

You can add Credit Card services as your preferred icon on the dashboard by following simple steps mentioned in FAQ point no. 10.

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Q

Q.6. What Credit Card services can we access through Go Mobile+ App?

Card On/Off   View Statement Details

Permanent Blocking of Card   View Transaction History

Set Card Transaction Channel Limits   View Account Summary

Create/Change Green PIN   View Delight Points

Enable/Disable Auto Debit   Credit Card Bill Payment

EMI Conversion   Duplicate E-statement

Other services also include:

- View Credit Card details
- View Account Summary details
- Independent control on each card (Primary/Add-on)
- View Credit Card Customer Care and IDBI Delight Customer Care numbers and Email IDs.

Q.7. What are the technical requirements / mobile handset capability to avail the service?

IDBI Bank Go Mobile+ is compatible with GPRS / Wi-Fi enabled handset having Android version 5.0 & above/ iOS version 9 & above.

## Q.8. What do I do if I am unable to login to Go Mobile+ app?

You may first uninstall the existing Go Mobile+ and then download the latest version from Google Play Store. If the issue still persists, kindly contact Customer Care at 1800-209-4324 / 1800-22-1070 (Toll Free) or 022-67719700 (Non-Toll Free) or email us at customercare@idbi.co.in with the details of the issue along with screenshot of the error message.

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Q.9. How do I access Credit Card services and make it a preferred icon for card access in Go Mobile+ App?
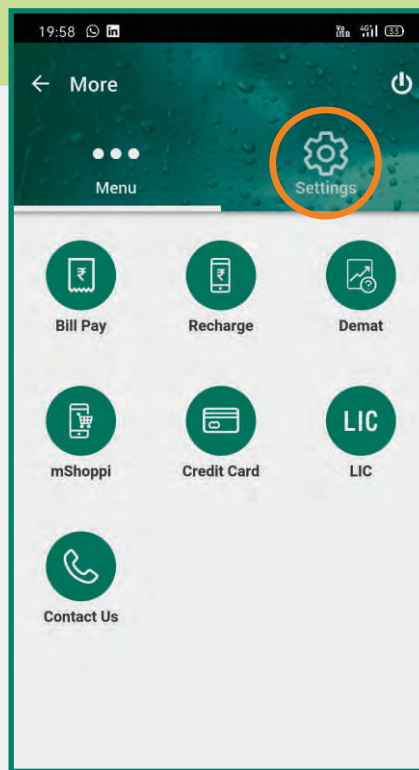
Step 1

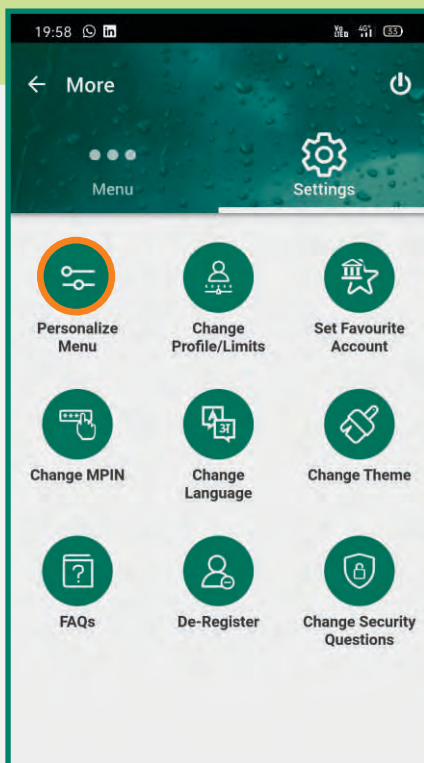- Login to **Go Mobile+ App**.
- Select '**More**' icon.
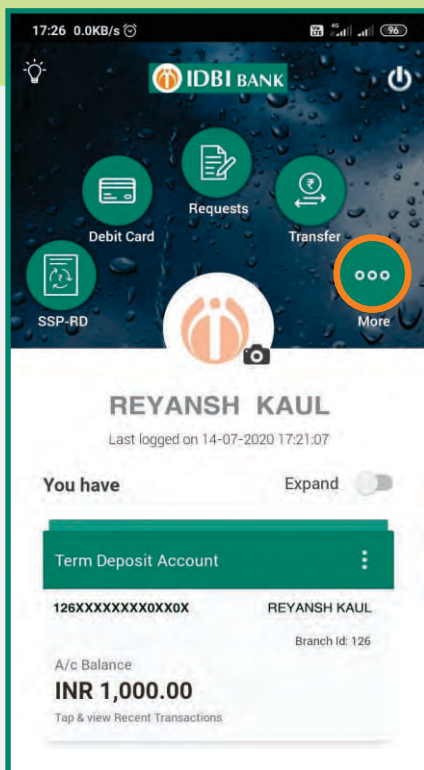
Step 2

Go to '**Settings**'.
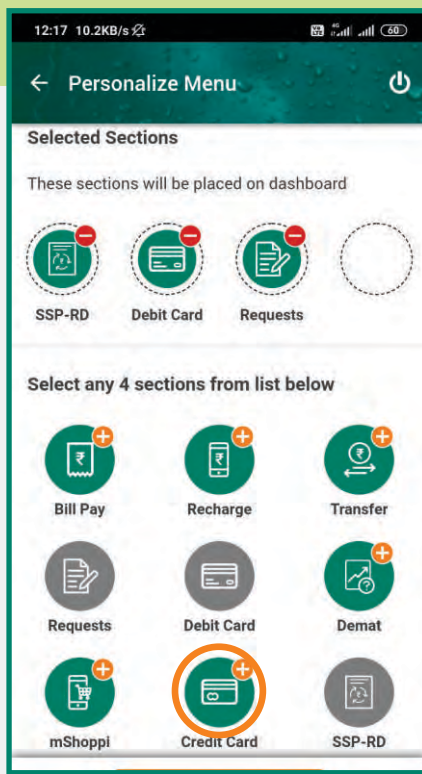

Step 3

Select
'**Personalize Menu**'.

Step 4

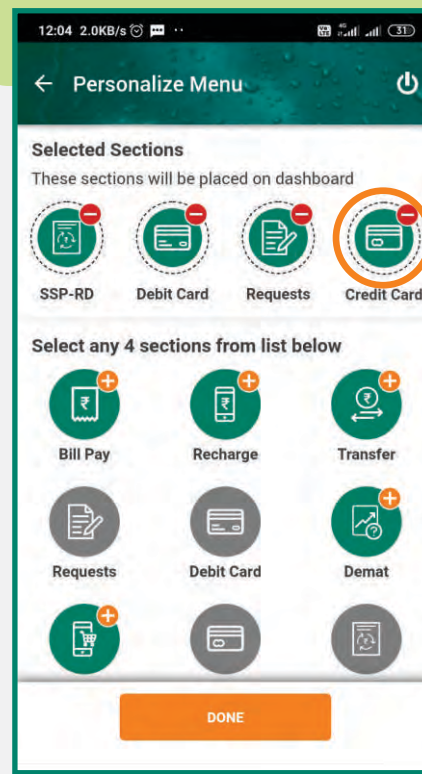De-select any one of the options under
'**Selected Selections**'.
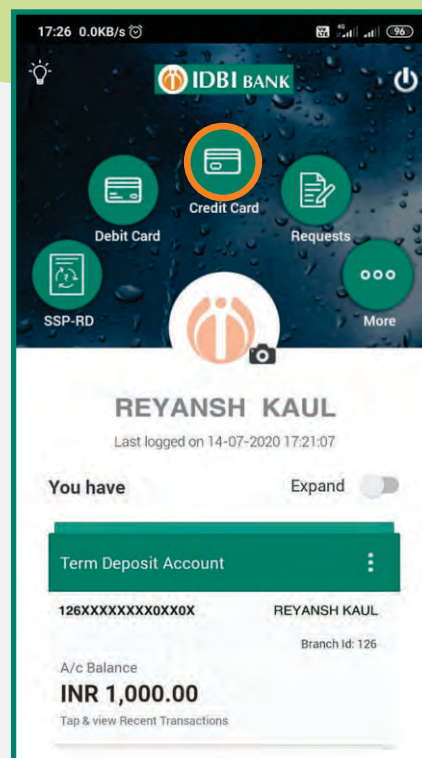
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Step 5

Select '**Credit Card**'.

Step 6

Click on '**Done**'.

Step 7

The '**Credit Card**' icon will be displayed as your preffered service on the dashboard.

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Q.10. How do I add my Credit Card as a beneficiary before making payment?

Step 1

- Login to **Go Mobile+ App**.
- Select '**Credit Card**' icon on the dashboard.
- Select '**Pay Now**'.

Step 2

- **To register a new Credit Card Beneficiary, select 'To CC'**.
- Select '**Add Payee**'.
- Enter a '**Nickname**'.
- Enter '**Primary IDBI Credit Card No.**'
- Select '**Continue**'.

Step 3

- You will receive the OTP on your registered mobile no.
  Enter the OTP.
- Select '**Confirm**' to submit your request.

Step 4

Confirmation message will be displayed:
Payee is successfully added.

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Step 1

- Login to **Go Mobile+ App**.
- Select '**Transfer**'.
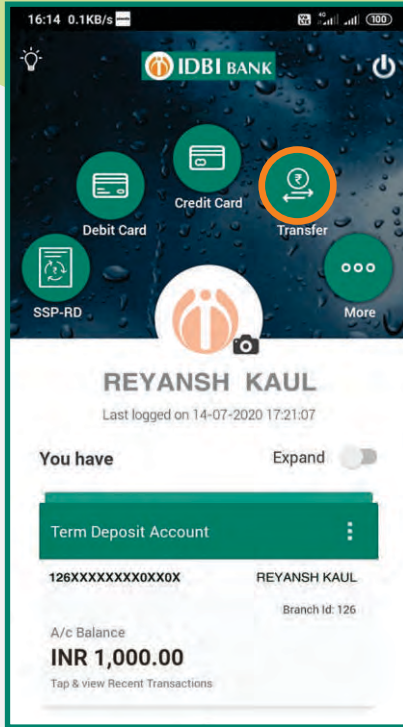
Step 2

- Select '**Payee**'.
- Select '**IDBI Card Payment**'.
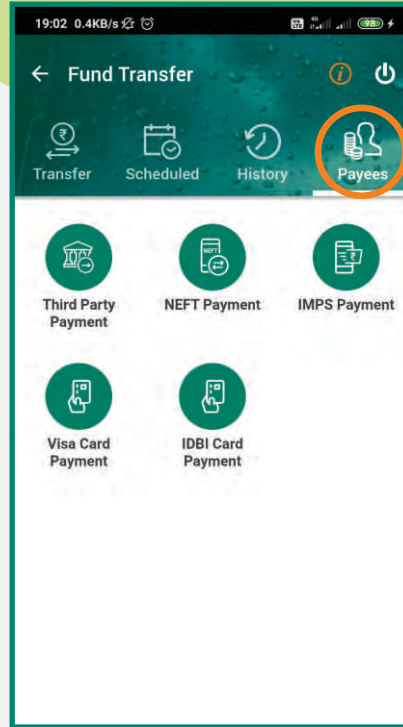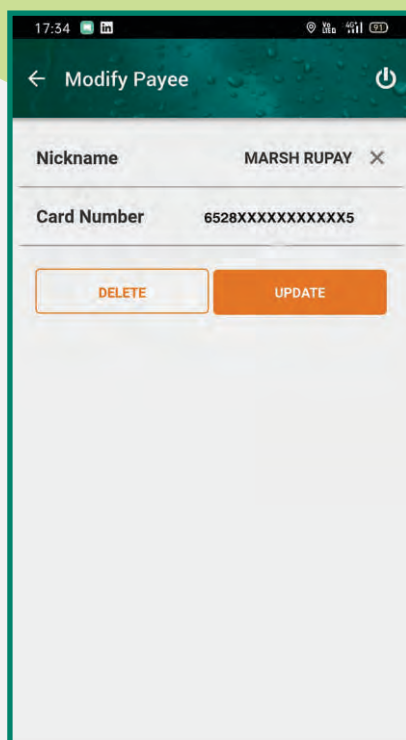
Step 3

Select Card beneficiary details you wish to modify.
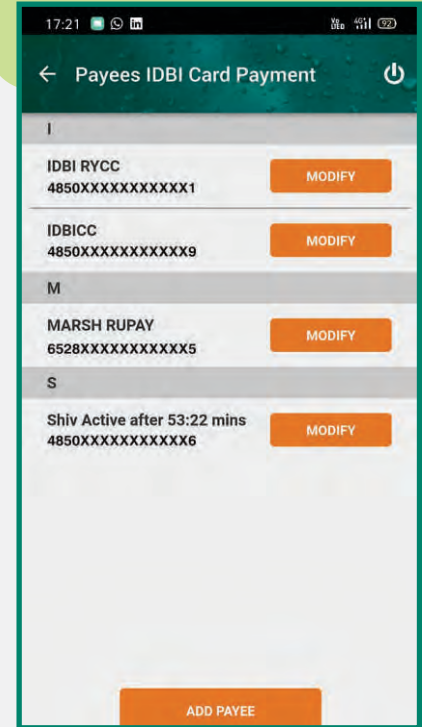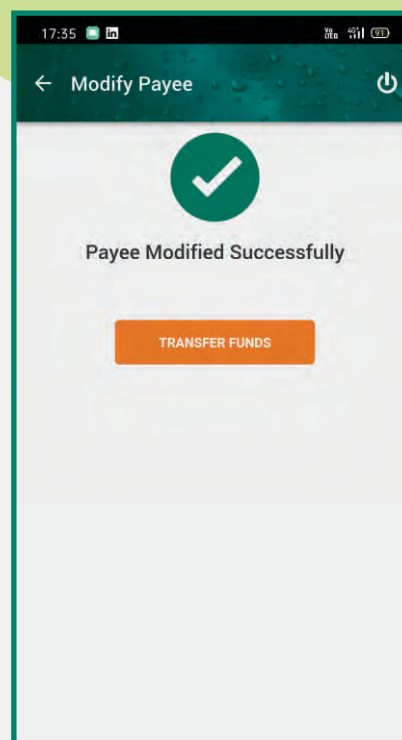
Step 4

- Modify a nickname/ Card number.
- Select **delete/update**.

Step 5

Confirmation message will be displayed: Payee is successfully added / deleted.

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Q.12. How can I pay my Credit Card bill through Go Mobile+ app?

Step 1

- Login to **Go Mobile+ App**.
- Select '**Credit Card**' icon on the dashboard.
- Select '**Pay Now**'.

Step 2

- Select the Account to be debited from the dropdown.
- Select beneficiary Credit Card account from the dropdown.
- Enter the amount (**TAD/MAD**) as per statement.
- Select the option '**Now**' (Instant Payment) or '**Later**' (Schedule a payment).
- Select '**Continue**'.

Step 3

- Enter OTP to authenticate.
- Select '**Confirm**' to submit your request.

Step 4

Confirmation message will be displayed along with Reference ID.
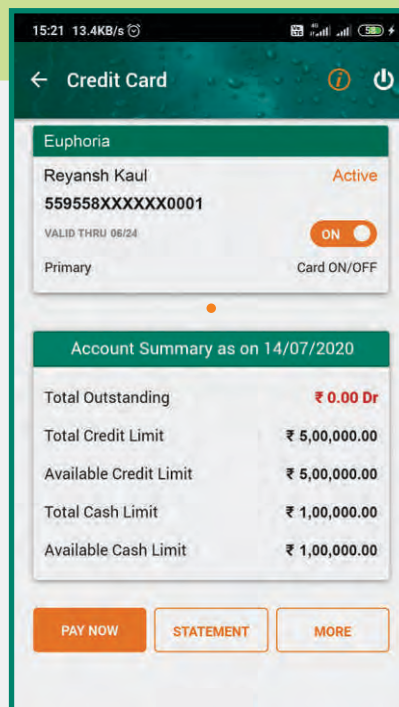
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Step 1

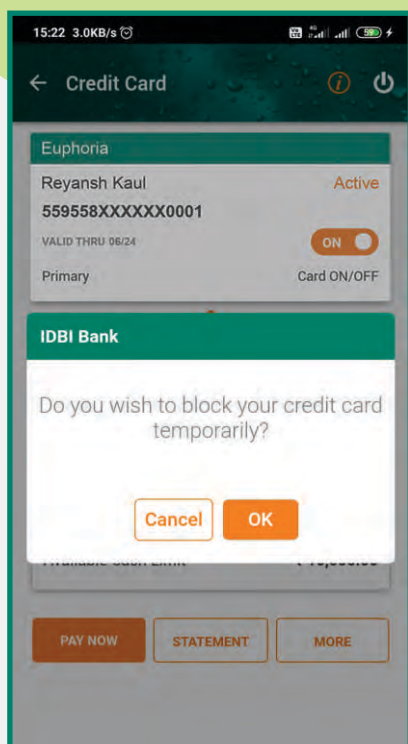Login to **Go Mobile+ App** and select '**Credit Card**' option on dashboard.

Step 2

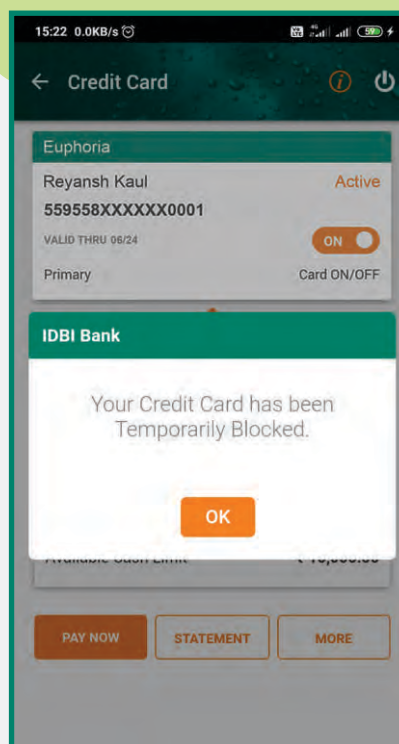Select Credit Card that is to be temporarily blocked and Click on the slider to temporarily block your card.

Step 3

Click on '**OK**' to confirm.

Step 4

Confirmation message will be displayed:
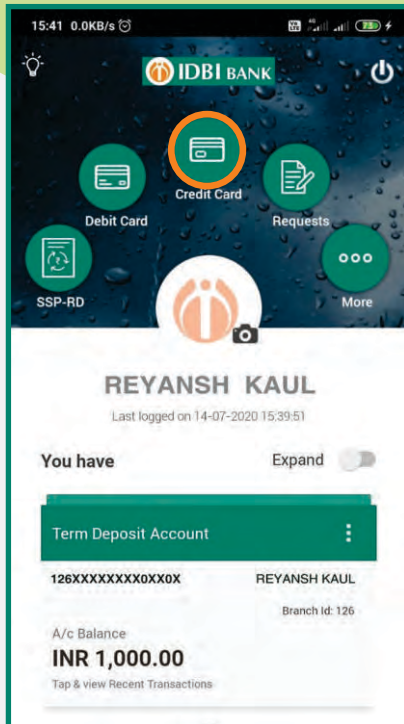Your Credit Card has been Temporarily Blocked.

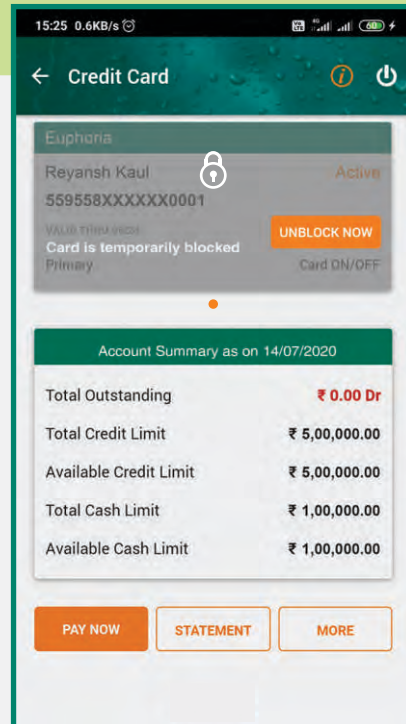# 13.2. Steps to unblock your Credit Card

Step 1

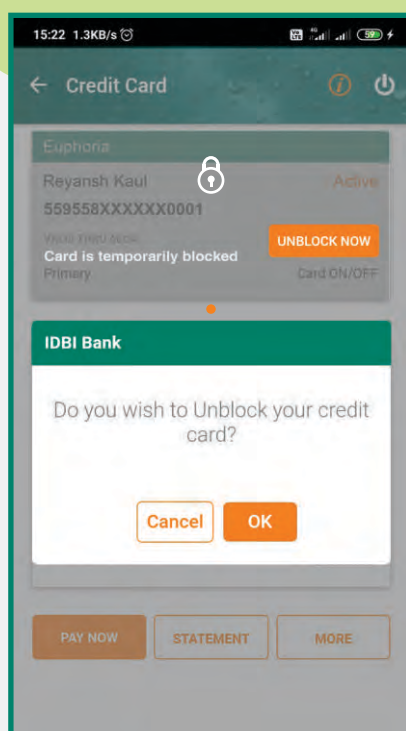Login to **Go Mobile+ App** and select '**Credit Card**' icon on dashboard.

Step 2

Select Credit Card that is to be unblocked and select '**Unblock Now**' to unblock your card.
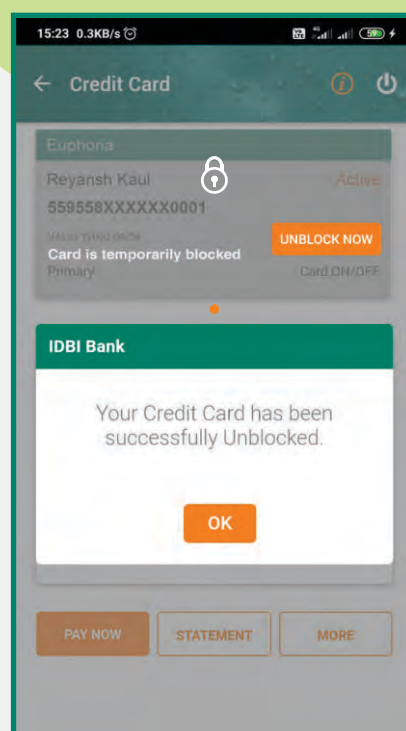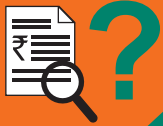

Step 3

Click on '**OK**' to confirm.

Step 4

Confirmation message will be displayed: Your Credit Card has been successfully Unblocked.

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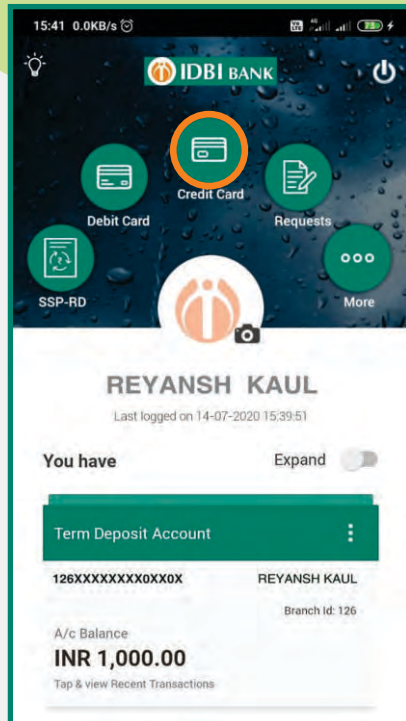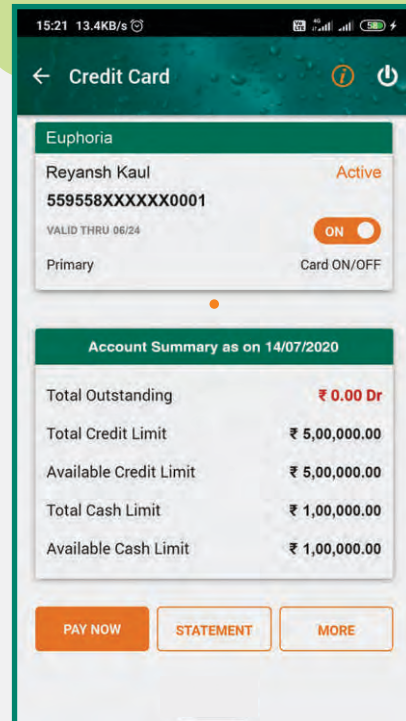# Q.14. How can I view statement details in Go Mobile+ Credit card Services?

- Login to **Go Mobile+ App**.
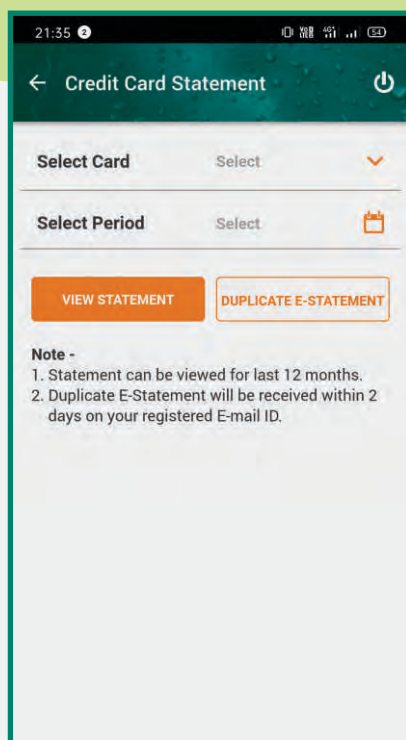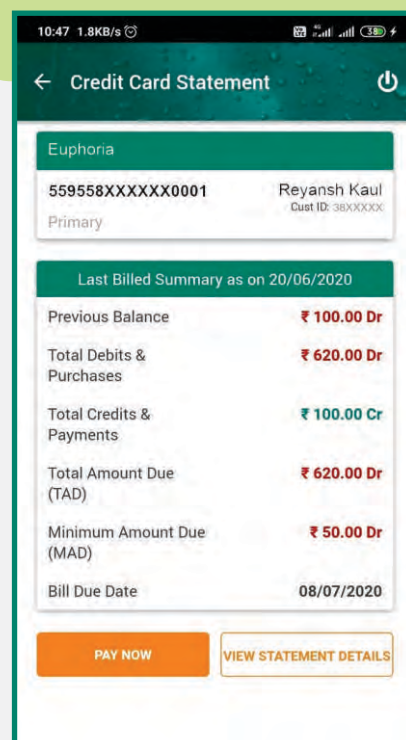- Select '**Credit Card**' icon on the dashboard.

Select '**Statement**'.

- Select the card from dropdown.
- Select Period for which you wish to view statement.
- Select '**View Statement**'.

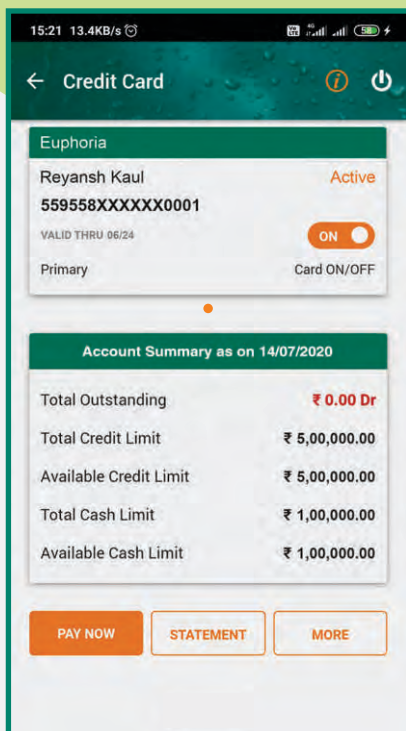Credit Card statement will be displayed. To view the transaction details, select '**View Statement Details**'.

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Q.15. How do I request for duplicate E-statement through Go Mobile+ app?
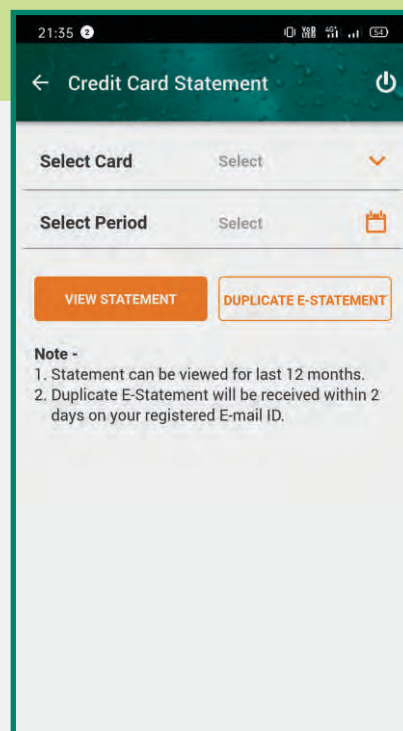
Step 1

- Login to **Go Mobile+ App**.
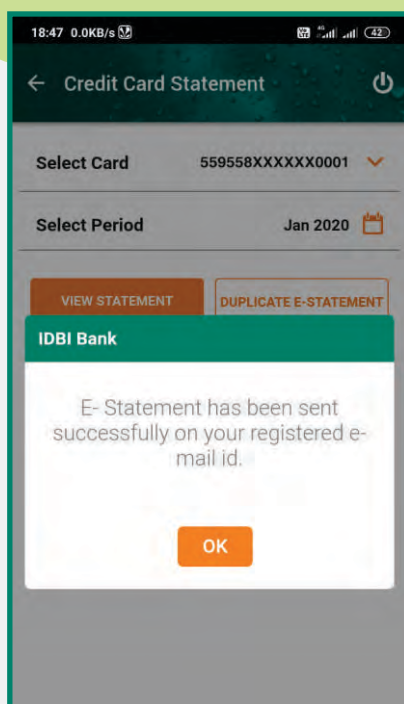- Select '**Credit Card**' icon on the dashboard.
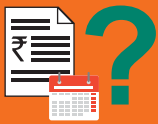- Select '**Statement**'.

Step 2

- Select the card from dropdown.
- Select Period for which you wish to get duplicate e-statement.
- Select '**Duplicate E-statement**'.

Step 3

Confirmation will be displayed: E-statement has been sent successfully on your registered Email ID.
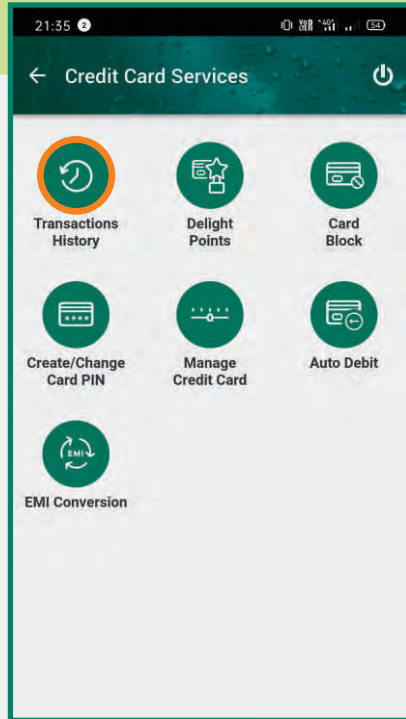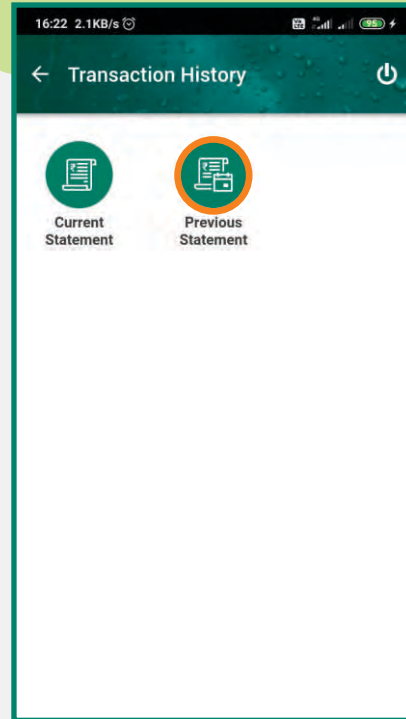
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Step 1

- Login to **Go Mobile+ App** and select '**Credit Card**' option on dashboard.
- Select '**More**' icon.
- Select '**Transaction History**' icon.

Step 2

Select '**Previous Statement**'.

Step 3

- Select Card Number from the dropdown.
- Select Period (out of previous 12 months) from the dropdown.
- Select Transaction Type.
- Click on '**Submit**'.

Step 4

Your Previous Statement for the selected period will be displayed.

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Step 1

- Login to Go Mobile+ App and select '**Credit Card**' option on dashboard.
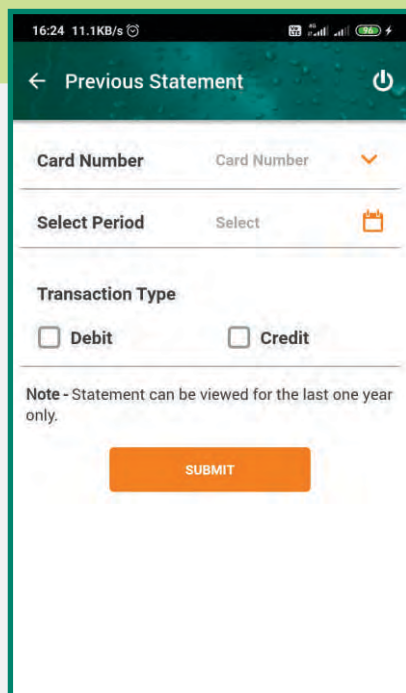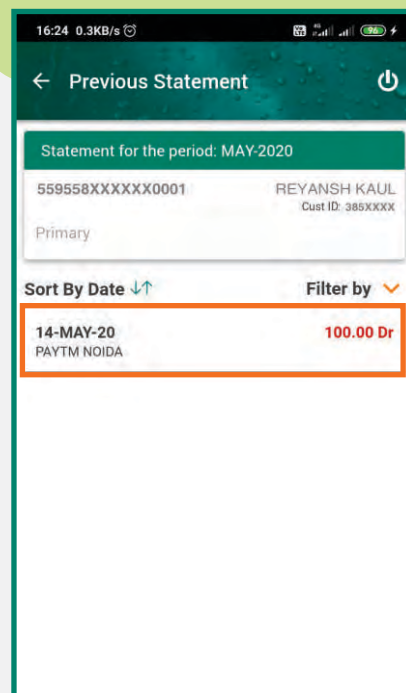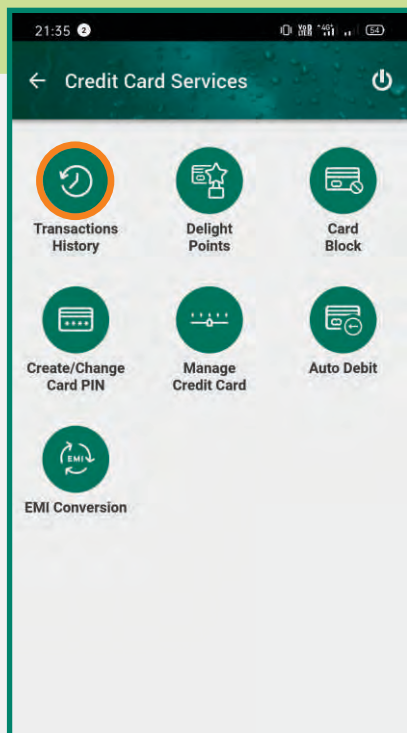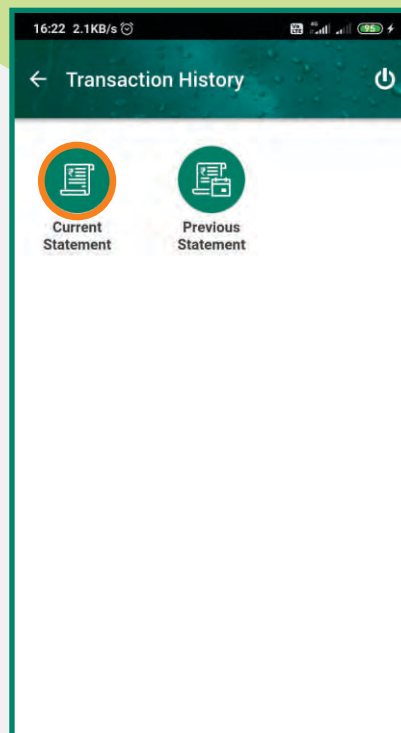- Select '**More**' icon.
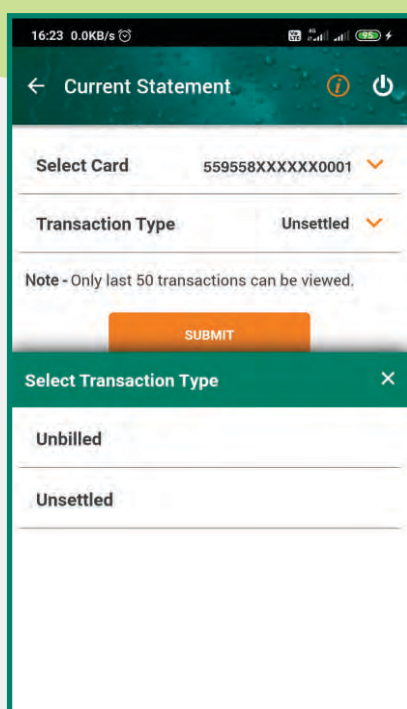- Select '**Transaction History**' icon.

Step 2

Select
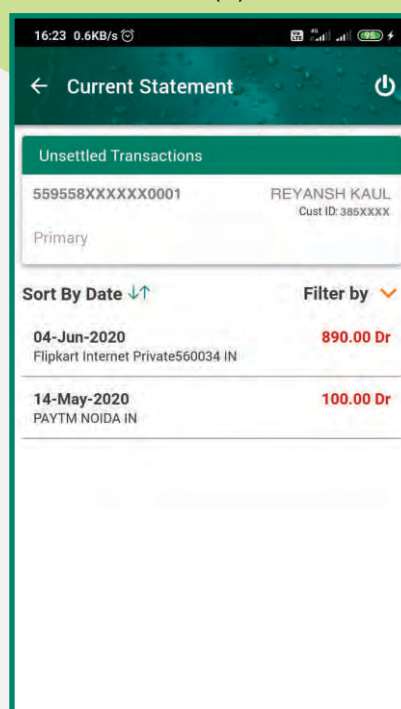'**Current Statement**'.

Step 3

- Select Card from the dropdown.
- Select Transaction Type from the dropdown.
- Click on '**Submit**'.

Step 4

Your last 50 Unbilled / Unsettled transactions will be displayed for Primary / Add-on Card(s).
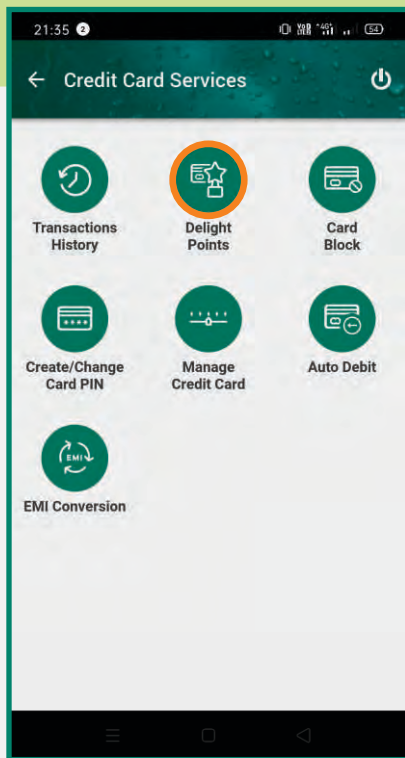
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Q.18. How can I view my Credit Card Delight Points summary through Go Mobile+ app?
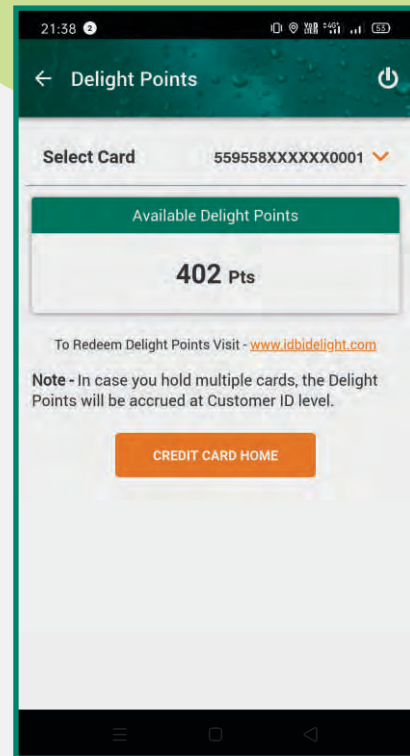
Step 1

- Login to **Go Mobile+ App** and select '**Credit Card**' option on dashboard.
- Select '**More**' icon.
- Click on '**Delight Points**' icon.

Step 2

Select card from the dropdown to view delight points.
(Delight Point balance will be visible as per last statement).

Q.19. Can I redeem my Credit Card Delight Points through Go Mobile+ app?
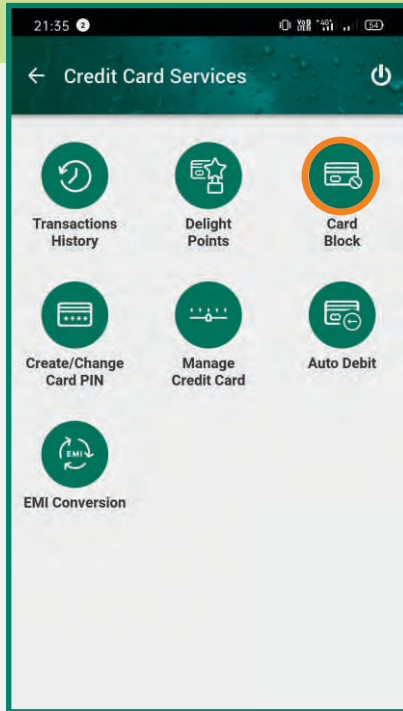
No, in order to redeem your Credit Card Delight Points, please click on the link given in the Delight Point summary page or log on to Credit Card Net banking.
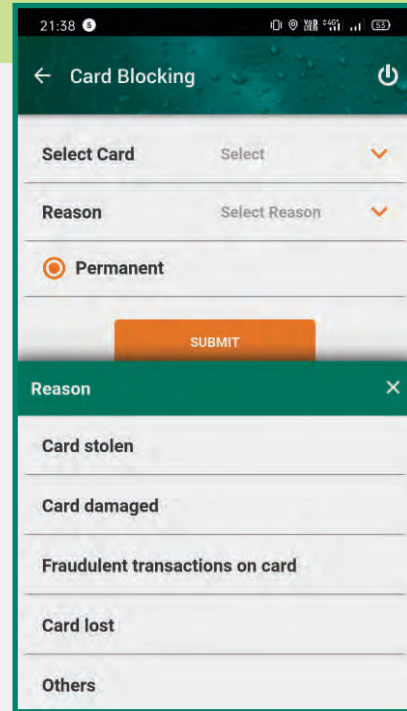
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Step 1

- Login to **Go Mobile+ App**.
- Select '**Credit Card**' icon on the dashboard.
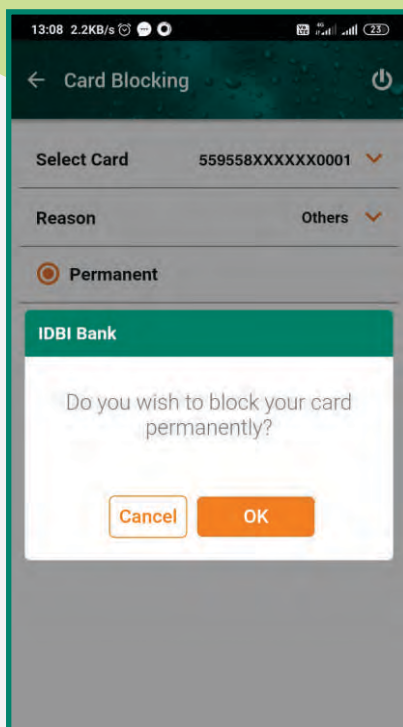- Select '**More**'.
- Select '**Card Block**' icon.

Step 2

- Select the card from dropdown.
- Select reason from dropdown.
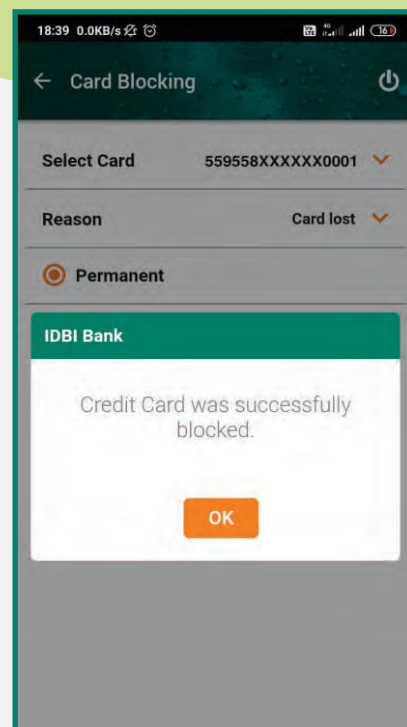- Select '**Submit**' to submit your request.
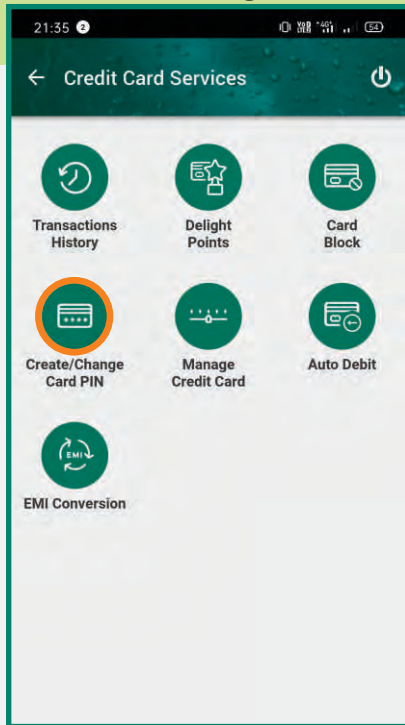

Step 3

Select '**OK**' to confirm.

Step 4

Confirmation message will be displayed:
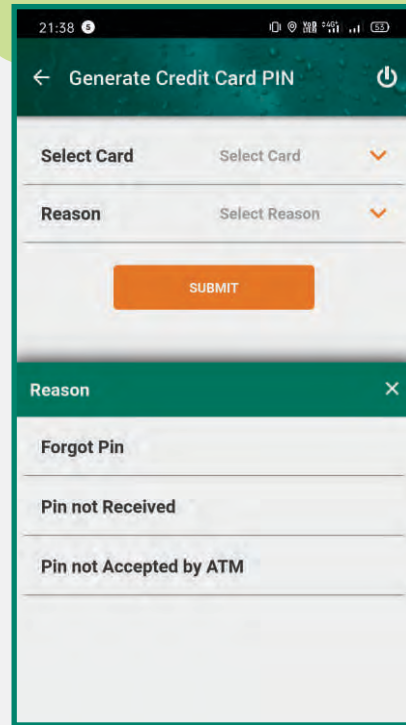Credit Card was successfully blocked.

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Step 1

- Login to **Go Mobile+ App**.
- Select '**Credit Card**' icon on the dashboard.
- Select '**More**'.
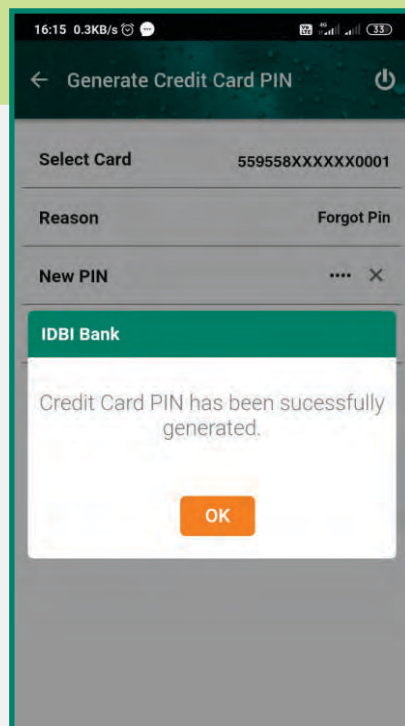- Select '**Create/Change Card PIN**' icon.

Step 2

- Select the card from dropdown.
- Select reason from dropdown.
- Select '**Submit**' to confirm your request.

Step 3

Confirmation message will be displayed: Credit Card PIN has been successfully generated.
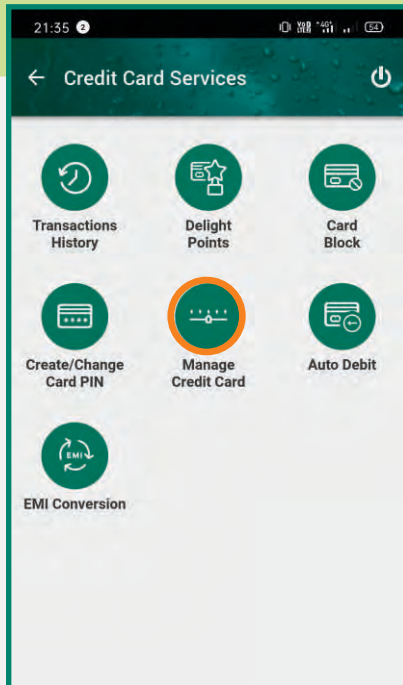
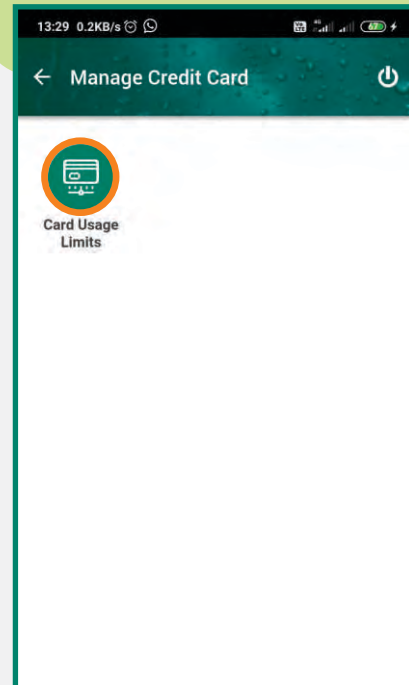# Q.22. How can I change my card limits (PoS/E-com & ATM) & International limits in Go Mobile+ app?

Step 1

- Login to **Go Mobile+ App**.
- Select **'Credit Card'** icon on the dashboard.
- Select **'More'**.
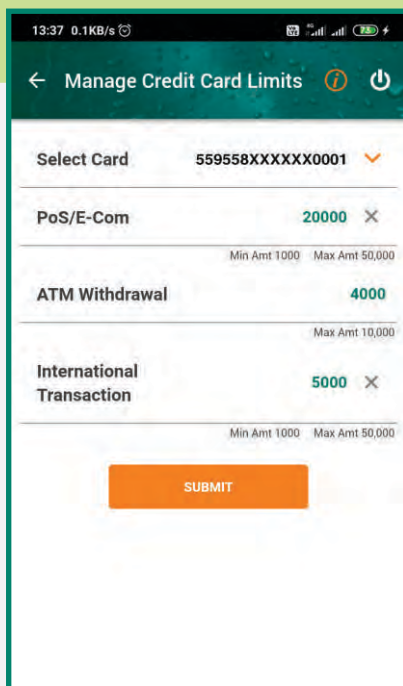- Select **'Manage Credit Card'** icon.

Step 2
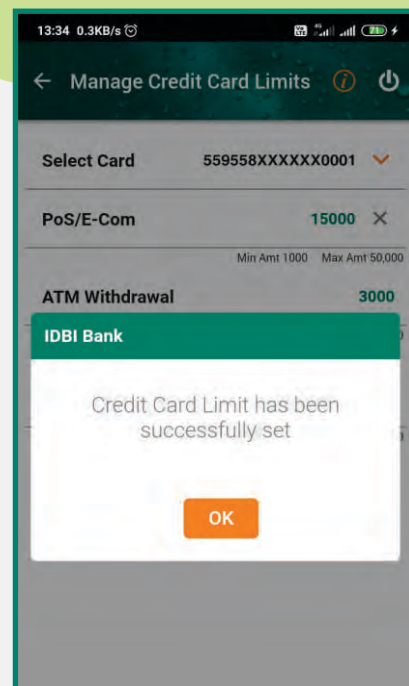
Select
'Card Usage Limits'

Step 3

- Select the card from dropdown.
- Enter PoS/E-com (Editable)/ATM Withdrawal (Non-editable) & International Transaction (Editable) Values.
- You will get confirmation message. To confirm click **'OK'**.
- Select **'Submit'** to confirm your request.

Step 4

Confirmation message will be displayed:
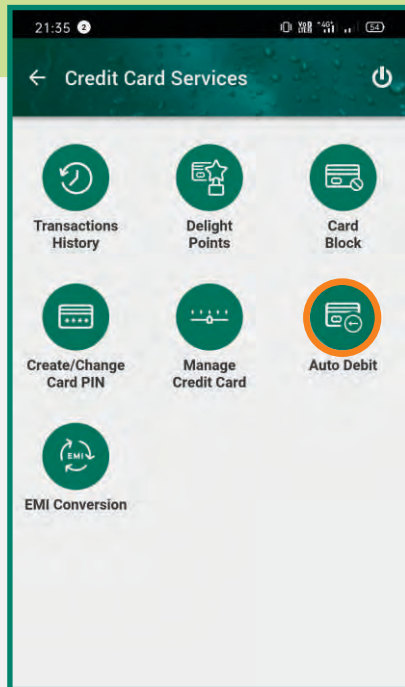Credit Card Limit Has been successfully set.

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Q.23. What to do if I need to enable/disable Auto debit facility in Go Mobile+ app?
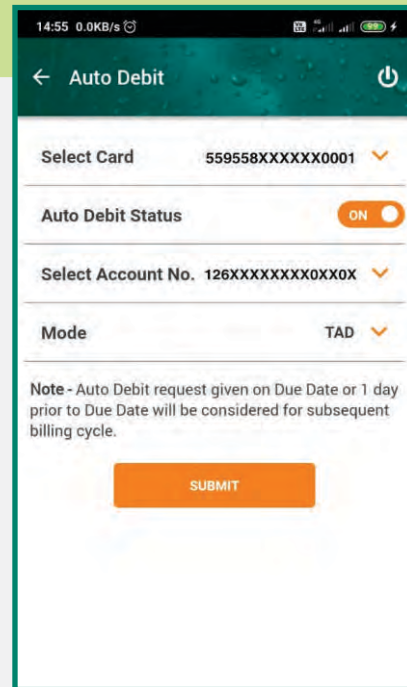
Step 1

- Login to **Go Mobile+ App**.
- Select '**Credit Card**' icon on the dashboard.
- Select '**More**' and select '**Auto Debit**' icon.
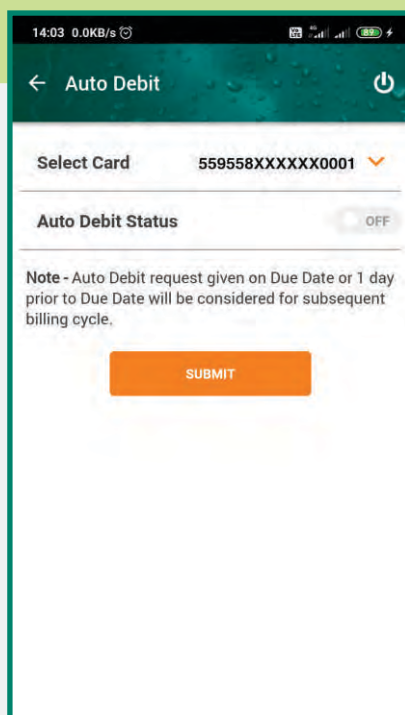
Step 2

TO ENABLE AUTO DEBIT

- Select the card from dropdown.
- Click on the slider to enable Auto Debit.
- Select Account No. from dropdown.
- Select Mode (TAD/MAD)
- Select '**Submit**' to confirm your request.
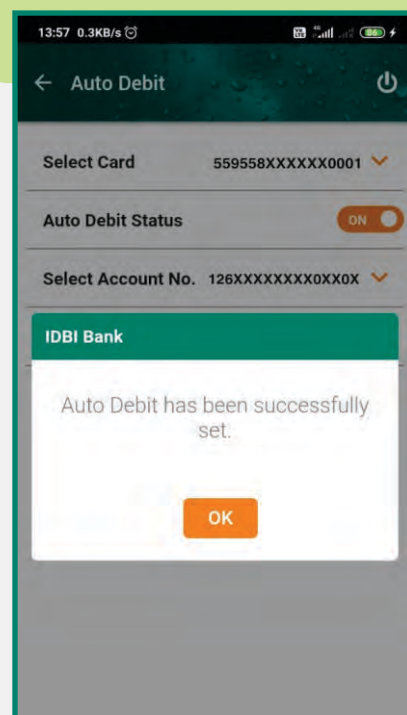
Step 3

TO DISABLE AUTO DEBIT

- Select the card from dropdown.
- Click on the slider to disable Auto Debit.
- Select '**Submit**' to confirm your request.

Step 4

Confirmation message will be displayed:
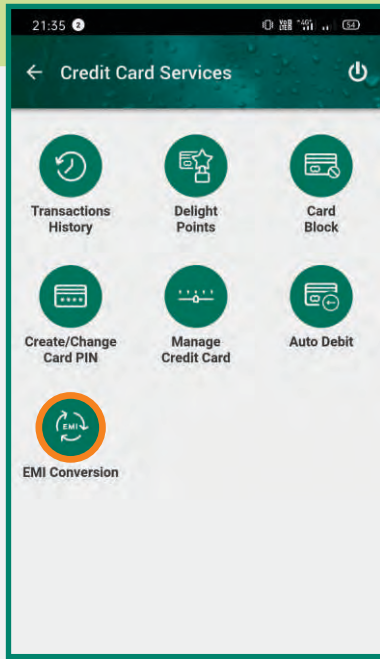Auto Debit has been successfully set.

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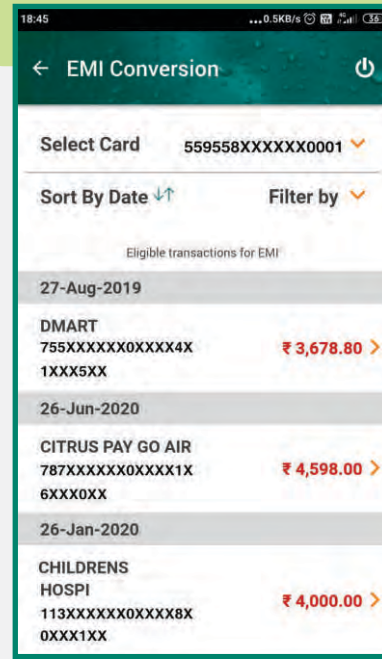# Q.24. How do I avail EMI facility in Go Mobile+ app?

Step 1

- Login to **Go Mobile+ App**.
- Select **'Credit Card'** icon on the dashboard.
- Select **'More'**.
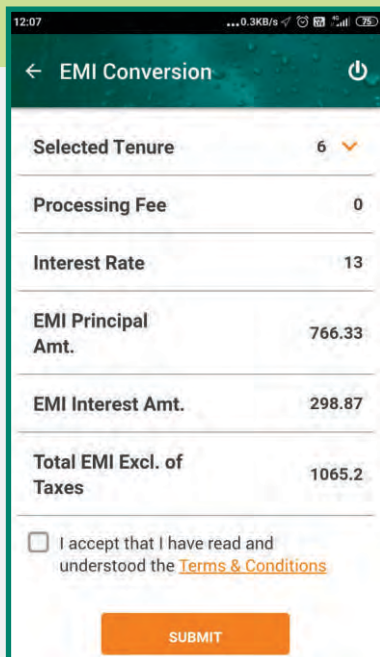- Select **'EMI Conversion'** icon.

Step 2

- Select the card from dropdown.
- List of eligible transactions will be displayed for Primary/ Add-on Card(s).
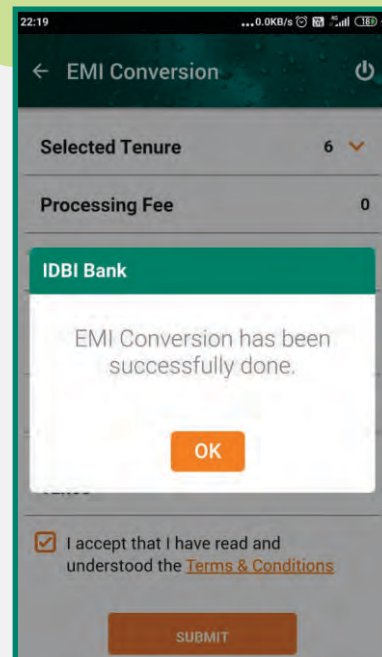- Select the transaction you wish to convert to **'EMI'**.

Step 3

- Select the desired EMI tenure to know the Interest and other charges.
- Select the check box to accept the Terms & Conditions.
- Select **'Submit'** to confirm your request.

Step 4

Confirmation message will be displayed:
EMI Conversion has been successfully done.

To raise any query regarding Credit Card, kindly contact :

24 - Hour Customer Care Toll Free Number:
1800-425-7600

Or Non-Toll Free Number:
022 - 4042 6013 (Call Charges Applicable)

Or E-mail us at : idbicards@idbi.co.in

IDBI BANK

Visit us: www.idbibank.in