



IVR Transactions Dual Authentication Process

The IVR Dual Authentication process is to provide you with an added level of security for all IVR transactions carried out on your Axis Bank Credit Card with effect from 1st February, 2011.

All Credit Card related IVR transactions will now be processed only after you provide your onetime IVR Transaction Password (OTP).

You can generate your OTP through any one of the following ways:

1. Generate a Pre-OTP:

- You need to generate the OTP before the transaction. To generate your Pre-OTP, SMS **AXIS <space> Last 4 digits of card number** to 5676798
- The SMS should be sent only from the Mobile Number registered with the Bank
- You will receive your OTP via SMS on your registered mobile number
- Key in this one time password in the IVR to authenticate your transaction when prompted

Alternatively you can,

2. Generate an Instant OTP:

- When you call an IVR merchant for payment over phone, you will be directed to an automated IVR system
- Key in your Credit Card details, expiry date and other details as required on the IVR
- A one-time password will be sent to the mobile number registered with the Bank
- Key in this one time password in the IVR to authenticate your transaction when prompted

For Add-on Credit Cards, the Instant OTP will be sent to the primary cardholder's mobile number. OTP will be sent to your mobile via SMS. This will not affect other operations or transactions on your credit card in any way.

Please Note: To avoid any inconvenience please ensure that your correct mobile number has been updated in our records.

For more information kindly call our Customer Service at 1800 233 5577 / 1800 209 5577 / 1800 103 5577

Frequently Asked Questions (FAQs):

- **What is an IVR transaction?**
Interactive Voice Response transaction (IVR) is a transaction carried out over phone for purchase of goods and services. Payment to the vendor is made by entering Credit Card number and expiry date, on the automated system.
- **In what way will the Dual Authentication Process affect the way I carry out an IVR transaction on my Credit Card?**
In Dual Authentication Process, you would be required to enter a one-time IVR transaction password (OTP) (in addition to other card details) to transact on the IVR Platform w.e.f. February 1, 2011.
- **Can I use the same IVR transaction password for every transaction?**
No. The password is dynamic. A new password will be required every time you transact.
- **How long will my OTP password be valid:**
Your Pre-OTP is valid for upto 4 hours. i.e. you need to complete your transaction within 4 hours of generation of OTP
- **I did not get my Instant OTP. What could be the reason? What should I do in this case?**
Instant OTP is merchant specific. That is, your merchant should have the technological capability of sending an Instant OTP. If you do not get an Instant OTP, try generating a pre-OTP.