



IVR 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 January, 2011.

All Credit Card related IVR transactions will now be processed only after you provide your one-time IVR Transaction Password. This password will be sent to your mobile via a flash message and 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 Add-on Credit Cards, the IVR transaction password will be sent to the primary cardholder's mobile number.

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

Process for IVR Transactions is as below:

Step 1. When you call an IVR merchant for payment over phone, you will be directed to an automated IVR system

Step 2. Key in your Credit Card details, expiry date and other details as required on the IVR

Step 3. A one-time password will be sent to the mobile number registered with the Bank

Step 4. Key in this one time password in the IVR to authenticate your transaction

Frequently Asked Questions (FAQs):

What is an IVR transaction?

Interactive Voice Response transaction (IVR) transaction 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 (in addition to other card details) to transact on the IVR Platform w.e.f. 1st January, 2011.

What do I need to do to carry out IVR transactions on my Credit Card?

When you are transacting with a merchant on an IVR Platform, enter your card details and the one-time password shared by the Bank through a flash message & SMS on your registered mobile. Post entering the details, you will have to follow the instructions to complete the transaction process.

How can I set up my IVR Transaction Password?

You don't need to do anything to set the password. Every time you transact with a merchant on an IVR Platform, a flash message & SMS with a unique password will be sent to your mobile number registered with the Bank.

Can I use the same IVR transaction password for every transaction?

No. The password is dynamic. A new password will be sent to your registered mobile every time you transact.

