

OTP Process for Citi Bank

ONE TIME PASSWORD (OTP)

Important Notice for online and merchant IVR transactions:

Effective Jan 1, 2011, online & merchant IVR transactions (E.g. Tata Sky, Vodafone etc) will require a One Time Password (OTP) for executing the transaction.

The OTP is a six digit number and you are requested to generate an OTP prior to every such transaction.

Getting an OTP

Please SMS OTP XXXX (Last 4 digits of the Credit Card number) to 52484 or 9880752484 to generate an OTP.

Using OTP

Please key in the OTP alongwith other card details required such as card number, expiry date and CVV number, for completing the transaction.

Validity of OTP

The OTP is a single use password valid for 30 minutes from the time of placing request.

Please note: Online transactions will continue to be authenticated by the Internet PIN (IPIN) and similarly CitiPhone banking will continue with Telephone PIN (TPIN).

The earlier online transactions, which were permissible with date of birth verification will now be replaced by OTP validation.

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Please do not reply to this mail as it is a computer generated mail. For further information, please follow the instructions mentioned above.

The SMS service is currently available on all cellular operators (GSM & CDMA) except MTNL, Tata Indicom & BSNL

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DON'T HAVE AN IPIN (INTERNET PASSWORD)? [Click here](#) to select one online instantly!