

## **ONE TIME PASSWORD (OTP) for 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.

### **Frequently asked questions:**

1. ***What is an IVR transaction?***

Interactive Voice Response i.e. IVR transactions are transactions carried out over the telephone where a Credit Card number is to be entered on an automated system for the purpose of making a payment to a vendor for purchase of goods, services etc.

2. ***In what way will this affect IVR transactions on SCB credit card?***

Customer would be required to enter a One-Time IVR Transaction Password (in addition to other card details) to effect transactions on IVR w.e.f. 21st December 2010

This has to be done online by visiting the Standard Chartered Bank website. The detailed process for setting up this password is given below.

3. ***How to set up IVR Transaction One Time Password (OTP)?***

**Step1:** Visit [www.standardchartered.co.in](http://www.standardchartered.co.in)

**Step 2:** If you have an existing Internet / Online transactions password (Verified by Visa password for SCB Visa cards, and MasterCard Secure Code password for SCB MasterCard Credit Cards) please proceed to Step 3. Else, please first generate your Online transactions password by –

- For SCB Visa Credit Cards: Click on 'Register for Verified by Visa' option under Credit Cards menu
- For SCB MasterCard Credit Cards: Click on 'Register for MasterCard Secure Code' option under Credit Cards menu

Note that while the Online transactions password is permanent (unless you want to change it), the IVR password which you will now generate is One Time, and has to be done before each IVR transaction.

**Step 3:** Click on 'OTP Generation for IVR transactions' link under Credit Cards menu

Please choose 'IVR OTP Generation for Verified by Visa' for a SCB Visa credit card, and choose 'IVR OTP Generation for MasterCard Secure Code' for a SCB MasterCard credit card

**Step 4:** Once you've been guided to the Verified by Visa or MasterCard Secure Code page, please fill in your 16-digit Credit Card number and Online transactions password for Verified by Visa / Mastercard Secure Code.

**Step 5:** Click on the 'Opt for IVR' option in the next page that opens once you've logged in with your 3D password

**Step 6:** Click on the 'Submit' button. Your IVR One time password (OTP) will be generated, please use this password while carrying out your IVR transaction.

***Note: This OTP is valid only for one IVR transaction or 24 hours whichever is earlier, and will automatically expire on generation of a new password. “***