

## **FAQ's for 2<sup>nd</sup> factor of authentication for IVR and Mobile based transactions**

### **Q1. How does one make payments on IVR?**

For making payments through IVR, customers will be guided by the IVR system to input his policy number and his amount due along with card details, CVV number, expiry date and mobile no.

Basis the information given, the transaction will be processed through the payment gateway and the customer will be given confirmation of the payment

### **Q2. What is CVV number?**

This is a unique 3 digit no. on the reverse side of the credit card near the magnetic strip.

### **Q3. What is the 2<sup>nd</sup> Factor of Authentication on IVR and Mobile Application?**

It is a numeric off card data - Pass code / Password which will be required by the customer every time while performing IVR or Mobile application based payment transaction.

### **Q4. Why is 2<sup>nd</sup> Factor of Authentication on IVR and Mobile Application required?**

To reduce the risk of frauds and secure the customers card information, RBI has mandated the use of 2<sup>nd</sup> Factor of Authentication.

### **Q5. From when will the RBI mandate be applicable on IVR and Mobile Application?**

RBI mandate will be applicable from January 1 st, 2011.

### **Q6. Will the transactions be allowed without the 2<sup>nd</sup> factor of authentication?**

No, for performing any IVR or Mobile application based transactions, 2<sup>nd</sup> Factor of Authentication is a must.

### **Q7. What can be used as a 2<sup>nd</sup> Factor of Authentication?**

4 – 6 digit Pass Code / Password issued by the customer's card issuing bank (Bank which has issued the card to the customer) has to be used as a 2<sup>nd</sup> Factor of authentication.

### **Q8. From where can a customer get their Pass Code / Password?**

Pass Code can be availed from the Customer's Issuing Bank.

### **Q9. What is the process of getting the Pass Code / Password (OTP)?**

The process of getting the Pass Code varies from Bank to Bank i.e. the Customer needs to follow the process of his respective issuing bank to avail the Pass Code. It could be through an SMS, registration on the website etc.

### **Q10. What will be the validity of the OTP Pass Code / Password**

In case of OTP password, validity of the Pass Code / Password depends on the Customer's Issuing Bank. The customer needs to use the Pass Code within the valid time else the pass code shall expire.

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### **Q11. Can the same pass code be used multiple times within the valid time?**

In case of OTP, the Pass Code / Password can be used only for one transaction (successful / unsuccessful). For every new transaction on IVR & Mobile application based payment transaction, customer needs to get a new Pass Code / Password.

### **Q12. Can I use Debit cards now?**

A few banks are now allowing debit cards to be used on IVR and Mobile application platform. However the same will be allowed only along with the Pass Code / Password.

### **Q13. Do I have to register myself with my bank?**

In case your mobile number is already available with your bank, you need not register separately. However if you have recently changed your mobile number or not updated your mobile number with the bank, you will need to provide the same by visiting your nearest branch.

### **Q14. Can I initiate a request to get the Pass Code / Password during the transaction?**

It is better to get the Pass Code / Password before initiating a transaction with the merchant or service provider as the transactions would time out by the time you get your Pass Code / Password. Many times the mobile phones do not support operating multiple applications screens to access your Pass Code / Password.

### **Q15. In case I need to do 2 transactions one after the other can I request for 2 Pass Code / Password at the same time?**

No, in case of OTP you would need to execute one transaction first to be able to get another Pass Code / Password.

### **Q16. Is the Pass Code / Password Merchant specific?**

No, the Pass Code / Password are card specific and not merchant specific. You can use the Pass Code / Password at any merchant or service provider IVR or Mobile application.

### **Q17. In case I do not receive my Pass Code / Password, what should I do?**

You can reinitiate the request, in case you are still not able to receive the same, please contact your Card Issuing Bank.

### **Q18. Is the 2<sup>nd</sup> Factor of authentication Pass Code / Password applicable on all Credit and Debit cards?**

No, it is applicable only on cards issued in India; the same is not applicable on cards issued outside India.

### **Q19. Can I read out my card details along with Pass Code to the Agents or Merchant representative?**

No, it is very risky to reveal your card information to anyone. Always insist on inputting the card information on your own on a secure IVR system.