

Bank Process to obtain Password/ Passcode

Banks are giving option to generate the Passcode / Password via an SMS-based system, by using their phone helpline or online. The list below gives the idea of few banks on how you can obtain a Passcode for IVR/ Mobile Based Transaction.

Sr. No.	Bank/Process	IVR Passcode Digit	Passcode Type	Validity	SMS Content	SMS Number	Call Center	Website	On the fly OTP	Comments
1	Amex		Static	Static password will be PIN CODE hence no validity	NA	NA	NA	NA	NA	customer needs to update / register his mobile number and card no - same needs to be linked
2	Axis Bank		One Time	Valid for 1 transaction & expires thereafter	NA	NA	NA	NA	OTP will be generated during the transaction, customer needs to visit bank branch and update / register mobile no along with credit card number which will be linked to generate OTP	customer needs to update / register his mobile number
3	Citibank	6	One Time	1st transaction or 30 mins whichever is earlier	OTP <space> XXXX (Last 4 digits of Credit Card No.)	52484 / 9880752484	NA	NA	NA	customer need to update / register his mobile number
4	HDFC Bank	6	One Time	1st transaction or 2 hrs whichever is earlier	PWD <space> XXXX (Last 4 digits of Credit Card No.)	1234 / 5676712	Call customer service to request for IVR OTP prior to transaction	NA	OTP will be triggered to customer's regd mobile number and email id, while the transaction is in process	customer need to update / register his mobile number
5	HSBC	6	Static	Till the time the pwd is changed by Card holder	NA	NA	NA	Register on HSBC website (www.hsbc.co.in) for a Static Password	NA	NA
6	ICICI		One Time	1st transaction or 24 hrs whichever is earlier	OTP <Space> 16-digit ICICI Bank Credit Card Number	5676766	Call customer service to request for IVR OTP prior to transaction also email on customer.care@icicibank.com	3Dsecure.icicibank.com/ACSWeb/Enrollweb/ICICIBank/main/ivrmPreOTPAuth.jsp	At the time of the IVR transaction, enter ICICI Bank Card Number, Expiry Date and CVV Code. You will get the OTP on your Registered Mobile Number and e-mail ID	customer needs to update / register his mobile number
7	Kotak Bank		One Time	Valid for 1 transaction & expires thereafter	NA	NA	NA	NA	OTP will be generated during the transaction, customer needs to visit bank branch and update / register mobile no along with credit card number which will be linked to generate OTP	customer needs to update / register his mobile number
8	SBI	6	One Time	1st transaction or 12 hrs whichever is earlier	OTPXXXX (Last 4 digits of the credit card no.)	5676791	1860 180 1291	Register on SBI website (www.sbicard.com) and update your mobile no.)	NA	customer need to update / register his mobile number
9	Standard Charter	6	One Time	1st transaction or 24 hrs whichever is earlier	NA	NA	NA	Register on Standard Chartered website (www.standardchartered.co.in)	NA	NA
10	Vijaya Bank		One Time	Valid for 1 transaction & expires thereafter	NA	NA	NA	NA	OTP will be generated during the transaction, customer needs to visit bank branch and update / register mobile no along with credit card number which will be linked to generate OTP	customer needs to update / register his mobile number

