Frequently Asked Questions

1. **What is the One Time Password (OTP) that is required for Online Transactions on Axis Debit &Credit Card?**
   Earlier, you were required to register your Axis VISA/MasterCard for Verified by Visa/ MasterCard Secure Code and set a static password which you would then enter it for every online transaction on the 3D secure page for authentication.
   Axis Card will now send you a new 6 digit numeric One Time Password (OTP) to your registered mobile no. every time that you initiate an online transaction by choosing the OTP option You will need to enter this OTP on the 3D Secure page to authenticate your transaction.

2. **Where will I receive the One Time Password (OTP)?**
   You will receive the OTP for all your online transactions on the mobile no. and email id registered with your Axis Debit / Credit Card. To register or update your mobile no. today, call the Axis Bank helpline at 1-860-419-5555/1-860-500-5555 or log on to www.axisbank.com

3. **Can I generate this One Time Password (OTP) before the transaction?**
   Yes. The One Time Password (OTP) can be generated prior initiating the transaction by SMS mode. You need to send the short code from your registered mobile number to 5676798.
   The short code would be PREOTP (last 4 digits of your card number) to 5676798

4. **Can I use one OTP for more than one transaction?**
   No. Every 6 digit OTP merchant and amount specific and hence is valid only for that particular transaction and cannot be used for any other transaction. Every OTP is valid only for 30 min.

5. **Will every website have the option of OTP/Securepay password to be entered for authentication?**
   No, you will be asked to enter the OTP/Securepay password only if the website supports VISA/MasterCard® credit cards for online transactions and supports the Verified by VISA (VBV) or MasterCard® SecureCode (SC) authentication protocol.

6. **For how long is the OTP valid?**
   Each OTP is valid for 30 minutes or one successful usage whichever is earlier.

7. **What happens if I enter wrong OTP or wrong Securepay password multiple times?**
   In case you enter the wrong OTP or the wrong Securepay password three times successively or if the combination of wrong OTP/Securepay password totals three attempts your transaction will be declined and the authentication service will be blocked. Kindly note you will not be able to switch from SMS OTP to Securepay password option or vice versa in an event you have entered wrong OTP or the wrong Securepay password three times successively.

8. **What happens if I input the OTP incorrectly?**

a) For Credit Card: You can enter the OTP incorrectly a maximum of 3 times. After 3 unsuccessful OTP attempts, your Axis Card will be blocked for 3D Secure Online transactions. You may continue to swipe your card at point of sale but you will not be able to do any online 3d secure transactions.

b) For Debit Card: You can enter the OTP incorrectly a maximum of 3 times. After 3 unsuccessful OTP

attempts, your Axis Card will be blocked for 3D Secure Online transactions. Further you will not able to perform any online 3D secure Transactions nor point of Sale transactions.
To get your card activated for online transactions, please call Axis Card helpline at 1-860-419-5555/1-860-500-5555 immediately.

9. **What happens if I do not receive the OTP?**
One Time Password (OTP) would be instantly sent on your mobile no. registered with your Axis Bank Card after you have started the transaction and entered your card details. If you do not receive the OTP, please check if your mobile no. registered with your Axis Bank Card is correct or not.

If the registered details are correct, you can request for the OTP to be re-sent to you by clicking on the link in the below message displayed on the screen-'Resend OTP'.

10. **What should I do if I change my mobile number?**
As your mobile number will be the primary contact for Axis Bank to send you an OTP or transaction based SMS alert, please ensure that your new number is updated with Axis Bank at the earliest.

11. **How will SMS OTP function for replacement card issued in case of lost /stolen/Upgrade or renewed cards?**
If there is no change in you mobile number, you can start using the SMS OTP authentication for online transactions even after the card has been replaced as lost, stolen or on upgrade/renewal.

12. **I do not see my Personal Assurance message after the SMS OTP launch, how do I know if it is safe to use the website?**
Primary cardholders who have registered their card for Securepay password will see the Personal Assurance message It will not be displayed in case of authentication via SMS OTP functionality. The transaction continues to be authenticated in a secure manner through VBV or MasterCard® SecureCode indicated by the following image on the website:

13. **How many times can I request for an OTP to be re-sent to me?**
You can request for an OTP to be re-sent to you up to maximum of 2 times. If you have exhausted the no. of attempts and have still not received the OTP, please re-start the transaction.

14. **I see a message that my mobile no. is not updated with Axis Card? What should I do?**
This message means that the OTP cannot be sent on your mobile no. since you have not registered your mobile no. with Axis Card. To register your mobile no. today, call the AXIS Card helpline at 1-860-419-5555/1-860-500-5555.

Once you have updated your mobile no., you will start receiving the OTP for online transactions after 28 hours.

15. **I see a message that my Axis Bank Card details are currently not available. What should I do?** Please call Axis Card helpline at 1-860-419-5555/1-860-500-5555.

16. **What if the OTP is not requested by me?**
If you have received an OTP and neither you nor your Add-on cardholder has initiated the online transaction at the merchant and for the amount as specified in the OTP message, please call Axis Card helpline at 1-860-419-5555/1-860-500-5555 immediately.

17. **The page where I input the OTP is showing a different mobile number (last 3 digits) what should I do?**
Please call the Axis Bank Card helpline at 1-860-419-5555/1-860-500-5555 to update your registered mobile no. Once you have updated your mobile number, you will start receiving the OTP for online transactions post registration.