

Bank Process to obtain Passcode / Password

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 Password Digit	IVR Password Type	Validity	SMS Content	SMS Number	Call Centre	Website	On the fly OTP	Comments
1	Amex		Static	Static password will be PIN CODE hence no validity					No	customer needs to update / register his mobile number and card no -same needs to be linked
2	Andhra Bank		One Time	1st transaction or 4 hrs whichever is earlier	ANDB <space> XXXX (Last 4 digits of Credit Card No.)	5676798 / 9212728927			No	Customer needs to visit bank branch and update / register mobile no along with credit card number which will be linked to generate OTP
3	Axis Bank		One Time	1st transaction or 4 hrs whichever is earlier	AXIS <space> XXXX (Last 4 digits of Credit Card No.)	5676798 / 9212738927			Yes	Customer needs to visit bank branch and update / register mobile no along with credit card number which will be linked to generate OTP
4	Bank of Baroda		One Time	1st transaction or 4 hrs whichever is earlier	BOBC <space> XXXX (Last 4 digits of Credit Card No.)	5676798 / 9212738927			No	Customer needs to visit bank branch and update / register mobile no along with credit card number which will be linked to generate OTP
5	Barclays Bank		One Time	1st transaction or 12 hrs whichever is earlier				Log on to https://secure5.arcot.com/vpas/enroll/index.jsp?locale=en_US&id=0&bankid=4700 for generating a OTP	Yes	customer need to update / register his mobile number

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6	Canara Bank		One Time	1st transaction or 12 hrs whichever is earlier			1800 425 2470		No	For OTP customer needs to call Bank's Customer care no. 1800 425 2470
7	Citibank	6	One Time	1st transaction or 30 mins whichever is earlier	OTP <space> XXXX (Last 4 digits of Credit Card No.)	52484 / 9880752484			No	customer need to update / register his mobile number
8	Deutsche Bank / Indusind Bank		One Time	1st transaction or 30 mins whichever is earlier	OTPC <space> XXXX <space> DDMMYY (Last 4 digits of Credit Card No.) (Date of Birth)	561615	1860 266 6601		No	customer need to update / register his mobile number
9	Diners Club	5	One Time	1st transaction or 30 mins whichever is earlier	OTP <space> XXXX (Last 4 digits of Credit Card No.)	52484 / 9880752484			No	customer need to update / register his mobile number
10	HDFC Bank	6	One Time	1st transaction or 2 hrs whichever is earlier	PWD <space> XXXX (Last 4 digits of Credit Card No.)	5676712 / 9717465555	Customer Care Nos.		Yes	customer need to update / register his mobile number
11	HSBC	6	Static	Till the time the pwd is changed by Card holder				Register on HSBC website (www.hsbc.co.in) for a Static Password	No	
12	ICICI		One Time	1st transaction or 24 hrs whichever is earlier	IOTP <space> XXXX (Last 4 digits of Credit Card No.)	5676766		Visit https://www.3dsecure.icici.bank.com Enter Card No. valid from and Date of Birth to generate OTP	Yes	customer needs to update / register his mobile number
13	Kotak Bank		One Time	Valid for 1 transaction & expires thereafter					Yes	Customer needs to visit bank branch and update / register mobile no along with credit card number which will be linked to generate OTP
14	Punjab National Bank		One Time	1st transaction or 30 mins whichever is earlier	PNBIVR D <space> XXXX (Last 4 digits of Credit Card No.)	56070	1800 180 2222		No	customer need to update / register his mobile number

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15	Standard Chartered	6	One Time	1st transaction or 24 hrs whichever is earlier				Register on Standard Chartered website (www.standardchartered.co.in)	No	
16	State Bank of India	6	One Time	1st transaction or 12 hrs whichever is earlier	OTP <space> XXXX (Last 4 digits of Credit Card No.)	5676791	1860 180 1291	Register on SBI website (www.sbicard.com) and update your mobile no.)	No	customer need to update / register his mobile number
17	Syndicate Bank		One Time	1st transaction or 6 hrs whichever is earlier				Login to www.syndicatebank.in and click "Verified by VISA", then select Syndicate Bank Global Credit Card, Go to option "Already Enrolled", Enter Card No. & VBV to generate OTP	No	customer need to update / register his mobile number
18	Tata Cards		One Time	1st transaction or 2 hrs whichever is earlier	OTP <space> XXXX (Last 4 digits of Credit Card No.)	5676791			Yes	customer need to update / register his mobile number
19	Union Bank of India		One Time	1st transaction or 60 mins. whichever is earlier	UBITOKEN <space> XXXX (Last 4 digits of Credit Card No.)	56677			No	customer need to update / register his mobile number
20	Vijaya Bank		One Time	Valid for 1 transaction & expires thereafter	VHYB <space> XXXX (Last 4 digits of Credit Card No.)	5676798 / 9212738927			Yes	Customer needs to visit bank branch and update / register mobile no along with credit card number which will be linked to generate OTP
21	RBS	8	Static		Password is a combination of last 4 digits of RBS card number and 4 digit phone banking pin, e.g. if the card number is XXXX-XXXX-XXXX-1234 and the phone banking pin is 9876 then the OTP will be 12349876				Yes	Phone banking PIN can be generated by calling the bank's customer care no. Note: IVR Transactions can be done only using Primary card