

## **Frequently Asked Questions (FAQs) on 'IVR 3D Secure Service' for PNB Credit Cards.**

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

IVR transactions or Interactive Voice Response transactions are carried out over the telephone where a Debit/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. What is PNB IVR 3 D Secure Service?**

Punjab National Bank Bank's 'IVR 3D Secure Service' will provide an additional level of security i.e 'One Time Password' (OTP) for conducting IVR transactions using the Credit Card issued by the Bank.

As per Reserve Bank of India guidelines, it is mandatory for customers to have an additional authentication for all Card based IVR transactions. The guidelines have been issued with a view to provide additional security for transactions conducted on merchant IVR systems using Credit/Debit Cards.

### **3. How does this service help me?**

'IVR 3D Secure' system will provide additional security while performing the IVR transactions, as the cardholder will be able to get the OTP on his/her registered mobile and use the same for making purchases through merchant IVR systems.

It's easy to register for 'IVR 3D Secure Service' and get OTP for carrying out IVR transaction using existing PNB Credit Card.

### **4. What is OTP and how long I can use once I get?**

OTP stands for 'One Time Password'. It is a six digit number/password. The OTP can be used for a single transaction and is valid for 60 minutes.

### **5. What is the procedure for registering for IVR 3D Secure Service?**

Under 'IVR 3D Secure Service, the cardholder will be required to register and get OTP before carrying out any transactions over merchant IVR systems. The procedure on how to register and get OTP is given below:-

- I. Customer should ensure that his latest mobile number is registered with PNB. In case his mobile number is not registered he should visit PNB branch for registering the same or he can contact customer care of PNB Credit Card.
- II. Once the mobile number of customer is registered, the cardholder should get registered for 'IVR 3D Secure' service by visiting PNB's website [www.pnbindia.in](http://www.pnbindia.in) by clicking '3D Secure Service' link.
- III. Customer should click on IVR registration Button for registering his credit card for IVR 3D Secure Service and follow the instructions. This is a onetime activity.

**6. How can I generate the One Time Password (OTP) to perform the IVR transaction once I am registered for this service?**

- Whenever the cardholder intends to carry out an IVR transaction, he/she can send an SMS to '56070' from his/her registered mobile to get OTP. The SMS syntax for getting the OTP will be "PNBIVR <SPACE> C <SPACE> <last 4 digits of Card Number>.

For Example: **PNBIVR C 1234 to 56070**

where "1234" are the last four digits of the card number.

- The 'IVR 3D Secure' system will generate OTP and send the same to cardholder's registered mobile.

**7. What is the validity period of the OTP?**

OTP is valid for **60 minutes** and for a single transaction. Hence, the cardholder will be required to get a new OTP for every transaction.

**8. Can I get the OTP on my friend's/ relative's mobile number?**

The OTP is sent to cardholder's registered mobile number only. It is essential that the cardholder's mobile number is registered with PNB Credit Card.

**9. How Can I register my mobile number for OTP facility?**

One can register for OTP facility by contacting PNB Credit card customer care.

**10. Can I register for IVR 3D secure service with my existing PNB Credit Card?**

Yes, one can register for 'IVR 3D Secure' service using existing PNB Credit Card. One need not apply for a new card.

**11. I am already registered for 3D secure services for e-commerce transaction. Do I have to reregister for 3D secure Service for IVR transactions?**

Yes, for doing IVR transactions, registration for IVR 3D Secure Service is mandatory.

**12. Can I perform the IVR transaction without OTP?**

No, using PNB Credit Card IVR transactions cannot be performed without OTP.

**13. What if I need help regarding IVR 3D secure service?**

Contact PNB Credit Card Customer Care at 1800 180 2345 (toll free) or 0120 – 4616200. One can also send email to [creditcardpnb@pnb.co.in](mailto:creditcardpnb@pnb.co.in) in this regard.

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