

## **FAQs for Additional Security (2<sup>nd</sup> Factor of Authentication) for atom (Mobile Based Payments)**

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

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

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

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

### **3. From when will the RBI mandate be applicable on Mobile Application?**

RBI mandate will be applicable from February 1<sup>st</sup>, 2011.

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

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

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

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

### **6. Will the Pass Code be same (Static) or the customer has to get a new Pass Code / Password for Every transaction (Dynamic / OTP – One time Pass Code)?**

The Pass Code could be a Static / OTP (one time pass code / password) depending on respective Issuing Bank.

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

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

### **8. What is the process of getting the Static Pass Code / Password?**

For Static Pass Code / Password:

- One time registration is required (as per the process set by the issuing bank)
- The same password will be applicable for every transaction
- There would be no expiry of this password
- Option available to re-set / change the password, as per process set by the issuing bank

From point 8 onwards (except pt 11, 12, 19 & 20) all other FAQs pertain to dynamic password.

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

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. For e.g. To avail Citibank Pass code - SMS OTP XXXX (Last 4 digits of the Credit Card number) to 52484 or 9880752484 to generate an OTP.

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

In case of dynamic / OTP, validity of the Pass Code / Password depends on the Customer's Issuing Bank. For e.g. Validity of the Pass Code from Citibank is 30 minutes. The customer needs to use the Pass Code within the valid time else the pass code shall expire.

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

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

**12. Can I use Debit cards now?**

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

**13. 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 with your bank, 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.

**14. When do I need to get the Pass Code / Password?**

You need to get the Pass Code / Password before initiating a payment transaction with the merchant or service provider.

**15. 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 mobiles do not support operating multiple applications screens to access your Pass Code / Password.

**16. 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 dynamic / OTP you would need to execute 1 transaction first to be able to get another Pass Code / Password.

**17. Are 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 on Mobile application.

**18. 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.

**19. What is the charge for sending a Pass Code / Password request using an SMS?**

In case you send it to a 10 digit mobile number standard SMS rates apply, in case of short code based request priority SMS charges apply.

**20. Is the 2FA Pass Code / Password applicable on all Credit and Debit cards?**

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

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

No, it is highly risky to reveal your card information to any human being, always insist on inputting the card information on your own on a secure IVR system powered by atom technologies.