



Generating Password for IVR Transactions

As per RBI guidelines, any product or service purchased via phone through the IVR option, requires an additional password called Pre- OTP which ensures greater safety of your card.

This can be done in 3 easy steps:

1. SMS 'YESIVR<space> last 4 digits of your YES BANK Credit Card number' to 9212738927 from you registered mobile number
2. You will receive a Pre-OTP which would be valid for 60 minutes
3. Call the merchant from where you wish to purchase the product or service from
4. Enter your Credit Card number, expiry date and CVV number
5. Enter the Pre-OTP when prompted during the IVR transaction process, and complete your transaction

Note: Please do not share the Pre-OTP with any person even if he/she claims to represent the Bank.

Terms & Conditions-

- Cardholders must use the Secured password OTP (One Time Password) sent by SMS to their Registered Mobile number, for performing IVR merchant Transactions, failing which the transaction cannot be completed successfully. This is effective from 01st January 2011, as per RBI mandate.
- The IVR 3D secure OTP sent to the registered mobile number has a predefined validity after which it expires. Cardholders must hence use the OTP within the stipulated period. OTP entered after its expiry will not be authenticated by the Bank.
- The Bank shall Endeavour to deliver the IVR 3D secure OTP via SMS to the best of its abilities to the registered mobile numbers. Cardholder acknowledges that delivery of SMS are dependent on the infrastructure, connectivity and services provided by the Telephone service providers and the service providers engaged by the Bank. The Bank shall not be responsible for non receipt or delay of the SMS, error, loss or distortion in transmission of information and instructions to/from the customer or the merchant establishments for reasons beyond its control. The Bank holds no responsibility for any losses incurred due to such reasons.
- YES BANK reserves the absolute discretion and liberty to decline or honor the authorization requests on the Card without assigning any reason. In certain cases, subject to its sole discretion, YES BANK may require the Cardmember to contact the 24x7 YES



TOUCH Customer Care to authenticate the transaction before approving it and charging to the Card account.

- Cardholders are required to ensure that their correct mobile number and email ID is registered with YES Bank, since the OTP will be transmitted through one or **both of these modes**.
- In case of theft/loss/change of the cardholder's mobile number, the cardholder must report the same to the Bank for deletion of mobile number in the Bank records. YES Bank shall not be liable for any fraudulent transactions/loss, if the same is not reported.
- YES BANK reserves the right at any time without previous notice to add, alter, modify, change or vary all or any of these terms and conditions or to replace, wholly or in part, this facility by another facility, whether similar to this scheme or not, or to withdraw it altogether.
- Cardholders using this service shall be deemed to have read, understood and accepted these terms and conditions as stated above (and as amended from time to time).