FAQ

What is Two Factor Authentication?

Two-factor authentication (2FA) is an additional security feature offered by ICICI Bank UK PLC to protect your account. It is an additional security layer wherein, you will be required to enter a One-Time password (OTP) sent to your registered mobile number to have complete access to your account through internet banking from any new device (Laptop, PC or Tablet). It is aimed at preventing logins from unregistered devices thereby reducing the chances of frauds. This feature is available only if the login is carried out through internet banking using a web based browser. This feature is not enabled if you login from the mobile banking app of ICICI Bank UK PLC.

How does Two Factor Authentication work?

When you log into your ICICI Bank UK PLC account on a new device through internet banking, we will verify if your device is a registered device. We will check your identity with a six digit one time password (OTP). The OTP will be sent to your registered mobile number. You will not be required to enter the OTP again after the first login from the device. And remember, nesver share your OTP with anyone else.

How does two-factor authentication protect my account?

Two-factor authentication is a security feature which enables log-in from only registered devices. Access through unregistered devices will be restricted.

Can I access my account if I have not registered my mobile number?

If you have not registered your mobile number, then you will able to only view your balances and will not be able to do any other transaction through internet banking. You will however be able to do transactions through a branch or call centre on 0344 412 4444 (calls to this number use free plan minutes if available, otherwise they cost the same as 01/02 prefix calls.)

Am I going to incur any cost with the new feature?

2 Factor Authentication is an additional security feature and you will not incur any cost for this feature

What is One Time Password (OTP)?

OTP is the password which the Bank will send you on your mobile number and using which you can login into your account through a new device. One Time Password (OTP) has been introduced as an additional security feature to protect your account from online frauds. Remember, never share your OTP with anyone else.

Why should I enter OTP when I have entered my user Id and login password?

Besides your Internet Banking user Id and login password, you are required to validate using the OTP. This will help in validating the device from which you are trying to login.

When will I be asked to enter OTP?

If you are not accessing your Internet Banking account through your registered device, which is available with ICICI Bank, you will be asked to enter OTP to access your Internet Banking account.

Is there no other way to get OTP?

The OTP is currently sent only to your registered mobile number.

I am entering correct OTP but it still states incorrect?

Please ensure that you enter the latest OTP to access your Internet Banking account. If you have tried to login multiple times, multiple OTPs will be generated and you must enter the latest OTP to get access to your account.

Will I be required to destroy the OTP once I have used it?

OTP is applicable for one time usage only. Please destroy the OTP once used.

Can I use the OTP again?

No you cannot use the OTP again. It is for one time usage only.

How long is the OTP valid for?

The OTP will be valid for 180 seconds.

How long will the session be valid for?

The session validity is an important security control for the application. It specifies the duration of time that an application will allow a user to remain logged in without any activity before the application logs out automatically. The session validity without any activity on the application is set for 10 minutes.

Can I login from a friend's machine who is also a customer of ICICI Bank UK PLC?

Yes you can login from your friend's machine. You will get the OTP on your first login from this device to your registered mobile number.

What if a fraudster gets my OTP?

If for some reason your OTP is compromised, your internet banking user id and password will be your additional layer of security. You must always keep your user id and password protected and never share the same with anyone.

What are registered devices?

The devices which you regularly use for accessing ICICI Bank UK PLC internet banking will be considered as registered devices, example your personal laptop, office computer, etc. after the 2FA will recognise these devices based on the OTP entered by you.

How long will the device be active for?

The device will remain active, however if you have not logged in for more than 180 days from the last login, then the device will get deactivated.

Is there a dormancy period for the registered device also?

Yes, if the device has not been used for more than 180 days (from the last login), than the device will get deactivated.

How can I register my mobile number?

Registration of mobile number is very simple, you just have to visit the nearest ICICI Bank UK PLC Branch and submit a service request for updating your mobile number. Please click on the website to get the Branch details and to find out more on how to register your mobile number.

How do I change the mobile number that I have registered?

ICICI Bank UK PLC OTP service uses the mobile number that you have updated with ICICI Bank UK PLC for all its communication. To make a change in the registered mobile number, update your new details either by visiting the nearest ICICI Bank UK PLC Branch. Please click on the link to get the Branch details.

Or

A customer can fill up the form for Change of Mobile number and send it along with any of the below documents. Please click on the link to download the form.

Document	Details
UK Passport	Validity: Six months or more(EU passports will be accepted provided the document is in date)
Non-UK Passport	Validity: Six months or more
Valid UK photo card driving license	
UK Provisional photo card driving licence	
EEA National Identity Card (for non-UK nationals)	For Northern Ireland, this can be the identity card issued by the electoral office
UK-issued Identity Card for foreign nationals	This is accepted together with a valid passport
Computerised Photo PAN Card issued by	
Income Tax Authorities in India	

Any document provided to the Bank must be certified as a true copy of the original. The copy must be signed, dated and stamped by an officer from one of the following:

- An FCA authorised financial intermediary
- Embassy officials in the course of their duty
- Consular officials in the course of their duty
- Staff of an FCA regulated banking institution
- A qualified practicing lawyer or accountant
- A notary public
- Commissioner for Oaths
- Serving Member of Parliament

The person who has seen the original documents and has certified the copies must certify each document using the following wording;

"I confirm that I have seen the original documents belonging to the applicant, whose photocopies are attached and annotated as "Original seen". Where the document has a photographic image, the photocopy has been annotated "original seen, copy provides a good likeness to the applicant".

The document must be sent to the below address.

ICICI Bank UK PLC
PO Box 68920
London
E1W 9HA