

# ICICI BANK CUSTOMER EDUCATION SERIES

TIMES BUSINESS ASSOCIATE COMMUNICATION

## Did You Know?

More than 40% of customers who use the call-centre service choose the IVR facility in order to get quick and efficient service.



You can put in a request at the call centre for your statement to be sent to you by e-mail, fax or the post.

## Credit Card Call Centre Services

- ▶ The call centre of your card-issuing bank is the main channel provided by the bank for any card-related interactions. Most banks also have the Internet as an important servicing channel for their customers.
  - ▶ The process of verifying the identity of the rightful cardholder is a structured process. It requires you to answer a set of certain verification questions correctly, to match information in the bank's database records.
  - ▶ Most banks have a standard process to issue a personal identification number (PIN) that enables customers to authenticate themselves when using phone banking as a channel.
  - ▶ It is recommended that you always use the PIN issued by your bank, in order to make your phone banking transactions safe and secure. Never share your PIN with anyone.
  - ▶ The phone number of your call centre is usually present on the reverse of the card. Some of the services\* that you can avail of using the call centre are:
    - ▶ The IVR facility, to get information on your credit card dues, minimum amount due, total amount due and the last five card transactions.
    - ▶ Seeking clarification on your statement, like details of purchases made by you, the various charges levied, payment date and any other statement-related information.
  - ▶ Always make it a point to report any unauthorized / disputed transaction on your card to the call centre immediately and follow the necessary procedure to raise a dispute claim.
  - ▶ If you happen to lose your credit card, you should make it a point to report the loss to your call centre immediately and get the card blocked to prevent any misuse. This service is available 24x7.
  - ▶ Always ensure that you update your contact details stored with your bank—such as address, e-mail address and phone number—so as to get the best of service from your bank.
- \* The services may vary from bank to bank. Check with your card-issuing bank what services are offered on your card.



### SMS CONTEST

Question: It is recommended that you don't share your credit card PIN with \_\_\_\_\_.

Answer: A. your colleagues  
B. anyone  
C. your friends

To answer, SMS DISHA A, B or C to 53030 and win a 2N 3D holiday.\*  
Contest open for the day of publication.

\*Terms and conditions apply.  
Visit [www.dishafc.org](http://www.dishafc.org) for details.

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