

## Axis Bank introduces 'Safety Centre' to tackle rising digital frauds with customer-controlled security features

- Empowers customers with real-time fully controllable security features
- **SMS Shield:** An industry-first feature, it verifies the authenticity of the origination of bank messages
- **Granular controls:** To help disable access to Internet Banking, block fund transfers, restrict UPI, set limits, prevent new payee additions
- Reinforces the Bank's Safe Banking initiative with layered security and future-ready capabilities and solutions

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Axis Bank, one of the largest private sector banks in India, announced the launch of its new '**Safety Centre**' on the Axis mobile banking app '**open**'. This security hub empowers customers with real-time, customer-controlled security features to safeguard their accounts against unauthorized or suspicious activities, without the need to call customer care or visit a branch.

The Safety Centre offers granular control over key digital banking functions, enabling customers to tailor security settings based on their usage and comfort. Key features include:

- **SMS Shield:** An industry-first feature, it verifies the authenticity of SMS messages by checking the Sender ID against Axis Bank's official IDs.
- **Turn off Internet Banking:** Disable Internet Banking access completely if not required.
- **Stop Funds Transfer:** Instantly restrict all fund transfer capabilities across Mobile Banking and Internet Banking with a single toggle.
- **Prevents Online Shopping using Net Banking:** This feature also blocks transactions initiated through third-party apps (e.g. e-commerce platforms) that use Net Banking as a payment mode.
- **Stop UPI Payments:** Restrict UPI transactions via the Axis Mobile App.
- **Prevent Addition of New Payees:** Ensure funds can only be transferred to existing beneficiaries.
- **Set Limits for Fund Transfers & UPI:** Define per-transaction limits for fund transfers and UPI payments; higher-value transactions will require an additional authentication.

The Safety Centre delivers instant activation of security settings, ensuring changes take effect immediately without any waiting time. It provides complete control to users, enabling them to

proactively secure their accounts without external assistance. By offering selective blocking and real-time controls, the feature significantly reduces the risk of digital frauds. Additionally, it enhances operational efficiency by minimizing dependency on branches or call centres, allowing faster resolution and a seamless banking experience.

Speaking on the launch, **Sameer Shetty, Group Executive - Digital Business, Transformation & Strategic Programs, Axis Bank**, said, "Axis Bank has always prioritized customer safety as the cornerstone of its digital-first approach. The Safety Centre represents a decisive step in tackling the surge in digital frauds by giving customers real-time control over their banking security. We are continuously strengthening our safeguards through layered protection and advanced authentication features such as SMS Shield and In-App Mobile OTP, which ensure uninterrupted access while reducing dependency on external networks. These innovations combine robust security with a seamless experience, making digital banking intuitive and reliable. By embedding future-ready capabilities, we aim to deliver a secure ecosystem that evolves with the changing threat landscape and customer expectations."

This launch builds on Axis Bank's **Safe Banking initiative**, which includes **industry-first innovations** such as '**Lock FD**', preventing premature closure of fixed deposits via digital channels, and '**In-App Mobile OTP**', generating time-based OTPs within the app to reduce SMS OTP-related frauds.

As digital banking adoption accelerates, Axis Bank continues to lead the space with customer-centric innovations, ensuring secure, flexible, and future-ready banking experiences.