

Flipkart, Axis Bank and PayU Introduce Biometric Authentication for Card Payments

April 28, 2026

- *Flipkart has become one of the leading Indian e-commerce platforms to offer biometric authentication for card payments, powered by Axis Bank & PayU*
- *Customers can now approve Axis Bank card payments using Face ID or fingerprint, eliminating OTP delays and failed attempts*
- *The biometric authentication feature brings faster approvals backed by device binding and next-gen fraud protection*

Flipkart, India's homegrown e-commerce marketplace, in collaboration with Axis Bank, one of the largest private sector banks in India and PayU, India's leading diversified fintech platform, announced the launch of biometric authentication for card payments. Three trusted organizations have joined forces for this initiative, building on their shared history of a consumer first approach, and reinstating their collective commitment to the consumers of India.

The initiative allows users to authenticate transactions using their fingerprint or Face ID on supporting Android and iOS devices, eliminating the need for a one-time password (OTP). The service is enabled first for Axis Bank cardholders through issuer-level biometric verification. With this launch, Flipkart has become one of the leading major Indian e-commerce platforms to offer biometric authentication for card payments.

The feature offers customers a more secure method of authentication backed by device fingerprinting and enhanced checks, reducing the risk of SIM-swap or OTP-based fraud. It addresses significant friction points in digital payments replacing SMS-based OTPs, with a faster and more secured mechanism already familiar to smartphone users. Under this collaboration, PayU manages the merchant-side infrastructure, including device security and authentication flows while Axis Bank leverages Wibmo (a PayU company) to power biometric verification on the issuer side.

Biometric authentication addresses India's alarming digital payment fraud landscape, where fraud values surged more than fivefold to exceed ₹1,400 crore in FY 2024, according to [RBI-linked data](#). In response, the Reserve Bank of India issued the '[Authentication Mechanisms for Digital Payment Transactions Directions, 2025](#)' circular, explicitly encouraging adoption of biometric and risk-based authentication over SMS OTPs. Strategically aligned with this regulatory vision, the Flipkart-PayU-Axis Bank partnership enhances security, improves transaction success rates, and creates a more resilient payment ecosystem while fulfilling RBI's mandate for stronger digital authentication mechanisms.

Speaking on the launch, **Gaurav Arora, Vice President, Payments and SuperCoins at Flipkart**, said, *“At Flipkart, our approach to innovation is anchored around robust compliance and consumer trust. The integration of the biometric authentication feature reflects our commitment to building safety into consumer payments at a time when digital fraud risks are becoming increasingly sophisticated. By leveraging secure biometric credentials, we are delivering a payment experience that is intuitive and seamless, while meeting the highest standards of consumer protection. As digital commerce continues to scale, our focus remains on enabling faster transactions while reinforcing the regulatory rigour and ecosystem-wide trust that secure payments demand.”*

Arnika Dixit, President & Head – Cards, Payments and Wealth Management, Axis Bank, said, *“At Axis Bank, we are constantly working to reinforce trust and security across every digital touchpoint. Customers today expect digital payments to be not only safe but effortless, and biometric authentication delivers exactly that by enabling a secure, one-touch approval experience. We are delighted to introduce this enhanced capability for our cardholders through our collaboration with Flipkart and PayU. This rollout reflects the strength of our long-standing partnership and our shared commitment to elevating industry standards in both security and customer experience. As digital commerce continues to evolve, we remain focused on bringing innovations that make payments simpler, stronger and future-ready for our customers.”*

Commenting on the collaboration, Hemang Dattani, Chief Business Officer, PayU Payments, said, *“As digital commerce continues to scale in India, simplifying payments without compromising on security is critical. At PayU, we are proud to partner with Flipkart to enable a biometric authentication experience for card payments, helping customers move past long-standing friction associated with OTP-based verification. By combining biometric authentication with enhanced security controls, this partnership marks a meaningful step towards building a faster, more secure and frictionless digital payments experience for Indian consumers.”*

This rollout marks a step forward in India’s transition away from OTPs, offering users a smoother way to pay while maintaining high standards of compliance and control. Through this collaboration, Flipkart, Axis Bank and PayU are establishing a strong model for a device-bound biometric card authentication that can support the next generation of secure digital transactions in India.