# Enrolling OTP or Security Question as 2nd Factor Authentication for login to Internet Banking

OTP or Secure Questions is used as second factor authentication for login to Internet Banking. By default, OTP facility is enabled as 2nd factor authentication for all users who were enrolled for 2FA in old version of Internet Banking. Users not having any 2FA in old version of Internet Banking will be shown alert message on every login to opt for 2FA from "Settings Icon ⚙ (Top Right Corner)-> Security Settings ->Change 2FA Mode". Alert message will be shown on every login until user chooses any one of the following 3 options :
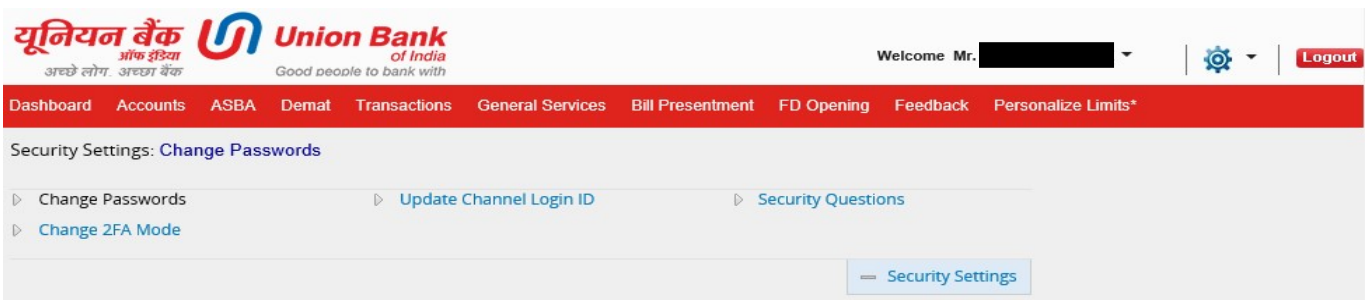
- One Time Password Mode (i.e OTP)
- Security Question Answer Mode
- None

All users can change between the above 3 options any time for login purpose from "Change 2FA Mode". Screenshots for 2FA options are as under :
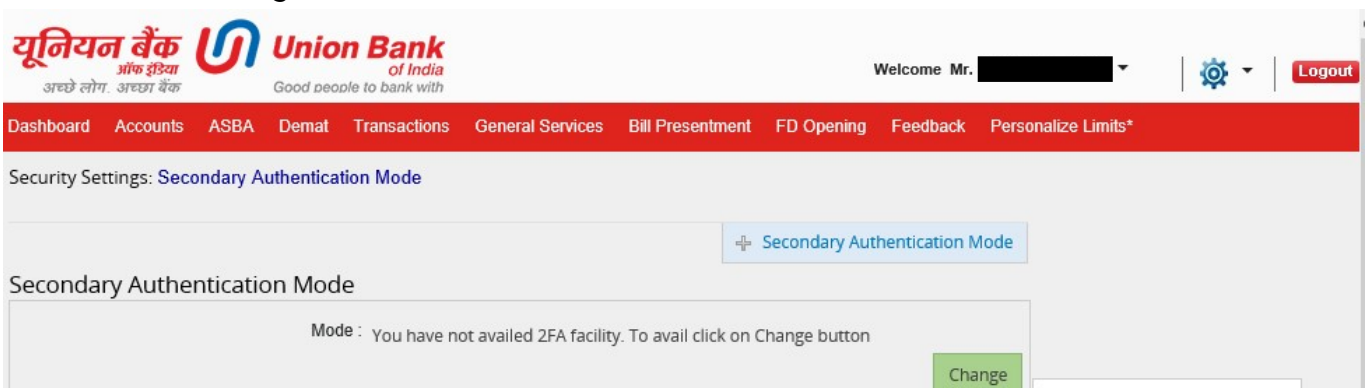
➢ After login to retail Net Banking click on **SETTINGS** (next to Logout Button) ,select **Security Settings**
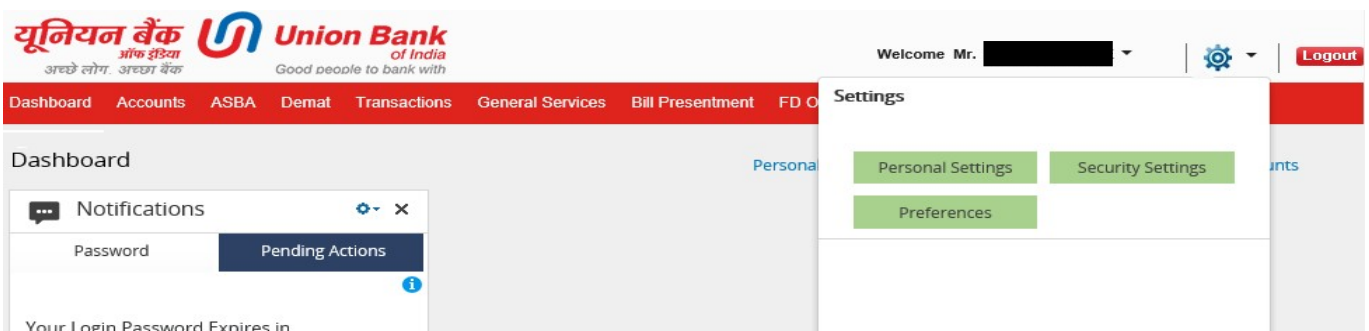
➢ Select Change 2FA Mode

➢ Click on Change Button

- Select the desired mode and click on Submit

- In case of selecting Security Question Answer Mode, user will be required to select any 2 questions and set answer to these questions

- The selected mode will be activated after authentication.