

Q. Who can avail Union PKI as second factor of authentication?

Any internet banking user can avail Union PKI as second factor of authentication.

Q. What User has to do once he has opted for Union PKI?

Once user opts for Union PKI, user has to complete the enrolment process in next login. In the flow, user has to set Personal Assurance Message and Union PKI Password.

Q. What is Personal Assurance Message (PAM)?

Personal Assurance Message can be any word or phrase of user choice. Ex. PAM can be *I live in Mumbai*. It assures the user that he /she is accessing genuine Union Bank web page. Once PAM is set, user can not modify it.

Q. What is the minimum and maximum length for Union PKI Password?

For password minimum length is six characters and maximum length is ten characters. There should be at least one digit and one alphabet in password combination. Keep Password strong enough so that no one can guess it easily.

Q. What is the significance of Personal Computer check box available on Union PKI pages?

If a user is accessing internet banking services from his personal computer or some trusted computer, he can select Personal Computer check box. So if the user uses the same computer again, he will not receive activation code on his registered mobile number. If user is accessing internet banking services from a shared computer or cyber cafe, we recommend not to select Personal Computer check box. In such case user will receive activation code on registered mobile number to login. This is an added security measure to protect users from cyber frauds.

Q. I have checked Personal Computer check box in a computer while using a particular browser. What will happen if I use the different browser in same computer or different computer at all?

If you use different browser in same computer, you will receive activation code on your registered mobile number. While browsing through different computer also you will receive activation code on your registered mobile number

Q. I have checked Personal Computer check box by mistake. How can I uncheck it?

Users need to login again and just uncheck the Personal Computer check box. From next login onwards this check box will remain unchecked.

Q. Is there any browser dependency for using Union PKI?

Union PKI can be used on most of the browsers available. There is no need of specific settings at browser level.

Q. Can I have Software token/Mobile OTP and Union PKI simultaneously?

Once user opts for Union PKI, Software Token will be migrated to Union PKI. User can have Union PKI simultaneously with Mobile OTP.

Q. Can I have Hardware token and Union PKI simultaneously?

Yes. Corporate Internet banking users can have Hardware token and Union PKI simultaneously.

Q. What if Union PKI is locked and Mobile OTP is active?

If Union PKI is locked, Mobile OTP will not get locked and vice-versa. Please contact our customer care number i.e. 1800222244 to get your account unlocked for Union PKI.

Q. What if Union PKI is locked and Hardware Token is active?

If Union PKI is locked, Hardware Token will remain active and vice-versa. Please contact our customer care number i.e. 1800222244 to get your account unlocked.

Q. Whether users have to set separate password for Union PKI and PIN for Mobile/Desktop application?

Yes. Password set for Union PKI will be different from PIN for Mobile/Desktop Application.

Q. How a retail / corporate user can enrol for Union PKI?

For retail or corporate users logging in first time to internet banking, option to opt for Union PKI is available after log-in.

For existing users, link has been provided in their current flows to opt for Union PKI.

Q. How Secure is Union PKI solution as second factor of authentication?

Union PKI works on the PKI technology which is considered as best security mechanism available.