Mobile OTP As 2nd Factor Of Authentication

Enrolment Procedure

1. If you are using your Internet Banking Account for the first time & you have not enrolled yourself for Software Token, then below screen will appear after providing your User ID & Login Password.

	net Explorer	
🕒 🕗 🗢 🙋 http://172.31.13.162:9	3081/corp/BANKAWAY;jsessionid=0000gQYkjfAU09b9OmQcq2l8r-8:-1?bwayparam=nOCdKSvAowNqUdNtEQCoKmtTYs8BV9WWw 👻	++ × Bing P +
<u>Eile Edit View Favorites Tools</u>	Help	
🚖 Favorites 🛛 🍰 🙋 Diagnostic AO	ITP 🙋 UAT Corporate Signon 🙋 UAT Retail Signon 😹 Finacle Prelogin 🍘 Finacle e-Banking solution 🍘 Finacle UAT 🙋 Tech	Online Login 🙋 MB Login 🙋 ubi mbt 🚹 Union Faces 🦷
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	Union Bank	
	Of India Good people to back with	
	Cafe Course Internet Panking	
	Saje Secure Internet Banking	
	Bank has introduced 2FA (Two Factor Authentcation), as an additional security feature for making Int Banking more secure. This is a safeguard against cyber threats like phishing/vishing to steal your cre via fraudulent communications.	ternet edentials
	Bank highly recommends you to get registered for 2FA for more safe & secure Internet Bank	king.
	Software Token	
	You will be enabled for 2FA(Software Token) instantly.	
	You will get an activation Code via SMS, while login to Internet Banking. So, update your mobile no. branch & get SMS banking (a free service).	. at
	Enroll yourself. This is one time activity. <u>Click here for details</u>	
	Charges: One time fee for Software Token Rs.150 only.	
	Of Mobile OTP	
	On selecting Mobile OTP option, you will get a sms on your registered mobile number with provisionin	ng details.
	You have to download application (ArcotID OTP) from App Store of your mobile OS. In case your mo handset is not supported, download the desktop version from the link available on our website.	obile
	Enroll yourself. This is one time activity. <u>Click here for details</u>	
	To download list of supported Mobile Operating Systems Click here.	
	Charges: One time fee for Mobile OTP is Rs.150 only.	
	Software Token Mobile OTP No, I don't want Token	
Chan I		
Verisign		
Our Site is Verisign secured site. Your credentials travels in a highly se	ecure SSL mode	
with 128 bit encryption.		
	Q Looplin	The second Made Off

As you will click On Mobile OTP, you will receive an SMS with the provisioning details on your registered mobile number.

2. If you are existing Internet Banking User & you have declined the 2FA option, then you can enrol yourself for Mobile OTP by clicking on the link highlighted in below Screen Shot.

J	Unic	on Ba	nk I India	Welcome Mr MANO.	I KUMAR. You	last logged on 1	9/05/2014 7:5	9:23 PM IST		C 1800 22 22 Home	44 (Toll Free) Logout	Feedback
counts	ASBA	Demat	Transfers	Tax Payment	Requests	Online FD	Profile	Activity	Bill Presentm	ient		
		AADHAAR	299 Days you 41 Days your to to Profile Mer Link your Aadd with your acci	ur Login Password v Transaction Passw u & change your Pa naar Card details bount. Click Here.	will expire. ord will expire. ssword(s).		OTP on Apply fo Re-send	Stop Cheg Go to Accor Select Stop Mobile/Desk r Mobile OTP. provisioning o	ue Online: Ints Menu & Cheque Option, top: Click Here letails for Mobile C	DTP. Click Here		
		Pending Synchron View/Up Apply for Go to Re	Payments Data I nize Address edate your comm r GIFT CARD equests > Apply	lot Available unication Address								
		Now Tran Go to Tra We are p services We shall	nsfer Funds u ansfers > IMPS pleased to extend offered by us. I endeavor to me	ising IMPS I this service to you. et your needs and tr	As a customer y to offer as ma	of Union Bank, ny services as	we value you possible.	r suggestions	for improvement	in the content and	the	
					Terr	ns of Use Di	sclaimer					

3. If you are existing Internet Banking User & you have enrolled yourself for Software Token, then you can enrol yourself for Mobile OTP by clicking on the link highlighted in below Screen Shot

	+91-22-23719600 (From Abroad)
Authenticate UserID HARISHCHAND * PAM Retail S/W * Secured PIN * Generate OTP Please Enter Your Secured PIN OTP * Submit Ceneed	Forgot your Secured PIN? Click here To Re-Activate Secured PIN on this machine. Click here Click here to register for Mobile OTP
Note : Please enter your latest Secured PIN and click on the Generate OTP button. T * Mendetory Fields pyright © Union Bank of India This site is best viewed on Microsoft© Internet 1	Then click on the Submit button.

Procedure to Add Account in ArcotID OTP Application on Smartphone or Desktop Client

Download the ArcotID OTP app available on OS specific App store for smartphones or for desktop version download the setup file from <u>www.unionbankonline.co.in.</u> Run the setup file to install desktop Client on your Computer.

To add account, follow the below steps:

1. Enter URL address in the first field

2. In 2nd field, enter your **User id** in case of retail user & in case of Corporate User enter **CorporateID-UserID**.

3. In 3rd Field, enter Activation Code you received on your registered mobile. (Please note that the Activation Code sent to you is valid only for 3 Minutes, but you can get the activation code again by clicking on the Mobile OTP enrolment link)

4. Click on save button.

Add Account - Windows Internet Explorer			- 6 ×		
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* # http://www.ca.com/~/me @ Add Account	x	→ → → → → → → → → → → → → → → → → → →	ty v Tools v 🕢 v 🐃	Add Account	2
S Cancel	Add Account		li Help		
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5. In next screen set the secured pin, it is advisable to have separate PIN not your ATM PIN. Please not if you are already enrolled for Software Token, the PIN will remain same for both the options.

dd Account - Windows Internet Ex	kplorer 🛛				
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Edit View Favorites Iools Help	🐞 Search Web 🔹 🛷 💂	Ste popups allowed 🔚 AutoFil 🛛 🍋 Options 🥒			*
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Desktop

6. Finally User Account will be added successfully.



7. Click on the account name and enter PIN. Click on generate OTP button.



8. OTP will be generated; a clock will display the life of OTP.



<u>Note:</u> After the successful addition of account in Mobile OTP application, you will get the below screen in your Internet Banking login process for entering OTP generated on Mobile OTP application if you are only enrolled for Mobile OTP.

Authenticate			
UserID 5247 PAM (Personal Assurance Secu Message) OTP	rEd * * submit Cancel	Forgot your Mobile OTP PIN? Click Click here to re-send the provision	<u>here</u> inq details for Mobile OTP
Note : Personal Assurance Message can be ar Please enter OTP generated from Mobi * Mandatory Fields	ny word or phrase of your choic: ile or Desktop application. Then	e. click on the Submit button.	
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If you are enrolled for Mobile OTP in combination with any other form of 2FA like Hardware Token/Software Token, then you will get the option to choose between Mobile OTP and other option as shown in below screen.

Authenticate		
UserID PAM	524778436 = \$ecurEd =	
Choose Authentication Option	Select	
Note : Please select either Software Token or Mo * Mandatory Fields	obile OTP as your Authentication Option.	
right © Union Bank of India This site is	best viewed on Microsoft® Internet Explorer 6.0+ and Netsc	ape® Navigator 4.5+ with resolution 1024 X 768.

Choose Mobile OTP and enter the OTP generated in Mobile OTP Application in required field.