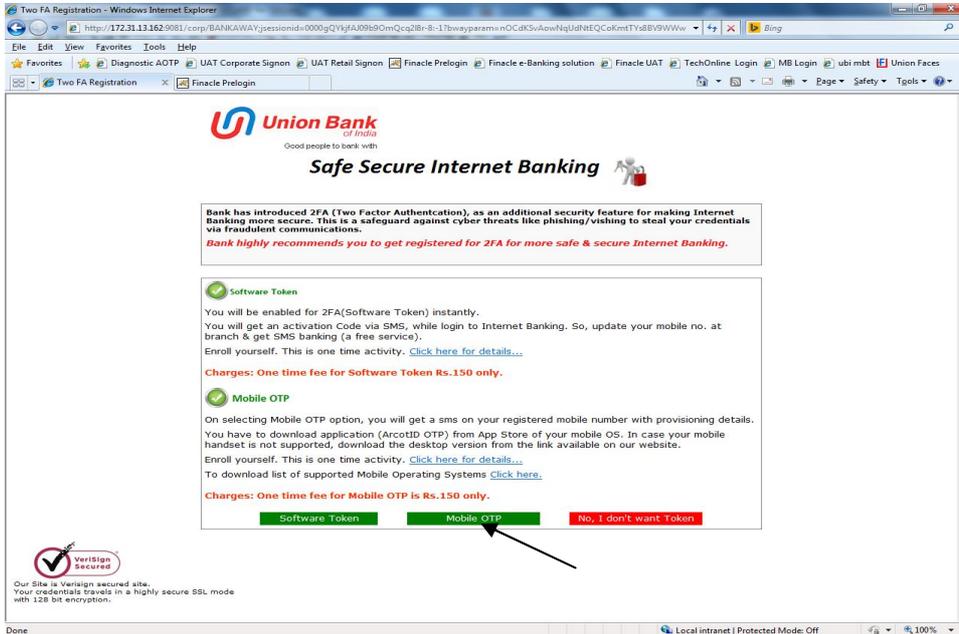


Mobile OTP As 2nd Factor Of Authentication

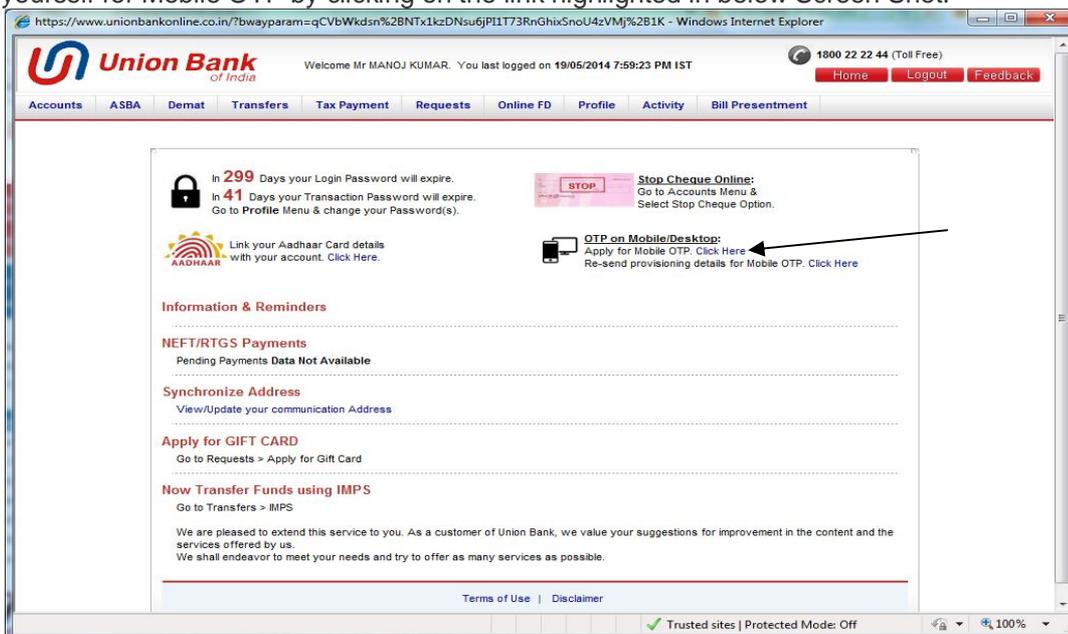
Enrolment Procedure

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.

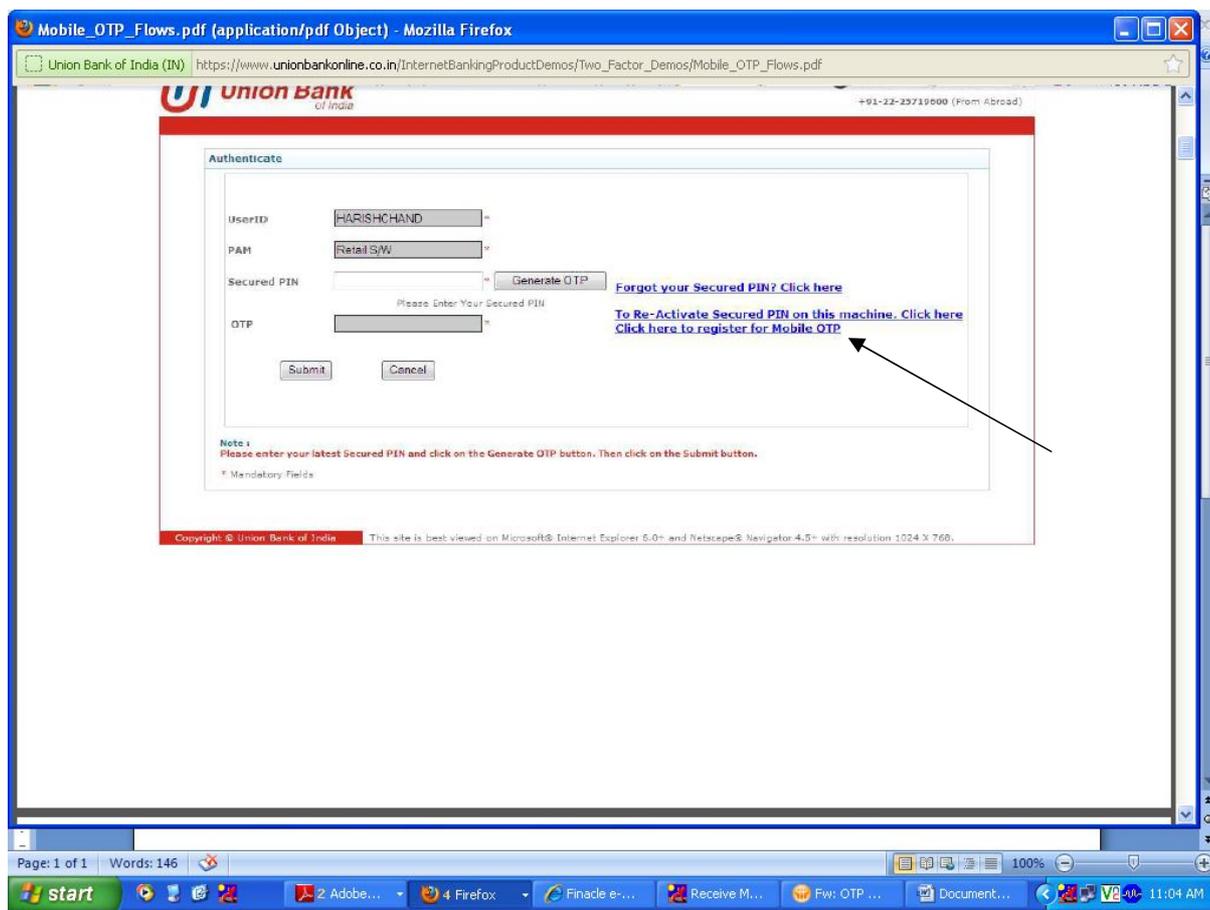


As you will click On Mobile OTP, you will receive an SMS with the provisioning details on your registered mobile number.

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.



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



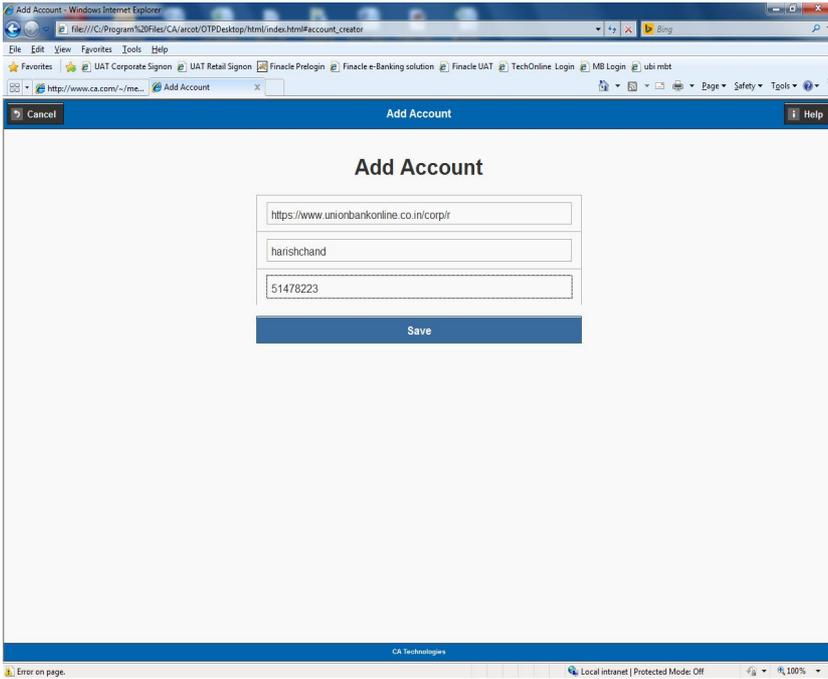
Procedure to Add Account in ArcotID OTP Application on Smartphone or Desktop Client

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

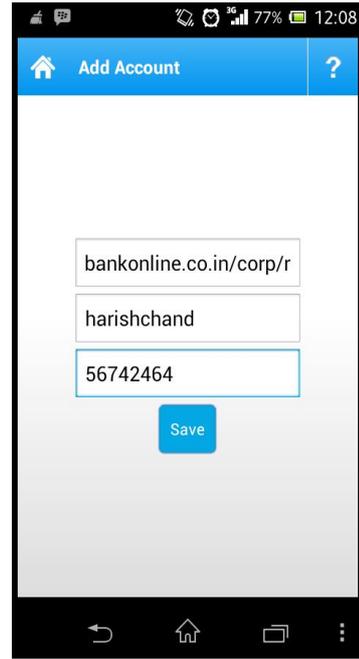
To add account, follow the below steps:

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.

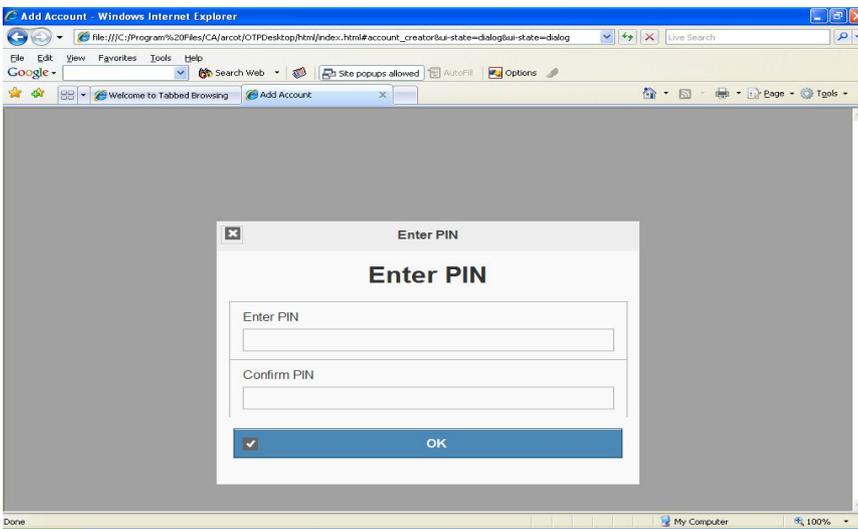


Desktop

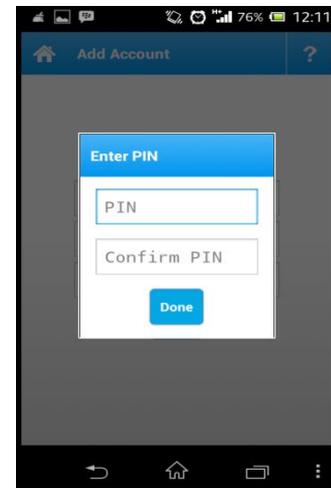


Mobile

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.

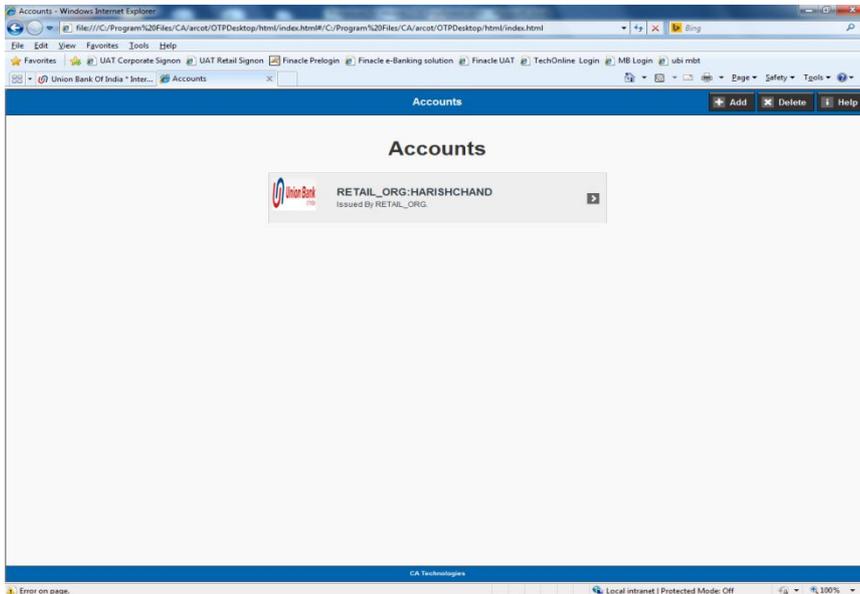


Desktop



Mobile

6. Finally User Account will be added successfully.

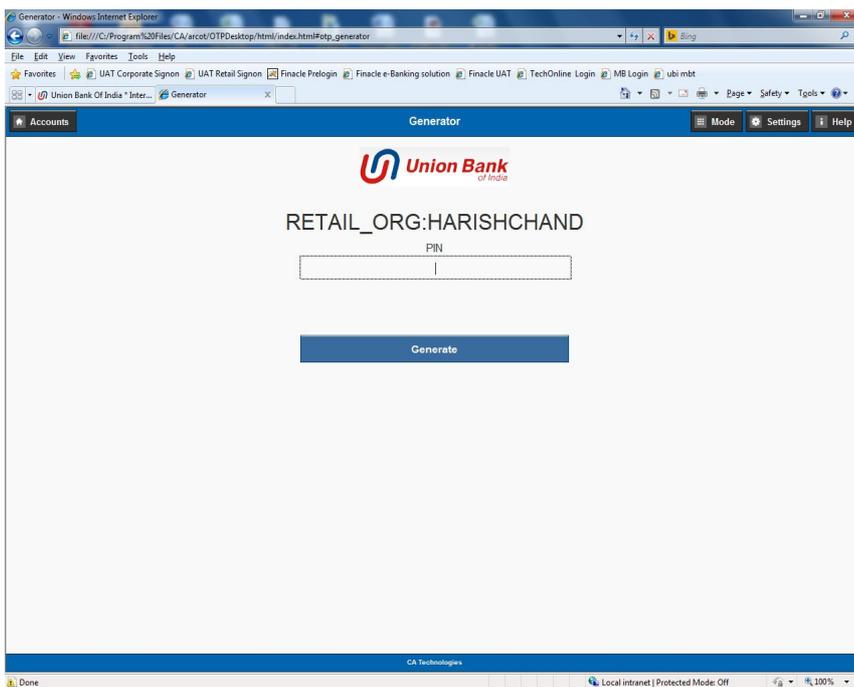


Desktop

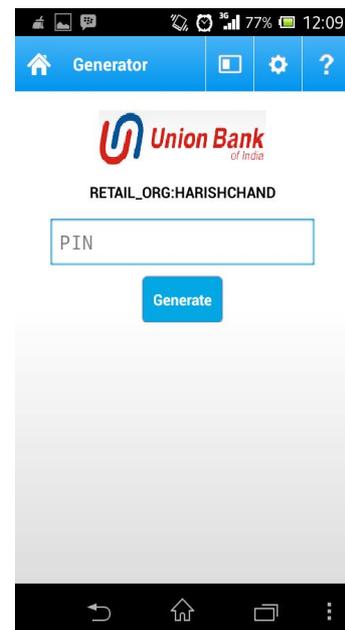


Mobile

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

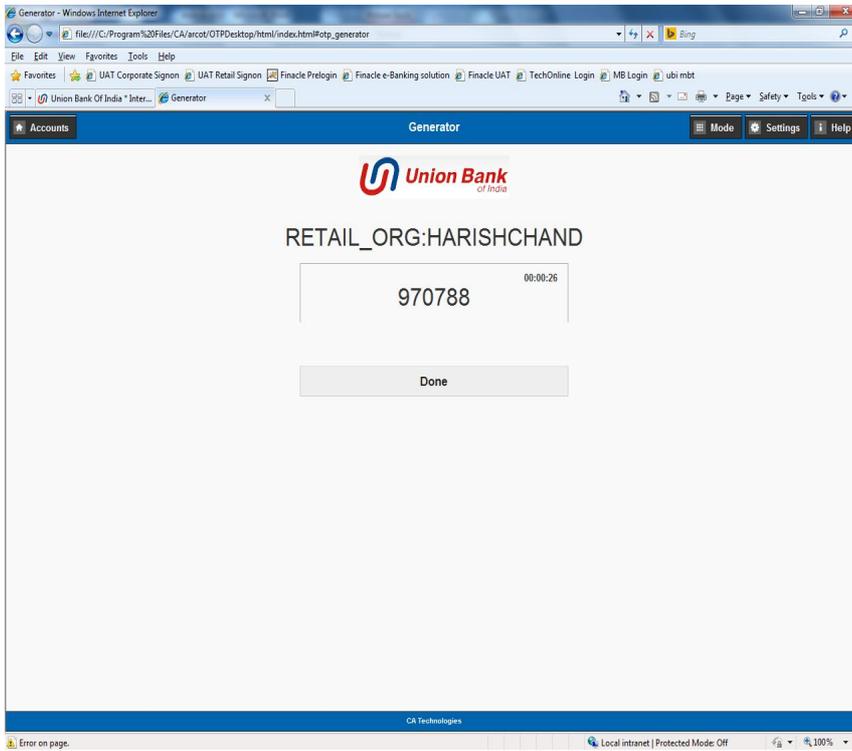


Desktop

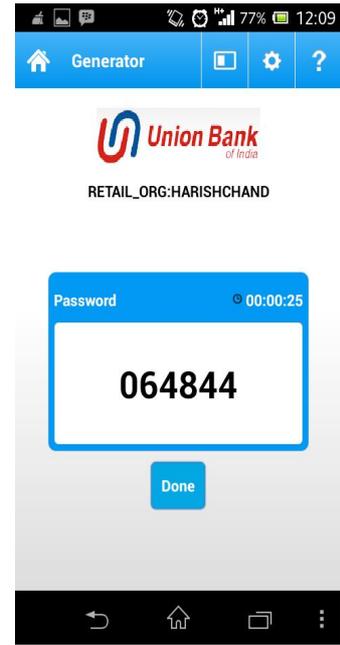


Mobile

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

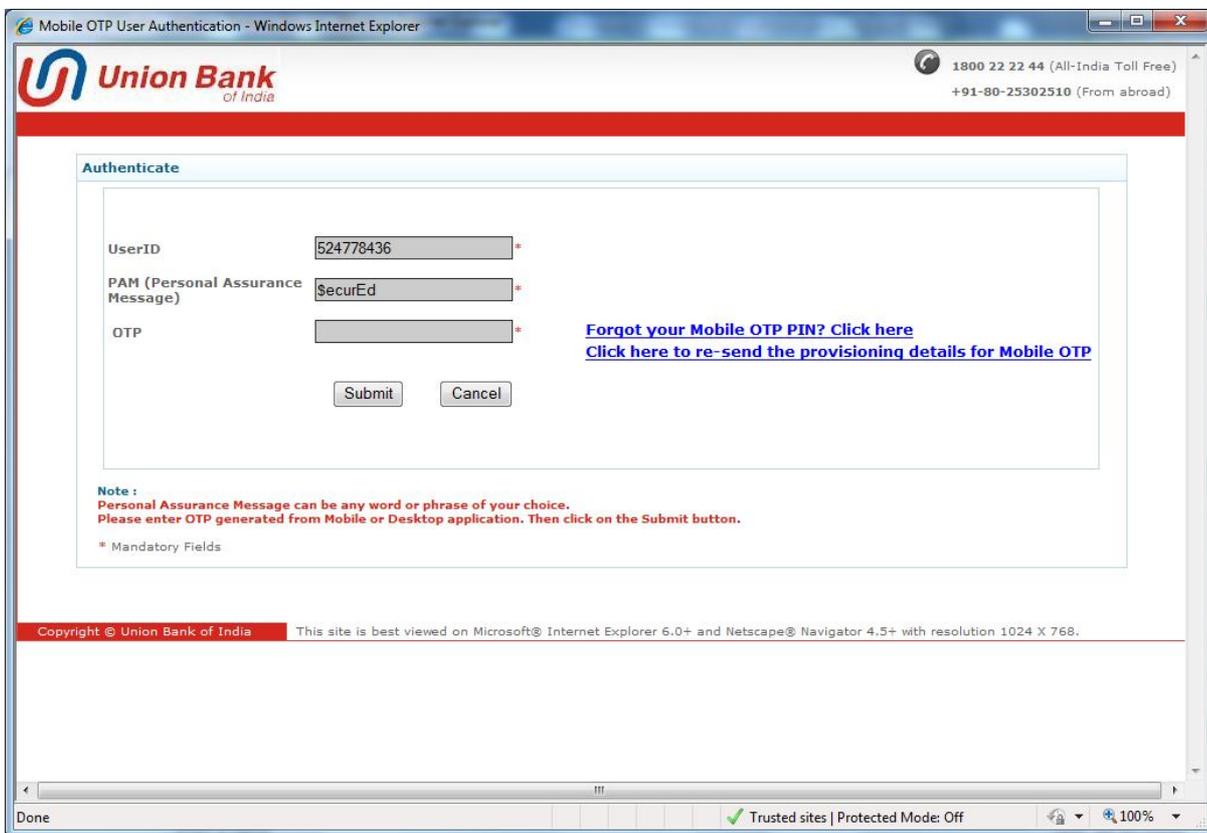


Desktop

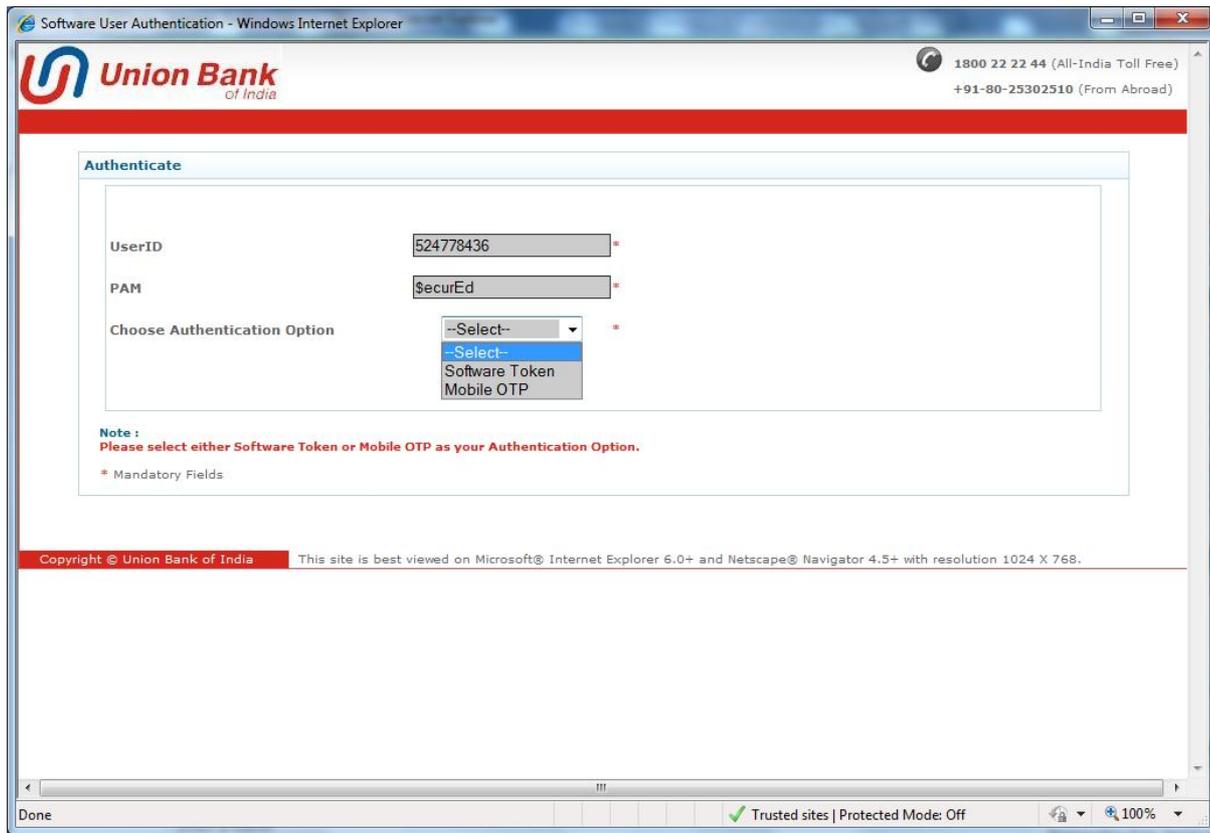


Mobile

Note: 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.



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.



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