## **RETAIL USERS:-**

## Mobile OTP Issuance – Existing Users – Non- Roaming Flow (Private Computer)

User logs in to the application by entering user name and password

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2 Factor Authentication - Safe & Secure ebanking:	Use	of Virti	ual Key	board	1:								
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User is navigated to the Software authentication where he can enter the secure PIN and generate OTP

Authenticate		
UserID PAM Secured PIN OTP Subm	HARISHCHAND * Retail S/W * Generate O Please Enter Your Secured PIN Cancel Cancel	TP 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 la * Mandatory Fields	test Secured PIN and click on the Generate OTP bu	tton. Then click on the Submit button.

On the same page, a link is provided to the user to register for Mobile OTP.

Once the user clicks the link, an SMS will be sent to the user's registered mobile with mobile OTP provisioning instructions.

A confirmation message will be displayed to the user that the user is registered for mobile OTP

#### Mobile OTP Issuance – Existing user – Roaming Flow (Public Computer)

User logs in to the application by entering user name and password

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User is navigated to the authentication code page where the user has to enter the OTP received on the user's registered mobile number.

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	Enter the Activation Code provided to Activation Code Please Select Type of System © Public System © Personal System Continue Cancel	eo you via SMS
	Note : If you do not receive SMS in next 3 minutes please re-login or contact our Call Centre at 1800222244. If you are trying to login from a Public Machine then please select the Public System option which will ask you for an Activation Code next time you login from the same machine for added Security Purpose.	

Once the authentication code verification is successful, user is navigated to the Software authentication where he can enter the secure PIN and generate OTP

On the same page, a link is provided to the user to register for Mobile OTP.

Once the user clicks the link, an SMS will be sent to the user's registered mobile with mobile OTP provisioning instructions.

uthenticate		
UserID PAM Secured PIN OTP	HARISHCHAND * Retail S/W * Generate O Please Enter Your Secured PIN * t Cancel	TP 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 la * Mandatory Fields	test Secured PIN and click on the Generate OTP but	ton. Then click on the Submit button.

A confirmation message will be displayed to the user that the user is registered for mobile OTP.

#### Mobile OTP – Provisioning credentials on Mobile Device

Once the user opts for Mobile OTP, an SMS will be received on the user's registered mobile with provisioning instructions.

For provisioning the Mobile OTP credential on the smart-phone, the user should download the AorotID OTP application from the corresponding store and install it

The SMS contains URL for activation and Activation Code.

The user clicks the URL received in SMS and the installed ArcotID OTP application will be opened automatically with the URL field auto-populated.

The user then enters his user ID(The same userID with which the user accesses the internet banking application) and Activation Code and clicks save.

The user will be shown the confirmation message that the account has been successfully added on the mobile device.

The user has to use the same secure PIN in Mobile Device Account that he is using on the e-Banking application for generating OTPs in software token.

#### **Mobile OTP Authentication – Existing user**

Once the user is successfully enrolled for Mobile OTP and provisioned with the credentials on the mobile device, the user logs in to the application.

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Now the user is shown with the options page where the user can choose the authentication between Software Token or the Mobile OTP for generating OTPs

Authenticate		
UserID	HARISHCHAND *	
PAM	Retail S/W *	
Choose Authentication Option	Select- -Select- Software Token Mobile OTP	
Note : Please select either Software Token or Mi * Mandatory Fields	bile OTP as your Authentication Option.	

Once the user selects Mobile OTP, the user is navigated to the page where the user can enter the OTP generated on the mobile device.

Authenticate		
UserID	HARISHCHAND *	
РАМ	Retail S/W *	
OTP	*	
	Submit Cancel	
Note : Please enter your latest S	cured PIN and click on the Generate OTP button. Then clic	ck on the Submit button.

The user opens the ArcotID OTP application on the mobile device and enters the secure PIN.

The user will be shown with OTPs that are valid for 30 secs and keeps changing every 30 secs. The timer will also be shown to the user along with the generated OTP.

The user enters the OTP on the eBanking application for authentication.

#### **Mobile OTP Issuance – New User**

User enters into the e-Banking application by entering username and password.

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The user is shown with the option page where the user can select the authentication type as Software Token/Mobile OTP or No I don't want Token.

Good people to bank with
Safe Secure Internet Banking 🎢
Bank has introduced 2FA (Two Factor Authentcation), as an additional security feature for making Internet Banking more secure. This is a safeguard against cyber threats like phishing/vishing to steal your credentials via fraudulent communications.
Bank highly recommends you to get registered for 2FA for more safe & secure Internet Banking.
Software Token
ou 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. at pranch & get SMS banking (a free service).
mroll yourself. This is one time activity. <u>Click here for details</u>
Charges: One time fee for Software Token Rs.150 only.
O Mobile OTP
on selecting Mobile OTP option, you will get a sms on your registered mobile number with provisioning details
You have to download application (ArcotID OTP) from App Store of your mobile OS. In case your mobile nandset is not supported, download the desktop version from the link available on our website.
mroll yourself. This is one time activity. <u>Click here for details</u>
o download list of supported Mobile Operating Systems <u>Click here.</u>
Charges: One time fee for Mobile OTP is Rs.150 only.
Software Token Mobile OTP No, I don't want Token

The user selects Mobile OTP and a confirmation message is displayed to the user that an SMS has been sent to the user's registered mobile number with provisioning instructions.



#### Mobile OTP Authentication – New user

Once the user is successfully enrolled for Mobile OTP and provisioned with the credentials on the mobile device, the user logs in to the application by entering user name and password.

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Customer Alert !! [Beware	of phishing] ent communications asking your	confidentials	like A/c I	No.11	er Id	Darry	ord C	ard No.	ate					

Now the user is shown with a page where the user will be able to set PAM and enter the OTP generated on the mobile device.

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Note : Please enter your latest Secured * Mandatory Fields	PIN and click on the Generate OTP button. Then click on the Su	ibmit button.
vright © Union Bank of India Th	is site is best viewed on Microsoft® Internet Explorer 6.0+ and N	Vetscape® Navigator 4.5+ with resolution 1024 X 768.

The user opens the Mobile OTP application, and enters the PIN

Once the PIN is validated, the Mobile OTP application starts generating OTPs every 30 sec.

User enters the OTP generated on the mobile to the e-Banking application on the web page for authentication.

#### **CORPORATE USERS:-**

#### Mobile OTP Issuance – Existing users

User logs into the application by entering Corporate ID, User ID and password.

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Union Bank of India 1800 22 22 44 (All-India Toll Free) +91-22-25719600 (From abroad)
Look & Feel of the site has been changed as Bank has migrated to a new Version.
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User ID Sm1 ** Virtual Keyboard
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Security Note: Our site is vortidign secured travels in a highly secured SIS mode with 128 bit encryption. Use of Virtual Keyboard: Verisian Verisian Secured Verisian Secured Verisian Secured Verisian Secured Secur

A link is shown to the user in the authentication page where the user can opt for Mobile OTP by clicking.

Authenticate U	lser			
Username OTP	SM473582-SM1	PAM ** Cancel	Corporate H/W	Synchronize Hardware Token Lost/Misplaced/Damaged Hardware Token Click here to register for Mobile OTP
the LED If you y on the " If you	lick on the button on your	ur Hardware Toker n" link on the right ged your Hardward	n with our server then plea of the page a Token then please click	se click

Once the user clicks on the link, an SMS will be sent to the user `s registered mobile number with provisioning instructions. Addition of user account in Desktop Application is explained in other document.

#### Mobile OTP issuance – New Users

User enters into the e-Banking application by entering Corporate ID, User ID and password.



The user is shown with the options where the user can opt for hardware token/mobile OTP or No, I don't want Token.



# Safe Secure Internet Banking



Bank has introduced 2FA (Two Factor Authentcation), as an additional security feature for making Internet Banking more secure. This is a safeguard against cyber threats like phishing/vishing to steal your credentials via fraudulent communications.

Bank highly recommends you to get registered for 2FA for more safe & secure Internet Banking.



Hardware Token will be supplied to you within 10 working days.

Enroll yourself. This is one time activity. Click here to see the demo.

You can generate dynamic security codes using the device, which will be required while you login to internet banking module.

Charges:One time fee Hardware Token Rs.500 only.

# 😡 Mobile OTP

On selecting Mobile OTP option, you will get a sms on your registered mobile number with provisioning details. You have to download application (ArcotID OTP) from App Store of your mobile OS. In case your mobile handset is not supported, download the desktop version from the link available on our website.

Enroll yourself. This is one time activity. <u>Click here for details...</u>

To download list of supported Mobile Operating Systems <u>Click here.</u>

Charges: One time fee for Mobile OTP is Rs.150 only.

Hardware Token

Mobile OTP

No, I don't want Token

The user selects Mobile OTP.

The user is shown with a confirmation message that the Mobile OTP provisioning instructions have been sent to the user's registered mobile.

#### **Mobile OTP Authentication – New User**

User enters into the e-Banking application by entering Corporate ID, User ID and password.

Corporate Signon - W			r.Init.001=Y&AppSigno	nBankId=026&AppType=corporate 🛛 😽 🗙 Live Search	
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<b>()</b> Union	Bank of India		Look & Feel o		22 44 (All-India Toll Free)
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	Security Note: Our site is VeriSig site. Your user id travels in a highly s mode with 128 bit e	an secured & password secured SSL	VeriSign Secured	Use of Yirtual Keyboard: We Accommend to use virtual keyboard always, especially when you are accessing from a public place. Click on the check box beside the text boxes for enabling & using it. Click here for Help.	net 🕲 100% -

The user is shown with the options page where the user can select the authentication type as Hardware Token or Mobile OTP.

Authenticate		
UserID	SM473582-SM1 *	
PAM	Corporate H/W	
Choose Authentication Option	Select- -Select- Hardware Token Mobile OTP	
Note :	Nobile OTP as your Authentication Option.	

User selects Mobile OTP, and the corresponding page will be opened where the user can enter OTP generated on the mobile device / Desktop Application.

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Authenticate			
UserID PAM OTP	SM473582-SM1 * asdf * Submit Cancel		
Note : Please enter your latest Secur * Mandatory Fields	ad PIN and click on the Generate OTP button. Then cl	lick on the Submit button.	
		er 6.0+ and Netscape® Navigator 4.5+ with resolution 1024 X 768.	

On successful authentication, user is logged into the e-Banking application.