

# **Oracle Banking Digital Experience**

**PIN / Pattern Authentication User Manual  
Release 18.2.0.0.0**

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**ORACLE®**

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
<b>✓</b>	Pre integrated Host interface available.
<b>✗</b>	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.3.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0
1	Definition of Pattern	NH	NH	NH
2	Pattern based Authentication	NH	NH	NH
3	Manage Pattern	NH	NH	NH
5	Definition of PIN	NH	NH	NH
6	PIN Based Authentication	NH	NH	NH
7	Manage PIN	NH	NH	NH
8	Alternate login through PIN/Pattern	NH	NH	NH

## 3. Pattern / PIN Authentication

### 3.1 Pattern based authentication

Pattern based authentication allows user to login to Zig bank mobile application by drawing a pattern on screen instead of entering his user id and password. User can define a pattern for authentication and the same needs to be drawn every time for login and authentication.

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**Note:** Pattern based Authentication is available for ZigBank application for Android and iOS.

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#### Features Supported In Application

- Set Pattern
- Manage Pattern
- Pattern Visibility
- Login using pattern

#### Pre-Requisites

The user must download **ZigBank** application and should have a valid account with bank with online banking enabled.

#### 3.1.1 Set pattern

User can define a pattern for login using his ZigBank login credentials from Zig Bank mobile application.

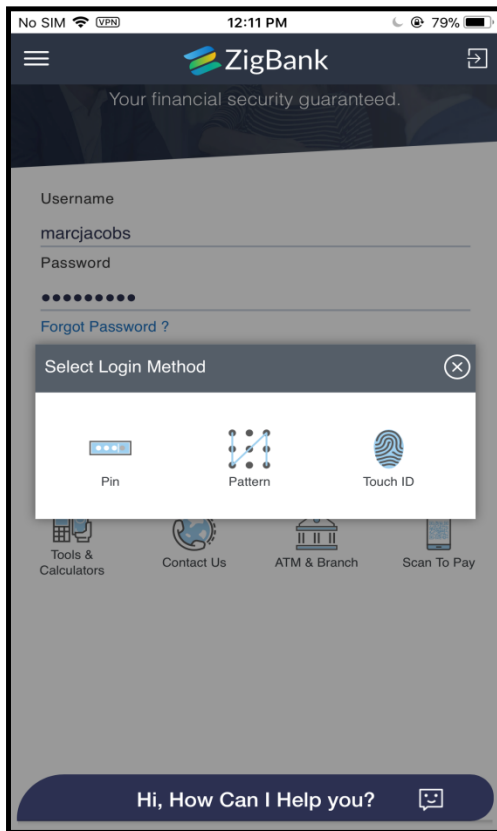
##### To set pattern for login:

1. Launch the **Zigbank application** Page. The **Zigbank** login page appears.

## Zigbank Login Page

The screenshot displays the ZigBank mobile application's login interface. At the top, the status bar indicates 'No SIM', the time '12:10 PM', and a battery level of '79%'. The app's header features the ZigBank logo and the tagline 'Your financial security guaranteed.' Below this, there are input fields for 'Username' and 'Password'. A link for 'Forgot Password ?' is positioned below the password field. An 'Enable Alternate Login' toggle switch is currently turned off. A blue 'Login' button is located below the toggle. Underneath the login button is a 'Quick Snapshot' section with four icons: 'Tools & Calculators', 'Contact Us', 'ATM & Branch', and 'Scan To Pay'. At the bottom of the screen, a dark blue bar contains the text 'Hi, How Can I Help you?' and a chat icon.

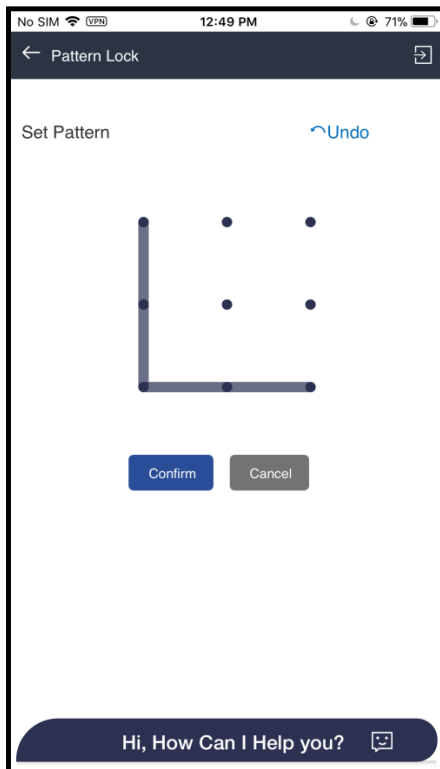
2. In the **Username** field, enter the user ID.
3. In the **Password** field, enter the password.
4. Select the **Enable Alternate Login** option.
5. Click **Login**. The **Select Login Method** screen appears.

**Select Login Method screen- Pattern**

6. Select **Pattern** as the login method. The **Set Pattern** screen appears.

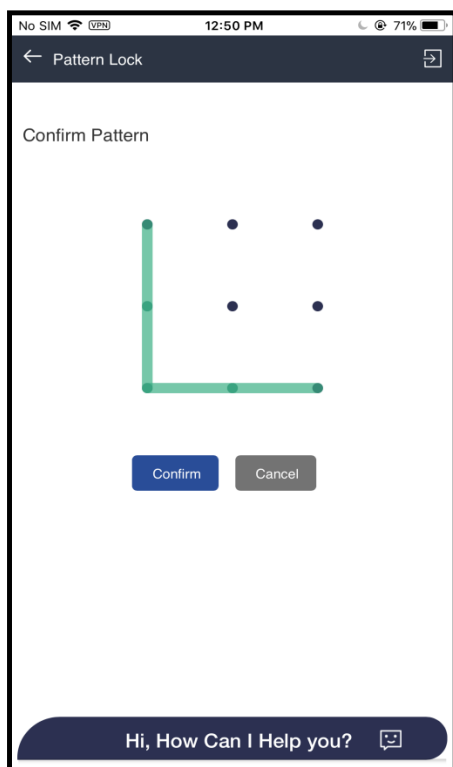


### Set Pattern screen



7. Setup desired pattern. Draw a pattern connecting minimum of 4 dots.
8. Click **Confirm**. The **Confirm Pattern** screen appears.  
OR  
Click **Undo** to reset the pattern and redraw it.  
OR  
Click **Cancel** to cancel the transaction.

### Confirm Pattern screen



9. Redraw the same pattern to confirm the pattern.
10. Click **Confirm**. The pattern gets set and user is redirected to Dashboard.  
OR  
Click **Cancel** to cancel the transaction.

---

**Note:** Once the pattern is set, system will prompt user to draw the pattern at the time of login.

---

### 3.1.2 Manage pattern

Using this option, user can change or reset the login pattern defined.

In case the user wants to change the alternate login from Pattern to any other method (for example from PIN to Pattern) or if it has got locked due to maximum number of incorrect attempts being reached, user can reset it using this option.

#### To reset the pattern for login transaction:

1. Login to **Zigbank Application**.
2. In the hamburger menu, click **My Preferences** → **Security and Login**, and then **Manage Pattern**. The **Verify User** screen appears.
3. In **Enter Password** field, enter the password.
4. Click **Proceed**. The **Set Pattern** screen appears.
5. Now setup desired pattern. Draw a pattern connecting minimum of 4 dots. The **Confirm Pattern** screen appears.
6. Redraw the same pattern for confirmation.

7. Click **Confirm**. The **Confirm Pattern** screen appears.  
OR  
Click **Cancel** to cancel the transaction.
8. The success message for new pattern being set will get displayed.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **More Security Options** to go to other security options.

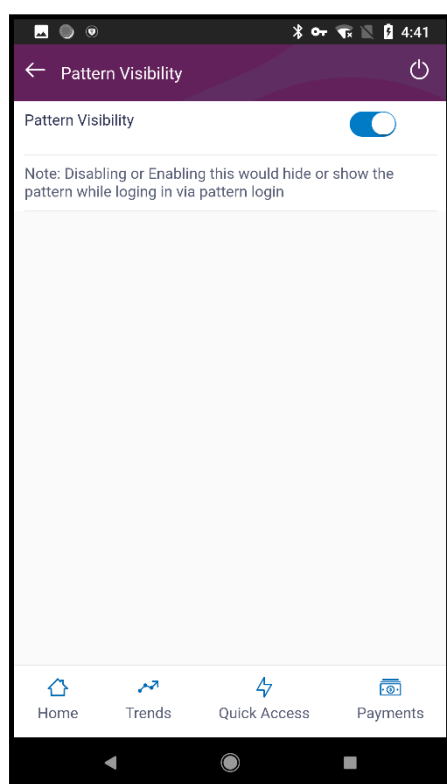
### 3.1.3 Pattern Visibility

Using this option user can define if the pattern has to be kept visible or invisible at the time of drawing the same for logging into the application.

#### To pattern visible:

1. Launch the **Zigbank** application page. The **Zigbank** login page appears.
2. Enter login credentials and log into **Zigbank** application.
3. In the hamburger menu, click **My Preferences** → **Security and Login** and then click **Manage Pattern Visibility** option.

#### Pattern Visibility



4. Click **Pattern Visibility** to make pattern visible.  
Next time the user draws pattern at the time of login, he will be able to see it on the screen.

**Note:** By default, the **Pattern Visibility** option is disabled. If the user keeps the pattern visibility as disabled, user will not be able to see the pattern that he is drawing at the time of login and this will prevent any unauthorized access to the application.

## 3.2 PIN based Authentication

This option allows user to login to ZigBank Application using a PIN instead of user id and password. User can define a 4 or 6 digit numeric PIN for login. User also has the option of resetting his PIN and changing his alternate login method from PIN to any other method.

### Features Supported In Application:

- Set PIN
- Manage PIN
- Login using PIN

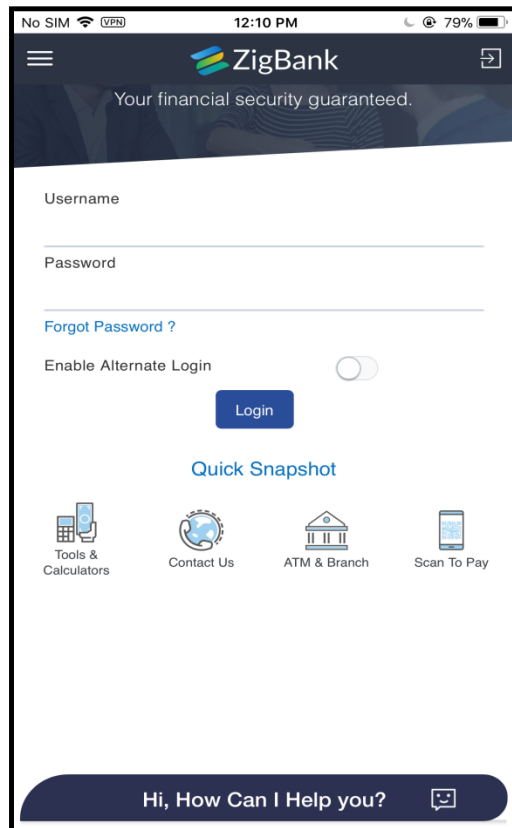
### 3.2.1 Set PIN

User can define a PIN for login on Zigbank mobile application by entering the user ID and password.

#### To set PIN for login transaction:

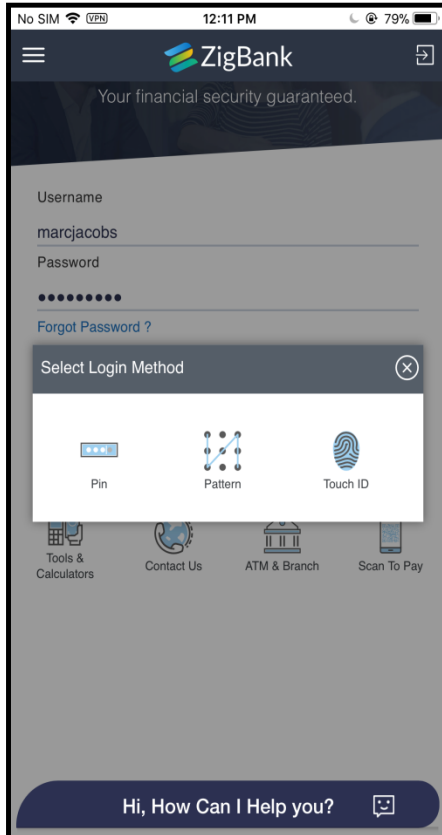
1. Launch the **Zigbank** application page. The **Zigbank** login page appears.

#### Zigbank login

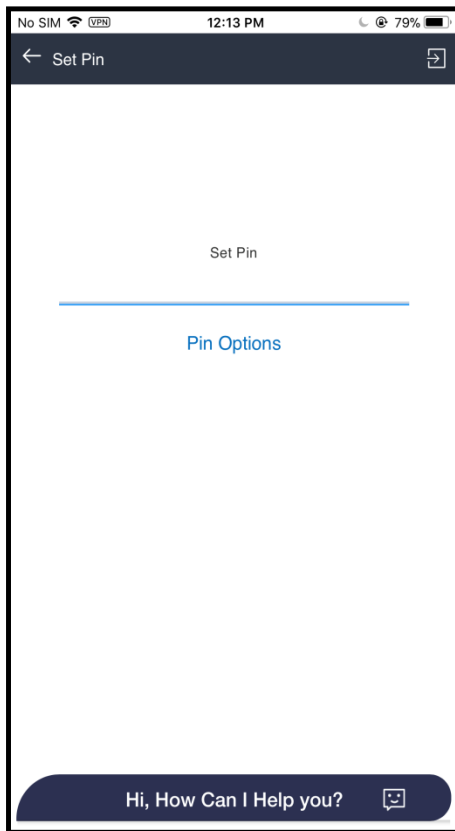


2. In the **Username** field, enter the user ID.
3. In the **Password** field, enter the password.
4. Select **Enable Alternate Login** option.
5. Click **Login**. The **Select Login Method** screen appears.

### Select Login Method screen

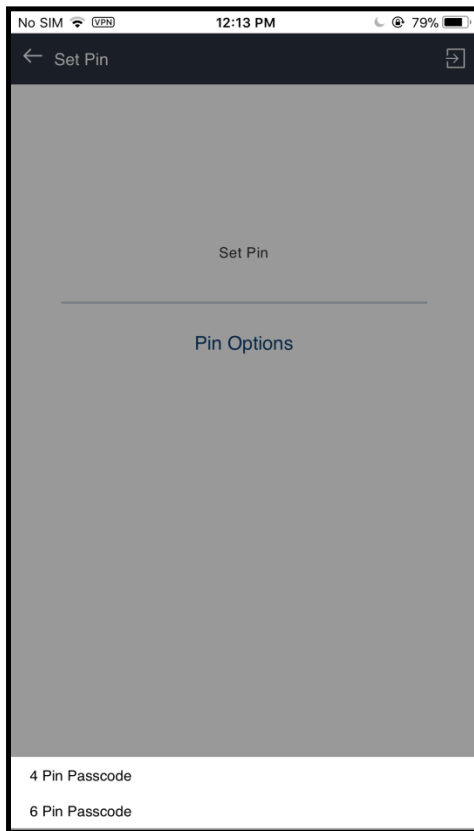


6. Select **PIN** based authentication. The **Set PIN** screen will get displayed.

**Set PIN screen**

8. Click **PIN Option** to choose the pin length.

## PIN options screen



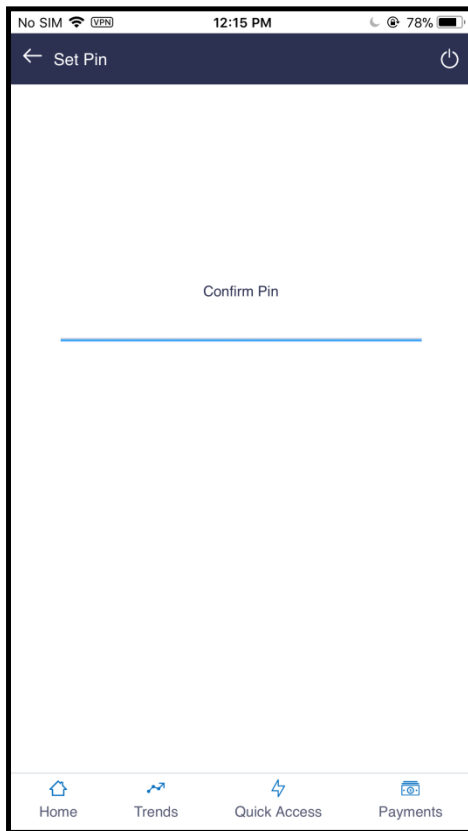
8. Select the desired PIN option.

### Field Description

Field Name	Description
<b>PIN Options</b>	This option lets the user to decide the length of the PIN. The options are: <ul style="list-style-type: none"><li>•4 PIN Passcode: Set the 4 digit PIN for login transaction.</li><li>•6 PIN Passcode: Set the 6 digit PIN for login transaction.</li></ul>

9. In the **Set PIN** field, enter PIN that needs to be set for login. The **Confirm PIN** screen appears.

### Confirm screen



10. In the **Confirm PIN** field, re-enter the pin for confirmation.

#### Field Description

Field Name	Description
<b>Confirm PIN</b>	Re-enter the PIN to confirm.

11. PIN will get set and user will be redirected to dashboard.

**Note:** Once the PIN is set system will prompt user to enter the PIN at the time of login.

### 3.2.2 Manage PIN

Using this option user can change or reset the login PIN defined.

In case the user wants to change the alternate login from PIN to any other method (for example from Pattern to PIN) or if it has got locked due to maximum number of incorrect PIN entries, user can reset it using this option.

#### To reset the PIN for login transaction:

1. Login to **Zigbank Application**
2. Click on hamburger menu.

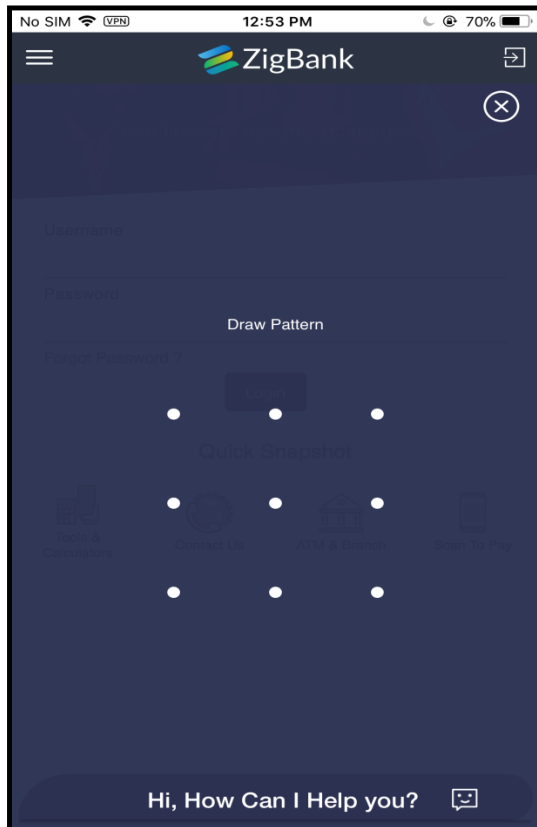


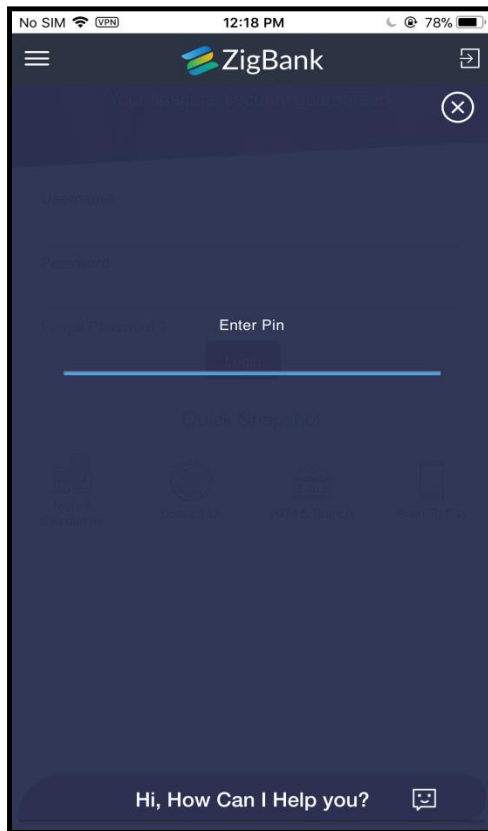
3. In the hamburger menu, click **My Preferences → Security and Login**, and then **Manage PIN**. The **Verify User** screen appears.
4. In **Enter Password** field, enter the password.
5. Click **Proceed**. The **Set PIN** screen appears.
6. In the **Set PIN** field, enter PIN to be set for login. The **Confirm PIN** screen appears.
7. In the **Confirm PIN** field, re-enter the pin for confirmation.
8. The success message of request submission appears.  
Click **Go to Dashboard**, to navigate to the dashboard.  
OR  
Click **More Security Options** to go to other security options.


### 3.3 Using Alternate Login Method

1. Launch the **Zigbank** application page.
2. The system prompts user to enter a PIN or draw Pattern based on the alternate login method selected by the user.

#### Login Method screen- Pattern



**Login Method screen- PIN**

3. If **PIN** is set as authentication;
  - a. Enter **PIN** defined for login.
4. If **Pattern** is set as authentication;
  - a. Draw **Pattern** defined for login.
5. On successful authentication, user gets logged in to the **Zigbank** application.
6. If user clicks , user is redirected to the login page.

## Zigbank pre-login

No SIM 12:10 PM 79%

**ZigBank**  
Your financial security guaranteed.

Username

Password

[Forgot Password ?](#)

Enable Alternate Login ☐

Login

**Quick Snapshot**

Tools & Calculators Contact Us ATM & Branch Scan To Pay

Hi, How Can I Help you?

## **FAQs**

**1. What are the alternate login methods used in Mobile?**

PIN, Pattern, and Fingerprint can be used as alternate login method for logging into Zigbank Mobile Application.

**2. How to modify the PIN or Pattern?**

Click on hamburger menu in Zigbank mobile application, then click My Preferences, click Security and Login and Manage PIN/Pattern.

**3. If user re-installs the mobile application on a new phone, is it required to register the alternate login again?**

Yes, user has to register the alternate login again on the new device.

**4. Can user have two alternate login methods for authentication?**

No, user can only set one type i.e. PIN / Pattern / Touch ID.

**5. What if the user has forgotten the defined PIN or Pattern?**

To reset the PIN/Pattern, click on hamburger menu in Zigbank mobile application, then click My Preferences, click Security and Login and Manage PIN/Pattern.

[Home](#)