PIN / Pattern / Touch and Face Authentication User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.1.0.0

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PIN / Pattern / Touch and Face Authentication User Manual

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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 Patchset Release 21.1.1.0.0, refer to the following documents:

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

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2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✔	Pre integrated Host interface available.
✘	Pre integrated Host interface not available.

Sr No	Transaction / Function Name	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Universal Banking 14.5.0.0.0
1	Definition of Pattern	NH	NH
2	Pattern based Authentication	NH	NH
3	Manage Pattern	NH	NH
4	Definition of PIN	NH	NH
5	PIN Based Authentication	NH	NH
6	Manage PIN	NH	NH
7	Alternate login through PIN/Pattern/Touch/Face ID	NH	NH

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3. Pattern / PIN Authentication

3.1 Pattern Based Authentication

Pattern based authentication allows a user to login to Futura Bank mobile application by drawing a pattern on the screen instead of entering their user ID and password. The user can define a pattern for authentication and the same needs to be drawn every time for login and authentication.

Note: Pattern based authentication is available for Futura Bank application for Android and iOS platforms.

Features Supported In the Application

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

Pre-Requisites

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

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3.1.1 Set Pattern

The user can define a pattern for login using their Futura Bank login credentials from Futura Bank mobile application.

To set a pattern for login:

1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

Futura Bank Login Page

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.

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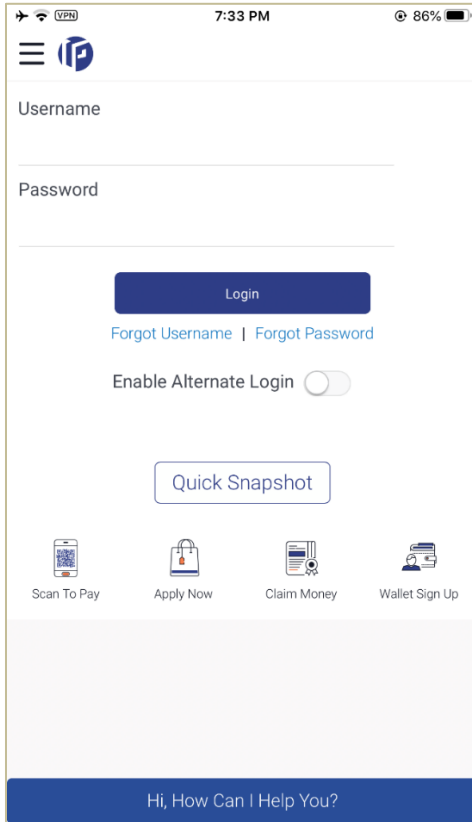
Select Login Method screen- Pattern
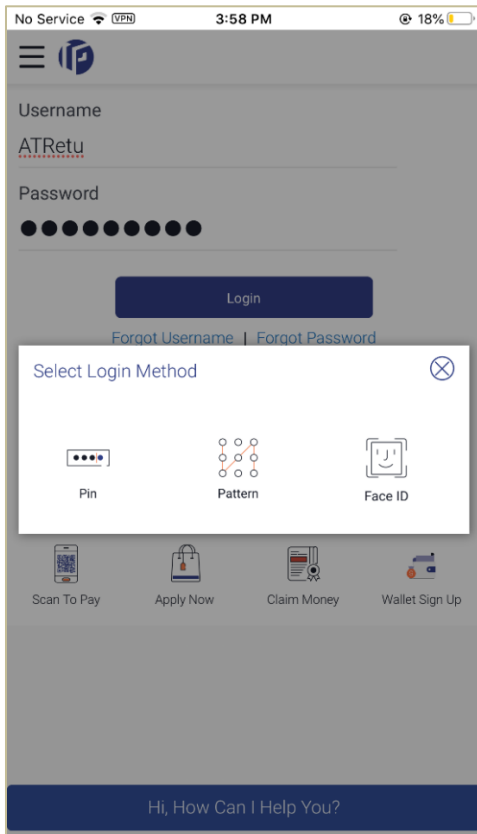
6. Select the **Pattern** option as the login method. The **Set Pattern** screen appears.

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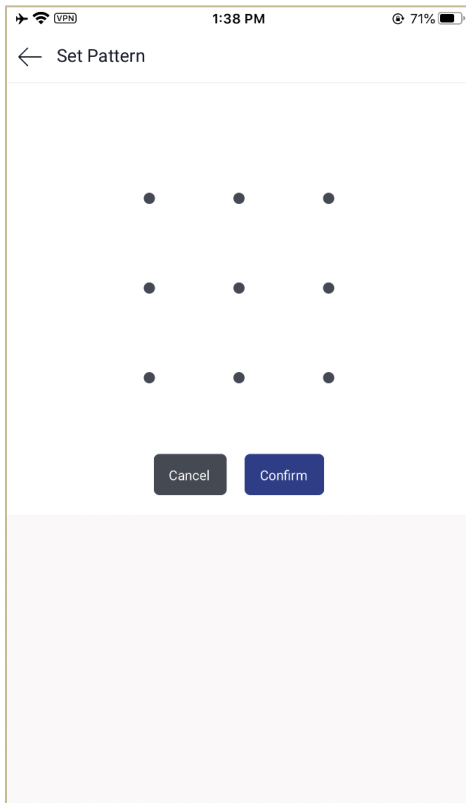
Set Pattern screen

7. Set the desired pattern. Draw a pattern connecting a 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.

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Confirm Pattern screen

9. Redraw the same pattern to confirm the pattern.

10. Click **Confirm**. The pattern gets set and you are redirected to the Dashboard.
    OR
    Click **Cancel** to cancel the transaction.

Note: Once the pattern is set, the system will prompt you to draw the pattern at the time of login.
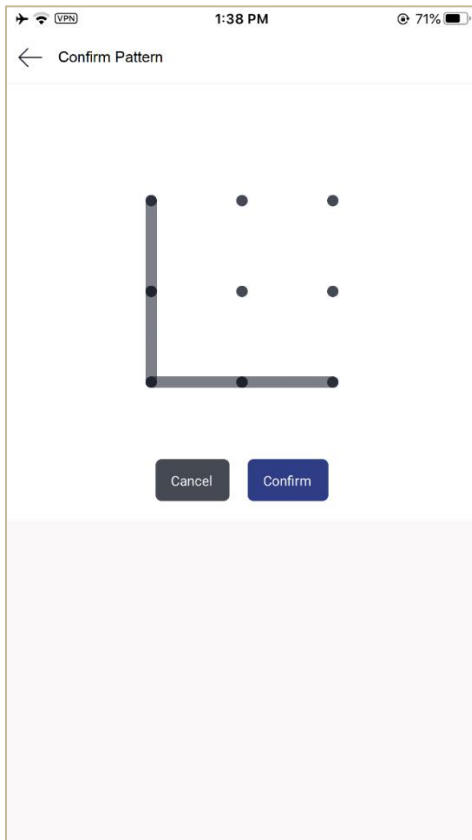
Manage Pattern

Using this option, the 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, the user can reset it using this option.

To reset the pattern for login transaction:

1. Login to the **Futura Bank** 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.

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5. Now setup desired pattern. Draw a pattern connecting a 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 is displayed.
   Click **Go to Dashboard**, to navigate to the Dashboard.
   OR
   Click **More Security Options** to go to other security options.

Pattern Visibility

Using this option the 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 make the pattern visible:

1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

2. Enter the login credentials and log into the application.

3. In the hamburger menu, click **My Preferences**→ **Security and Login** and then click the **Manage Pattern Visibility** option.

Pattern Visibility

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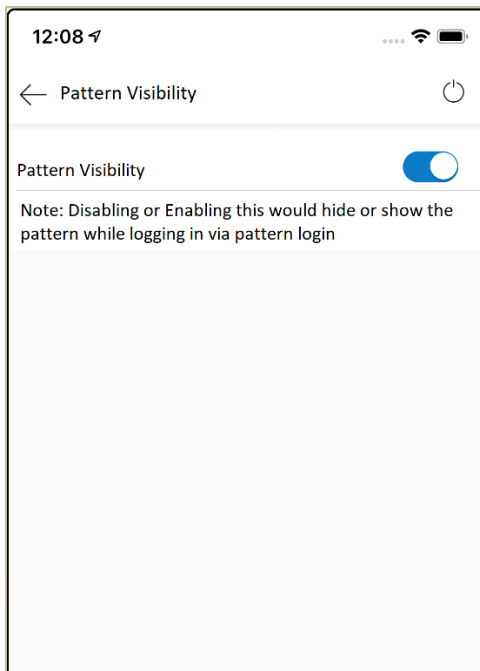
4. Click **Pattern Visibility** to make the pattern visible.
   Next time you draw the pattern at the time of login, you will able to see it on the screen.

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

3.2 PIN based Authentication

This option allows the user to login to the Futura Bank application using a PIN instead of a user ID and password. The user can define a 4 or 6 digit numeric PIN for login. The user also has the option of resetting the PIN and changing the alternate login method from PIN to any other method.

Features Supported In the Application:

- Set PIN

- Manage PIN

- Login using PIN
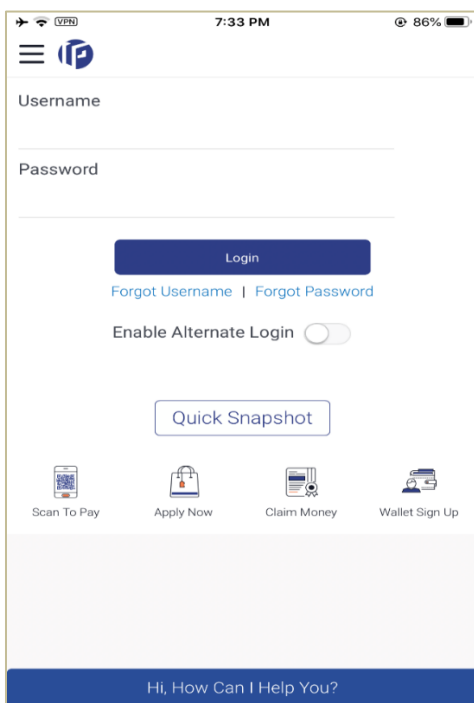
3.2.1 Set PIN

The user can define a PIN for login on Futura Bank mobile application by entering the user ID and password.
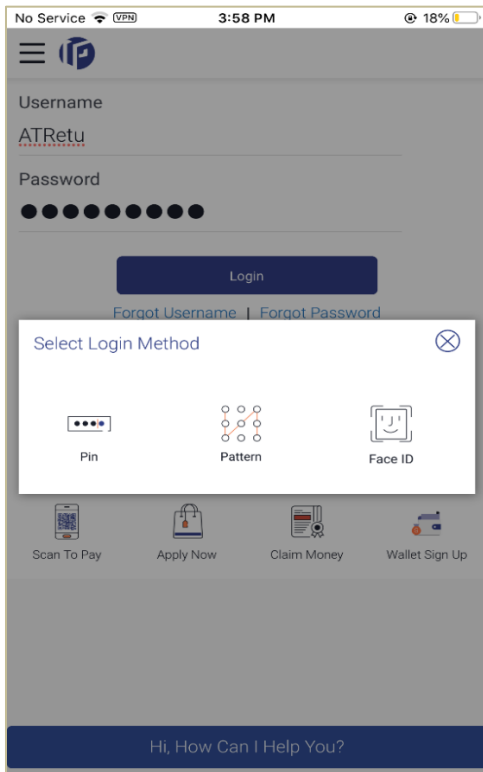
To set PIN for login transaction:

1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

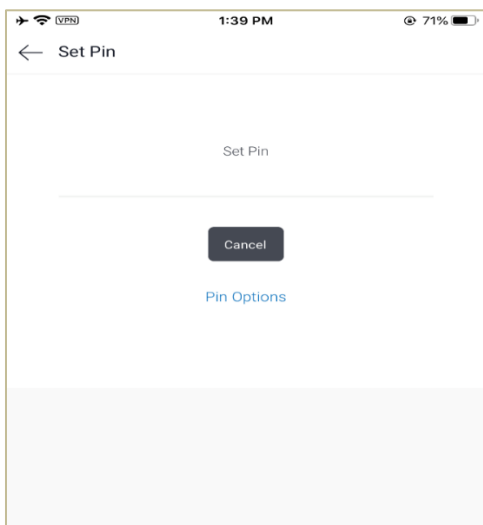**Futura Bank login**

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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.
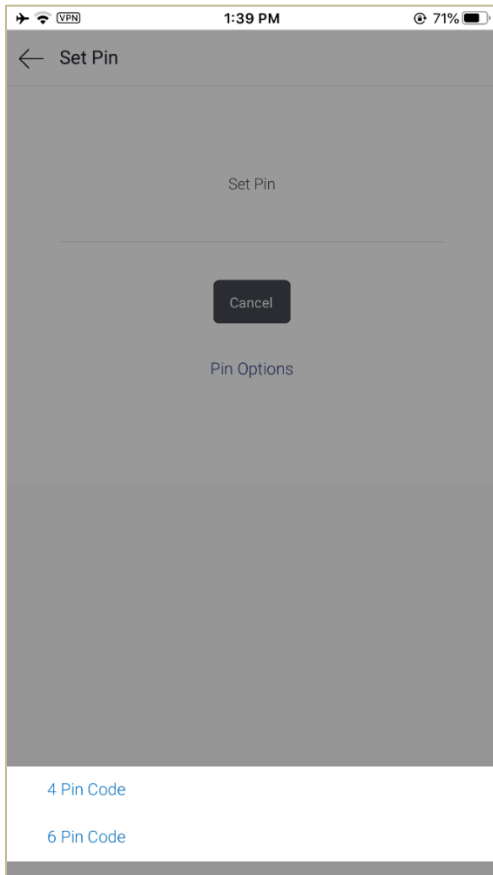
Select Login Method screen

6. Select the **PIN** based authentication method**.** The **Set PIN** screen is displayed.

Set PIN screen

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7. Click **PIN Options** to choose the pin length.

PIN Options Screen

8. Select the desired PIN length.

Field Description

Field Name	Description
PIN Options	This option lets the user to decide the length of the PIN. The options are: • 4 PIN Passcode: Set the 4 digit PIN for login transaction. • 6 PIN Passcode: Set the 6 digit PIN for login transaction.

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

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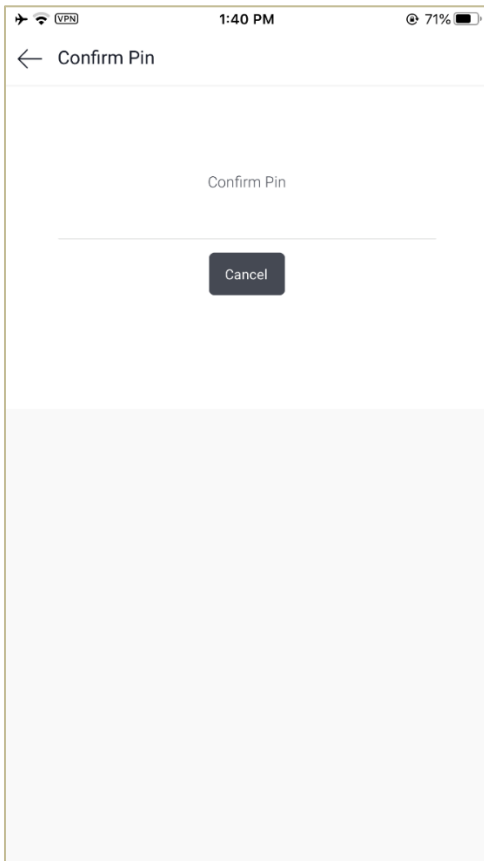
10. In the **Confirm PIN** field, re-enter the pin for confirmation.

Field Description

Field Name	Description
Confirm PIN	Re-enter the PIN to confirm.

11. The PIN will get set and you will be redirected to the Dashboard.

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

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3.2.2 <u>Manage PIN</u>

Using this option the 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 PIN to Pattern) or if it has got locked due to maximum number of incorrect PIN entries, the user can reset it using this option.

To reset the PIN for login transaction:

1. Login to the **Futura Bank** application.

2. Click on the hamburger menu**.**

3. Click **My Preferences → Security and Login**, and then **Manage PIN.** The **Verify User** screen appears.

4. In the **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 the other security options.

3.3 <u>Face ID Based Authentication</u>

This option allows the user to login to the Futura Bank application using Face ID instead of user ID and password. The user also has the option of changing their alternate login from Face ID to any other method.

Features Supported In the Application:

- Set Face Recognition

Set Face Recognition

The user can define Face ID for login on Futura Bank mobile application by entering the user ID and password.

To set face recognition for login transaction:

1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.
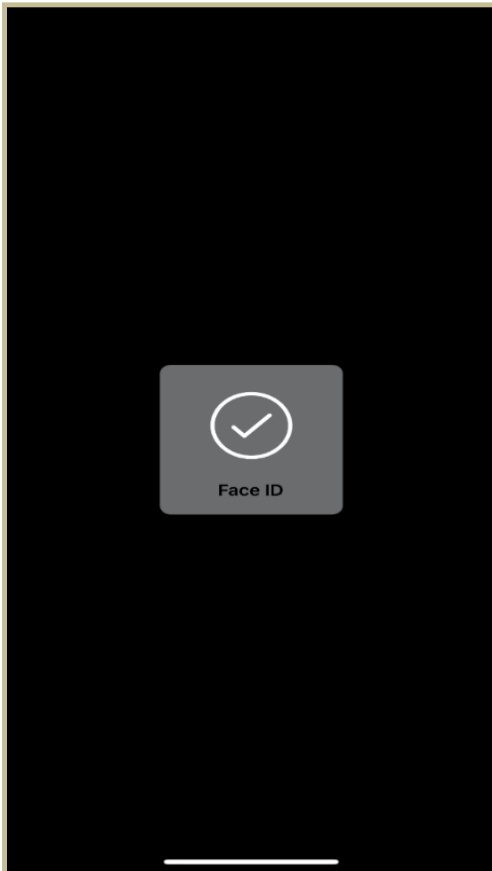
Futura Bank login

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
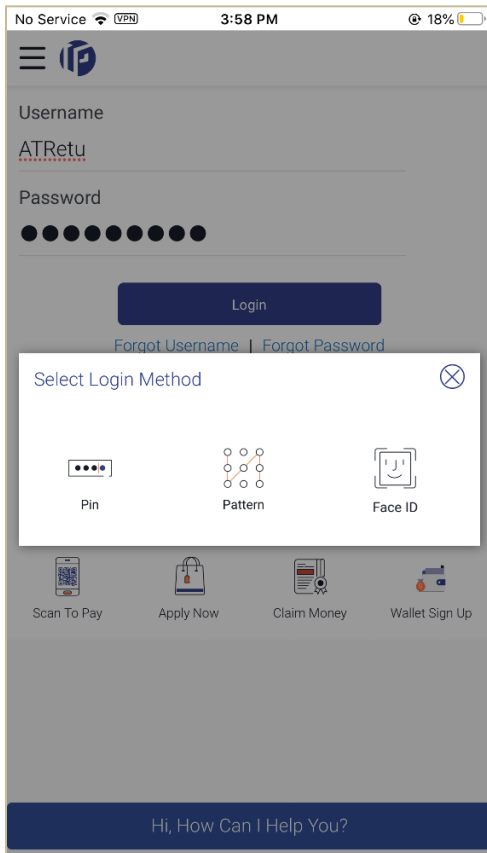
6. Select the **Face ID** based authentication method. A message is displayed prompting you to use the Face ID.

7. Click **OK**. The **Set Face ID** confirmation screen is displayed.

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Confirm Face ID screen

8. Once the face ID recognition is successfully set as an alternate login, you will get an option to login with Face ID on the login page.

3.4 <u>Touch ID Based Authentication</u>

This option allows the user to login to the Futura Bank application using Touch ID recognition. The user also has the option of changing their alternate login from Touch ID to any other method.

Features Supported In the Application:

- Set Touch ID

Touch ID Recognition

The user can define a fingerprint (touch ID) for login on the Futura Bank mobile application by entering the user ID and password.

To set Touch ID for login transaction:

1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

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Futura Bank Login

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
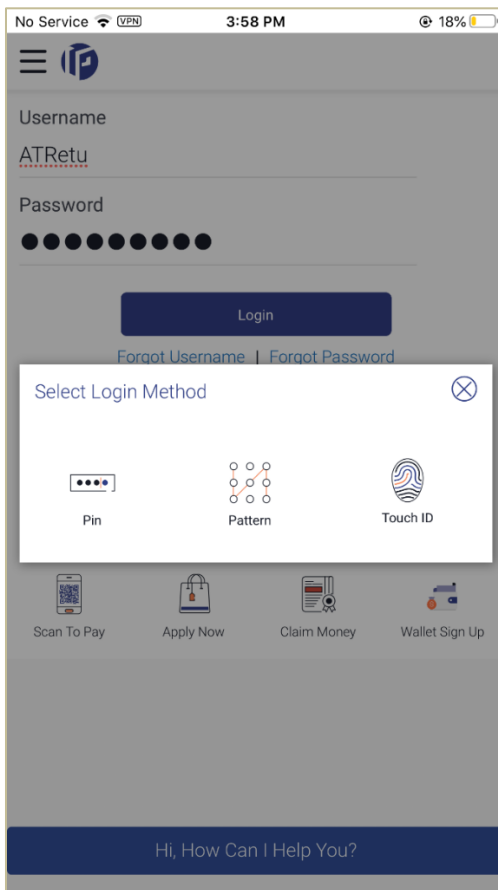
6. Select the **Touch ID** based authentication method. A message is displayed prompting you to use the Touch ID.
   Once the fingerprint is authenticated, a message confirming the fingerprint recognition is displayed.

7. Click **OK**. The **Set Touch ID** confirmation screen is displayed.

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Confirm Touch ID screen
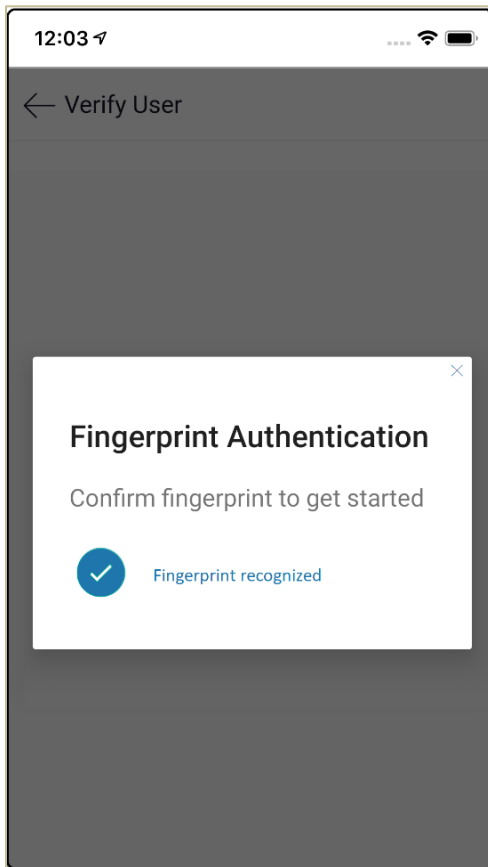
8. Once the touch ID as an alternate login is successfully set, you will have an option to **Login with Fingerprint** on the login page.
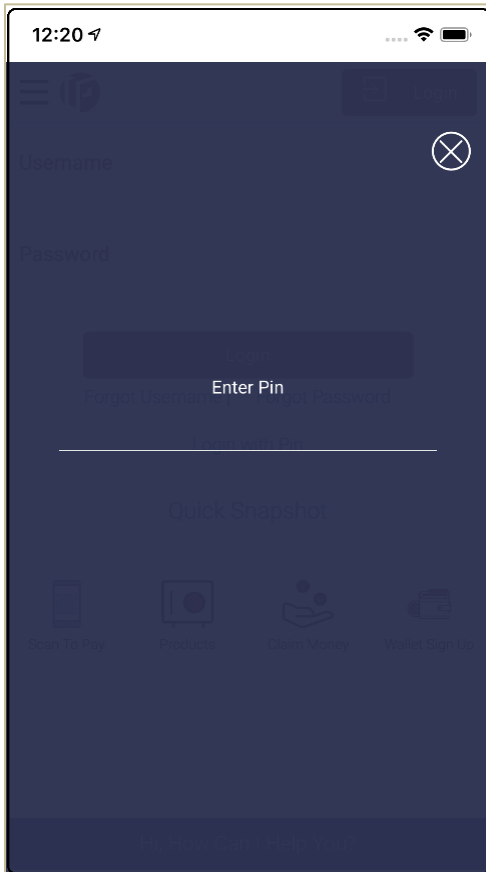
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4. Using Alternate Login Method

1. Launch the **Futura Bank** application.

2. The system prompts you to enter a PIN or draw a Pattern or Login with Touch ID/Fingerprint or Face ID based on the alternate login method you have selected.
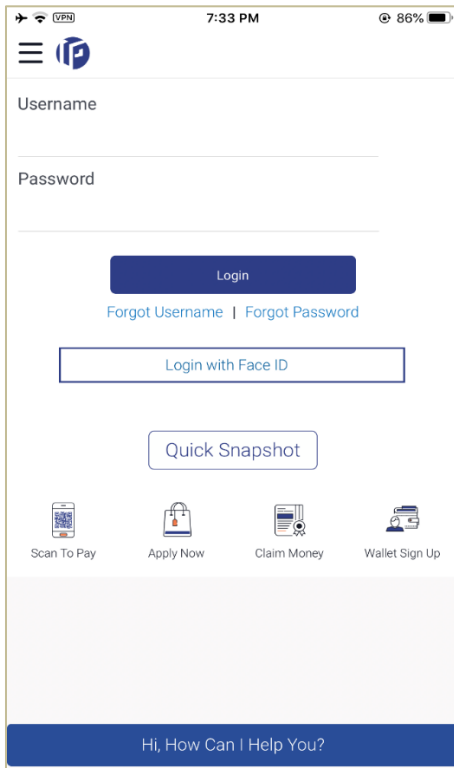
Login Method screen- Pattern
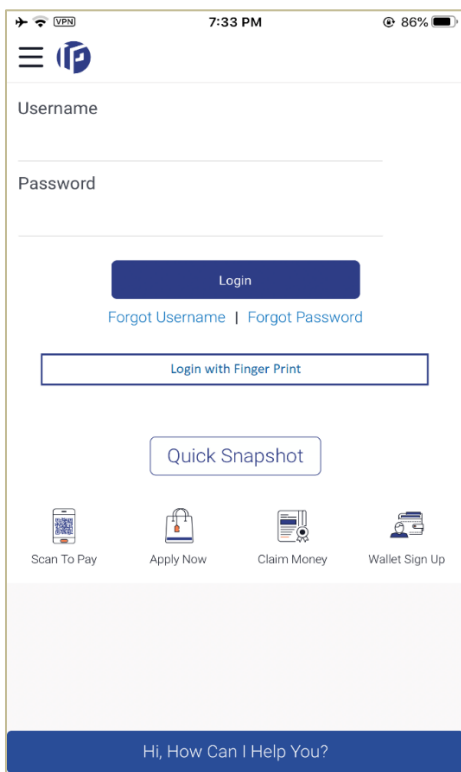
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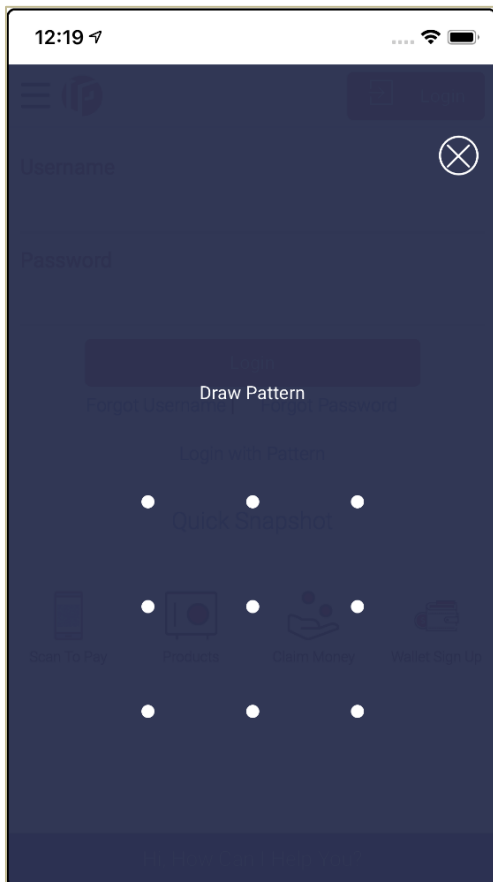
**Login Method screen- PIN**

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Face ID Login screen

Touch ID Login screen

3. If **PIN** is set as the authentication method, enter the **PIN** defined for login.

4. If **Pattern** is set as the authentication method, draw the **Pattern** defined for login.

5. If **Face ID** is set as the authentication method, click L**ogin with Face ID.**

6. If **Touch ID** is set as the authentication method, click L**ogin with Fingerprint.**

7. On successful authentication, you get logged in to the **Futura Bank** application.

8. If you click , you are redirected to the login page.

Futura Bank pre-login

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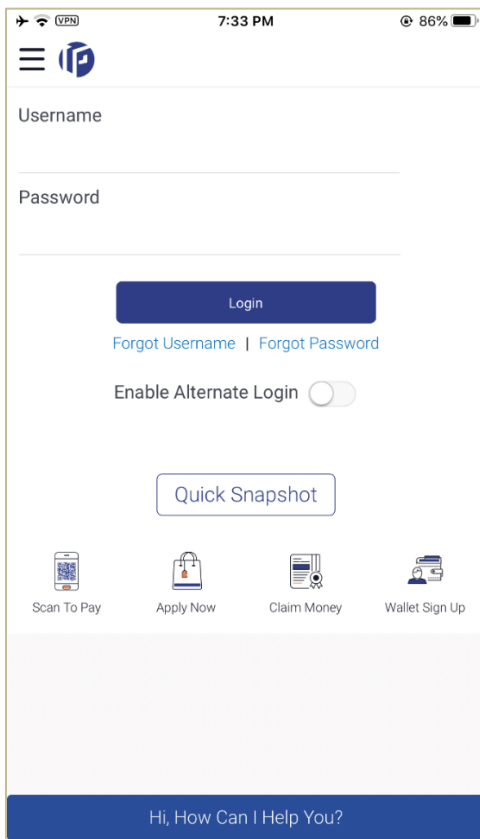
FAQ

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

   PIN, Pattern, Touch ID and Face ID can be used as alternate login method for logging into the Futura Bank mobile application.

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

   Click on the hamburger menu in Futura Bank 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, a user has to register the alternate login again on the new device.

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

   No, a user can only set one type of authentication method, that is, PIN / Pattern / Touch ID / Face ID.

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

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

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