PIN / Pattern / Touch and Face Authentication User Manual

Oracle Banking Digital Experience

Patchset Release 22.2.4.0.0

Part No. F72987-01

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PIN / Pattern / Touch and Face Authentication User Manual

June 2024

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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 22.2.4.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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 11.10.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.4.0.0
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	Set Face Recognition	**NH**	**NH**
8	Login Using Face ID	**NH**	**NH**
9	Set Touch ID Recognition	**NH**	**NH**
10	Login Using Touch ID	**NH**	**NH**
11	Alternate login through PIN/Pattern/Touch/Face ID	**NH**	**NH**

Home

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.

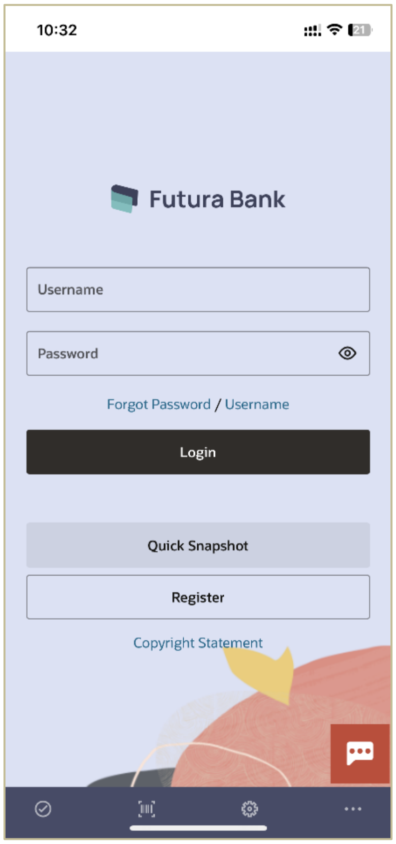
3.1.1 Set Pattern (First Time Login Flow)

The user can define a pattern for login using their Futura Bank login credentials from Futura Bank mobile application. The user can also define if the pattern has to be kept visible or invisible at the time of drawing the same for logging into the application.

To set a pattern for login:

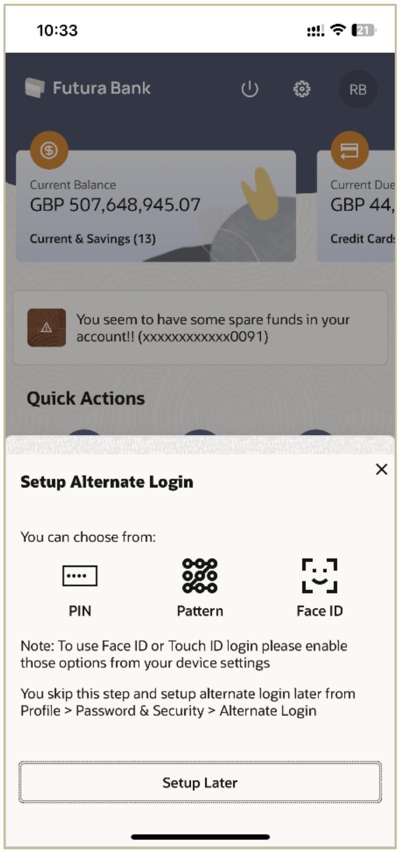
1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

Futura Bank Login Page



2. In the **Username** field, enter the user ID.
3. In the **Password** field, enter the password.
4. Click **Login**. The dashboard with **Select Alternate Login Method** popup screen appears.

Select Alternate Login Method screen- Pattern



10:33

Futura Bank

RB

Current Balance
GBP 507,648,945.07
Current & Savings (13)

Current Due
GBP 44,
Credit Card

You seem to have some spare funds in your account!! (xxxxxxxxxxxx0091)

Quick Actions

Setup Alternate Login

You can choose from:

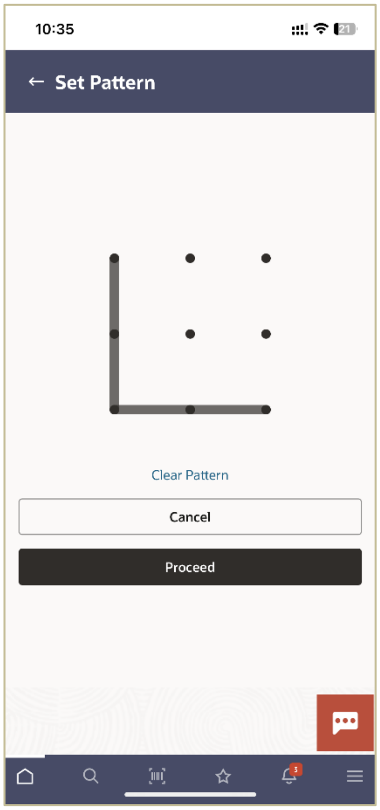
Note: To use Face ID or Touch ID login please enable those options from your device settings

You skip this step and setup alternate login later from Profile > Password & Security > Alternate Login

Note:
1) For registering **Alternate Login Method** on the User's device will automatically cancel the previous active registrations if any on other devices. Application verify user with unique identifier linked to device.
2) User can click **Setup Later** and skipped and set later by navigating from the **Profile > Settings**. Refer **Manage Pattern** section for more information.

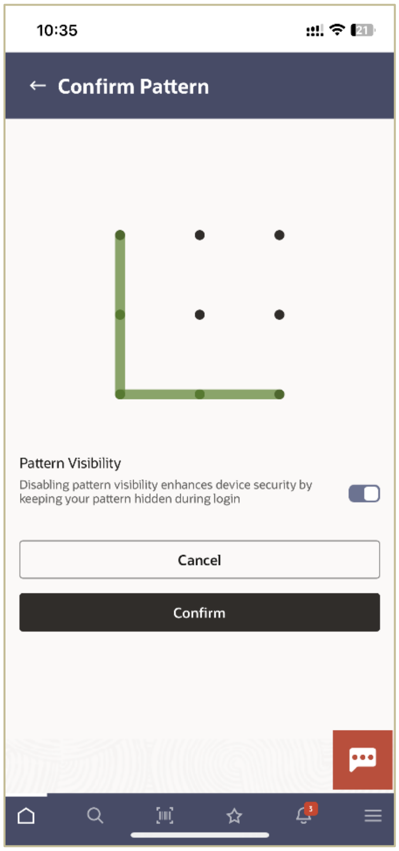
5. Select the **Pattern** option as the login method. The **Set Pattern** screen appears.

Set Pattern screen



6. Set the desired pattern. Draw a pattern connecting a minimum of 4 dots.
7. Click **Proceed** to proceed to next step. The **Confirm Pattern** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **Clear Pattern** to reset the pattern and redraw it.

Confirm Pattern screen

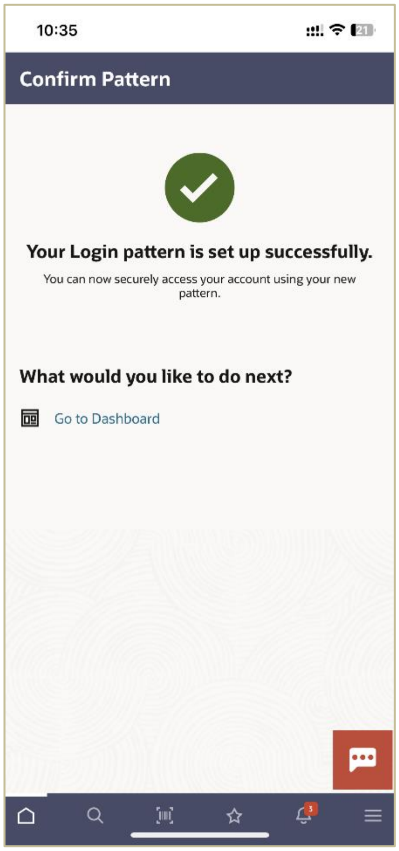


Pattern Visibility

Disabling pattern visibility enhances device security by keeping your pattern hidden during login

8. Redraw the same pattern to confirm the pattern.
9. Toggle the **Pattern Visibility** button to show/hide the pattern during login.
10. Click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
11. The success message of pattern set appears.

Success Message screen



Your Login pattern is set up successfully.

You can now securely access your account using your new pattern.

What would you like to do next?

12. The pattern gets set and you are redirected to the Dashboard.

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

3.1.2 Manage Pattern

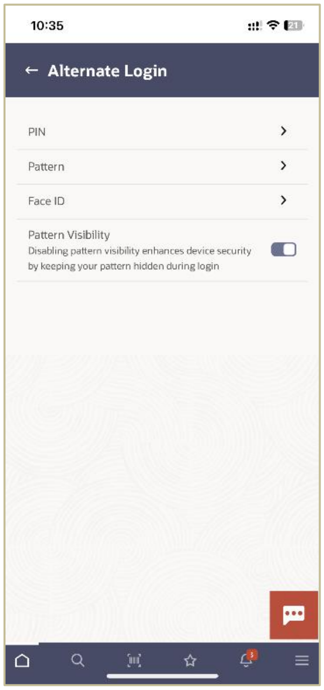
Using this option, the user can change or reset the login pattern defined.

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 → Password & Security**, and then click on the **Alternate Login – Pattern .** The **Verify User** screen appears.
3. In **Enter Password** field, enter the password.
4. Click **Proceed**. The **Alternate Login** screen appears.

Manage Pattern & Pattern Visibility



10:35

← Alternate Login

PIN

Pattern

Face ID

Pattern Visibility
Disabling pattern visibility enhances device security by keeping your pattern hidden during login

5. Toggle the **Pattern Visibility** button to show/hide the pattern during login.
   Next time you draw the pattern at the time of login, you will able to see it on the screen.

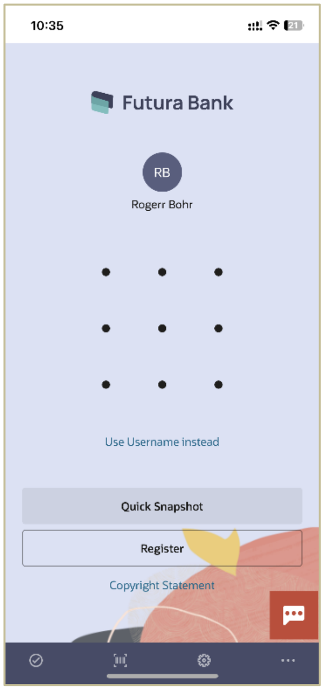
Note: By default, the **Pattern Visibility** option is disabled. If you keep the pattern visibility as disabled, you will not be able to see the pattern that you are drawing at the time of login and this will prevent any unauthorized access to the application.

6. Click **Pattern** to update the pattern.
7. The **Set Pattern** screen appears.
8. Draw a pattern connecting a minimum of 4 dots. The **Confirm Pattern** screen appears.
9. Redraw the same pattern for confirmation.
10. Click **Confirm**. The **Confirm Pattern** screen appears.
    OR
    Click **Cancel** to cancel the transaction.
11. 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.

3.1.3 Login using pattern

This feature 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 after setting the pattern as alternate login.

Login Using pattern



Note: Click on the link **Use Username Instead** to log into application with user ID and password.

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

Features Supported In the Application:

- Set PIN
- Manage PIN
- Login using PIN

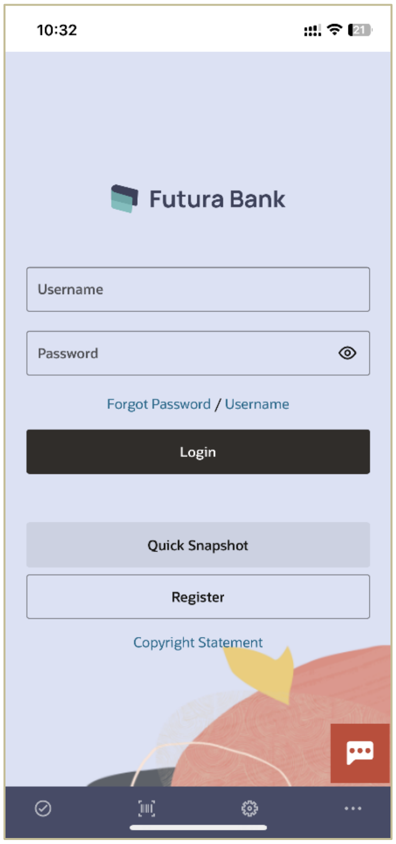
3.2.1 Set PIN (First Time Login Flow)

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:

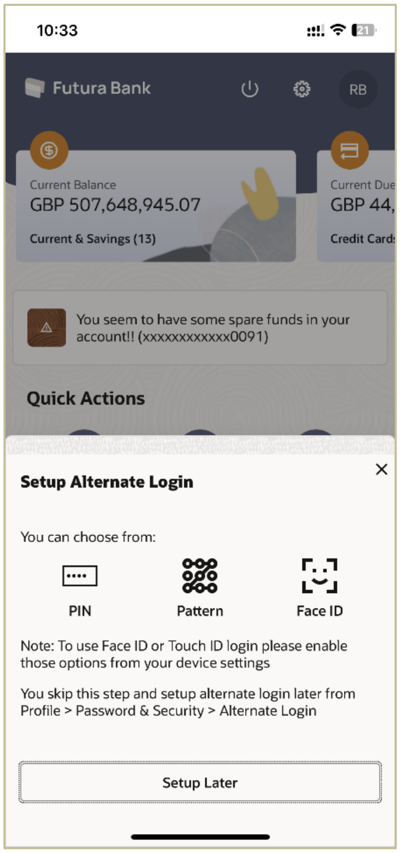
1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

Futura Bank login



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

Select Alternate Login Method screen - PIN



Current Balance
GBP 507,648,945.07
Current & Savings (13)

Current Due
GBP 44,
Credit Card

You seem to have some spare funds in your account!! (xxxxxxxxxxxx0091)

Quick Actions

Setup Alternate Login

You can choose from:

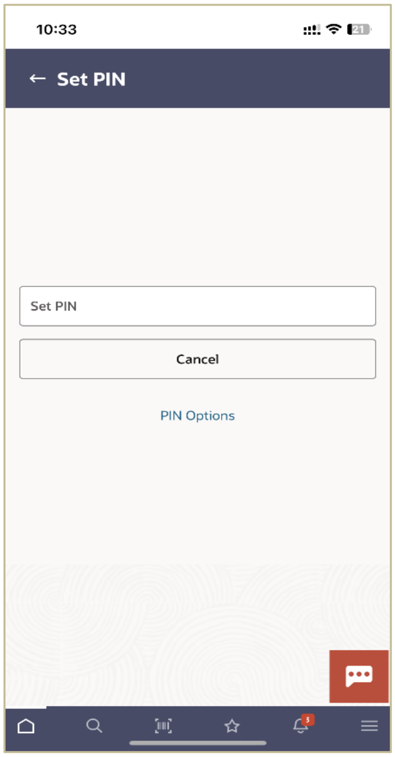
Note: To use Face ID or Touch ID login please enable those options from your device settings

You skip this step and setup alternate login later from Profile > Password & Security > Alternate Login

Note:
1) For registering **Alternate Login Method** on the User's device will automatically cancel the previous active registrations if any on other devices. Application verify user with unique identifier linked to device.
2) User can click **Setup Later** and skipped and set later by navigating from the **Profile > Settings**. Refer **Manage PIN** section for more information.

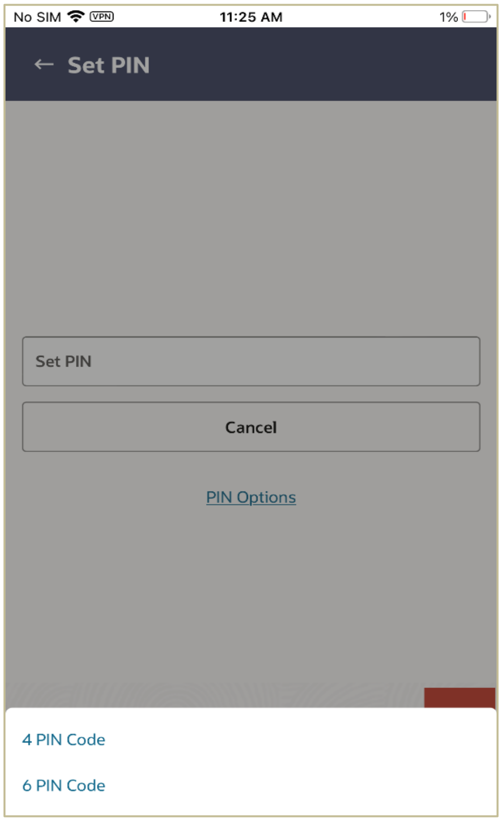
6. Select the **PIN** based authentication method**.** The **Set PIN** screen is displayed.

Set PIN screen



7. In the **Set PIN** field, enter the PIN that needs to be set for login. The **Confirm PIN** screen appears.
   OR
   Click **Cancel** to cancel the transaction.
   OR
   Click **PIN Options** to choose the pin length.

PIN Options Screen

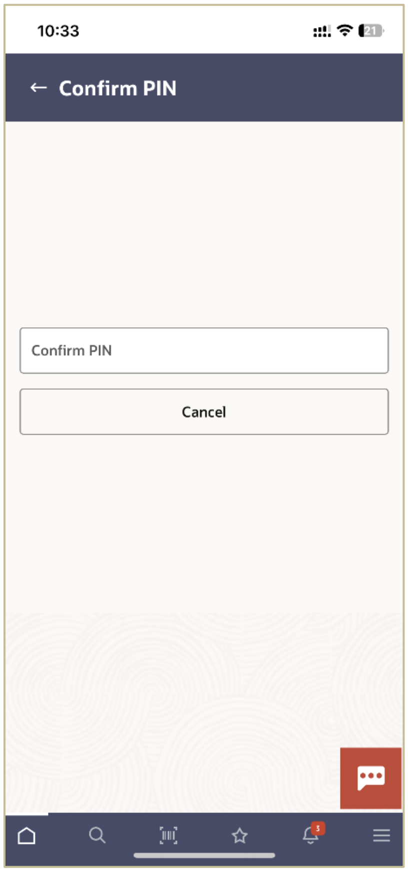


a. Select the desired PIN length.

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.

Confirm PIN screen



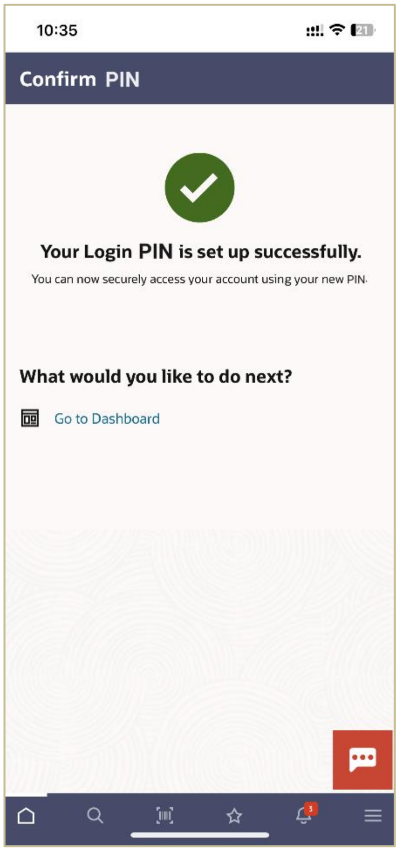
Field Description

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

8. In the **Confirm PIN** field, re-enter the pin for confirmation.
   OR
   Click **Cancel** to cancel the transaction.

9. The success message of PIN set appears.

Success Message screen



10:35

Confirm PIN

Your Login PIN is set up successfully.

You can now securely access your account using your new PIN.

What would you like to do next?

Go to Dashboard

10. 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.

3.2.2 Manage PIN

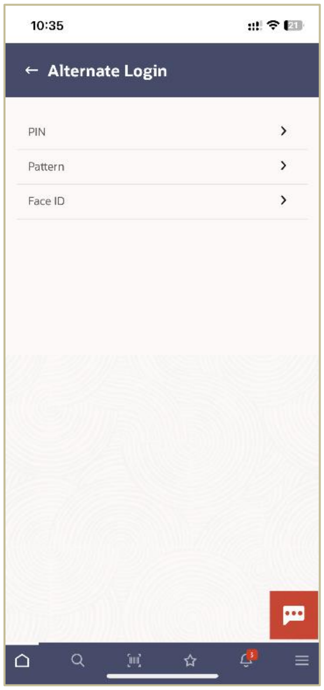
Using this option the user can change or reset the login PIN defined.

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. In the hamburger menu, click **My Preferences → Password & Security**, and then click on the **Alternate Login – PIN.** The **Verify User** screen appears.
3. In the **Enter Password** field, enter the password.
4. Click **Proceed**. The **Alternate Login** screen appears.

Manage PIN

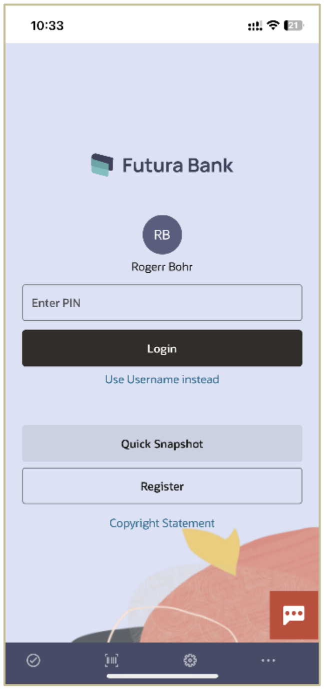


5. In the **Set PIN** field, enter PIN to be set for login. The **Confirm PIN** screen appears.
6. In the **Confirm PIN** field, re-enter the pin for confirmation.
7. The success message of request submission appears.
   Click **Go to Dashboard**, to navigate to the Dashboard.
   OR
   Click **More Security Options** to go to the other security options.

3.2.3 Login using PIN

This feature allows a user to login to Futura Bank mobile application by using PIN instead of entering their user ID and password after setting the PIN as alternate login.

Login Using PIN



Note: Click on the link **Use Username Instead** to log into application with user ID and password.

3.3 Face ID Based Authentication

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

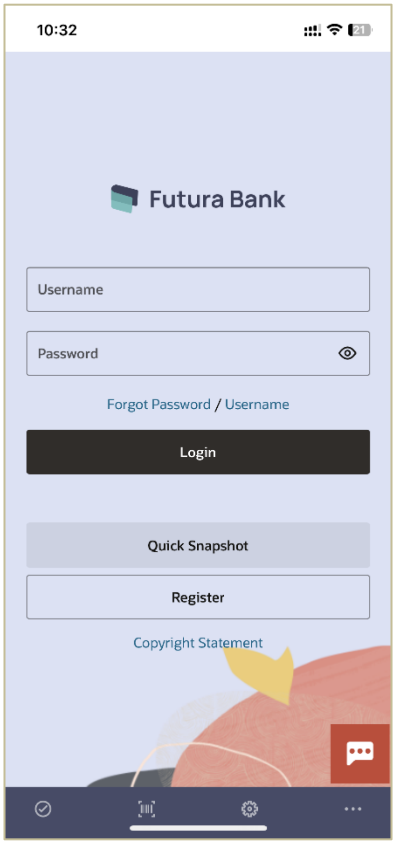
3.3.1 Set Face Recognition (First Time Login Flow)

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:

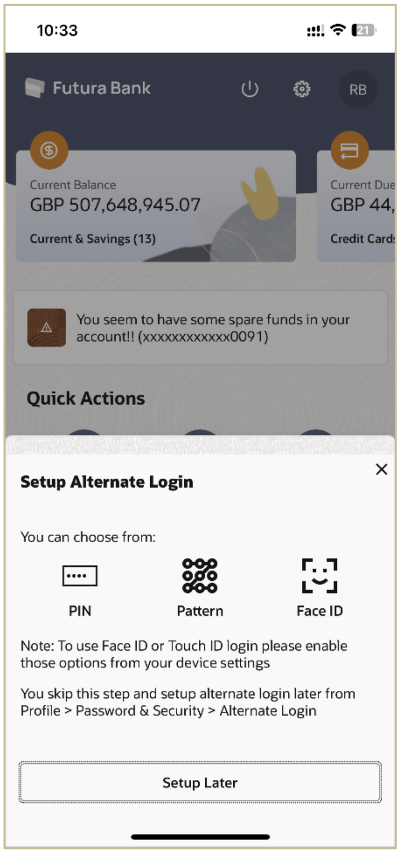
1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

Futura Bank login



2. In the **Username** field, enter the user ID.
3. In the **Password** field, enter the password.
4. Click **Login**. The dashboard with **Select Alternate Login Method** popup screen appears.

Select Alternate Login Method screen- Face ID



10:33

Futura Bank

Current Balance
GBP 507,648,945.07
Current & Savings (13)

Current Due
GBP 44,
Credit Card

You seem to have some spare funds in your account!! (xxxxxxxxxxxx0091)

Quick Actions

Setup Alternate Login

You can choose from:

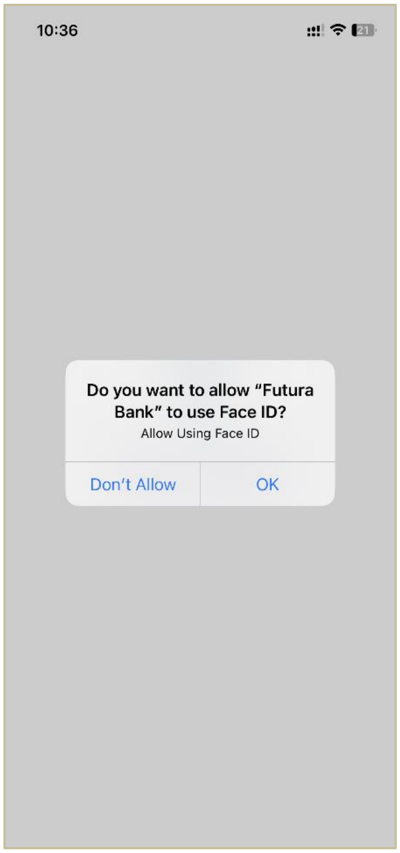
Note: To use Face ID or Touch ID login please enable those options from your device settings

You skip this step and setup alternate login later from Profile > Password & Security > Alternate Login

Note:
1) For registering **Alternate Login Method** on the User's device will automatically cancel the previous active registrations if any on other devices. Application verify user with unique identifier linked to device.
2) User can click **Setup Later** and skipped and set later by navigating from the **Profile > Settings**. Refer **Manage Face ID** section for more information.

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

Face ID Authentication

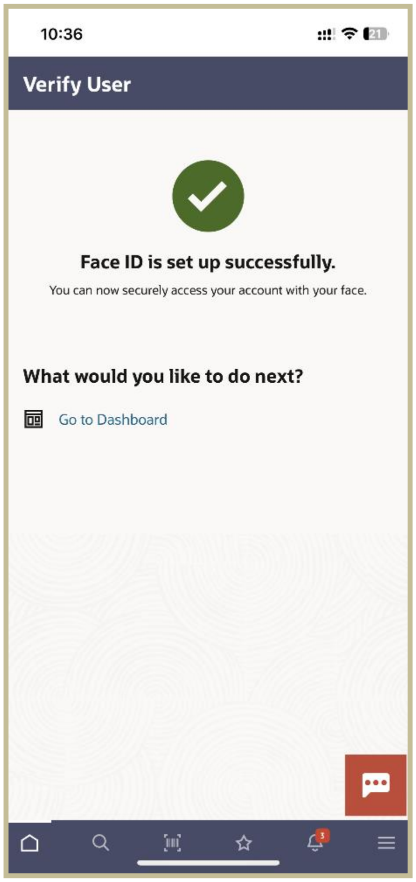


Do you want to allow “Futura Bank” to use Face ID?

Allow Using Face ID

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

Success Message screen



Face ID is set up successfully.

You can now securely access your account with your face.

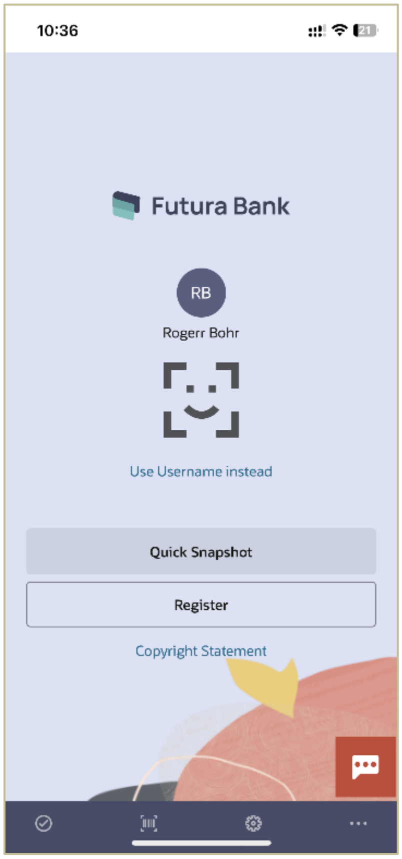
What would you like to do next?

7. 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.

3.3.2 Login using Face ID

This feature allows a user to login to Futura Bank mobile application with Face ID instead of entering their user ID and password after setting the Face ID as alternate login.

Login Using Face ID



Note: Click on the link **Use Username Instead** to log into application with user ID and password.

3.4 Touch ID Based Authentication

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

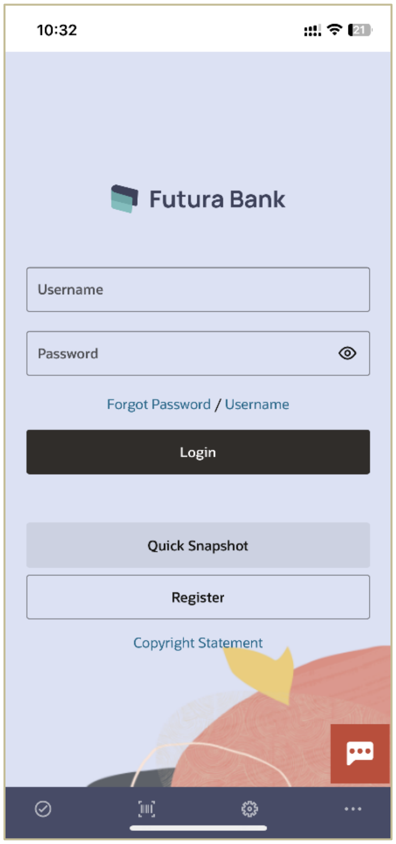
3.4.1 Touch ID Recognition (First Time Login)

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.

Futura Bank Login



10:32

Futura Bank

Username

Password

Forgot Password / Username

Login

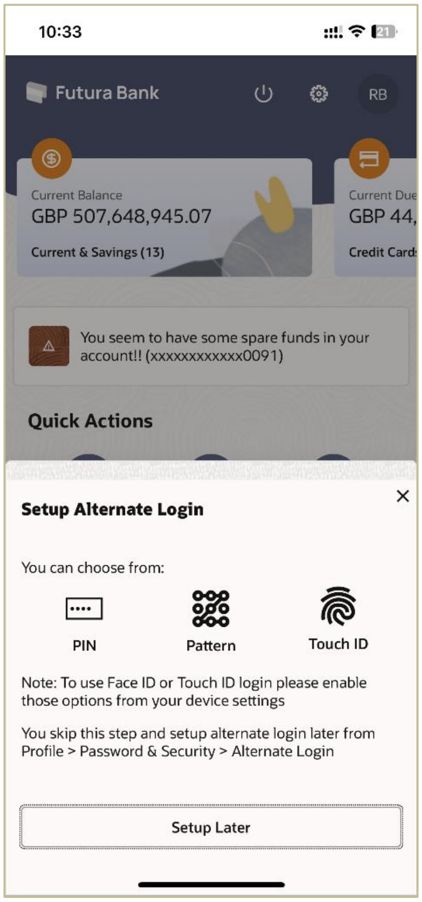
Quick Snapshot

Register

Copyright Statement

2. In the **Username** field, enter the user ID.
3. In the **Password** field, enter the password.
4. Click **Login**. The dashboard with **Select Alternate Login Method** popup screen appears.

Select Alternate Login Method screen- Touch ID



10:33

Futura Bank

RB

Current Balance

GBP 507,648,945.07

Current & Savings (13)

Current Due

GBP 44,

Credit Card:

You seem to have some spare funds in your account!! (xxxxxxxxxxxx0091)

Quick Actions

Setup Alternate Login

You can choose from:

Note: To use Face ID or Touch ID login please enable those options from your device settings

You skip this step and setup alternate login later from Profile > Password & Security > Alternate Login

---

Note:
1) For registering **Alternate Login Method** on the User's device will automatically cancel the previous active registrations if any on other devices. Application verify user with unique identifier linked to device.
2) User can click **Setup Later** and skipped and set later by navigating from the **Profile > Settings**. Refer **Manage Touch ID** section for more information.

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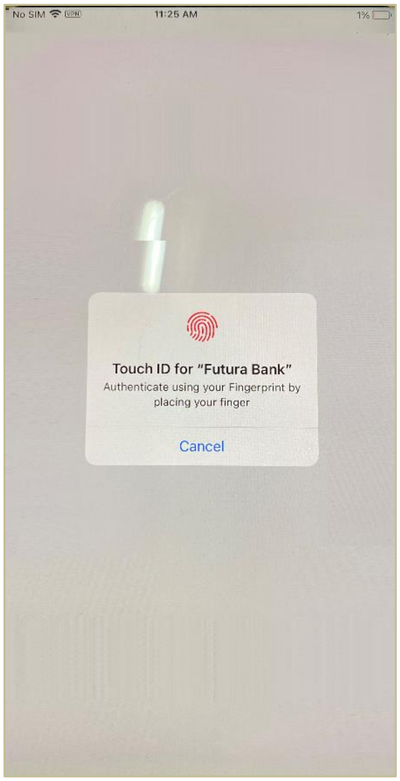
5. Select the **Touch ID** based authentication method. A message is displayed prompting you to use the Touch ID.
   Once the fingerprint is authenticated, a message confirming the fingerprint recognition is displayed.

Touch ID Authentication

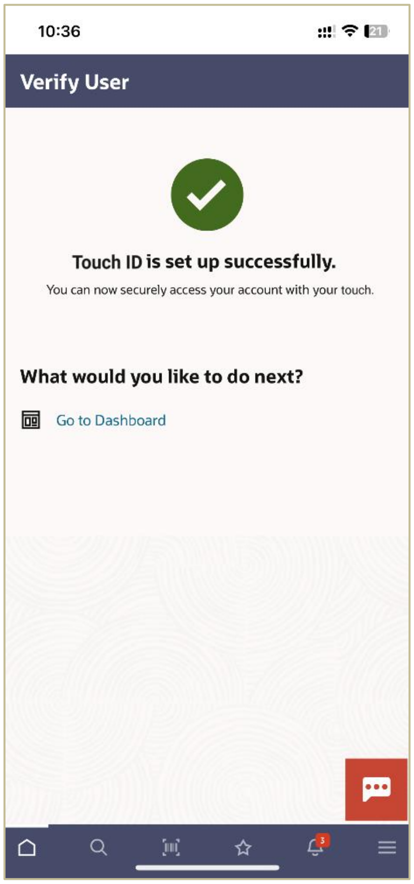


Touch ID for "Futura Bank"

Authenticate using your Fingerprint by placing your finger

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

Success Message screen



10:36

Verify User

Touch ID is set up successfully.

You can now securely access your account with your touch.

What would you like to do next?

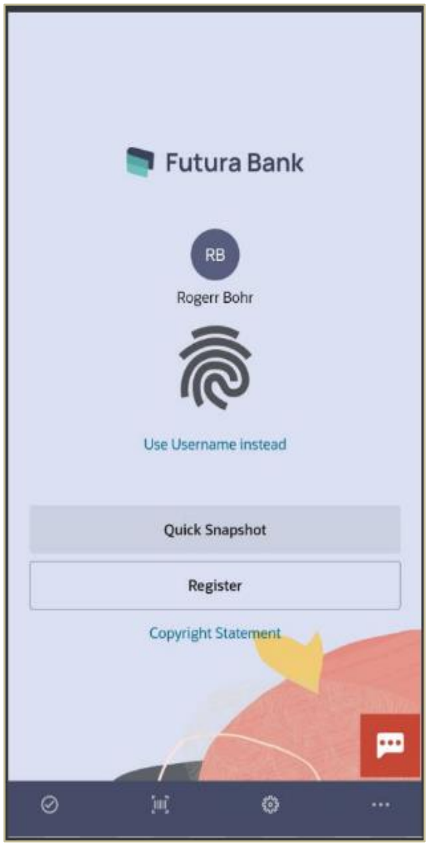
Go to Dashboard

7. Once the touch ID as an alternate login is successfully set, you will have an option to **Login with Fingerprint** on the login page.

3.4.2 Login using Touch ID

This feature allows a user to login to Futura Bank mobile application with Touch ID instead of entering their user ID and password after setting the Touch ID as alternate login.

Login Using Touch ID



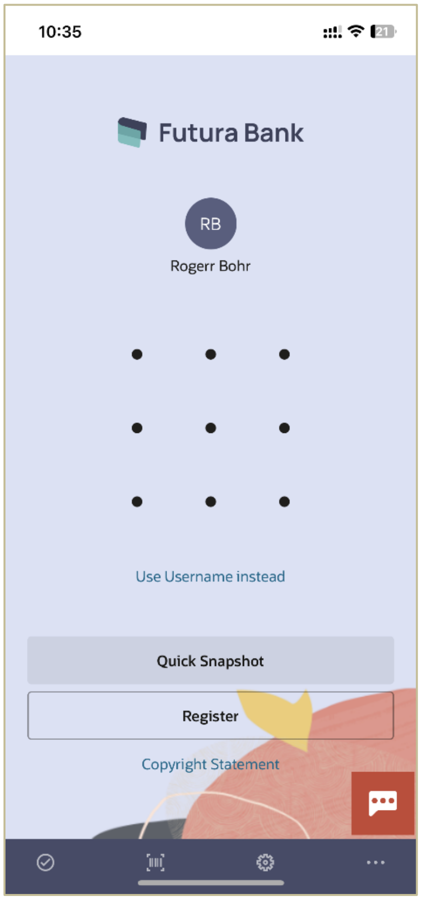
Note: Click on the link **Use Username Instead** to log into application with user ID and password.

Home

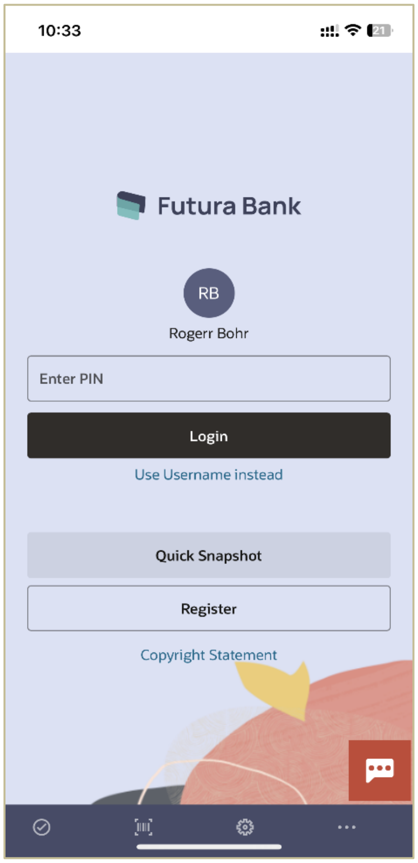
4. Using Alternate Login Method

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



Login Method screen- PIN



10:33

Futura Bank

RB

Rogerr Bohr

Enter PIN

Login

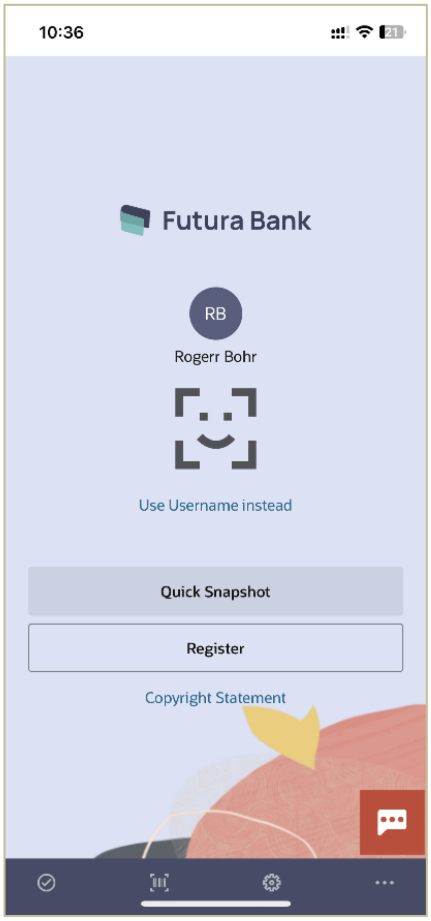
Use Username instead

Quick Snapshot

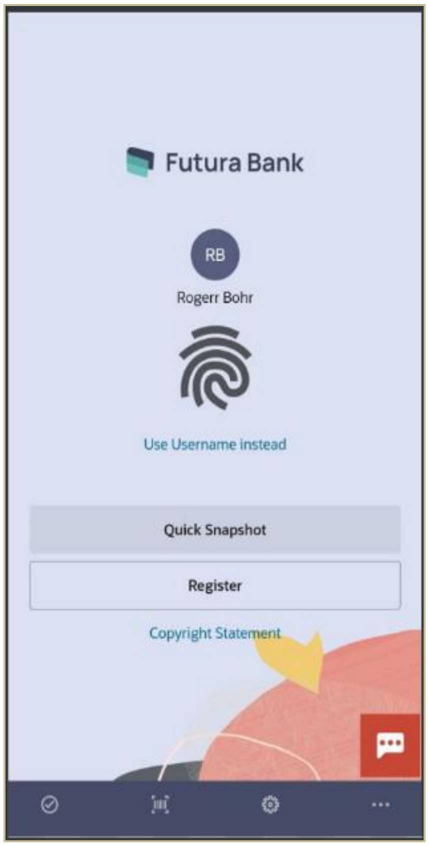
Register

Copyright Statement

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.

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?**

   Login to Futura Bank mobile application, then click Profile Photo -> **Settings**, click **Alternate Login** and **Select the option 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, login to **Futura Bank** mobile application, then click **Profile Photo-> Click on Settings**, click **Alternate Login** and **Select PIN/Pattern**.

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