

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

October 2024

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# 1. Preface

## 1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

## 1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

## 1.3 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>.

### **Access to Oracle Support**

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

## 1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## 1.6 Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|------------|---------|
|------------|---------|

|                 |                                                                                                                                        |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <b>boldface</b> | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.         |
| <i>Italic</i>   | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.                          |
| monospace       | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

## 1.7 Screenshot Disclaimer

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.

## 1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

| Abbreviation | Description                       |
|--------------|-----------------------------------|
| <b>OBDX</b>  | Oracle Banking Digital Experience |

## 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. |

| <b>Sr No</b> | <b>Transaction / Function Name</b>                   | <b>Oracle FLEXCUBE<br/>Core Banking<br/>11.10.0.0.0</b> | <b>Oracle FLEXCUBE<br/>Universal Banking<br/>14.7.4.0.0</b> |
|--------------|------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------------------|
| 1            | Definition of Pattern                                | <b>NH</b>                                               | <b>NH</b>                                                   |
| 2            | Pattern based Authentication                         | <b>NH</b>                                               | <b>NH</b>                                                   |
| 3            | Manage Pattern                                       | <b>NH</b>                                               | <b>NH</b>                                                   |
| 4            | Definition of PIN                                    | <b>NH</b>                                               | <b>NH</b>                                                   |
| 5            | PIN Based Authentication                             | <b>NH</b>                                               | <b>NH</b>                                                   |
| 6            | Manage PIN                                           | <b>NH</b>                                               | <b>NH</b>                                                   |
| 7            | Alternate login through<br>PIN/Pattern/Touch/Face ID | <b>NH</b>                                               | <b>NH</b>                                                   |

---

## 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.

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#### 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.

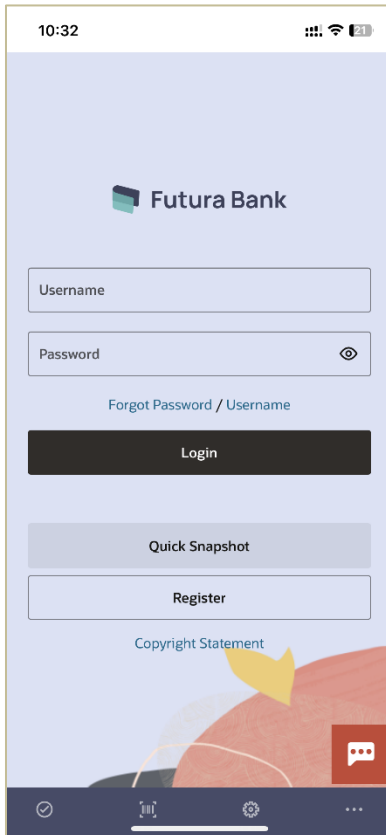
### 3.1.1 Set Pattern (First Time Login Flow)

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:**

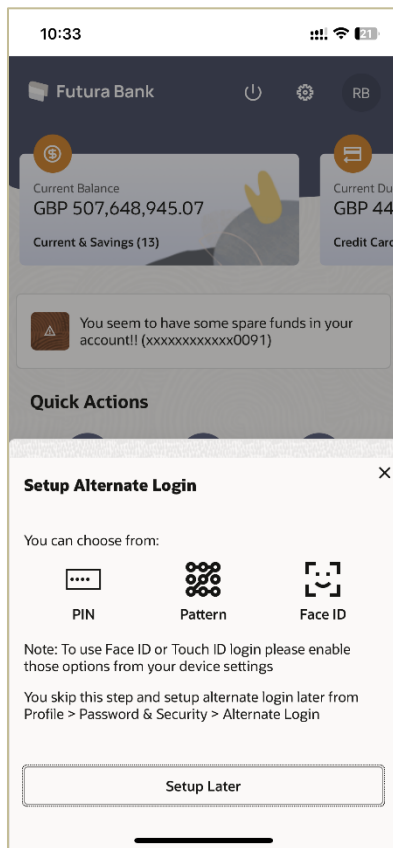
1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

#### **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



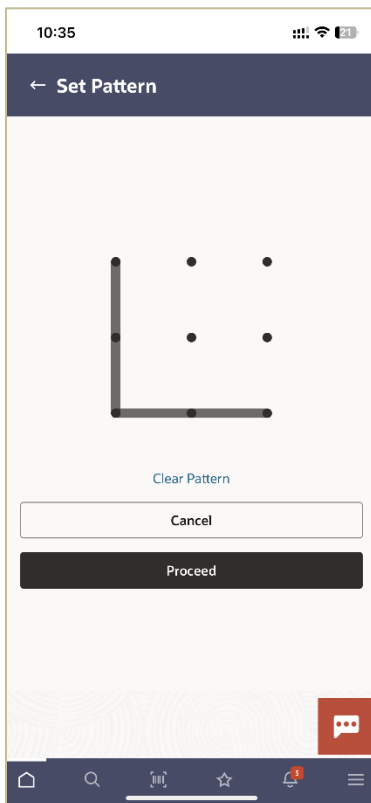
---

### 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.
- 

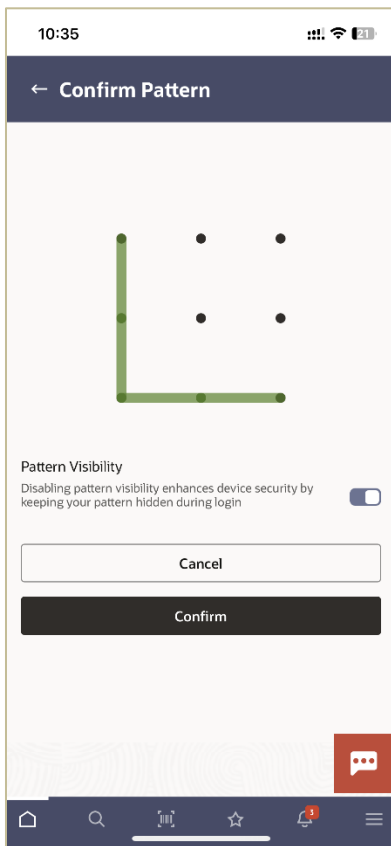
5. Select the **Pattern** option as the login method. The **Set Pattern** screen appears.

## Set Pattern screen



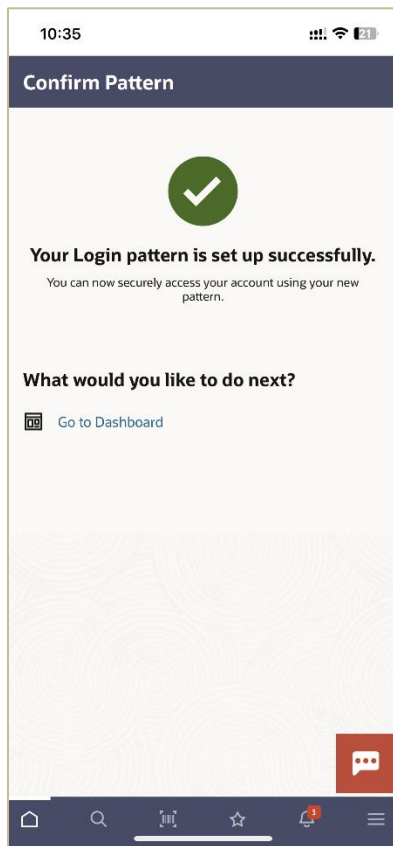
6. Set the desired pattern. Draw a pattern connecting a minimum of 4 dots.
7. Click **Proceed** to proceed to next step. The **Confirm Pattern** screen appears.  
OR  
Click **Cancel** to cancel the transaction.  
OR  
Click **Clear Pattern** to reset the pattern and redraw it.

## Confirm Pattern screen



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

## Success Message screen



11. 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

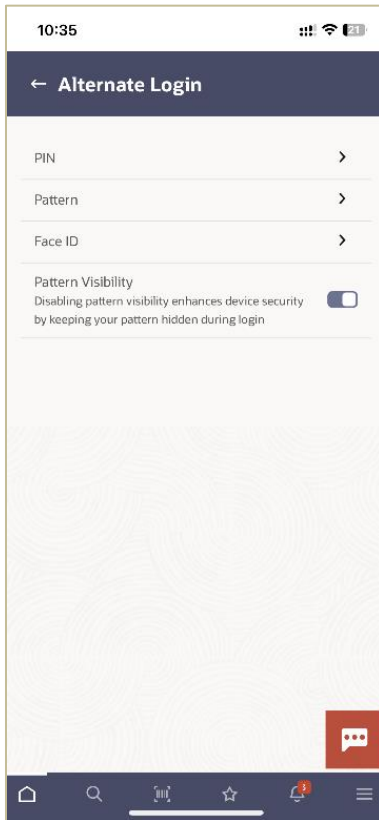
Using this option, the user can change or reset the login pattern defined.

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



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 be 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.

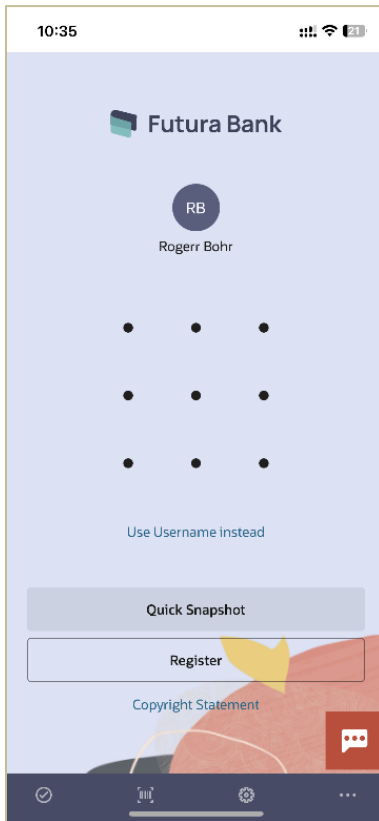
---

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



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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

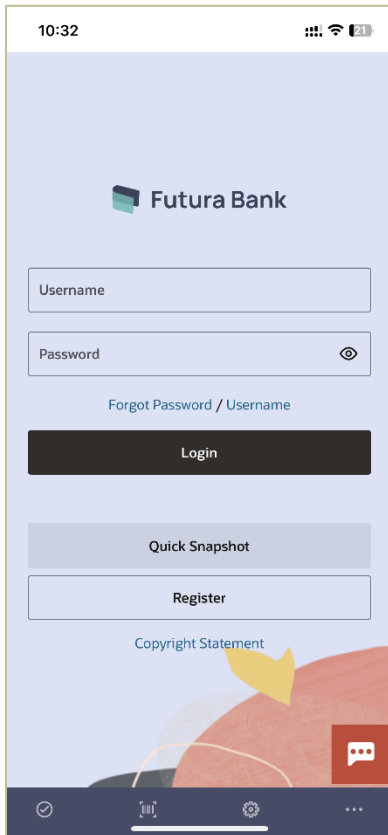
### 3.2.1 Set PIN (First Time Login Flow)

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:**

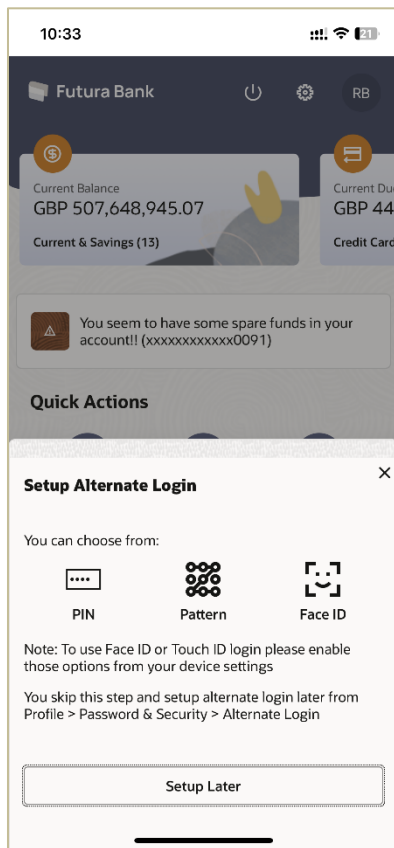
1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

**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



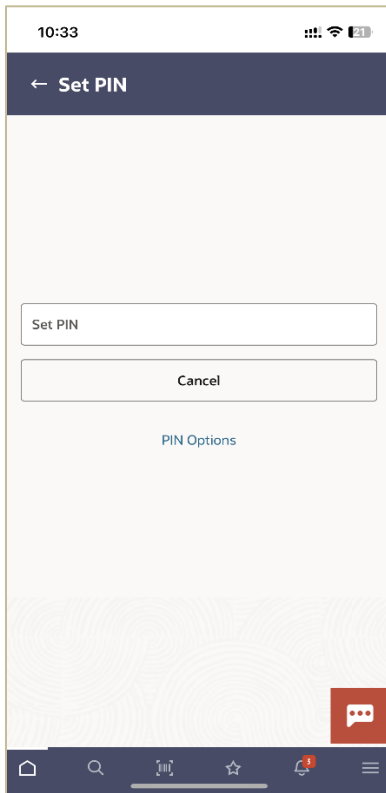
---

### 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.
- 

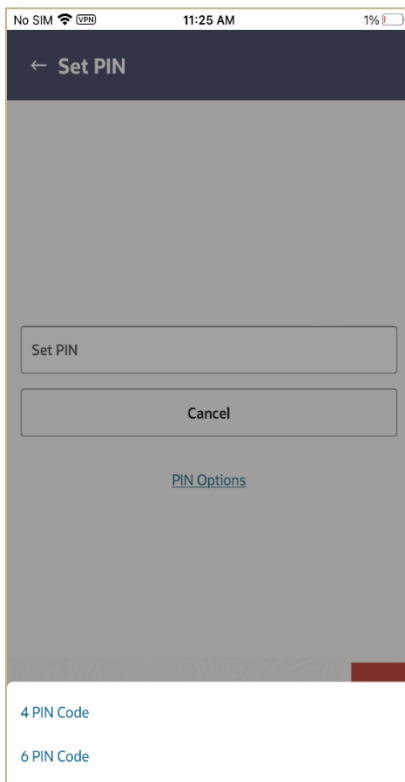
6. Select the **PIN** based authentication method. The **Set PIN** screen is displayed.

## 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

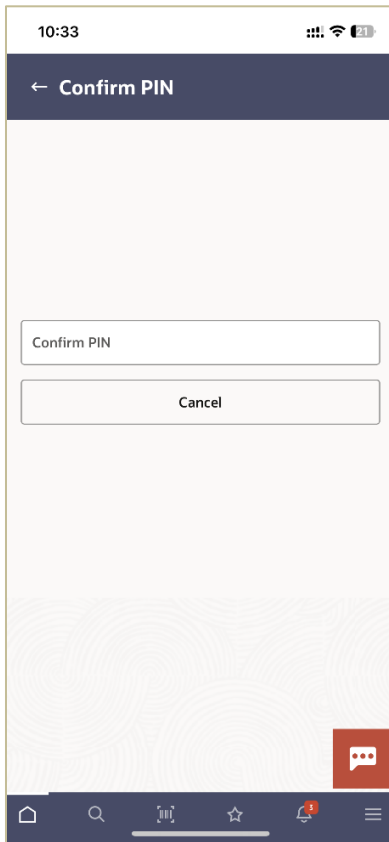


8. Select the desired PIN length.

### Field Description

| Field Name         | Description                                                                                                                                                                                                                                                                 |
|--------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>PIN Options</b> | <p>This option lets the user to decide the length of the PIN.</p> <p>The options are:</p> <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> |

## Confirm PIN screen



## Field Description

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

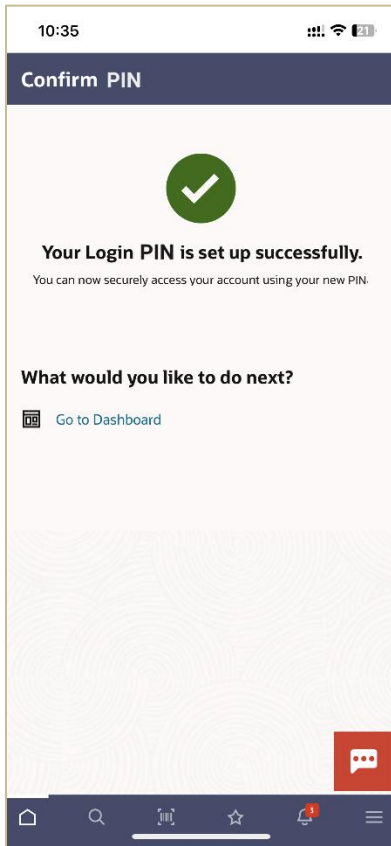
9. In the **Confirm PIN** field, re-enter the pin for confirmation.

OR

Click **Cancel** to cancel the transaction.

10. The success message of PIN set appears.

## Success Message screen



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.

---

### 3.2.2 Manage PIN

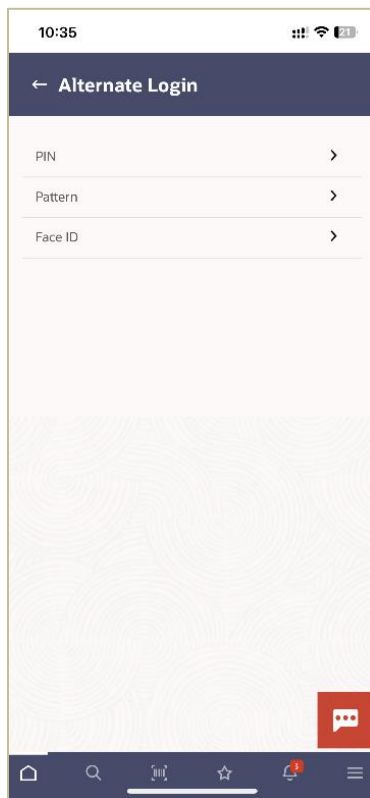
Using this option the user can change or reset the login PIN defined.

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**

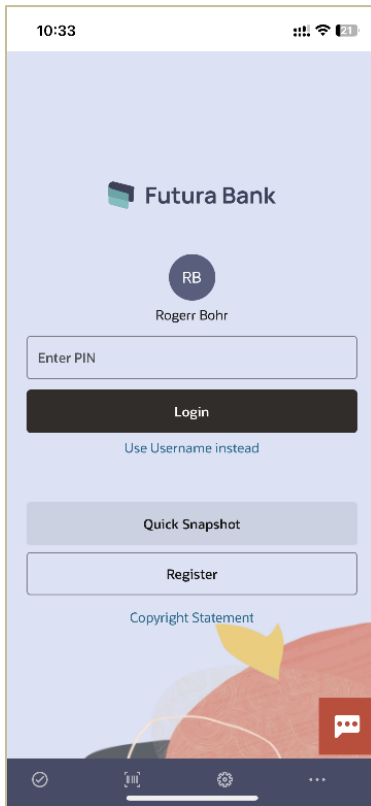


5. In the **Set PIN** field, enter PIN to be set for login. The **Confirm PIN** screen appears.
6. In the **Confirm PIN** field, re-enter the pin for confirmation.
7. The success message of request submission appears.  
Click **Go to Dashboard**, to navigate to the Dashboard.  
OR  
Click **More Security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

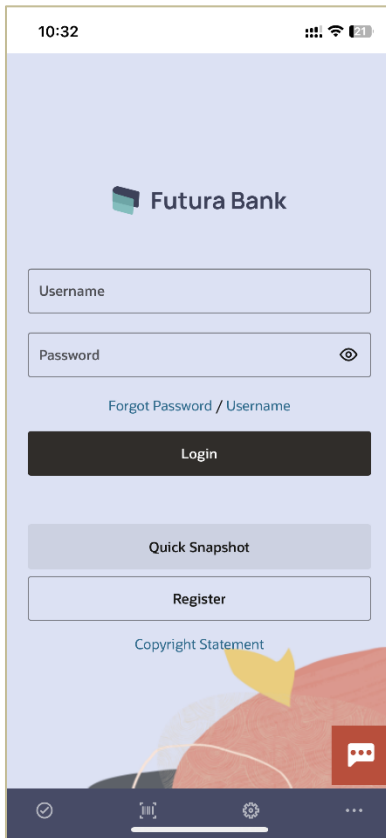
### 3.3.1 Set Face Recognition (First Time Login Flow)

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:

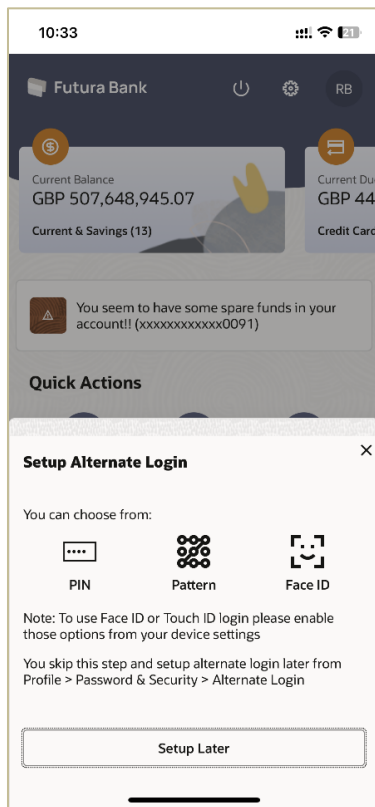
1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

## 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

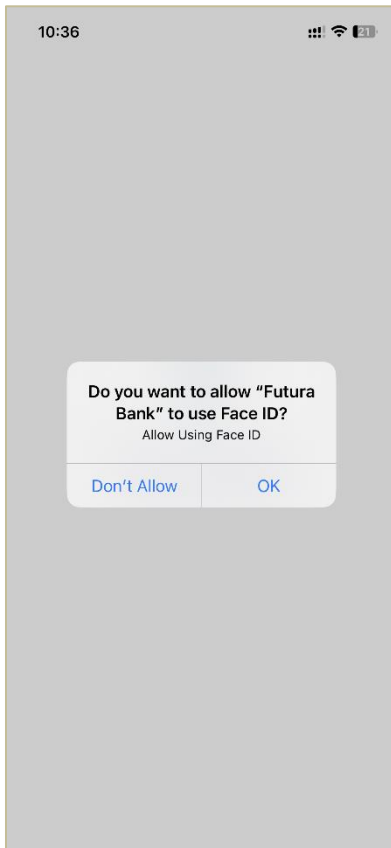


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### Note:

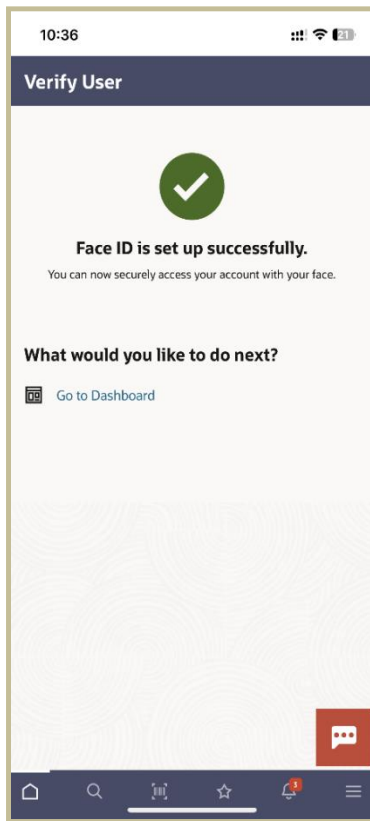
- 1) For registering **Alternate Login Method** on the User's device will automatically cancel the previous active registrations if any on other devices. Application verify user with unique identifier linked to device.
  - 2) User can click **Setup Later** and skipped and set later by navigating from 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



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

## Success Message screen

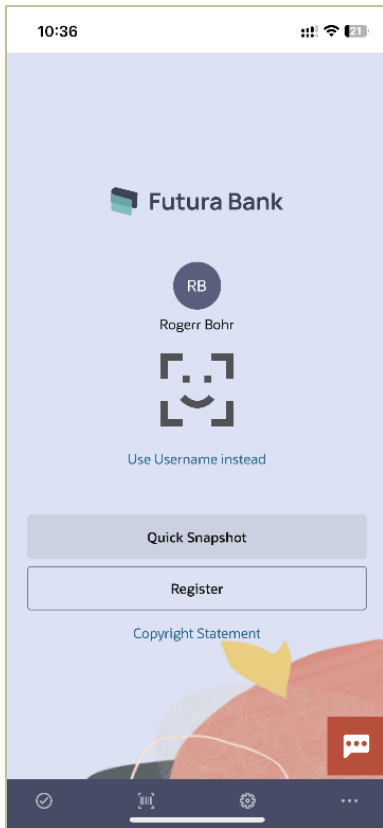


7. Once the face ID recognition is successfully set as an alternate login, you will get an option to login with Face ID on the login page.

### 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



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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

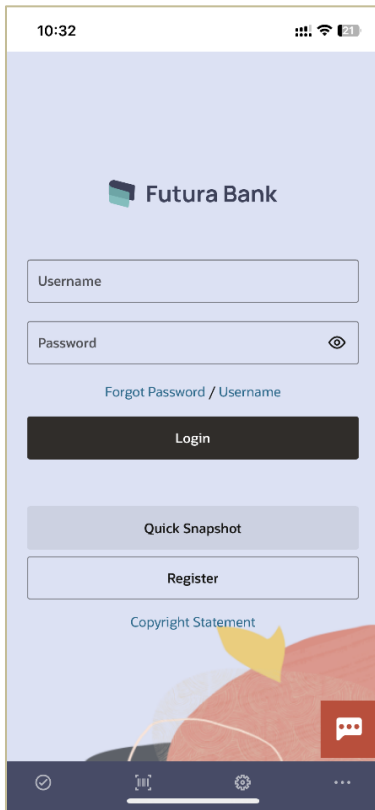
### 3.4.1 Touch ID Recognition (First Time Login)

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:

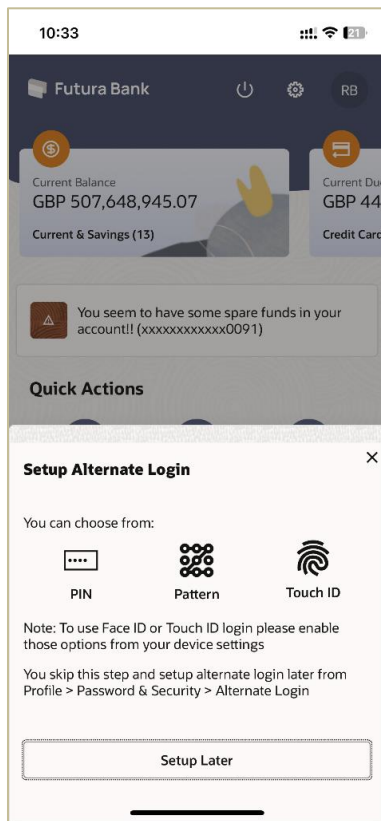
1. Launch the **Futura Bank** application. The **Futura Bank** login page appears.

## Futura Bank Login

A mobile application login screen for Futura Bank. The screen has a light blue background with a stylized orange and yellow graphic at the bottom. At the top, the status bar shows the time 10:32, signal strength, Wi-Fi, and battery. The Futura Bank logo is centered at the top. Below it are two input fields: 'Username' and 'Password'. The 'Password' field has an eye icon for toggling visibility. Below the input fields is a link 'Forgot Password / Username'. A dark blue 'Login' button is centered below the link. Below the 'Login' button are two more buttons: 'Quick Snapshot' and 'Register'. At the bottom, there is a link 'Copyright Statement' and a red speech bubble icon. The bottom of the screen shows a dark blue navigation bar with icons for home, search, settings, and a menu.

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



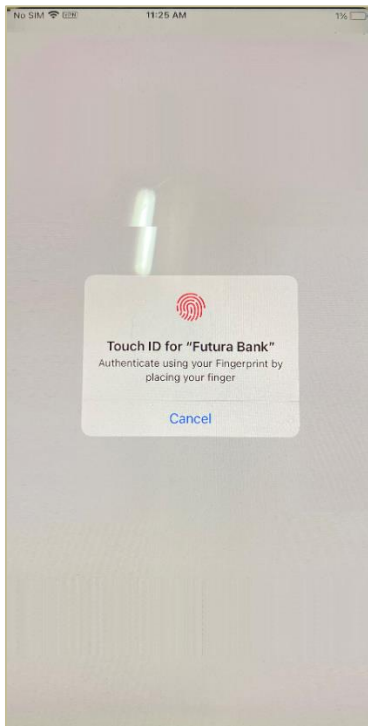
---

### 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.
- 

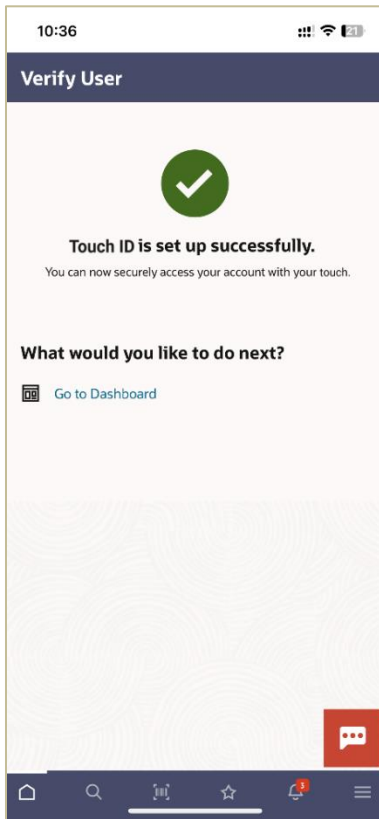
5. Select the **Touch ID** based authentication method. A message is displayed prompting you to use the Touch ID.  
Once the fingerprint is authenticated, a message confirming the fingerprint recognition is displayed.

## Touch ID Authentication



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

## Success Message screen

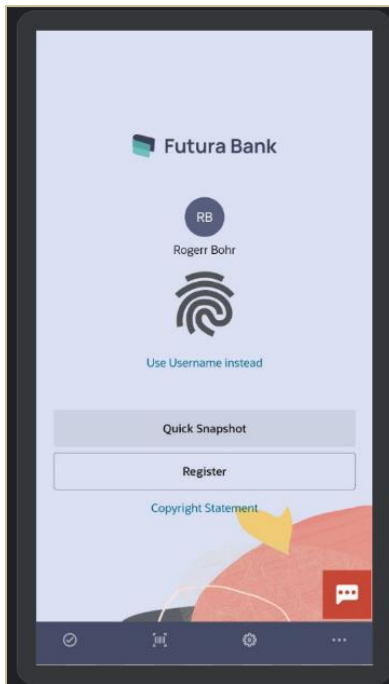


7. Once the touch ID as an alternate login is successfully set, you will have an option to **Login with Fingerprint** on the login page.

### 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



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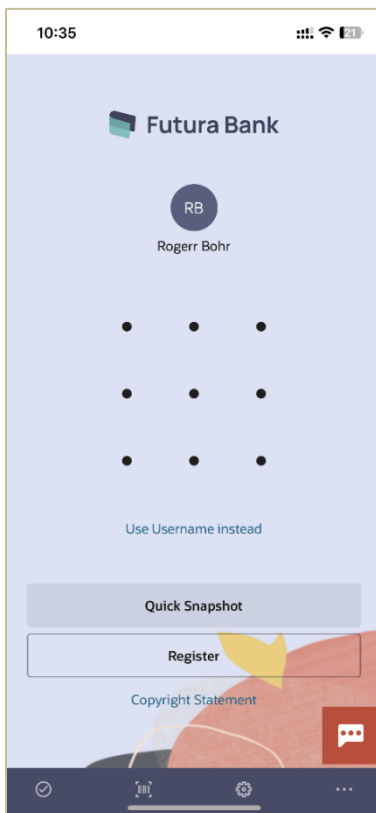
Note: Click on the link **Use Username Instead** to log into application with user ID and password.

---

## 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.

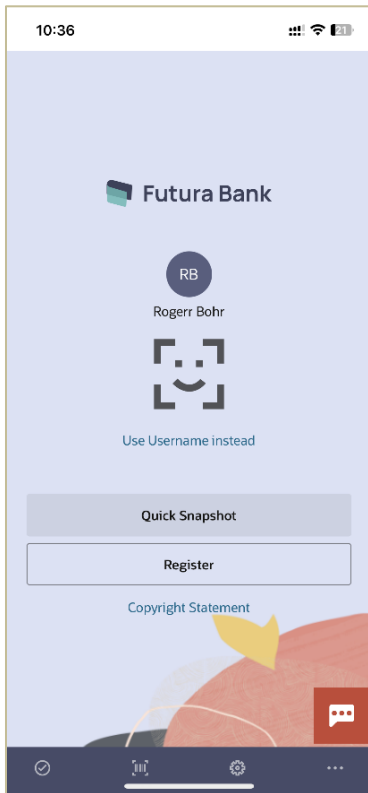
### Login Method screen- Pattern



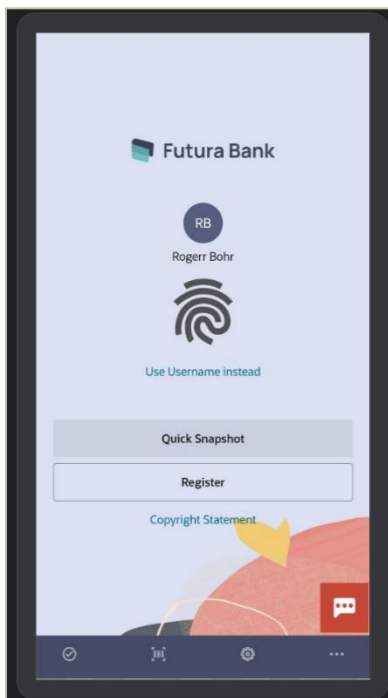
## Login Method screen- PIN

The screenshot displays the Futura Bank mobile application interface. At the top, the status bar shows the time 10:33, signal strength, Wi-Fi, and a battery level of 21%. The app header features the Futura Bank logo. Below the logo is a circular profile picture with the initials 'RB' and the name 'Rogerr Bohr'. A text input field labeled 'Enter PIN' is present, followed by a black 'Login' button. A link 'Use Username instead' is located below the login button. Further down are buttons for 'Quick Snapshot' and 'Register'. A 'Copyright Statement' link is at the bottom, accompanied by a yellow arrow pointing to a red speech bubble icon. The bottom of the screen shows a dark navigation bar with icons for a checkmark, a list, settings, and a menu.

## 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 **Login with Face ID**.
6. If **Touch ID** is set as the authentication method, click **Login 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**.