Oracle® Banking Digital Experience Small & Medium Business PIN / Pattern / Touch and Face Authentication User Manual





Oracle Banking Digital Experience Small & Medium Business PIN / Pattern / Touch and Face Authentication User Manual, Release 25.1.0.0.0

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Contents

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Г	re	ıα	しせ

Purpose		
. arpood		V
Audience		V
Documen	tation Accessibility	V
Critical Pa	atches	V
Diversity a	and Inclusion	V
Conventio	ns	vi
Related R	esources	vi
Screensh	ot Disclaimer	vi
Acronyms	and Abbreviations	vi
Basic Act	ons	Vi
Symbols	and Icons	vii
Patterr	/ PIN Authentication	
	PIN Authentication tern Based Authentication	1-1
		1-1 1-1
1.1 Pat	ern Based Authentication	
1.1 Pat 1.1.1	tern Based Authentication Set Pattern (First Time Login Flow)	1-1
1.1 Pat 1.1.1 1.1.2 1.1.3	tern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern	1-1 1-11
1.1 Pat 1.1.1 1.1.2 1.1.3	tern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern Login using pattern	1-1 1-11 1-13
1.1 Pat 1.1.1 1.1.2 1.1.3 1.2 PIN	tern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern Login using pattern based Authentication	1-1 1-11 1-13 1-15
1.1 Pat 1.1.1 1.1.2 1.1.3 1.2 PIN 1.2.1	sern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern Login using pattern based Authentication Set PIN (First Time Login Flow)	1-1 1-11 1-13 1-15 1-15
1.1 Pat 1.1.1 1.1.2 1.1.3 1.2 PIN 1.2.1 1.2.2 1.2.3	tern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern Login using pattern based Authentication Set PIN (First Time Login Flow) Manage PIN	1-1 1-11 1-13 1-15 1-15
1.1 Pat 1.1.1 1.1.2 1.1.3 1.2 PIN 1.2.1 1.2.2 1.2.3	tern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern Login using pattern based Authentication Set PIN (First Time Login Flow) Manage PIN Login using PIN	1-1 1-11 1-13 1-15 1-15 1-25
1.1 Pat 1.1.1 1.1.2 1.1.3 1.2 PIN 1.2.1 1.2.2 1.2.3	tern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern Login using pattern based Authentication Set PIN (First Time Login Flow) Manage PIN Login using PIN Login using PIN e ID Based Authentication	1-1 1-11 1-13 1-15 1-25 1-27 1-29
1.1 Pat 1.1.1 1.1.2 1.1.3 1.2 PIN 1.2.1 1.2.2 1.2.3 1.3 Fac 1.3.1 1.3.2	tern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern Login using pattern based Authentication Set PIN (First Time Login Flow) Manage PIN Login using PIN e ID Based Authentication Face ID Based- Set Face Recognition (First Time Login Flow)	1-1 1-11 1-13 1-15 1-15 1-25 1-27 1-29
1.1 Pat 1.1.1 1.1.2 1.1.3 1.2 PIN 1.2.1 1.2.2 1.2.3 1.3 Fac 1.3.1 1.3.2	sern Based Authentication Set Pattern (First Time Login Flow) Manage Pattern Login using pattern based Authentication Set PIN (First Time Login Flow) Manage PIN Login using PIN Login using PIN e ID Based Authentication Face ID Based- Set Face Recognition (First Time Login Flow) Login using Face ID	1-1 1-11 1-13 1-15 1-25 1-27 1-29 1-29



3 FAQ

Index



Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	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.

Related Resources

For more information on any related features, refer to the following documents:

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:



Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
+	Add data segment
×	Close
r 7	Maximize
J L	Minimize
▼	Open a list
	Open calendar
Q	Perform search
<u>:</u>	View options
888	View records in a card format for better visual representation.
〓	View records in tabular format for better visual representation.



1

Pattern / PIN Authentication

1.1 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.



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.

1.1.1 Set Pattern (First Time Login Flow)

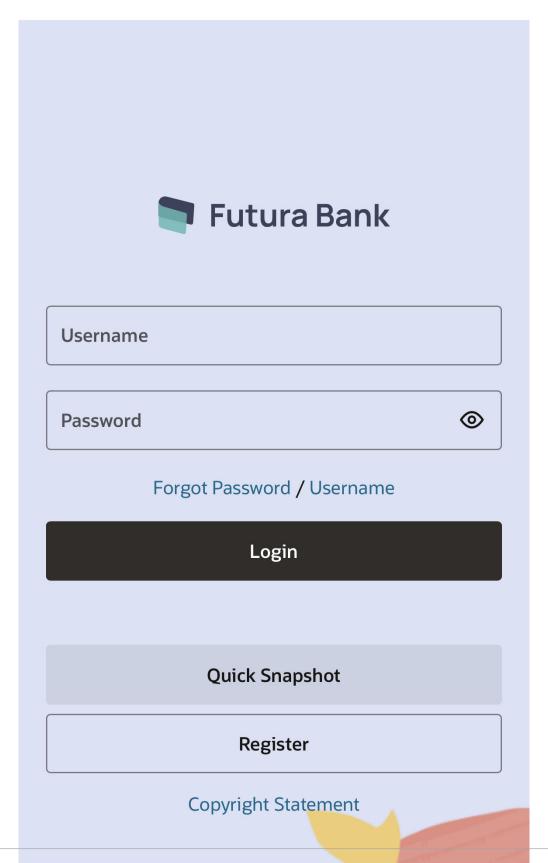
The user can define a pattern for login using their Futura Bank login credentials from Futura Bank mobile application. The user can also define if the pattern has to be kept visible or invisible at the time of drawing the same for logging into the application.

To set a pattern for login:

Launch the Futura Bank application.

The **Futura Bank** login page appears.

Figure 1-1 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.



Figure 1-2 Select Alternate Login Method screen- Pattern

10:33 ::!! 🛜 21 **Futura Bank** RB **(**\$) **Current Balance Current Due** GBP 507,648,945.07 **GBP 44. Current & Savings (13) Credit Cards** You seem to have some spare funds in your account!! (xxxxxxxxxxxx0091) **Quick Actions** X **Setup Alternate Login** You can choose from: PIN **Pattern** Face ID Note: To use Face ID or Touch ID login please enable those options from your device settings

1-4

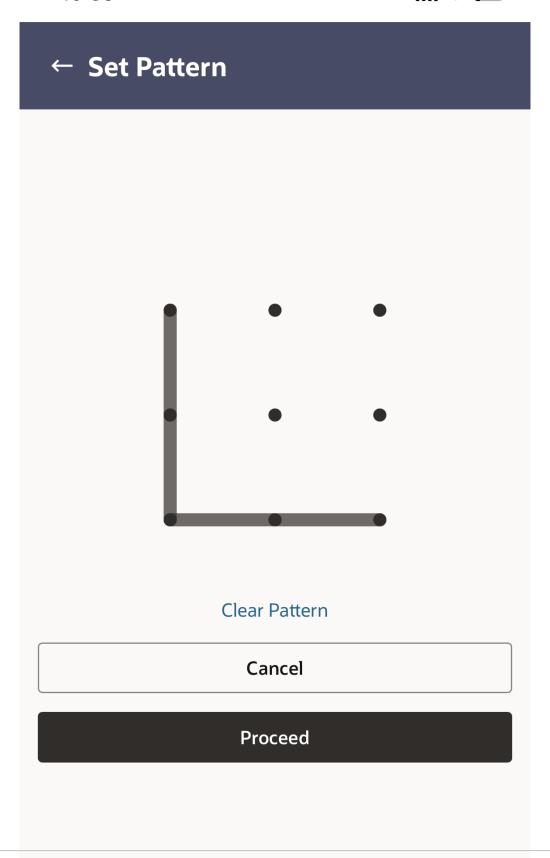
Note:

- a. : 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.
- b. 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.



Figure 1-3 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.



Figure 1-4 Confirm Pattern screen

10:35 ::!! 🛜 21 ← Confirm Pattern Pattern Visibility Disabling pattern visibility enhances device security by keeping your pattern hidden during login Cancel Confirm

- 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.



Figure 1-5 Success Message screen



Confirm Pattern



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?



Go to Dashboard



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

1.1.2 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. From the toggle menu, click My Preferences, click Password & Security, and then click on the Alternate Login Pattern option.

The Verify User screen appears.

- 3. In the Enter Password field, enter the password.
- Click Proceed.

The Alternate Login screen appears.



Figure 1-6 Manage Pattern & Pattern Visibility

10:35 ::!! 🛜 21 ← 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.



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.

The **Set Pattern** screen appears.

7. Draw a pattern connecting a minimum of 4 dots.

The Confirm Pattern screen appears.

- 8. Redraw the same pattern for confirmation.
- Click Confirm. The Confirm Pattern screen appears.

OR

Click Cancel to cancel the transaction.

10. The success message for new pattern being set is displayed.

Click **Go to Dashboard**, to navigate to the Dashboard.

OR

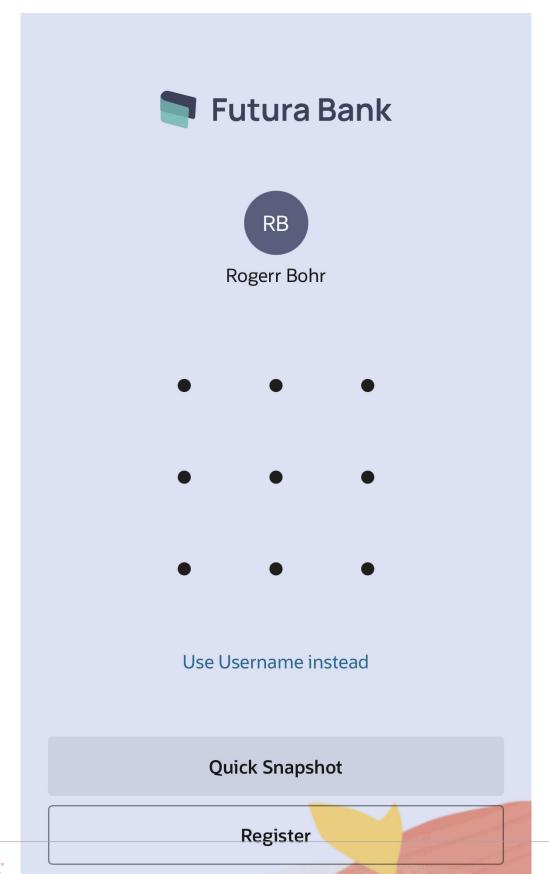
Click **More Security Options** to go to other security options.

1.1.3 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.



Figure 1-7 Login Using pattern



Note:

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

1.2 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

1.2.1 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:

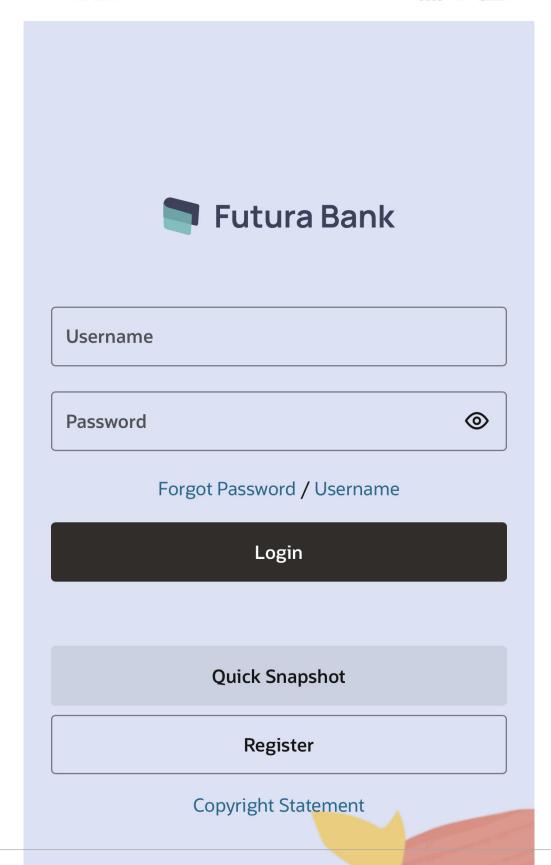
1. Launch the Futura Bank application.

The Futura Bank login page appears.



Figure 1-8 Futura Bank Login Page

10:32 ::!! 🛜 [21]



- 2. In the **Username** field, enter the user ID.
- 3. In the **Password** field, enter the password.
- 4. Click Login.



Figure 1-9 Select Alternate Login Method screen- PIN

10:33 ::!! 🛜 21 **Futura Bank** RB **(**\$) **Current Balance Current Due** GBP 507,648,945.07 **GBP 44. Current & Savings (13) Credit Cards** You seem to have some spare funds in your account!! (xxxxxxxxxxxx0091) **Quick Actions** X **Setup Alternate Login** You can choose from: PIN **Pattern** Face ID Note: To use Face ID or Touch ID login please enable those options from your device settings

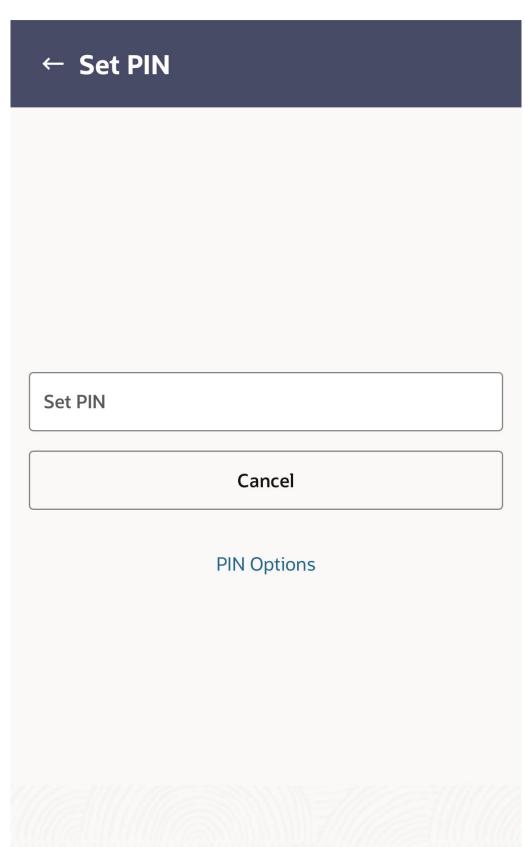
Note:

- a. 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.
- b. User can click Setup Later and skipped and set later by navigating from the Profile → Settings. Refer Manage PIN section for more information.
- 5. Select the PIN based authentication method.

The **Set PIN** screen is displayed.



Figure 1-10 Set PIN screen



6. 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.

7. Click Login.

The **Select Login Method** screen appears.

Figure 1-11 PIN Options Screen



a. Select the desired PIN length.

Table 1-1 Field Description

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.	



Figure 1-12 Confirm PIN screen

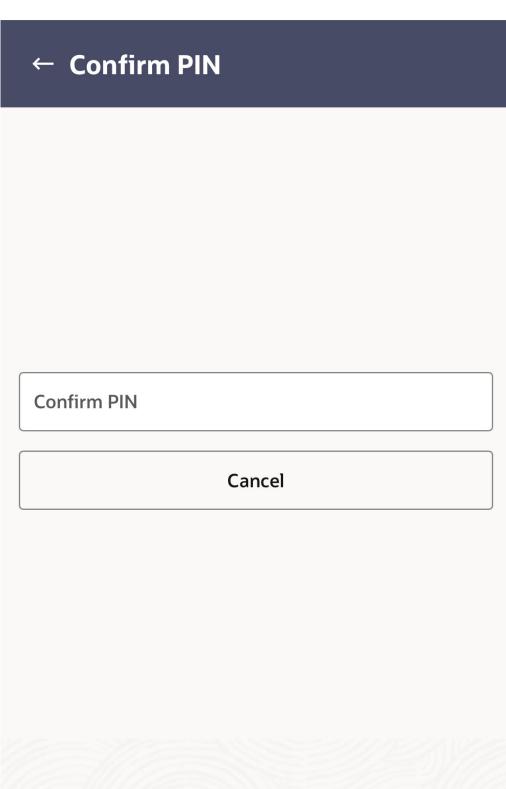


Table 1-2 Field Description

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.



Figure 1-13 Success Message screen



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.



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

1.2.2 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.
- From the toggle menu, click My Preferences, click Password & Security, and then click on the Alternate Login – PIN option.

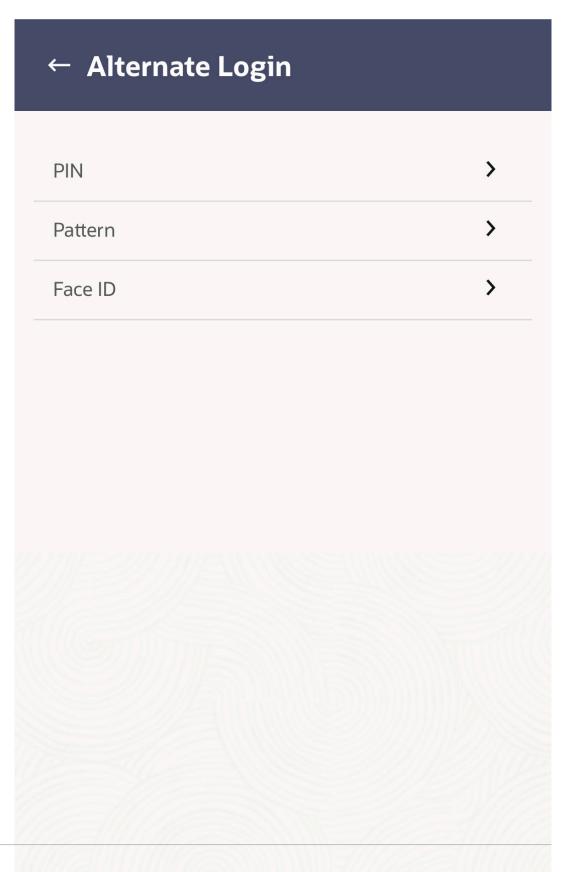
The Verify User screen appears.

- 3. In the **Enter Password** field, enter the password.
- Click Proceed.

The Alternate Login screen appears.



Figure 1-14 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 for new pattern being set is displayed.

Click **Go to Dashboard**, to navigate to the Dashboard. OR

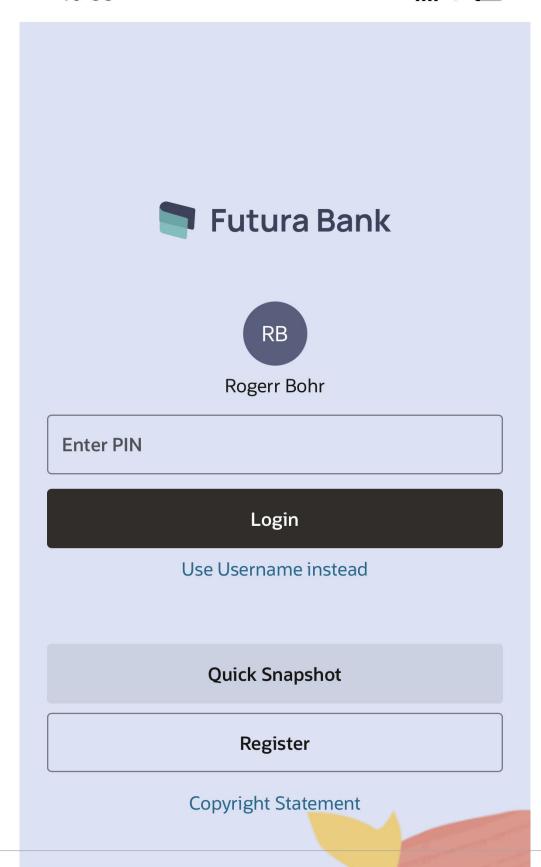
Click **More Security Options** to go to other security options.

1.2.3 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.



Figure 1-15 Login Using PIN





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

1.3 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
- · Login using Face ID

1.3.1 Face ID Based- 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.

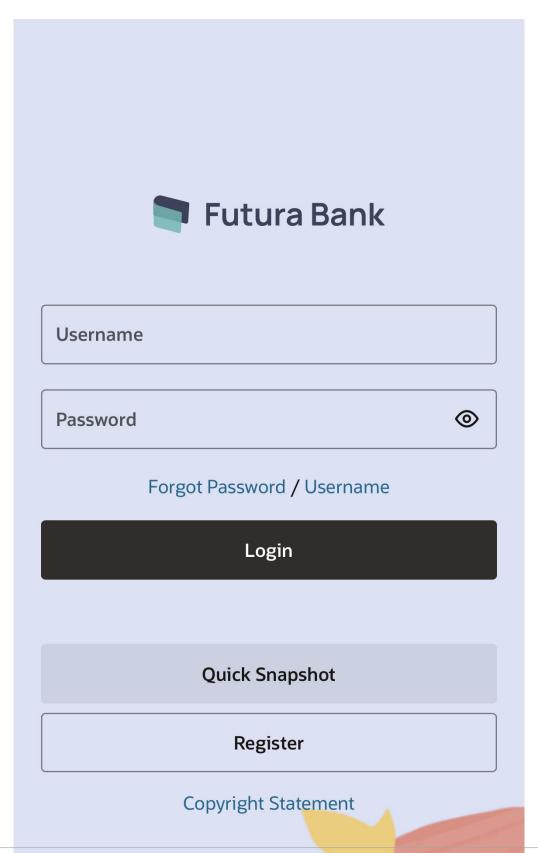
To set face recognition for login transaction:

1. Launch the Futura Bank application.

The Futura Bank login page appears.



Figure 1-16 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.



Figure 1-17 Select Alternate Login Method screen- Face ID

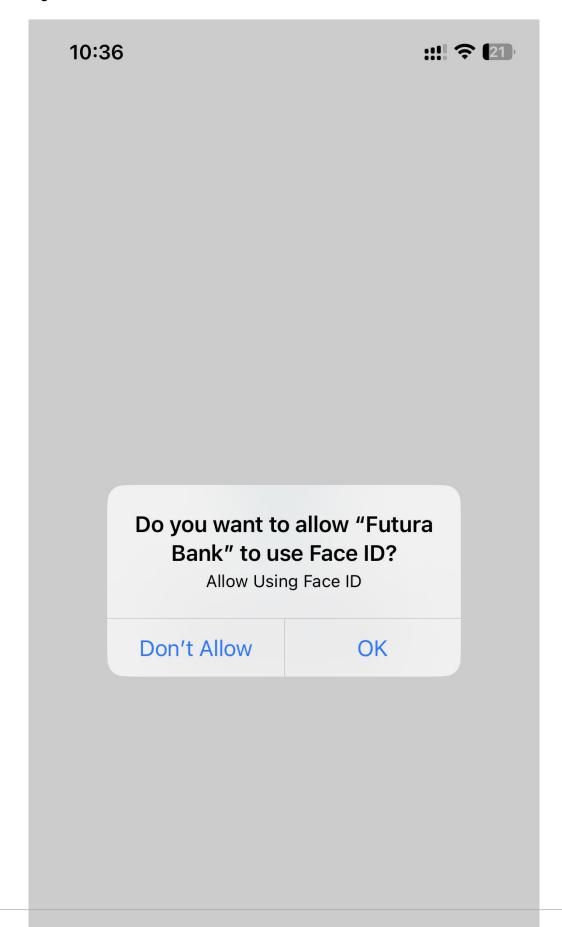
10:33 ::!! 🛜 21 **Futura Bank** RB **(**\$) **Current Balance Current Due** GBP 507,648,945.07 **GBP 44. Current & Savings (13) Credit Cards** You seem to have some spare funds in your account!! (xxxxxxxxxxxx0091) **Quick Actions** X **Setup Alternate Login** You can choose from: PIN Face ID **Pattern** Note: To use Face ID or Touch ID login please enable those options from your device settings

Note:

- a. 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.
- b. User can click Setup Later and skipped and set later by navigating from the Profile → Settings. Refer Manage Face ID section for more information.



Figure 1-18 Face ID Authentication



5. Click OK.

The **Set Face ID** confirmation screen is displayed.



Figure 1-19 Success Message screen







Verify User



Face ID is set up successfully.

You can now securely access your account with your face.

What would you like to do next?



Go to Dashboard

6. 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.

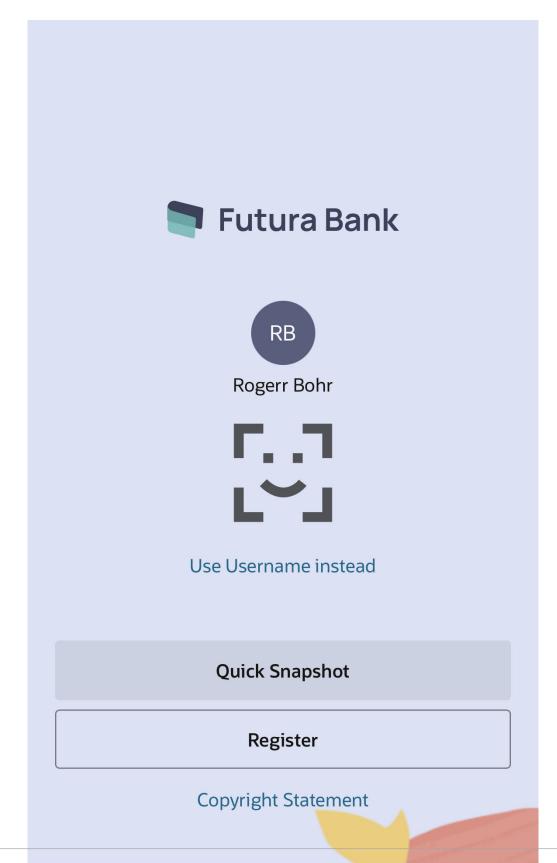
1.3.2 Login using Face ID

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.



Figure 1-20 Login Using Face ID

10:36 ::!! 🛜 [21]



Note:

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

1.4 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
- Login using Touch ID

1.4.1 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.

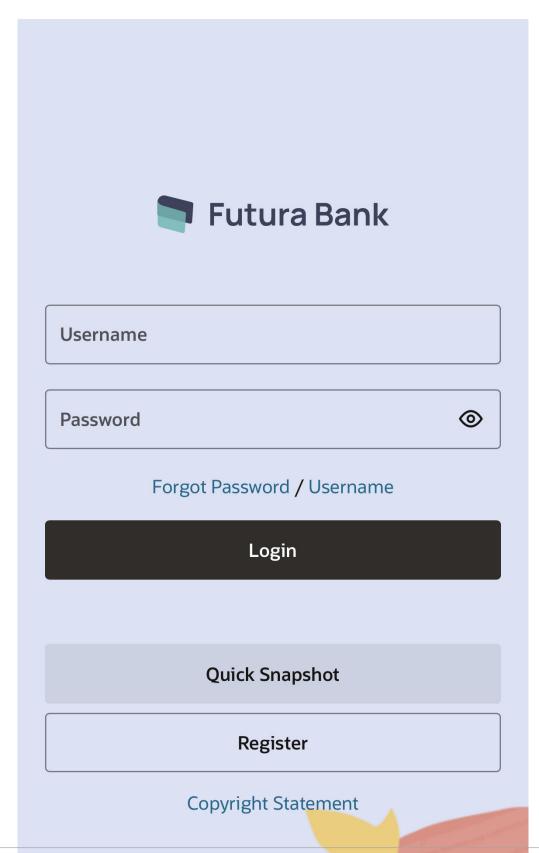
To set Touch ID for login transaction:

1. Launch the Futura Bank application.

The Futura Bank login page appears.



Figure 1-21 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



Figure 1-22 Select Alternate Login Method screen- Touch ID

10:33 ::!! 🛜 21 **Futura Bank RB (Current Balance Current Due** GBP 507,648,945.07 **GBP 44. Current & Savings (13) Credit Cards** You seem to have some spare funds in your account!! (xxxxxxxxxxxx0091) **Quick Actions** X **Setup Alternate Login** You can choose from: **Touch ID** PIN **Pattern** Note: To use Face ID or Touch ID login please enable

those options from your device settings

Note:

- a. 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.
- 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.

Once the fingerprint is authenticated, a message confirming the fingerprint recognition is displayed.



Figure 1-23 Touch ID Authentication

6. Click OK.

The **Set Touch ID** confirmation screen is displayed.

Figure 1-24 Success Message screen







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?



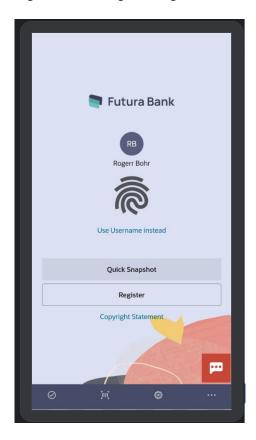
Go to Dashboard

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.

1.4.2 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.

Figure 1-25 Login Using Touch ID



Note:

Click on the link ${\it Use Username Instead}$ to log into application with user ID and password.

2

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.



Figure 2-1 Login Method screen- Pattern

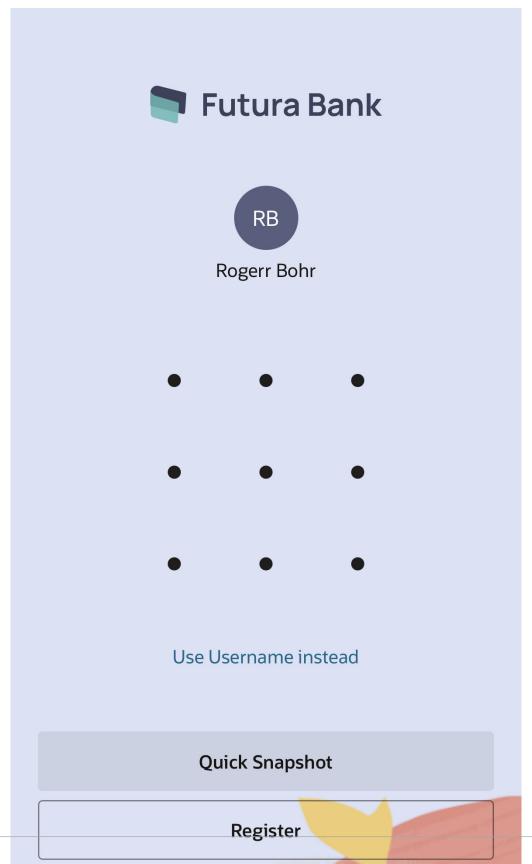


Figure 2-2 Login Method screen- PIN

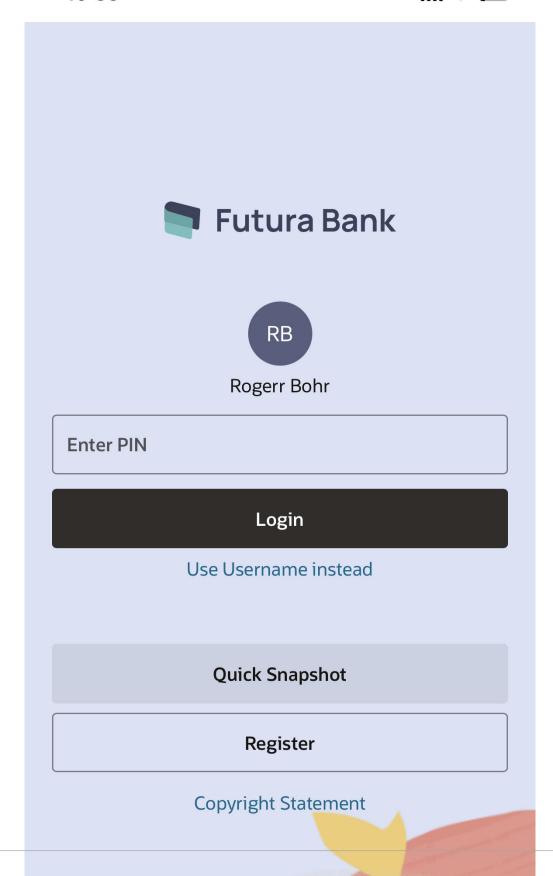


Figure 2-3 Face ID Login screen

10:36 ::!! 🛜 [21]

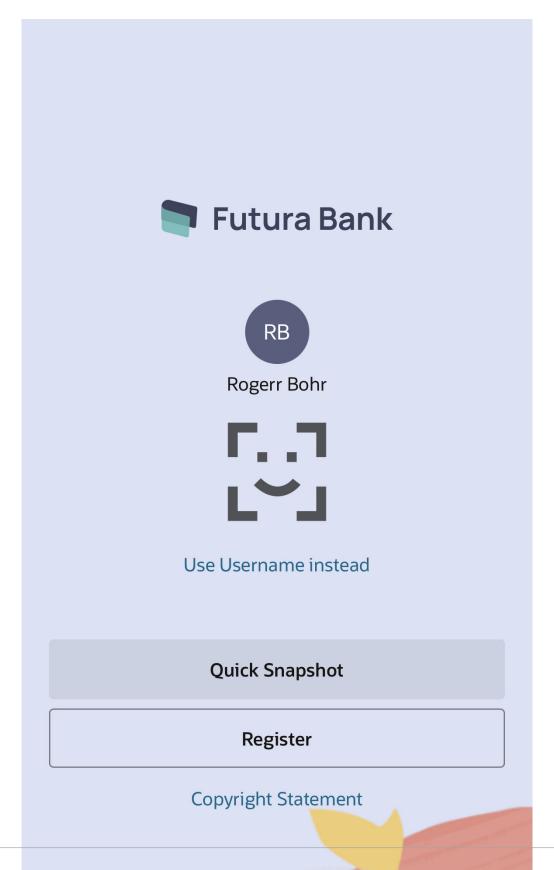


Figure 2-4 Touch ID Login screen



- 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.

FAÇ

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.

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.

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.



Index

F	Р
Face ID Based Authentication, 1-29 Face ID Based- Set Face Recognition (First Time Login Flow), 1-29	Pattern Based Authentication, 1-1 PIN based Authentication, 1-15
	S
Login using Face ID, 1-37 Login using pattern, 1-13 Login using PIN, 1-27 Login using Touch ID, 1-45	Set Pattern (First Time Login Flow), 1-1 Set PIN (First Time Login Flow), 1-15 T
M	Touch ID Based Authentication, 1-39 Touch ID Recognition (First Time Login), 1-39
Manage Pattern, 1-11 Manage PIN, 1-25	U
	Using Alternate Login Method, 2-1