Oracle® Banking Digital Experience

PIN / Pattern / Touch and Face Authentication User Manual

Release 25.1.0.0.0
G43094-01
September 2025

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

G43094-01

Contents

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

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.

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.

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.

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

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.

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 *In Progress* 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

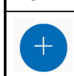
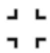
Symbols and Icons	Description
	Add data segment
	Close

Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	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

This topic describes the process of pattern-based authentication to login to Futura Bank mobile application.

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.

- Set Pattern (First Time Login Flow)
  This topic provides the systematic instructions to set a pattern login for the Futura Bank mobile application using login credentials.

- Manage Pattern
  This topic provides the systematic instructions for changing or resetting defined login pattern.
- Login using pattern
  his topic explains how to log in to the Futura Bank mobile application by drawing a pattern on the screen after it has been configured as an alternate login method.

1.1.1 Set Pattern (First Time Login Flow)

This topic provides the systematic instructions to set a pattern login for the Futura Bank mobile application using login credentials.

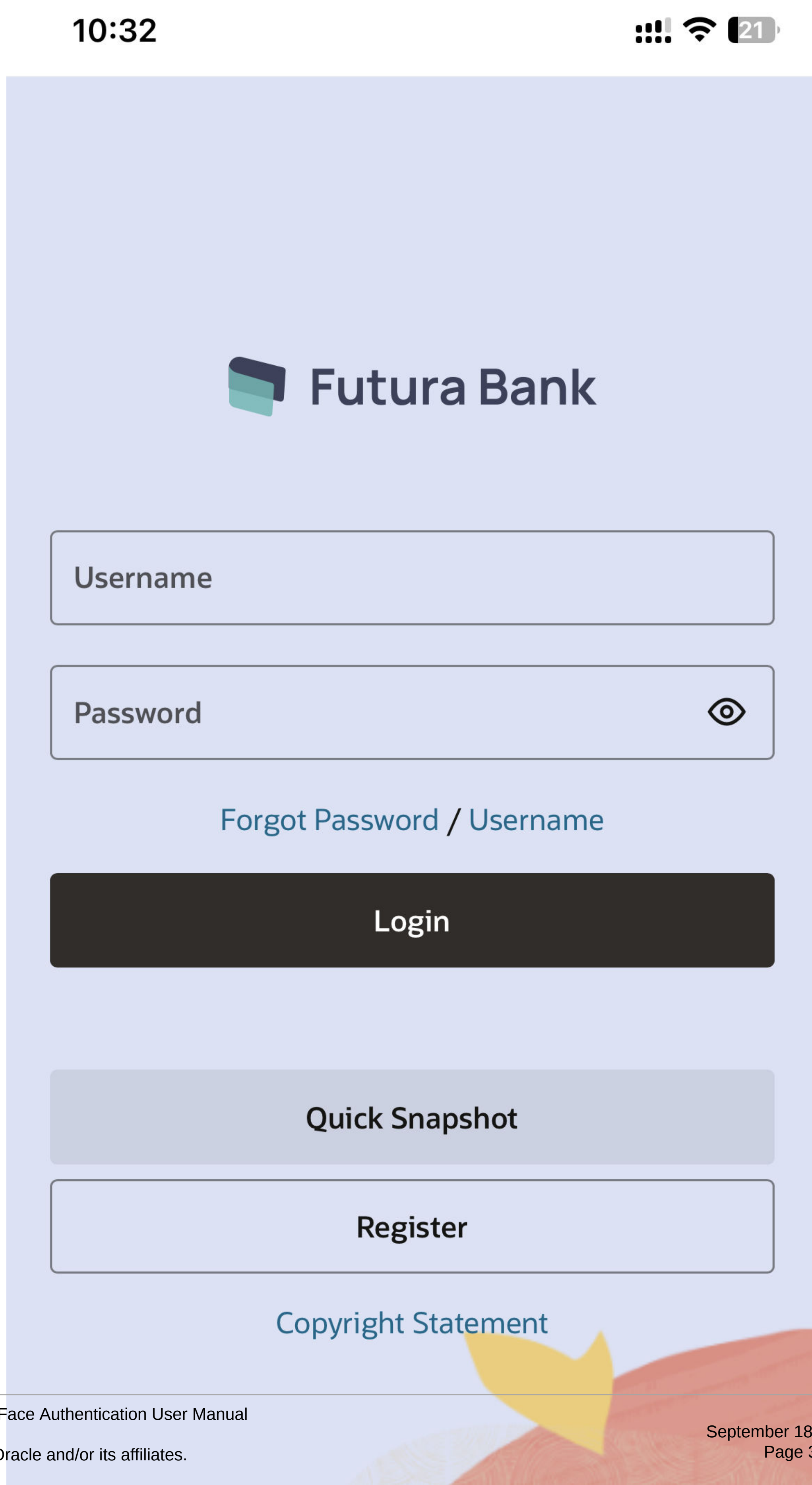
The user can also define if the pattern has to be kept visible or invisible at the time of drawing the same for logging into the application.

To set a pattern for login:

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

   The **Futura Bank** login page appears.

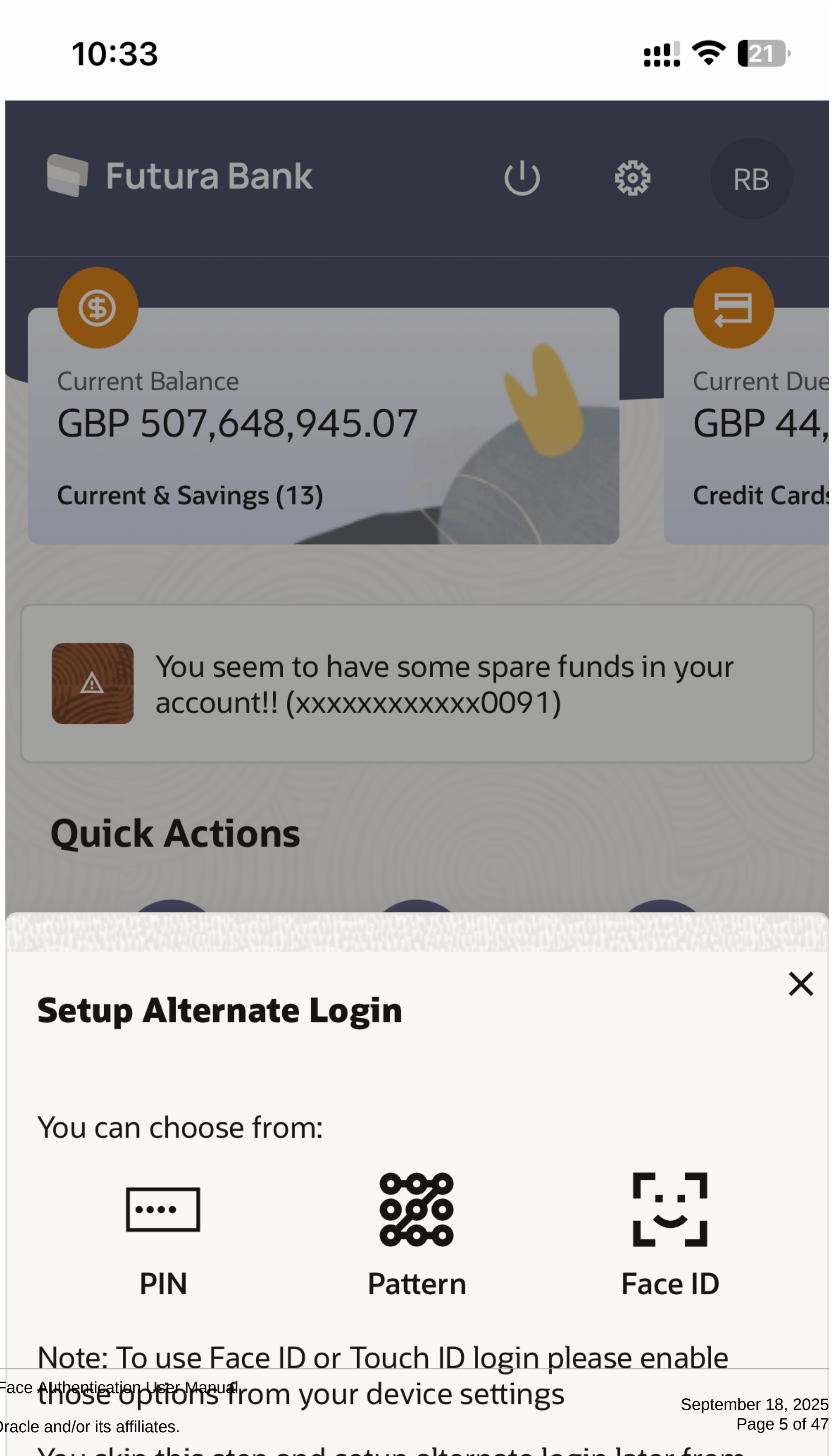
Figure 1-1 Futura Bank Login Page



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

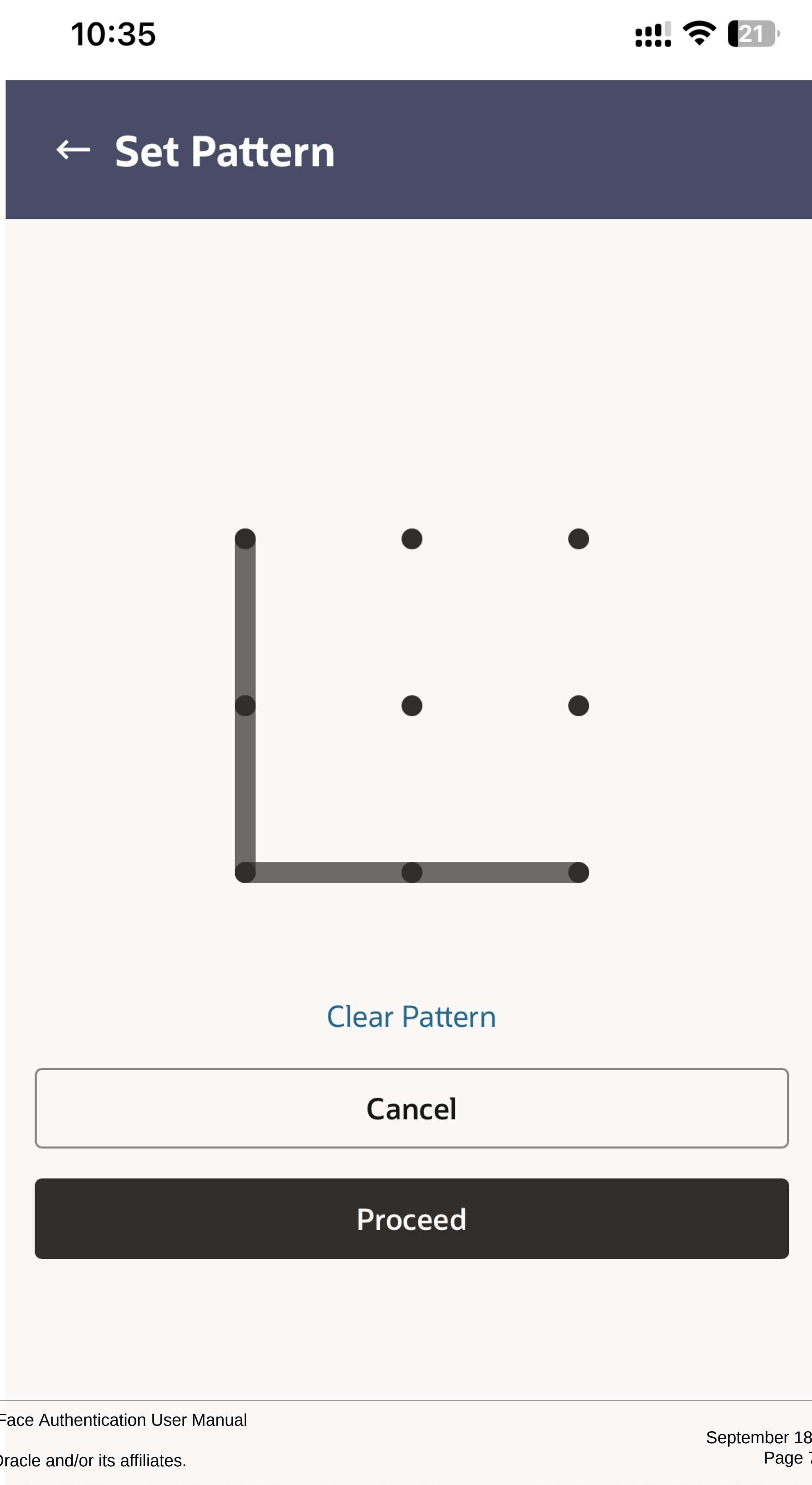


> **Note**
>
> a. For registering **Alternate Login Method** on the User's device will automatically cancel the previous active registrations if any on other devices. Application verify user with unique identifier linked to device.
>
> b. To skip setup and enable it later, click **Setup Later** and then enabled later by navigating to **Profile** and click **Settings**. Refer **Manage Pattern** section for more information.

5. Select the **Pattern** option as the login method.

   The **Set Pattern** screen appears.

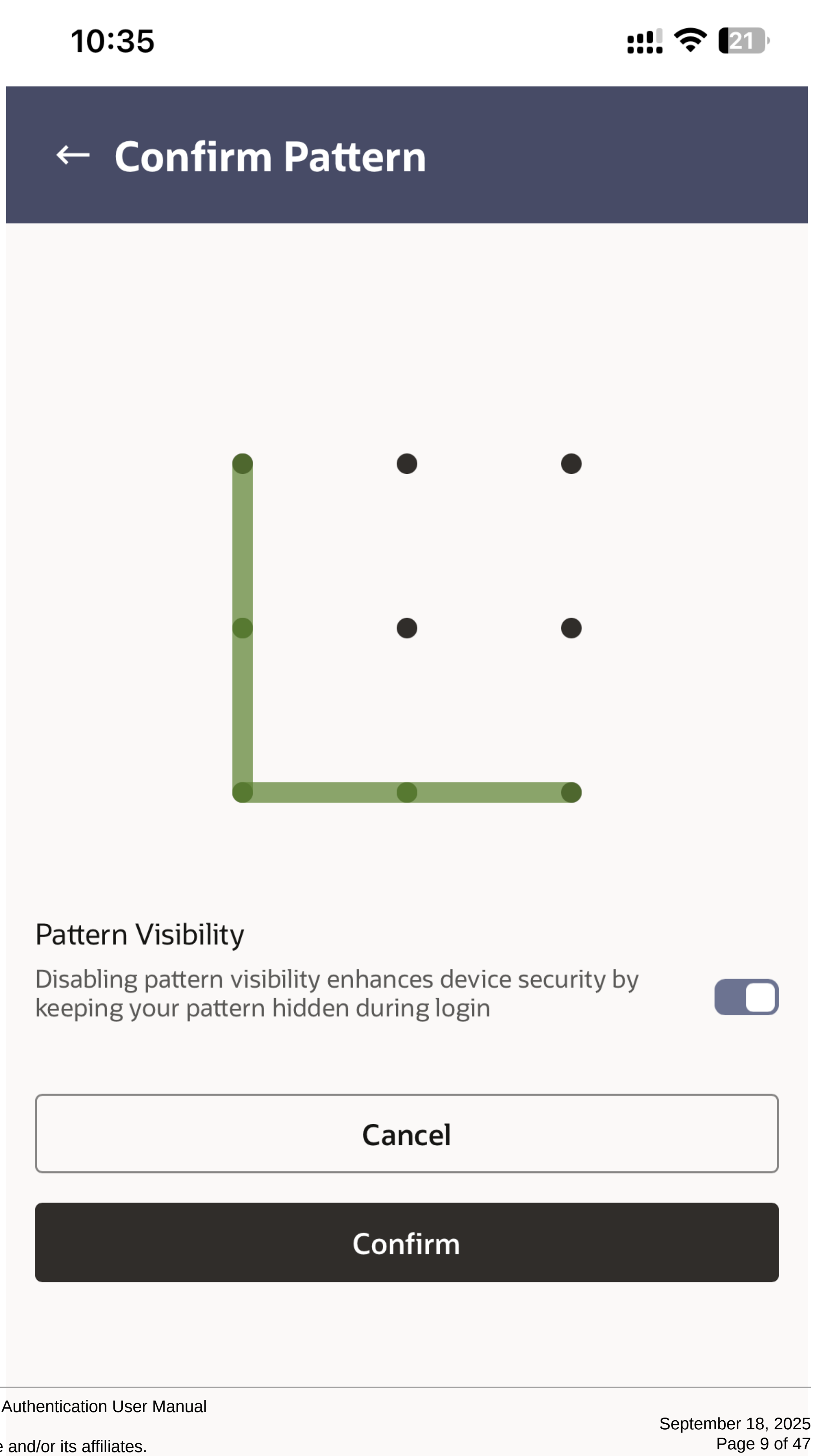
Figure 1-3 Set Pattern screen



6. Set the desired pattern. Draw a pattern connecting a minimum of 4 dots.
7. Perform one of the following actions:
   - Click **Proceed** to proceed to next step.

     The **Confirm Pattern** screen appears.

Figure 1-4 Confirm Pattern screen

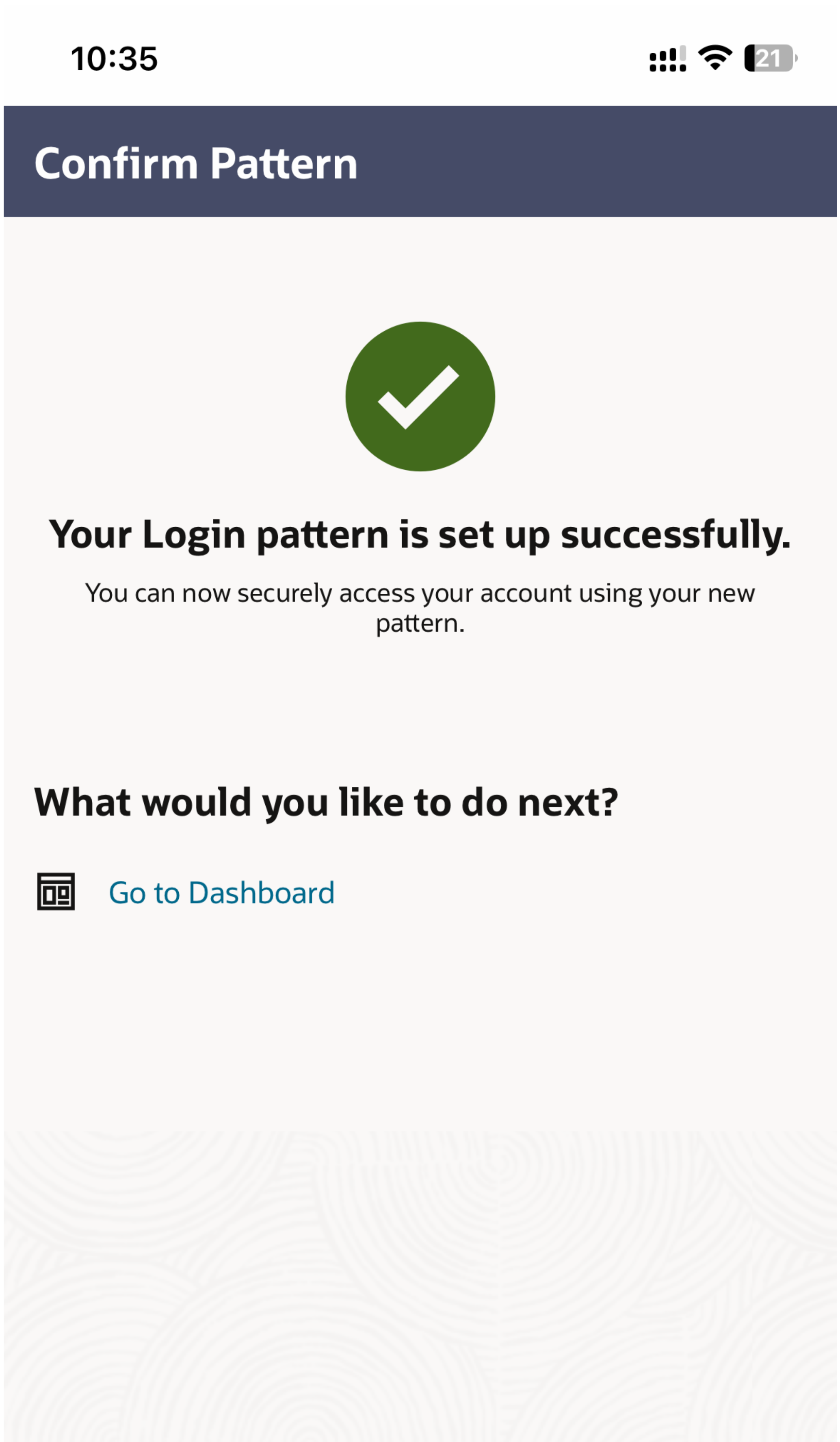


- Click **Cancel** to cancel the transaction.
- Click **Clear Pattern** to reset the pattern and redraw it.

8. Redraw the same pattern to confirm the pattern.
9. Toggle the **Pattern Visibility** button to show/hide the pattern during login.
10. Perform one of the following actions:
    - Click **Confirm**.

      The success message of pattern set appears.

Figure 1-5 Success Message screen



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

- Click **Cancel** to cancel the transaction.

1.1.2 Manage Pattern

This topic provides the systematic instructions for changing or resetting defined login pattern.

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.

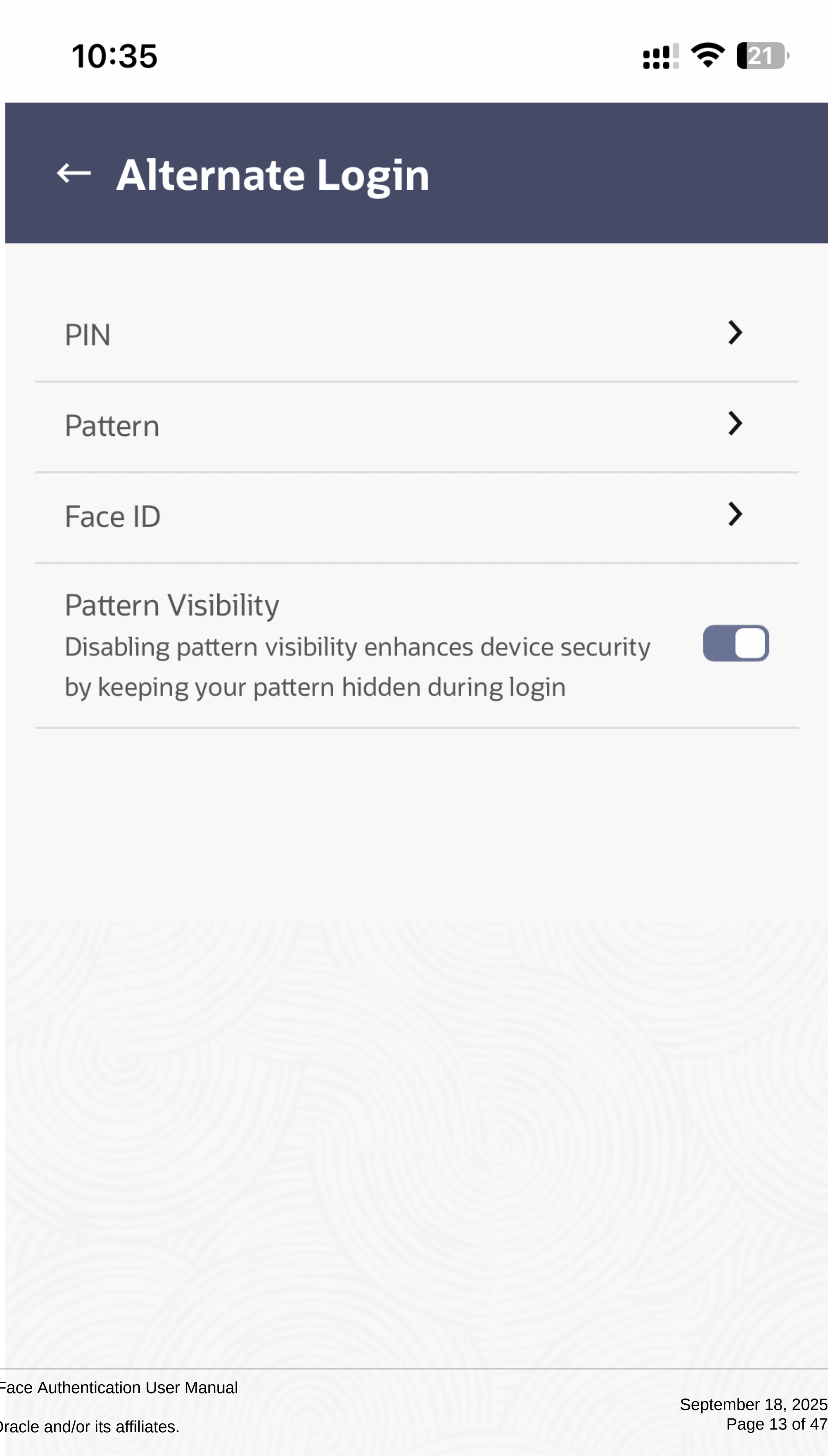
To reset the pattern for login transaction:

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.
4. Click **Proceed**.

   The **Alternate Login** screen appears.

Figure 1-6 Manage Pattern & Pattern Visibility



5. Toggle the **Pattern Visibility** button to show/hide the pattern during login.

   The pattern will be visible on screen during your next login.

   > **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.

   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.
9. Perform one of the following actions:
   - Click **Confirm**.

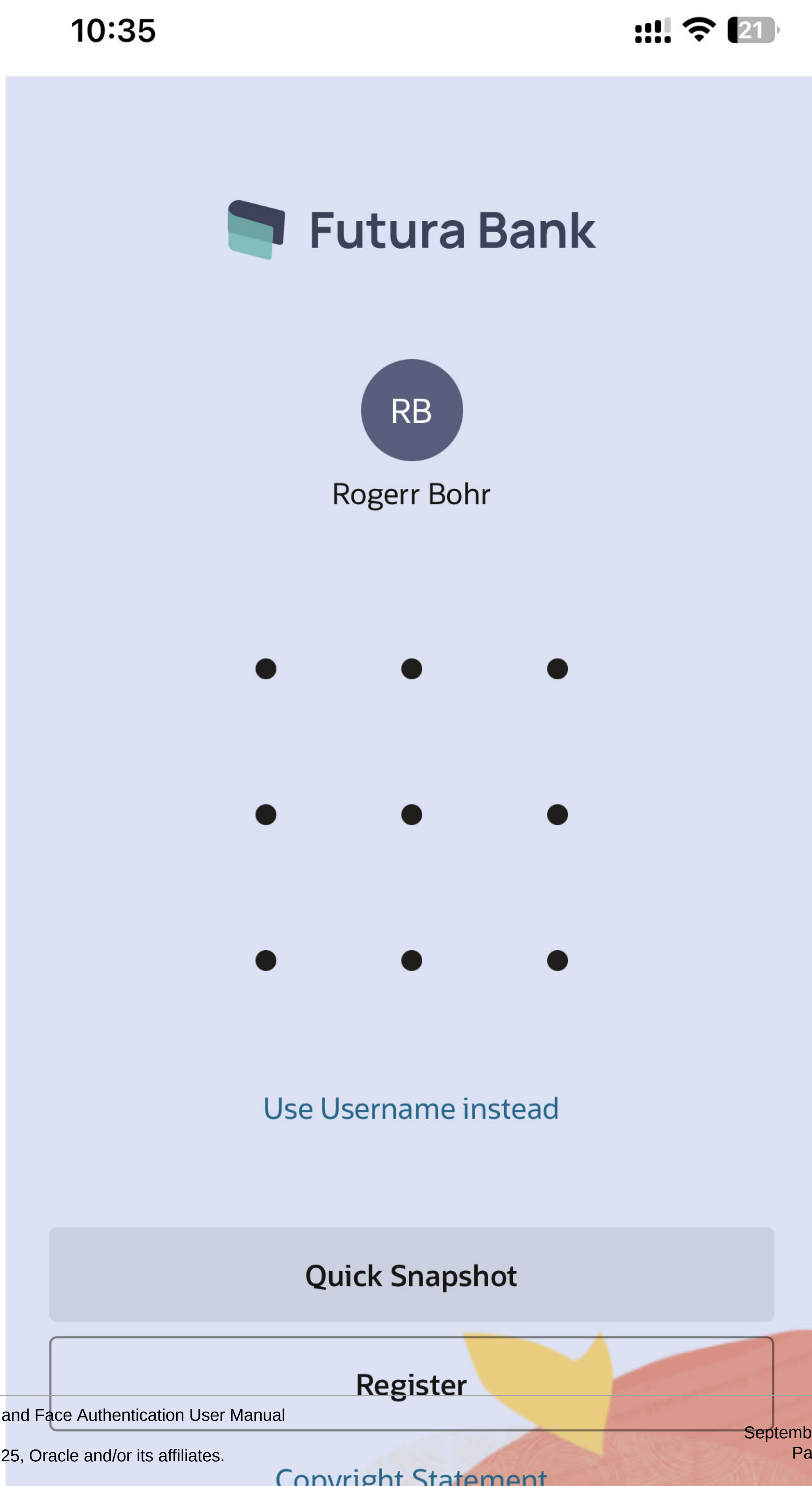
     The **Confirm Pattern** screen appears.

     The success message for new pattern being set is displayed.
   - Click **Cancel** to cancel the transaction.
10. Perform one of the following actions:
    - Click **Go to Dashboard**, to navigate to the Dashboard.
    - Click **More Security Options** to go to other security options.

1.1.3 Login using pattern

his topic explains how to log in to the Futura Bank mobile application by drawing a pattern on the screen after it has been configured as an alternate login method.

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 topic describes the process of PIN-based authentication to login to Futura Bank mobile application.

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

- Set PIN (First Time Login Flow)
  This topic provides the systematic instructions for defining a PIN login on the Futura Bank mobile application using login credentials.
- Manage PIN
  This topic provides the systematic instructions for changing or resetting your defined login PIN.
- Login using PIN
  his topic explains how to log in to the Futura Bank mobile application by using PIN after it has been configured as an alternate login method.

1.2.1 Set PIN (First Time Login Flow)

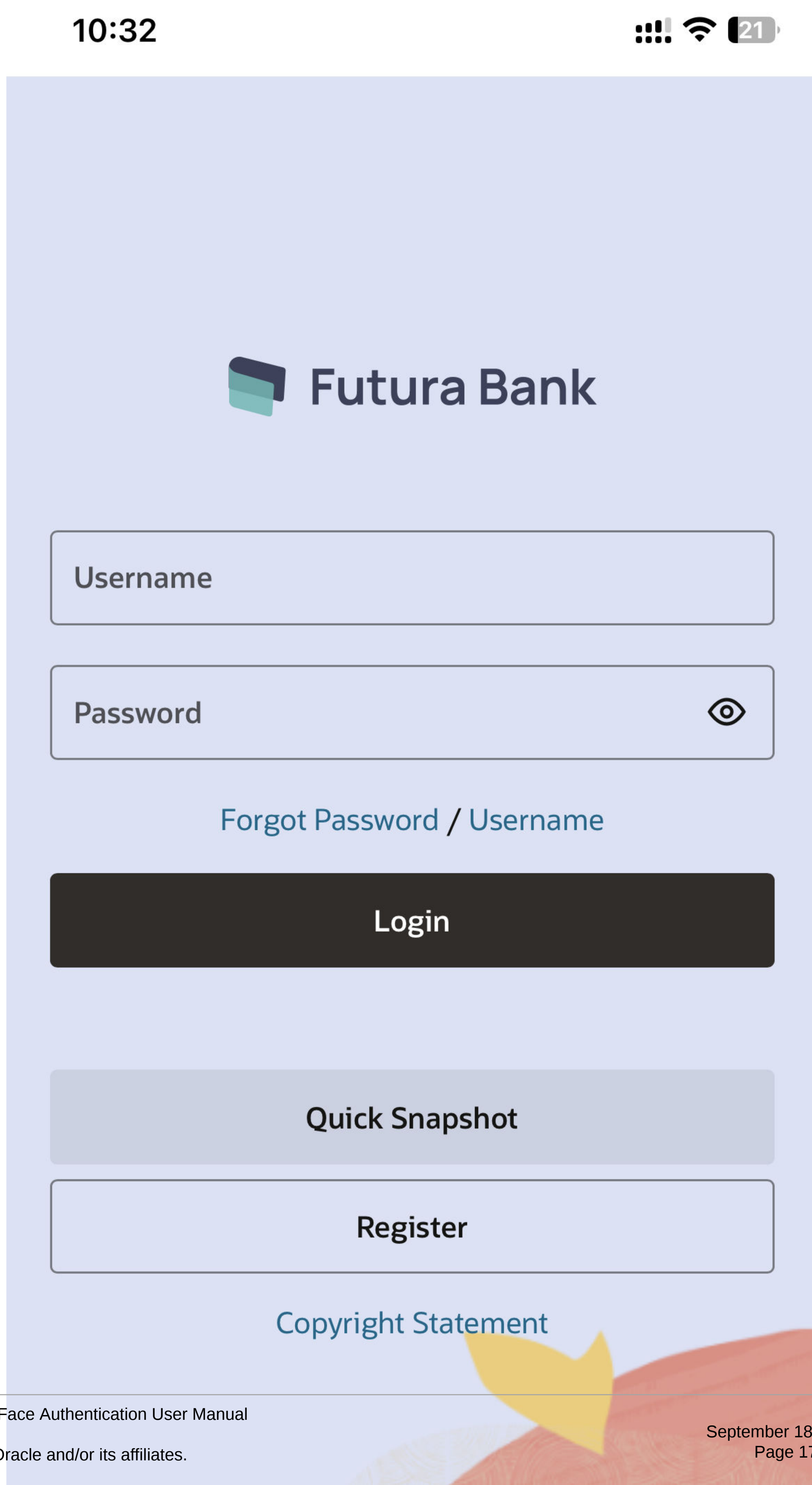
This topic provides the systematic instructions for defining a PIN login on the Futura Bank mobile application using login credentials.

To set PIN for login transaction:

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

   The **Futura Bank** login page appears.

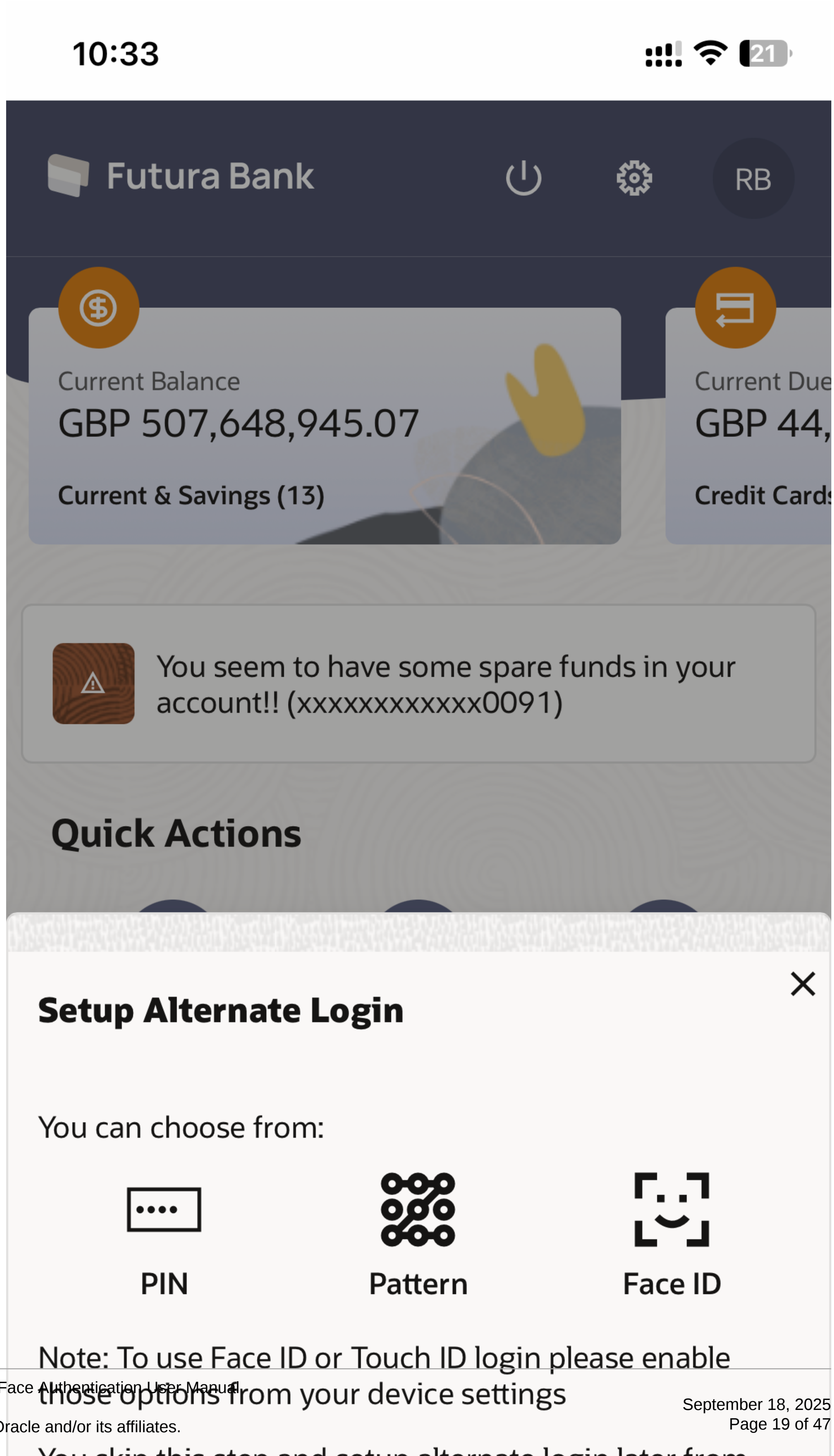
Figure 1-8 Futura Bank Login Page



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

   The **Setup Alternate Login** popup screen appears.

Figure 1-9 Select Alternate Login Method screen- PIN



Note

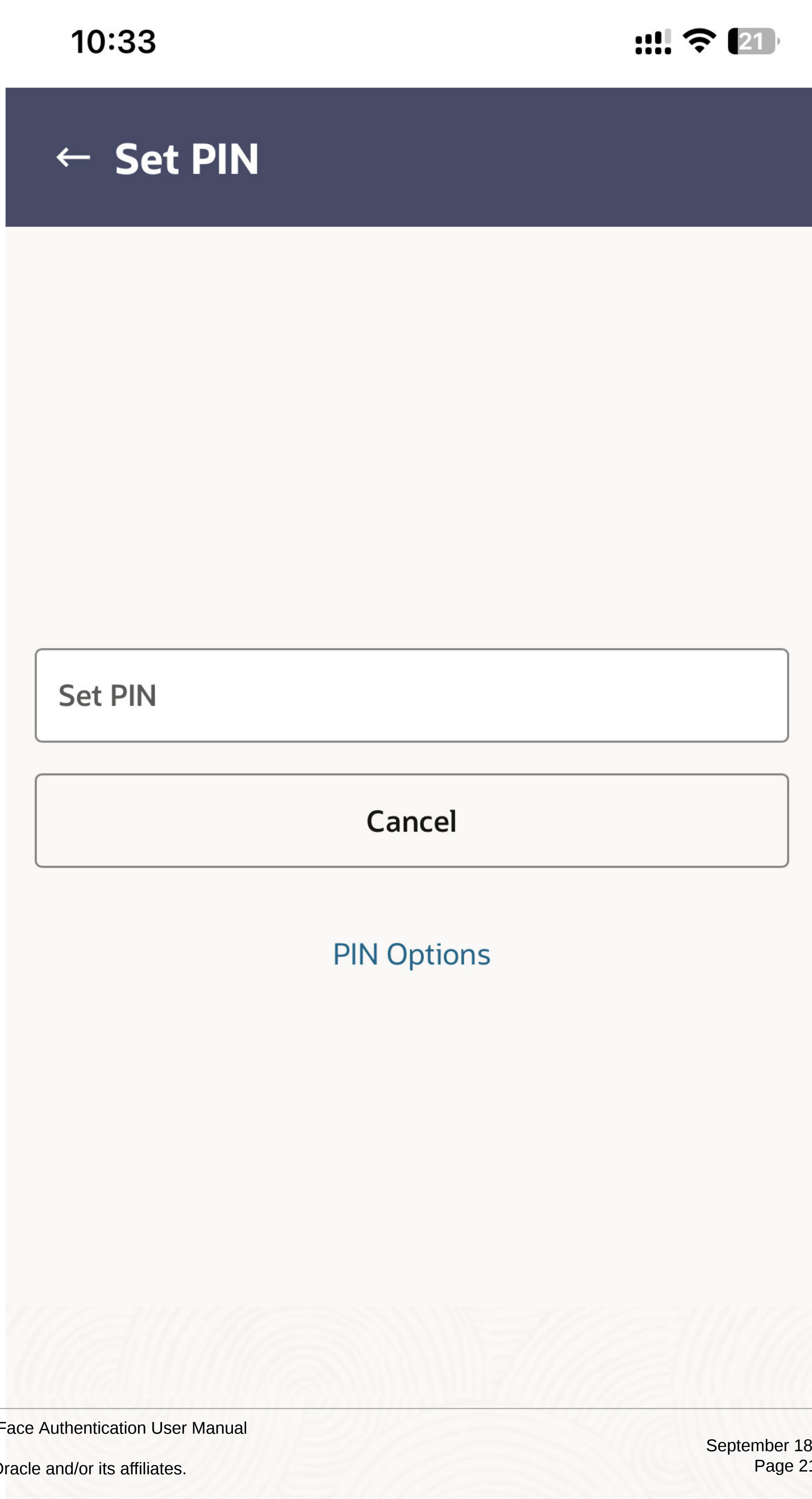
a. For registering **Alternate Login Method** on the User's device will automatically cancel the previous active registrations if any on other devices. Application verify user with unique identifier linked to device.

b. To skip setup and enable it later, click **Setup Later** and then enabled later by navigating to **Profile** and click **Settings**. Refer **Manage PIN** section for more information.

5. Select the **PIN** based authentication method.

   The **Set PIN** screen appers.

Figure 1-10 Set PIN screen

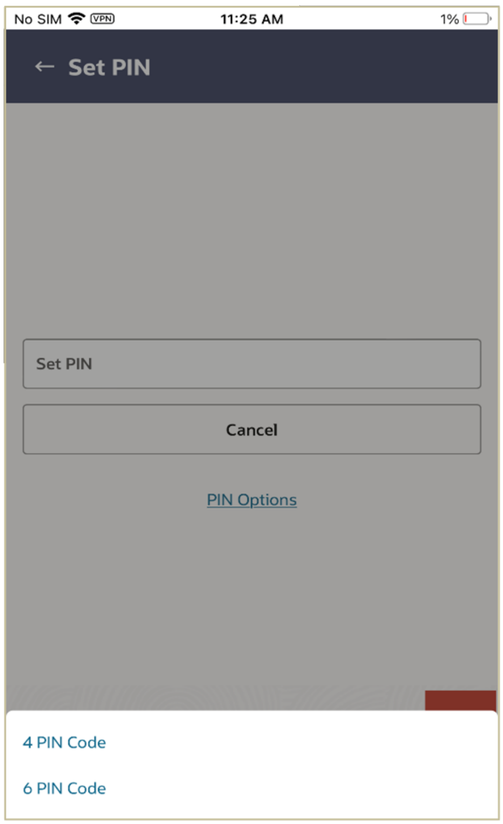


6. Perform one of the following actions:
   - In the **Set PIN** field, enter the PIN that needs to be set for login.

     The **Confirm PIN** screen appears.
   - Click **Cancel** to cancel the transaction.
   - 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.

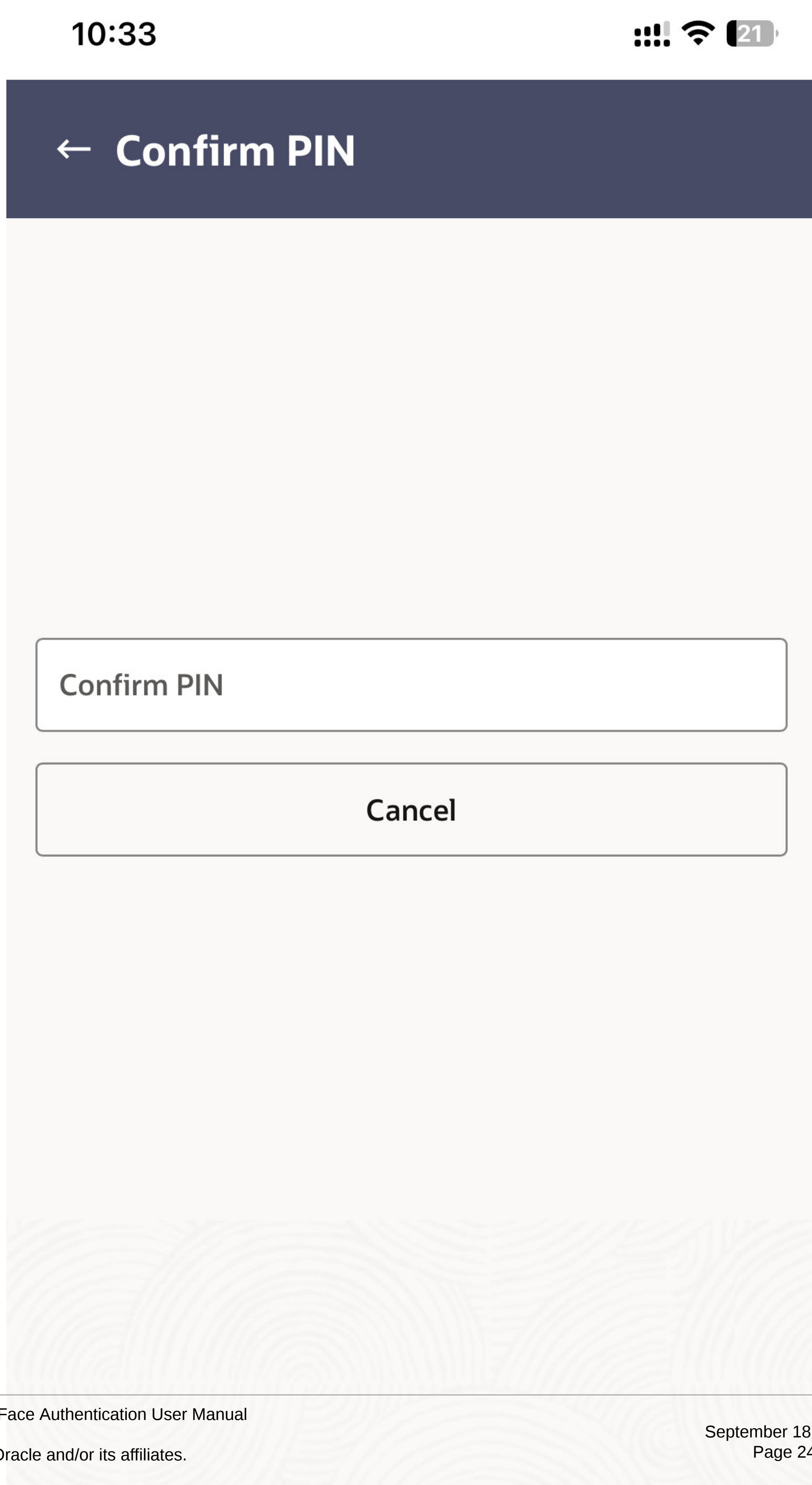
> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-1 PIN Options screen - 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.

Figure 1-12 Confirm PIN screen



> **Note**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

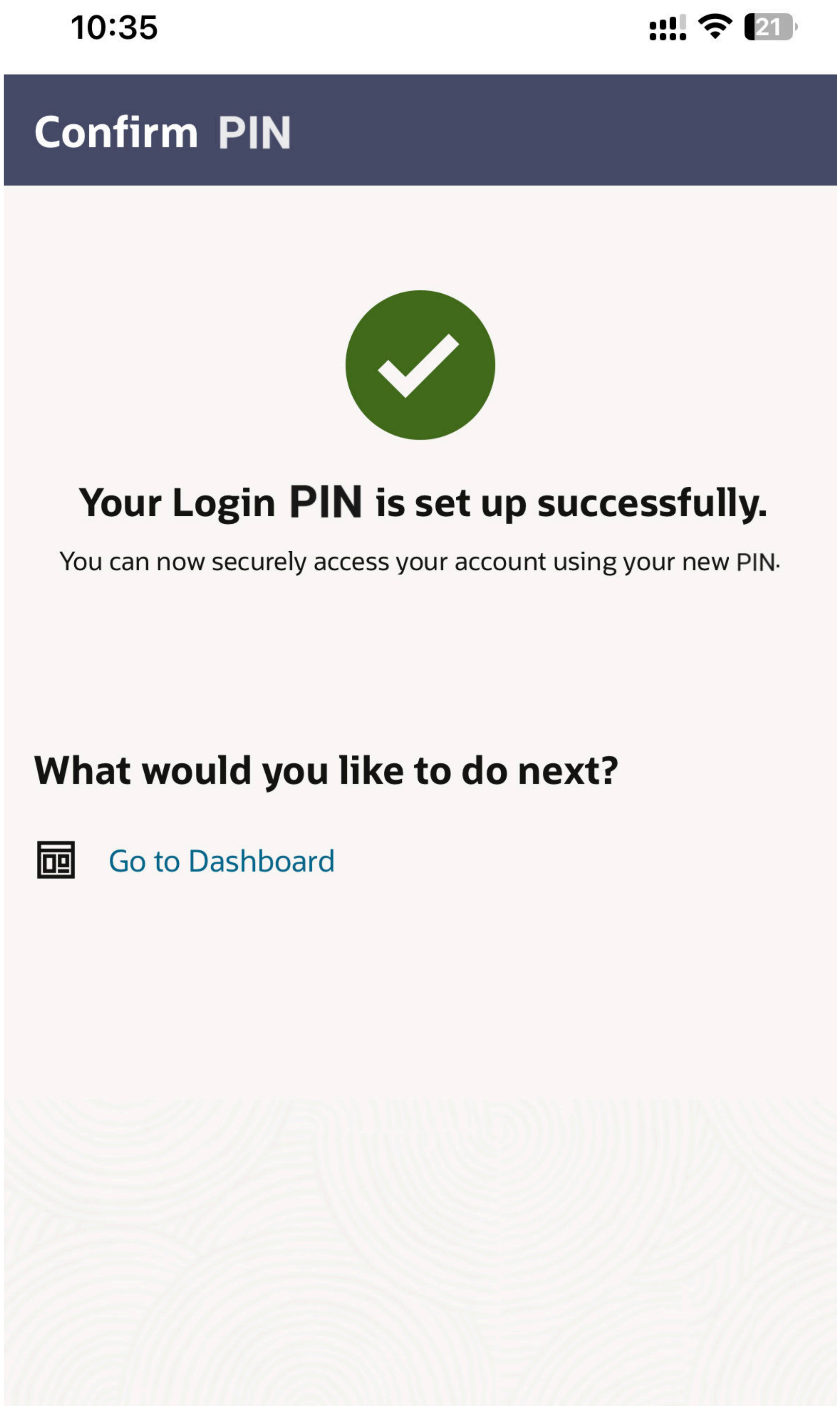
Table 1-2 Confirm PIN screen - Field Description

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

8. Perform one of the following actions:
   - In the **Confirm PIN** field, re-enter the pin for confirmation.

     The success message of PIN set appears.

Figure 1-13 Success Message screen



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.

- Click **Cancel** to cancel the transaction.

1.2.2 Manage PIN

This topic provides the systematic instructions for changing or resetting your defined login PIN.

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.

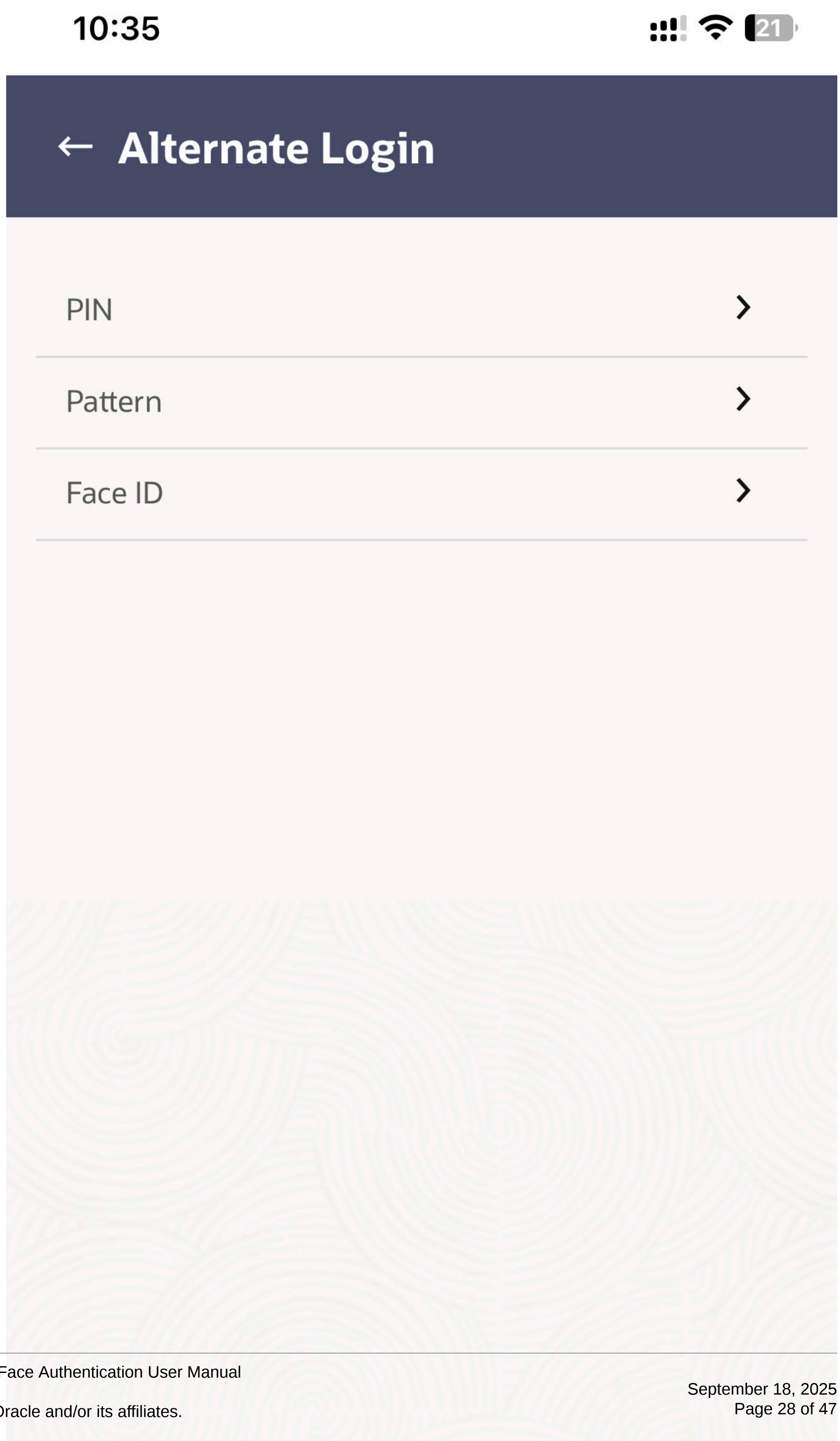
To reset the PIN for login transaction:

1. Login to the **Futura Bank** application.
2. 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.
4. 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.

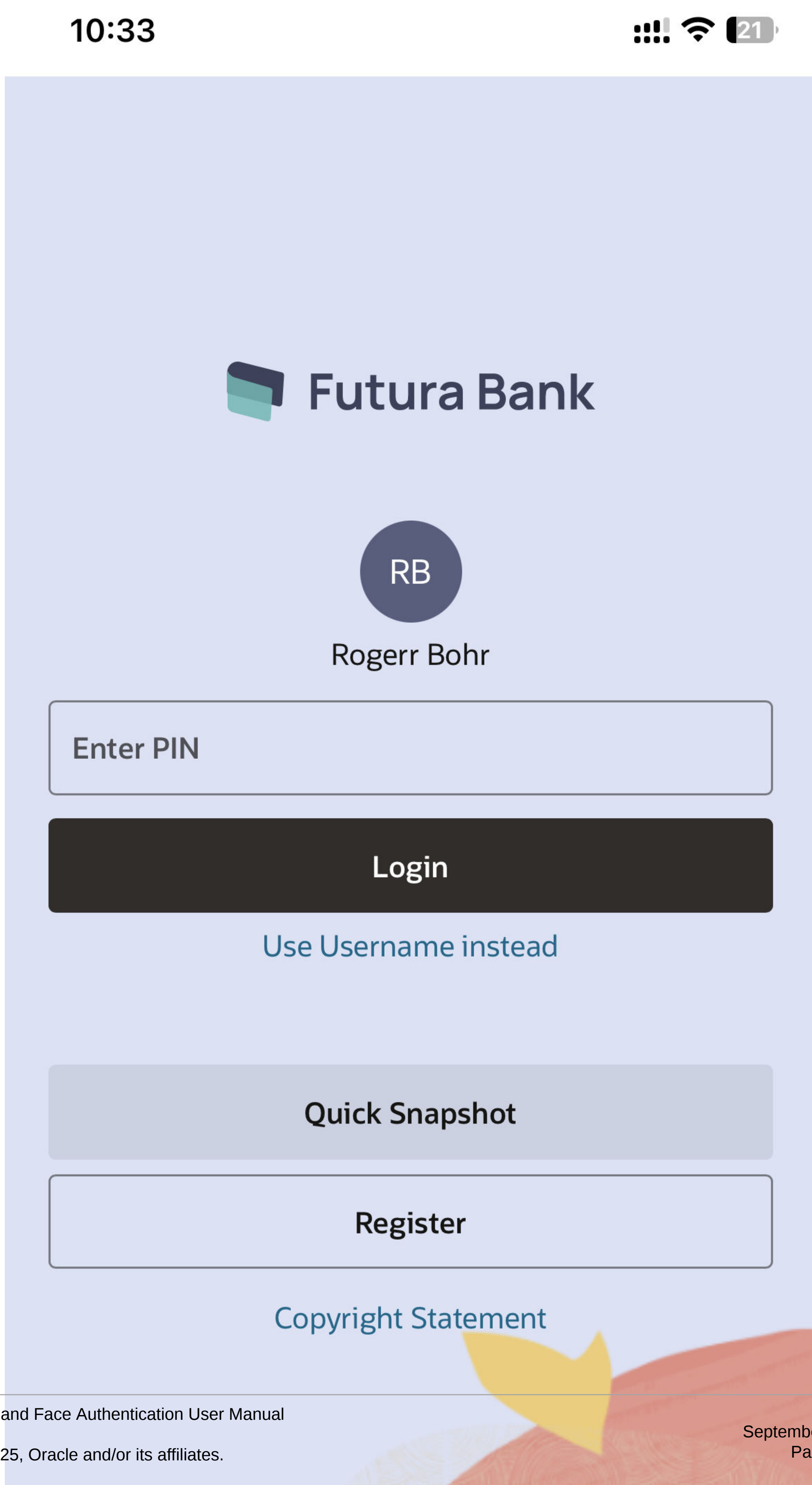
   The **Confirm PIN** screen appears.
6. In the **Confirm PIN** field, re-enter the pin for confirmation.

   The success message for new pattern being set is displayed.
7. Perform one of the following actions:
   - Click **Go to Dashboard**, to navigate to the Dashboard.
   - Click **More Security Options** to go to other security options.

1.2.3 Login using PIN

his topic explains how to log in to the Futura Bank mobile application by using PIN after it has been configured as an alternate login method.

Figure 1-15 Login Using PIN



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

1.3 Face ID Based Authentication

This topic dscribes the process by which users can authenticate into the Futura Bank application via Face ID, as an alternative to user ID and password authentication.

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
- Face ID Based- Set Face Recognition (First Time Login Flow)
  This topic provides the systematic instructions for enabling Face ID login on the Futura Bank mobile application using your user ID and password.
- Login using Face ID
  his topic explains how to log in to the Futura Bank mobile application with Face ID after it has been configured as an alternate login method.

1.3.1 Face ID Based- Set Face Recognition (First Time Login Flow)

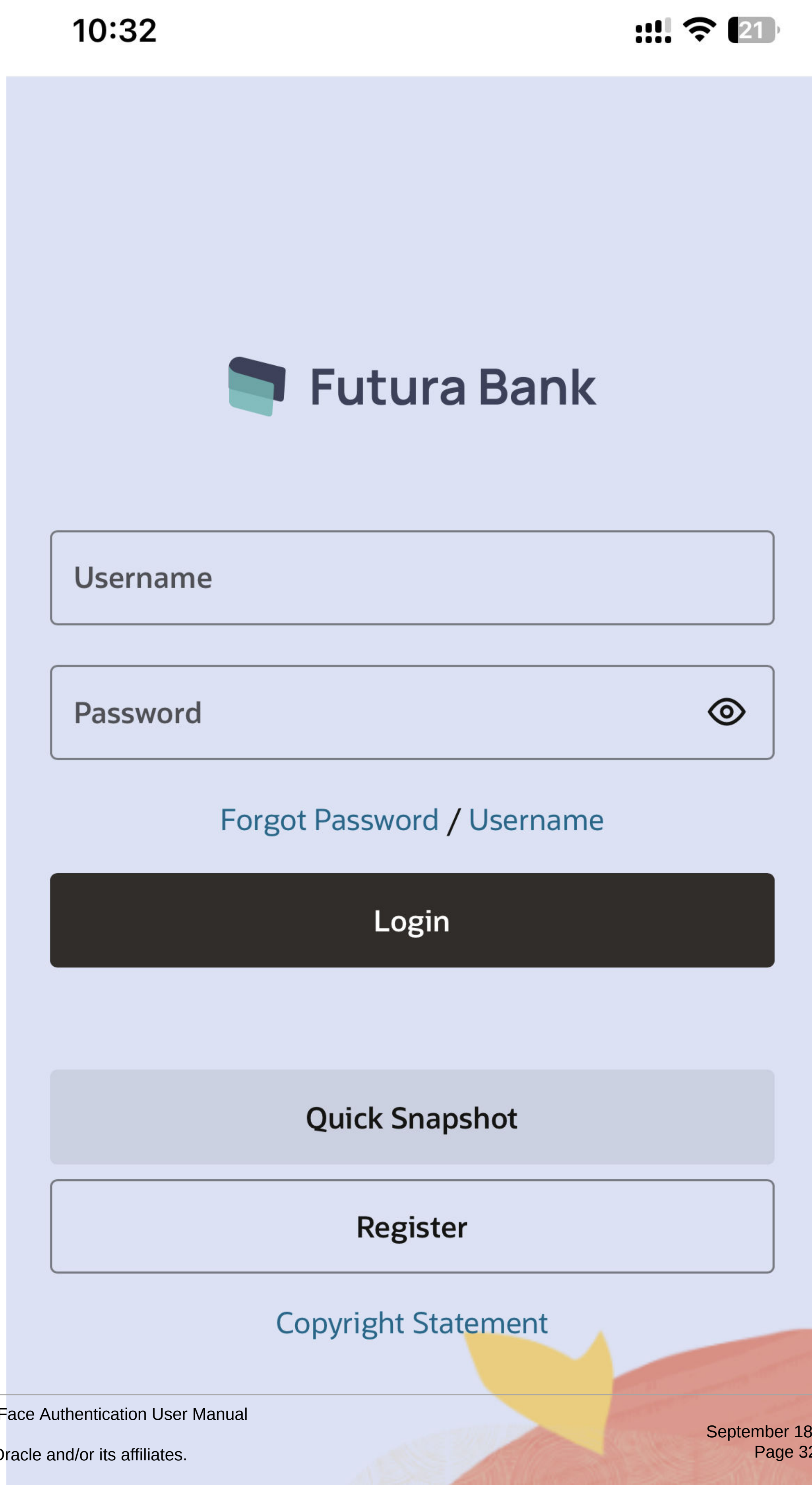
This topic provides the systematic instructions for enabling Face ID login on the Futura Bank mobile application using your user ID and password.

To set face recognition for login transaction:

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

   The **Futura Bank** login page appears.

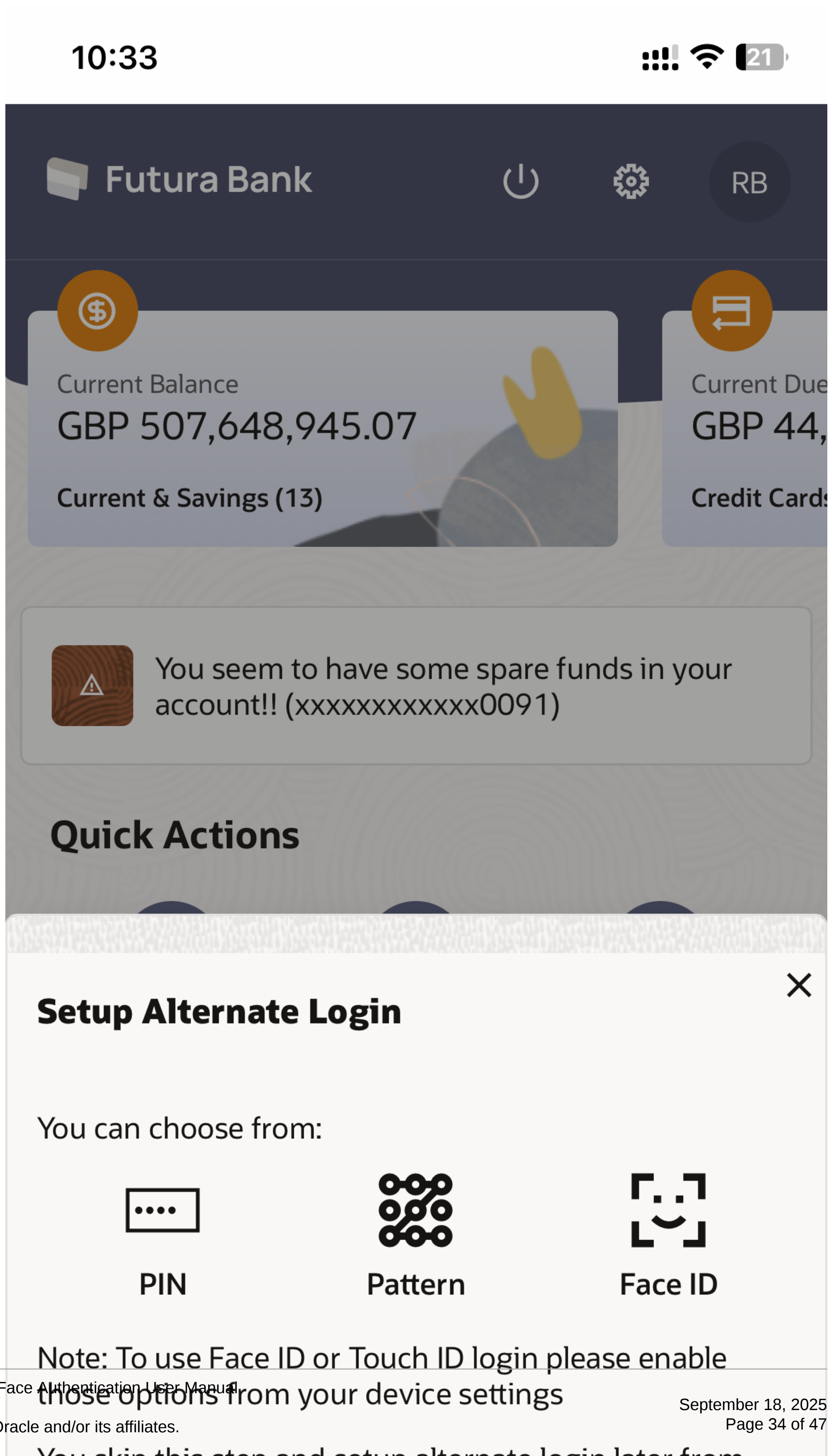
Figure 1-16 Futura Bank login



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.

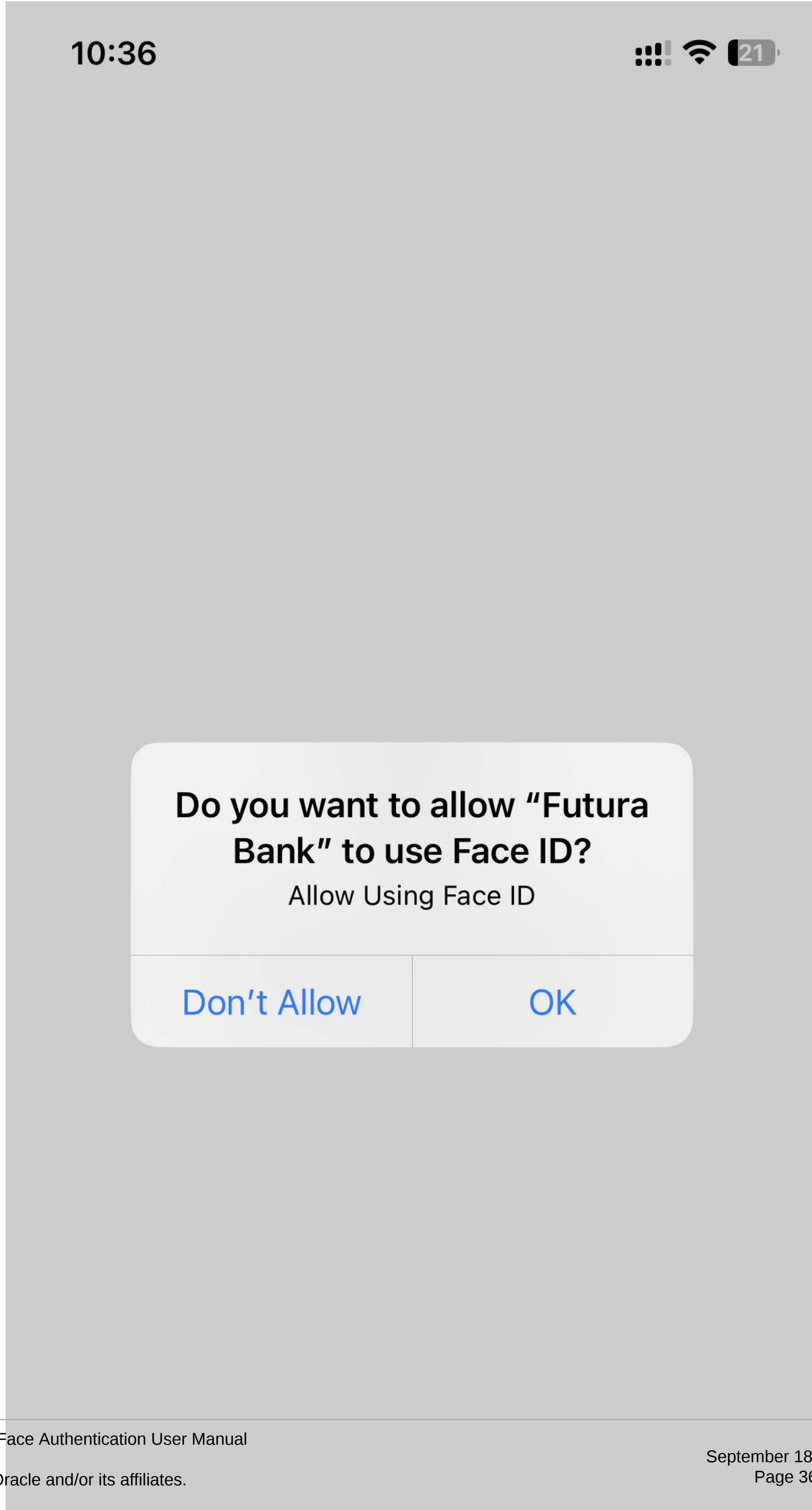
Figure 1-17 Select Alternate Login Method screen- Face ID



> **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. To skip setup and enable it later, click **Setup Later** and then enabled later by navigating to **Profile** and click **Settings**. Refer **Manage Face ID** section for more information.

The **Face ID** Authentication screen appears.

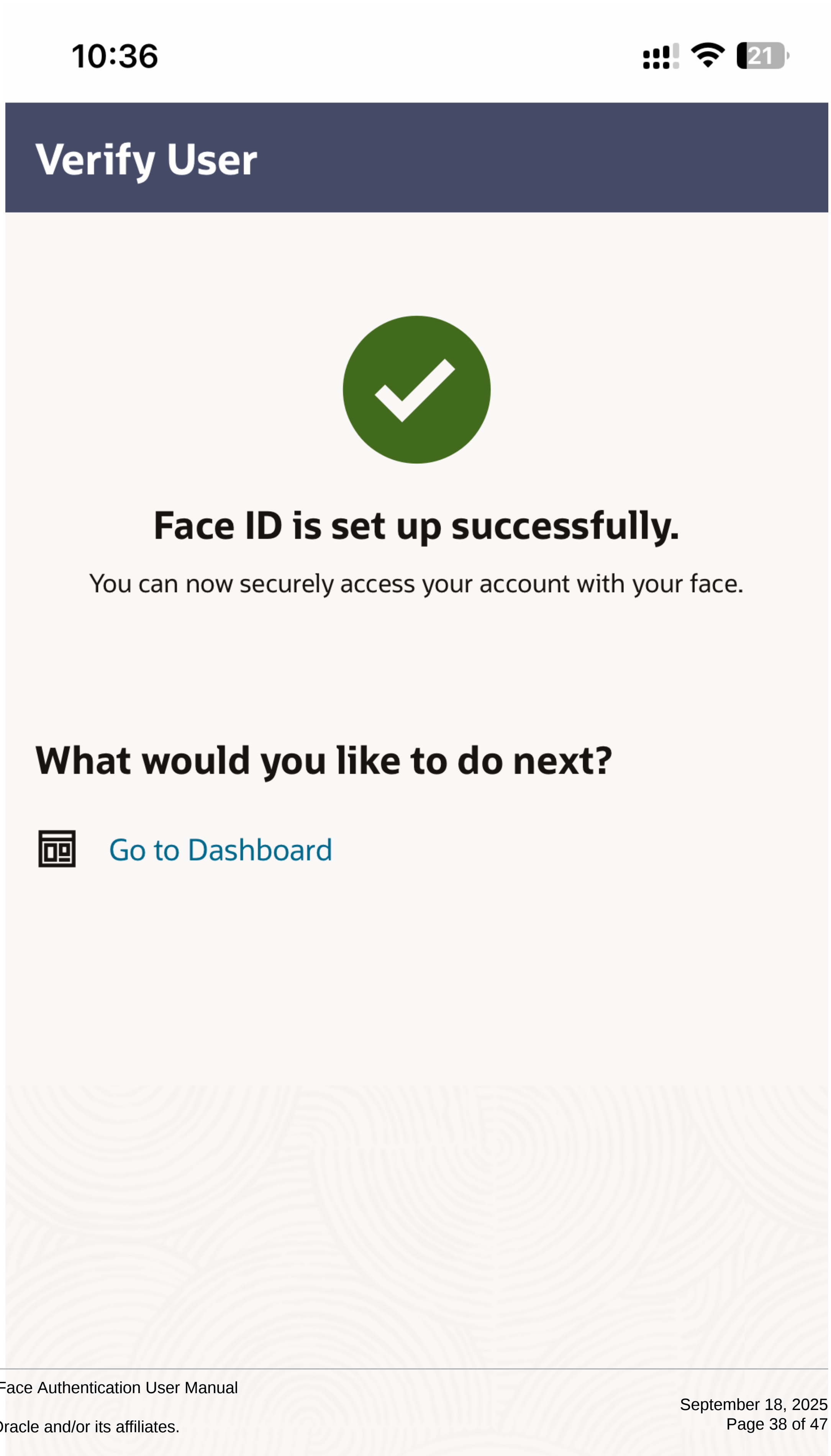
Figure 1-18 Face ID Authentication



5. Click **OK**.

   The **Set Face ID** confirmation screen appears.

Figure 1-19 Success Message screen

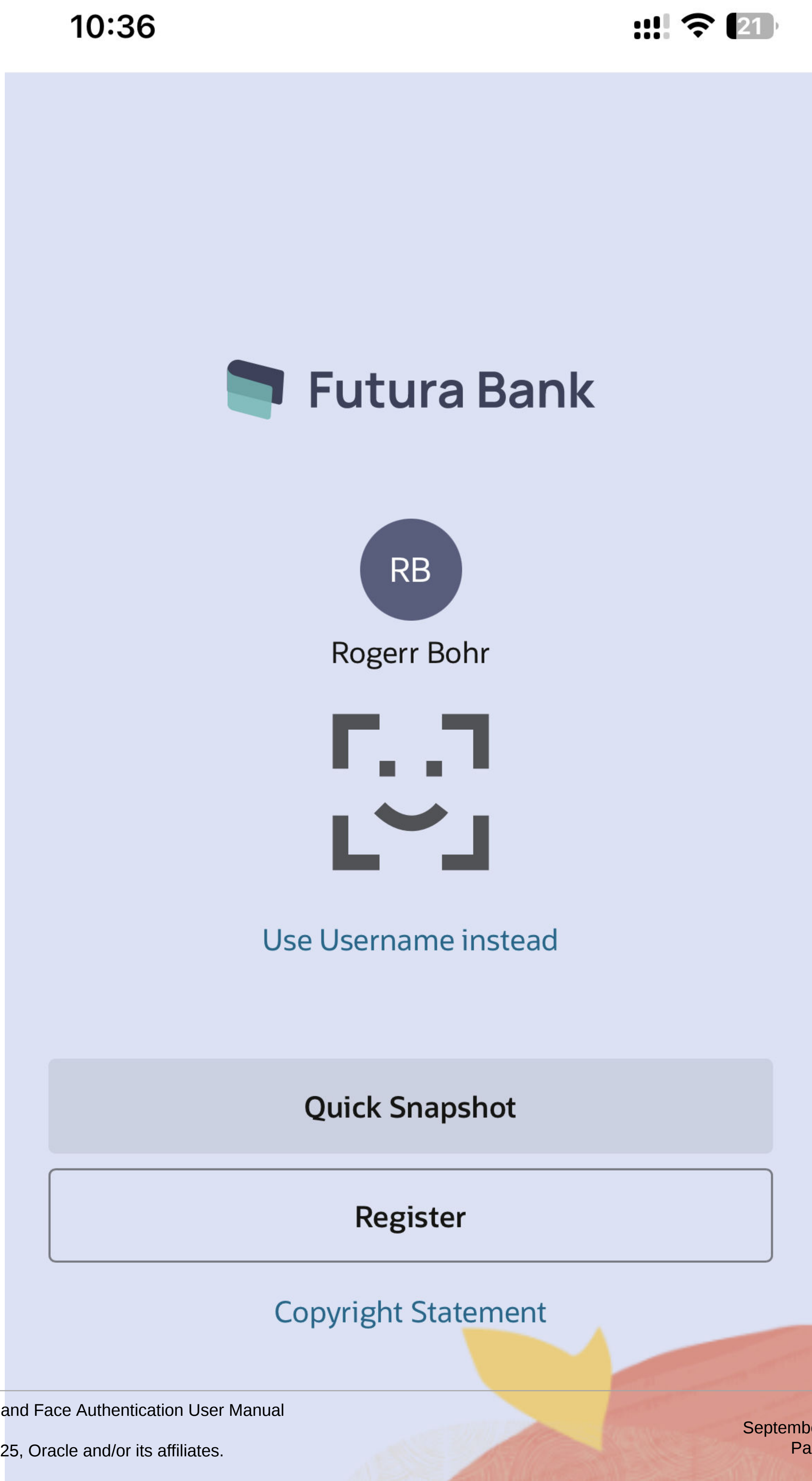


Upon successful configuration of **Face ID** as an alternate login method, the **Login with Face ID** option will appear on the login page.

1.3.2 Login using Face ID

his topic explains how to log in to the Futura Bank mobile application with Face ID after it has been configured as an alternate login method.

Figure 1-20 Login Using Face ID



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

1.4 Touch ID Based Authentication

This topic describes the process of Touch ID-based authentication to login to Futura Bank mobile application.

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
- Touch ID Recognition (First Time Login)
  This topic provides the systematic instructions for defining a Touch ID (fingerprint) login on the Futura Bank mobile application using login credentials.
- Login using Touch ID
  This topic explains how to log in to the Futura Bank mobile application with Touch ID after it has been configured as an alternate login method.

1.4.1 Touch ID Recognition (First Time Login)

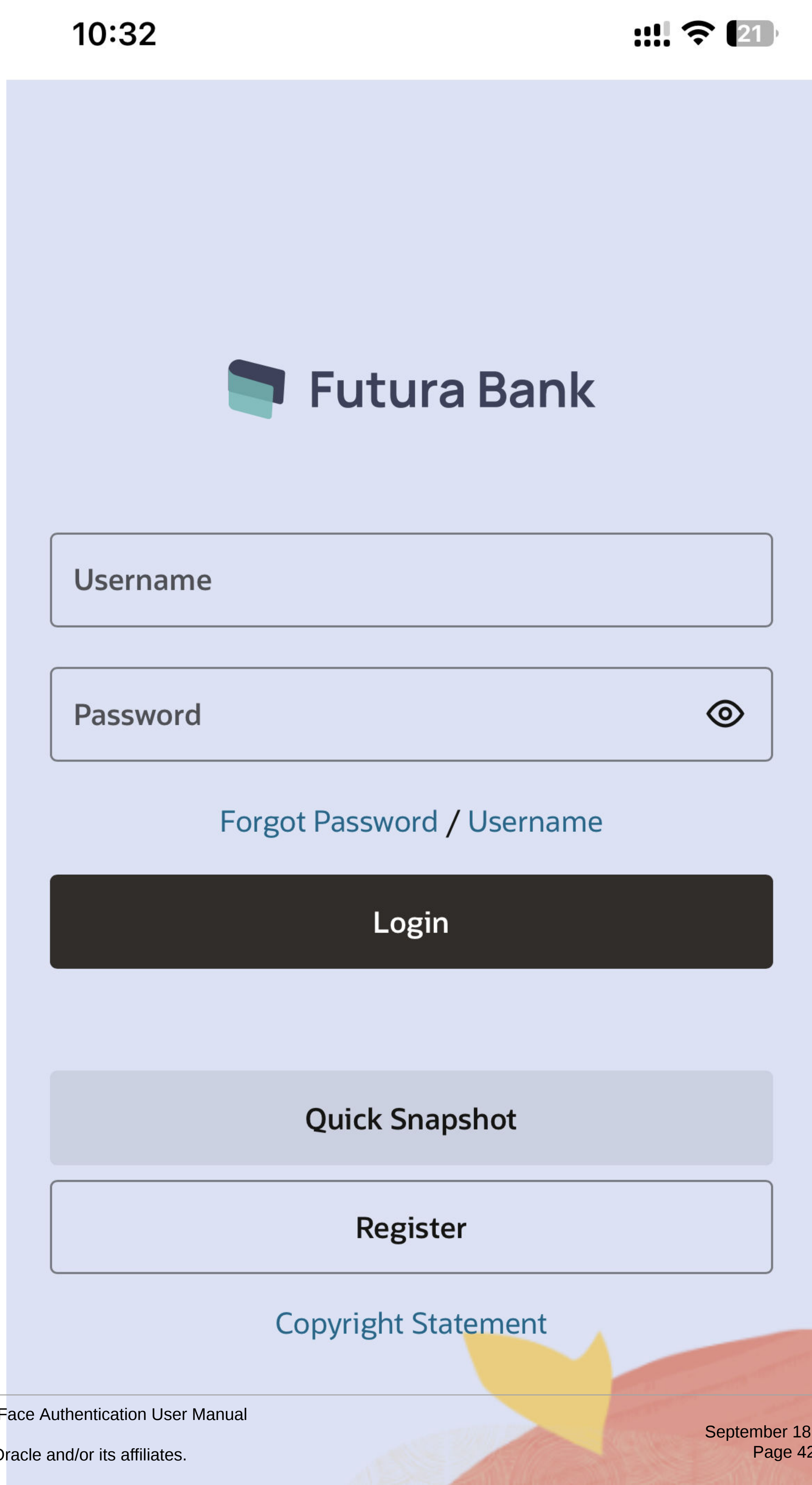
This topic provides the systematic instructions for defining a Touch ID (fingerprint) login on the Futura Bank mobile application using login credentials.

To set Touch ID for login transaction:

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

   The **Futura Bank** login page appears.

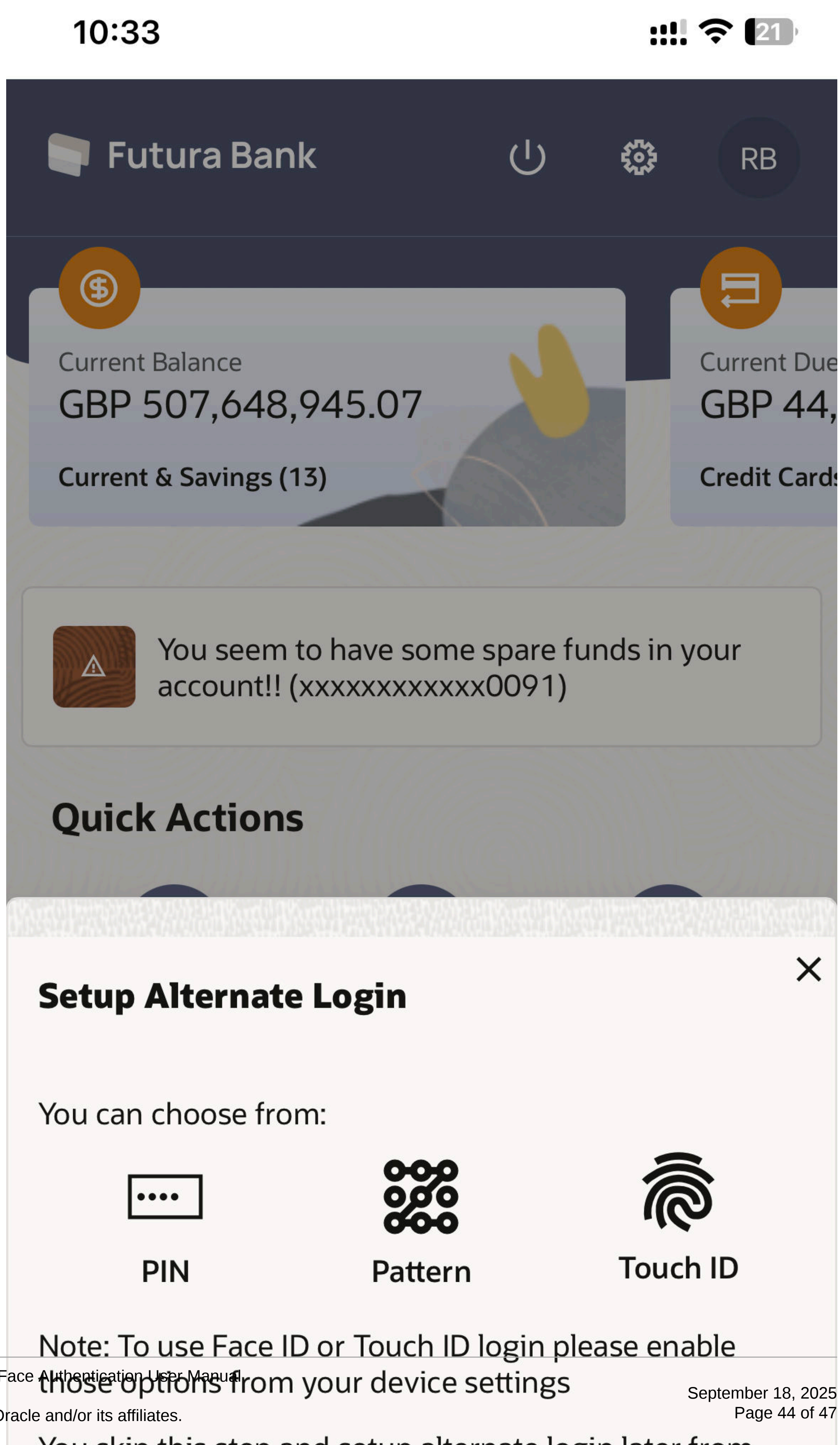
Figure 1-21 Futura Bank login



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

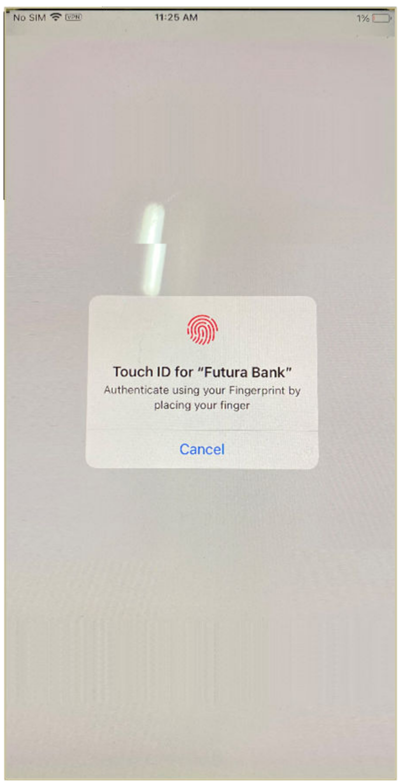


> **Note**
>
> a. For registering **Alternate Login Method** on the User's device will automatically cancel the previous active registrations if any on other devices. Application verify user with unique identifier linked to device.
>
> b. To skip setup and enable it later, click **Setup Later** and then enabled later by navigating to **Profile** and click **Settings**. Refer **Manage Touch ID** section for more information.

5. Select the **Touch ID** based authentication method.

   Upon successful fingerprint authentication, a confirmation message is displayed.

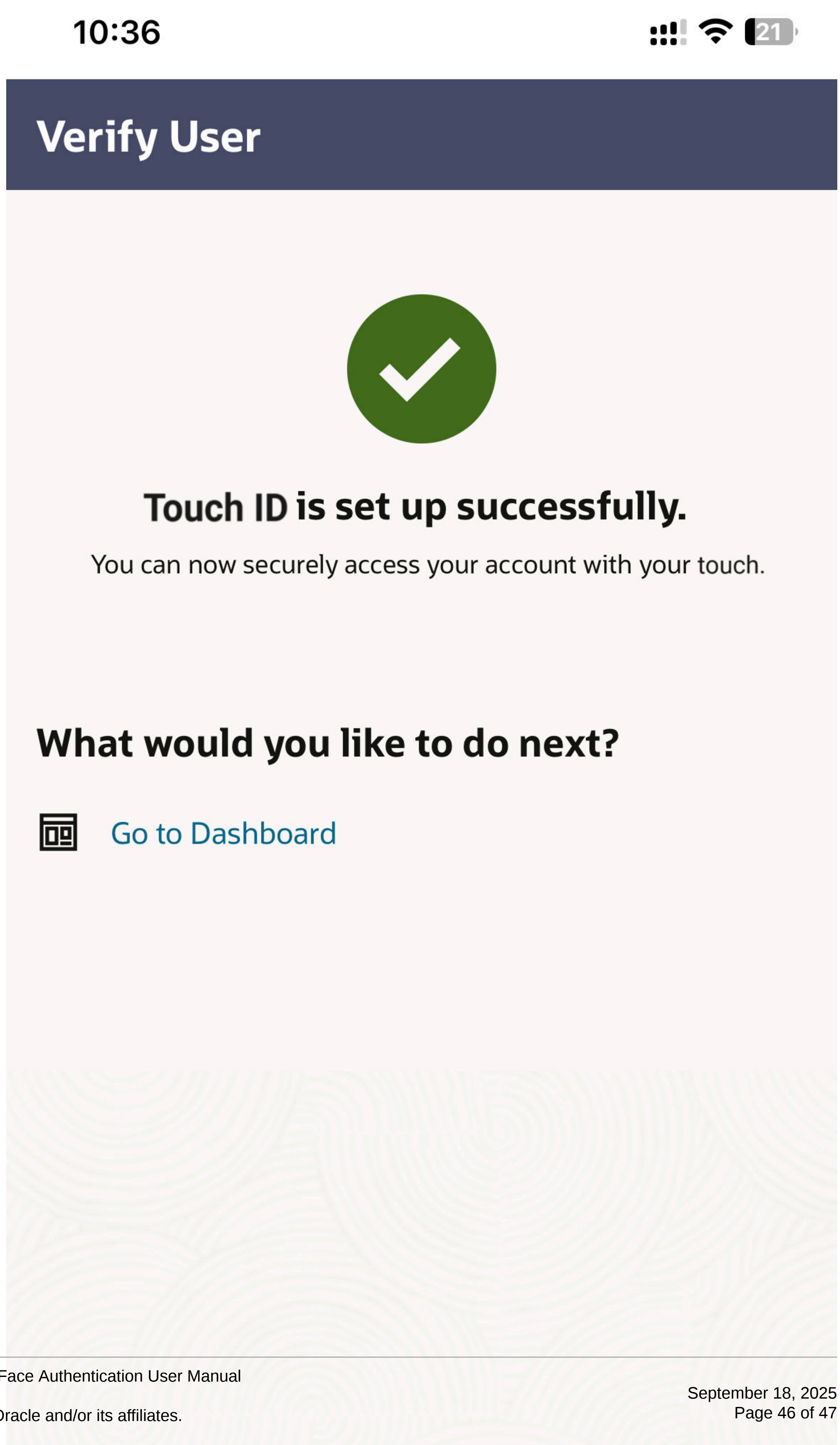
Figure 1-23 Touch ID Authentication



6. Click **OK**.

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

Figure 1-24 Success Message screen

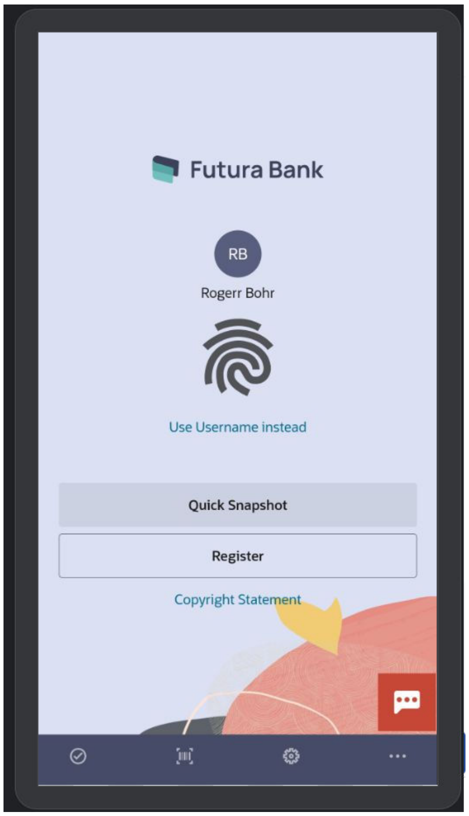


Upon successful configuration of Touch ID as an alternate login method, the **Login with Fingerprint** option will appear on the login page.

1.4.2 Login using Touch ID

This topic explains how to log in to the Futura Bank mobile application with Touch ID after it has been configured as an alternate login method.

Figure 1-25 Login Using Touch ID



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

2

Using Alternate Login Method

This topic provides the systematic instructions for using alternate login methods on the Futura Bank mobile application.

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

   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

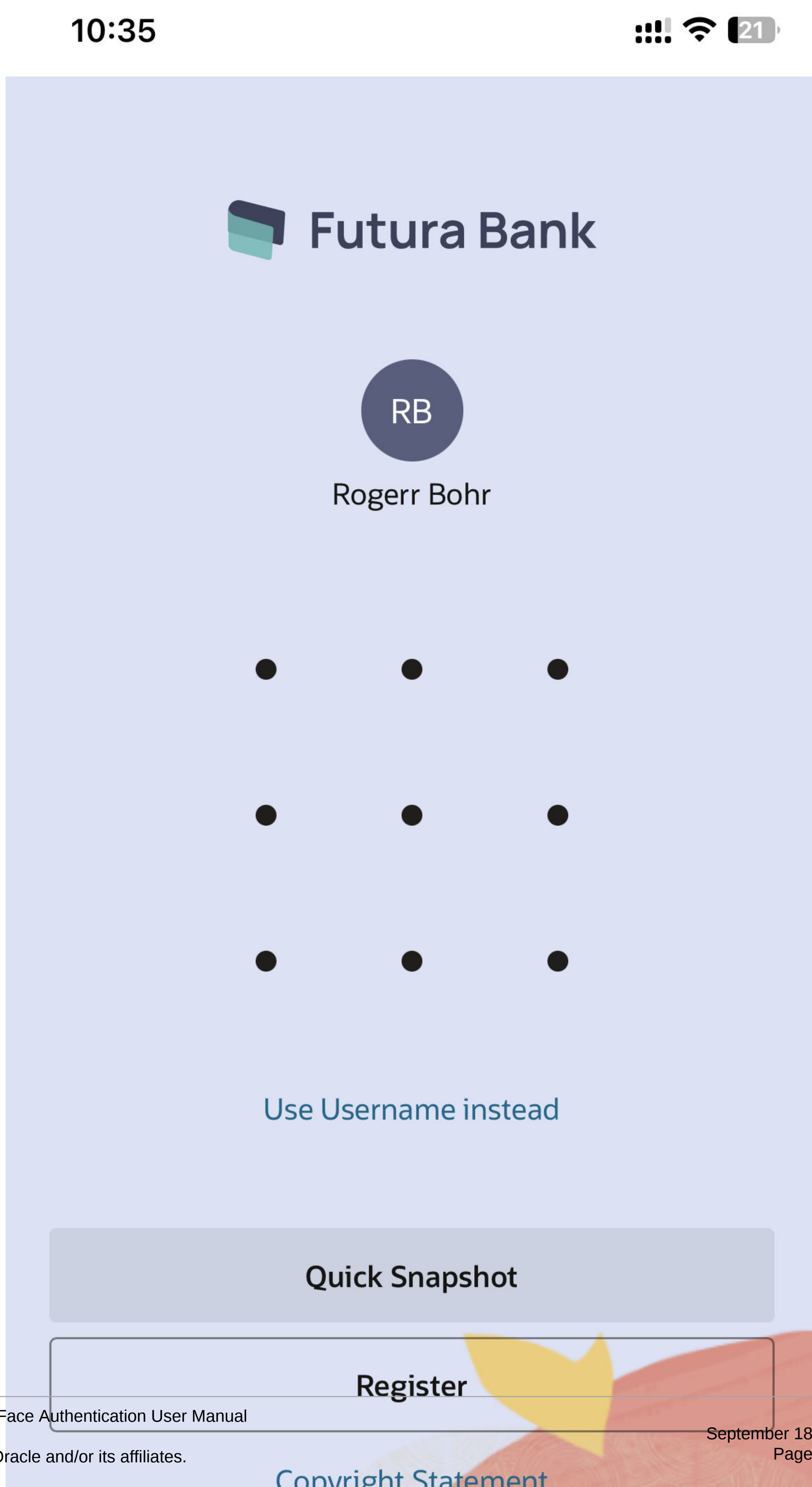


Figure 2-2 Login Method screen- PIN

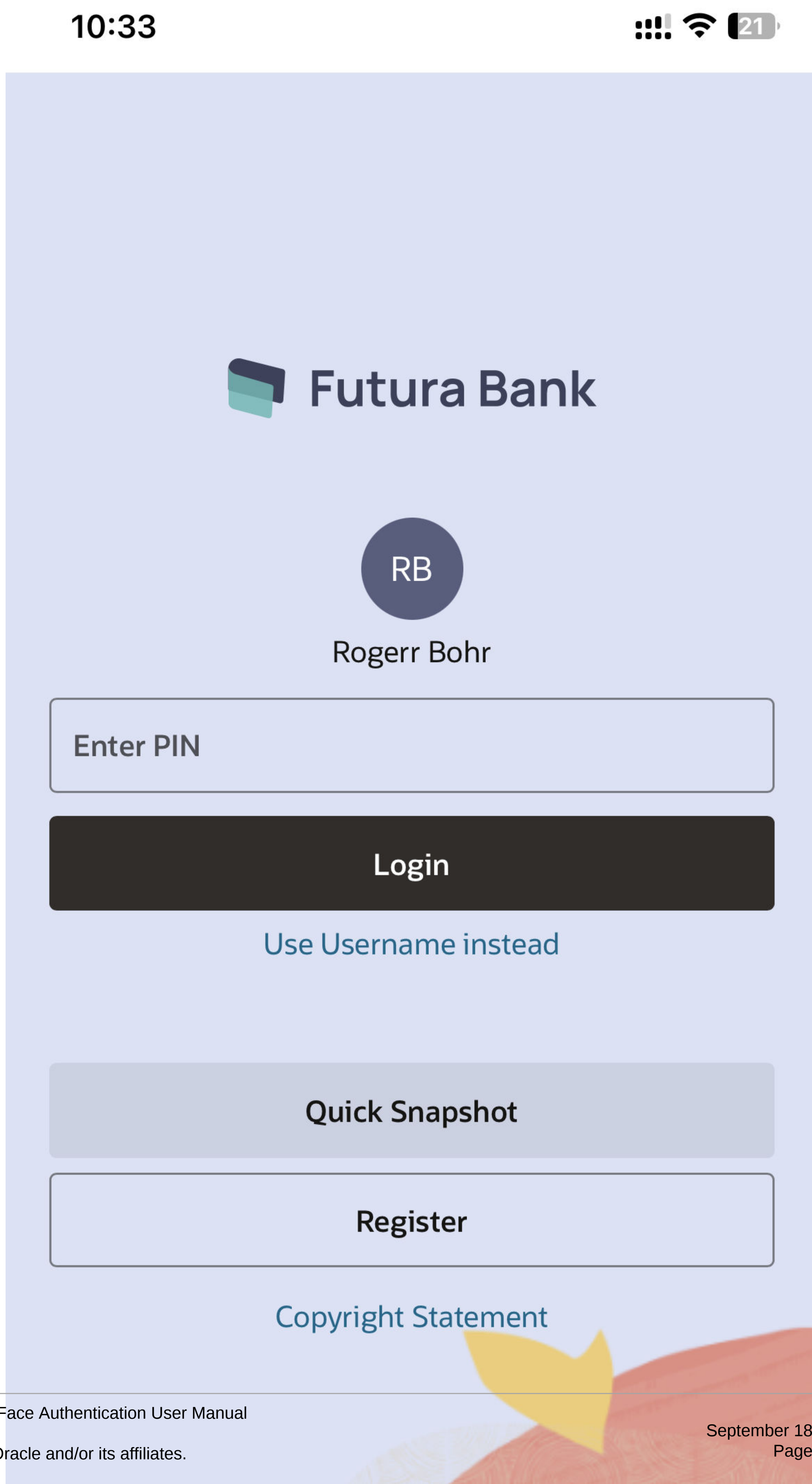


Figure 2-3 Face ID Login screen

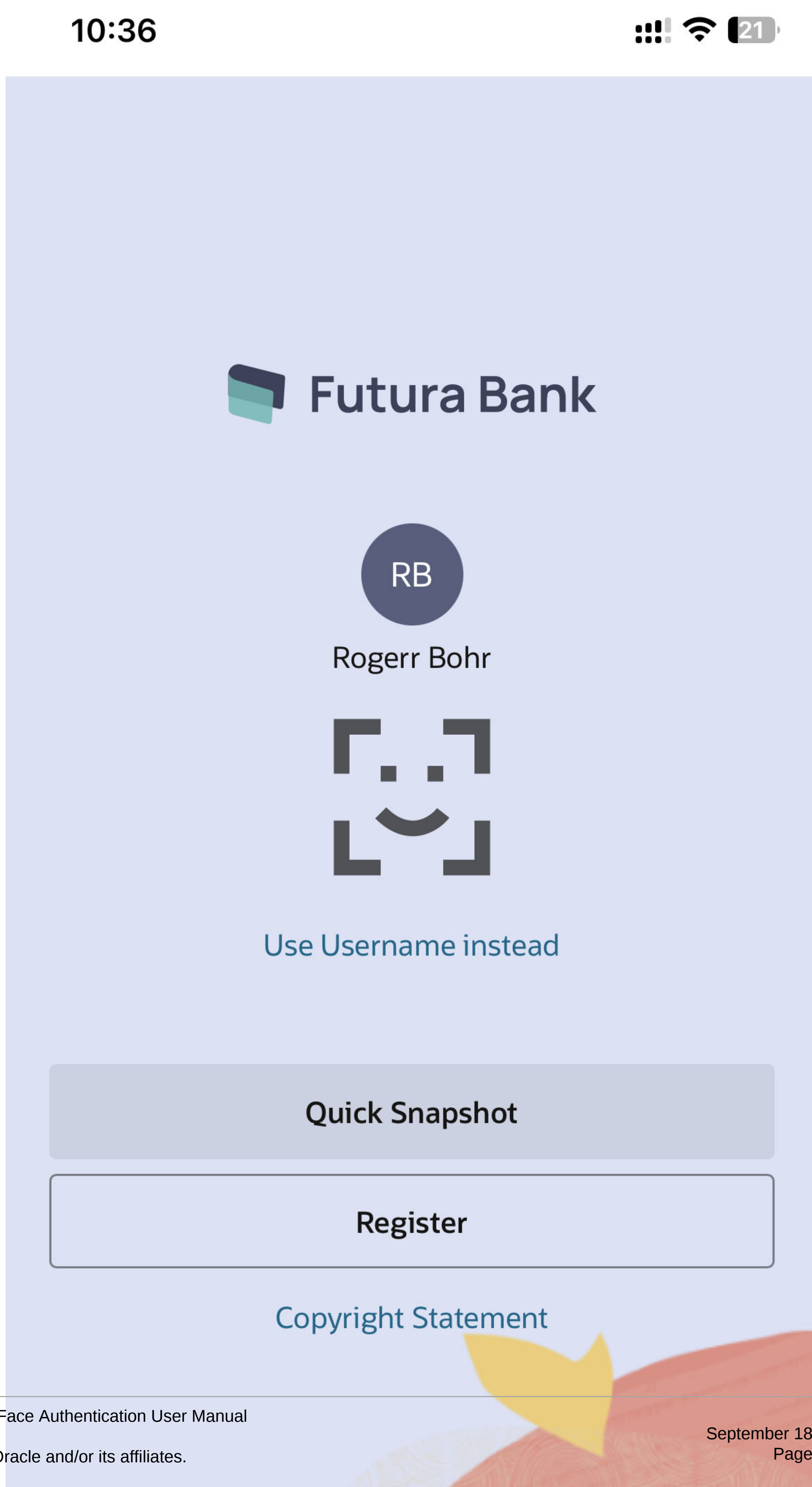
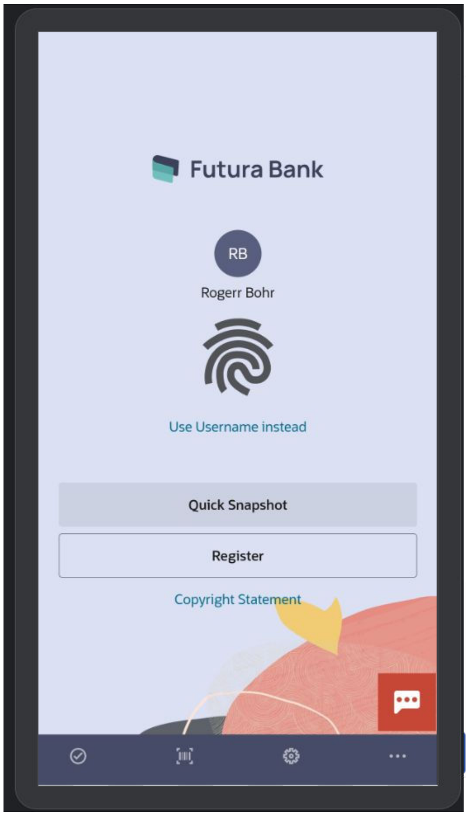


Figure 2-4 Touch ID Login screen



2. Perform one of the following actions:
   - If **PIN** is set as the authentication method;

     Enter the **PIN** defined for login
   - If **Pattern** is set as the authentication method;

     Draw the **Pattern** defined for login.
   - If **Face ID** is set as the authentication method;

     Click **Login with Face ID**.
   - If **Touch ID** is set as the authentication method;

     Click **Login with Fingerprint**.

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

3 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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