

Oracle® Banking Digital Experience

Small & Medium Business PIN / Pattern / Touch and Face Authentication User Manual



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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.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

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.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
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 <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
	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.

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1

Pattern / PIN Authentication

- [Pattern Based Authentication](#)
- [PIN based Authentication](#)
- [Face ID Based Authentication](#)
- [Touch ID Based 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.

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 \(First Time Login Flow\)](#)
- [Manage Pattern](#)
- [Login using pattern](#)

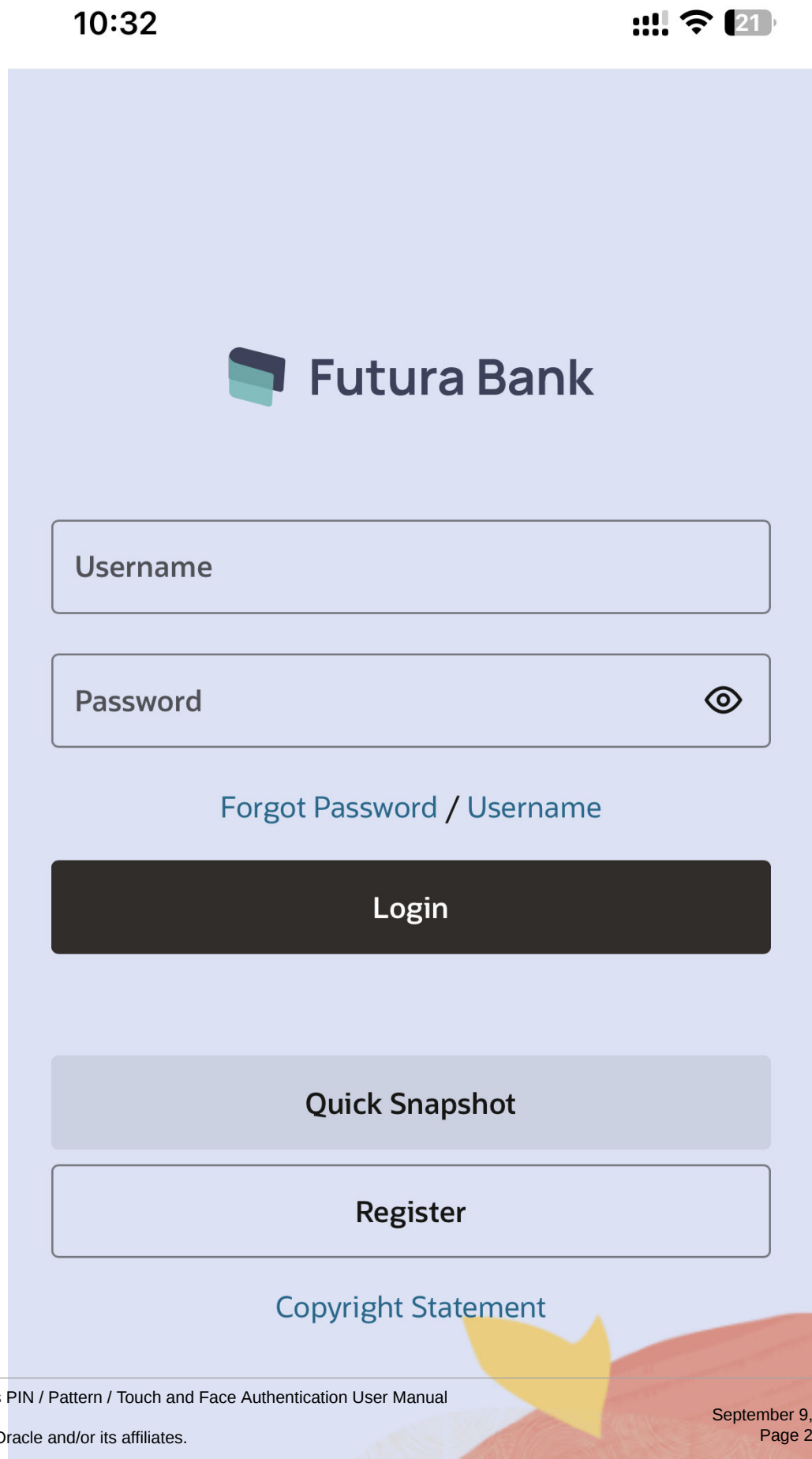
1.1.1 Set Pattern (First Time Login Flow)

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:

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

Figure 1-1 Futura Bank Login Page



The image shows a mobile application interface for Futura Bank. At the top, the status bar displays the time 10:32, signal strength, Wi-Fi, and battery level at 21%. The app's header features the Futura Bank logo, which consists of a stylized 'F' made of three overlapping squares in blue, green, and yellow, followed by the text 'Futura Bank' in a dark blue sans-serif font. Below the header, there are two input fields: 'Username' and 'Password'. The 'Password' field has a toggle icon (an eye) on the right. Below these fields is a link that says 'Forgot Password / Username' in a blue, medium-sized font. Underneath the link is a large, dark grey button with the word 'Login' in white. Below the 'Login' button is a light grey button with the text 'Quick Snapshot'. At the bottom of the login section is a white button with a black border and the text 'Register'. Below the 'Register' button is a link that says 'Copyright Statement' in a blue, medium-sized font. The background of the app is a light blue gradient with a faint, abstract pattern of overlapping circles and lines in the bottom right corner.

10:32

   21

 **Futura Bank**

Username

Password 

[Forgot Password / Username](#)

Login

Quick Snapshot

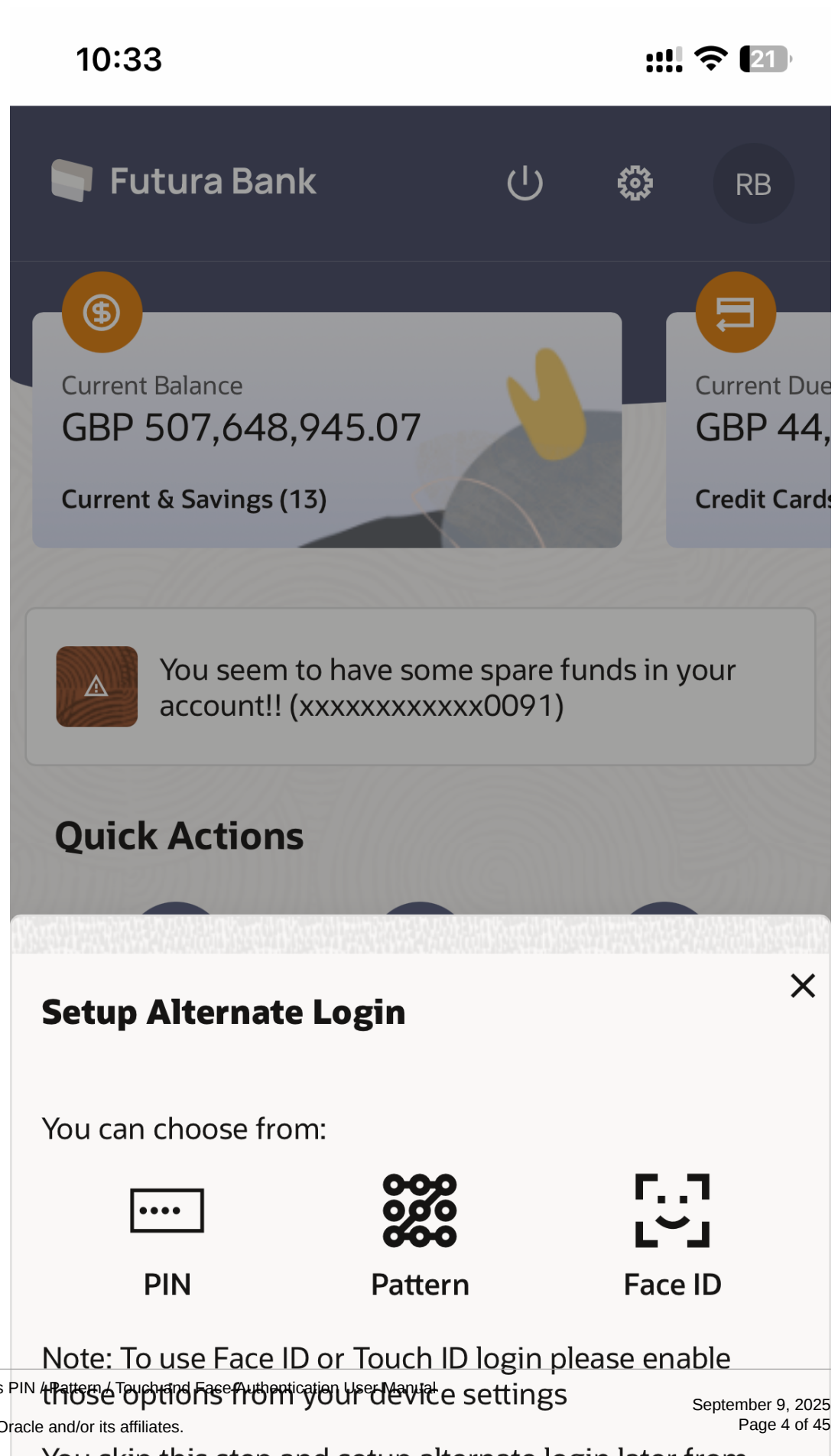
Register

[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.

Figure 1-2 Select Alternate Login Method screen- Pattern



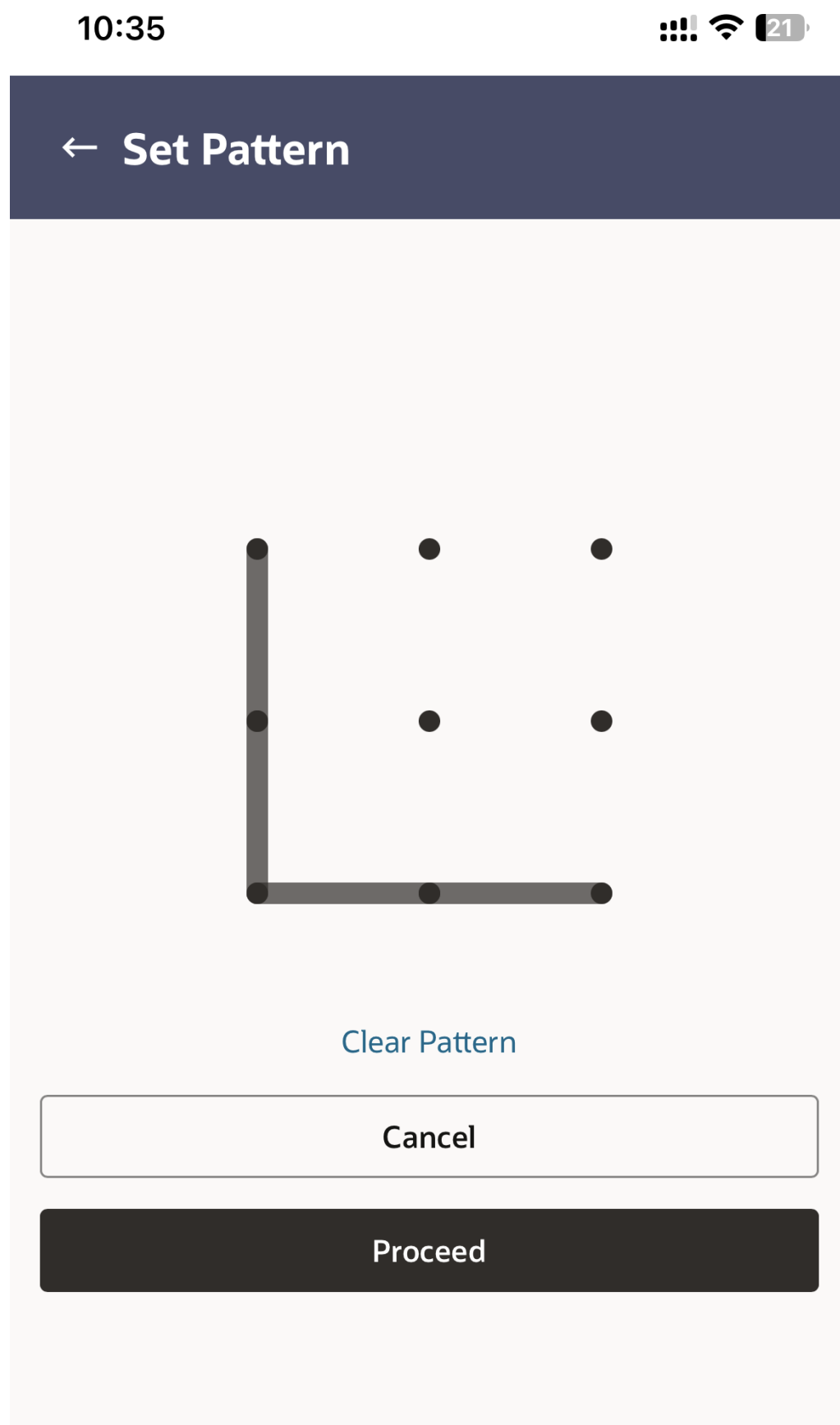
Note

- 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. 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.

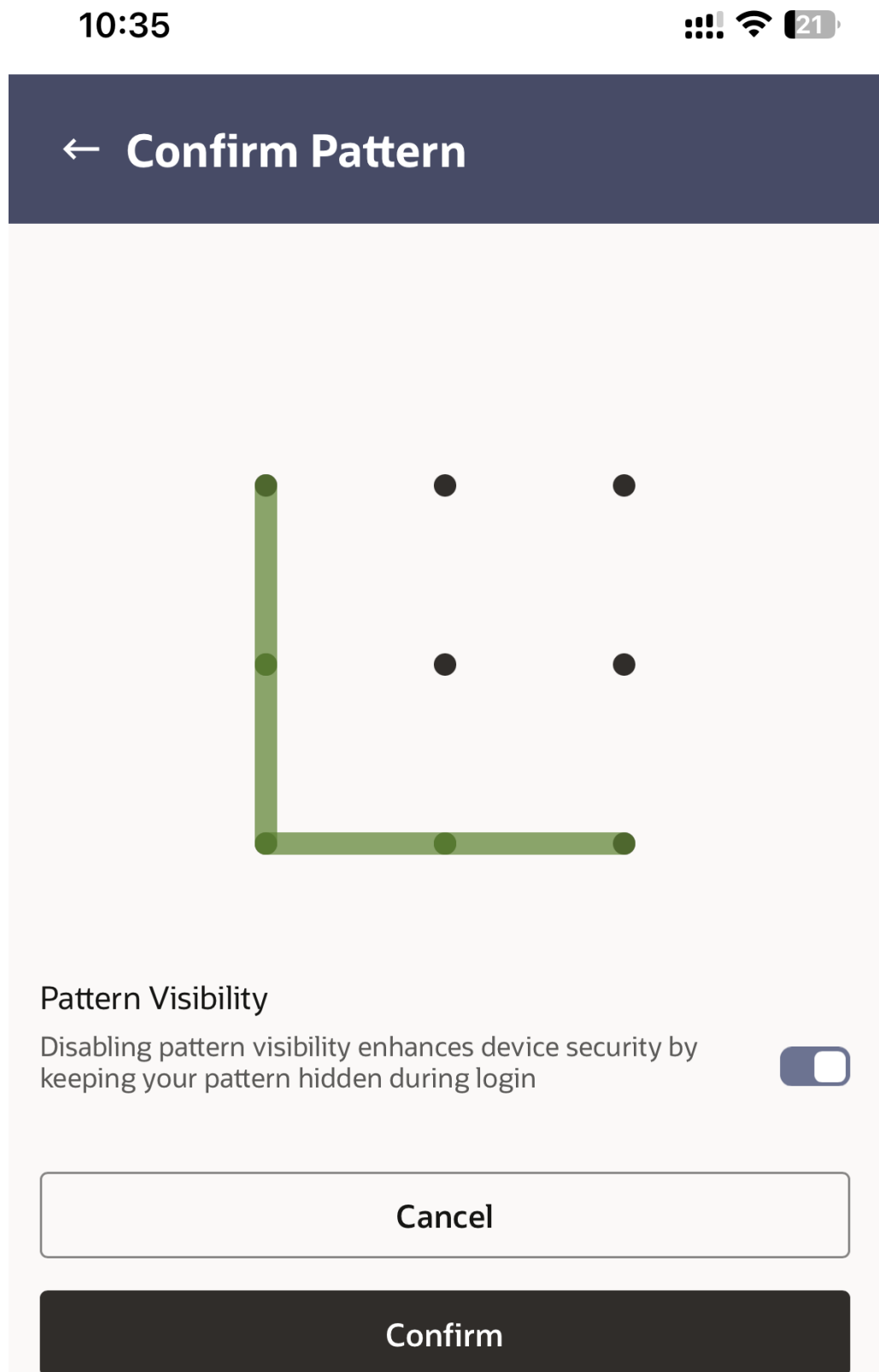
OR

Click **Cancel** to cancel the transaction.

OR

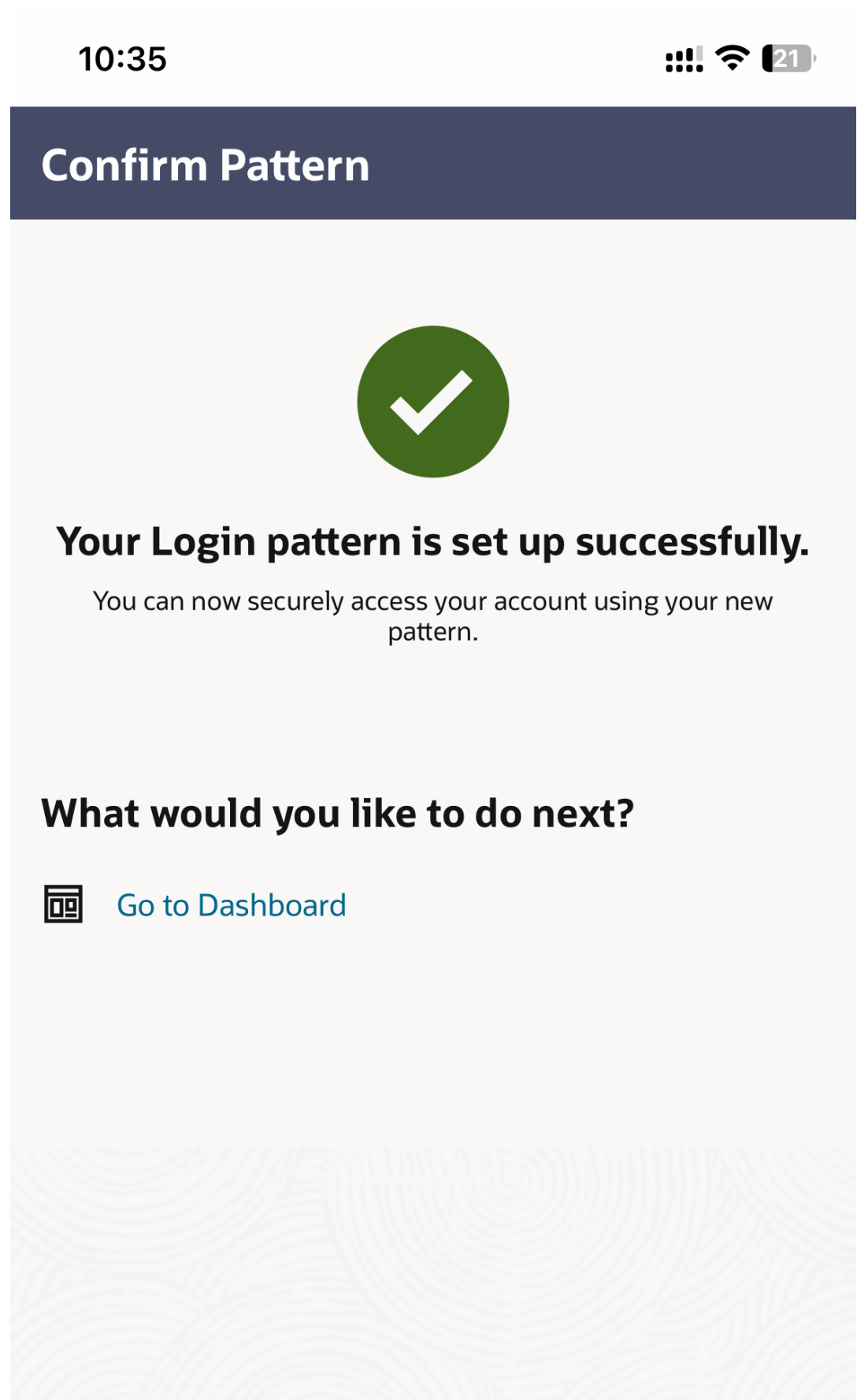
Click **Clear Pattern** to reset the pattern and redraw it.

Figure 1-4 Confirm Pattern screen



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



Note

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:

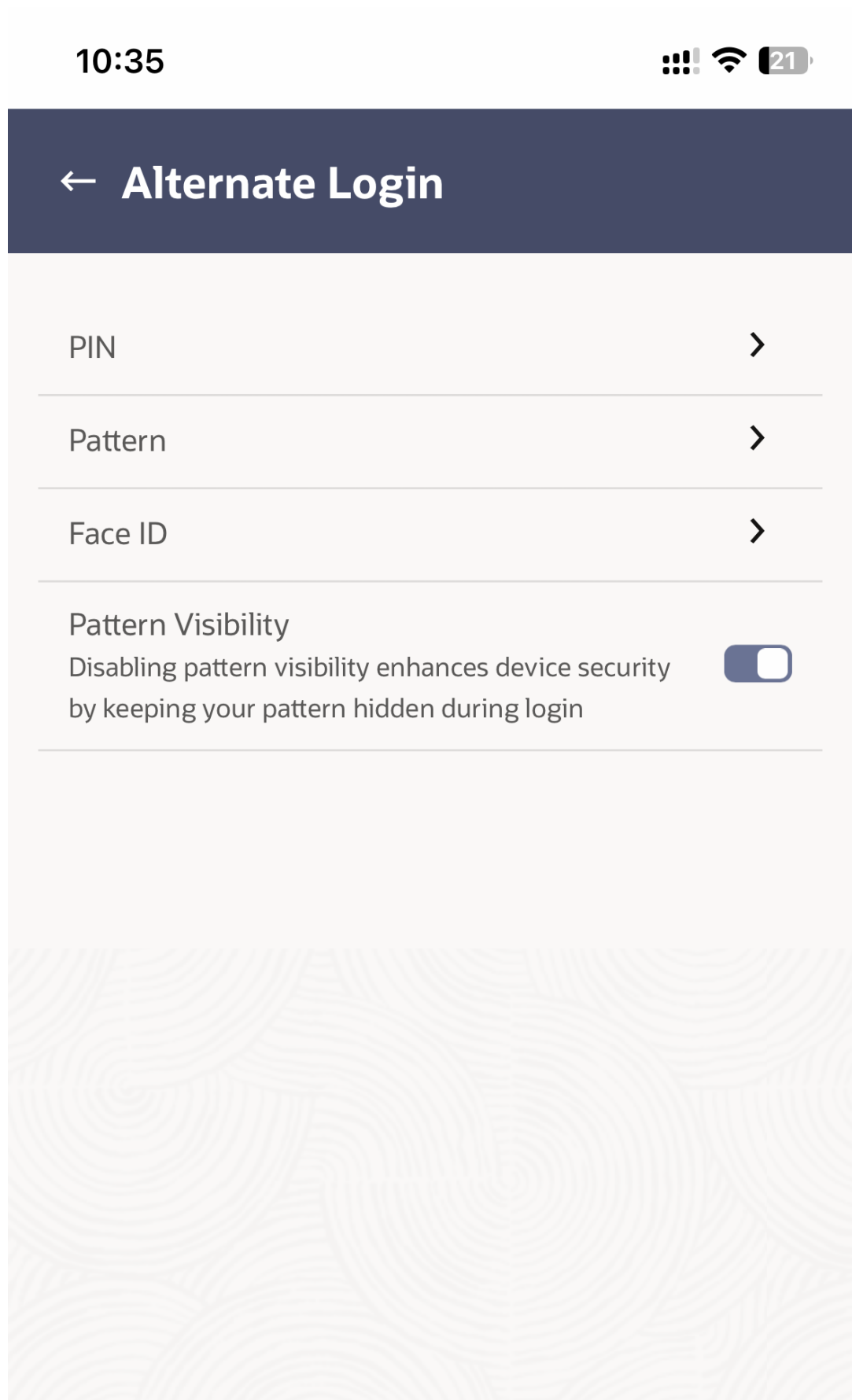
1. Login to the **Futura Bank** application.
2. From the toggle menu, click **My Preferences**, click **Password & Security**, and then click on the **Alternate Login – Pattern** option.

The **Verify User** screen appears.

3. In the **Enter Password** field, enter the password.
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.

Next time you draw the pattern at the time of login, you will be able to see it on the screen.

Note

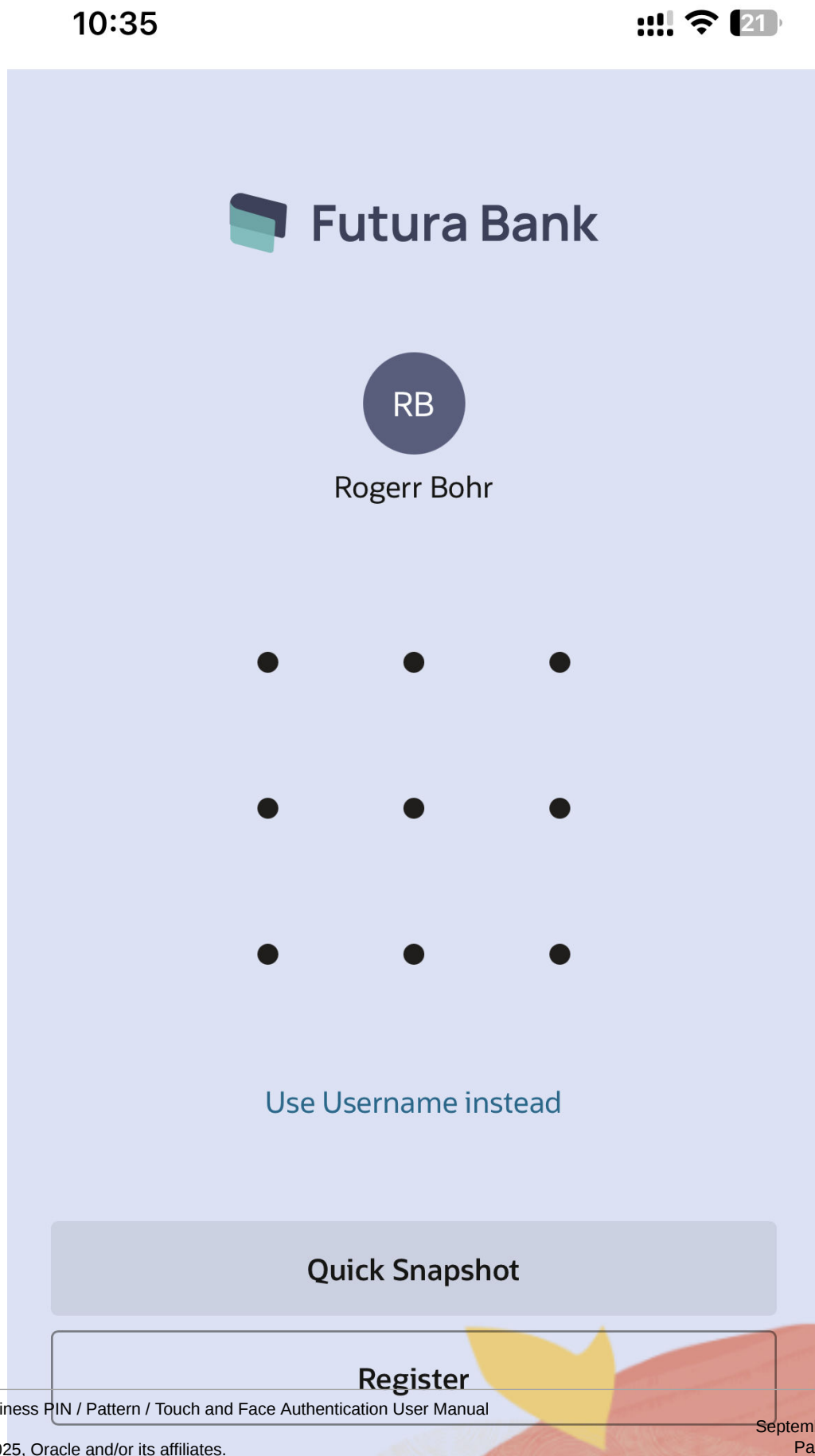
By default, the **Pattern Visibility** option is disabled. If you keep the pattern visibility as disabled, you will not be able to see the pattern that you are drawing at the time of login and this will prevent any unauthorized access to the application.

6. Click **Pattern** to update the pattern.
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. 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](#)
- [Set PIN \(First Time Login Flow\)](#)
- [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   

 **Futura Bank**



[Forgot Password / Username](#)

Login

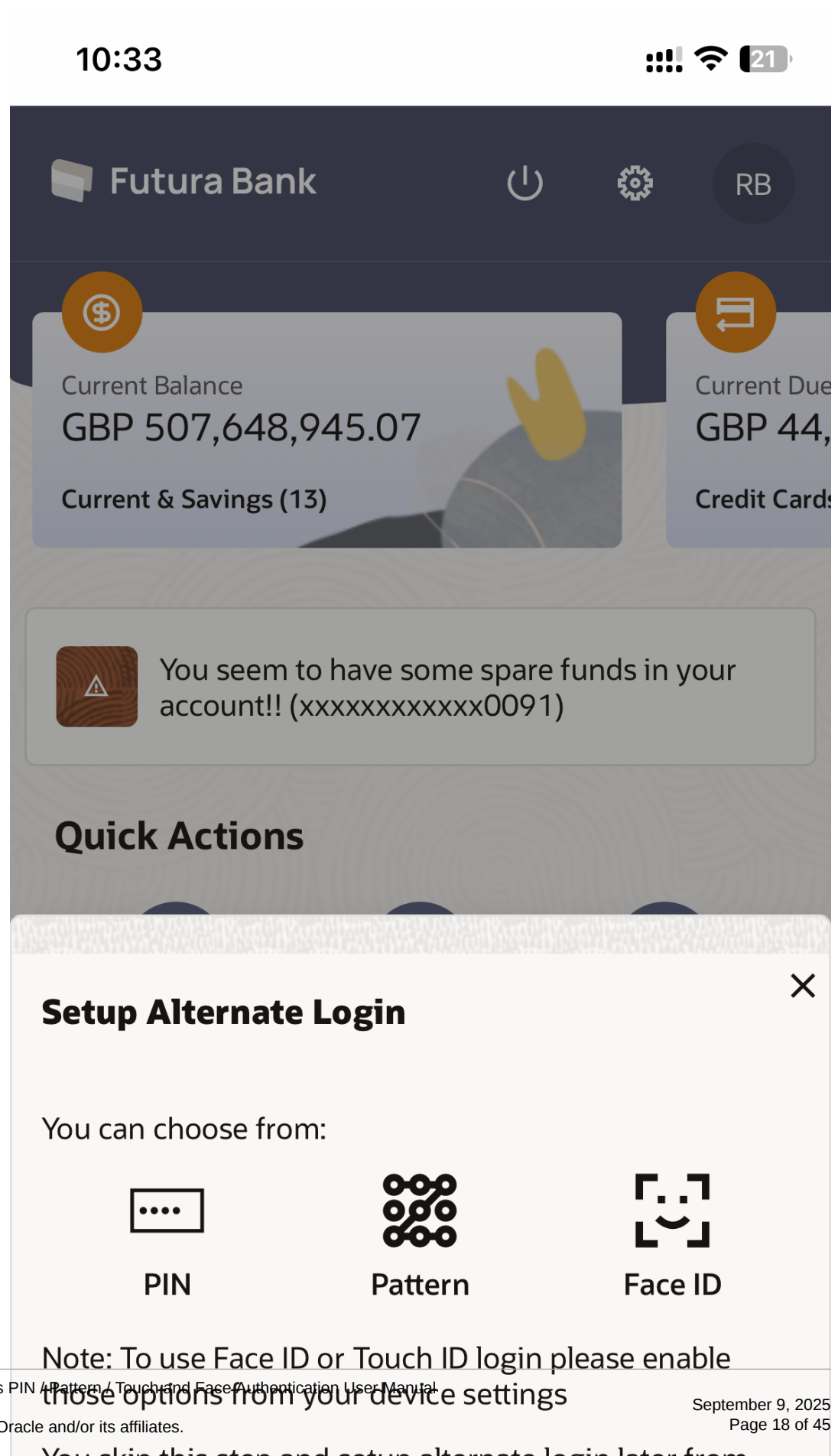
Quick Snapshot

Register

[Copyright Statement](#)

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

Figure 1-9 Select Alternate Login Method screen- PIN



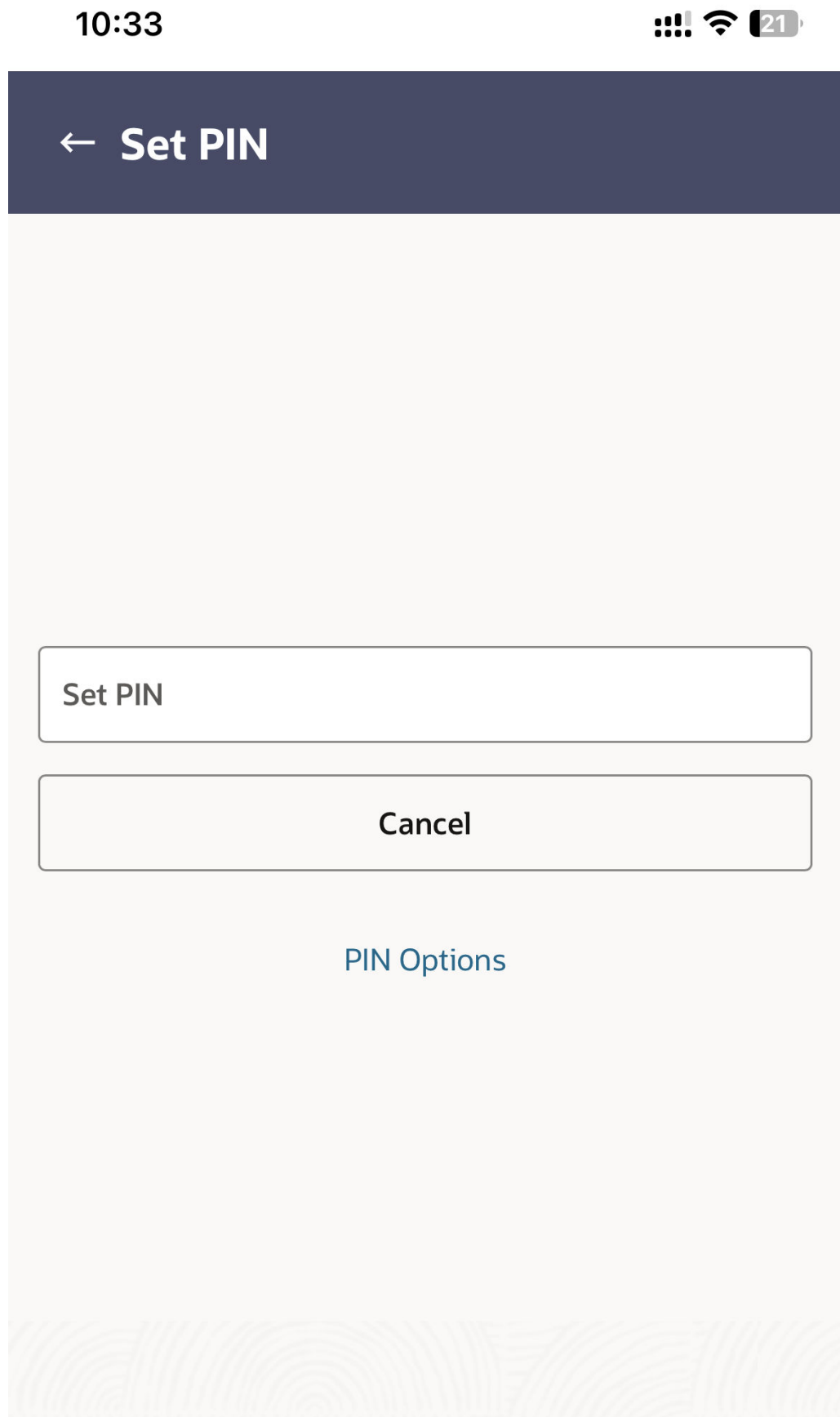
Note

- 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. 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.

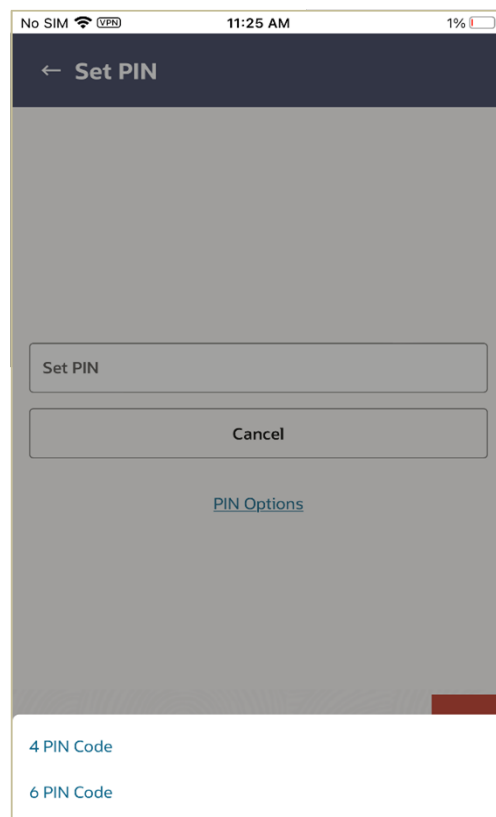
The **Set PIN** screen is displayed.

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

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

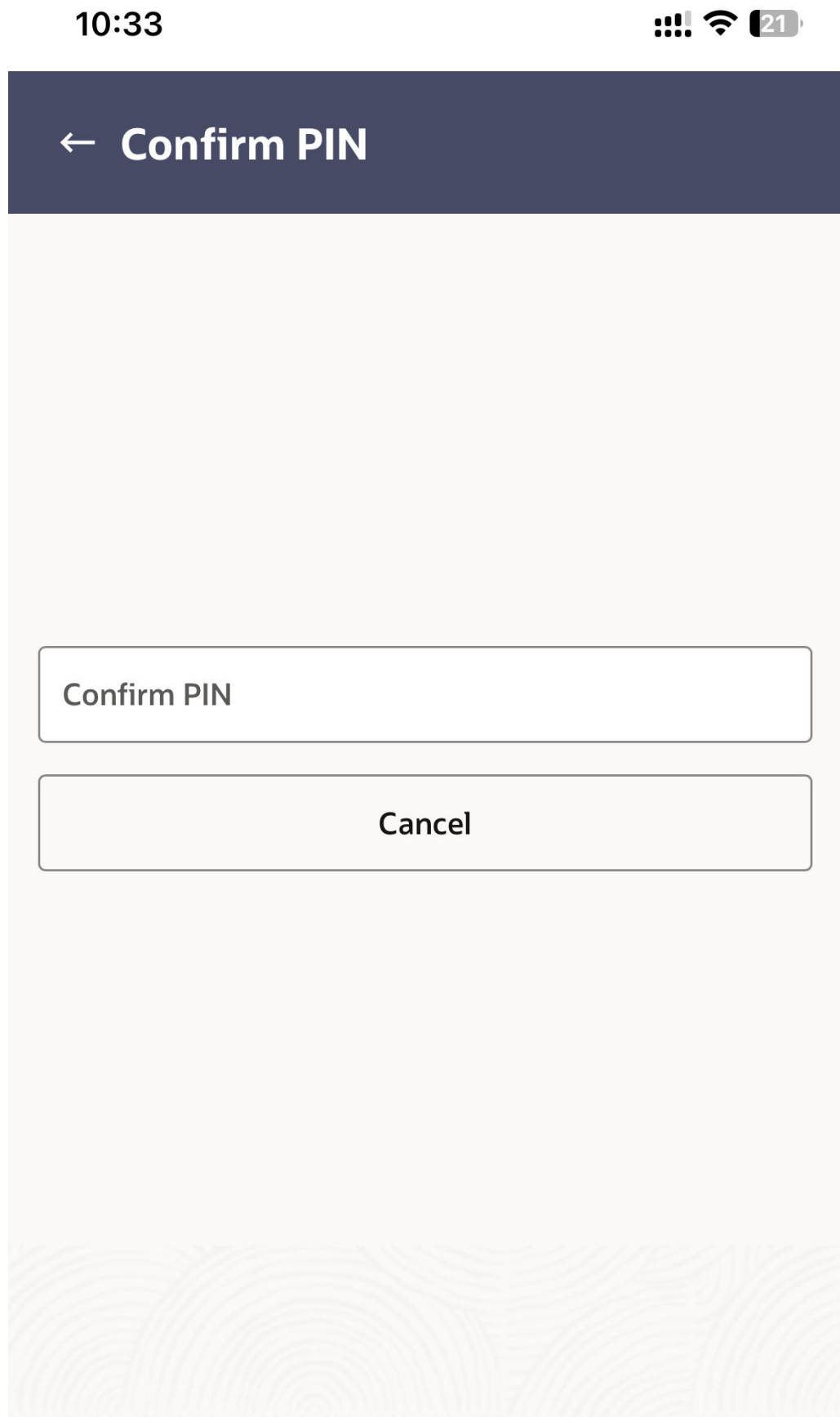
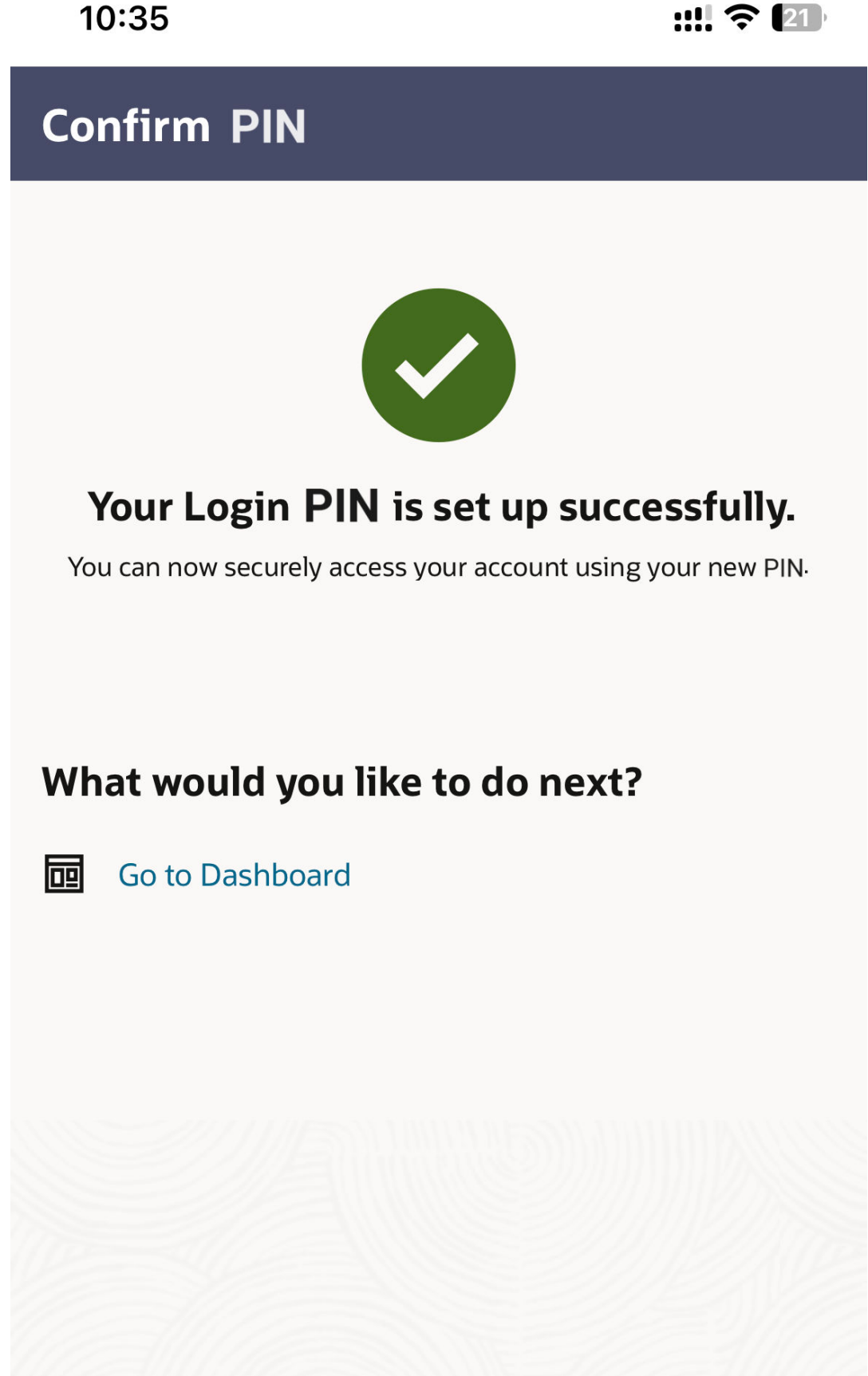


Table 1-2 Field Description

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



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.

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:

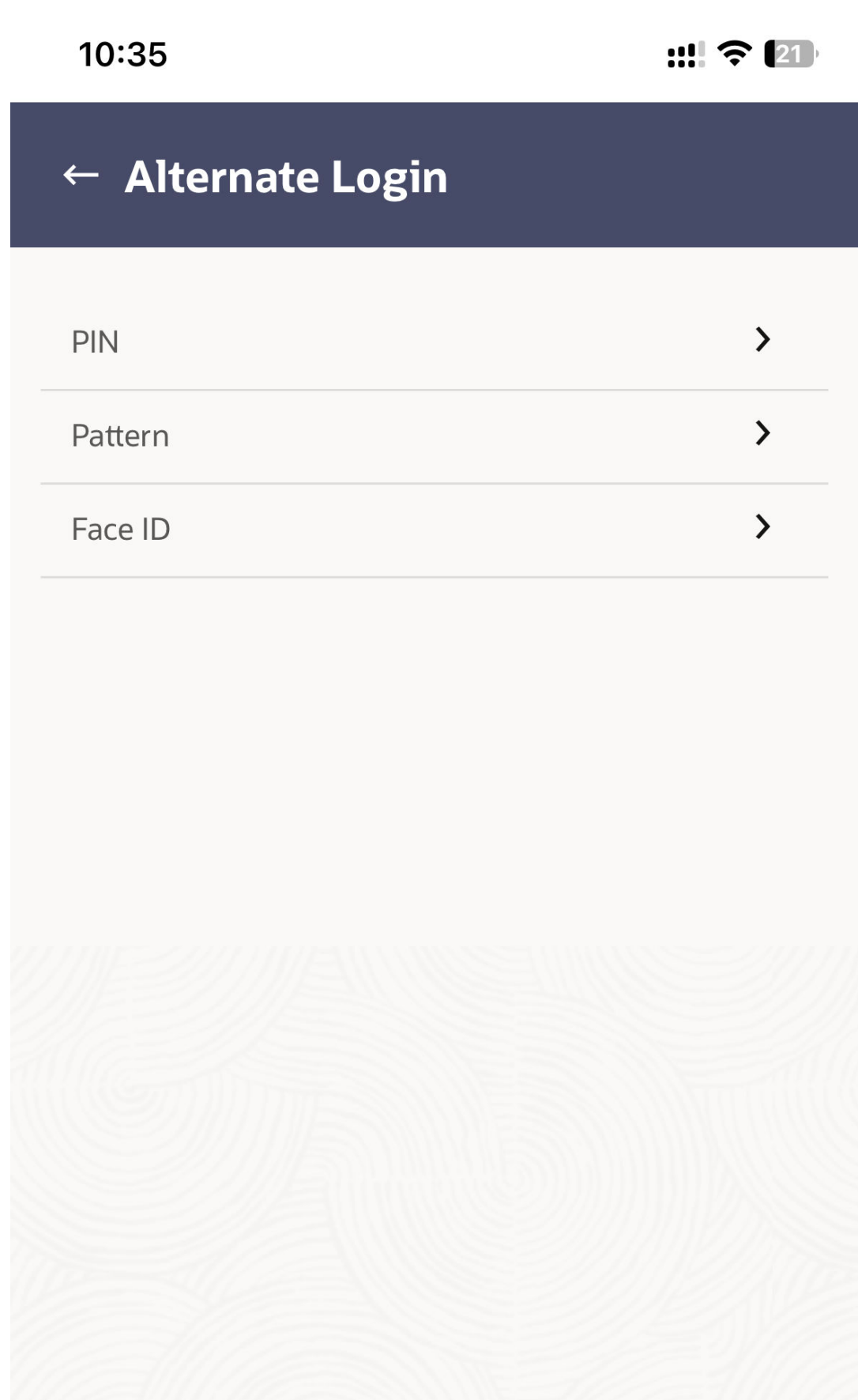
1. Login to the **Futura Bank** application.
2. From the toggle menu, click **My Preferences**, click **Password & Security**, and then click on the **Alternate Login – PIN** option.

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

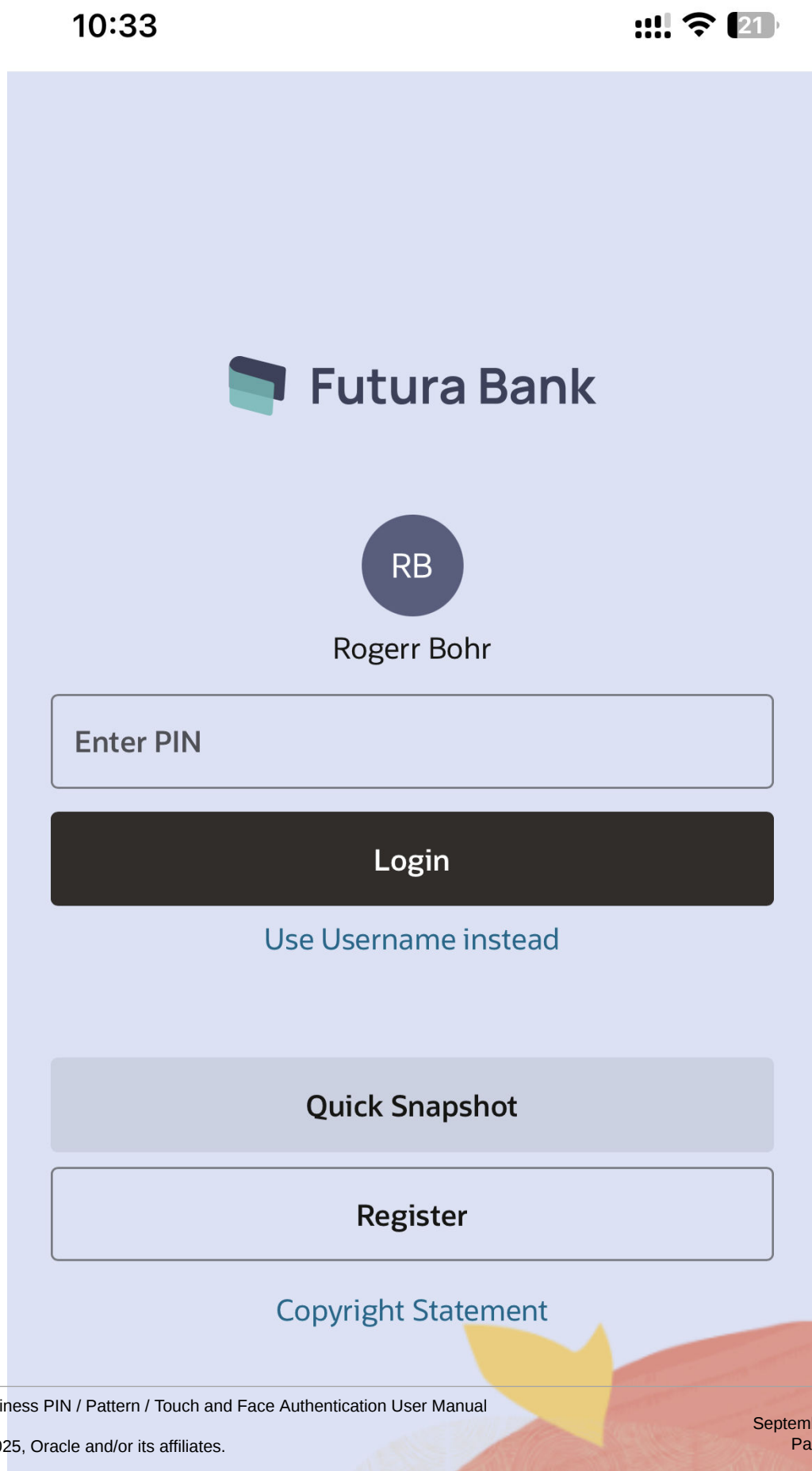


5. In the **Set PIN** field, enter PIN to be set for login.
The **Confirm PIN** screen appears.
6. In the **Confirm PIN** field, re-enter the pin for confirmation.
7. The success message for new pattern being set is displayed.
Click **Go to Dashboard**, to navigate to the Dashboard.
OR
Click **More Security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



Note

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](#)
- [Face ID Based- Set Face Recognition \(First Time Login Flow\)](#)
- [Login using Face ID](#)

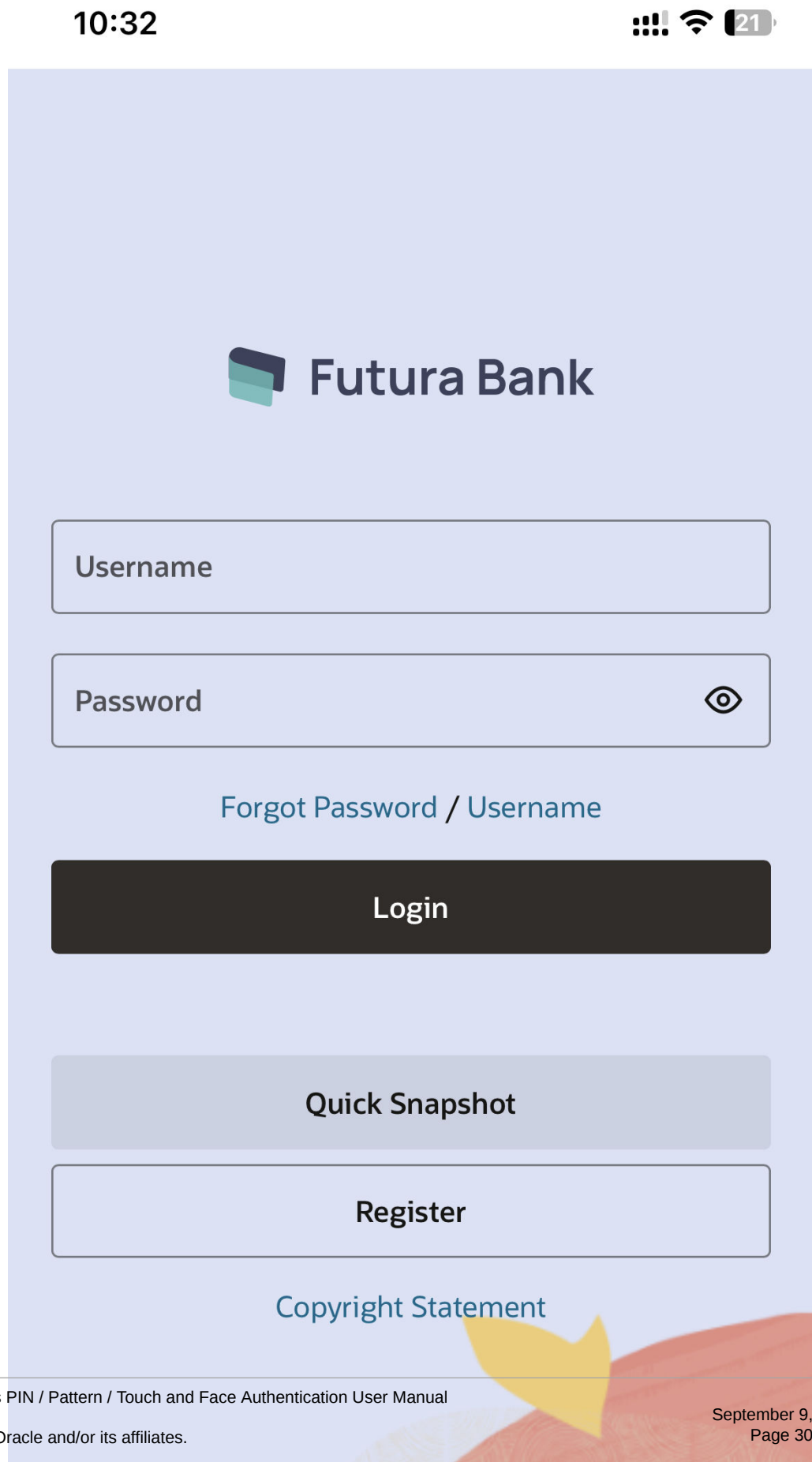
1.3.1 Face ID Based- Set Face Recognition (First Time Login Flow)

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.

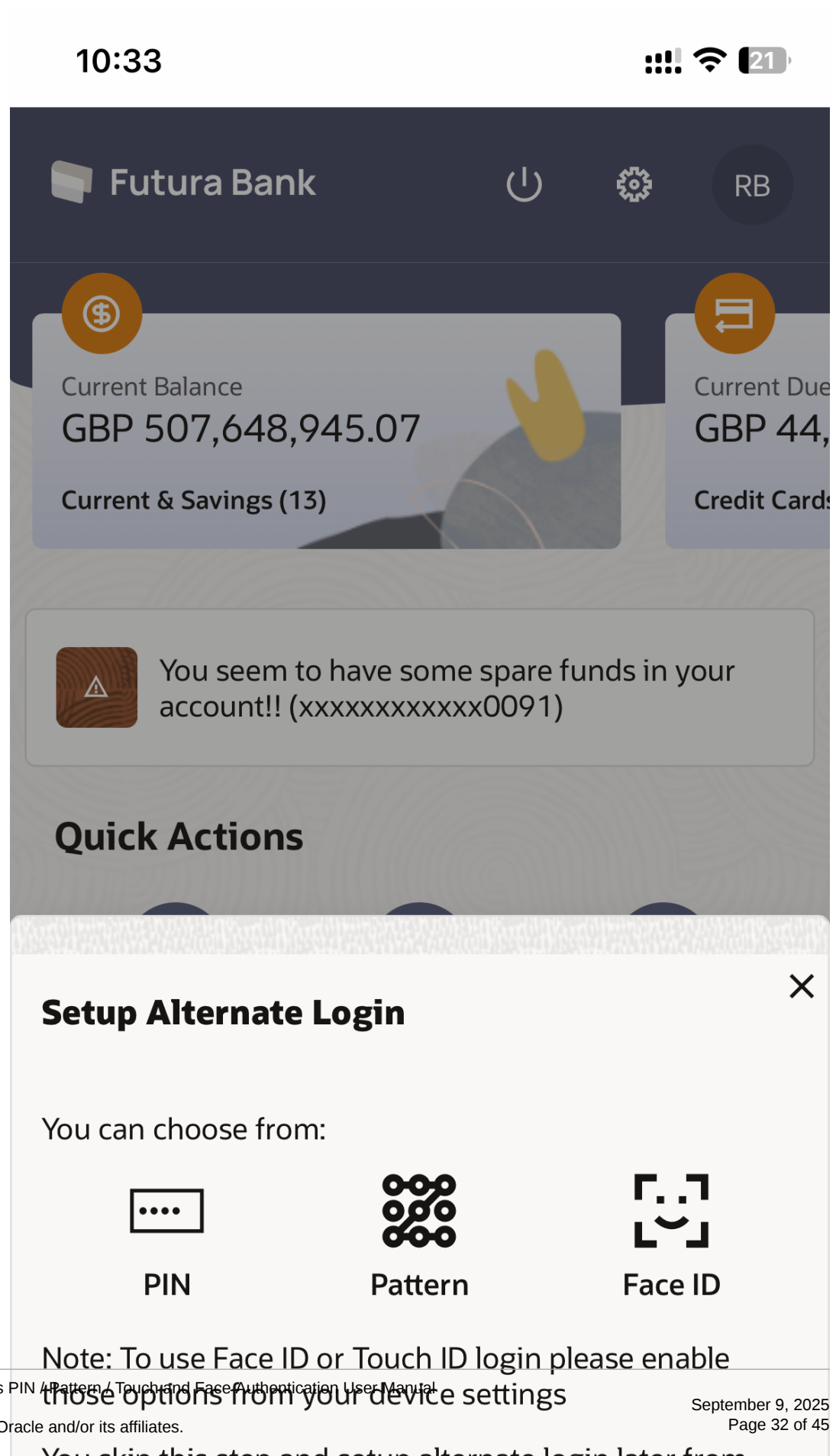
Figure 1-16 Futura Bank login



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.

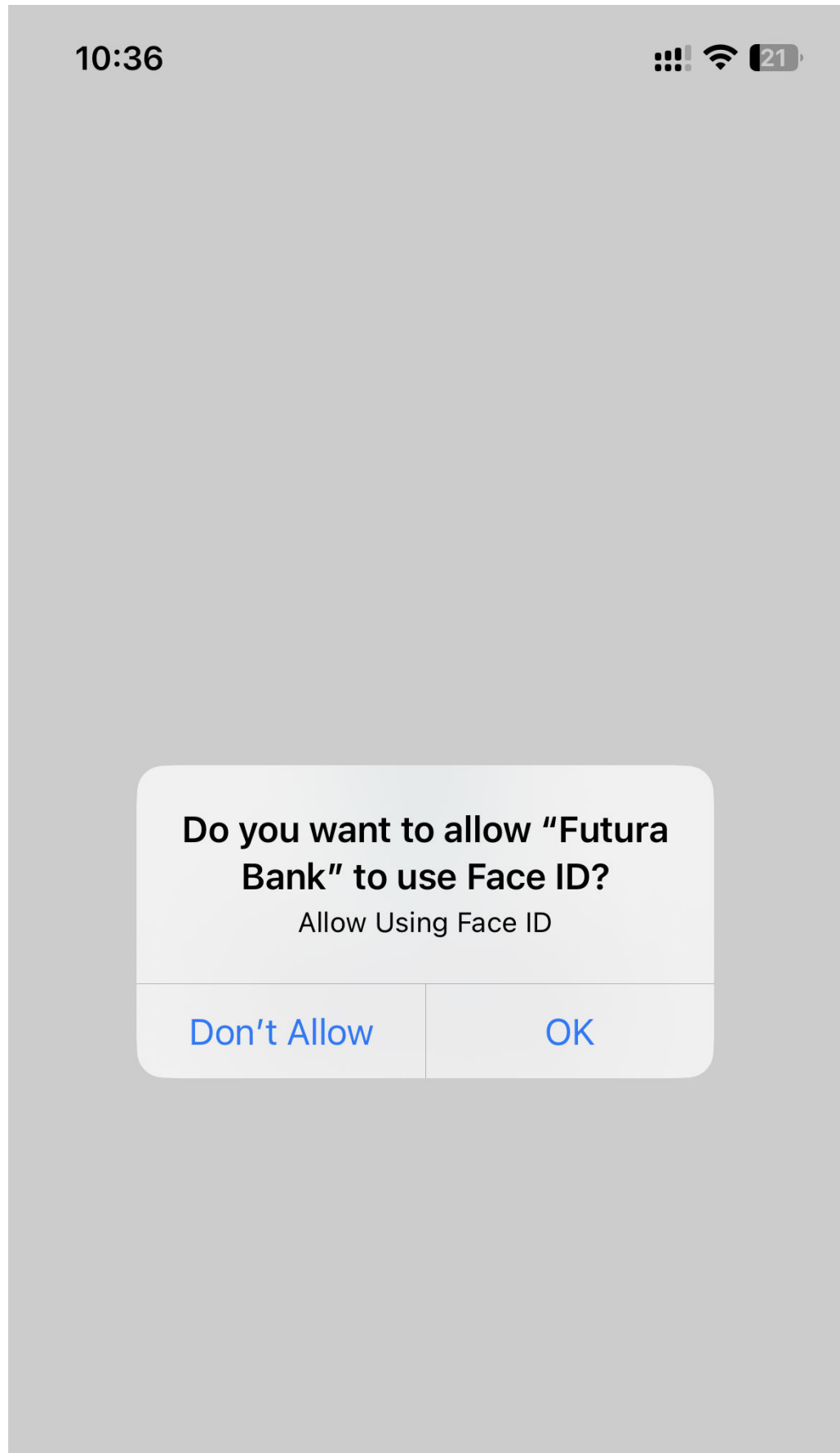
Figure 1-17 Select Alternate Login Method screen- Face ID



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.

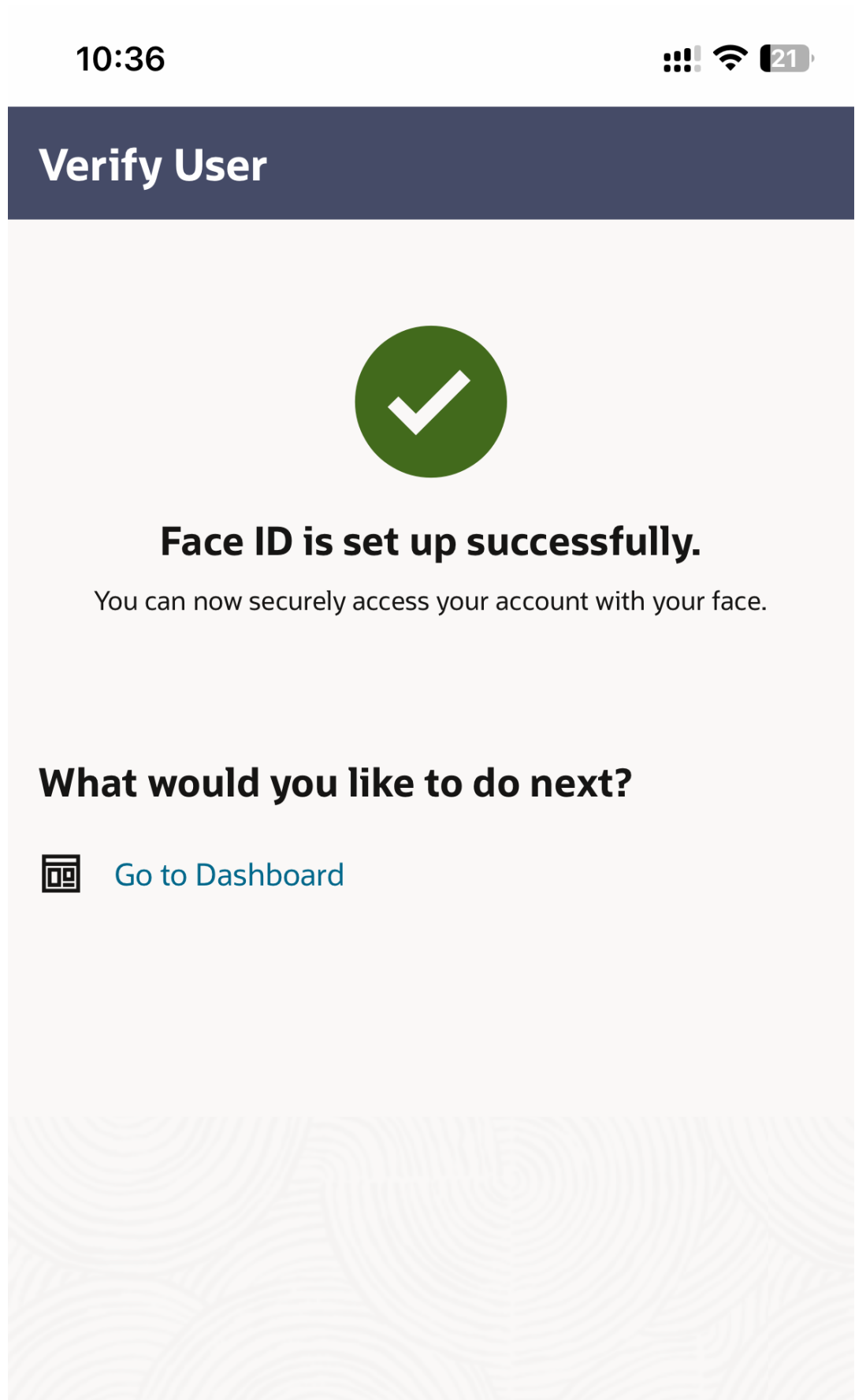
Figure 1-18 Face ID Authentication



5. Click **OK**.

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

Figure 1-19 Success Message screen

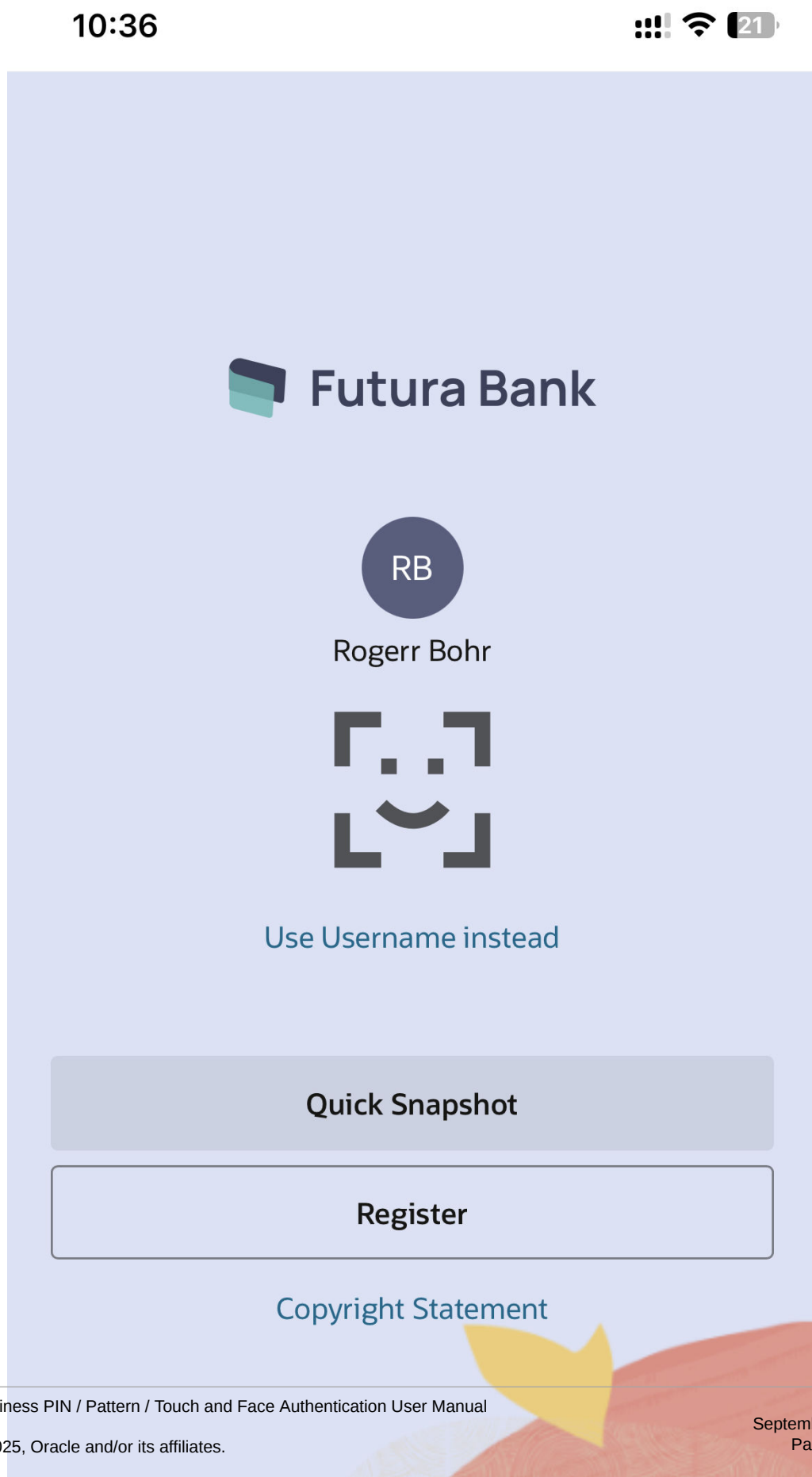


6. Once the **Face ID** recognition is successfully set as an alternate login, you will get an option to **Login with Face ID** on the login page.

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



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](#)
- [Touch ID Recognition \(First Time Login\)](#)
- [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

10:32   

 **Futura Bank**



[Forgot Password / Username](#)

Login

Quick Snapshot

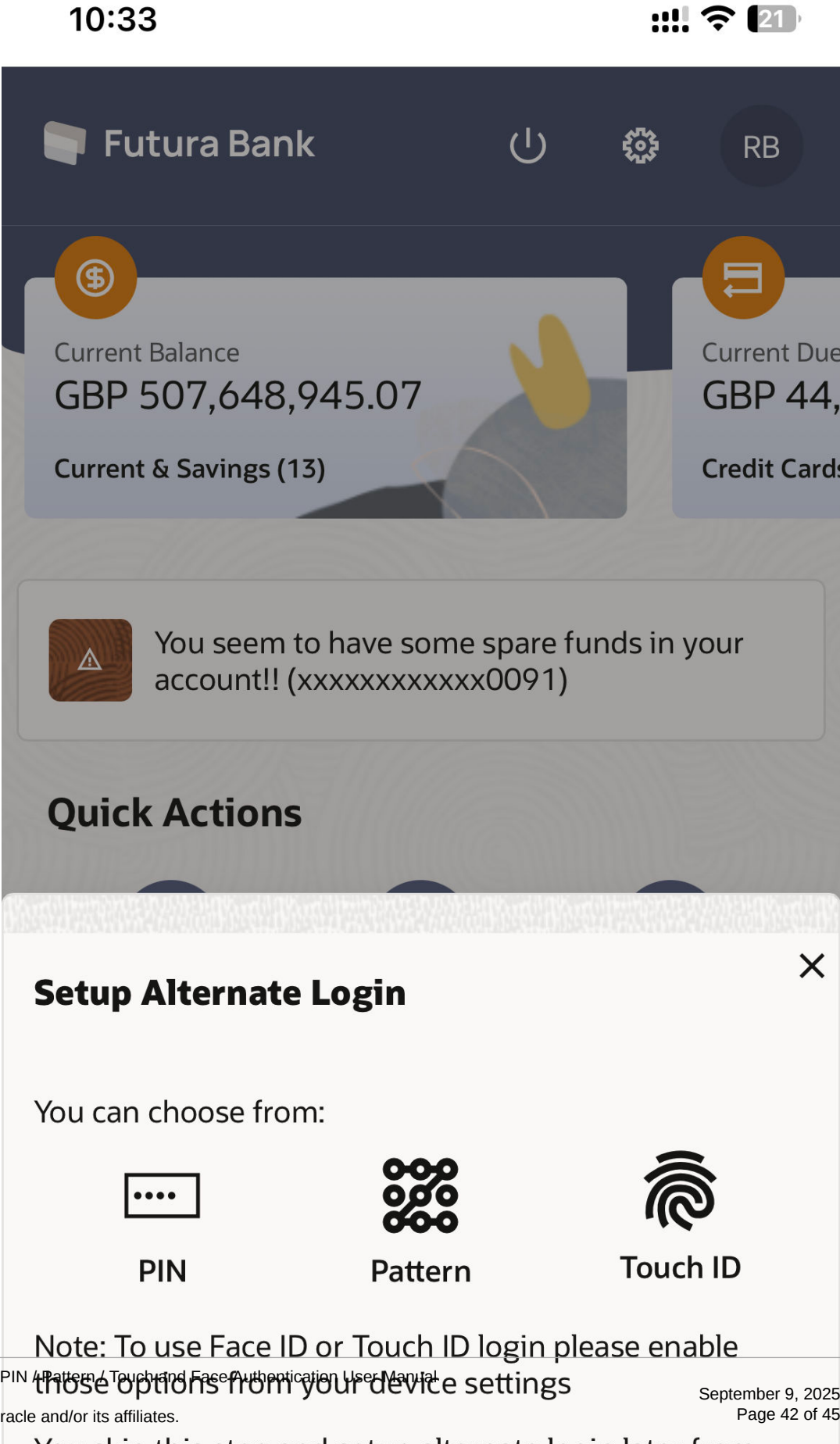
Register

[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

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



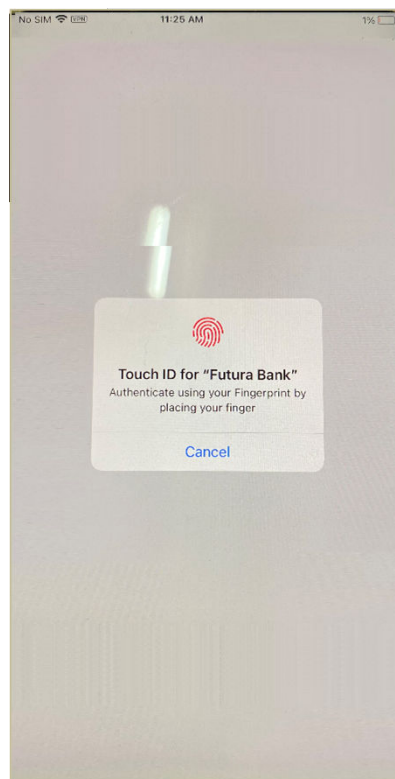
Note

- 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. 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.

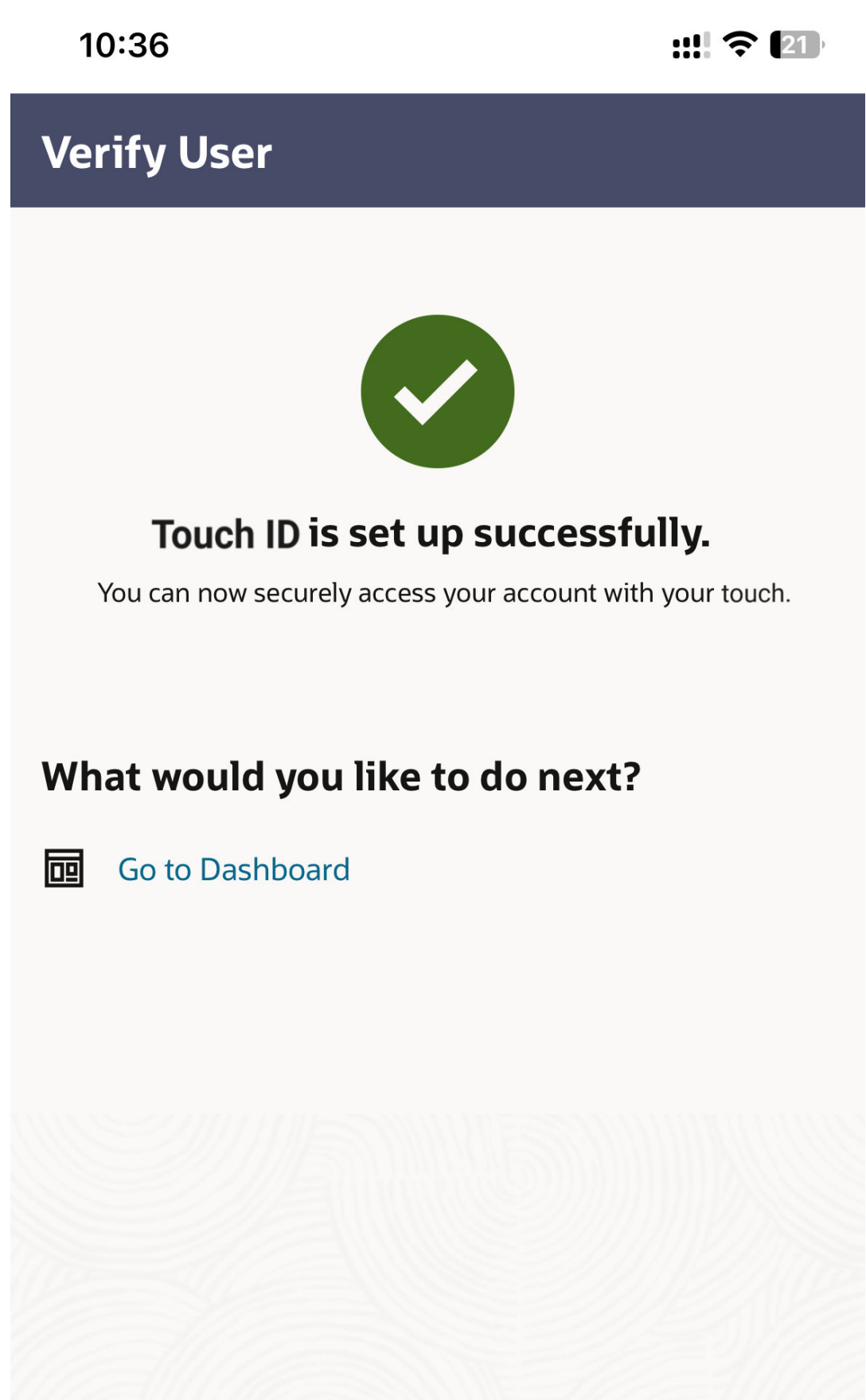
Figure 1-23 Touch ID Authentication



6. Click **OK**.

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

Figure 1-24 Success Message screen

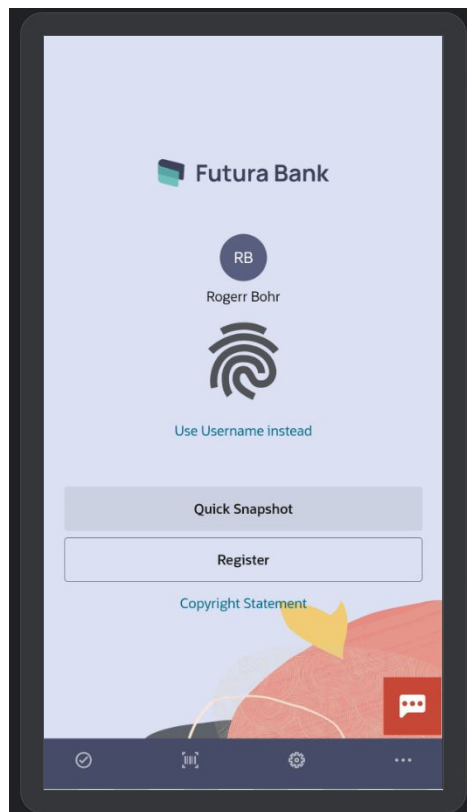


7. Once the **Touch ID** as an alternate login is successfully set, you will have an option to **Login with Fingerprint** on the login page.

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 **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

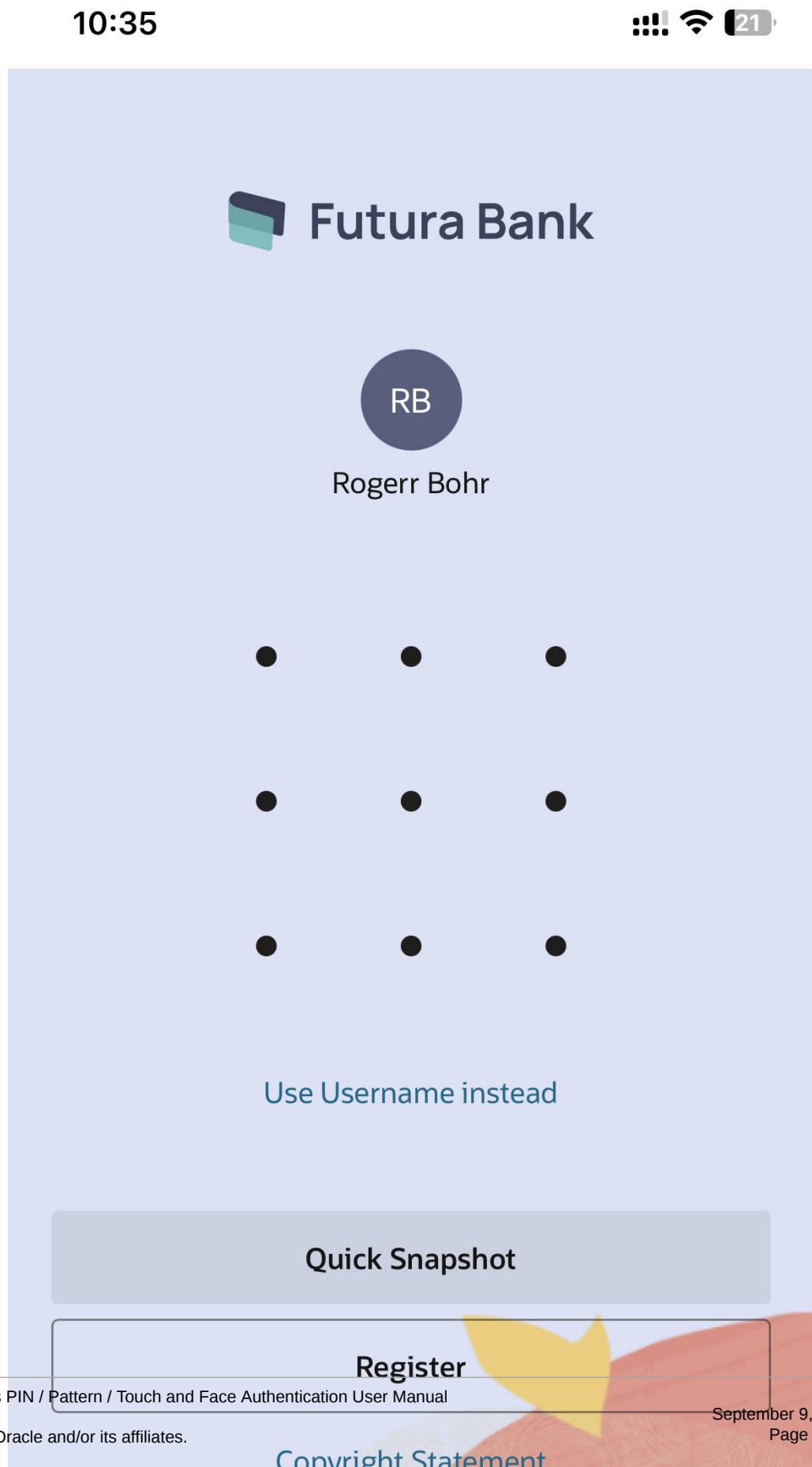


Figure 2-2 Login Method screen- PIN

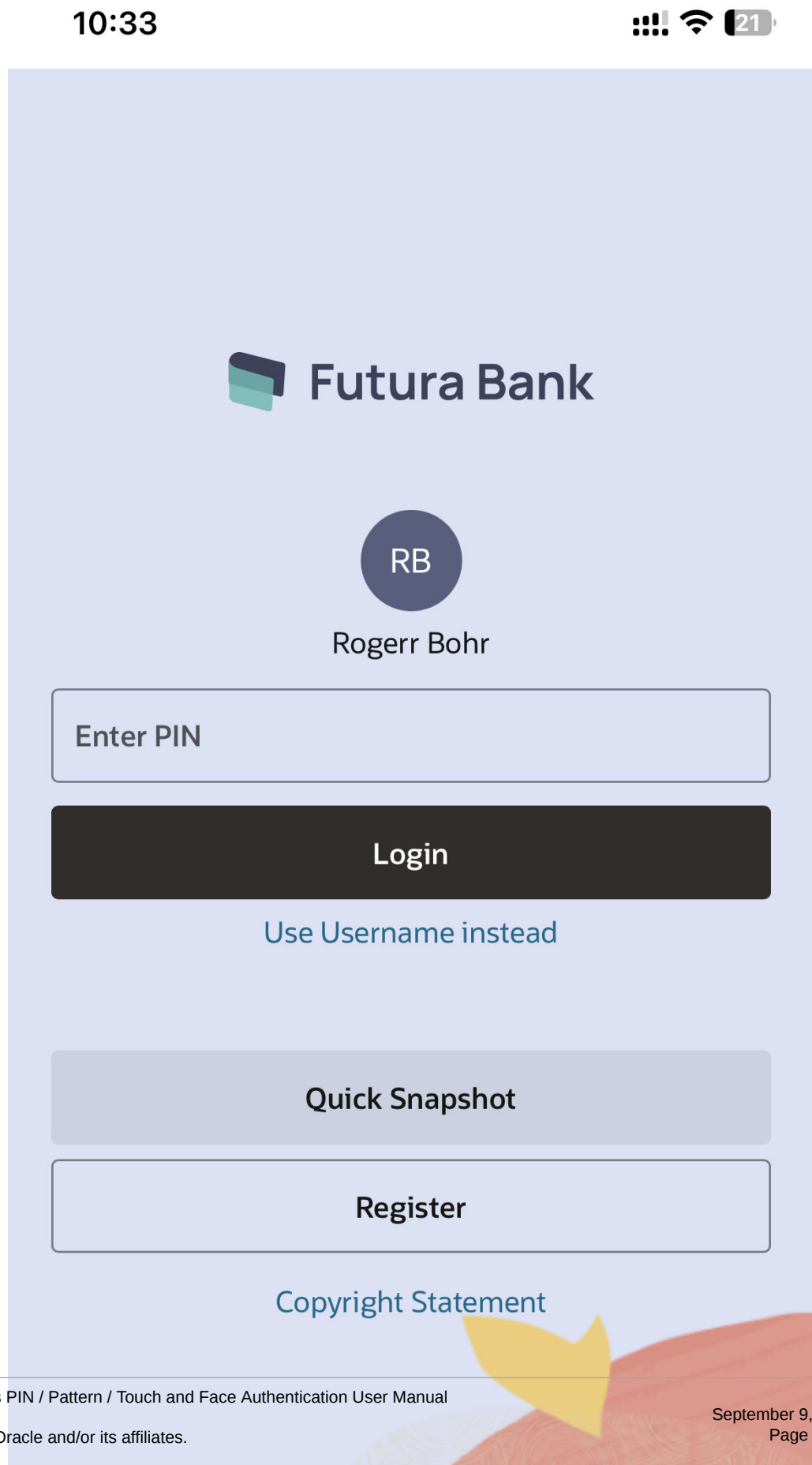


Figure 2-3 Face ID Login screen

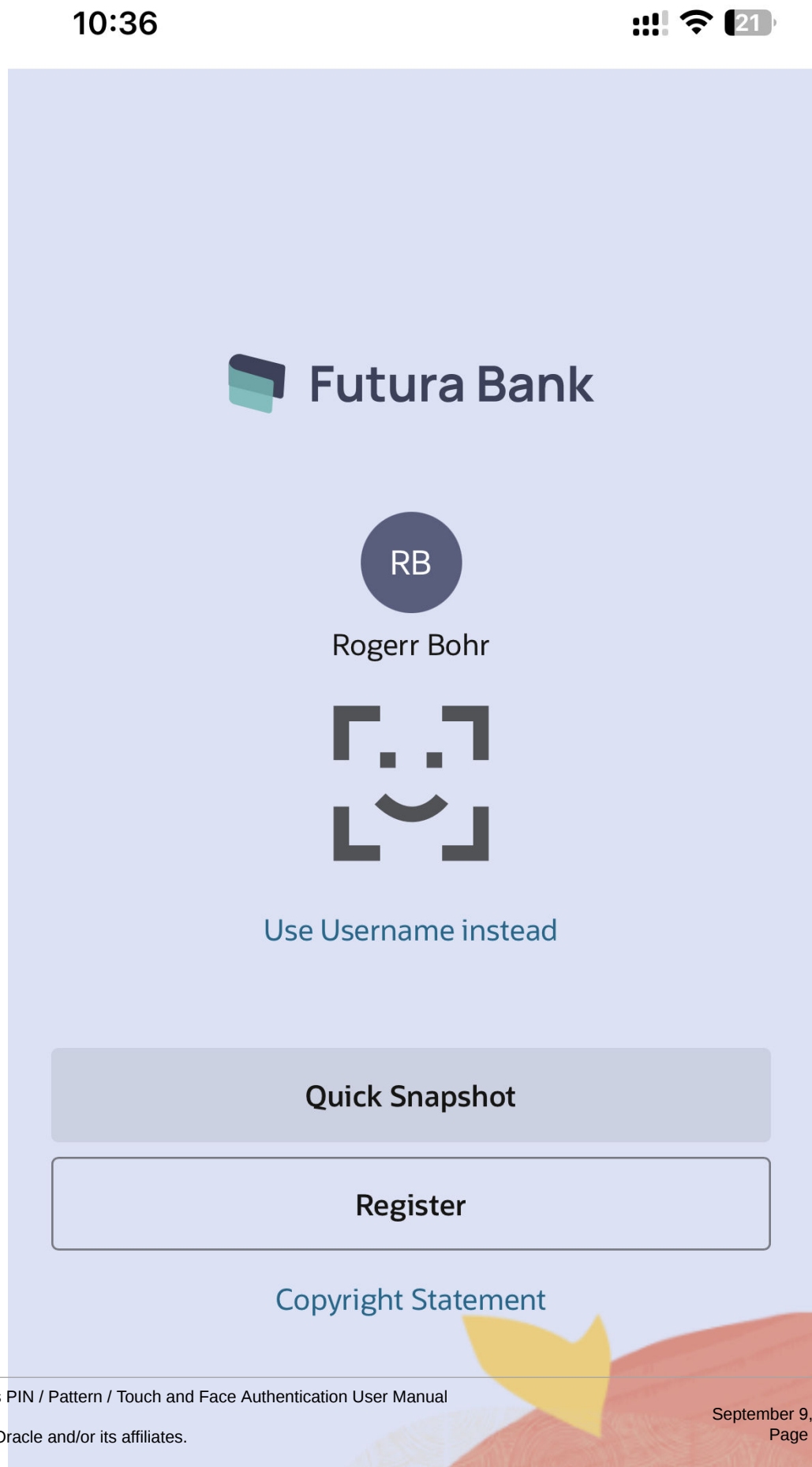
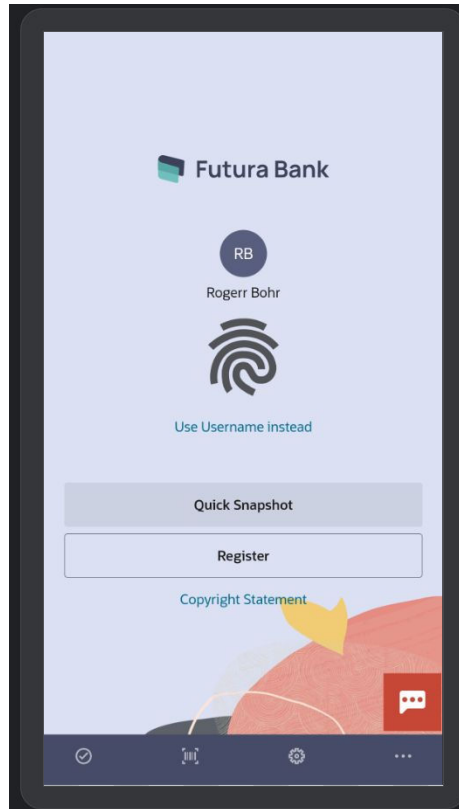


Figure 2-4 Touch ID Login screen

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.

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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