Digital Signature Registration in SIBerNet - User Guide

Introduction

High value transactions in SIB internet Banking are secured with second factor authentication. i.e., a real time one-time password (OTP)/dynamic password will be sent to user's registered mobile number via SMS, which needs to be entered to complete the transaction/critical activities.

As an alternate to SMS OTP model, we are pleased to present the option of Digital Signature Certificate (DSC) for additional security of online net banking transactions

What Is Digital Signature Certificate?

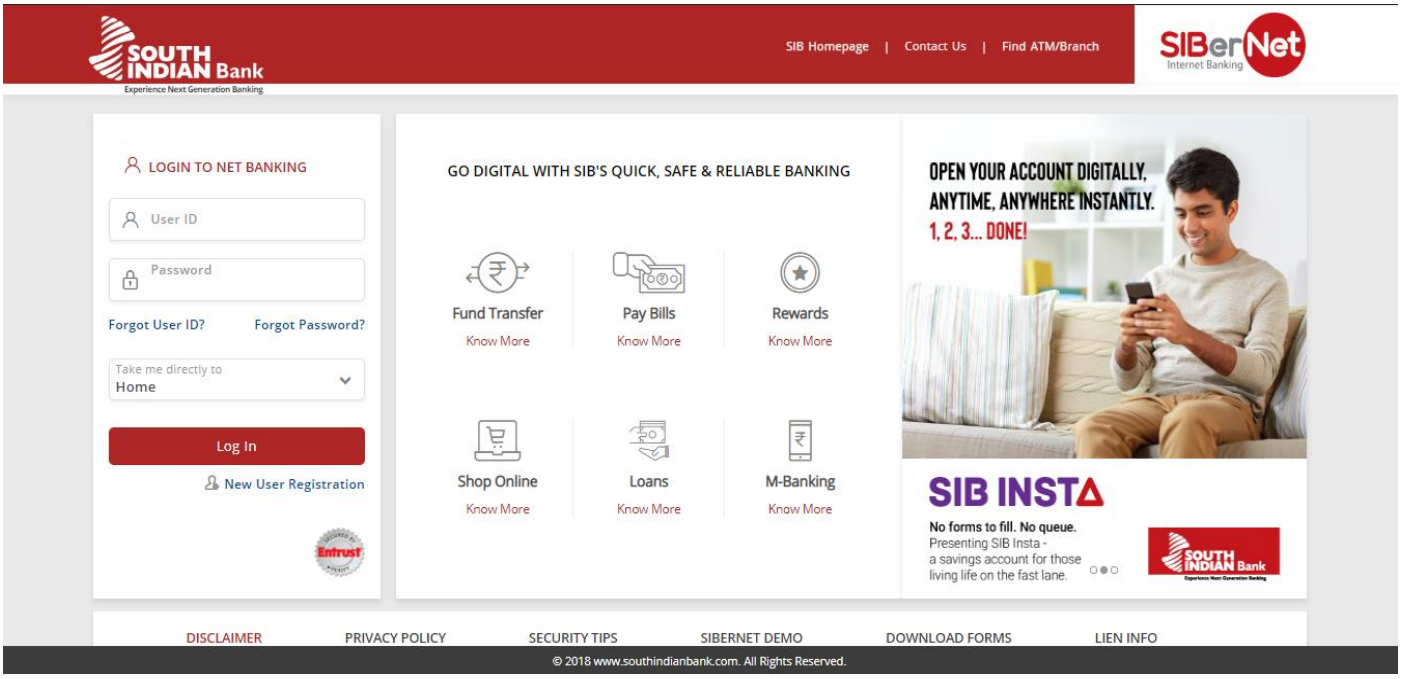
Digital Signature Certificates (DSCs) are the digital equivalent (i.e. electronic format) of physical or paper certificates. Examples of physical certificates are Driving License, Passport or Membership Cards. Certificates serve as proof of identity of an individual for a certain purpose; for example, a Driving License identifies someone who can legally drive in a particular country. Likewise, a Digital Signature Certificate can be presented electronically to prove your identity, to access information or services on the Internet or to sign certain documents digitally. DSC provides an additional level of safety and security for online banking transactions by digitally verifying the financial transactions and encrypting the information such that only intended parties can read it.

Who issues DSC and what are the different types of DSC?

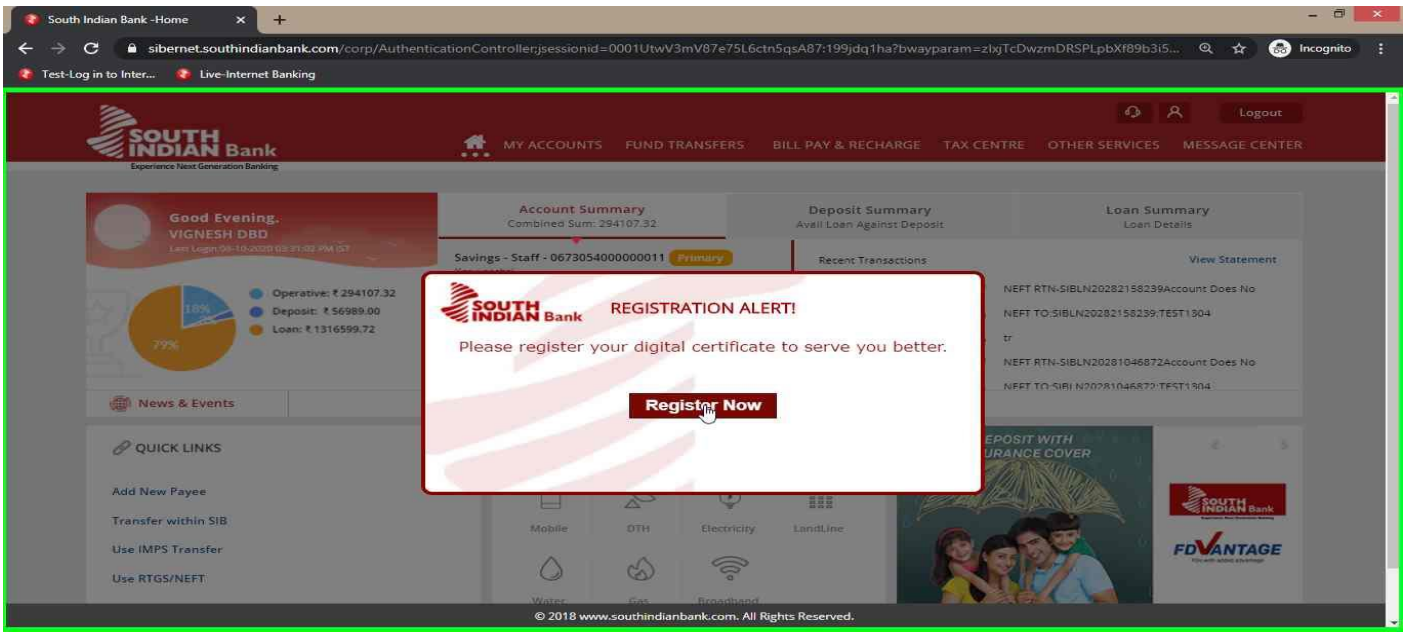
A licensed Certifying Authority (CA) issues the Digital Signature Certificate. The CA is someone who has been granted a License to issue a DSC under Section 24 of the Indian IT-Act 2000. SIB Net Banking has been configured to accept USB token based digital signature certificate provided by licensed certifying authority. After procurement of the DSC, the Certificate can be downloaded in to the hard token. Please ensure that the token drivers are installed on your system as guided by your Certified Authority.
South Indian bank Internet Banking supports, Class 2 and Class 3 types of DSCs issued by licensed CA's.
Class 2 Certificates are issued for both business personnel and private individuals use.
Class 3 Certificates are issued to individuals as well as organizations. As these are high-assurance Certificates primarily intended for e-commerce applications, they shall be issued to individuals only on their personal (physical) appearance before the Certifying Authorities.

How to register for DSC based authentication in SIB Net banking?

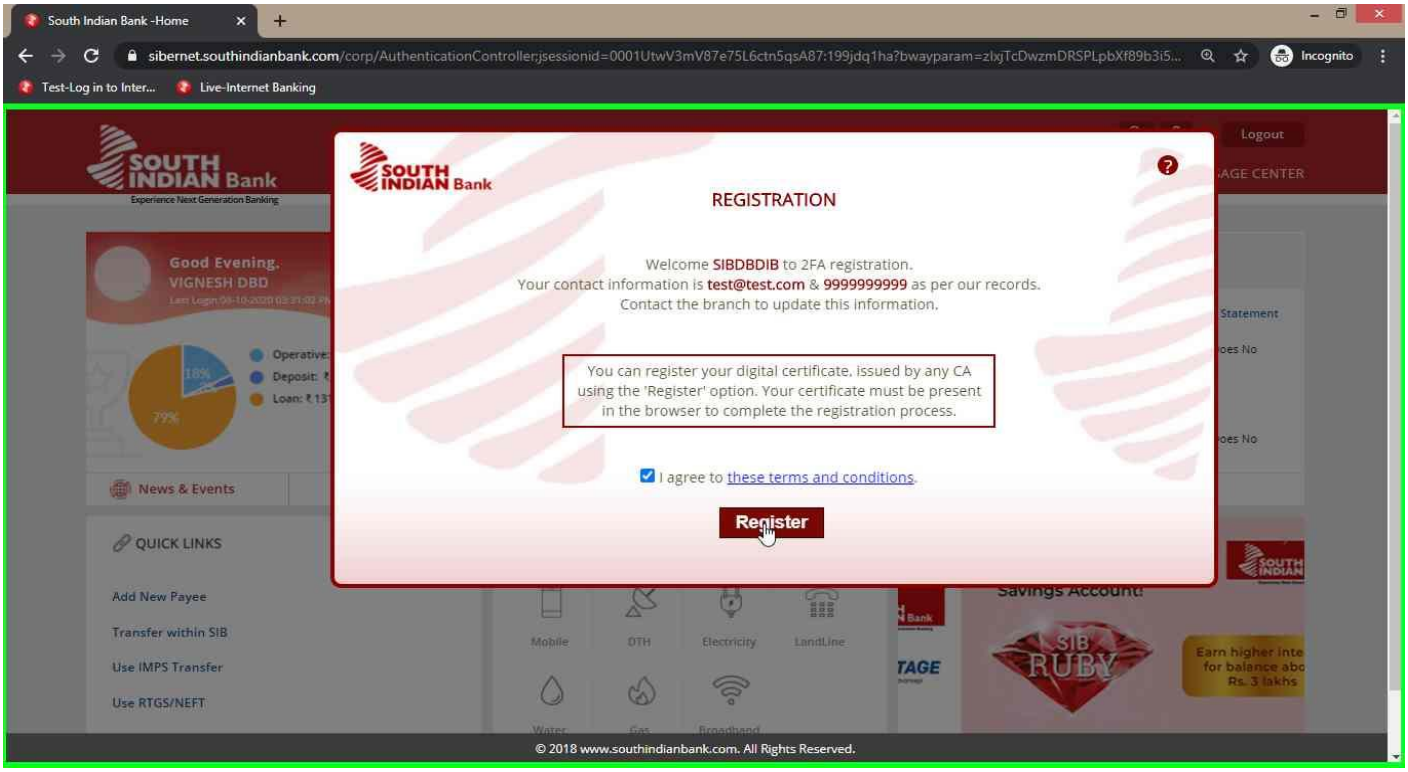
- Submit a duly filled DSC application form to the branch for processing.
- Once the processing is over, plug-in the Digital signature USB token received from CA in to the PC/Laptop and login to Internet Banking by entering **User ID** and **Login Password**.



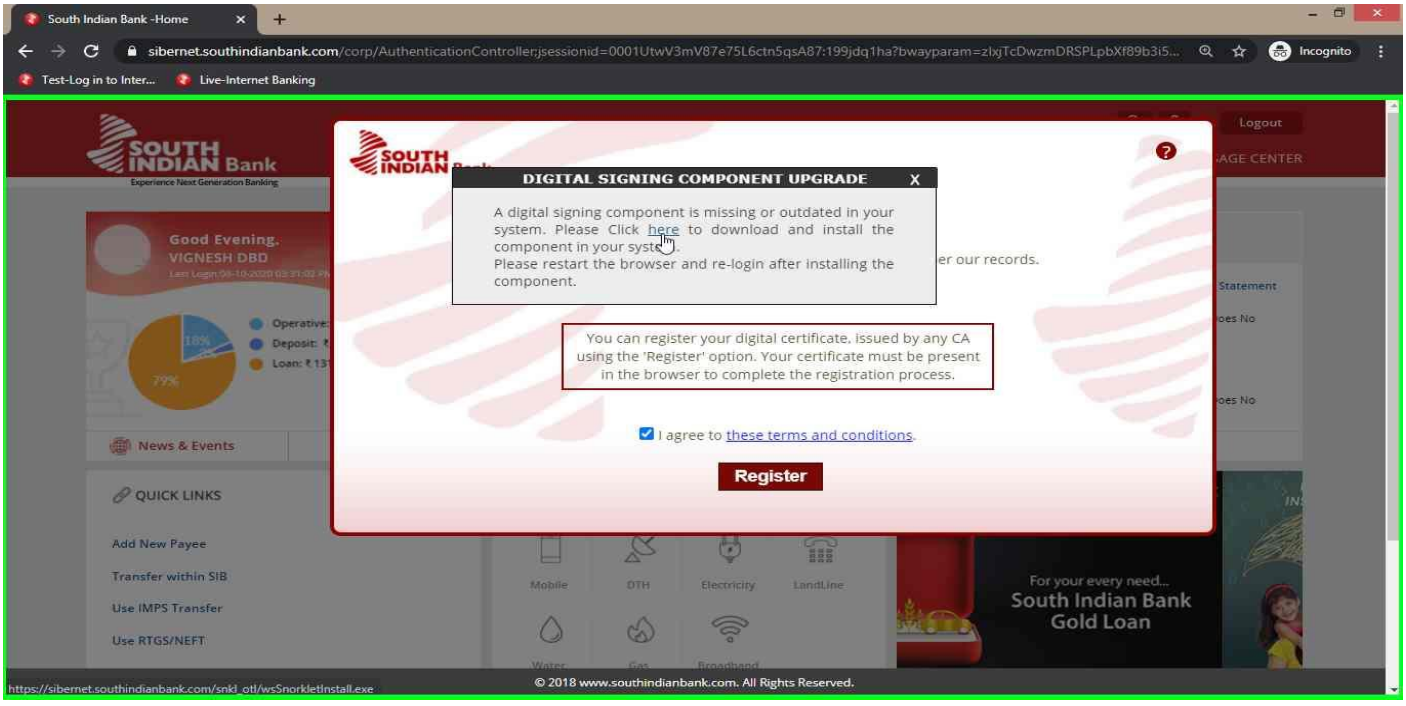
- User will get an alert "REGISTRATION ALERT" at the middle of the Login screen. Click 'Register Now' button to start the registration process.

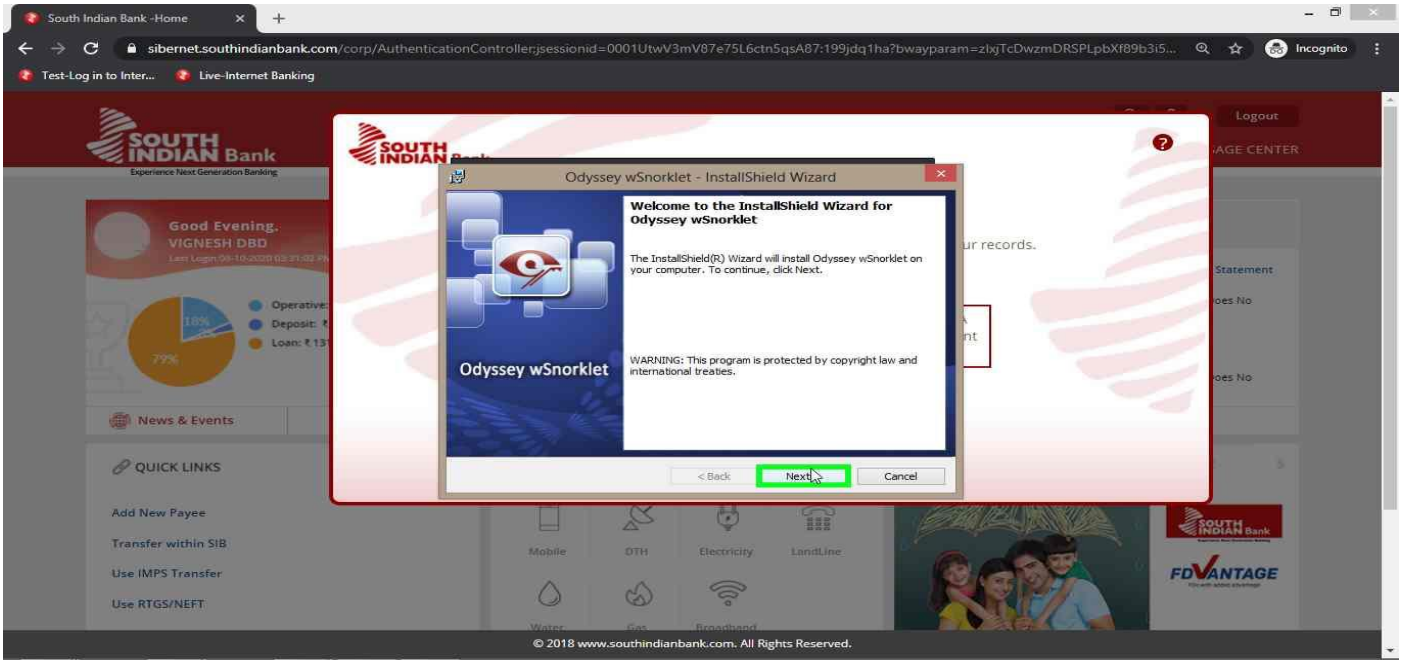


- Accept the 'Terms & Conditions' and Click 'Register' button in Internet Banking screen.



- Download and install the signing control in your system/laptop from the link present in the 'Digital Signing Component Upgrade' screen.

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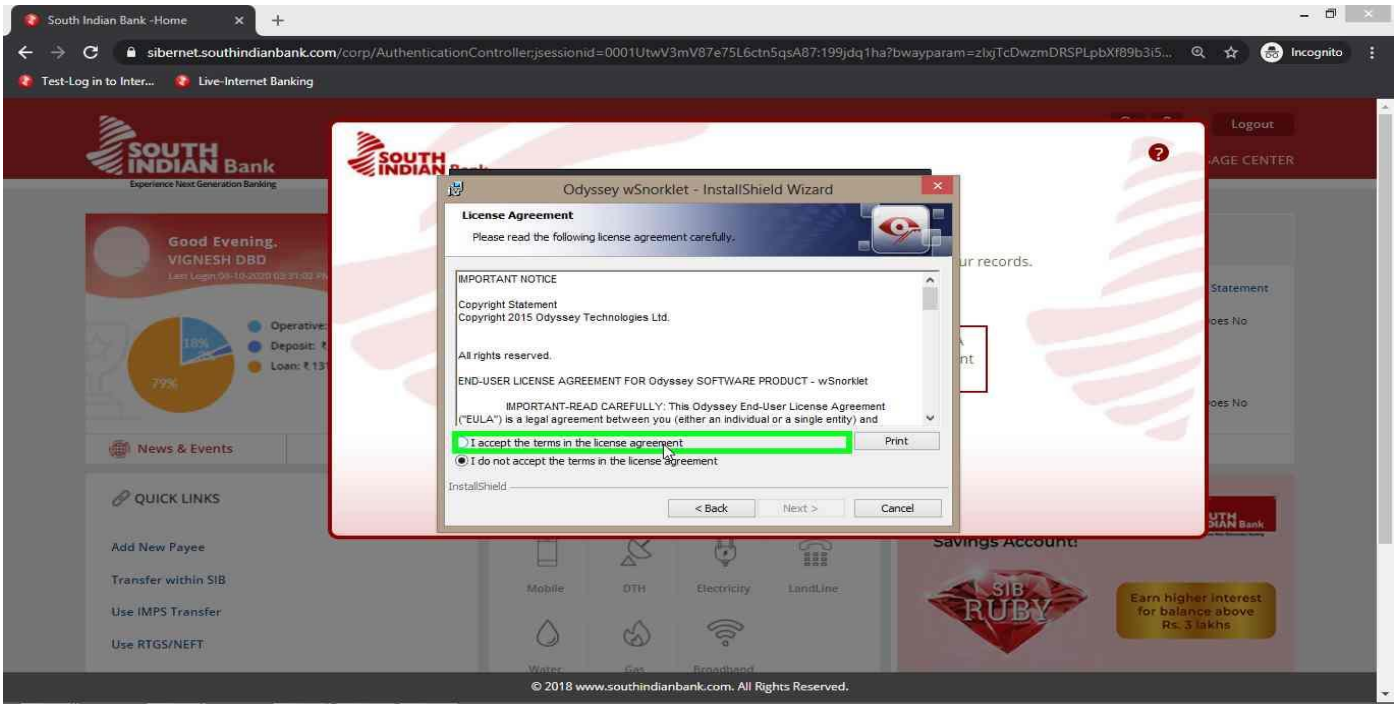
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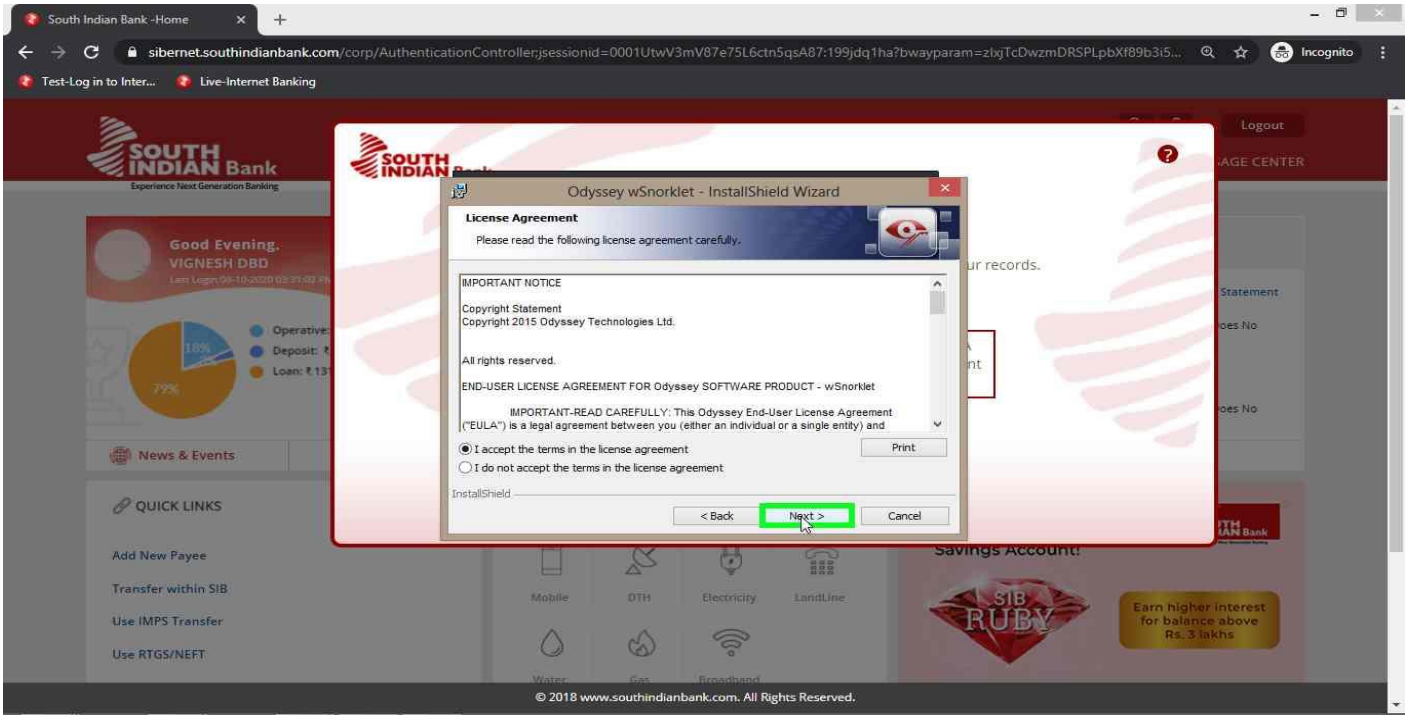
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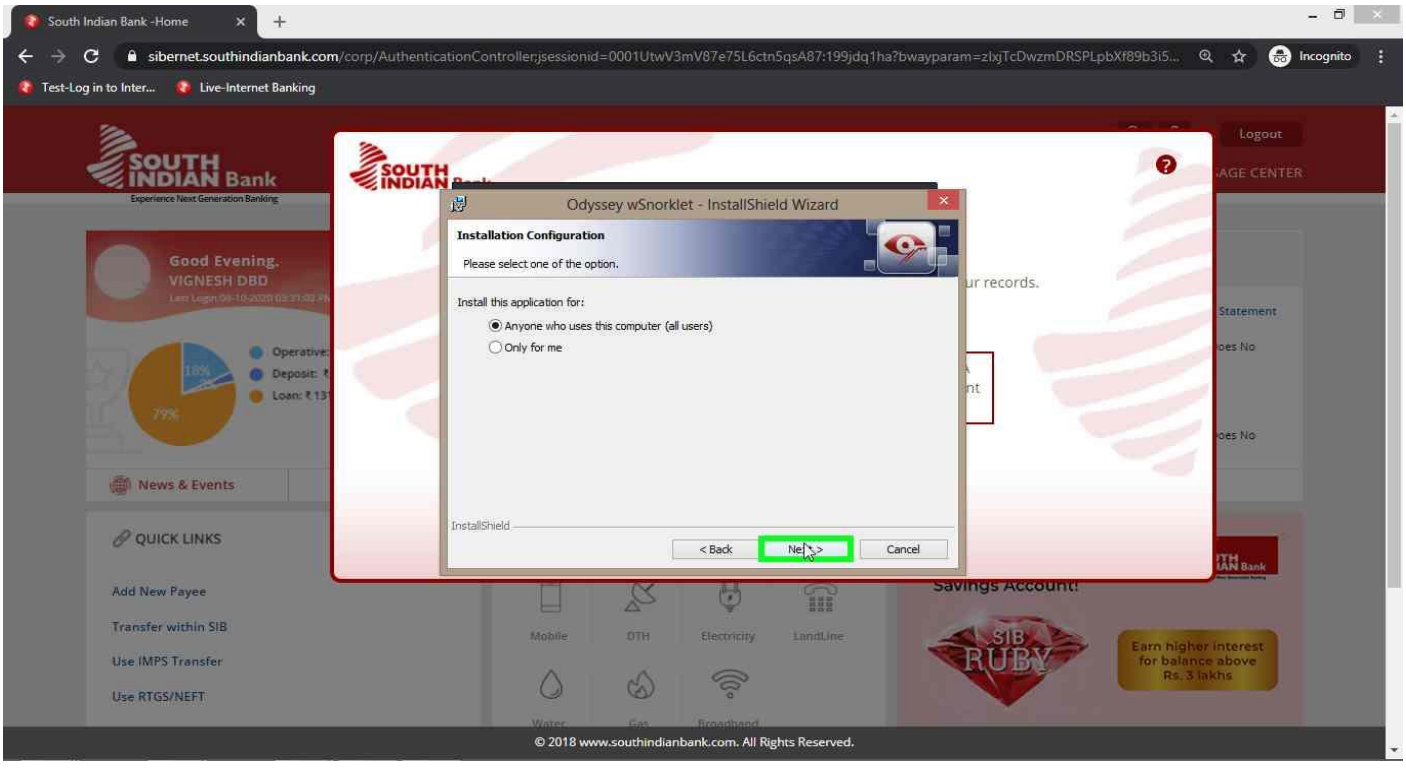
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Installation Configuration
Please select one of the option.
Install this application for:
Anyone who uses this computer (all users)
Only for me
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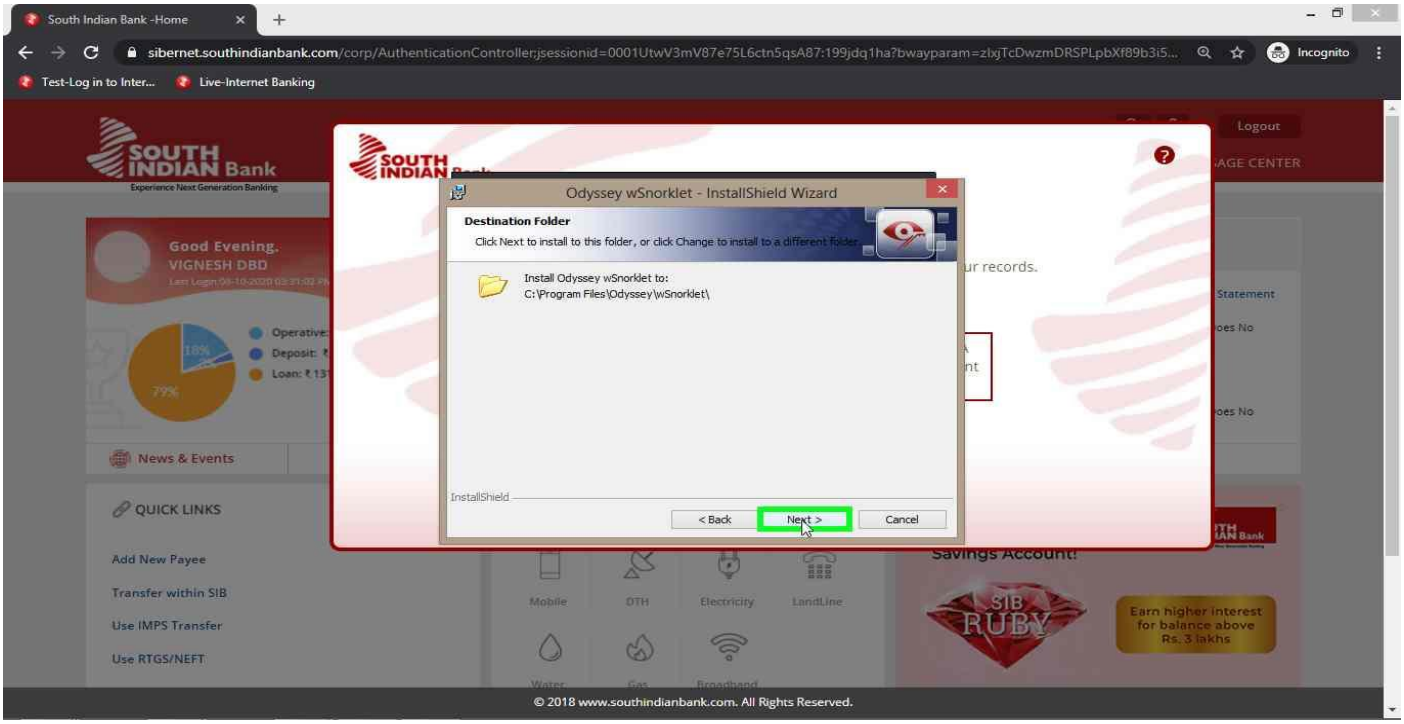
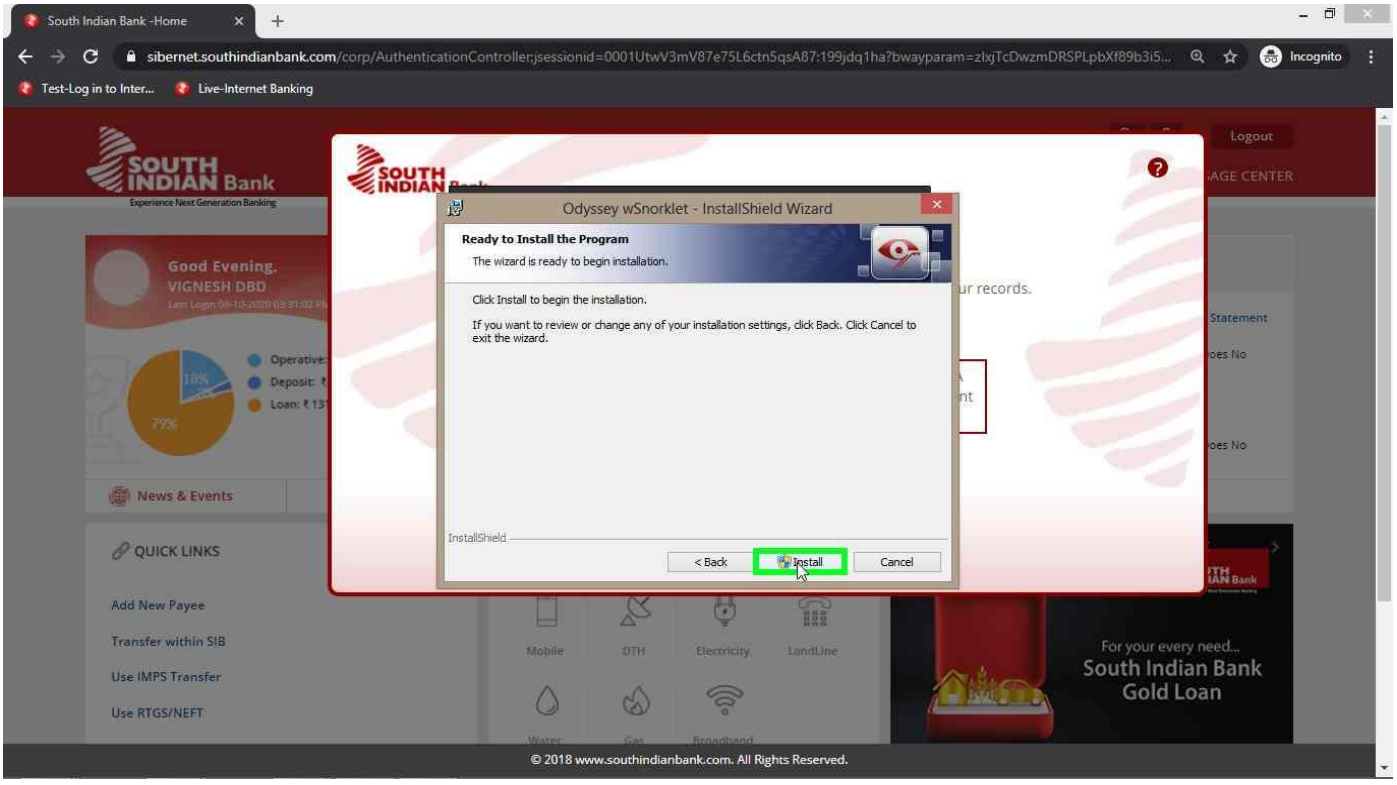
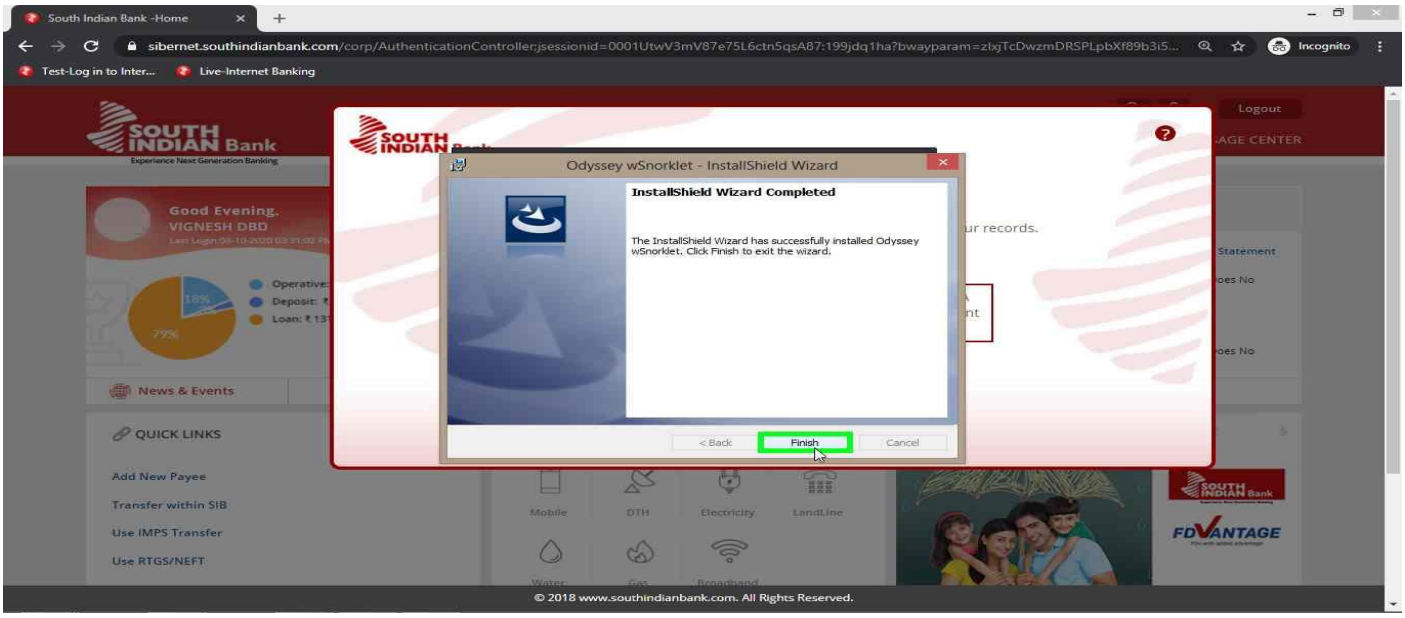
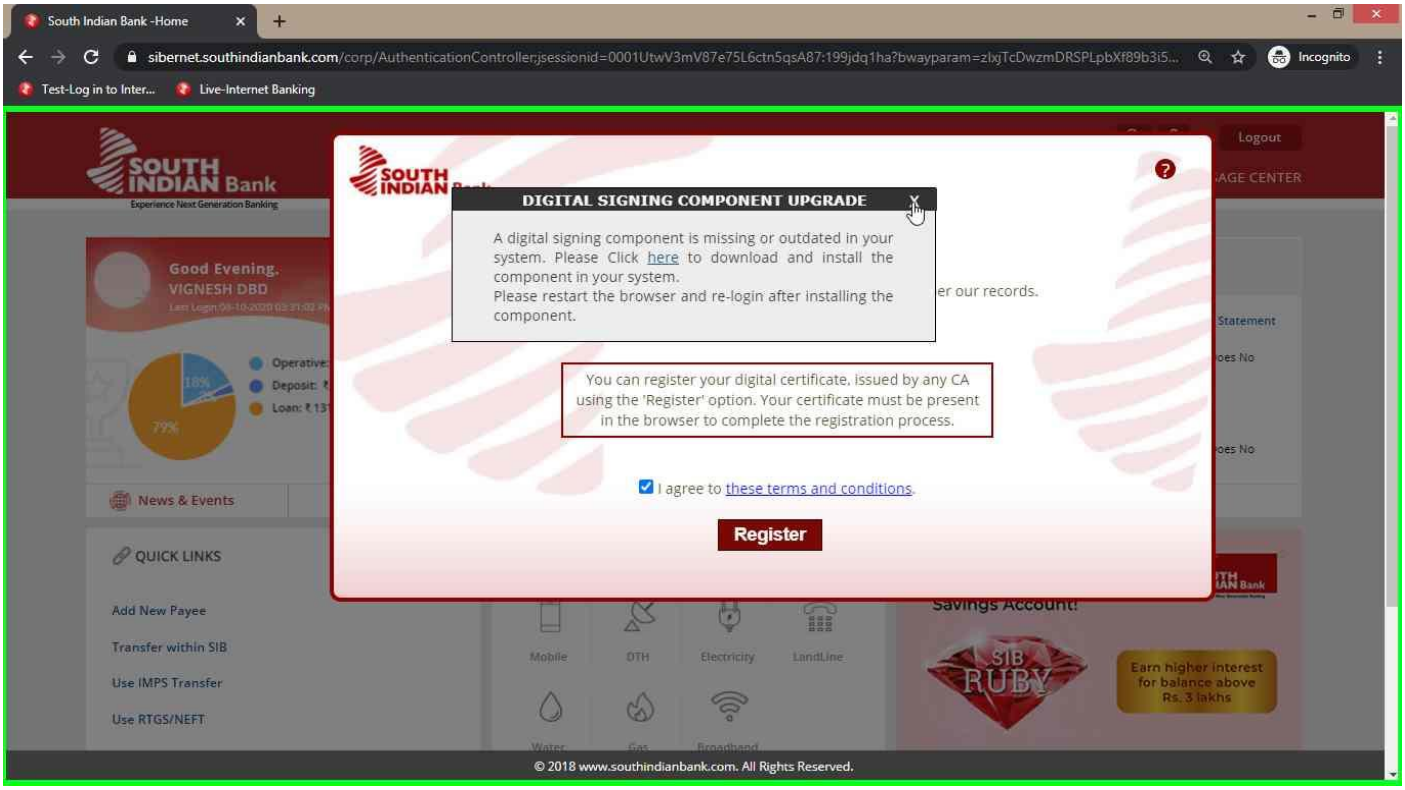


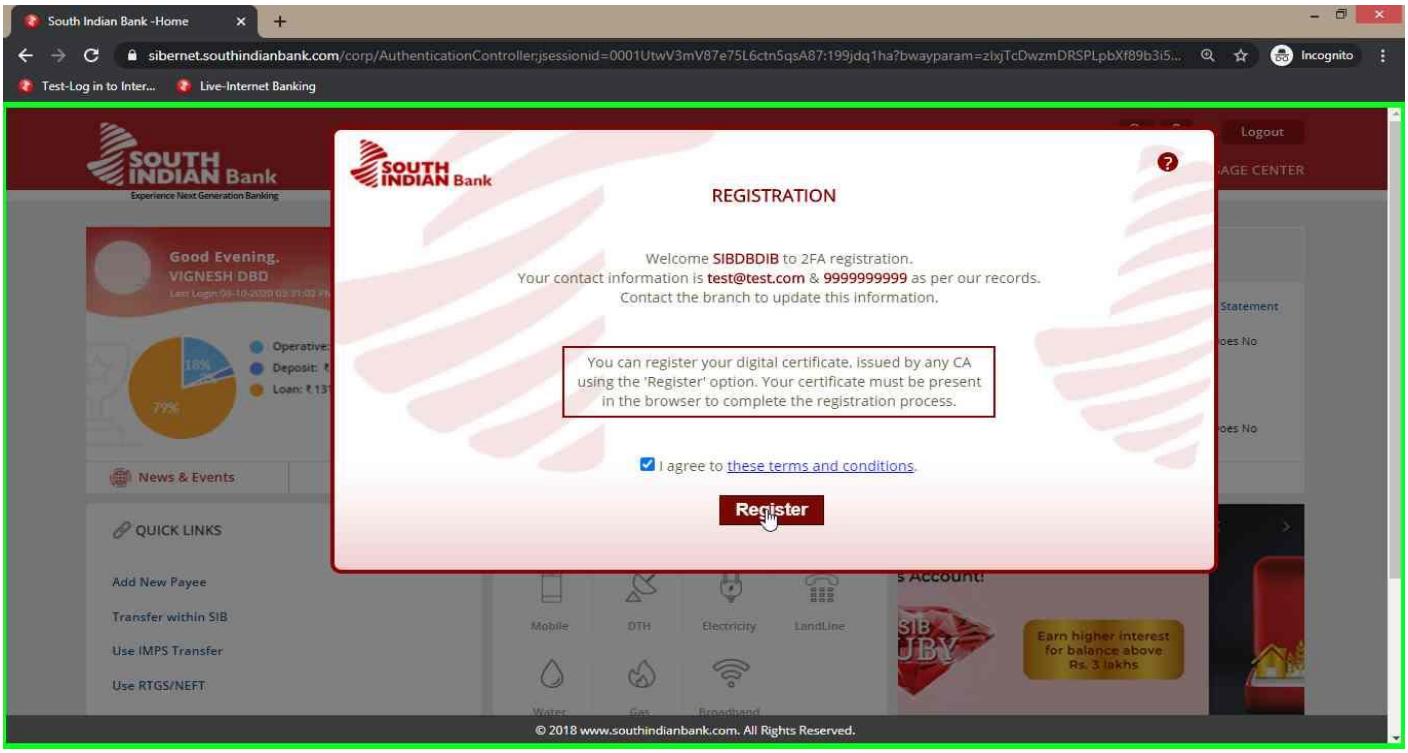


- Click ‘Finish’ to complete the installation.

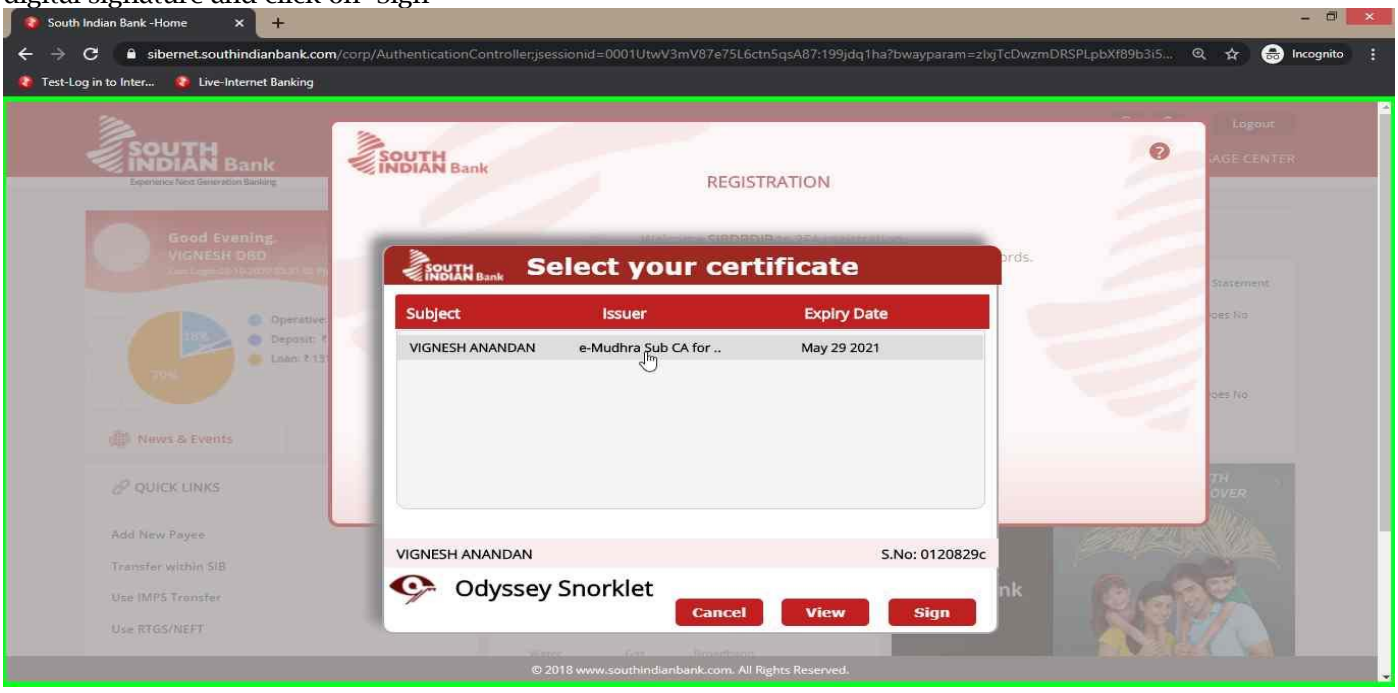


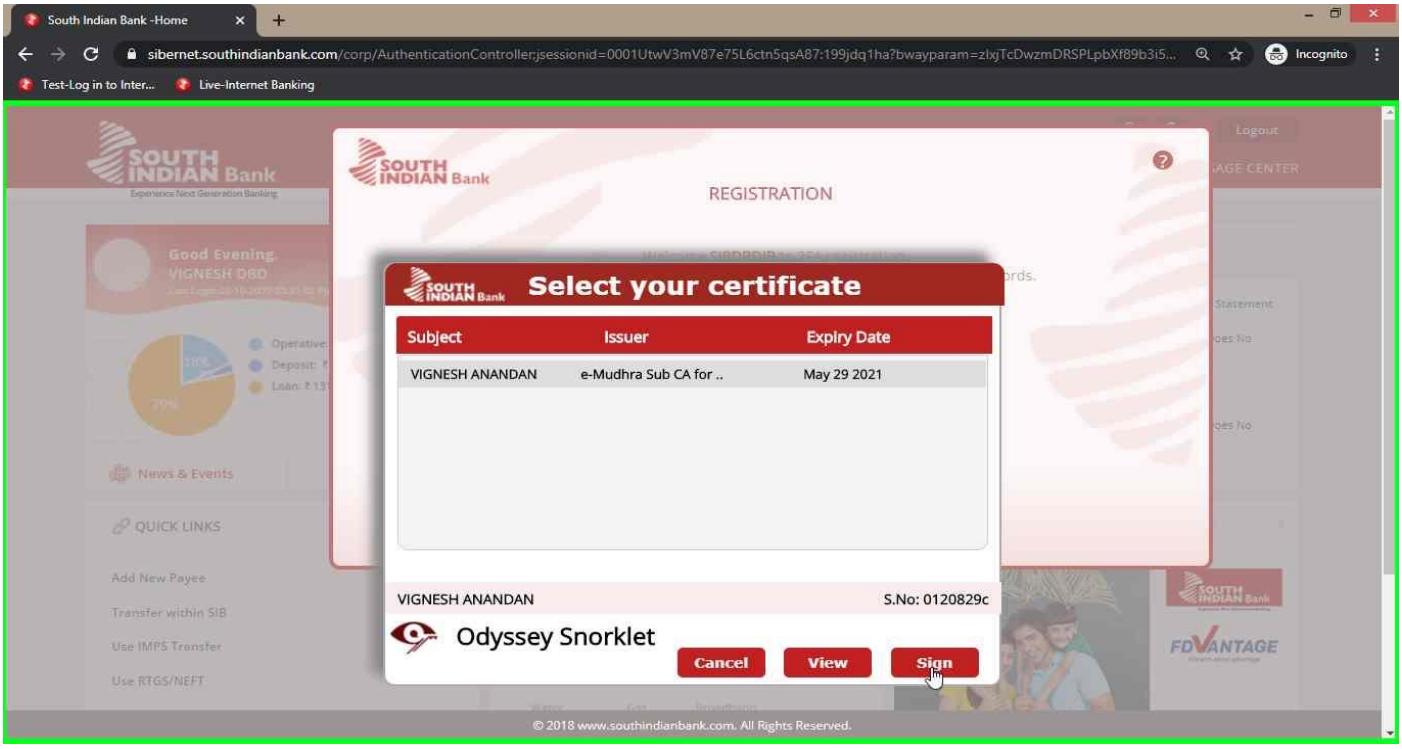
- Once the Installation completed, close the 'Digital signing component upgrade screen' and click on 'Register.'



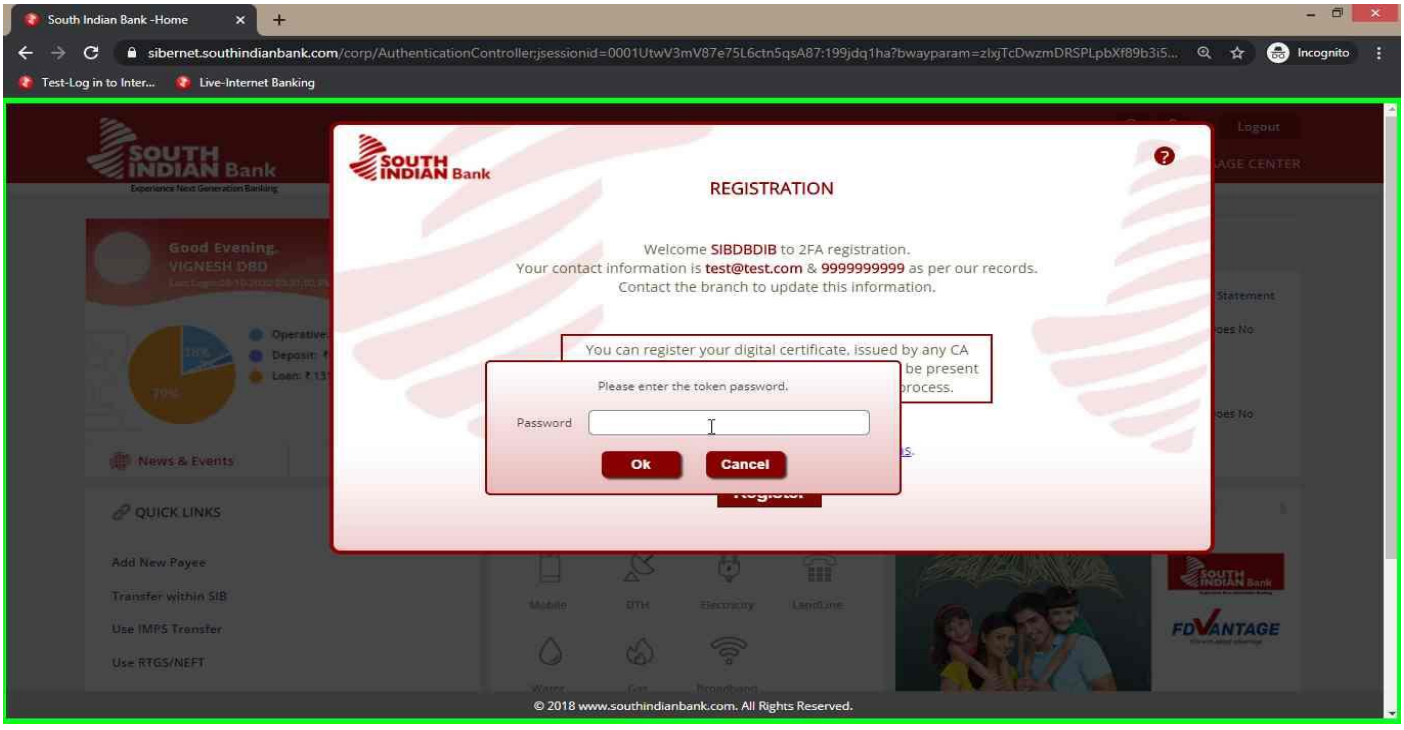


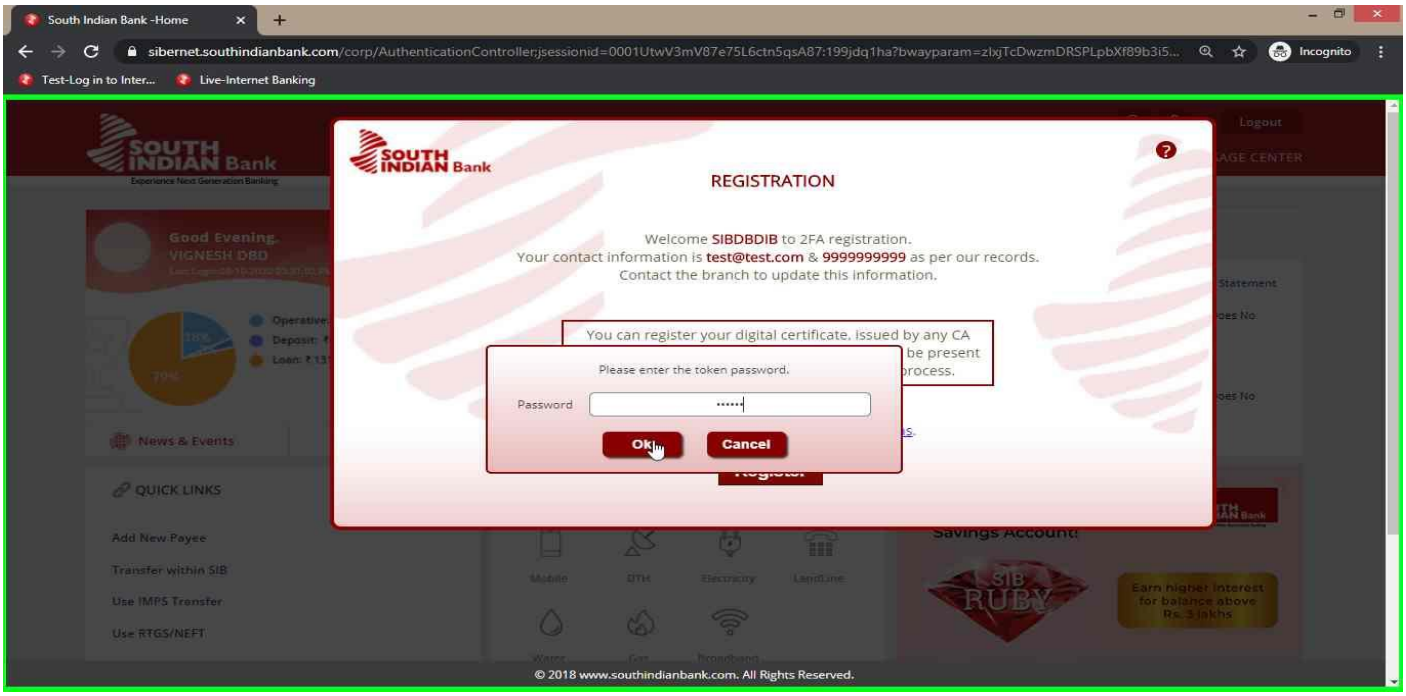
- System will identify Digital signature certificate (DSC) in the USB token and display it on the screen. Choose the digital signature and click on "Sign"



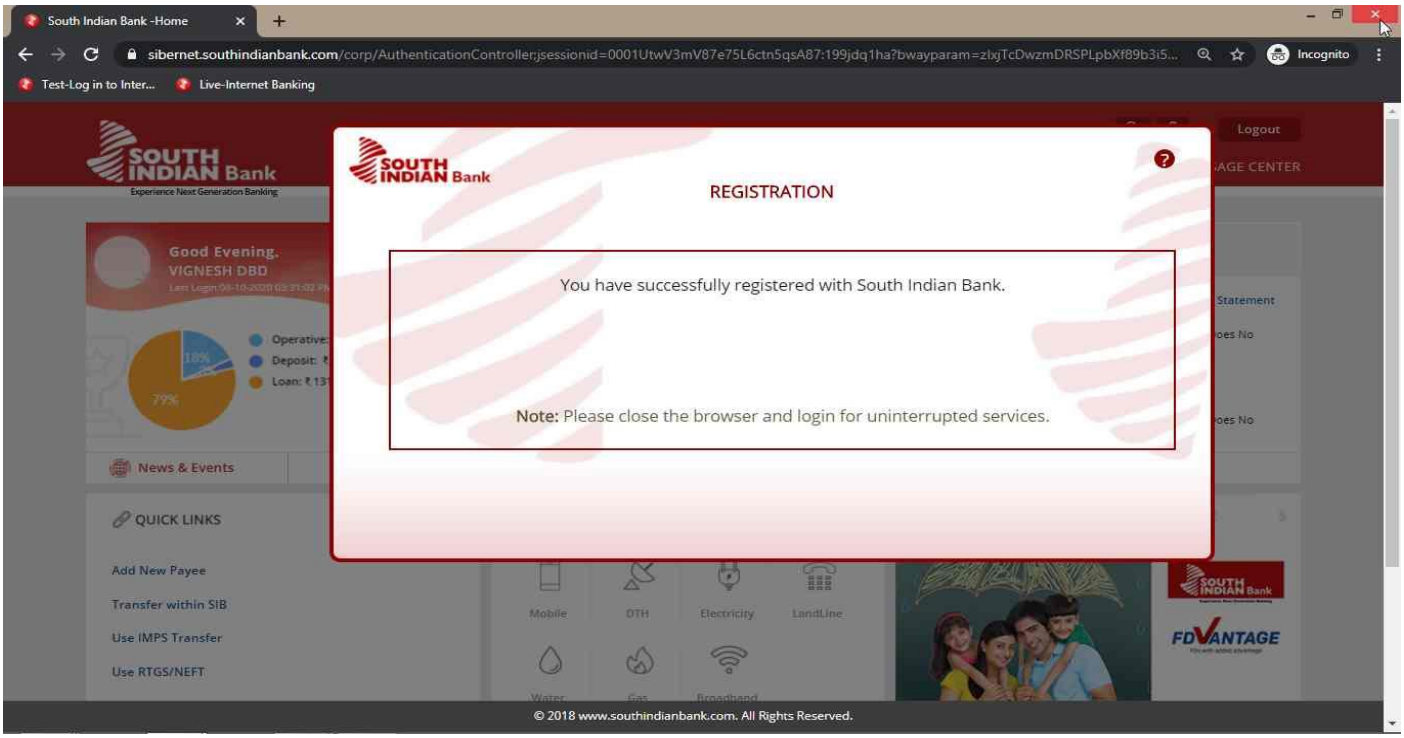


- Enter DSC USB token password and click "OK". USB token password: Password configured while downloading/ activating digital signature into USB token. (Kindly Note: This may be different from SIB Net banking password).





- Digital signature registration is completed successfully.



- Close the browser and login again for uninterrupted services.