

Digital signature registration in Net banking - User Guide.

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I. 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 users 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 for additional security of online net banking transactions

II. 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.

III. 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 e-mudhra 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(e-mudhra).

South Indian bank Internet Banking supports, Class 2 and Class 3 types of DSCs issued by e-Mudhra

Class 2 Certificates are issued for both business personnel and private individuals use.

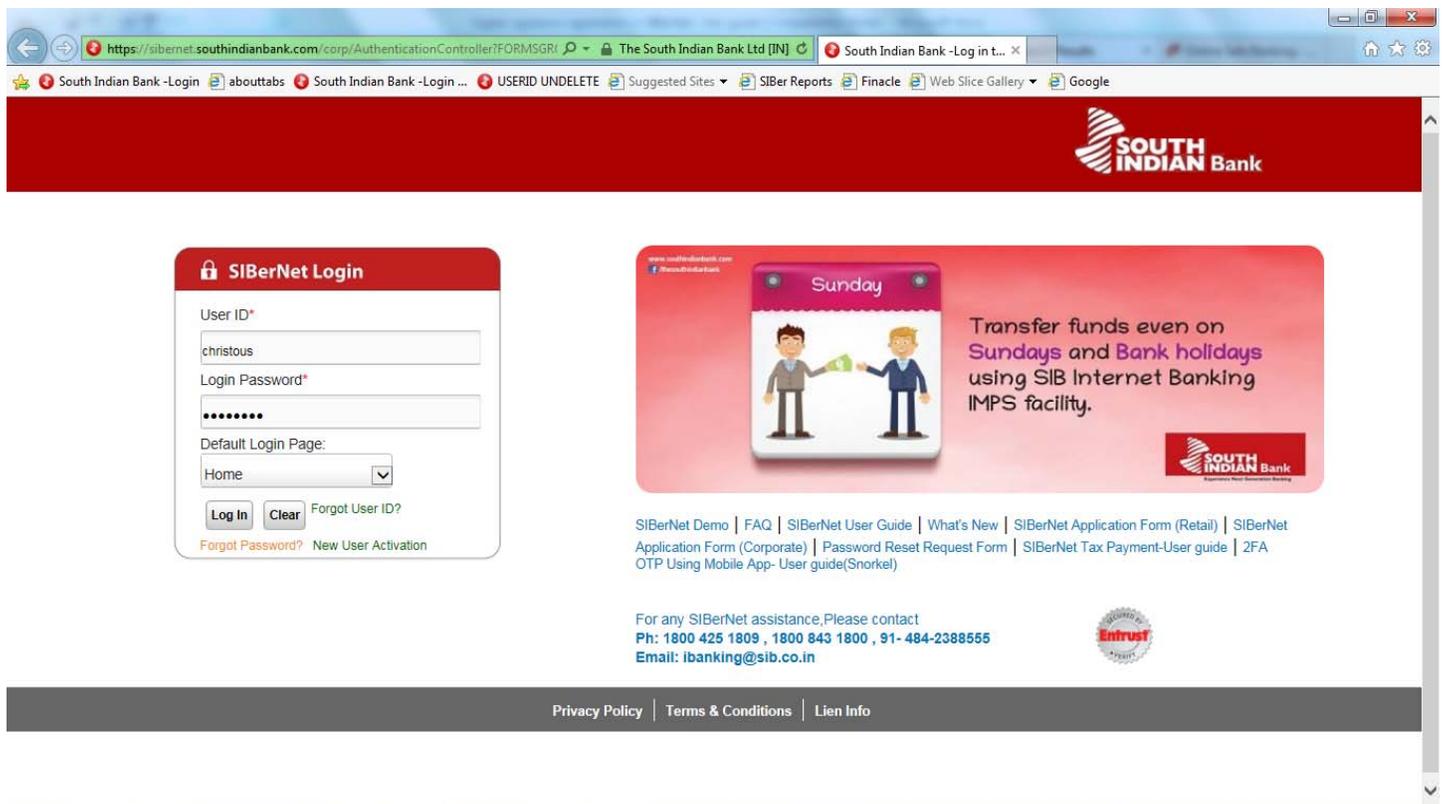
Class 3 Certificates are issued to individuals as well as organisations. As these are high-assurance Certificates primarily intended for e-commerce applications, they shall be issued to individuals only on their personal (physical) appearance before the Certifying Authorities.

For more information, please visit:

www.cca.gov.in
www.mca.gov.in

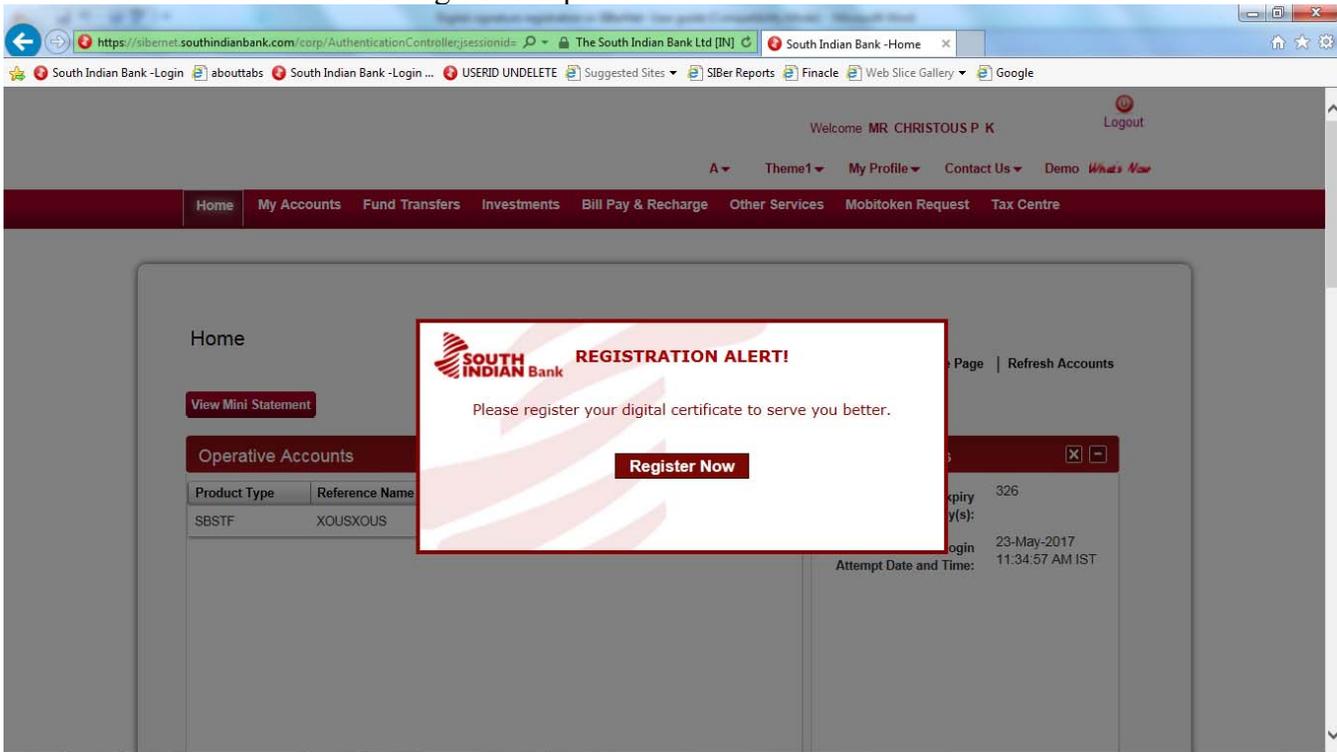
IV. How to register for DSC based authentication in SIB Net banking?

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

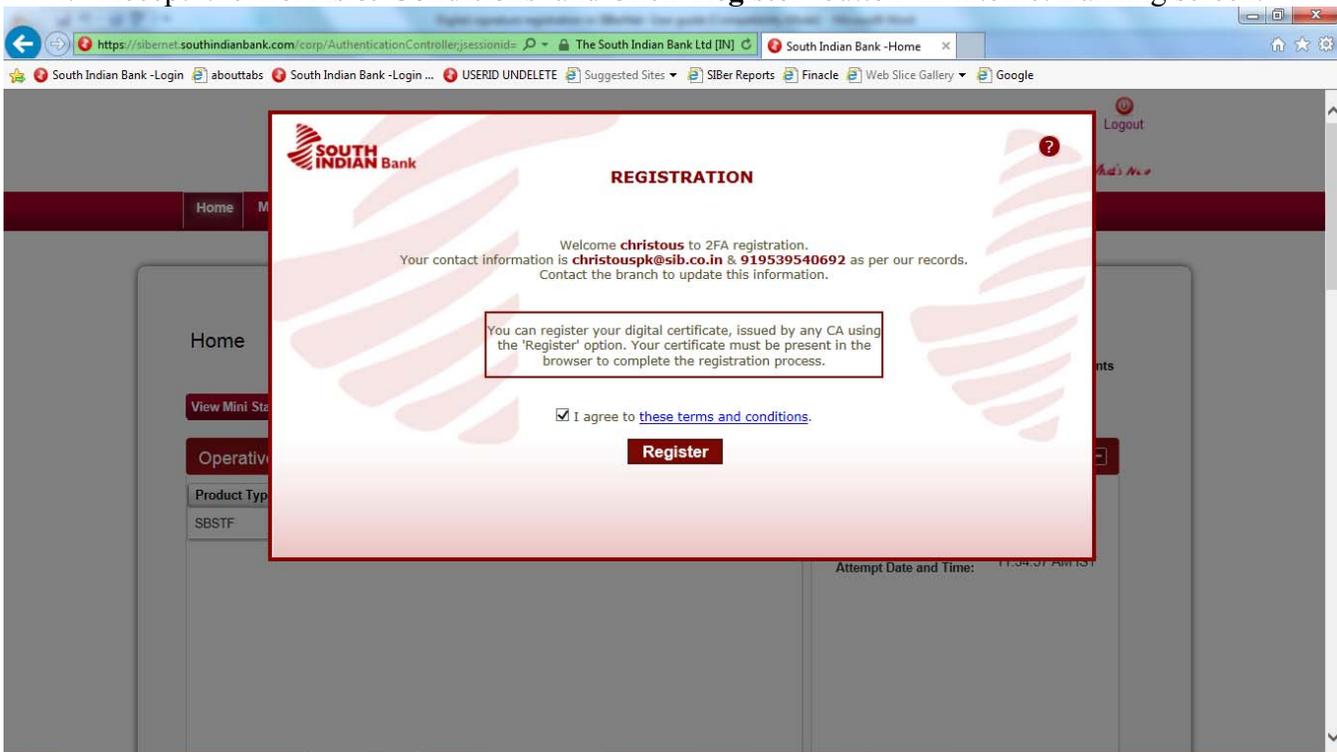


The screenshot shows the SIBerNet Login page in a web browser. The browser address bar displays <https://sibernet.southindianbank.com/corp/AuthenticationController?FORMSGR>. The page features a red header with the South Indian Bank logo. On the left, there is a login form titled "SIBerNet Login" with fields for "User ID*" (containing "christous"), "Login Password*" (masked with dots), and "Default Login Page:" (set to "Home"). Below the form are "Log In", "Clear", and "Forgot User ID?" buttons, along with links for "Forgot Password?" and "New User Activation". On the right, a promotional banner for "Sunday" IMPS facility is displayed, stating "Transfer funds even on Sundays and Bank holidays using SIB Internet Banking IMPS facility." Below the banner, there is a list of links: "SIBerNet Demo | FAQ | SIBerNet User Guide | What's New | SIBerNet Application Form (Retail) | SIBerNet Application Form (Corporate) | Password Reset Request Form | SIBerNet Tax Payment-User guide | 2FA OTP Using Mobile App- User guide(Snorkel)". At the bottom, contact information is provided: "For any SIBerNet assistance, Please contact Ph: 1800 425 1809 , 1800 843 1800 , 91- 484-2388555 Email: ibanking@sib.co.in". A "Secured by Entrust" logo is also visible. The footer contains links for "Privacy Policy | Terms & Conditions | Lien Info".

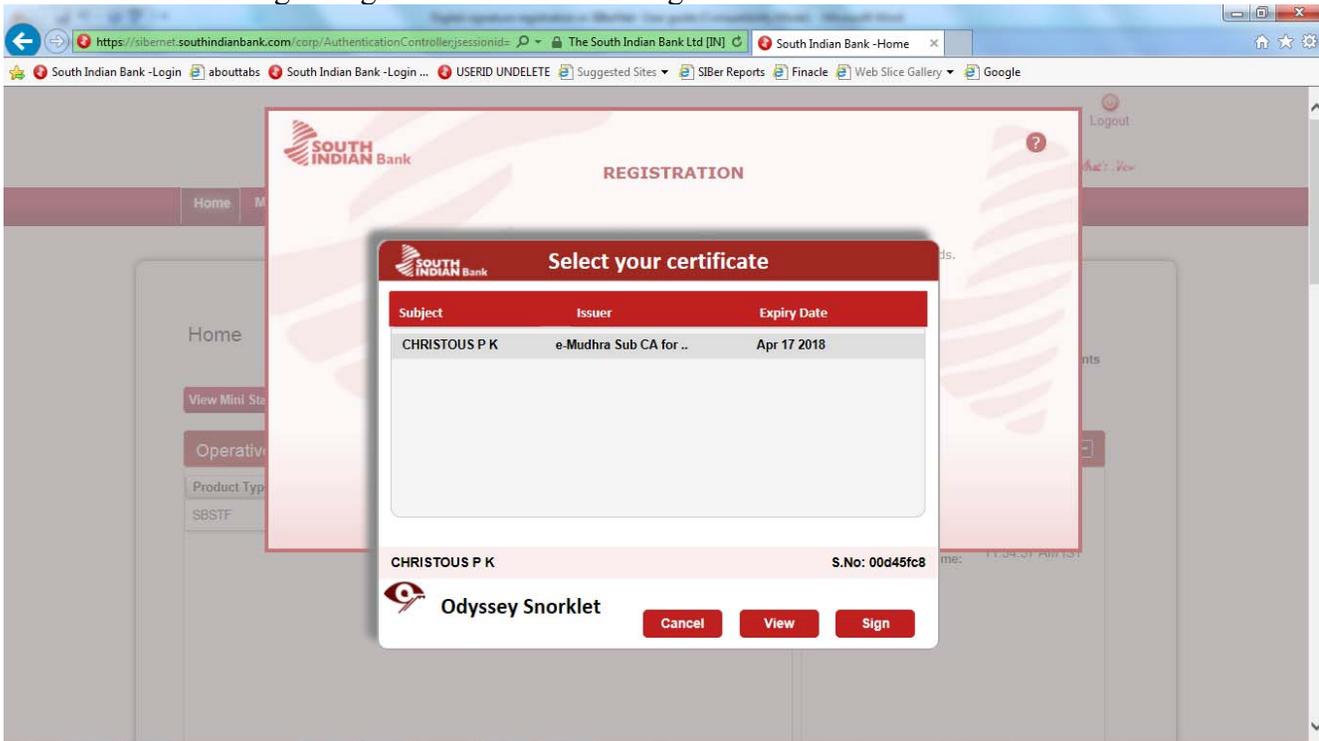
3. User will get an alert "**REGISTRATION ALERT**" at the middle of the Login screen. Click '**Register Now**' button to start the registration process.



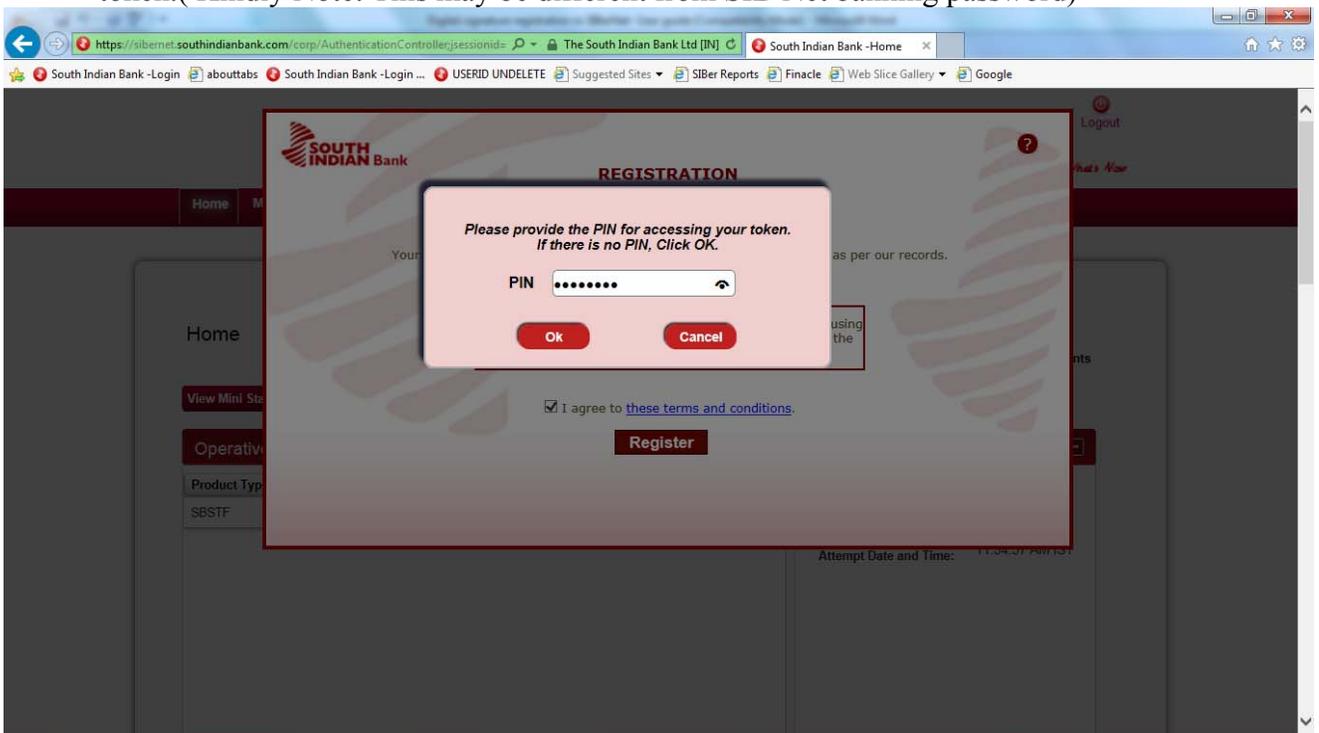
4. Accept the '**Terms & Conditions**' and Click '**Register**' button in Internet Banking screen.



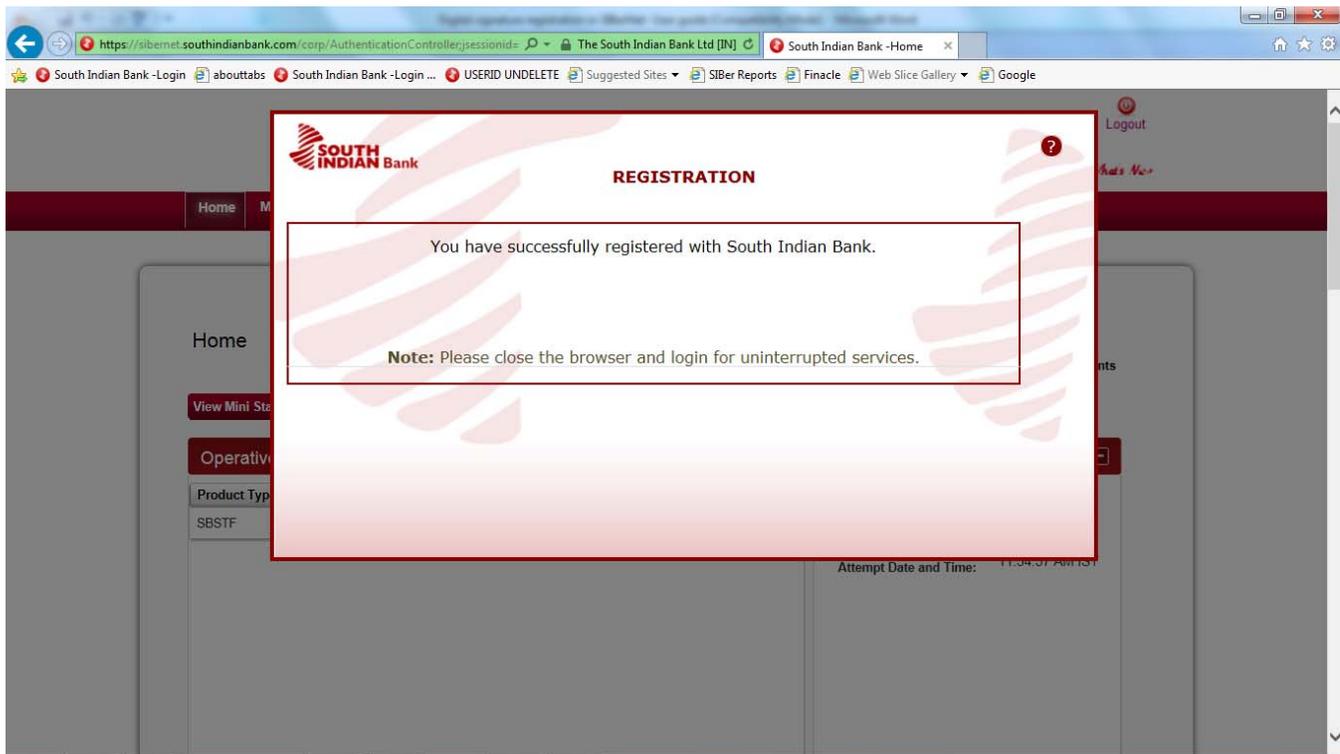
- System will identify Digital signature certificate(DSC) in the USB token and display it on the screen. Choose the digital signature and click on "Sign"



- 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)



7. Digital signature registration is completed.

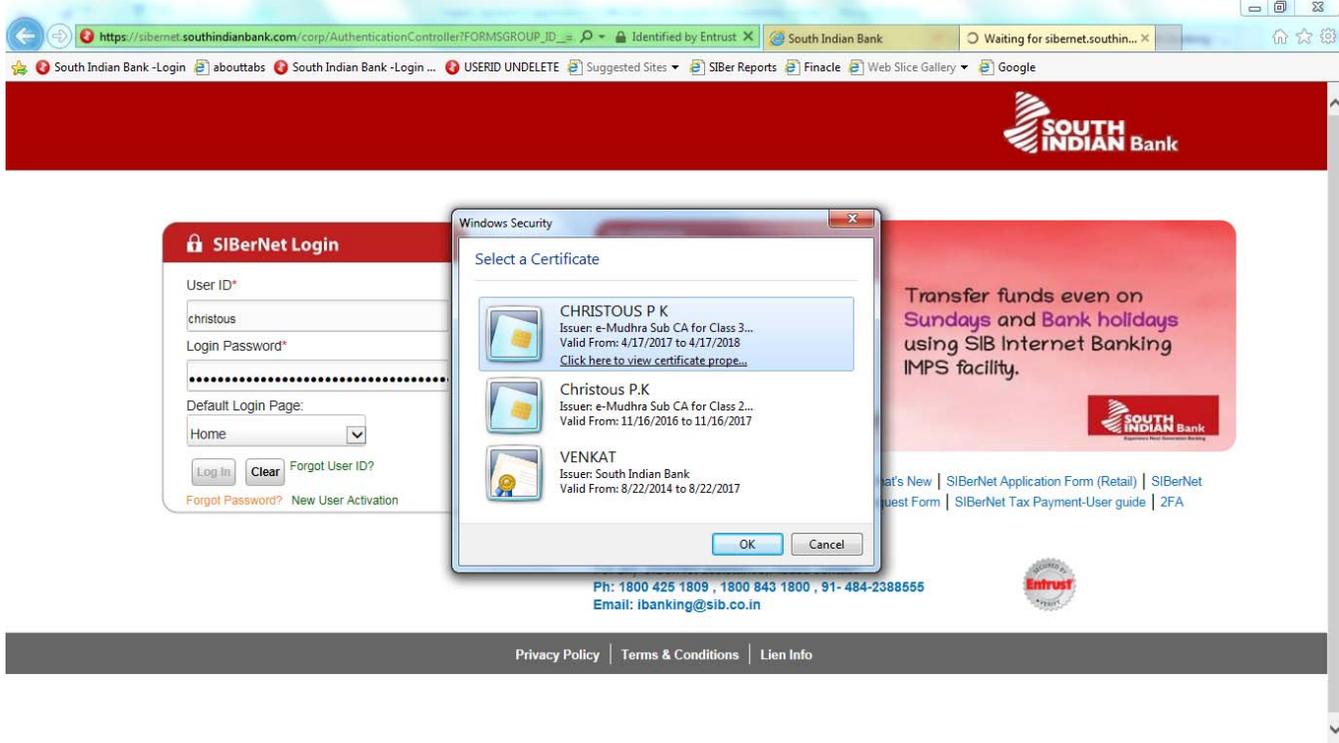


After successful registration, Digital Signature based authentication is required for the following activities.

- Internet Banking Login
- Adding new Payee/Beneficiary
- Third party fund transfer
- External Fund transfer(NEFT/RTGS/IMPS)
- Online Bill payment/ E-commerce transactions
- Bill Pay & recharge services

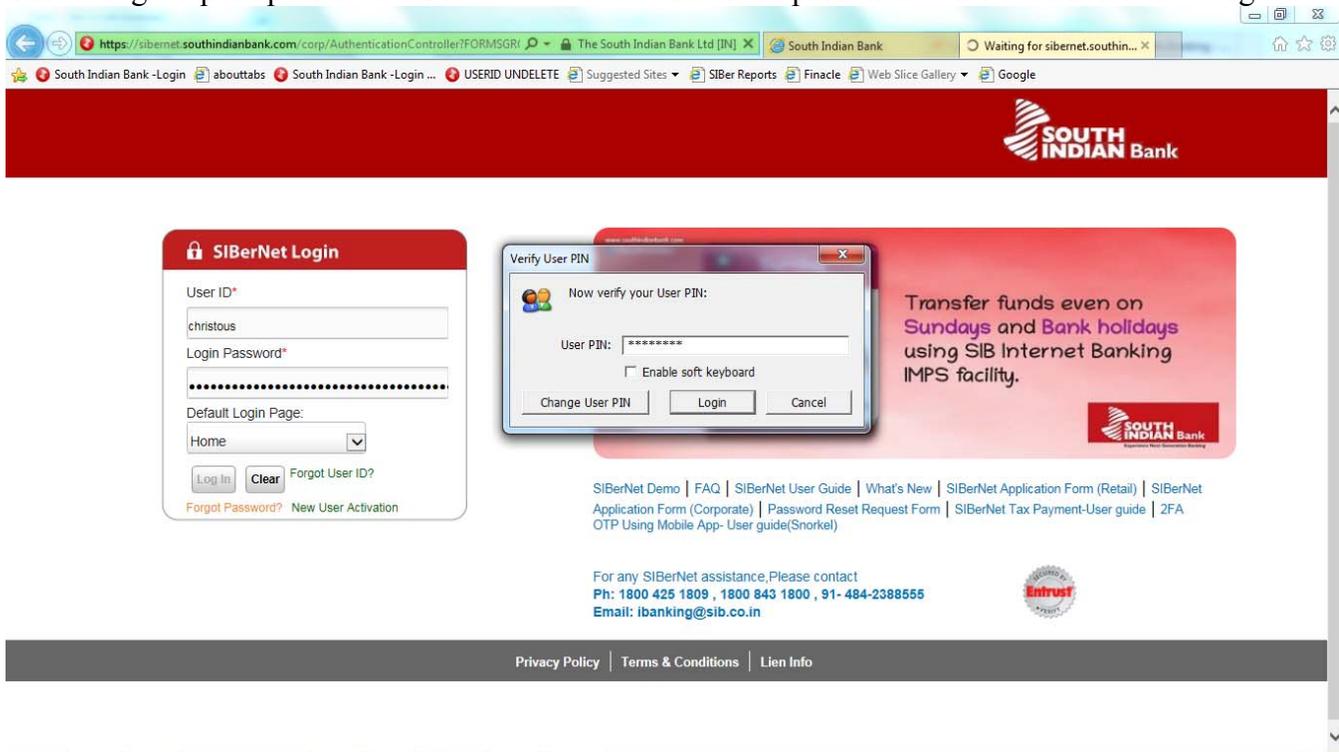
V. Internet Banking Login using digital signature

Log in to Net banking by entering User ID and login Password. A pop up box will appear and select the digital signature configured for SIB net banking. And click



The screenshot shows the SIBerNet Login page with a Windows Security dialog box titled "Select a Certificate" overlaid. The dialog lists three certificates: CHRISTOUS P K (valid 4/17/2017 to 4/17/2018), Christous P.K (valid 11/16/2016 to 11/16/2017), and VENKAT (valid 8/22/2014 to 8/22/2017). The login form on the left has "christous" in the User ID field and a masked password. The page includes a navigation bar, a footer with contact information (Ph: 1800 425 1809, 1800 843 1800, 91-484-2388555; Email: ibanking@sib.co.in), and a footer with links for Privacy Policy, Terms & Conditions, and Lien Info.

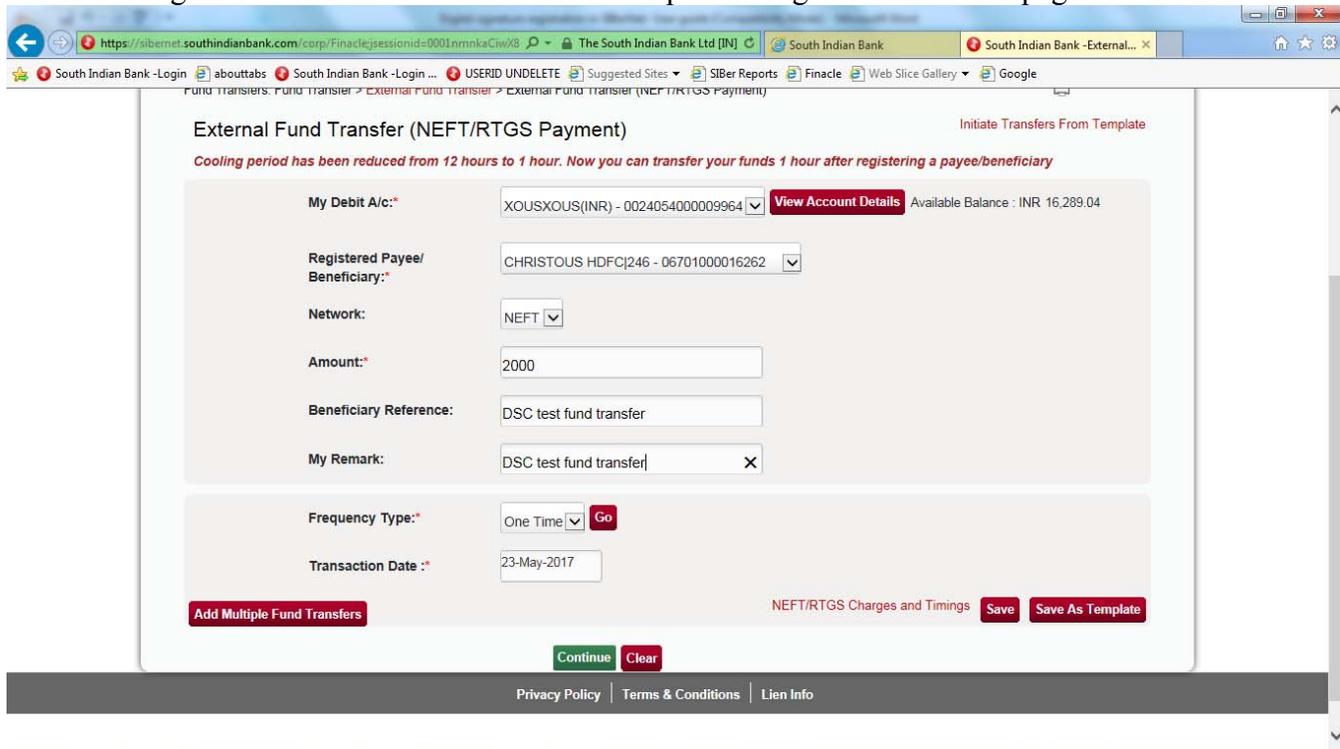
User will get a prompt to enter "User PIN". Enter DSC token password in the field and click "Login".



The screenshot shows the SIBerNet Login page with a "Verify User PIN" dialog box overlaid. The dialog prompts the user to "Now verify your User PIN:" and has a field for "User PIN:" with asterisks. There are buttons for "Change User PIN", "Login", and "Cancel". The login form on the left is the same as in the previous screenshot. The page includes a navigation bar, a footer with contact information (Ph: 1800 425 1809, 1800 843 1800, 91-484-2388555; Email: ibanking@sib.co.in), and a footer with links for Privacy Policy, Terms & Conditions, and Lien Info.

VI. Fund transfer using digital signature

After entering transaction details click continue for proceeding to confirmation page



External Fund Transfer (NEFT/RTGS Payment) Initiate Transfers From Template

Cooling period has been reduced from 12 hours to 1 hour. Now you can transfer your funds 1 hour after registering a payee/beneficiary

My Debit A/c:* XOUSXOUS(INR) - 0024054000009964 View Account Details Available Balance : INR 16,289.04

Registered Payee/ Beneficiary:* CHRISTOUS HDFC|246 - 06701000016262

Network: NEFT

Amount:* 2000

Beneficiary Reference: DSC test fund transfer

My Remark: DSC test fund transfer

Frequency Type:* One Time Go

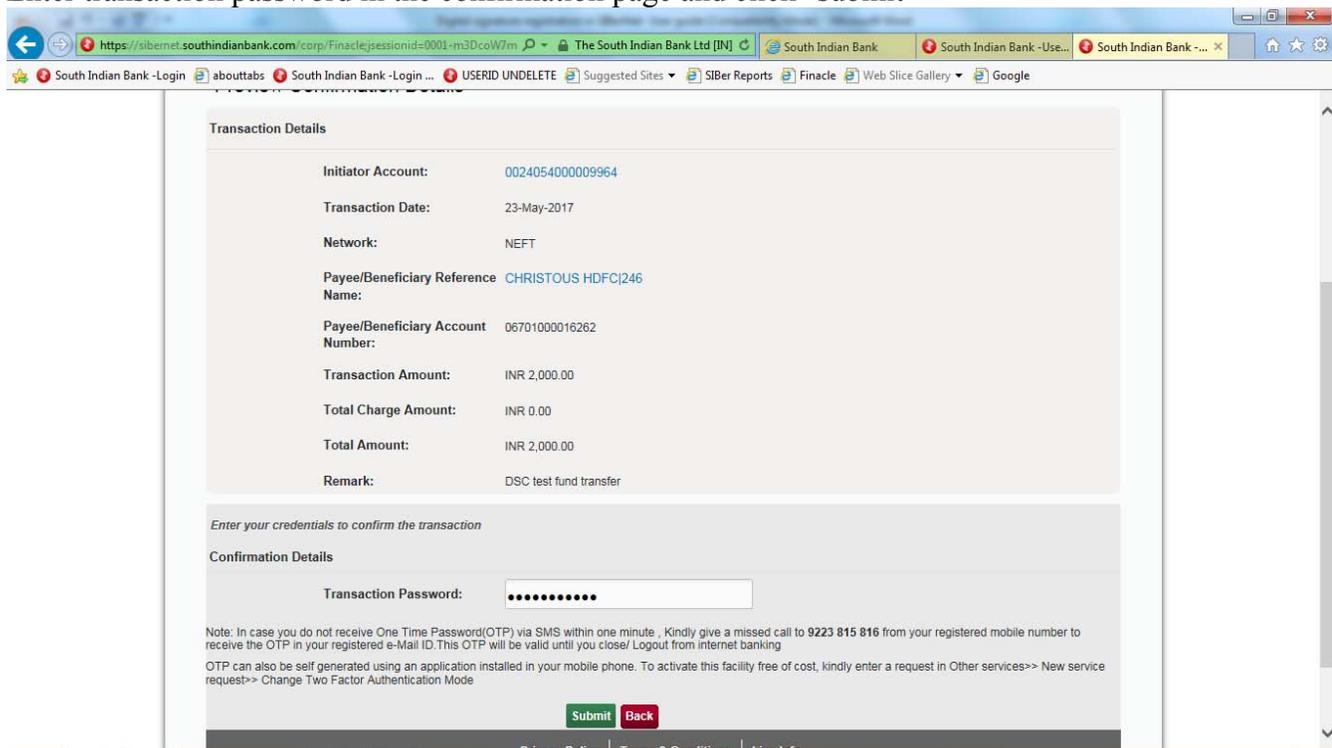
Transaction Date :* 23-May-2017

Add Multiple Fund Transfers NEFT/RTGS Charges and Timings Save Save As Template

Continue Clear

[Privacy Policy](#) | [Terms & Conditions](#) | [Lien Info](#)

Enter transaction password in the confirmation page and click "submit"



Transaction Details

Initiator Account: 0024054000009964

Transaction Date: 23-May-2017

Network: NEFT

Payee/Beneficiary Reference Name: CHRISTOUS HDFC|246

Payee/Beneficiary Account Number: 06701000016262

Transaction Amount: INR 2,000.00

Total Charge Amount: INR 0.00

Total Amount: INR 2,000.00

Remark: DSC test fund transfer

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password: ●●●●●●●●

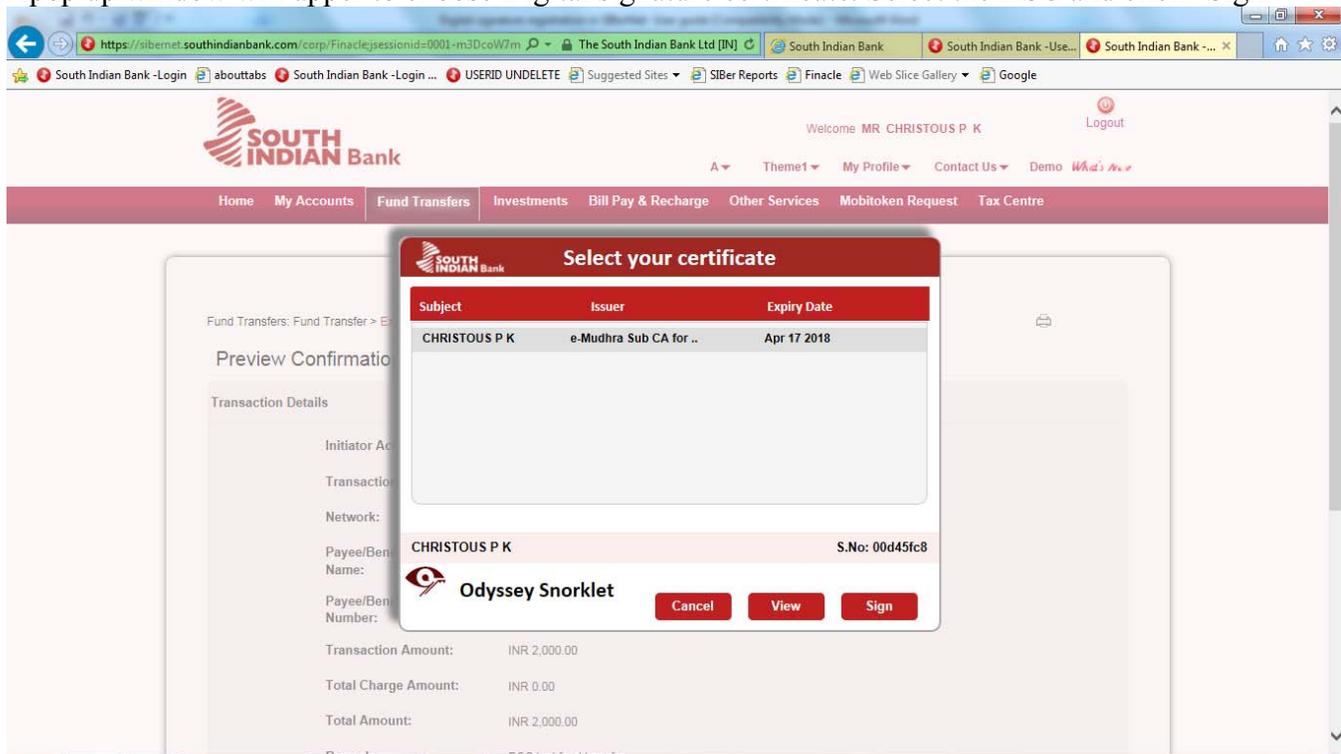
Note: In case you do not receive One Time Password(OTP) via SMS within one minute , Kindly give a missed call to 9223 815 816 from your registered mobile number to receive the OTP in your registered e-Mail ID.This OTP will be valid until you close/ Logout from internet banking

OTP can also be self generated using an application installed in your mobile phone. To activate this facility free of cost, kindly enter a request in Other services>> New service request>> Change Two Factor Authentication Mode

Submit Back

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Pop up window will appear to choose Digital signature certificate. Select the DSC and click "Sign"



User will be prompted to enter DSC token password as authentication. Enter the token password and click "OK" to proceed.

