SIB Authenticator - 2FA OTP Mobile App - User Guide

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 need to be entered to complete the transaction/critical activities. This OTP/Dynamic password can be self-generated by a mobile application installed in user's mobile phone.

To apply and register for self-generated OTP/ Dynamic password using mobile application, Customers has two options:

1. Online option

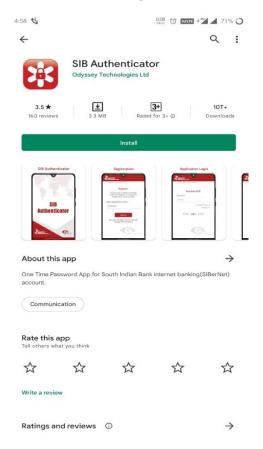
- ➤ Retail Users- SIBerNet login → Service Request → Value Added Services → New Service Request → Self-Generated 2FA
- ➤ Corporate Users- SIBerNet login →Other Services →New Service Request →Self-Generated 2FΔ

Note: The request needs to be processed by Branch RM

2. Offline option

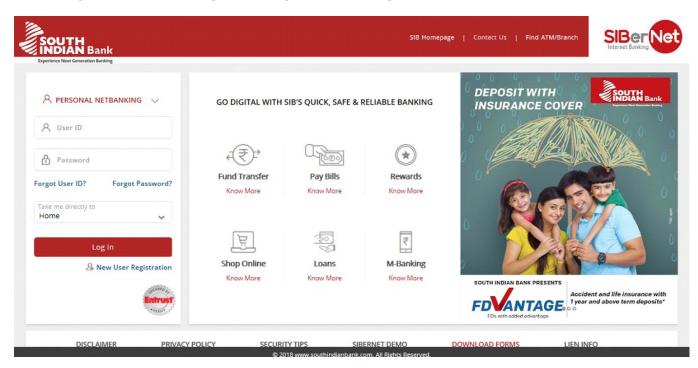
Customers' needs to submit a request to the branch for activating Self-Generated 2FA.

Once the processing is over user can register for mobile application based Two Factor Authentication (2FA) by downloading the application from respective App store/Play store. The activation process is given below:

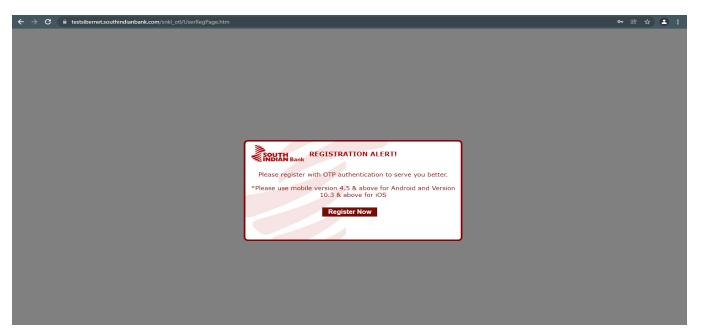




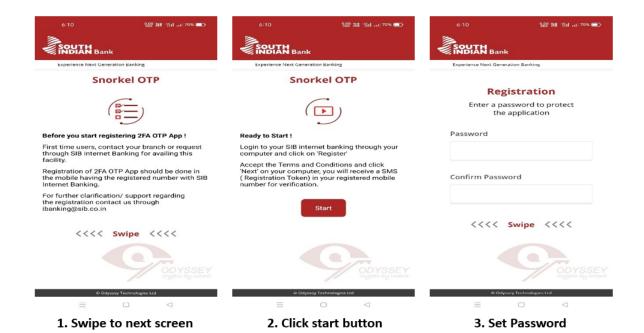
Login to Internet Banking by entering User ID and Login Password.



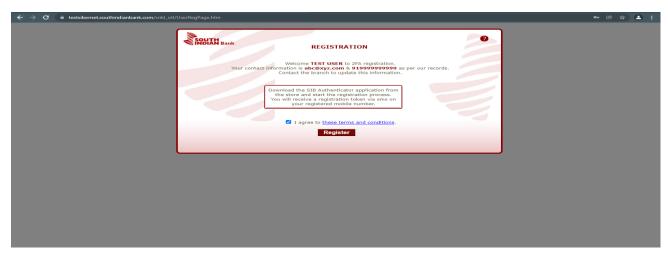
• On successful login, you can see a popup message REGISTRATION ALERT at the middle of the Login screen. Click Register Now button to start the registration process.

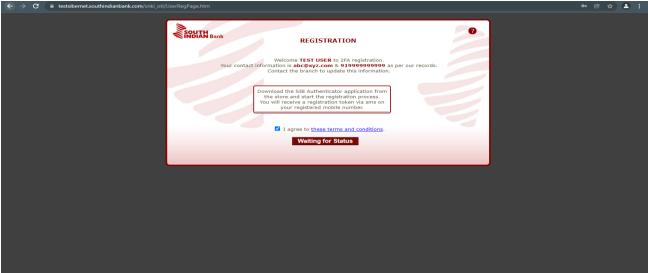


• After downloading SIB Authenticator OTP application in mobile, open the mobile application and set strong password for the protection of the application.



• After setting application password, accept the terms and conditions and Click Register button in Internet Banking screen.





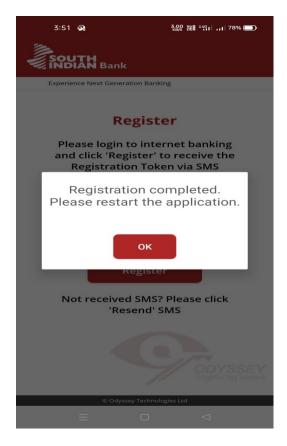
• You will receive a registration token as SMS in your registered mobile number. Enter the registration token and Click Register button in your mobile application to complete the process.



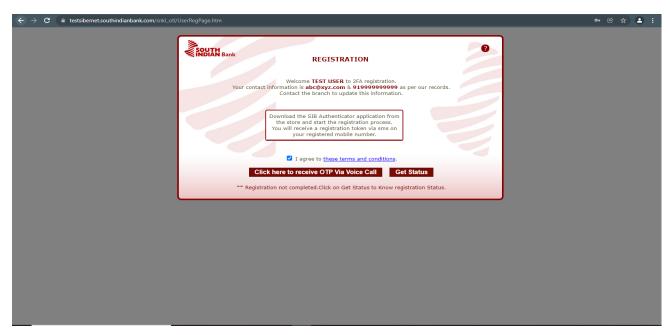
• In case you didn't receive any registration token via SMS in a timely manner, you may click the button "Click here to receive OTP via Voice call" provided in the internet banking snorkel registration page to receive the registration token through voice call.



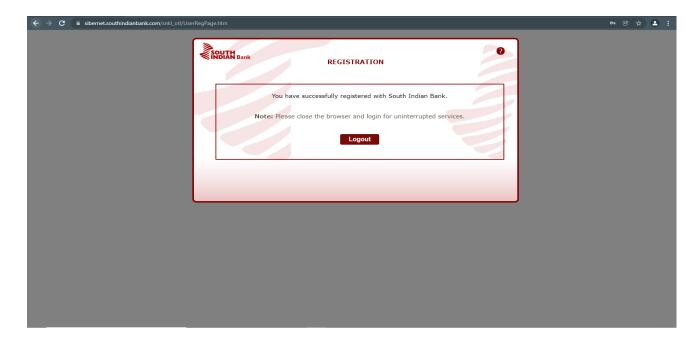
- Mobile should be connected to internet via GPRS/Wi-Fi to complete the registration.
- Once the registration token is entered correctly, 'Registration successful' screen will appear. Please restart the application and start using the application.



- Mobile application Registration completed
- In case registration success message is not automatically displayed in Internet Banking screen, click on Get status button in Internet Banking screen



• Internet banking Registration completed. Exit the web browser.



Dynamic password from SIB Authenticator mobile application is required for the following activities.

- Internet Banking Login
- Adding new Payee/Beneficiary
- Third party fund transfer
- External Fund transfer
- Online Bill payment/ E-commerce transactions

Open the SIB Authenticator mobile application > Enter application password > enter the code shown in the mobile application to the respective dynamic password field in internet banking, whenever required to complete the transaction.

<u>Note:</u> In case you change your mobile phone/forgot mobile application password you have to contact your branch or sent mail request to customercare@sib.co.in for re-registering the SIB Authenticator 2FA application.