<u>**FAQs on Multi-Factor Authentication**</u>

In order to conduct online transactions in a secured way, City Union Bank has introduced Three New Security Features.

1.Image Recognition and a Welcome Message both to be chosen by the user .
2.One time Password (OTP) Which will be sent to your Registered Mobile for every Transaction and
3.GRID- a table containing column heads and a value for each column. This is sent to your E-Mail
   Address registered with Net Banking .

1. **What are the pre requisites for availing this facility?**

   1. Registration of your Mobile Number with your parent Branch

   2. Registration of your E-Mail Address in the Net Banking in main menu->options->change user
      Preference.

      When clicked on the above option it will show the e-mail address as available in the bank records.

      If required this e-mail address can be changed and saved. This e-mail address will be validated by
      us by sending a mail to this address . A link is provided in the e-mail which is to be clicked by users.
      Unless this e-mail is responded the mail address provided will not take effect.
   3. User have to register for this feature, the steps for which is given below.
   4. The Multifactor Authentication feature can be enabled or disabled using
      Main Menu->Multifactor Authentication->Enable MFA .

2. How to Register ?

There are 3 steps to get registered –one time only

1.Registering for Image Recognition, Challenge Question and Welcome Message

This consists of 3 steps.

   A. Immediately after Login to the net banking, you are asked to choose a question out of the
       available questions and to provide the answer for the same. This question will be asked by the
       system subsequently whenever the userchange the e-mail address or fail to identify correct
       image for 3 times continuously. Only on providing the correct answer, the system allows the user
       to proceed further. This is to prevent Phishing Attack.

   B. To select one image out of 12 Images shown. When the user log in to the net banking
       subsequently , the selected image along with 3 other random images will be shown and the user
       will be asked to select his image. If the user selects wrong image for more than 3 times the
       challenge question will be asked along with the images and you will be asked to enter the answer
       for the same or select the image. Only upon providing correct answer or selecting the correct
       image you will be permitted to proceed further. This image can be changed using Main Menu-
       >Multifactor authentication->Change authentication image option.

   C. Next, the customer will be asked to enter a message or slogan which will be shown to them at the
       time of login subsequently. By seeing this message/slogan the customer can be sure that they
       are logging into the secured net banking site of the bank.

2.Registering for One Time Password(O T P) .

After the completion of registration of the image recognition, challenge question and welcome message, the System will show the registered Mobile Number as available in the bank records. If the Mobile Number is correct Click the Register Button in the bottom of the page to proceed for GRID Registration. If the Mobile Number is incorrect Click on the skip Button and approach the Parent branch to change the **Mobile Number .**

After registering for the multifactor authentication, when ever transactions are initiated through net banking the system will ask the user to choose either OTP or GRID after entering the Transaction Password (details available in the next para) for authorizing the transaction. If OTP option is selected a password will be sent to the registered mobile no of the customer and the customer has to enter the same in the space provided in the screen. This will be validated by the system and will further proceed only after the accepting the correct value. If the wrong OTP is entered for more than 4 times the system cancel the transaction and the customer has to perform the transaction all over again.

3.Registering for Grid.

GRID is a table of two rows containing grid code and grid value . For example

Grid Code -→	A1	B1	C1	D1	E1
Grid values→	30	40	50	60	70

When transactions are authorized by the users the system will ask the users to select either OTP or GRID. When GRID is selected, the system show three GRID CODES from the GRID CODES sent to you and prompt you to enter the GRID VALUES given against them. Please enter the GRID VALUES as given under each GRID CODE. The system validates the values and if found correct, proceed to next step.

In order to get the GRID the user should have a valid e-mail id registered with us. After registering for OTP the system will show the registered e-Mail ID as available with us. User has to verify the correctness of the e-Mail ID shown in this page, If the e-Mail ID shown is correct Click on Register Button. An e-Mail will be sent to the Registered E-Mail Address with PDF attachment. This PDF contains the GRID with values for doing Transaction, and it is valid for 90 Days. The expiry date of the GRID is shown in the GRID . The expiry date of all the passwords and the GRID is also shown in the main page of the net banking. After 90 days the user can regenerate the grid any time through Main Menu->Multifactor Authentication-> Grid Regeneration. When this option is exercised a new table will be sent to the registered mail ID. The GRID can be opened using your Login ID only.

3.How does the above security features work?

After entering the Login ID, the system will show 4 random images which include the image you have already selected and the Welcome Message. User have to select the image already registered and click NEXT to proceed to enter the Login Password. (This will protect the phishing attack). If the user has wrongly selected the Image three times the system will show the challenge question originally selected by the user at the time of registration along with the images. User can either answer the challenge question or select the correct image to proceed further.

After entering the Transaction password at the time of authorizing the transactions the system will show two options 1 OTP. 2. GRID. The user has to select any one of the option. If you have selected OTP, an SMS will be sent to your mobile and you have to enter the value mentioned in the SMS in the space provided. If you have selected GRID, the system will prompt the user to enter the corresponding values of the GRID codes shown If the values entered are found to be correct the system proceeds permitting the transactions.

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