

Self Generated 2FA OTP Using Mobile App- User Guide.

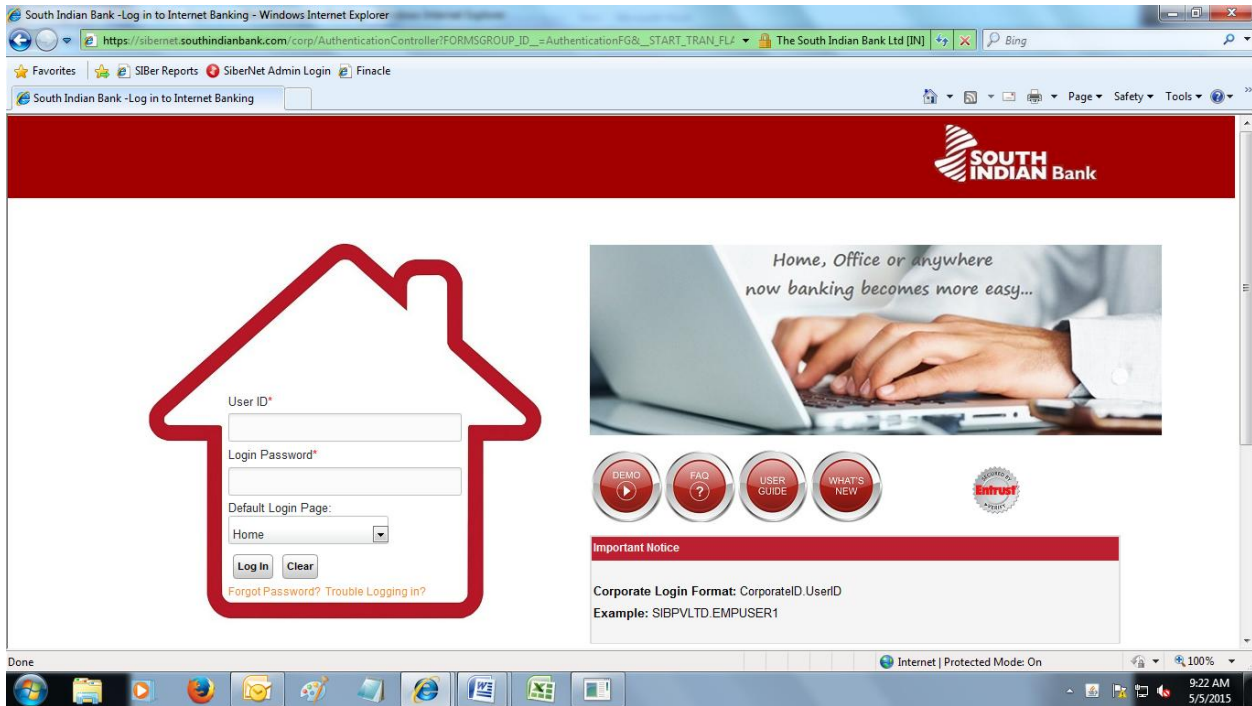
High value transactions in SIB internet Banking are secured with second factor authentication. I.e., a real time One time password (OTP)/dynamic password will be sent to users registered mobile number via SMS, which need to be entered to complete the transaction/critical activities. This OTP/ Dynamic password can be self generated by a mobile application installed in users mobile phone.

To apply and register for self generated OTP/ Dynamic password using mobile application, kindly follow the following procedure:

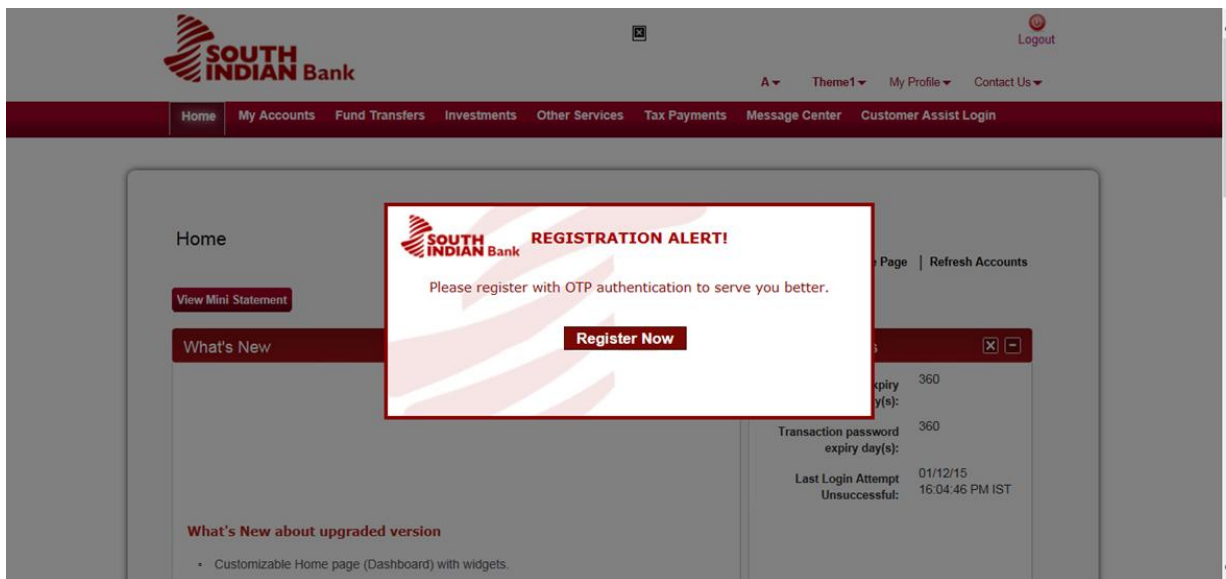
1. Either Submit a online request through **Internet Banking > Other services > New service request > Mobile application based Two factor Authentication** or Submit a request to the branch, and forward the same to Marketing Dept for processing. Once the processing is over user can register for mobile application based Two Factor Authentication (2FA).
2. Search **'South Indian Bank 2FA'** for downloading the application from respective App store/Play store.



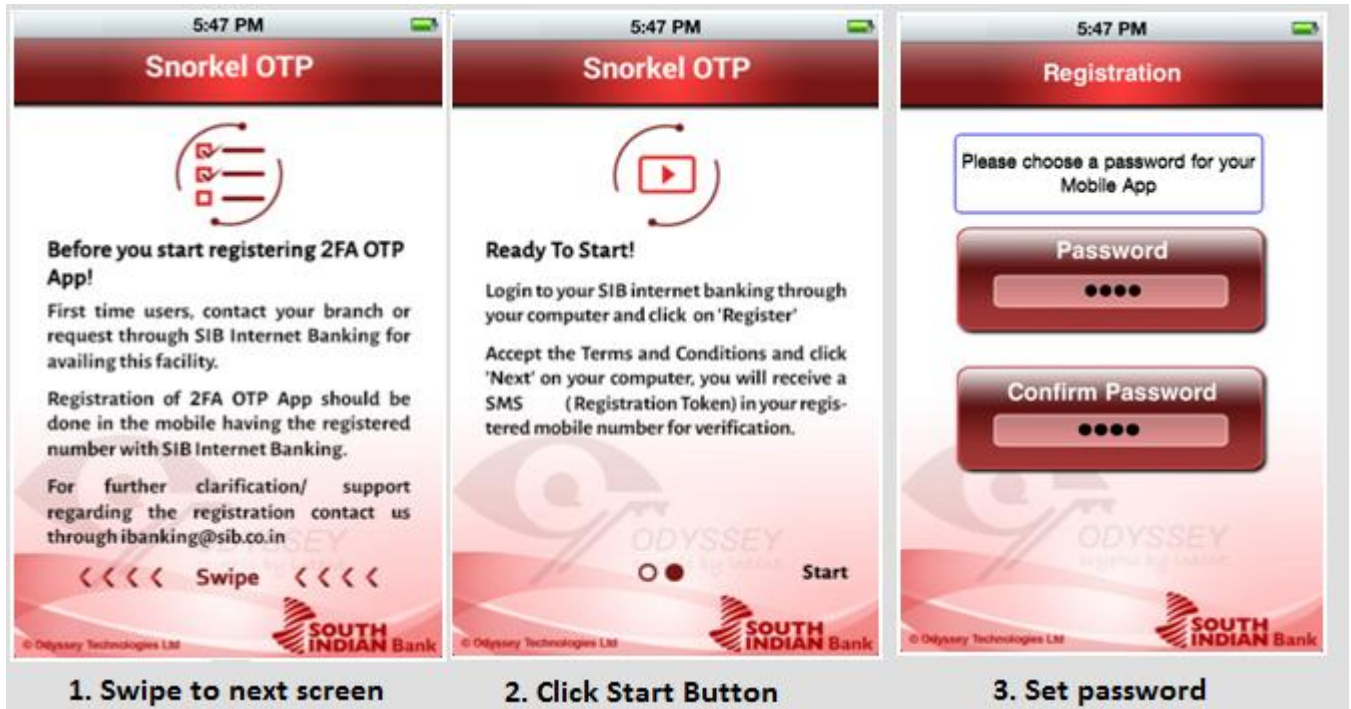
3. Login to Internet Banking by entering **User ID** and **Login Password**.



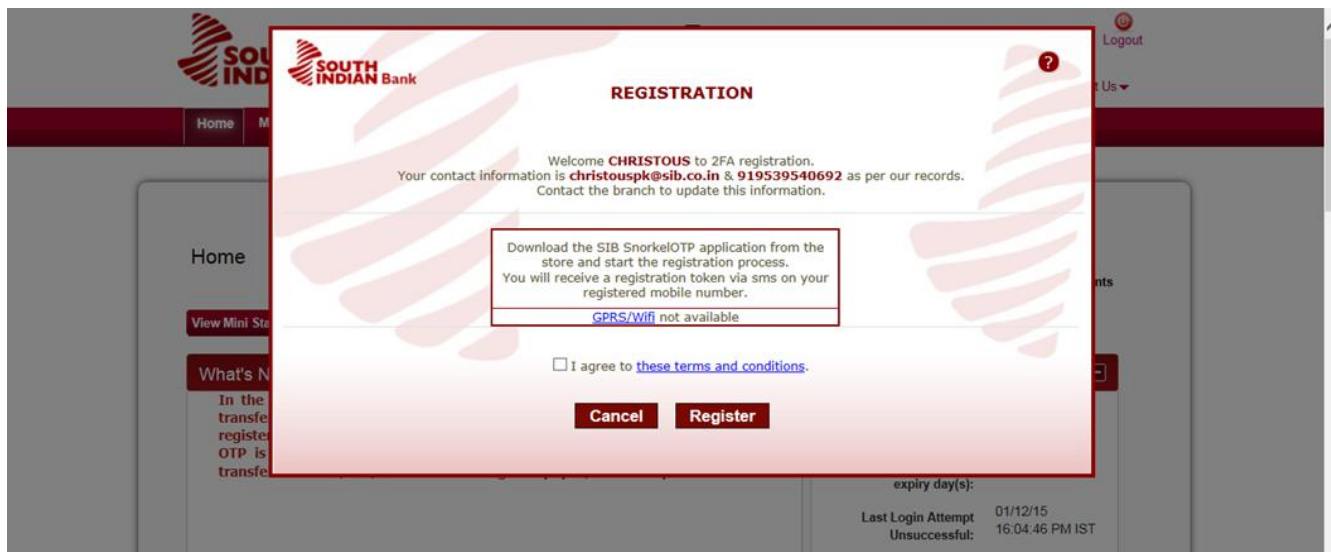
4. You can see a popup message **REGISTRATION ALERT** at the middle of the Login screen. Click **Register Now** button to start the registration process.



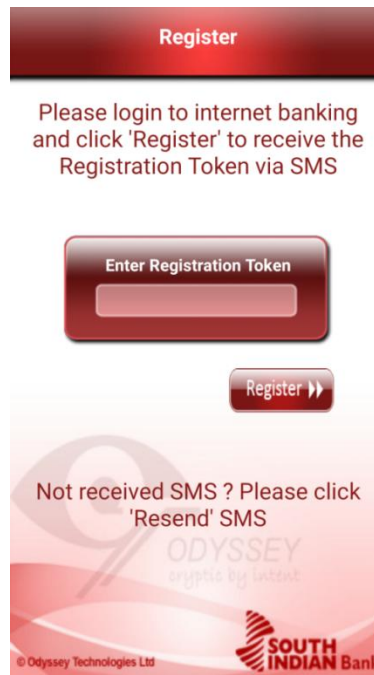
- After downloading Snorkel OTP application in mobile, open the mobile application and set any password for the protection of the application.



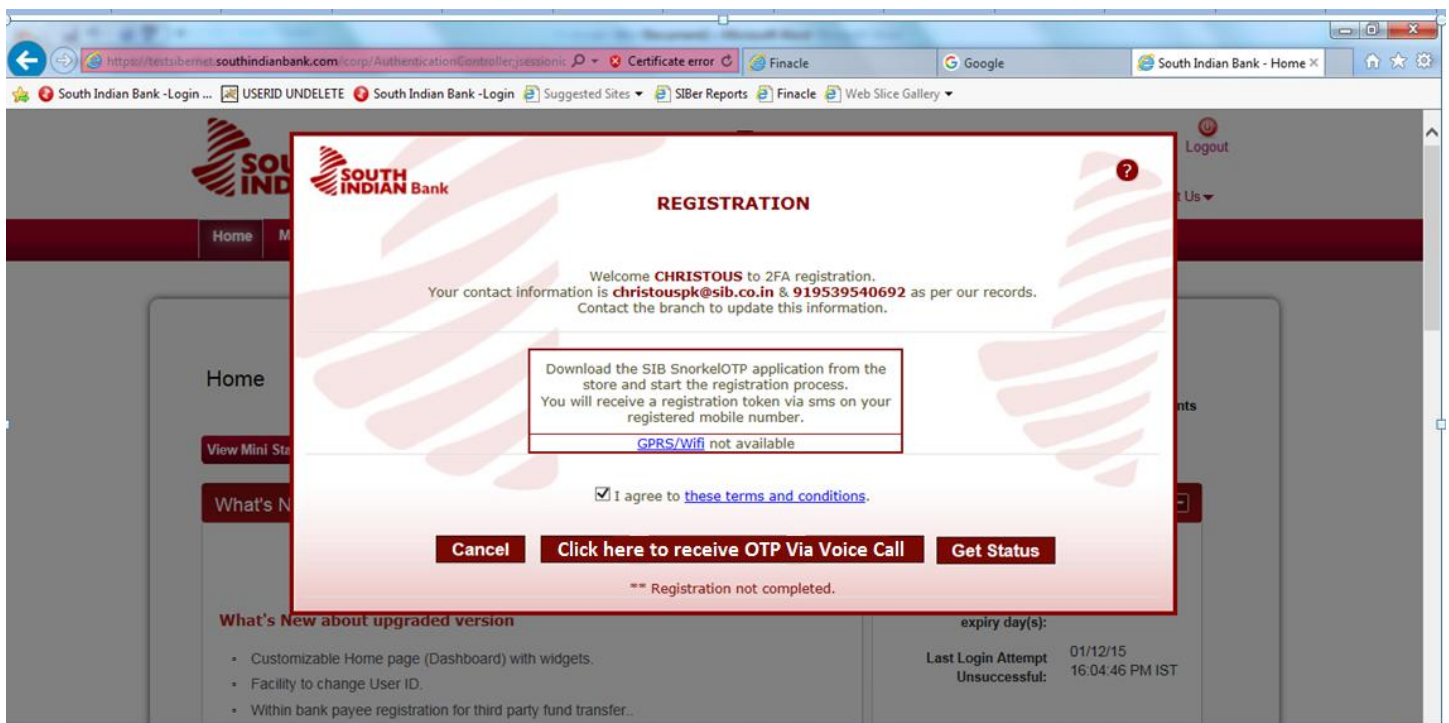
- After setting application password, accept the **terms and conditions** and Click **Register** button in Internet Banking screen.



7. 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.

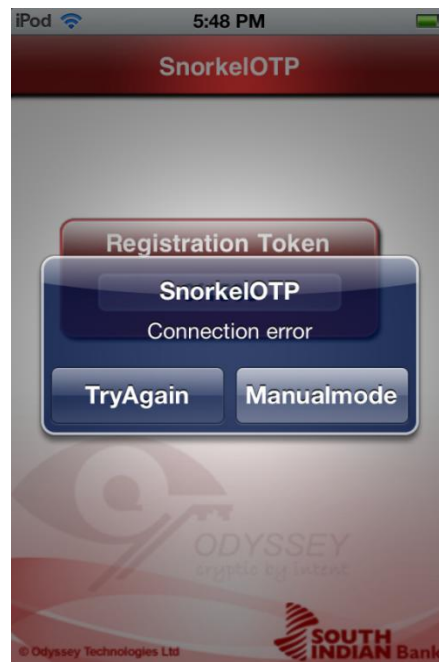


- a) In case you didn't receive any registration token via SMS in a timely manner, you may click the button " **Click here to receive OTP via Voice call**" provided in the internet banking snorkel registration page.

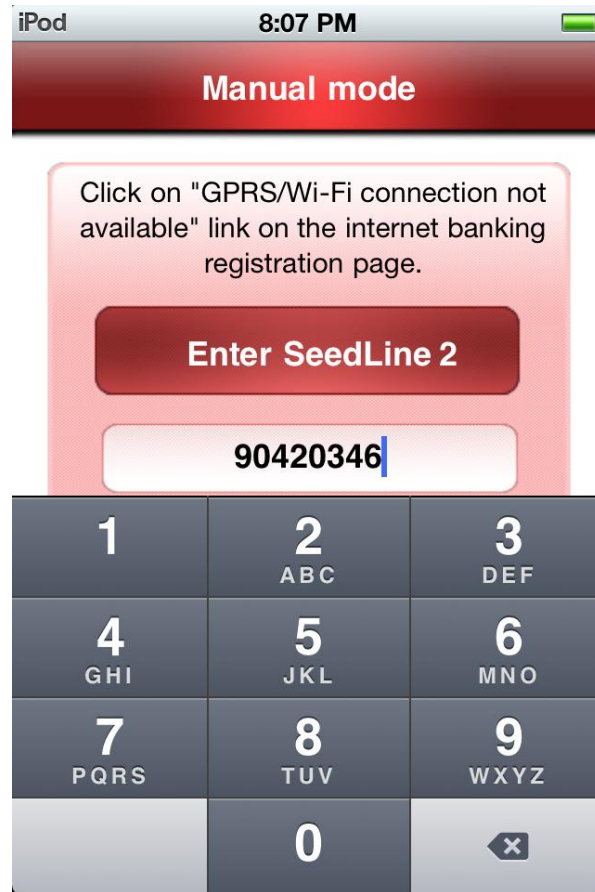


- Mobile should be connected to internet via GPRS/ Wi-Fi to complete the registration.

- If mobile is not connected to Internet(GPRS/Wi-Fi) or registration token is not recognized following screen will appear on your mobile



- Click 'Try again' to enter registration token again.
OR
- Click '**Manual Mode**' to manually enter *seed line* to complete registration as show below, and click '**GPRS/Wi-Fi not available**' link, on the registration page of Internet Banking to display the seed lines.
- Enter the seed lines displayed on Internet Banking screen to the mobile application screen as per sequence against 'Enter Seed Line1,2,...'



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Manual mode

Click on "GPRS/Wi-Fi connection not available" link on the internet banking registration page.

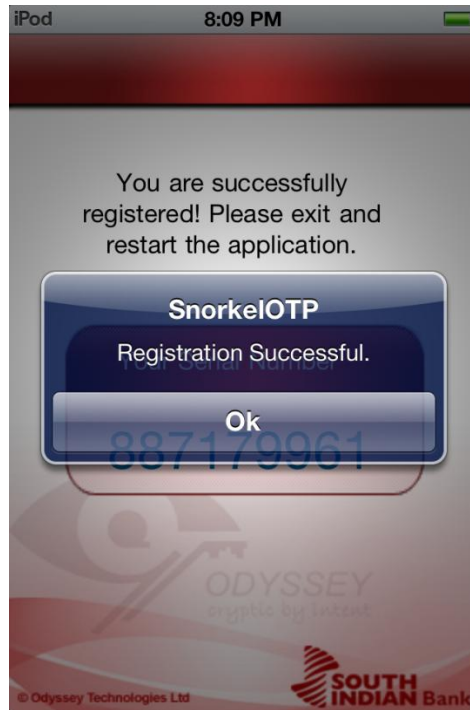
Enter SeedLine 2

90420346

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
	0	⌫

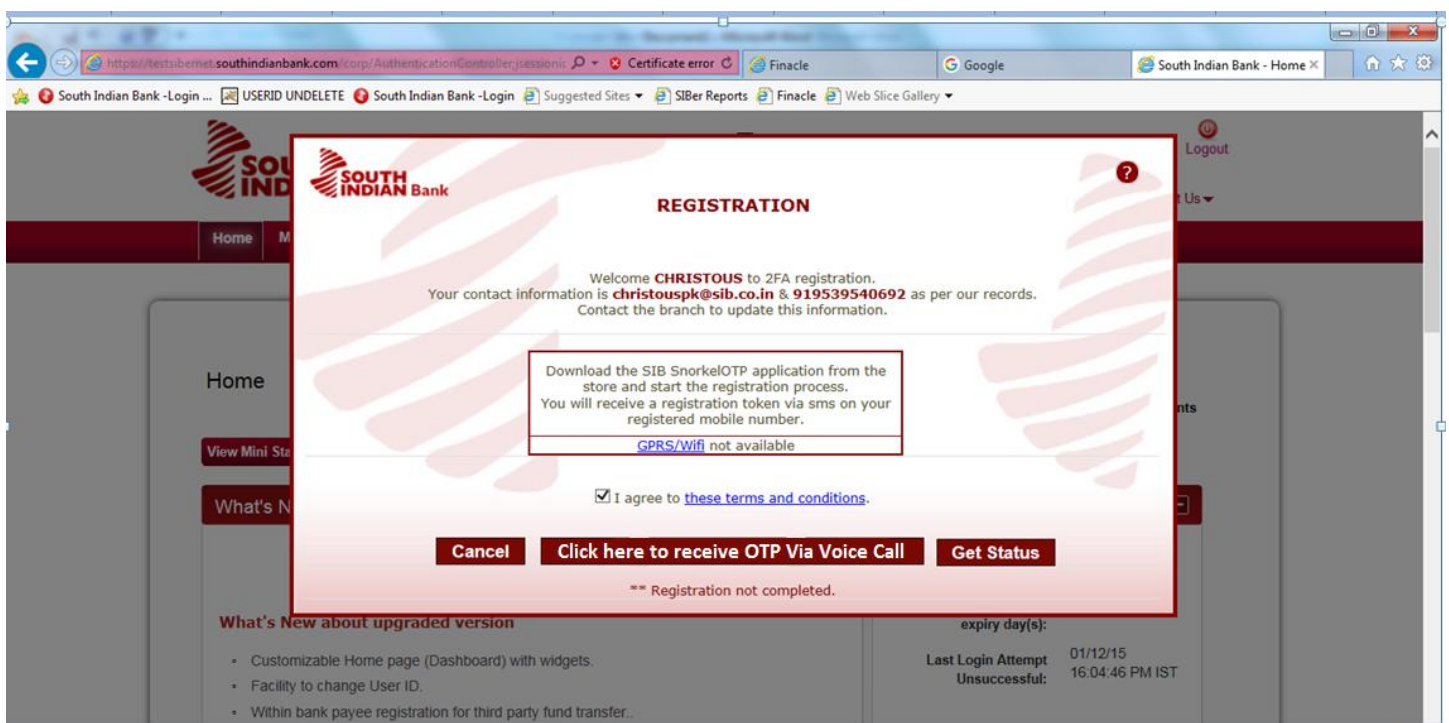
If the seed lines entered is improper or wrong, 'Invalid Seed ' will get displayed.

8. Once the registration token/seed line is entered correctly, '**Registration successful**' screen will appear.

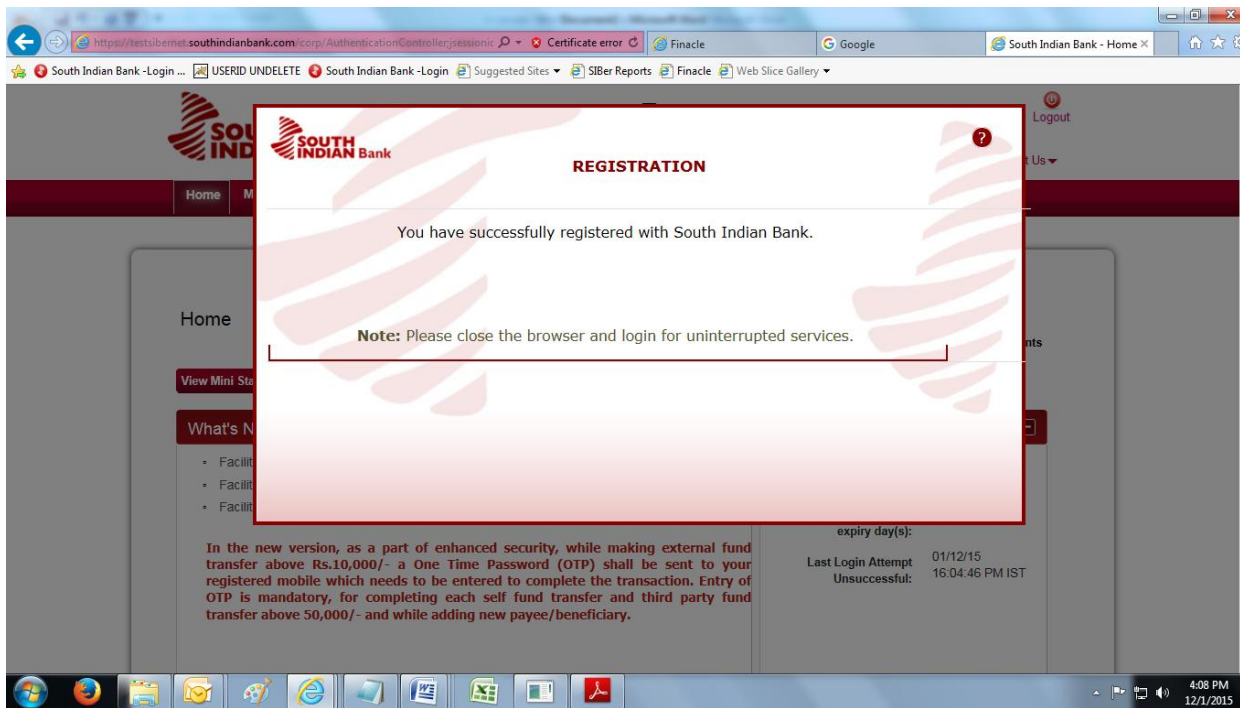


9. Mobile application Registration completed

10. In case registration success message is not automatically displayed in Internet Banking screen, Click on **Get status** button in Internet Banking screen



11. Internet banking Registration completed. Exit the web browser.



Dynamic password from snorkel 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 snorkel 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.

Note: In case you change your mobile phone / forgot mobile application password you have to contact your branch or sent mail request to ibanking@sib.co.in for reregistering the snorkel application.