Mobile PKI “Public Key Infrastructure” is an additional security measure which will be available for Internet Banking users. The user will be given the option to enable the following authentication modes for Login:

1. Login using user ID and Mobile PKI
2. Login using user ID, Password and Mobile PKI

➤ Approach 1: Login using user ID and Mobile PKI Authentication

1. Enter your user ID and click on continue in screen1, the application will check whether user is enabled only for mobile PKI.

2. If so, then Authentication request will be sent to your user mobile through Telecom service provider.
3. Only on receiving successful response, the application will display welcome screen.

NOTE: While enabling Mobile PKI service from your Internet Banking, the request will be sent to your registered Mobile number to validate the registered Mobile number.
Approach 2: Login using User ID, Password and Mobile PKI Authentication

1. Enter your user ID and click on continue in “screen1”, the application will check whether you are enabled for mobile PKI and Password.

2. If so, “Screen 2” will be displayed and you have to enter your login Password.

3. On successful authentication of user ID and Password, system will send the Authentication request to user mobile through Telecom service provider.
4. Only on receiving successful response back, the application will display welcome screen.
NOTE: While enabling Mobile PKI service from your Internet Banking, the request will be sent to your registered Mobile number to validate the registered Mobile number.

➤ Transaction Authorization using Mobile PKI

1. While doing Fund transfer/Payments the application will check, whether user is enabled for mobile PKI.

2. If so, the request will be sent to your mobile through Telecom service provider.
3. If not, current process will continue.

4. Only on receiving successful response back, application will approve the transaction.

Customer settings:

1. New menu “Security mode” to be added under “My Profile”.
2. You will have an option to enable/disable the Mobile PKI where you can Login by only using Mobile PKI or Login Password and Mobile PKI. This option is available under my profile a link where a sub menu is added under Change password named “Security mode”, once the user clicks on Security mode the page will display the following:

   ![Security Mode](image)

3. Request will be sent to your user registered mobile through Telecom service provider.
Appendices

1) While enabling mobile-PKI service from Internet Banking, the request will be sent to customer’s registered mobile number to validate the registered mobile number.
2) Telecom Service Provider will issue the Mobile PKI PIN.
3) PKI PIN change, PIN Blocking, PUK Blocking will be handled by Telecom Service Provider.
4) PKI PIN will be numbers only.
5) The same PKI PIN can be used with any other application/ application service provider.
6) The user will be given option to enable mobile PKI only after he/she login into Internet Banking.

If you encounter issues not addressed by this user guide, please contact the call center on +96824791111.