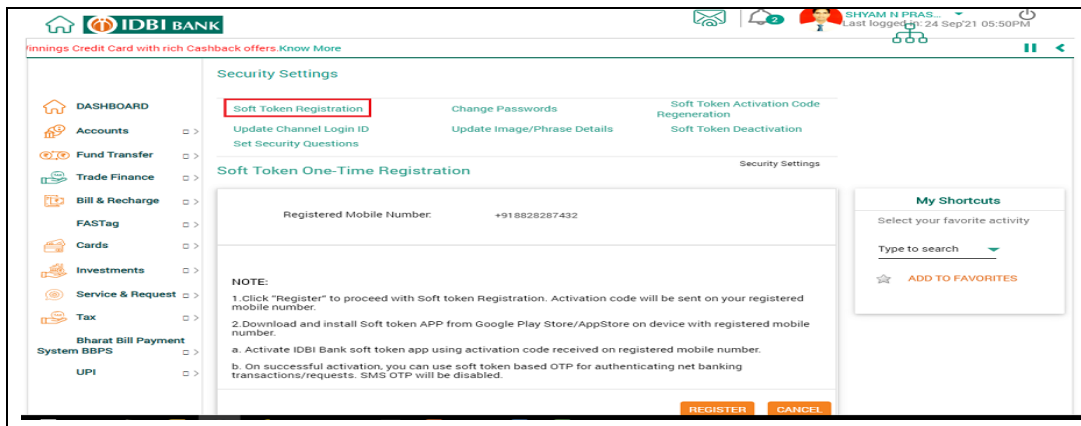
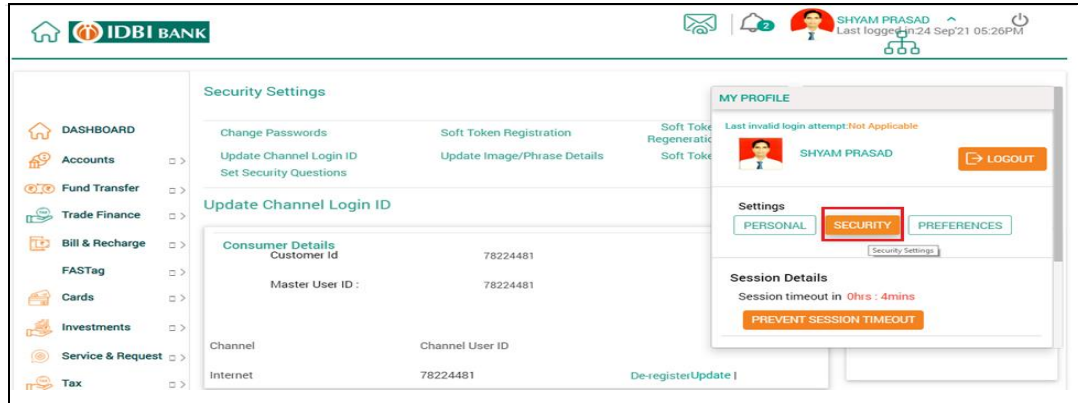


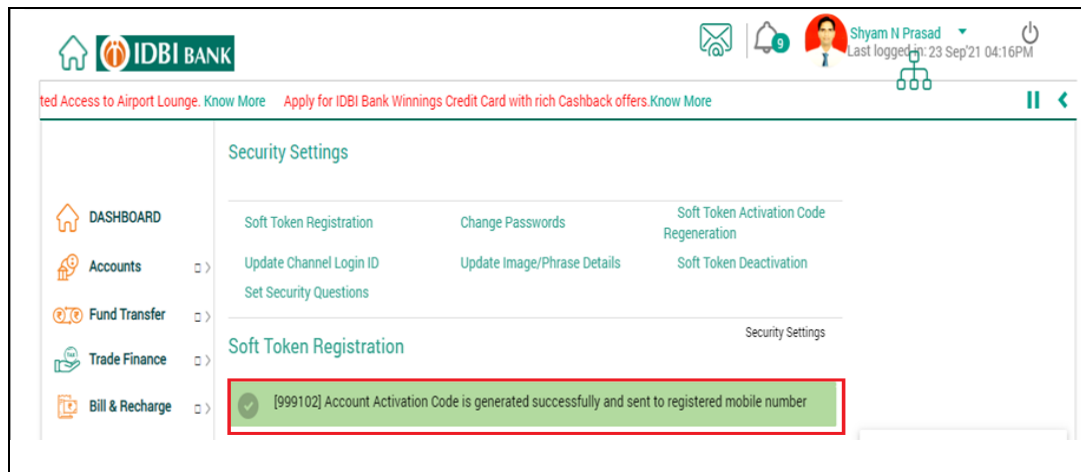
“Soft Token Based OTP” Registration & Activation Process

1. Steps to Register for “Soft Token Based OTP”.

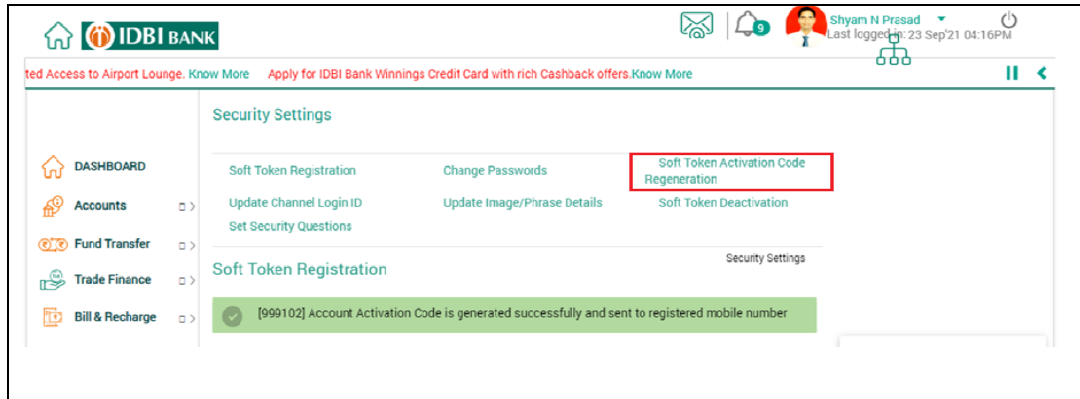
1.1 Login to internet Banking and Click “Soft Token Registration” option under My Profile > Security>Soft Token Registration.



1.2 On click “Soft Token Registration”, message is displayed and sixteen character (alpha numeric) activation code is generated and sent to user registered mobile number.



1.3 If activation code is not received after successful Soft Token Registration, Click “Soft Token activation Code Regeneration” to get activation code. Sixteen character (alpha numeric) activation code is generated and sent to user registered mobile number.

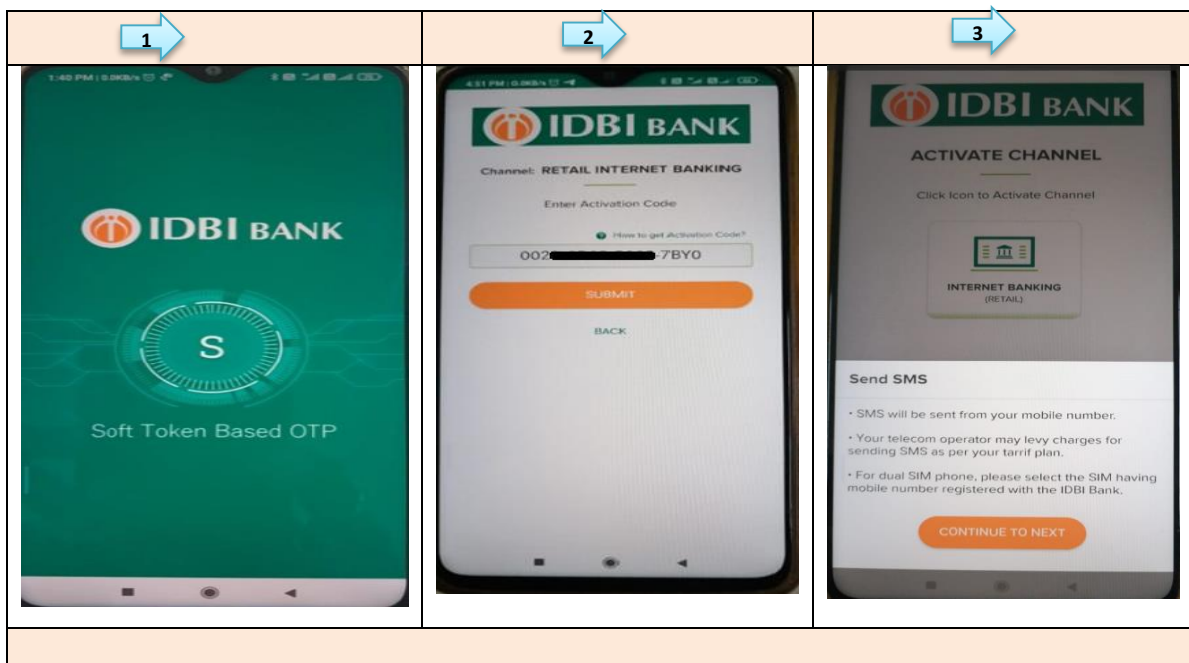


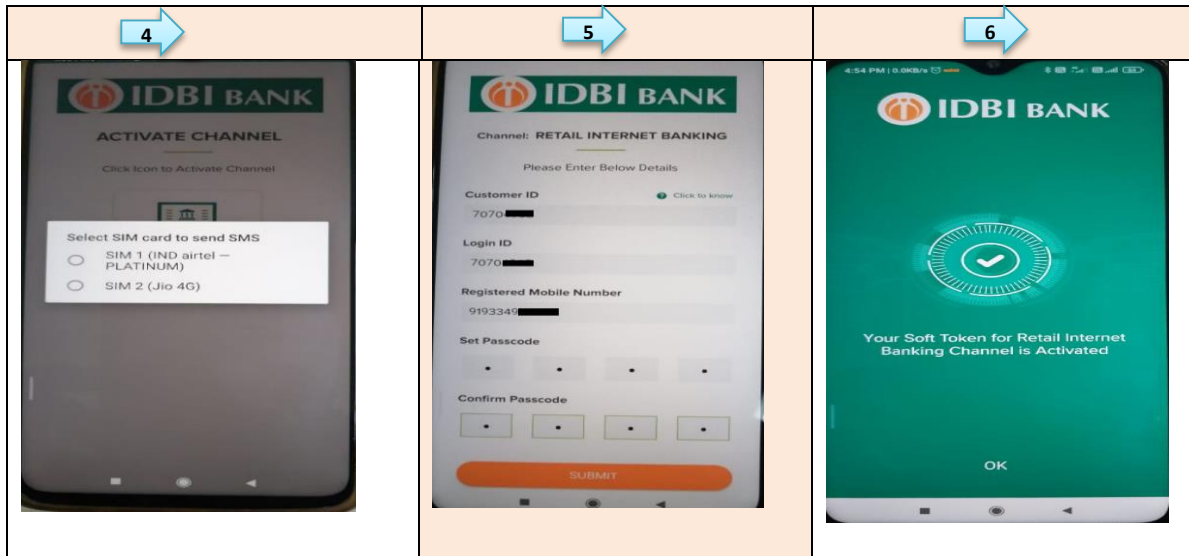
2. Steps to Activate Soft Token Base OTP App:

2.1 Download and install IDBI Soft token APP from Google Play Store / App Store on device.

2.2 Activate IDBI Bank soft token app using activation code received on registered mobile number.

Open soft Token Based OTP App > Enter Activation Code and SUBMIT > Continue to next > Select the SIM having mobile number registered with IDBI Bank > Enter the customer ID, Login ID, Set 4 digit password > Your Soft Token for Retail internet banking channel is Activated.





2.3 On successful activation, Soft Token Based OTP page is displayed. Now you can use soft token based OTP for authenticating i-net banking transactions/requests.



2.4 **Transaction Authentication using Soft token Based OTP in net banking:** I-Net banking user needs OTP to authorize net banking transactions / Requests. For such authentication, users can proceed for respective request/transaction screen in net banking and simultaneously generate Soft Token Based OTP in soft token app. The **Soft token Based OTP** generated on app is then used to authorize the request/ transaction.

Sample: Go to Fund transfer> Make Payments > NEFT/RTGS/etc. Enter transactions details and use **Soft token Based OTP** to authorize the transactions.

The screenshot shows two side-by-side panels. The left panel displays the IDBI Bank Soft Token Deactivation screen. It includes the bank logo, channel name 'RETAIL INTERNET BANKING', customer ID, login ID, and a Soft Token Based OTP of 657 306 244. A 'DEACTIVATE' button is highlighted with a red box. The right panel shows the 'Fund Transfer > NEFT/RTGS' payment confirmation screen. It features a progress bar with steps: 1. Payment Details, 2. Preview and Confirm, 3. Summary. The 'Preview and Confirm' step is active. Below the progress bar, transaction details are listed: From Account (0550104000072256), To Account (ABHI TEST), Amount (INR 10,000.00), Transaction Type (Initiate NEFT Payment), Beneficiary Type (Personal Payees), Network (NEFT), Frequency Type (One Time), and Payment Date (27/09/2021). At the bottom, a 'CONFIRMATION DETAILS' section is highlighted with a red box, containing a field for 'Soft Token based OTP*' with a red arrow pointing to the OTP value from the left panel, and a 'Transaction Password*' field.

3. Steps to restore SMS OTP facility:

3.1 To restore the SMS OTP facility for authenticating i-net banking transactions/requests through SMS OTP, DEACTIVATE the Soft Token through App/ Internet banking. OTP facility will be active automatically and you can use SMS OTP for authenticating i-net banking transactions/requests.

The screenshot shows two side-by-side panels. The left panel, labeled '1', is the Soft Token Deactivation screen, identical to the one in the previous image, with the 'DEACTIVATE' button highlighted. A blue diamond with the word 'OR' is placed between the two panels. The right panel, labeled '2', shows the 'Security Settings' screen. It includes the IDBI Bank logo, user profile 'SHYAM PRASAD' with 'Last logged in 27 Sep 21 11:03AM', and a navigation bar with 'Apply for IDE'. The 'Security Settings' section contains several options: 'Soft Token Registration', 'Change Passwords', 'Soft Token Activation Code Regeneration', 'Update Channel Login ID', 'Update Image/Phrase Details', 'Set Security Questions', and 'Soft Token Deactivation'. The 'Soft Token Deactivation' option is highlighted with a red box. Below this section is the 'Update Channel Login ID' option.

*****END*****