

## Two Factor Authentication Process

In continuation of offering advanced services to customers and to mitigate the risk of fraudulent transactions, Siddhartha Bank Ltd has enabled 2 Factor Authentication (2FA) for fund transfer through I-Connect service.

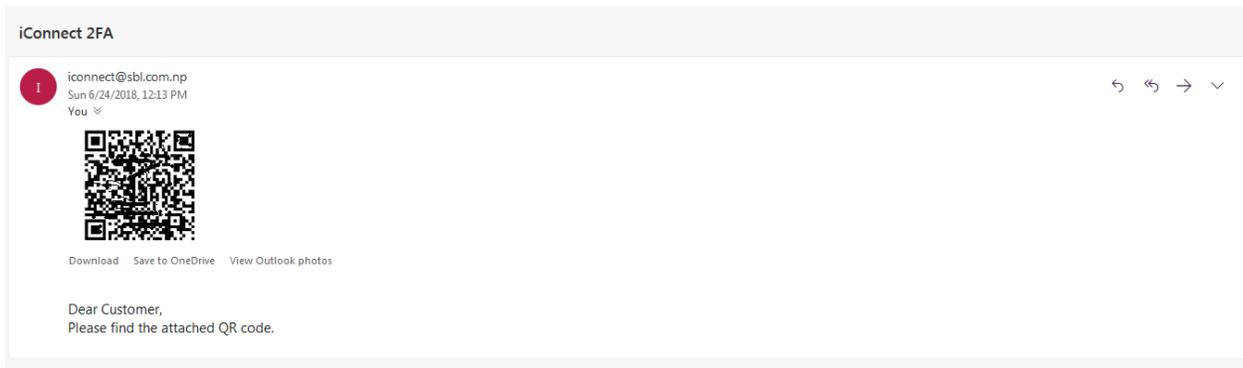
### What is 2FA?

2FA is an additional security provided to customer while using fund transfer through I-Connect. In 2FA One Time Password (OTP) is generated through Google Authenticator which the customer has to download from Play Store\Apple Store. This OTP is used to validate the transaction and is valid only for 30 seconds.

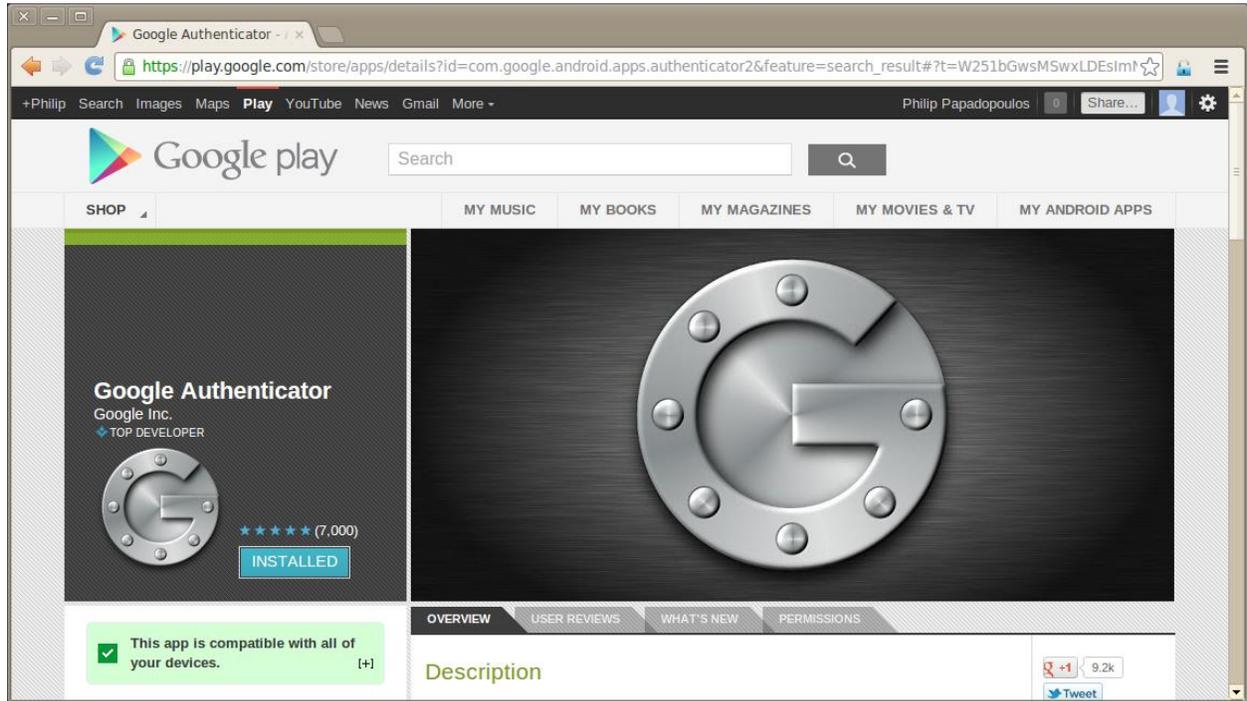
### User guide for 2FA

**Step 1: Visit any of Siddhartha Bank Limited branch and fill the form for Internet banking (i-connect). Request for Fund transfer role and put a valid E-mail id in the form.**

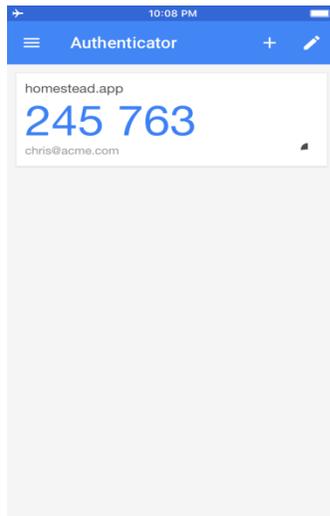
**Step 2: On successful registration, the system will send the QR Code to the registered email address.**



**Step 3: Customer should download the Google Authenticator Application from Play store/ iTunes store and scan the QR code sent to their valid email address.**



**Step 4: On successful scan of QR code the Google Authenticator application generates the 6 digit code which will change every 30 seconds.**



**Step 6: The customer should input the 6 digit code generated from application into the OTC text field of i-Connect Application while performing the Internal Fund Transfer.**

The screenshot displays the Oracle Flexcube Direct Banking interface. The browser address bar shows the URL: <http://192.168.100.117:7002/netbanking/internet>. The page title is "ORACLE FLEXCUBE DIRECT BANKING".

**Header:** Sitemap | Print | Change Password | Logout  
My Favorites | Accounts

**Navigation Menu (Left):** Accounts, Cheques, Payments, Beneficiary Maintenance, Own Account Transfer, Internal Transfer, View Standing Instruction, Standing Instruction Cancellation, View Limits Utilization, Term Deposits, My Services, Bill Payments, Loans.

**Customer Details:**  
Name: RAJISH SHRESTHA  
Current Login: 05-07-2018 10:45:25

**Login Details:**  
Last Login: 24-06-2018 12:17:59  
Last Failed Login:

**To Do:**  
No items on the To Do list.

**Internal Transfer - Verify**

Source Account:	00115179859
Destination Account:	01815157811
Transfer Amount:	1000 NPR
Narrative:	Test
User Reference:	raj1752018
OTC:	<input type="text"/>

Pay now 25-04-2018  
 Pay later  
 Setup Standing Instruction

**Buttons:** Change, Confirm

**Footer:** Copyrights © i-flex solutions ltd. - Security Policy | Terms and Conditions | Disclaimer

**Step 7: On successful validation of code i-Connect Application will allow to complete the internal fund transfer else Invalid OTC message will be popup.**