

## **Soft Token Based OTP – FAQ**

### **1. What is IDBI Bank Soft Token?**

IDBI Bank Soft token is an alternate solution to SMS OTP, for authenticating transactions/requests in IDBI Net Banking. It enables customer to generate OTP from mobile based application in lieu of SMS OTP sent by Bank on registered mobile number.

### **2. What is the procedure for availing Soft Token based OTP?**

User needs to register for soft token from net banking application. The registration option is available in the **My Profile** section under “**Security**” tab named as “**Soft token Registration**”. Upon submitting the registration request, user will receive activation code through SMS. User needs to download the soft token app from “Google play store” for android OS or “APP store” for IOS OS. After downloading the app, user needs to activate the same using the activation code.

### **3. What is the process for soft token app activation? What are the required details?**

User needs to click on the net banking channel icon to activate channel. An input box will be displayed to enter the activation code. The activation code is validated and at this stage a SMS will be sent from your device. Upon successful validation of activation code, user needs to enter customer id, net banking login ID and set the passcode for access to Soft Token.

Customer ID is the customer id, attached to bank account, provided by bank. Login ID is the user id for logging into net banking application. Upon submission and verification of user details, activation will be completed and user will be enabled for generating soft token based OTP for authenticating net banking transactions/requests.

### **4. How will user re-generate activation code required for activation or re-installation of soft token app?**

Post login to Net Banking, the re-generate activation code option is available in the **My Profile** section under “**Security**” tab named as “**Soft Token Activation Code Regeneration**”.

### **5. What if user has not installed app or is yet to complete the activation?**

If user has registered for IDBI Bank Soft Token but not activated the app, user will keep on receiving SMS OTP from net banking. The Soft token based OTP validation will be activated in net banking only on successful activation of APP.

### **6. What if user loses mobile hand set / device or it is stolen or in case of change of device?**

"IDBI Bank Soft Token" is Passcode protected. In case of loss of the device, user should immediately deactivate the IDBI Bank Soft Token through net banking. User can further download app on new device and request for activation code using **"Soft Token Activation Code Regeneration"** from net banking.

**7. What if I have forgotten my Passcode for IDBI Bank Soft Token or my IDBI Bank Soft Token is locked owing to repeated use of incorrect Passcode?**

User has to reinitiate the activation process by regenerating activation code from net banking.

**8. What precautions are to be taken during IDBI Bank Soft Token activation and usage?**

- DO NOT share activation code/pass code details with any one.
- DO NOT share the OTP generated through IDBI Bank Soft Token with anyone.

**9. Is it secure and convenient?**

IDBI Bank Soft Token app is passcode protected on your hand set / device to prevent its misuse by unauthorized person. It generates OTP instantly and eliminates the need for SMS OTP. The "IDBI Bank Soft Token" functions remove dependency on mobile network.