

FAQ's on Adaptive Authentication

1. What is Adaptive Authentication?

Adaptive authentication is a type of multi-factor authentication that can be configured and deployed in a way that the system will select the right multiple authentication factors depending on user's risk profile and behavior.

2. What is the additional layer of authentication Karnataka Bank is offering as adaptive authentication?

The security questions will be posed to the customers whenever the Bank identifies the risk while carrying out transactions.

3. How to set Security questions and answers?

- Setting mandatory security Questions & Answers:

Initially, existing and newly on-boarded Internet Banking customers will be prompted to set answers for 2 questions mandatorily out of 5 pre-defined questions during their first login as mentioned in the below screenshot.



The screenshot shows a web interface for setting security questions. At the top, a message states: "It is time to register your Security questions and answers, you need to change it right now. After you have registered for Security questions and answers, you can continue." Below this is an "Information" section with the heading "Please keep these in mind while answering security questions". It lists two points: "1. The security questions you are registering here will be used during Fund Transfer as additional authentication factor" and "2. Minimum number of questions to be answered is 2". The form contains two question entries. The first entry has a dropdown menu labeled "Pick a Question" with the selected option "Select a Security Question" and an "Answer" input field below it. The second entry has a dropdown menu labeled "Pick a Question" with the selected option "it is your first school name?" and an "Answer" input field below it. At the bottom right, there is an "Activate Windows" watermark and two buttons labeled "Back" and "Continue".

- Select any 2 questions out of the 5 pre-defined questions and set answer for the same and click on Continue.

It is time to register your Security questions and answers, you need to change it right now. After you have registered for Security questions and answers, you can continue.

Information

Please keep these in mind while answering security questions

1. The security questions you are registering here will be used for your password reset in case you forget your password.
2. Minimum number of questions to be answered is 2

Pick a Question **Select a Security Question** ▼

Answer

Pick a Question

Answer

Who is your childhood hero?

What is your first school name?

What is your grandfather's occupation?


What is your favourite place?

What is your pet's name?

[Back](#) [Continue](#)

Activate Windows

- Upon setting of Q&A successfully, the below message appears.

 **Karnataka Bank**
Your Family Bank Across India

[107034] The security questions are registered successfully.

SECURITY TIPS: PLEASE CLOSE THIS WINDOW. THIS WILL ENSURE THAT ANY INFORMATION THAT IS CACHED (STORED) ON YOUR BROWSER IS ERASED AND WILL NOT ALLOW OTHERS TO VIEW IT LATER.

[Privacy Policy](#) | [Terms & Conditions](#) | [Disclaimer](#)
Copyright © Karnataka Bank Limited, All rights reserved

Activate Windows
Go to Settings to activate Windows.

4. What happens if I set only 1 question and answer?

In case you do not select 2 questions and answers, the below error message is triggered.

The screenshot shows a web interface for setting security questions. At the top, a red error message reads: "[QNAEX0007] [107007] Select the minimum security questions. Min. Question Count: [2]". Below this, a message states: "It is time to register your Security questions and answers, you need to change it right now. After you have registered for Security questions and answers, you can continue." An "Information" section contains the following text: "Please keep these in mind while answering security questions" followed by two numbered points: "1. The security questions you are registering here will be used during Fund Transfer as additional authentication factor." and "2. Minimum number of questions to be answered is 2". The form below has two identical sections, each with a "Pick a Question" label, a dropdown menu labeled "Select a Security Question", and an "Answer" text input field. At the bottom right, there are "Back" and "Continue" buttons. An "Activate Windows" watermark is visible in the bottom right corner.

5. How to carry out transactions when Bank identifies risk?

Two security questions for which answer was set by you should be selected and answered as mentioned in the below screenshot.

The screenshot shows a "Security Questions" dialog box. It contains two rows of input fields. Each row has a "Pick a Question" label, a dropdown menu labeled "Select a Security Question", and an "Answer" text input field. At the bottom of the dialog, there are "Back" and "Continue" buttons. An "Activate Windows" watermark is visible in the bottom right corner. At the very bottom of the page, there is a footer with the text: "Privacy Policy | Terms & Conditions | Disclaimer" and "Copyright © Kamataka Bank Limited, All rights reserved".

- On successful answering of the 2 questions, OTP screen is prompted. Upon entering valid OTP, transaction will be successful.

Payment Confirmation

Pay From Account: [blacked out]

Amount: INR 100.00

Payment Date: 27/09/2022

Total Amount: [blacked out]

Remarks: Remarks

Nickname: Suresh

Frequency Type: One Time

Purpose:

Confirmation Details

One Time Password*

Back to edit

Confirm payment

Activate Windows

6. What if I enter wrong answers?

Upon 5 unsuccessful attempts of answering the security question, customer ID gets blocked. In this case, you should approach our Contact Centre (1800-425-1444) and get the customer ID enabled which allows you to reset the security questions and answers.

7. What if I forget the question and answers which I have set?

In case you forget the questions & answers in future, you can reset through the option provided in My Profile→Security Settings→Reset Security Question option by entering debit card credentials.

8. What if I do not have debit card?

In case you have not availed a debit card or for Corporate Internet Banking user, you may contact our Contact Centre who will in turn exercise reset option.