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.

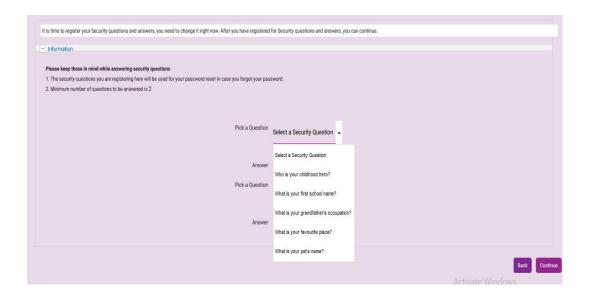
3. How to set Security questions and answers?

➤ Setting mandatory security Questions & Answers:

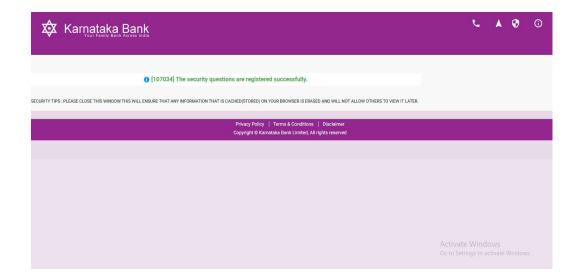
Initially, existing and newly on-boarded Internet Banking customers will be prompted to set answers for 2 questions mandatorily out of 5 pre-defined questions during their first login as mentioned in the below screenshot.



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

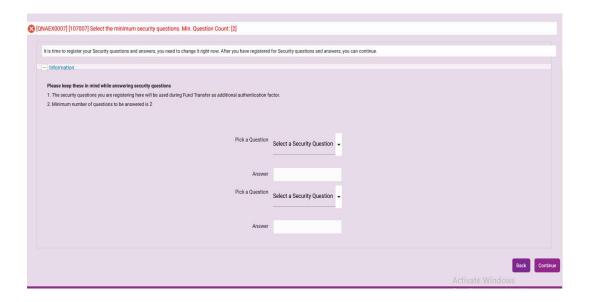


• Upon setting of Q&A successfully, the below message appears.



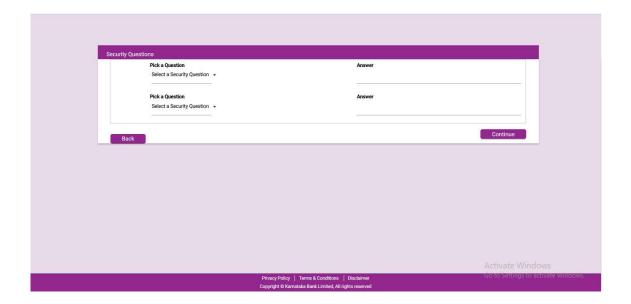
4. What happens if I set only 1 question and answer?

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



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.



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

Pay From Account: Amount: INR 100.00		Nickname: Suresh Frequency Type: One Time		
Payment Date: 27/09/2022		Purpose:		
Total Amount:				
Remarks		Enter your credentials to confirm the transaction		
Confirmation Details				
One Time Password*	C			
		Back to edit	Activate Wind Confirm paymentitings to a	

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.