

Corporate Internet Banking



USER INFORMATION MANUAL

CIB/CMB User Information Manual



**PEOPLE'S
BANK**



FUNCTION OVERVIEW

Corporate internet banking registration are performed via corporate registration by the corporate banking customers with the administrative functions.

Once the corporate registration is successfully performed, customer may use the valid login details to log into CIB website to perform inquiry or transaction available from the Internet Banking portal.

LOGIN

General Description of Functionality

Customer can perform inquiry and financial transactions just by logging into CIB website with the assigned privileges.

General Description of Solution

Step 1 – At Login page, customer need to input the registered Corporate ID, Username and verification code seen on screen to proceed to the next page.

Step 2 – After verification of the username and CAPTCHA, system to display a phishing image selected and personal phrase which the customer input during registration. If the phishing image and personal phrase match pre-registered records, customer input the unique password.

Step 3 – After verification of the password, system to display Two Factor Authentication screen. Customer will either use a Software Token or One Time Password. Customer will enter the One Time Password. Login will be successful with valid corporate id, username, password, phishing image, personal phrase and OTP combination.



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Green BANKING

CORPORATE ID *
Corp031

USERNAME *
MAKER2

3 0 3 7

VERIFICATION CODE *
3037

NEXT

> Forgot Password

Figure 2.1 Online Banking - Login



 A login interface for online banking. At the top, there is a square box containing a black butterfly-like icon. Below it, the text "PLEASE VERIFY YOUR PHISHING IMAGE & PHRASE BEFORE ENTERING PASSWORD." is displayed. Underneath, there is a label "PHRASE" followed by the text "123". Below that is a password field with a lock icon and the label "PASSWORD *", containing several asterisks. At the bottom, there are two buttons: a blue "CANCEL" button and a red "LOGIN" button.

Figure 2.2 Online Banking - Password



 A Two Factor Authentication interface. It has a red header bar with the text "Two Factor Authentication". Below the header, there is a label "AUTHENTICATION *" followed by a dropdown menu that says "Please Select". At the bottom, there are two buttons: a blue "CANCEL" button and a red "LOGIN" button.

Figure 2.3 Online Banking - Two Factor Authentication

FIRST TIME LOGIN

General Description of Functionality

This function allows Corporate banking customer who subscribes to Corporate Internet Banking services to access to Corporate Internet Banking

General Description of Solution

When a corporate user has been assigned with the Corporate ID, Username and temporary password after successful registration performed by the Corporate administration team, the corporate user is able to perform first time login using the Corporate, Username and the temporary password.

Step 1 – At Login page, customer need to input the registered Corporate Id, Username and Verification code seen on screen to proceed to the next page.

Step 2 – Input the temporary password

Step 3 – Request for OTP via SMS or email and input the OTP received. Alternatively, the user can select Software Token as the two-factor authentication method.

Step 4 – Select a phishing image and create a phishing phrase for login authentication in future.

Step 5 – Create a new password to replace the temporary password generated by system

Step 6 – Once this is successfully verified, the corporate user has successfully login to Corporate Internet Banking.



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CORPORATE ID *
CORP031

USERNAME *
MAKER3

2 0 0 9

VERIFICATION CODE *
2009

NEXT

> Forgot Password

Figure 3.1 First Time Login - Login




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PASSWORD *
.....

CANCEL LOGIN

Figure 3.2 First Time Login – Temporary Password





STABILITY OF THE
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PEOPLES
digital

Two Factor Authentication

AUTHENTICATION *

OTP


☒ SMS ☐ EMAIL

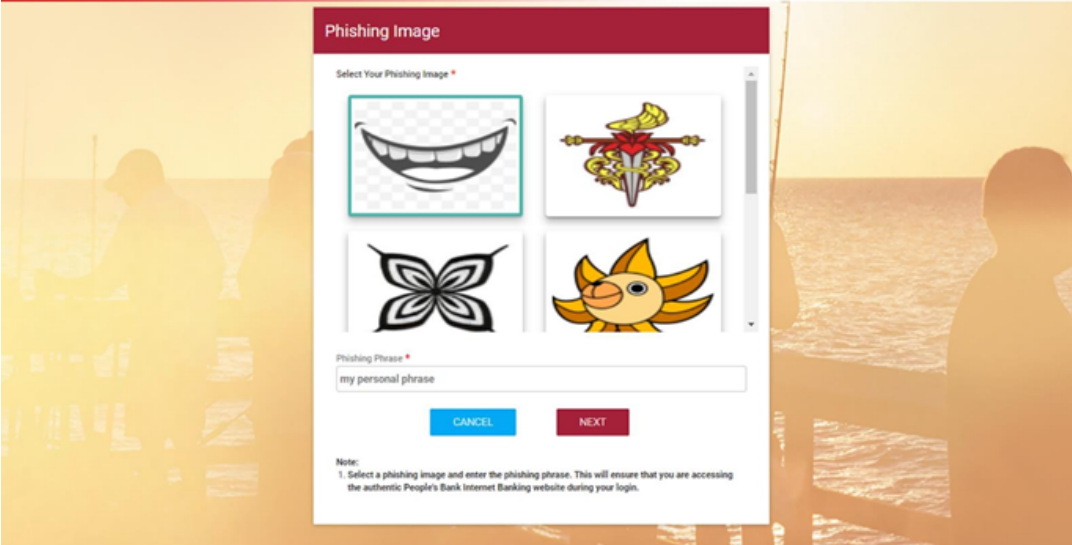
OTP *

REQUEST OTP

CANCEL LOGIN



Figure 3.3 First Time Login – One Time Password (Email/SMS)


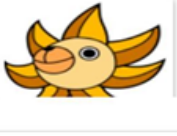




Phishing Image

Select Your Phishing Image *

Phishing Phrase *

my personal phrase

CANCEL NEXT

Note:
1. Select a phishing image and enter the phishing phrase. This will ensure that you are accessing the authentic People's Bank Internet Banking website during your login.

Figure 3.4 First Time Login – Phishing Image Selection





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Your password has been reset / expired. Kindly change to proceed.

OLD PASSWORD *

NEW PASSWORD *

RE-ENTER NEW PASSWORD *

CANCEL LOGIN

Password Policy :

Password Policy : Support Alphanumeric with minimum 1 uppercase, minimum 1 lower case, minimum 1 numeric, minimum 1 special character with minimum 8 characters and maximum 12 characters length

Figure 3.5 First Time Login – Password Input

FORGOT PASSWORD

General Description of Functionality

This function allows user to create a new login password when they have forgotten their login password. However, user must remember their corporate user ID and username in order to reset their password.

General Description of Solution

Corporate user may reset their password through this function in case they have forgotten their login password.

Step 1 – Click on the ‘Forgot Password’ function. Input Corporate ID and Username and click **NEXT** to proceed to reset password.

Step 2 – Choose the phishing image. Click on **NEXT** to proceed.

Step 3 – After system verified all information are correct, user can proceed to input a new password. Re-enter the new password again and click **NEXT** to proceed.

Step 4 – Click on **SEND OTP** to request for OTP via SMS or email and input the OTP received.

Step 5 – A result page will be displayed upon completion. User’s new password will be saved in the system and customer may login to Corporate Internet Banking with the new password.

User Interface Design & Description

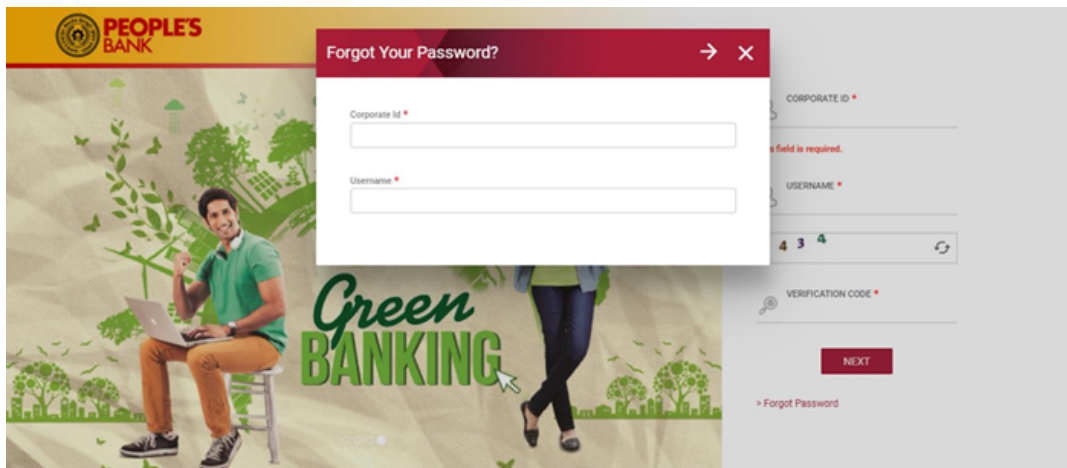


Figure 4.1 Forgot Password – Corporate ID and Username Input

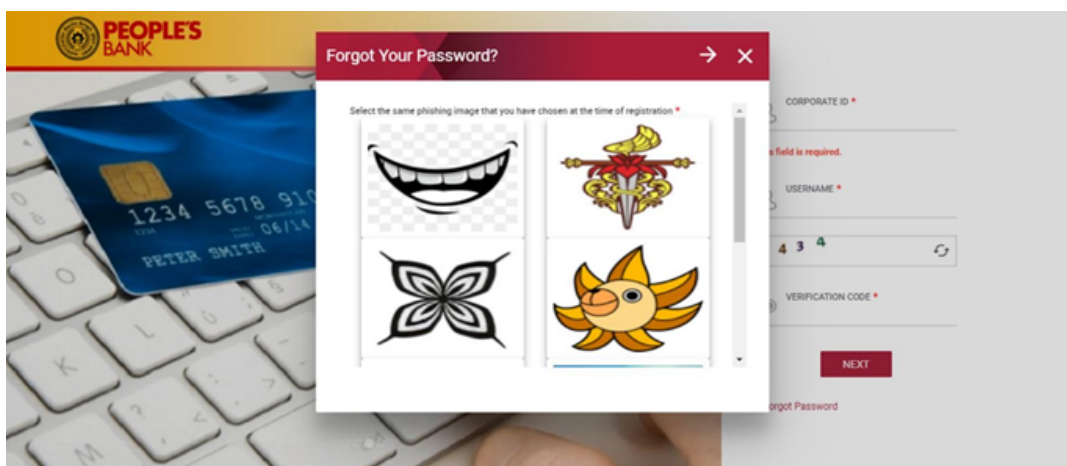


Figure 4.2 Forgot Password – Security Image Selection

FORGOT PASSWORD

General Description of Functionality

This function allows user to create a new login password when they have forgotten their login password. However, user must remember their corporate user ID and username in order to reset their password.

General Description of Solution

Corporate user may reset their password through this function in case they have forgotten their login password.

Step 1 – Click on the ‘Forgot Password’ function. Input Corporate ID and Username and click **NEXT** to proceed to reset password.

Step 2 – Choose the phishing image. Click on **NEXT** to proceed.

Step 3 – After system verified all information are correct, user can proceed to input a new password. Re-enter the new password again and click **NEXT** to proceed.

Step 4 – Click on **SEND OTP** to request for OTP via SMS or email and input the OTP received.

Step 5 – A result page will be displayed upon completion. User’s new password will be saved in the system and customer may login to Corporate Internet Banking with the new password.

User Interface Design & Description

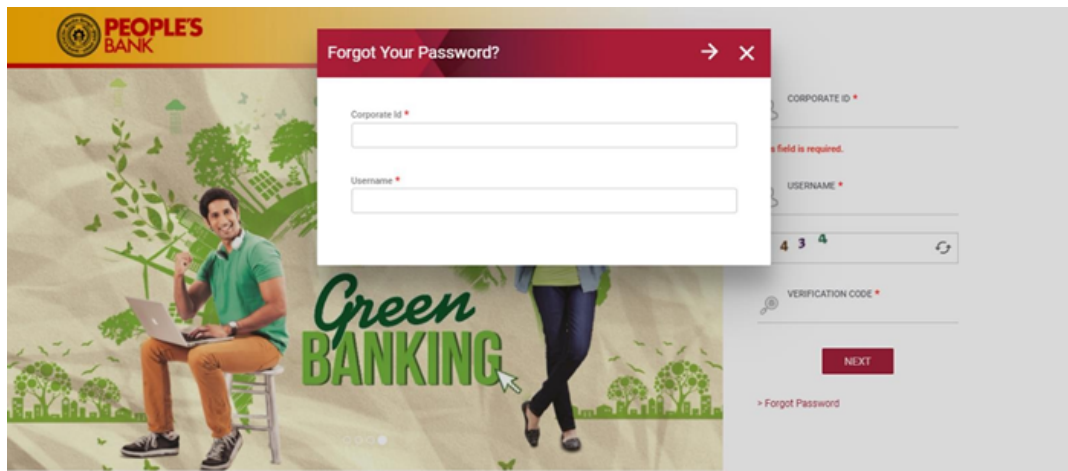


Figure 4.1 Forgot Password – Corporate ID and Username Input

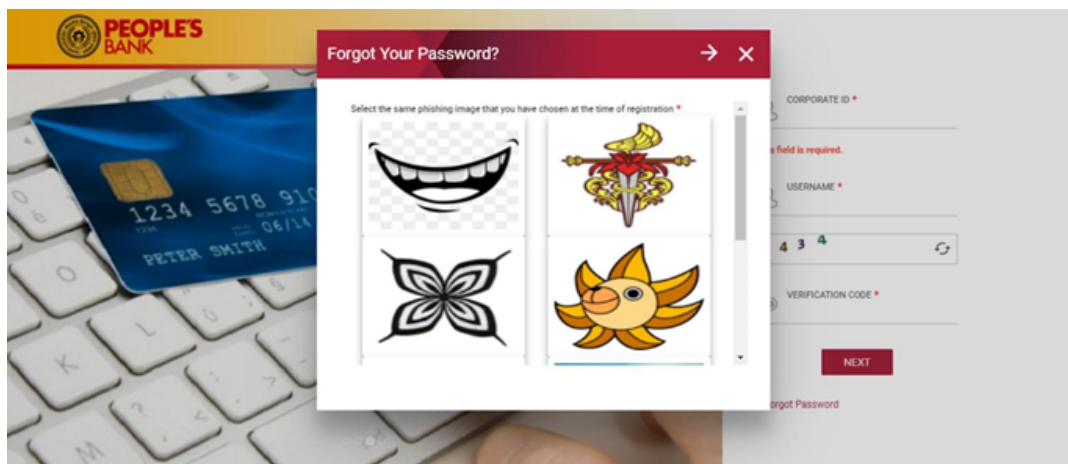


Figure 4.2 Forgot Password – Security Image Selection

PEOPLE'S BANK

Forgot Your Password?

Corporate Id: CORP031 Username: MAKER2

New Password *

Re-enter New Password *

Password Policy :

1. Support Alphanumeric with minimum 1 uppercase, minimum 1 lower case, minimum 1 numeric, minimum 1 special character with minimum 6 characters and maximum 12 characters length

NEXT

Figure 4.3 Forgot Password – New Password Input

PEOPLE'S BANK

Forgot Your Password?

Corporate Id: CORP031 Username: MAKER2

Password: *****

Two Factor Authentication

Authentication *

Please Select

Please Select

OTP

Software Token

NEXT

Figure 4.4 Forgot Password – Select Two Factor Authentication Method

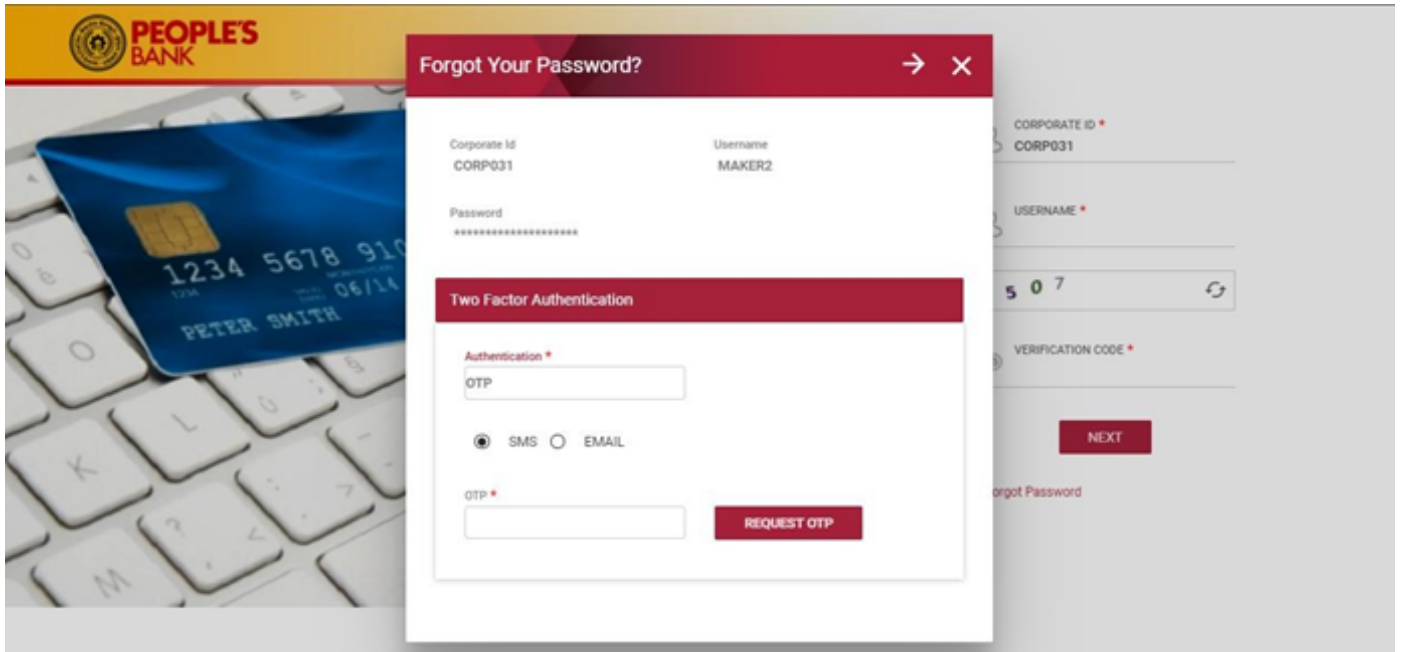


Figure 4.5 Forgot Password – OTP Input

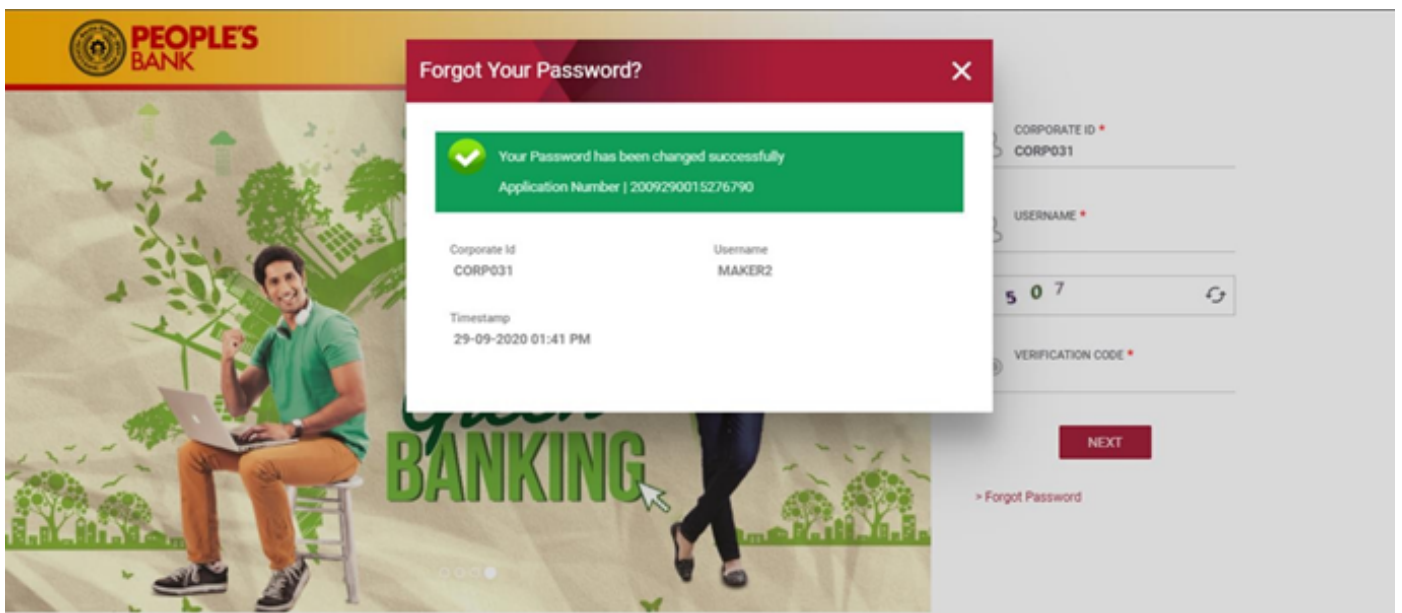


Figure 4.6 Forgot Password – Result screen