



MahaSecure User Manual

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1. Introduction

This User manual explains the below cases.

- MahaSecure application upgrade to new MahaSecure application
- Migration of existing MahaSecure Users on new MahaSecure Secure Platform
- Normal login of users using new MahaSecure client(s).
- Additional device registration flow through new MahaSecure client(s).
- Update MahaSecure Secret Credentials like MahaSecure Secret Question, MahaSecure PIN.

2. MahaSecure Application Upgrade

Android and iOS application the upgrade will be automatic via respective stores i.e. Android (Google) Play Store & Apple App Store

Below is the flow for existing MahaSecure windows desktop application upgrade.

- Login to existing MahaSecure application on Windows desktop.



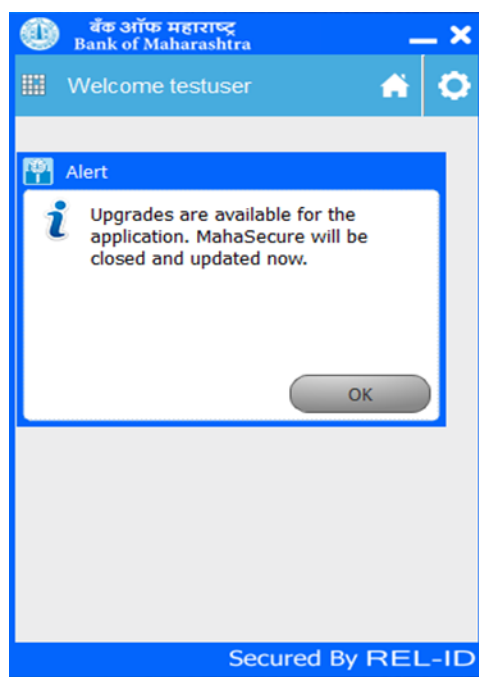
- After login you will receive a pop-up message with URL to download the client.
- And after clicking OK button you can continue using MahaSecure.



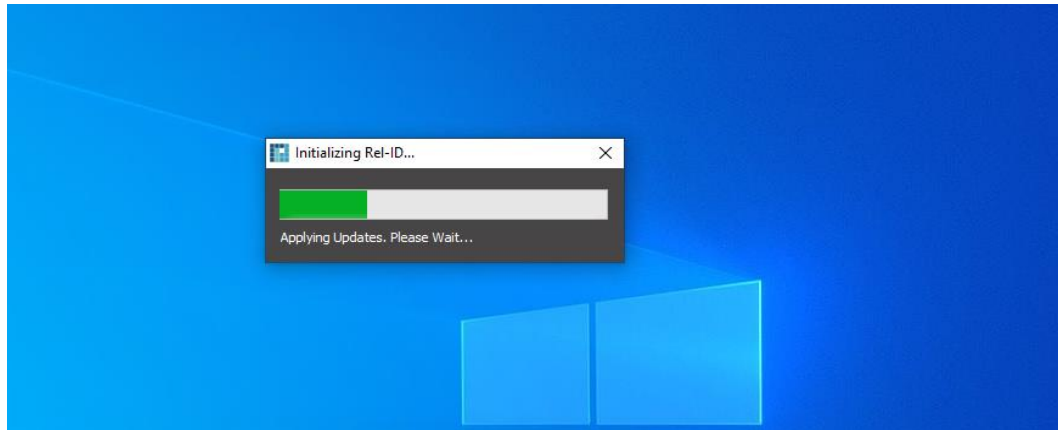
If you do not download the client from the pop-up message URL then also the new client will be downloaded in background.

NOTE: For this auto download to work (depending on Internet speed) please wait for at least 15-20 minutes as the size of new MahaSecure client is approx. 70 MB

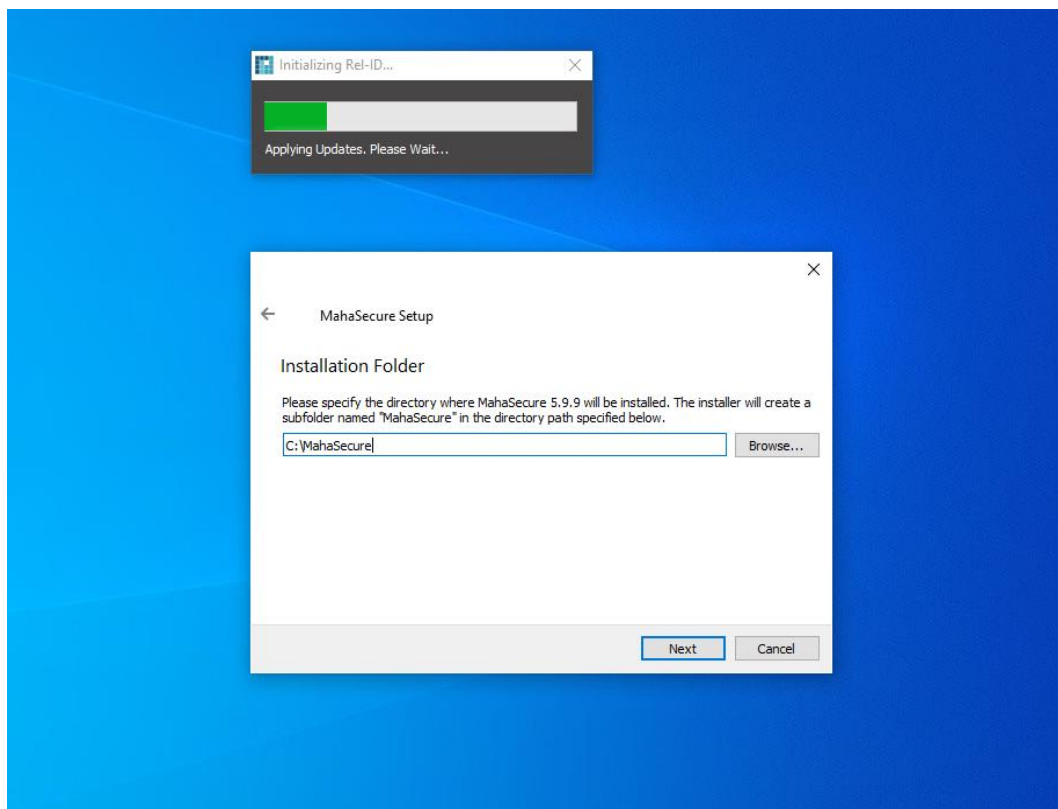
- On Logout – the “Upgrade is available” pop-up message will appear. Please click on OK button for auto upgrade.



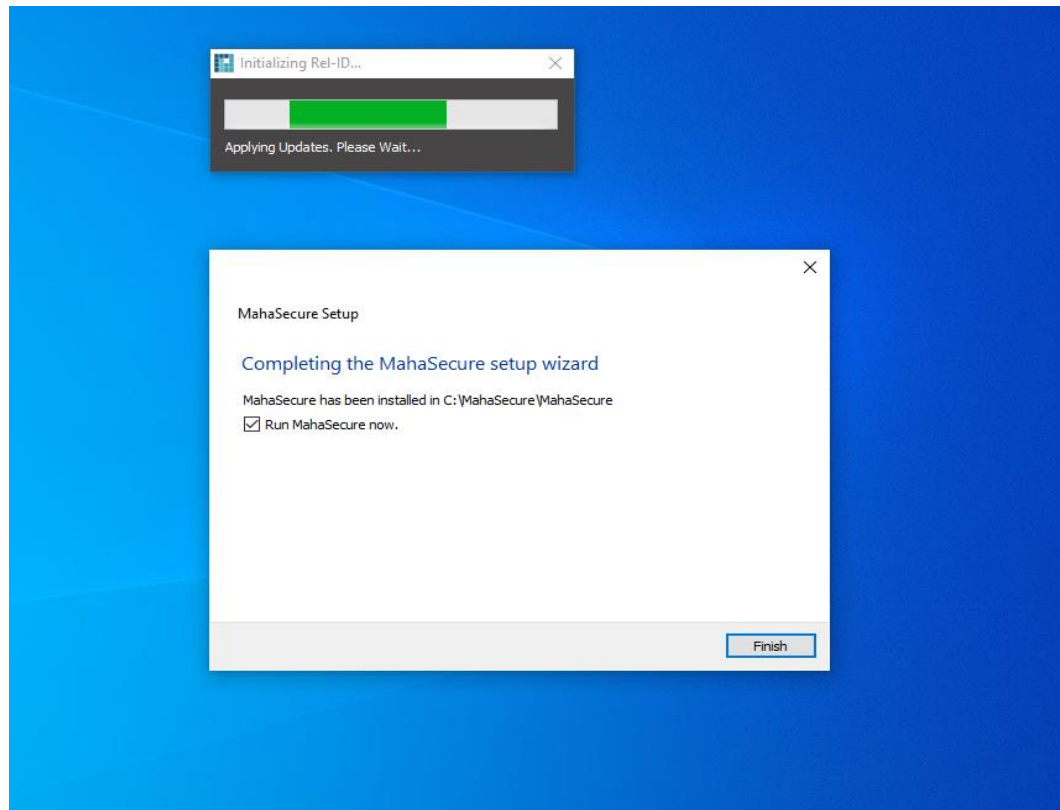
- MahaSecure upgrade window appears and auto upgrade is started.



- The new MahaSecure setup window will appear.
- You can change the installation folder (path). After that please click the next button.



- Click on the Finish button to complete the installation.



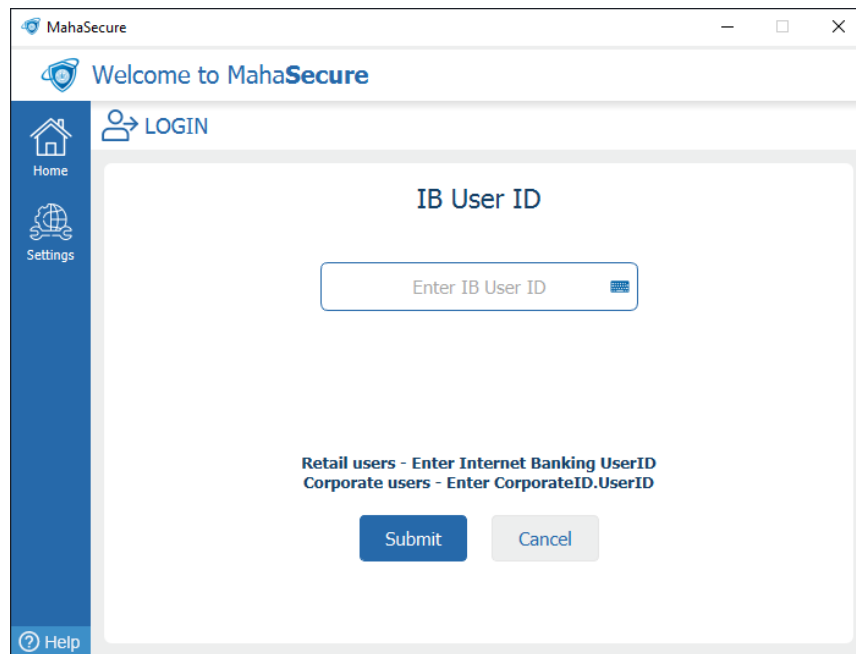
- Now the new MahaSecure client is installed successfully. You can see the new MahaSecure icon on the desktop.

3. First Device Login from New MahaSecure Desktop Application

Perform below steps from existing activated device i.e. machine from where old MahaSecure application was used.

Once you have new MahaSecure application available on your Windows or MacOS desktop then follow below flows -

- Launch the MahaSecure application. Then you will see “Enter IB User ID” screen as below.



MahaSecure

Welcome to MahaSecure

Home

Settings

Help

LOGIN

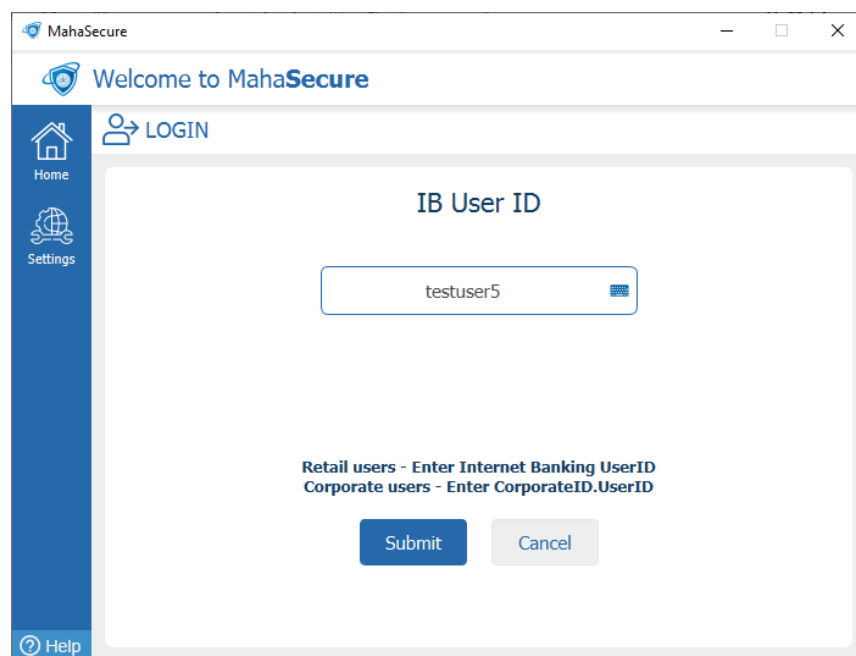
IB User ID

Enter IB User ID

Retail users - Enter Internet Banking UserID
Corporate users - Enter CorporateID.UserID

Submit Cancel

- Please enter the IB user-id. The user-id will be same that you were using on the older MahaSecure application.



MahaSecure

Welcome to MahaSecure

Home

Settings

Help

LOGIN

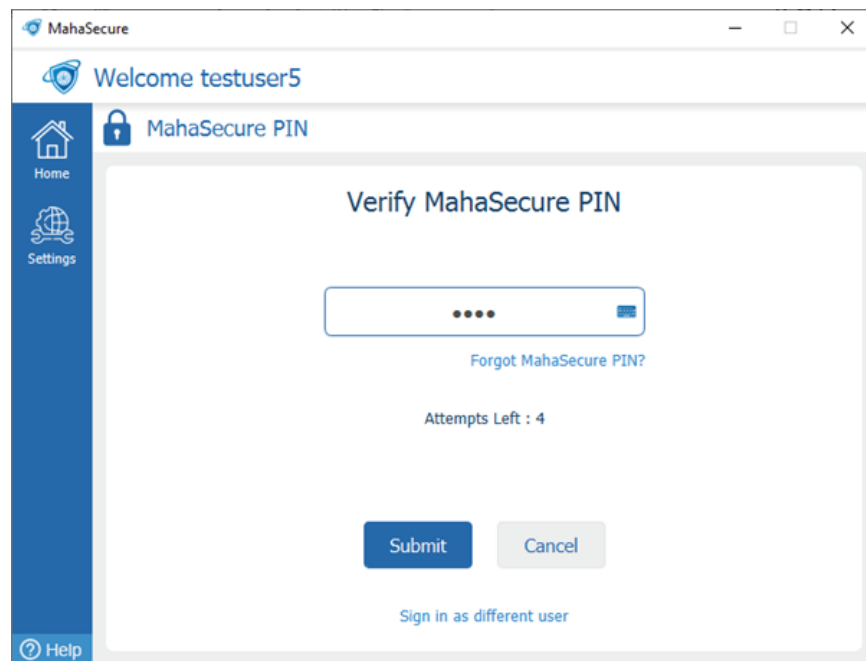
IB User ID

testuser5

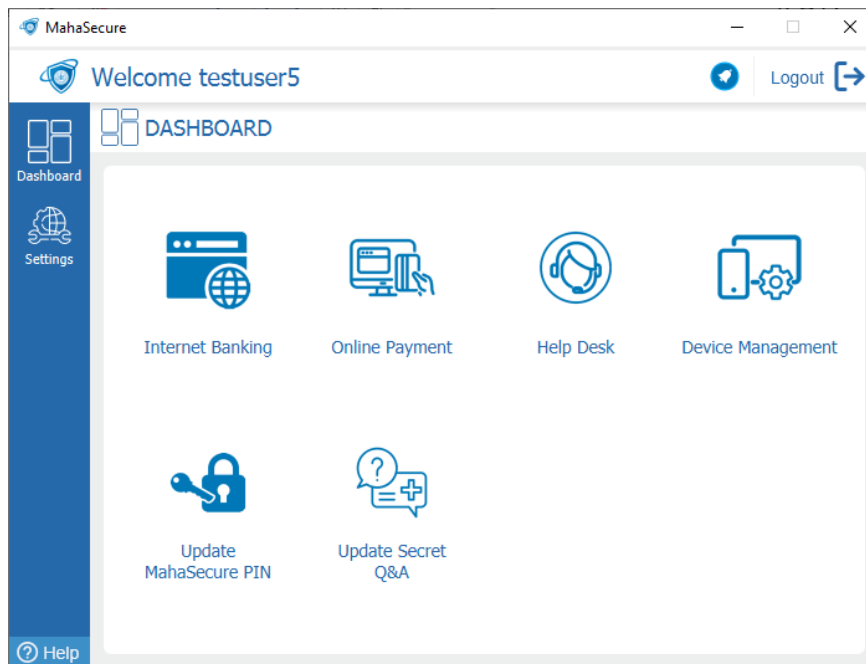
Retail users - Enter Internet Banking UserID
Corporate users - Enter CorporateID.UserID

Submit Cancel

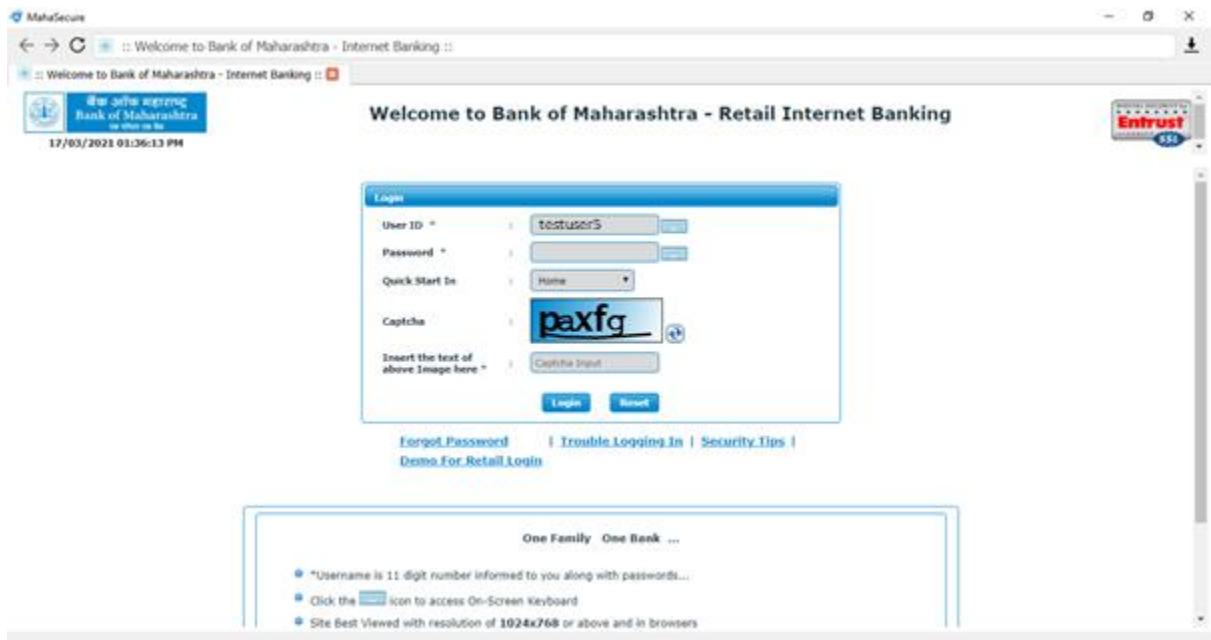
- Enters existing MahaSecure PIN (i.e. same PIN as per old MahaSecure client) and will be auto-submitted after entering your PIN.



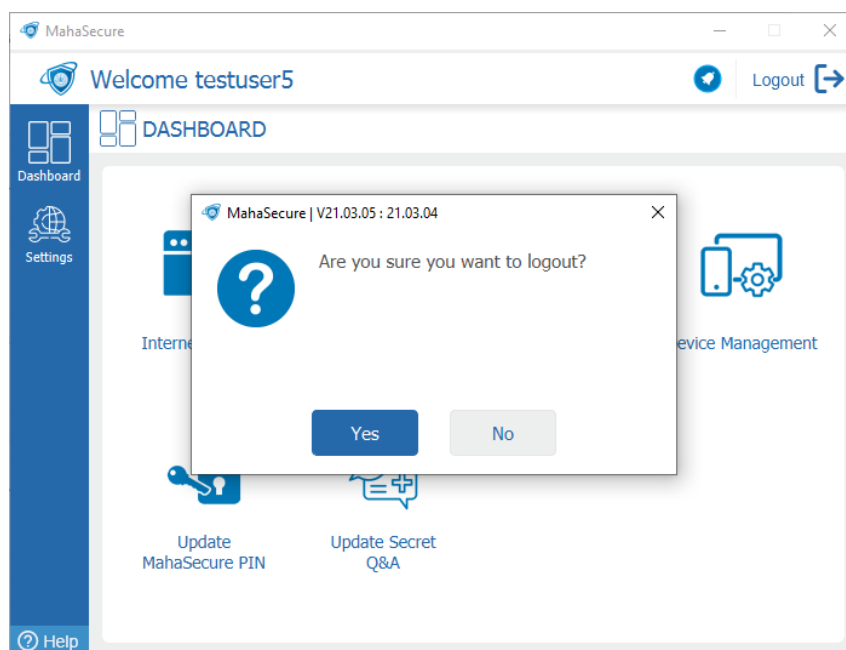
- After login into MahaSecure, below dashboard will be displayed.



- Click on the “Internet Banking” button from the dashboard. Internet banking will be opened inside MahaSecure browser.



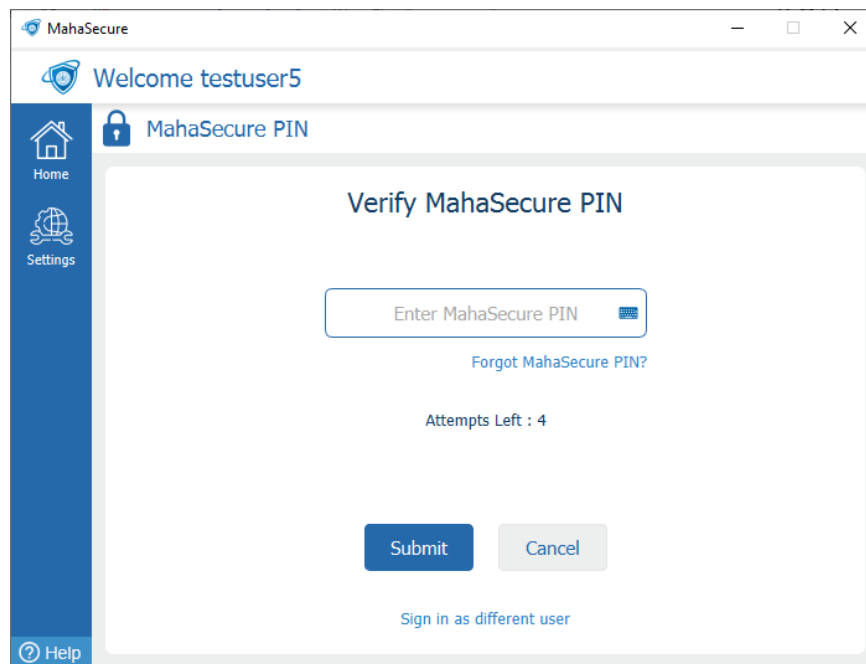
- User ID will be prepopulated on the Internet Banking login page as similar to older MahaSecure client.
- Click on the Log-Out button. “Are you sure you want to Logout?” pop-up will appear, click on Yes button.



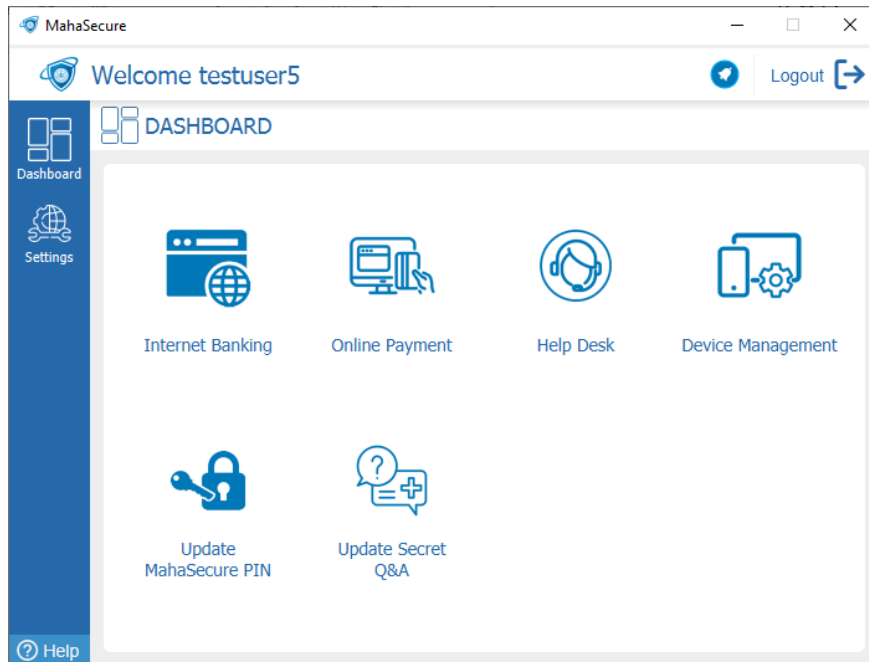
4. Normal Login Using MahaSecure Desktop Application

Once your new MahaSecure is activated then follow the below steps for login -

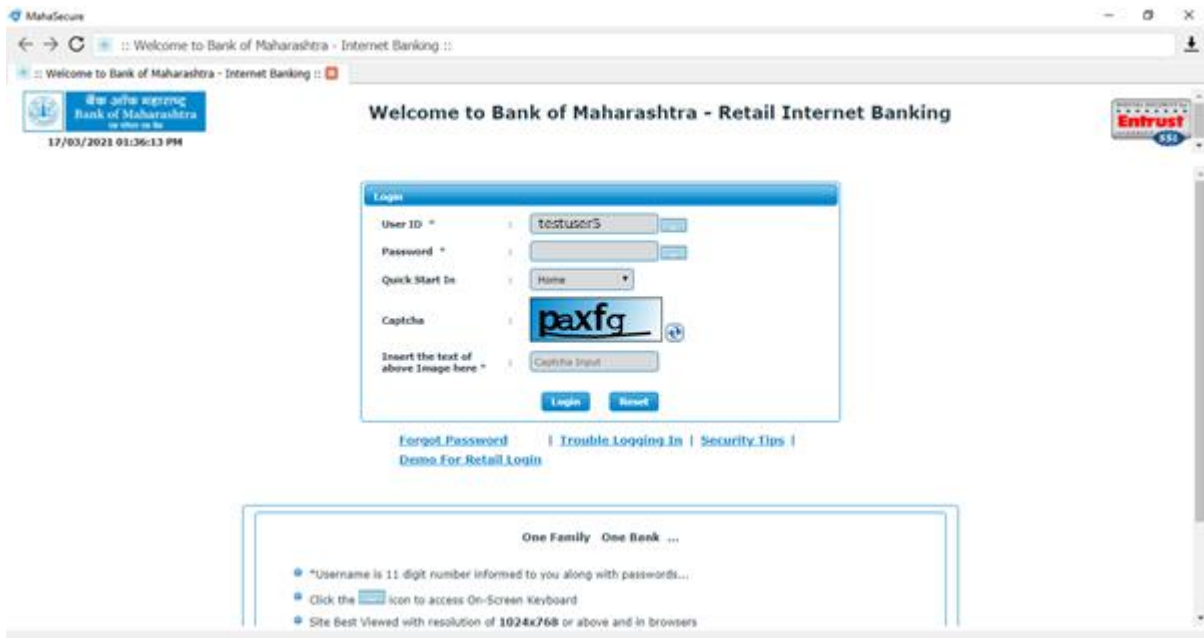
- Launch the new MahaSecure desktop application on the machine. The MahaSecure client will auto-validate the user-id which was used in previously from the same device.
- “Enter MahaSecure PIN” screen would be displayed.
- If you want to login through different user-id then click on the link “Sign In as different user” so that it will navigate to enter user-id screen.



- Once you enter the MahaSecure PIN and will be auto-submitted after entering your PIN.
- After successful authentication, you will be successfully logged into MahaSecure client and dashboard will be displayed.

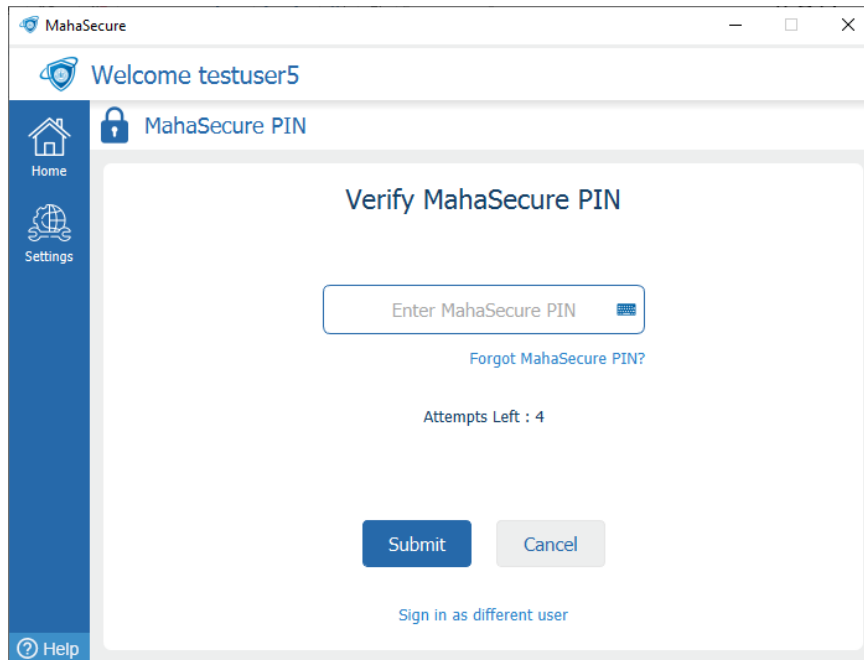


- Click on the "Internet Banking" button from the dashboard. Internet banking will be opened inside MahaSecure browser.

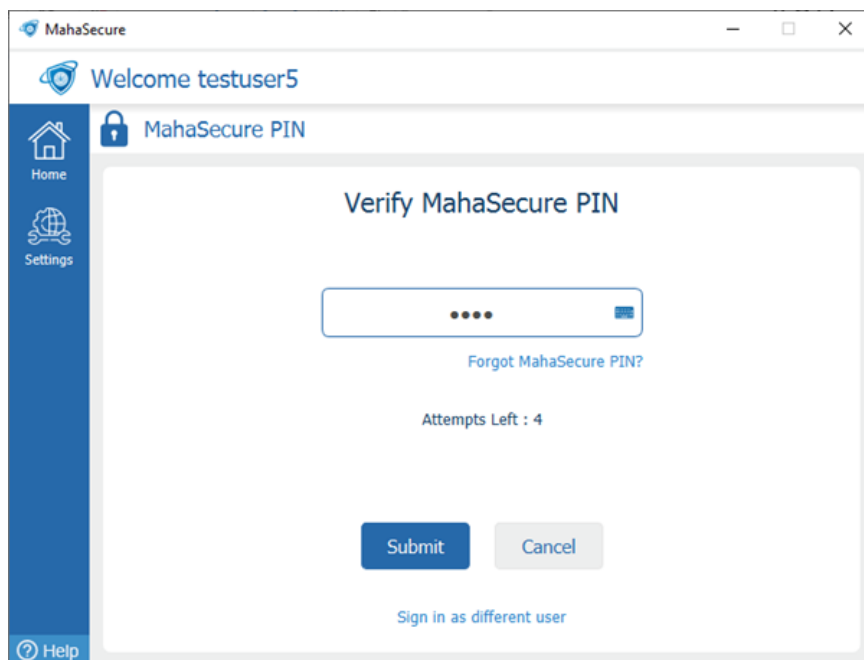


5. Update MahaSecure Credentials from Desktop

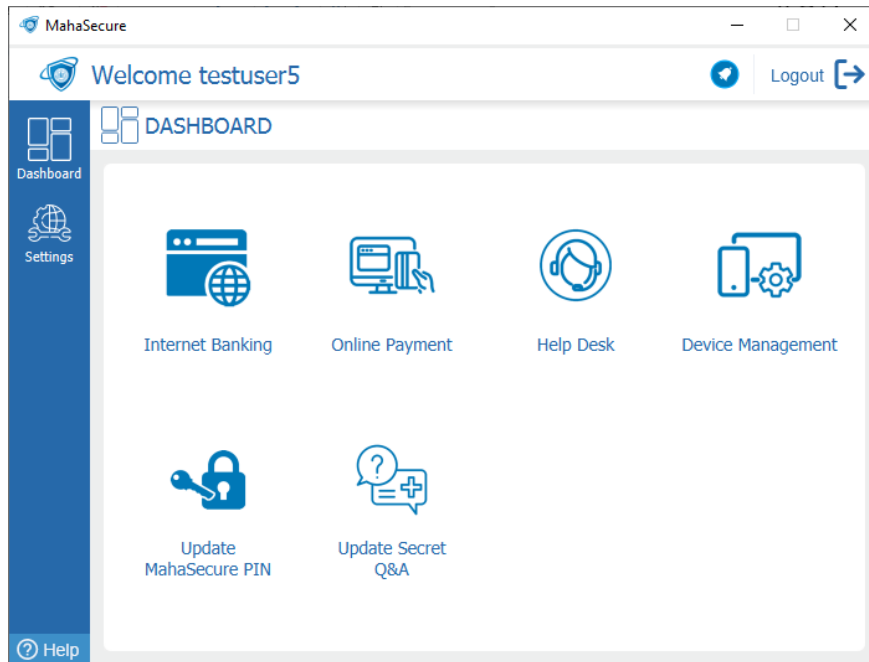
- The flow to change new MahaSecure PIN or new MahaSecure secret Question-&-Answer is similar on all the devices like Windows, MacOS, Android & iOS. Below steps are for desktop application.
- Login into the MahaSecure device.



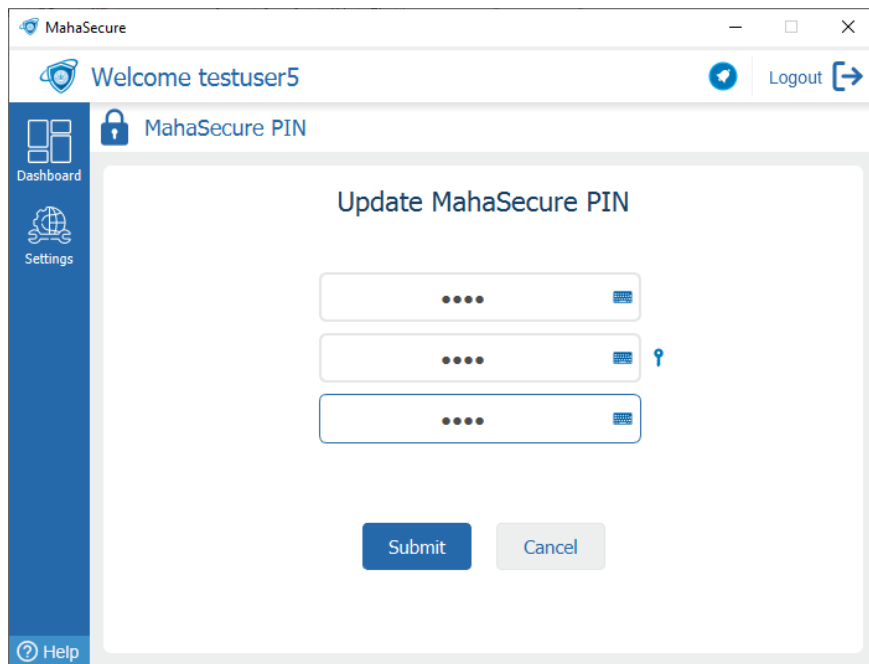
- Provide the current MahaSecure PIN and will be auto-submitted after entering your PIN.



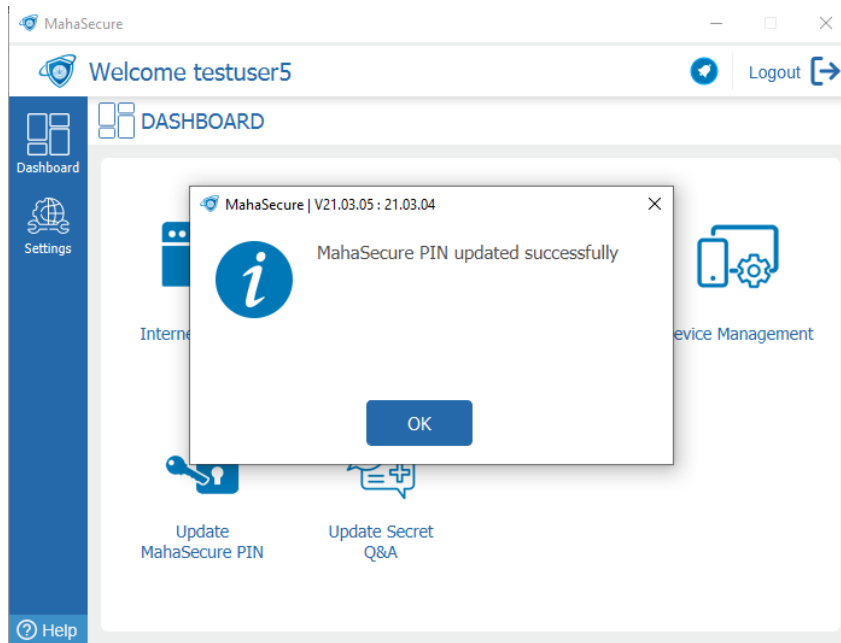
- The MahaSecure dashboard is displayed.



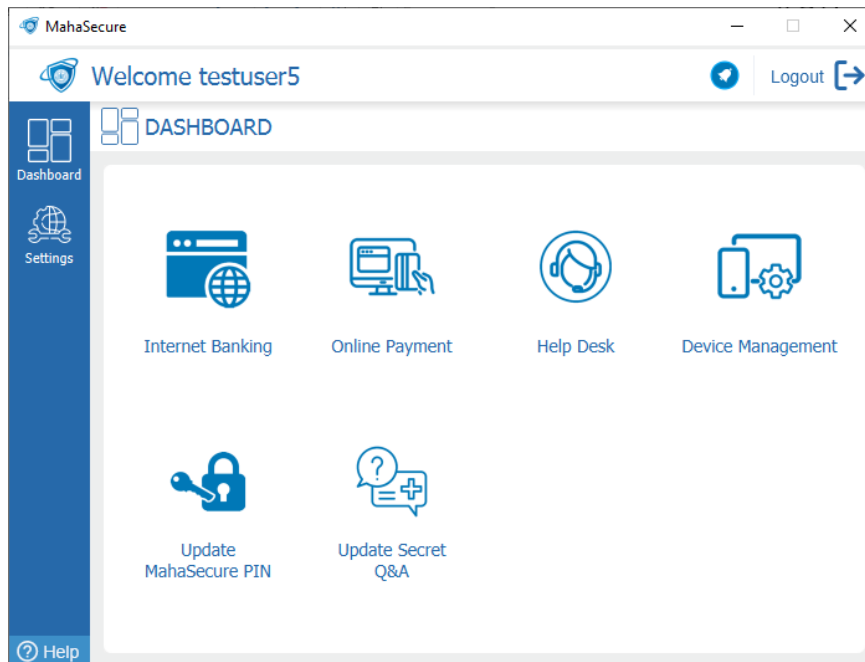
- In the “Update MahaSecure PIN” window, provide the current MahaSecure PIN and the new MahaSecure PIN. And click on Submit button.



- You will now be able to see successful message for PIN update.



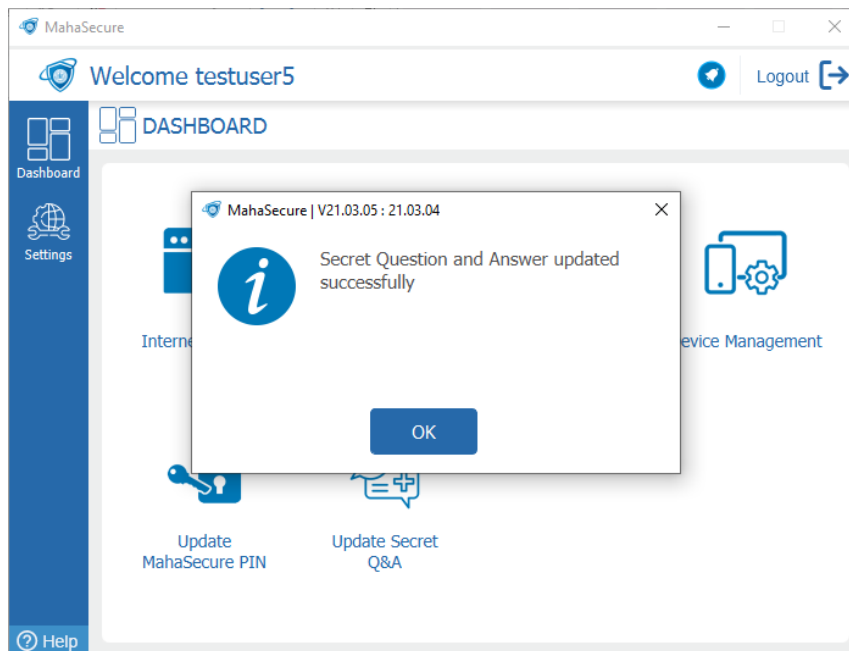
- For updating your secret Question-&-Answer, click on "update Secret Q&A" button from the dashboard.



- In the "Update Secret Question and Answer" window, type or select your new Secret Question from the dropdown list. Also, provide Secret Answer to your secret question.

The screenshot shows the 'Update Secret Question and Answer' window in the MahaSecure application. The window has a title bar with 'MahaSecure' and standard window controls. Below the title bar, there's a navigation bar with 'Welcome testuser5' and a 'Logout' button. The main content area is titled 'SECRET QUESTION AND ANSWER' and 'Update Secret Question and Answer'. It contains a dropdown menu with the text 'What is your petname?', two password input fields with masked characters, and a 'Submit' button. Below the input fields, there's a message: 'Type your own question for better security. Please remember your answer for authentication on other devices.' and a 'Cancel' button. The left sidebar shows 'Dashboard' and 'Settings' icons, and the bottom has a 'Help' icon.

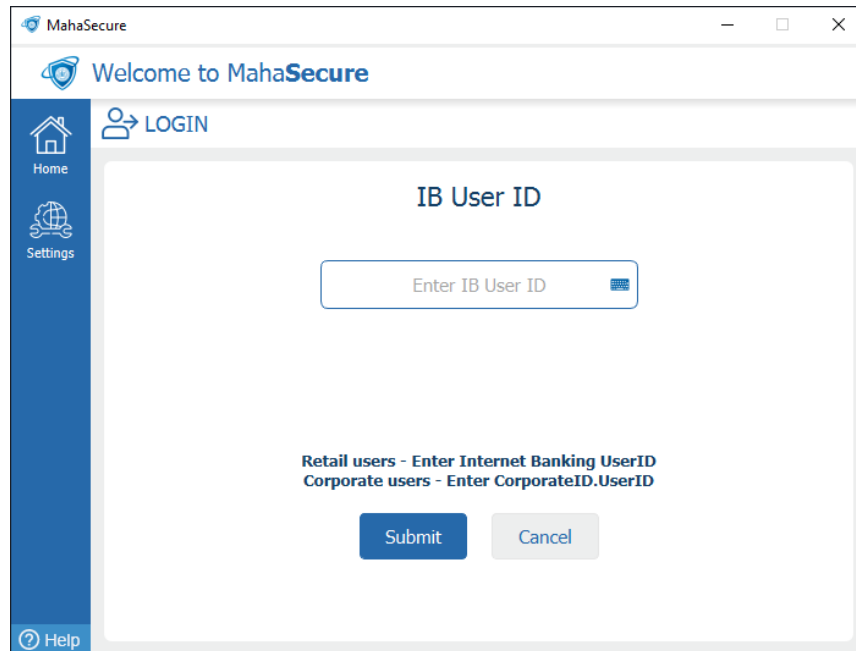
- After clicking on the submit button, your Secret Question and Answer would be updated and you will see successful message on the client.



6. Additional Device Activation from MahaSecure Desktop Application

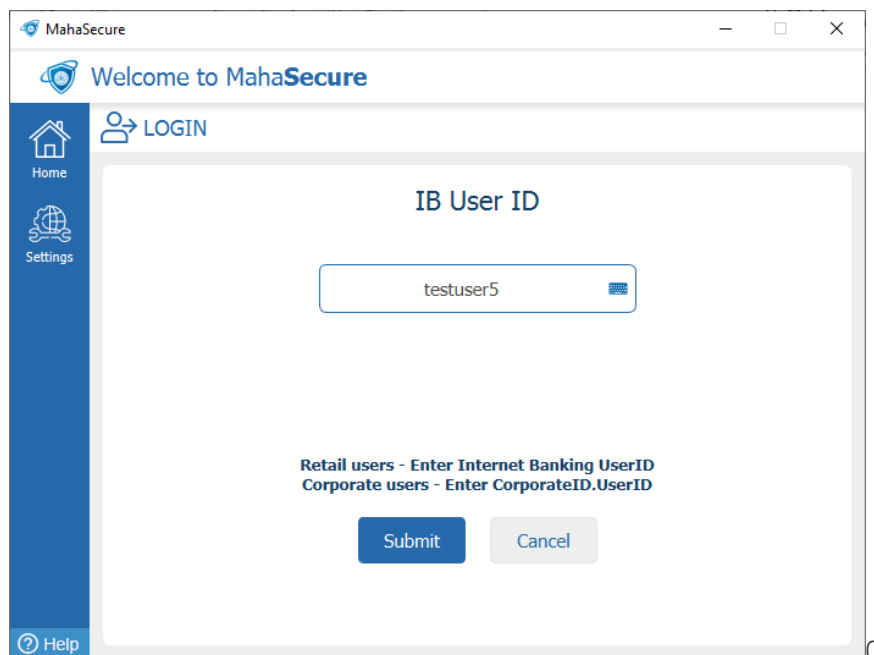
Once you try to login into MahaSecure client from different machine (Additional device) which could be your Windows desktop, MacOS, Android or iOS then you will need to undergo the additional authentication flow. The flow will be similar on all the different supported OS.

- Launch MahaSecure application on the Additional device.



The image shows the MahaSecure desktop application window. The title bar says "MahaSecure". The main header area says "Welcome to MahaSecure" with a logo. Below this is a "LOGIN" section with a user icon. The central area is titled "IB User ID" and contains a text input field with the placeholder "Enter IB User ID". Below the input field, there is instructional text: "Retail users - Enter Internet Banking UserID" and "Corporate users - Enter CorporateID.UserID". At the bottom of the central area are two buttons: "Submit" and "Cancel". On the left side, there is a blue sidebar with icons for "Home", "Settings", and "Help".

- Please enter the user-id in the field provided.



This image shows the same MahaSecure desktop application window as the previous one, but with the text "testuser5" entered into the "IB User ID" input field. All other elements, including the sidebar, header, and instructional text, remain the same.

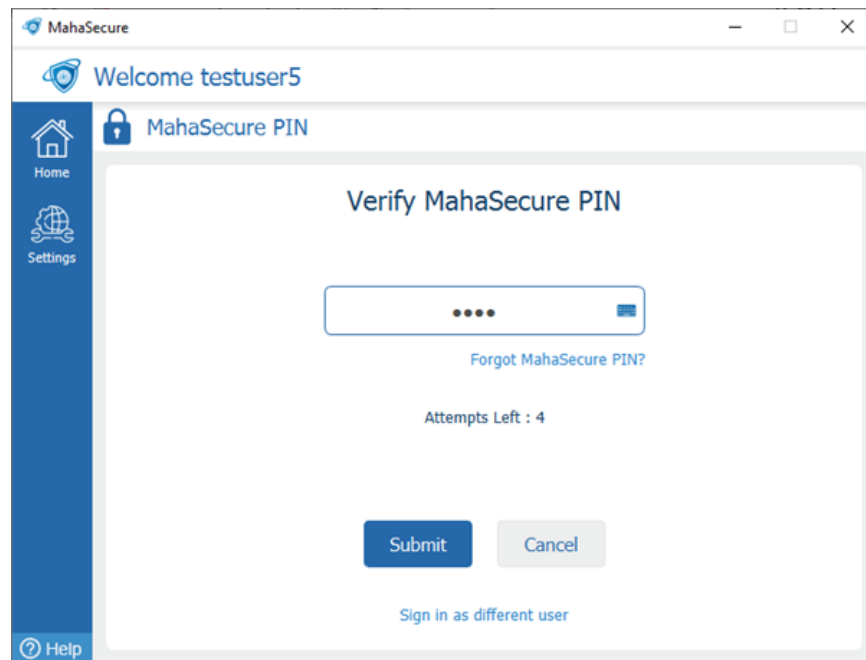
- “Activation Code” screen will appear and please enter the Activation Code which will be sent to your registered mobile number.

The screenshot shows the 'Activation Code' screen in the MahaSecure application. The window title is 'MahaSecure'. The header bar says 'Welcome testuser5'. The left sidebar has icons for 'Home' and 'Settings'. The main content area is titled 'Activation Code' and contains a 'Verification Key' 'hnrnnf'. Below the key is a text input field with six dots and a cursor. It says 'Attempts Left : 4'. A note states: 'Note: Activation code will be sent to your registered mobile number'. There are 'Submit' and 'Cancel' buttons. At the bottom, there are links for 'Resend Activation Code' and 'Sign in as different user'.

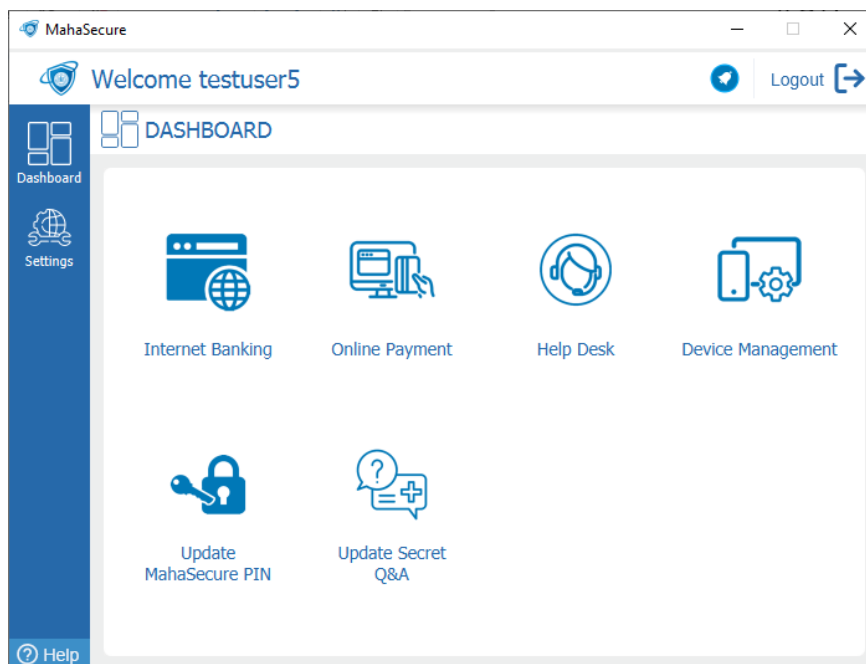
- Additional Validation in below form will be implemented as Secret Question and Answer

The screenshot shows the 'SECRET QUESTION AND ANSWER' screen in the MahaSecure application. The window title is 'MahaSecure'. The header bar says 'Welcome testuser5'. The left sidebar has icons for 'Home' and 'Settings'. The main content area is titled 'Verify Secret Answer'. It contains a question: 'What is your school name?'. Below the question is a text input field with ten dots and a cursor. It says 'Attempts Left : 4'. A note states: 'Kindly provide the answer (case-sensitive) which was set during activation'. There are 'Submit' and 'Cancel' buttons. At the bottom, there is a link for 'Sign in as different user'.

- Post successful validation of Activation code and secret Question-&-Answer, the user is asked to enter the MahaSecure PIN.



- Once you are successfully logged into MahaSecure then MahaSecure dashboard will be displayed.



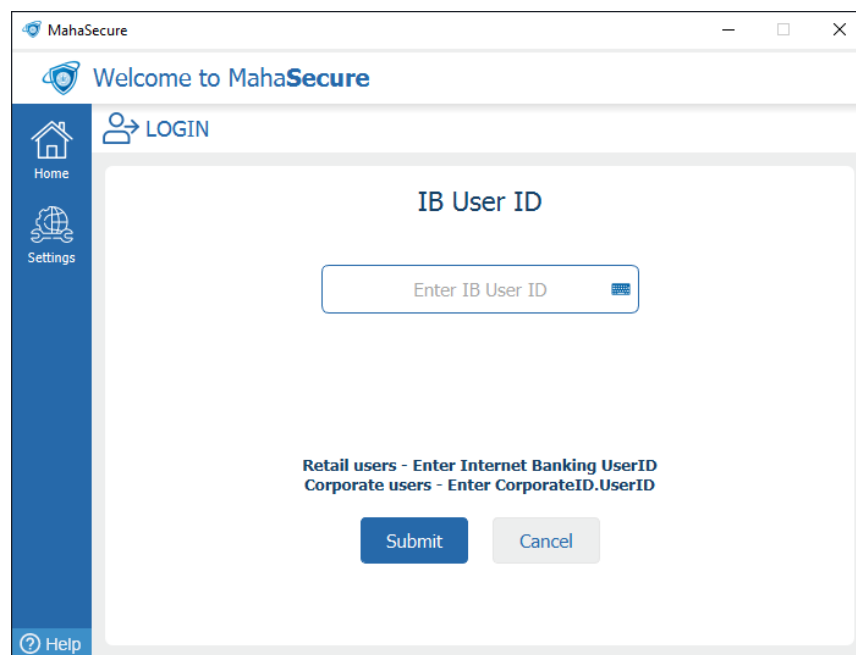
7. First Device Activation from MahaSecure Desktop (New User Activation)

If you are new user in MahaSecure system then you can activate your MahaSecure user-id on either of the below platforms -

- MahaSecure Windows Desktop
- MahaSecure MacOS Desktop
- MahaSecure Android Mobile
- MahaSecure iOS Mobile

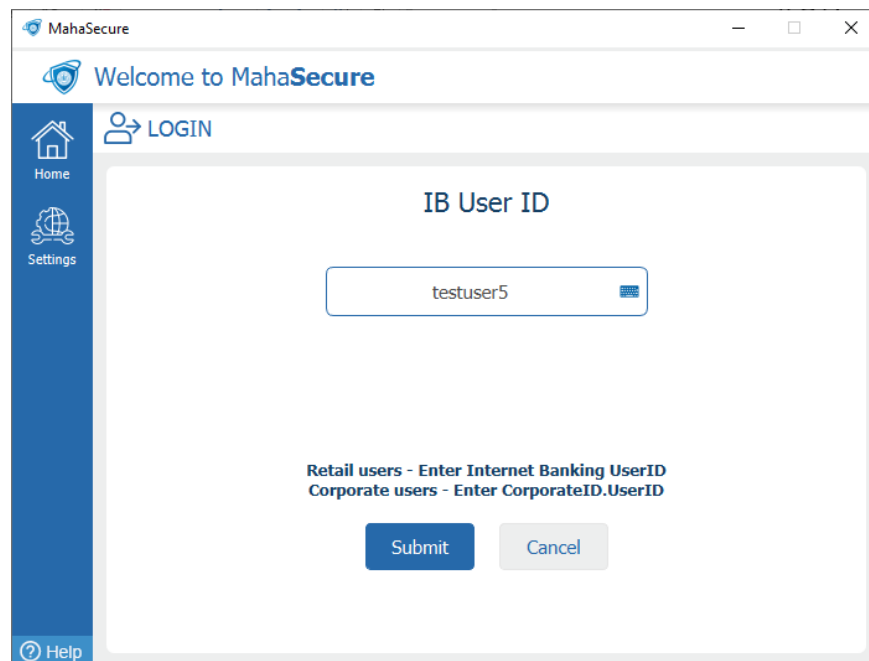
You can download and install the MahaSecure desktop application [Win or MAC] from the Internet Banking intermediate pages or using the links provided in the welcome SMS

- Launch the MahaSecure Desktop application.



The screenshot shows the MahaSecure desktop application window. The title bar reads "MahaSecure". The main header says "Welcome to MahaSecure". Below this is a "LOGIN" section with a user icon. A sidebar on the left contains icons for "Home", "Settings", and "Help". The main content area is titled "IB User ID" and features a text input field with the placeholder "Enter IB User ID". Below the input field, instructions are provided: "Retail users - Enter Internet Banking UserID" and "Corporate users - Enter CorporateID.UserID". At the bottom of the main area are two buttons: "Submit" and "Cancel".

- Please enter the user-id in the field provided. The user-id will be same that you are using in Internet Banking.



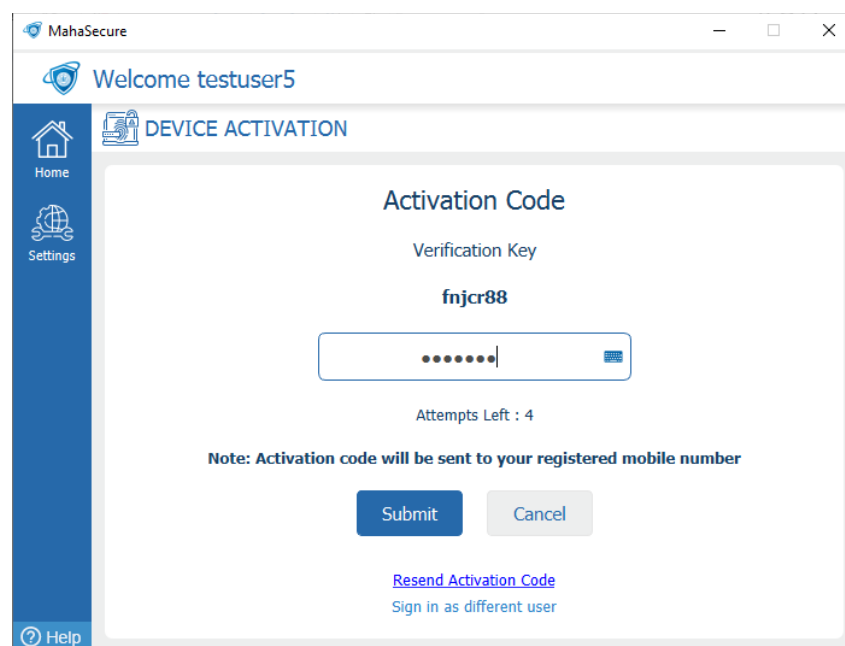
The screenshot shows the MahaSecure login interface. At the top, it says 'Welcome to MahaSecure'. Below this is a 'LOGIN' button with a user icon. A sidebar on the left contains 'Home', 'Settings', and 'Help' links. The main content area is titled 'IB User ID' and features a text input field containing 'testuser5'. Below the input field, instructions state: 'Retail users - Enter Internet Banking UserID' and 'Corporate users - Enter CorporateID.UserID'. At the bottom of the main area are 'Submit' and 'Cancel' buttons.

- Once the User ID is validated (by MahaSecure Servers), the Activation code (with set expiry) is sent on your registered mobile number.

SMS Specimen: (It is sample message and it will get modified based on Bank's input)

Dear UserId, For your MahaSecure userID <USERID>, the Verification key XXXXXXXX, and Activation Code - XXXXXXXX. If not used it will expire on XXXXXX. Please do not share the credentials with anyone. For MahaSecure flows, please refer user manual – <https://bit.ly/2zG9L2f>. For any issues or information, please contact on number(s): 18002334526/18001022636 or Email: mahasecure@mahaconnect.in

- Enter the Activation Code in the Desktop application



The screenshot shows the MahaSecure device activation interface. At the top, it says 'Welcome testuser5'. Below this is a 'DEVICE ACTIVATION' button with a device icon. A sidebar on the left contains 'Home', 'Settings', and 'Help' links. The main content area is titled 'Activation Code' and features a 'Verification Key' field containing 'fnjcr88'. Below this is a text input field for the activation code, represented by dots. Below the input field, it says 'Attempts Left : 4'. A note states: 'Note: Activation code will be sent to your registered mobile number'. At the bottom of the main area are 'Submit' and 'Cancel' buttons. At the very bottom, there are links for 'Resend Activation Code' and 'Sign in as different user'.

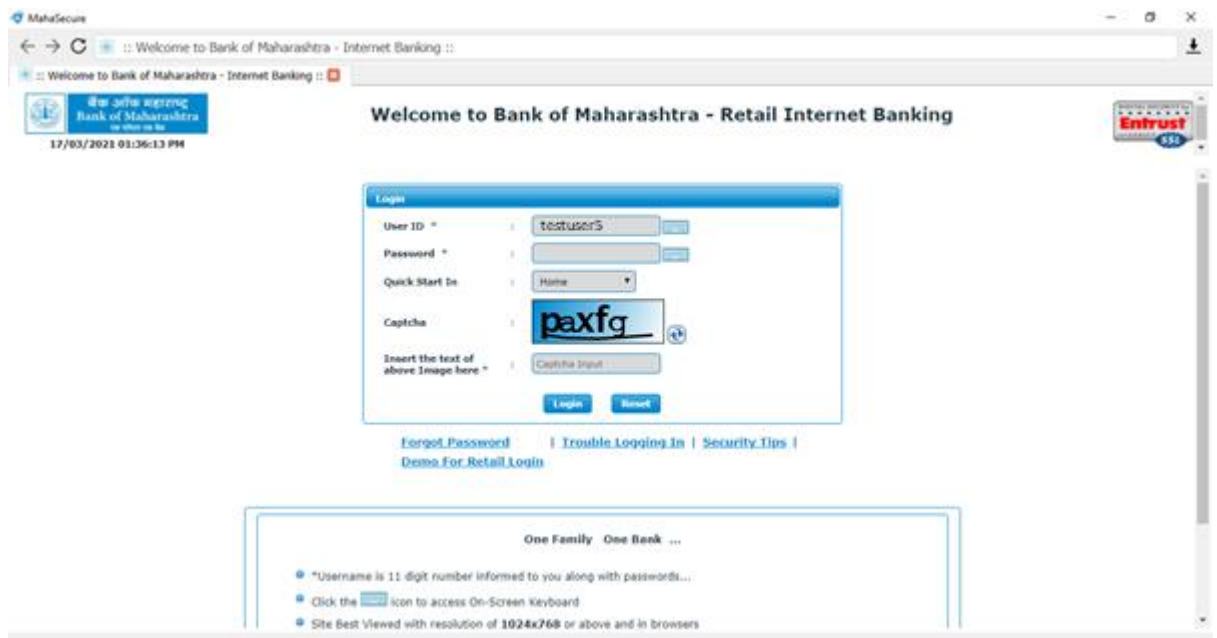
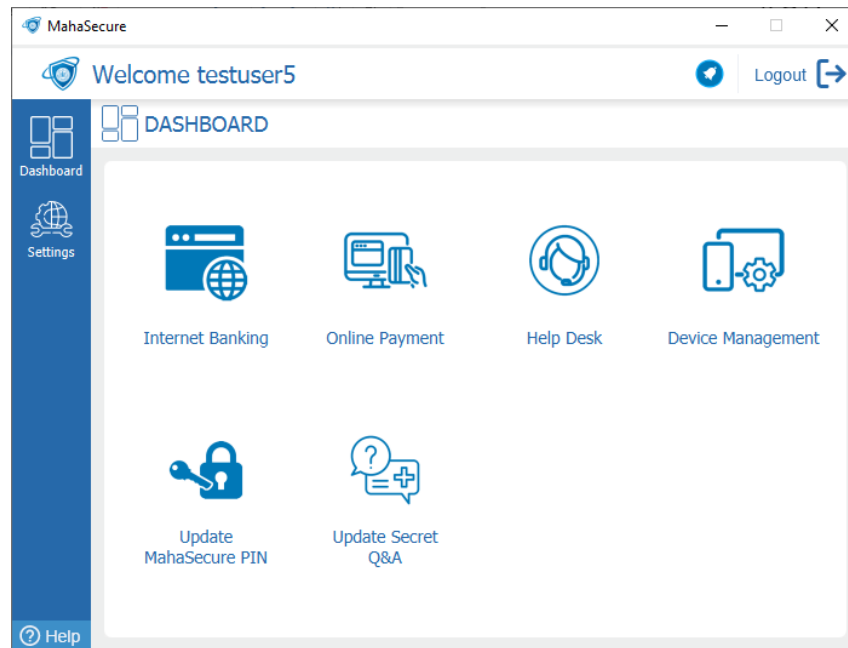
- Please set the secret Question-&-Answer. Please remember your secret credentials as it will be used for registering the other MahaSecure devices.

The screenshot shows the MahaSecure application window. The title bar says 'MahaSecure'. The main header area says 'Welcome testuser5' and 'SECRET QUESTION AND ANSWER'. On the left is a blue sidebar with 'Home' and 'Settings' icons. The main content area is titled 'Set Secret Question and Answer'. It contains a dropdown menu with the text 'What is your school name?', followed by two password input fields (each with 10 dots). Below the inputs is a prompt: 'Type your own question for better security. Please remember your answer for authentication on other devices.' At the bottom are 'Submit' and 'Cancel' buttons, and a link 'Sign in as different user'.

- You will have to set the new MahaSecure PIN which is a 4 digit number.

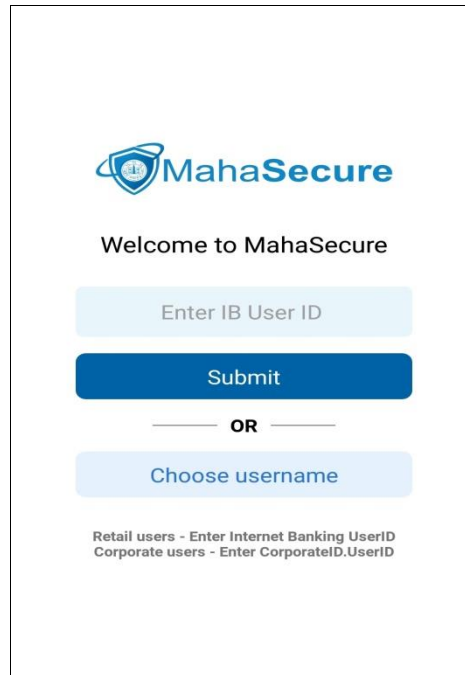
The screenshot shows the MahaSecure application window. The title bar says 'MahaSecure'. The main header area says 'Welcome testuser5' and 'MahaSecure PIN'. On the left is a blue sidebar with 'Home' and 'Settings' icons. The main content area is titled 'Set New MahaSecure PIN'. It contains two 4-digit PIN input fields (each with 4 dots). Below the inputs are 'Submit' and 'Cancel' buttons, and a link 'Sign in as different user'.

- The activation is now completed. You will be logged-in into MahaSecure and can see MahaSecure dashboard.
- Click on "Internet Banking" button to display the Internet Banking in the MahaSecure browser.



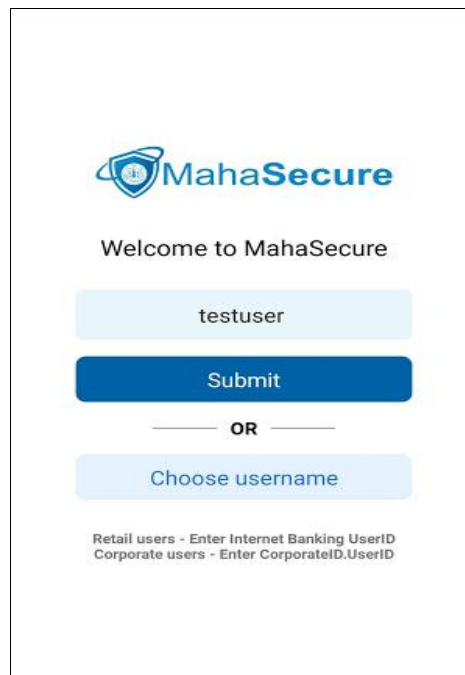
8. First Device Activation from MahaSecure Mobile (New User Activation)

- You can download and install the MahaSecure Mobile application [Android or iOS] from respective store.
- Launch the MahaSecure Mobile application



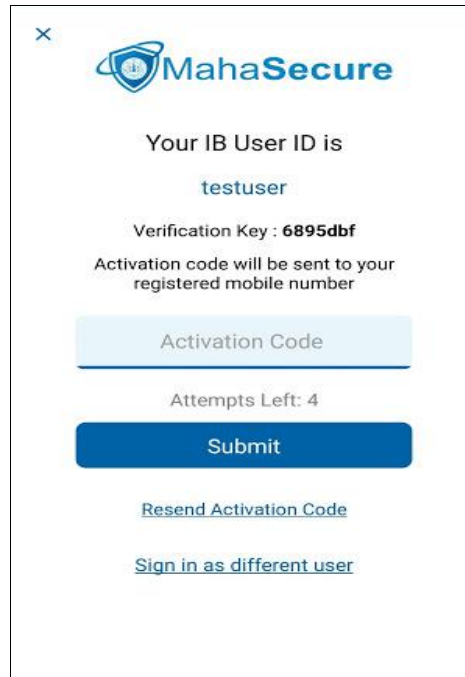
The image shows the login screen of the MahaSecure Mobile application. At the top is the MahaSecure logo, which consists of a blue shield icon with a white 'S' inside, followed by the text 'MahaSecure' in a bold, blue, sans-serif font. Below the logo is the text 'Welcome to MahaSecure' in a smaller, black, sans-serif font. There are two main input paths: the first path has a light blue rectangular box with the placeholder text 'Enter IB User ID', followed by a dark blue rectangular button with the text 'Submit' in white; the second path is separated by the word 'OR' in bold black text, and has a light blue rectangular box with the placeholder text 'Choose username'. At the bottom, there is small black text that reads 'Retail users - Enter Internet Banking UserID' and 'Corporate users - Enter CorporateID.UserID'.

- Please enter the user-id in the field provided. The user-id will be same that you are using in Internet Banking.



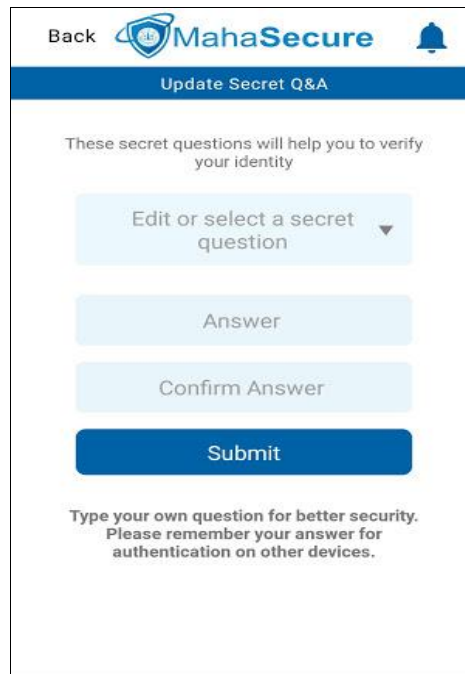
This image shows the same MahaSecure Mobile app login screen as the previous one, but with the text 'testuser' entered into the 'Enter IB User ID' field. The rest of the interface, including the logo, welcome message, 'Submit' button, 'OR' separator, 'Choose username' field, and footer text, remains identical.

- Once the user-id is validated (by MahaSecure System), the Activation code (with set expiry) is sent to your registered mobile number.
- Enter the Activation Code in the MahaSecure application



A screenshot of the MahaSecure application's activation screen. At the top left is a close button (X). The MahaSecure logo is at the top center. Below it, the text reads: "Your IB User ID is testuser". Underneath, "Verification Key : 6895dbf" is displayed. A message states: "Activation code will be sent to your registered mobile number". There is a light blue input field labeled "Activation Code". Below this field, it says "Attempts Left: 4". A prominent blue "Submit" button is centered. At the bottom, there are two links: "Resend Activation Code" and "Sign in as different user".

- Please set the secret Question-&-Answer. Please remember your secret credentials as it will be used for registering the other MahaSecure devices.



A screenshot of the MahaSecure application's "Update Secret Q&A" screen. At the top, there is a "Back" button, the MahaSecure logo, and a notification bell icon. The title "Update Secret Q&A" is centered in a blue bar. Below this, a message reads: "These secret questions will help you to verify your identity". There is a light blue button with the text "Edit or select a secret question" and a dropdown arrow. Below that are two more light blue input fields labeled "Answer" and "Confirm Answer". A prominent blue "Submit" button is centered. At the bottom, a message states: "Type your own question for better security. Please remember your answer for authentication on other devices."

- You will have to set the new MahaSecure PIN which is a 4 digit number.

A screenshot of the MahaSecure mobile application's PIN setup screen. At the top left is a close button (X). The MahaSecure logo is centered at the top. Below it, the text "Welcome testuser" is displayed. The main heading is "Set New MahaSecure PIN". There are three input fields: "New MahaSecure PIN", "Confirm MahaSecure PIN", and a blue "Submit" button. At the bottom, there is a link for "MahaSecure PIN Policy".

×

 **MahaSecure**

Welcome
testuser

Set New MahaSecure PIN

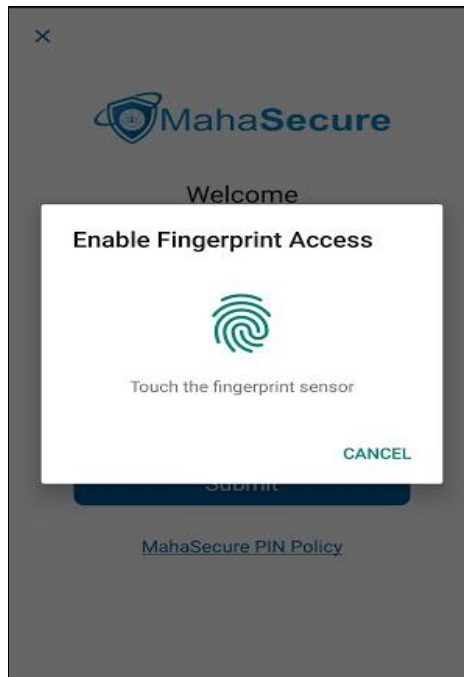
New MahaSecure PIN

Confirm MahaSecure PIN

Submit

[MahaSecure PIN Policy](#)

- You will need to set the Fingerprint/Pattern/TouchID etc. as per your mobile device for next-time login into MahaSecure Mobile application.

A screenshot of the MahaSecure mobile application's fingerprint setup screen. It features a dark grey background with the MahaSecure logo at the top. A white modal box is centered on the screen with the heading "Enable Fingerprint Access". Inside the modal, there is a green fingerprint icon and the text "Touch the fingerprint sensor". A green "CANCEL" button is located at the bottom right of the modal. The background screen shows the "Welcome" message and the "Set New MahaSecure PIN" heading, with the "Submit" button partially visible behind the modal.

×

 **MahaSecure**

Welcome

Enable Fingerprint Access



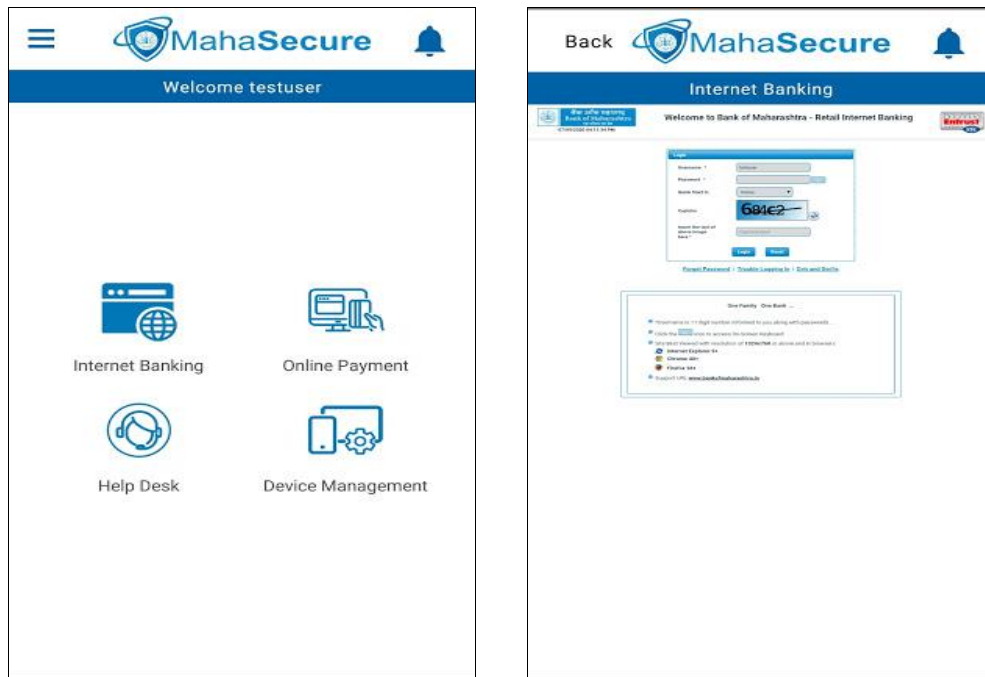
Touch the fingerprint sensor

CANCEL

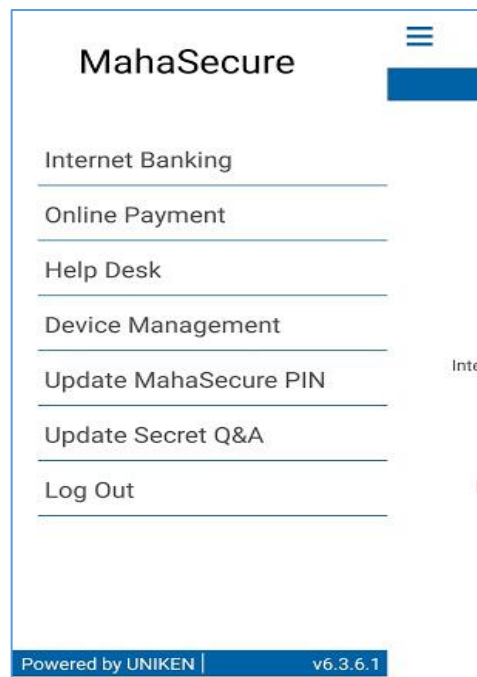
Submit

[MahaSecure PIN Policy](#)

- The activation is now completed. You will be logged-in into MahaSecure and can see MahaSecure dashboard.
- Click on “Internet Banking” button to display the Internet Banking in the MahaSecure browser.

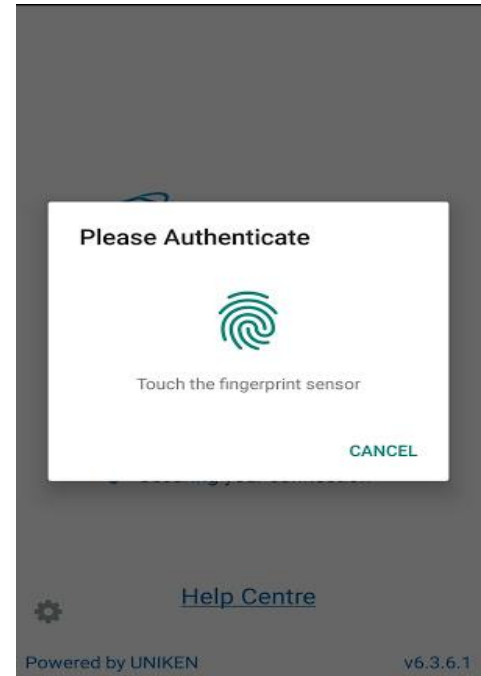
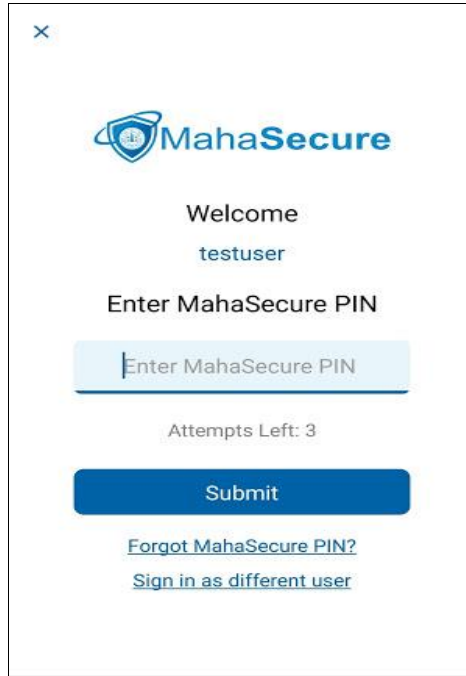


- You can view many other options like online payments, Help Desk etc. from upper left side menu button.

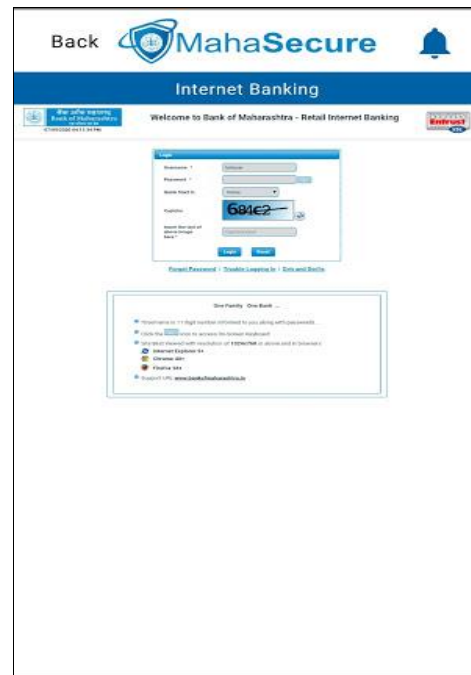
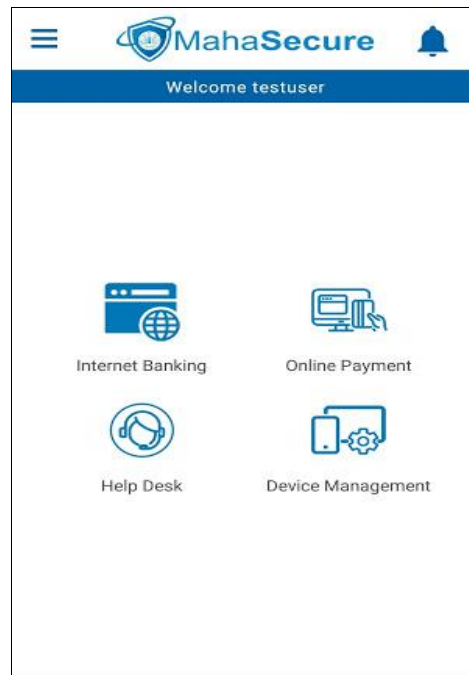


9. Normal Login Using New MahaSecure Mobile application

- After launching the application you will see authentication screen. As user-id is remembered by the MahaSecure mobile application.
- Based on the authentication method (PIN/Fingerprint/pattern/TouchID) set by you during the first time activation the MahaSecure application will prompt for the authentication.

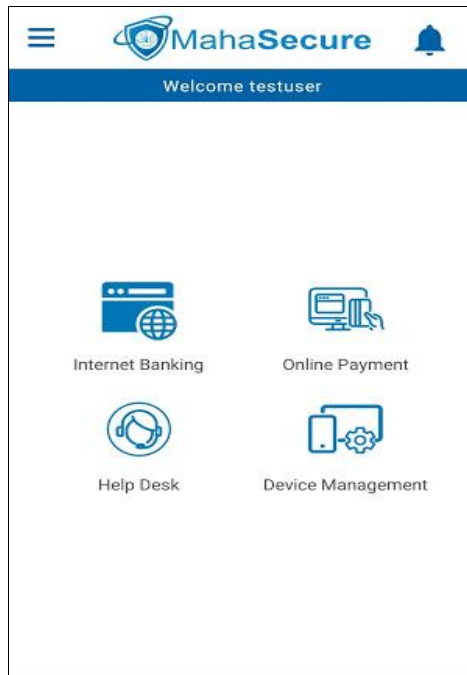


- Once (PIN/Fingerprint/pattern/TouchID) authentication is successful, dashboard displayed. Internet banking site can be accessed by clicking on the "Internet Banking" button.

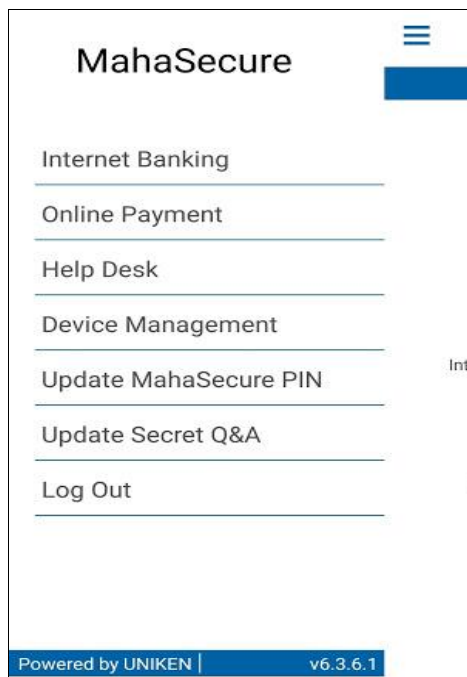


10. Update MahaSecure Credentials from Mobile

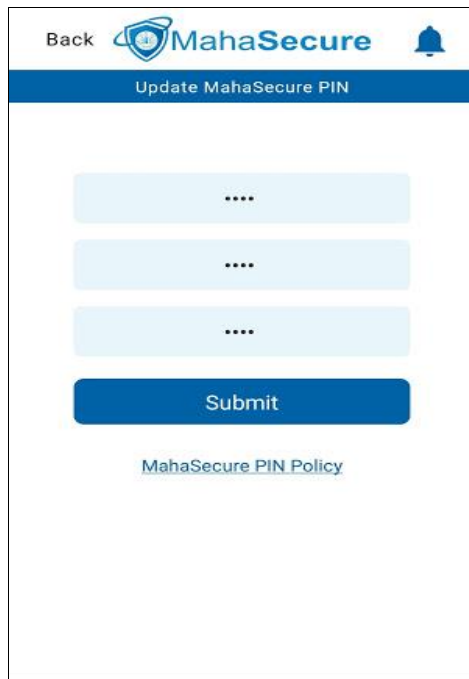
- Login to MahaSecure client



- Click on the hamburger menu button (upper left side) to view options under hamburger menu.



- In the “Update MahaSecure PIN” page, enter the current MahaSecure PIN and also provide the new MahaSecure PIN.



Back MahaSecure

Update MahaSecure PIN

....

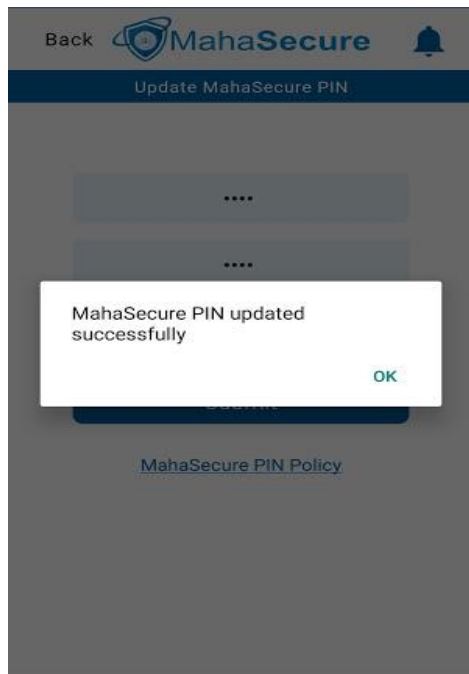
....

....

Submit

[MahaSecure PIN Policy](#)

- After clicking on the “Submit” button, the PIN will get updated and user will be notified through a successful message in the client.



Back MahaSecure

Update MahaSecure PIN

....

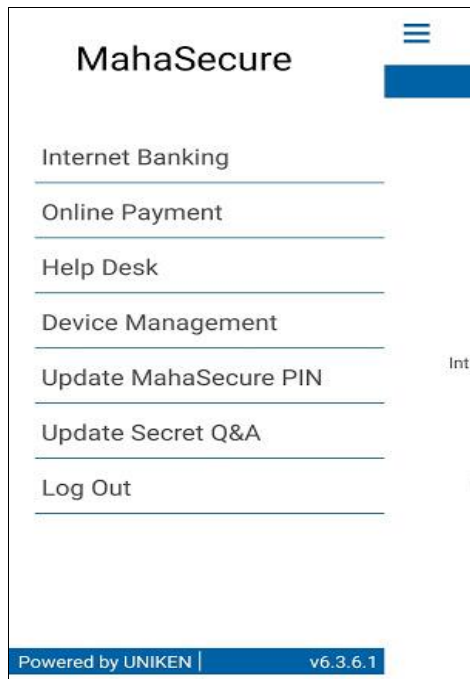
....

MahaSecure PIN updated successfully

OK

[MahaSecure PIN Policy](#)

- To update the Secret Question-&-Answer through the MahaSecure mobile application, click on the “Update Secret Q&A” button of the hamburger menu.



- On this “Update Secret Q&A” page, Please type or select the new secret question. You also need to provide Secret answer to your question.

A screenshot of the 'Update Secret Q&A' page in the MahaSecure mobile application. The page has a blue header bar with a 'Back' button, the MahaSecure logo, and a notification bell icon. Below the header, the title 'Update Secret Q&A' is displayed. The main content area has a light blue background and contains the following elements: a text prompt 'These secret questions will help you to verify your identity', a dropdown menu with the text 'What is your nickname?' and a downward arrow, two text input fields with masked characters '.....', a blue 'Submit' button, and a footer text: 'Type your own question for better security. Please remember your answer for authentication on other devices.'

- After clicking on the "Submit" button, your secret Question-&-Answer will get updated and you will get a successful message on MahaSecure client.

The image shows a mobile application interface for MahaSecure. At the top, there is a header bar with a "Back" button, the MahaSecure logo, and a notification bell icon. Below the header, the title "Update Secret Q&A" is displayed. The main content area has a dark background and contains the following elements: a message "These secret questions will help you to verify your identity.", a dropdown menu with the text "What is your nickname?", a white success message box that says "Credential updated successfully" with an "OK" button, a "Submit" button, and a footer message: "Type your own question for better security. Please remember your answer for authentication on other devices."