

## **CHICAGO BRANCH**

19 S LaSalle Street, Suite 200 Chicago IL 60603

# **INTERNET BANKING**

## **STEP-BY-STEP GUIDE TO ENROLL ONLINE**

## **Pre-condition**

You should be existing account holder in State Bank of India, Chicago (The Bank). You should have the following information with you:

- 1. Account Number
- 2. Social Security Number
- 3. Date of Birth
- 4. Home Phone Number, and
- 5. ZIP code(USA)

## Step 1:

Please type following URL in the web page (preferably in Internet Explorer)

https://sbichicago.statebank/

Step 2: Click on Online Banking

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State Bank of India Chicago	Í
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Beware of Phishing attacks Phishing is a fraudulent attempt, usually made through email, phone calls, SMS to seeking your personal and confidential information. State Bank of India or any of its representative never series do usuall'SMS or calls you over phone to get your personal information, password or one time SMS (high security password. Any such e-mail/SMS/ phone call may be a attempt to fraudulently withdraw money from your account through online banking. Never respond to such e-mail/SMS/phone call. Please report immediately on <u>report phishing/Bable on in</u> you receive any such email/SMS/phone call. Immediately dnage your passwords if you have accidentally revealed your celectuaties.	а П И
IMPORTANT SECURITY TIPS FOR SAFE ONLINE BANKING	
1. Access your bank website only by typing the URL in the address bar of your browser.	
<ol> <li>Do not click on any links in any e-mail message to access the site.</li> <li>State Bank of India never sends e-mail and embedded links asking you to update or verify personal, confidential and security details. NEVER RESPOND to such e-mails/phon call/SMS if you review them.</li> </ol>	•
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**Step 4**. Please give valid information in all fields and click continue.

- ü Where is my Customer ID?
  - $\oslash$  Your Customer ID is the first 9 digits of your account number.
- ü What is my Home Phone Number?
  - $\oslash$  Your phone number registered with the Bank (State Bank of India, Chicago)

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Entroll in Online Banking Enter the following information to evenil for online account access. The information you provide is safeguarded using secure Internet data encryption technologies and is only used for setting up your account.	
Customer Information	
Customer ID*:     Custome	
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**Step 5**. You will be prompted to set your login ID and temporary password (Remember, you will be prompted to change the password in next login)

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**Step 6**. Now you will be prompted to login(Login with the ID and Temporary password you have set) Remember the login ID and Password are case sensitive.

Now you will be prompted to change the password

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Now click on Submit

**Step 7**: You have to complete Challenge Questions and Answers. One out of these questions will be asked to you if you login from a different computer. If you do not want to answer this question when you login next time, please register your computer in the password page.

It is essential to remember your questions and answers for future use.

### Why is this needed?

One out of these questions will be prompted if you login from a new/different computer. If you do not want to answer the question on your next login, please register your computer on the password page. However, we suggest you NOT to register on public computers.

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	<ul> <li><u>Contact Us</u></li> </ul>			
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Step 1: Create Authentication Credentials Step 2: Choose Challenge Questions and Answers Step 3: Preview Authentication Credentials		7		
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a computer that is not registered with our site.				
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On submit, you will get the Preview of the Challenge Questions and Answers. On Submit, you shall get the following screen. Please click on "Access Accounts".



Step 8: On clicking Access Accounts you need to accept Service Agreement.. Please click on "I Accept"



Step 9: Next You have to complete Surekey enrollment.

In order to do some transactions, like create recipient it is necessary to enroll you to get the sure key in your mobile device / e-mail.

It is an added security feature in our Internet Banking site which protects you in case your credentials to access your account have been compromised.

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	<ul> <li>No repeating alphabetic characters allowed.</li> </ul>		
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	Please enter a phrase that is 30 characters or less.		
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Surekey Authorization protection helps you secure you	r financial transactions. By enrolling with your mobile number, payments and other sensitive transactions will require authorization from your mobile		
device. Be sure to have your mobile device with your messages (text messages) must be enabled on your r	complete a transaction and know that no one will be able to compromise your accounts. Please note: In order to use Surekey Authorization, SMS nobile device. The Online Banking application will send a Surekey code to your mobile device before you can complete a transaction.		
How it works:			
<ol> <li>Enroll in Surekey Authorization by selecting your pe</li> <li>Enter a Surekey phrase of 30 characters or less that</li> </ol>	sonal PIN ID and enrolling your mobile number with Surekey Authorization. It will be sent to you each time your receive a message generated via Surekey Authorization. The phrase will assure you that the message you are		
receiving is indeed from your financial institution.	s. time Surakey will be east to your mobile devine as a text measure. This key is yalid for 5 minutes. If you enter the Surakey in the online banking		
application or if a new Surekey is sent to your mobile	Jevice, the first Surekey will expire.		
4. Enter your PIN ID and your one-time Surekey to co	mplete your transaction.		
Enter RIM ID:			
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- ü What is PIN ID?
  - ∅ It is another password which is used along with sure key when you create recipient for remittance. The parameters for PIN are given in the "Surekey Enrollment" screen.
- ü What mobile number should I provide?
  - Ø You should preferably provide your registered mobile number. The Surekey shall be delivered to this mobile number when you create a recipient or PIN ID.
- ü What is e-mail address? Why it is prepopulated?
  - Ø This e-mail address is already registered by you with us. This e-mail address will be receiving the Surekey /PIN ID.
- ü What is Create Surekey Phrase?
  - Vou can create a suitable phrase. This phrase shall be part of the Surekey you receive in e-mail / mobile number when you create a recipient. It shows that the message for Surekey has come from an authentic source.

On submit, you shall receive text message on your mobile device or e-mail with surekey to your registered e-mail address. There is no need to respond to the e-mail/ text message you receive. This is to confirm that you are enrolled in Surekey.

Now You will be displayed this message

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Successful Submit:           You have been successfully enrolled with Sureley Authorization. If you do not receive a vector message on your email or mobile device, please contact a bank representative at 312-251-1200.           Inder:         It may take up-to two business days before transactions on your account are available for online viewing.	Info Center
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Click on the Account Tab to see the accounts linked to your Customer Number

With these steps your enrollment is complete.

This enrollment will give you only the enquiry rights to your accounts. If you need a transaction rights to do transactions like Remittances to India, Internal transfer within your accounts with SBI Chicago, you have to continue the following steps.

### FOR TRANSACTION RIGHTS

**Step 10**. Click on the link "forms" (on the right hand side top) to download the Transaction rights forms

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Click on the Link "Application for Transaction Rights"

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**Step 11. Print the transaction rights form**, complete it, sign and send to us through online secure MESSAGE or By Postal Mail to enable the transaction rights. The enabling of transaction rights may take upto 1-2 Business days.

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To create navigatic	form for enabling transaction rights through Internet Banking			
create headings in Address				
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Dear Sit/ Madam,				
My Customer no	reneaction rights through internet Benking on my account(s) associated with my above			
mentioned calormer online banking service my accounts online.	number with State Bank of India, Chicago. I confirm that, I have registered myself for the as offered by the Bank and have created/ obtained the User ID and Password for accessing			
i confirm having read Rahi of India Chinasa	and understood the document containing the "Terms and Conditions" governing the State Branch's Internet Randow services and Lancest the same. I further agree that transactions			
executed over https://undextand.that i can	Vasioninebl.com using my User ID and Pasword will be legally binding on me. I also not have transaction rights on my Certificate of Deposit or Loan Accounts as part of the			
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Once the Transactions rights has been given by SBI Chicago, You can do transactions like Remittances to India, Internal transfer within your accounts with SBI Chicago, etc

### CREATION OF RECIPIENT AND REMITTANCES TO INDIA IN USD or INR

**Step 12** : After the Transaction rights has been enabled at SBI, Chicago, Login with your ID and Password. Click on the Tab "Remittance > Recipients > Create Recipients" to add the Beneficiary

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Note : Do not use any special characters like [{- . \* / \$ # @ ! & ()] in any of the fields

After entering the Particulars, Click on the "Preview". (Note that Recipient ID is an Alphanumeric field and enter characters of your Choice)

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**Step 13.** Now you will be displayed the following Page. Choose an option to receive the Surekey (Either by Mobile or E-mail) and Click on Request Surekey.

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After the Submission of Surekey, Recipient will be added in the List either with the Status Active or Pending Authorization. If the status is Pending Authorization, Contact the Branch for Authorization. If the Status is Active, You can sent Remittance to that Recipient.

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up to two bus ness days before the status a updated. Find Recipitants*:	
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Step 14 : For Sending Remittance Click on Tab Remittance > Create Remittance

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Home Accounts Payments Remittance Transfers Services	
Remittance Center View Remittance Exchange Rates Create Remittance Recipients Banks	
Hone » Remittance » Create Remittance » Todny's Date: Monday, Decomber 29, 2014 Last Login: Staturdy, Decomber 27, 2014 L240 35 PM EST	
Create a Single Remittance	
Use this seen to Create Single Remittance	
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Remittance Information <u>View Exchange Rates</u>	
Trans- Simila Ramittana     Tequind Fields	
rype - anger externational Acount Name - Acount Number - Current Balance	
Debit Account: Select An Account   Description:	
Amount: Select a Currency •	
Source of Funds: Select Source of Funds	
Purpose*: Select Purpose  Others*:	
Effective Date: 12/29/2014	
Note-To create a New Resignent, Please click on Create New Resignent hyper link below. Pensite Control New Resignent - Charge Resistant   International - Ch	
necijienis <u>vieteri recijienis</u> <u>vieteri recijienis</u> <u>vieteri recijienis</u>	
Recipient ID Last Name First Name Account Type Account Currency Type IFSC Code/SWIFT code Bank Name Branch Account Number No recipients available.	
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After entering all the particulars, Click on Preview and check whether all the details are correct, then click "Submit"

Points to Remember while doing create remittance

- 1. Minimum amount of Remittance of USD 100/-
- 2. Choose the Beneficiary from "Choose from Recipient list"
- 3. Description field is Mandatory and enter character of your choice
- 4. If you choose "INR' in Select a Currency field, Equivalent USD will be debited to your account.
- 5. Currency of Remittances i.e. whether INR or USD will be decided based on the "Account currency type" under the Recipients
- 6. Do not use any special characters like [{- . \* / \$ # @ ! & ( )] in any of the fields