

### **Pre-requisite for doing online USD Local Wires:**

1. You should be a customer of State Bank of India, Chicago and should have a transaction account with SBI Chicago. (Checking /MMD/Savings Account)
2. You should be a registered user on YONO US portal and should have transaction rights enabled before initiating the transaction.

### **PROCESS FLOW:**

#### **Addition of USD Local Wire Recipients**

1. Go to YONO US Portal by clicking the icon on online Banking page of Bank's website <https://sbichicago.statebank/>
2. Login on the portal with your credentials
3. Click on **"Pay"** tab on home page & select **"Manage Recipient"**
4. Click on **"Add Recipient"**
5. Select **"US Recipient"** and then **"Add recipient"**
6. Select **"Other External US Recipients"** Tab
7. Enter the information as requested on screen

**Recipient Name:** Enter Complete Name of the recipient

**Nick Name:** It is a free field to be defined by you. It is a name given by you to identify the recipient you are creating.

**Routing Number:** Click on the searcher, a new page opens and search for the Routing Number or the Bank which needs to be added. Enter only one of the two fields for searching. Click on Search and then select the Routing Number on right side of the screen. Click on Next

**Account Number:** Enter Account number of the recipient.

**Confirm Account Number:** Re-enter Account number of the recipient.

**Both the account numbers should match to successfully create the recipient**

**Set Limit:** Please mention the limit for the recipient being added in USD (\$). This limit cannot be more than the limit mentioned on the screen.

**Recipient address:** Kindly provide the recipient address and fill out all mandatory fields.

8. Click on 'Next'
9. Enter the OTP sent on registered number for validation
10. The recipient is added successfully. **Now the recipient is to be activated before fundtransfer. The recipient will appear only after recipient is activated/ approved by the bank (if required) and the cooling period is over.**

### Activation of USD Local Wire Recipient:

1. **Once the recipient is added**, Click on **“Back”** button
2. The **“Manage Recipient”** page comes back and now click on **“Activate Recipient”** tab
3. Click on **“Other External US Recipients”** tab
4. The list of all un-activated recipients is displayed and then click on **“Activate”** for selected recipient
5. Enter the OTP received on the registered number.
6. Recipient Activation is completed after successful validation of OTP
7. Please go through the message displayed on successful activation and wait for bank’s approval, if displayed.
8. The recipient is displayed on completion of cooling period after recipient activation or bank approval, as applicable.

### Creation of USD Local Wire

1. Go to YONO US Portal by clicking the icon on online Banking page of Bank’s website <https://sbichicago.statebank/>
2. Login on the portal with your credentials
3. Click on **“Pay”** tab on home page & select **“Local US Funds Transfer”**
4. Click on **“Transfer to existing recipients”** tab
5. Select the recipient and click on **“Transfer”**
6. Select the account to send wire from
7. Enter the amount in USD, Minimum amount is \$ 0.01 and maximum is the limit defined for the recipient.
8. Write recipient reference which shall be sent to recipient bank with wire message. No special characters are allowed.
9. Click on Continue and the next screen will ask you to enter the OTP for the transaction.
10. Once OTP is validated, the transaction is submitted successfully.

**Note: Wire Transfer can be submitted between 9:00 AM and 4:00 PM CST on business days. You may schedule the wire transfer for next business day by clicking the ‘Schedule’ button.**

### One time Scheduling of USD Local Wire

1. Go to YONO US Portal by clicking the icon on online Banking page of Bank’s website <https://sbichicago.statebank/>
2. Login on the portal with your credentials
3. Click on **“Pay”** tab on home page & select **“Local US Funds Transfer”**
4. Click on **“Transfer to existing recipients”** tab
5. Select the recipient and click on **“Transfer”**
6. Select the account to send wire from
7. Enter the amount in USD, Minimum amount is \$ 0.01 and maximum is the limit defined for the recipient.
8. Write recipient reference which shall be sent to recipient bank with wire message. No special characters are allowed.
9. Click on **‘Schedule’** radio button

10. Select '**One time**' and click on '**Next**'
11. Select the business day from the calendar button (**Do not select Saturdays, Sundays and Federal holidays**)
12. Click on Continue and the next screen will ask you to enter the OTP for the transaction.
13. Once OTP is validated, the transaction is scheduled successfully.
14. **Please ensure to maintain funds in the account on scheduled date for successful execution**

Please feel free to call us on 312 621 1200 or email us your query on: [pb2.chicago@statebank.com](mailto:pb2.chicago@statebank.com) / [pb.chicago@statebank.com](mailto:pb.chicago@statebank.com).

In case of any unlikely event of delay, please feel free to escalate the matter to Manager (Personal Banking) on: [avppb.chicago@statebank.com](mailto:avppb.chicago@statebank.com).

Thank You for Banking with us!!

