



State Bank of India

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)

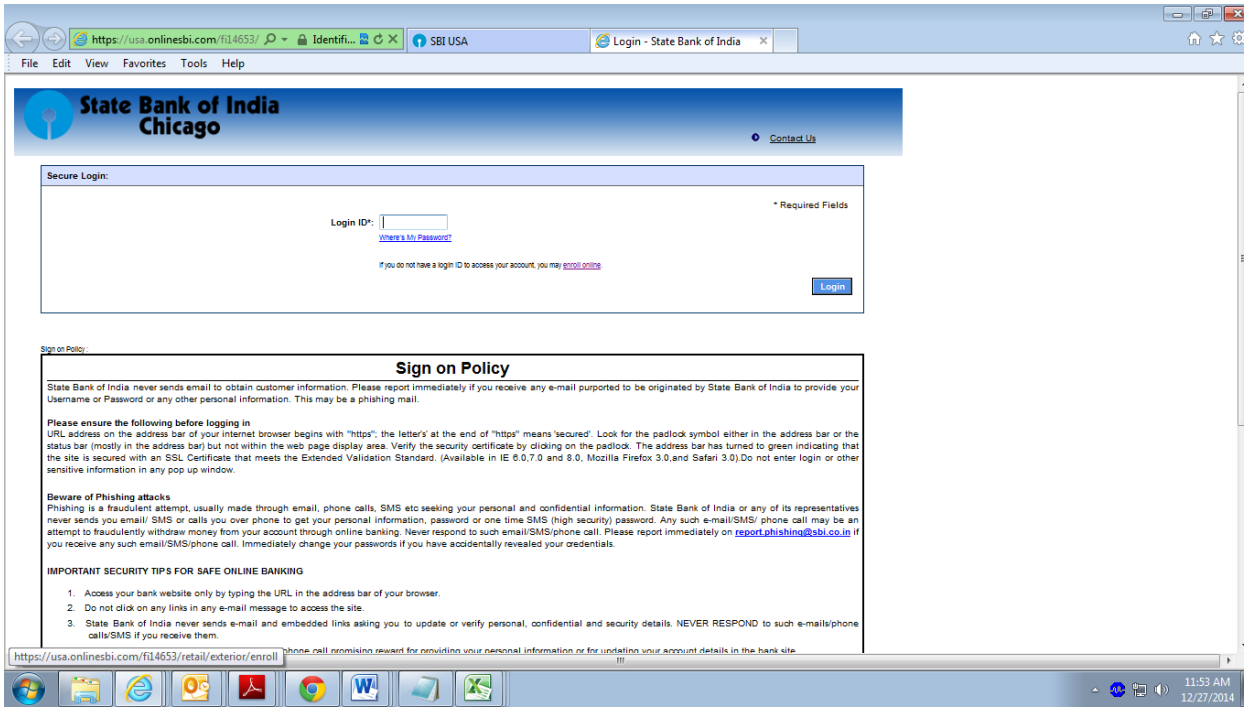
Step 1:

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

<https://sbichicago.statebank/>

Step 2: Click on **Online Banking**

Step 3: Click on “enroll online”



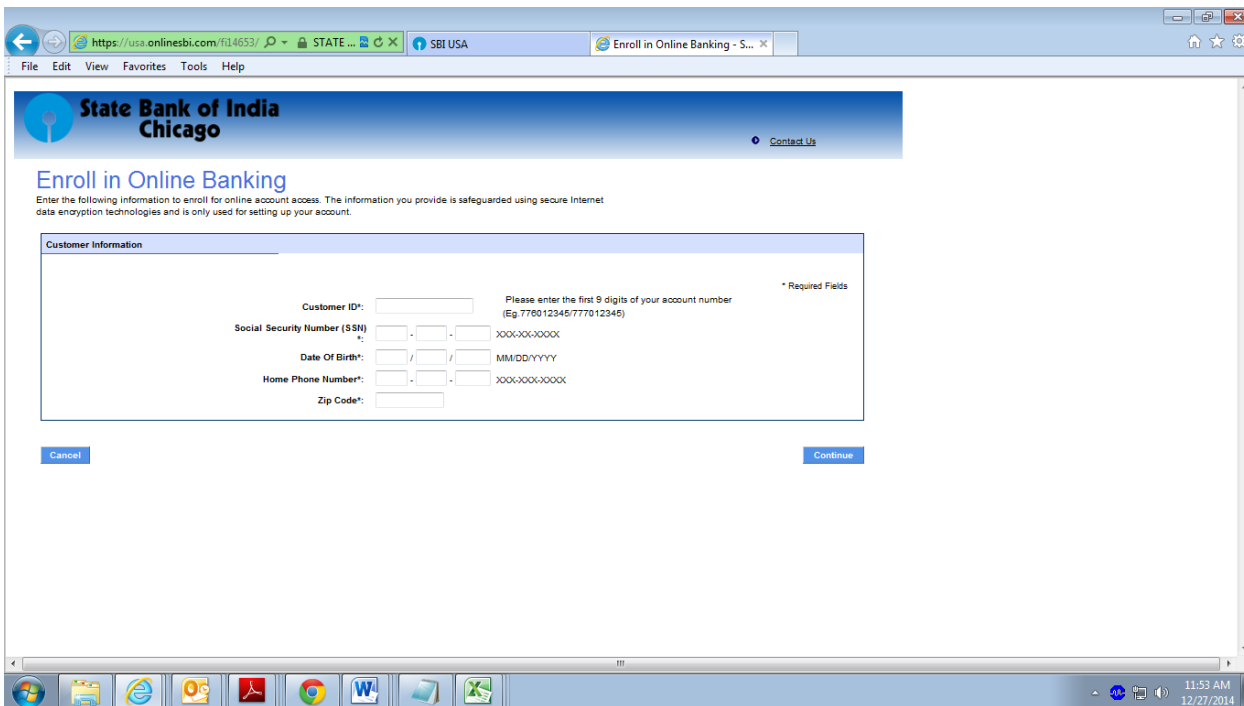
Step 4. Please give valid information in all fields and click continue.

ü Where is my Customer ID?

Ø Your Customer ID is the first 9 digits of your account number.

ü What is my Home Phone Number?

Ø Your phone number registered with the Bank (State Bank of India, Chicago)



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)

The screenshot shows a web browser window with the URL <https://usa.onlinesbi.com/f14653/>. The page title is "Create Login ID and Password" and the subtitle is "Create your login ID and password for logging into online banking." The page is divided into three main sections:

- Customer Information:** Includes fields for "Customer Name:" and "Address:" with the value "CHICAGO, Illinois 60610".
- Online Banking Application Forms to be Submitted to Bank:** Includes a link for "Application for Transaction Rights".
- Online Banking Information:** Includes a "Preferred Login ID:" field with a note: "The login ID needs to be 8-24 characters and can not contain any of the following: '!', '@', '&', '!', '^', '#', '_'". Below this is a "Password:" field with a note: "(Required for password field)" and a list of requirements:
 - 8-24 characters
 - Use at least 1 special(s) 1 number(s) 1 letter(s)
 - Case sensitive

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

The screenshot shows a web browser window with the URL <https://usa.onlinesbi.com/f14653/>. The page title is "Change Password" and the subtitle is "Use this screen to change your password." The page includes a "Note:" section with the text: "You are a new user. You must change your password before you access the application." Below this is a "Password" section with three input fields: "Old Password:", "New Password:", and "Confirm Password:". A note next to the "New Password:" field states: "(required for any changes)" and lists requirements:

- 8-24 characters
- Use at least 1 special(s) 1 number(s) 1 letter(s)
- Case sensitive
- Do not use your Social Security number or ATM card number

At the bottom of the form are "Cancel" and "Submit" buttons. The Windows taskbar at the bottom shows the time as 10:20 AM on 12/27/2014.

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.

State Bank of India Chicago

Choose Challenge Questions and Answers

Select challenge questions and answers for login authentication.

Step 1: Create Authentication Credentials Step 2: Choose Challenge Questions and Answers Step 3: Preview Authentication Credentials

* Required Fields

Select three challenge questions and answers. These will be used to confirm your identity when you log in with a computer that is not registered with our site.

Question 1 *: Choose a question

Answer 1 *: (2-35 Characters)

Question 2 *: Choose a question

Answer 2 *: (2-35 Characters)

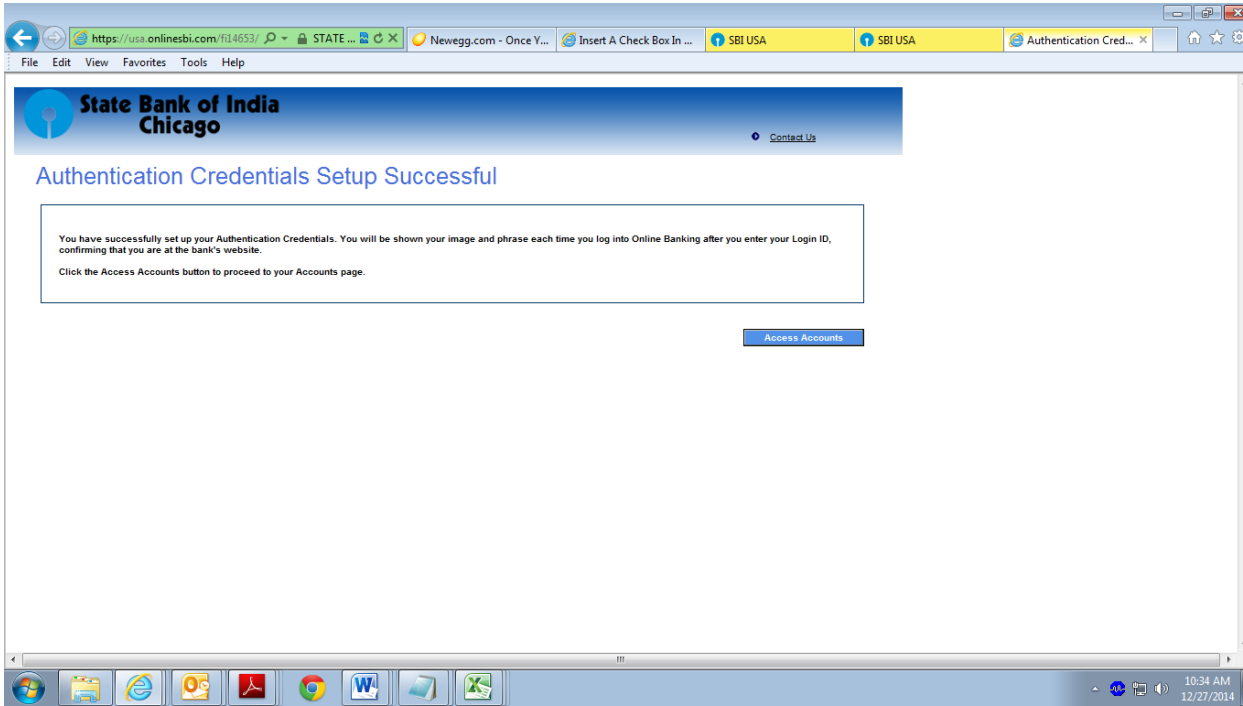
Question 3 *: Choose a question

Answer 3 *: (2-35 Characters)

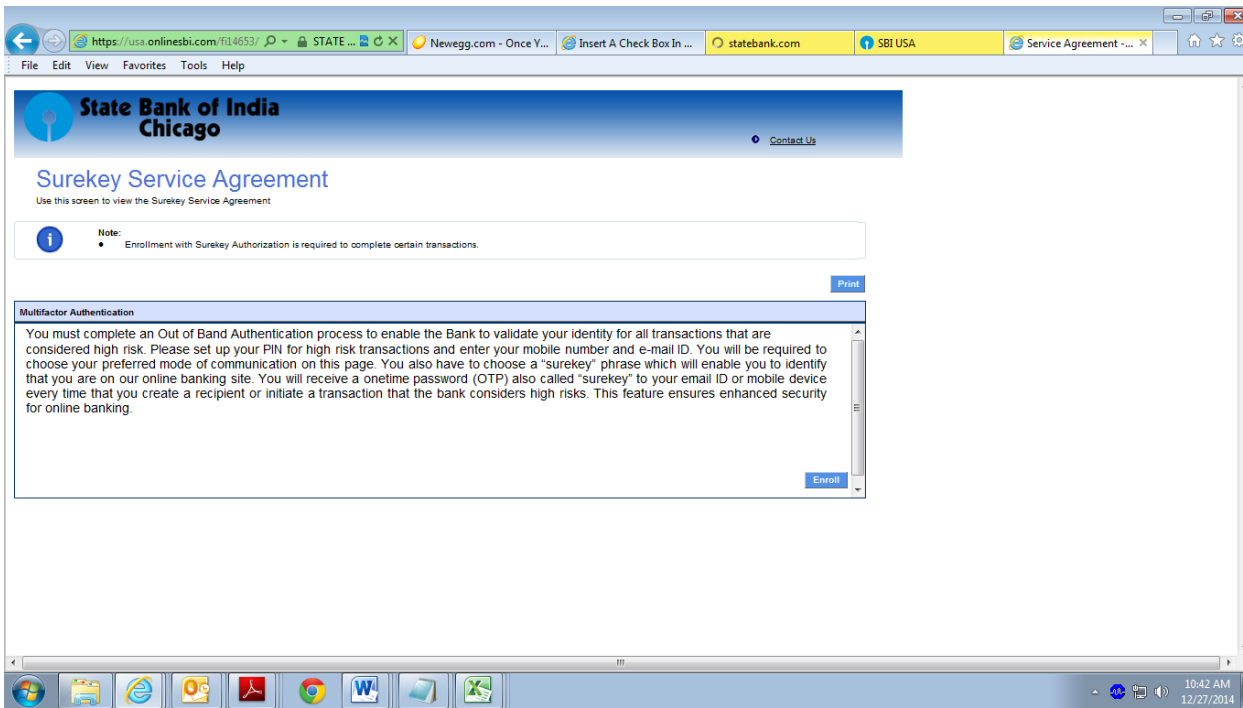
Cancel Back Continue

10:31 AM 12/27/2014

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.

The screenshot shows the 'Surekey Enrollment' page on the State Bank of India Chicago website. The page has a blue header with the bank's logo and name. Below the header, the title 'Surekey Enrollment' is displayed, followed by the instruction 'Use this screen to enroll with Surekey'. The main content area is divided into two sections: 'Surekey Enrollment' and 'Surekey Enrollment Information'. The 'Surekey Enrollment' section contains several input fields: 'Enter PIN ID*', 'Confirm PIN ID*', 'Enter Mobile Number*', 'Confirm Mobile Number*', 'Email Address*', 'Confirm Email Address*', and 'Create Surekey Phrase*'. A note below the 'Create Surekey Phrase*' field states 'Please enter a phrase that is 30 characters or less.' To the right of these fields, there are 'PIN Requirements' listed as bullet points: 'The PIN must be between 4 and 8 digits.', 'The PIN must contain minimum 3 alphabetic character(s).', 'No repeating alphabetic characters allowed.', 'The PIN must contain minimum 1 number(s).', 'No repeating numbers allowed.', and 'No special characters allowed.' The 'Surekey Enrollment Information' section contains a paragraph explaining the purpose of Surekey Authorization and a list of four steps on how it works. An 'Example:' section shows a red-bordered box around the 'Enter PIN ID:' field with the text '(This box is for entering the personal PIN ID you will setup during the enrollment process.)'.

ü What is PIN ID?

Ø 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?

Ø You 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

The screenshot shows the State Bank of India Chicago online banking interface. The browser address bar displays <https://usa.onlinesbi.com/f14653/>. The page header includes the bank logo and navigation links for Contact Us, Forms, and Logout. The main navigation menu has tabs for Home, Accounts, and Remittance. Below the navigation, there is a "My Bank" section with a "Welcome" message and a "Today's Date: Saturday, December 27, 2014" display. A "Successful Submit" message states: "You have been successfully enrolled with SureKey Authorization. If you do not receive a welcome message on your email or mobile device, please contact a bank representative at 312-621-1290." An "Info Center" widget shows 1 unread alert and links to View Alerts, View Messages, View Reminders, and External Account Verification. Account Balances and Transactions sections are visible but collapsed. The footer includes the Member FDIC logo and VeriSign logo.

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

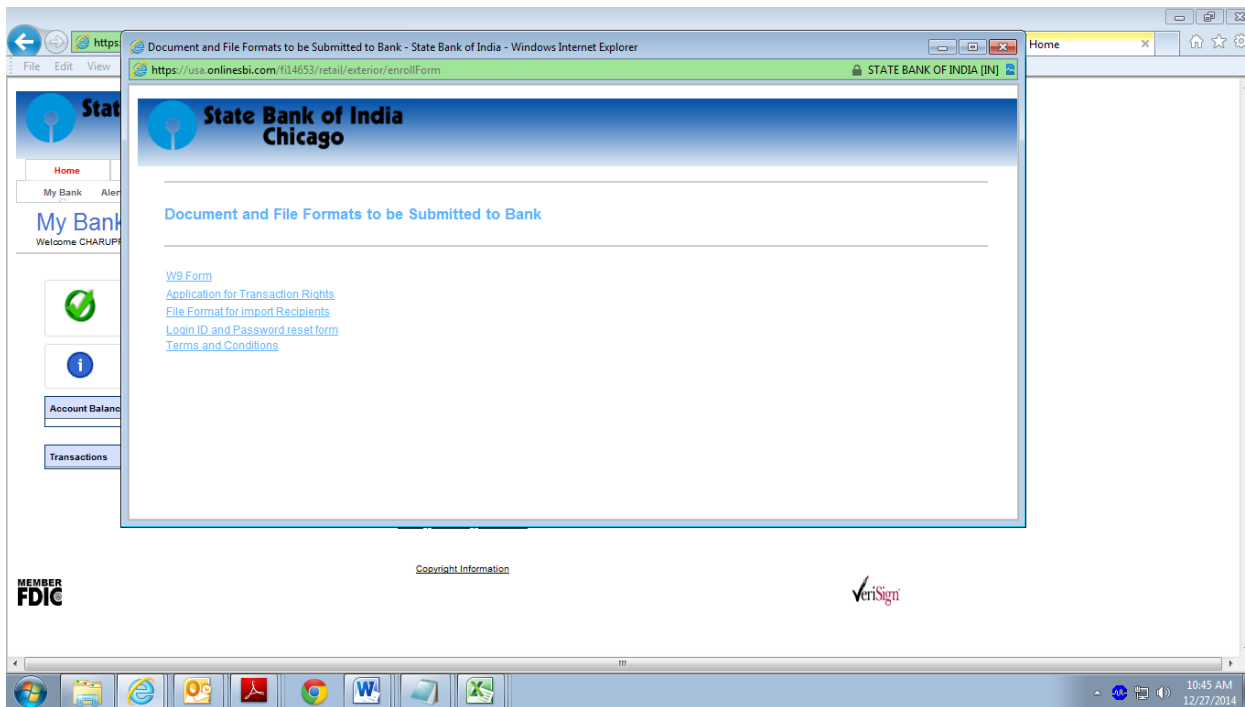
The screenshot shows the State Bank of India Chicago online banking interface. The browser address bar displays <https://usa.onlinesbi.com/f14653/>. The page header includes the bank logo and navigation links for Contact Us, Forms, and Logout. The main navigation menu has tabs for Home, Accounts, Payments, Remittance, Transfers, and Services. Below the navigation, there is a "Remittance Center" section with a "Welcome" message and a "Today's Date: Saturday, December 27, 2014" display. A "Successful Submit" message states: "Your password has been changed successfully." An "Info Center" widget shows 5 unread alerts and links to View Alerts, View Messages, View Reminders, and External Account Verification. The "Account Balances" section is expanded, showing a table of accounts:

Checking			
Nickname	Account Number	Current Ledger	Available Balance
CHECKING A/C - PERSONAL	*****0003	\$ 00	\$ 00
CHECKING A/C - PERSONAL	*****0004		

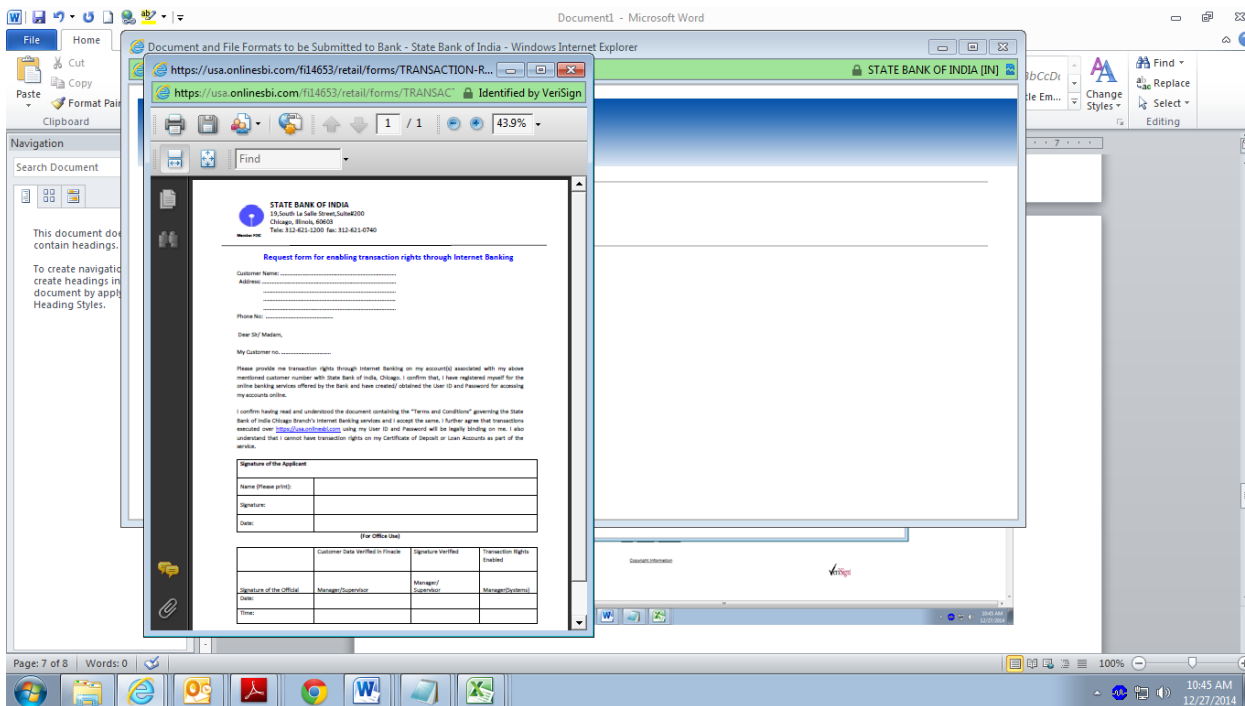
Below the Checking accounts, there is a section for "NOW" accounts:

NOW			
Nickname	Account Number	Current Ledger	Available Balance
NOW ACCOUNTS -	*****0002		

Click on the Link “Application for Transaction Rights”



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.



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

The screenshot shows the State Bank of India Chicago website's 'Create Recipient' page. The browser address bar shows 'https://usa.onlinesbi.com/fil4653/'. The page has a navigation menu with 'Remittance' selected. The main content area is titled 'Create Recipient' and contains a form for entering recipient details. The form fields include:

- Recipient Name: First, Middle, Last (Required Fields)
- Recipient ID: (Recipient ID is alphanumeric e.g. A1009)
- Recipient Relationship: (Dropdown menu)
- Other: (Text field)
- Street Address: (Text field)
- City: (Text field)
- Country: (Dropdown menu, currently set to India)
- State/Region: (Dropdown menu)
- Postal Code: (Text field)
- Phone Number: (Text field)
- Email Address: (Text field)
- Account Type: (Dropdown menu)
- Account Number/Customer ID: (Text field)
- Account Currency: (Dropdown menu)

Instructions at the bottom of the form state: 'Please enter Customer id, if the account type selected is Term Deposit else enter Account Number' and 'If USD is selected as Account Currency, Please select Swift enabled SBI branch'.

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

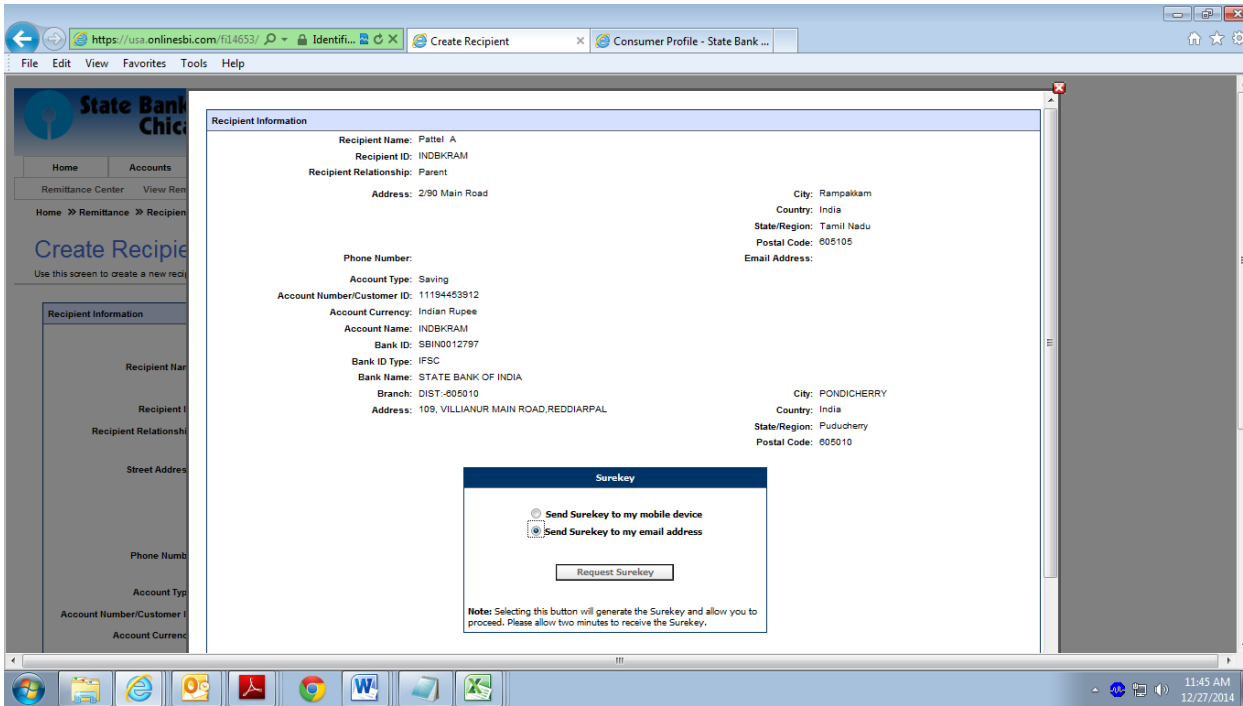
After entering the Particulars, Click on the “Preview”. (Note that Recipient ID is an Alphanumeric field and enter characters of your Choice)

The screenshot shows the 'Preview' step of the 'Create Recipient' form. The form fields are populated with the following values:

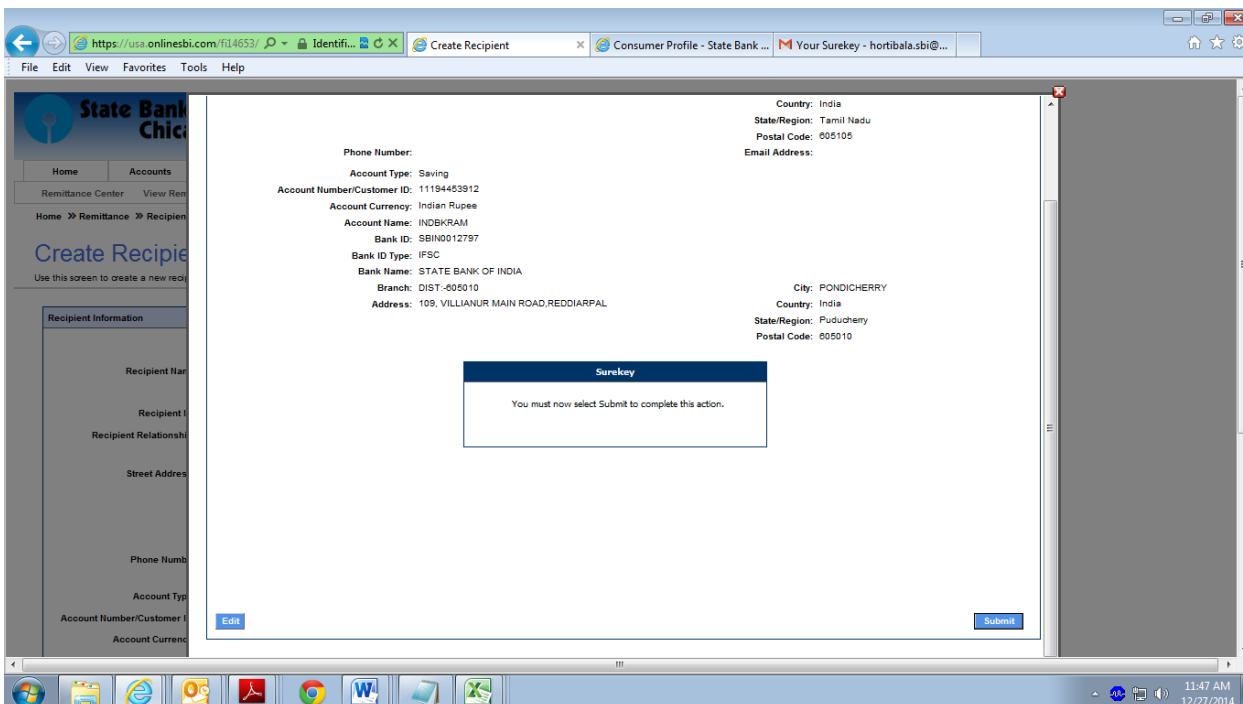
- Recipient Relationship: Parent
- Other: (Empty)
- Street Address: 2/90 Main Road
- City: Rampakkam
- Country: India
- State/Region: Tamil Nadu
- Postal Code: 605105
- Phone Number: (Empty)
- Email Address: (Empty)
- Account Type: Saving
- Account Number/Customer ID: 10878812345
- Account Currency: INR
- Account Name: INDBKRAM
- Bank: (Dropdown menu)
- IFSC/SWIFT Code: SBIN0012797
- Bank ID Type: IFSC

Buttons for 'Cancel' and 'Preview' are visible at the bottom of the form. The page footer includes 'MEMBER FDIC', 'Copyright Information', and 'VeriSign'.

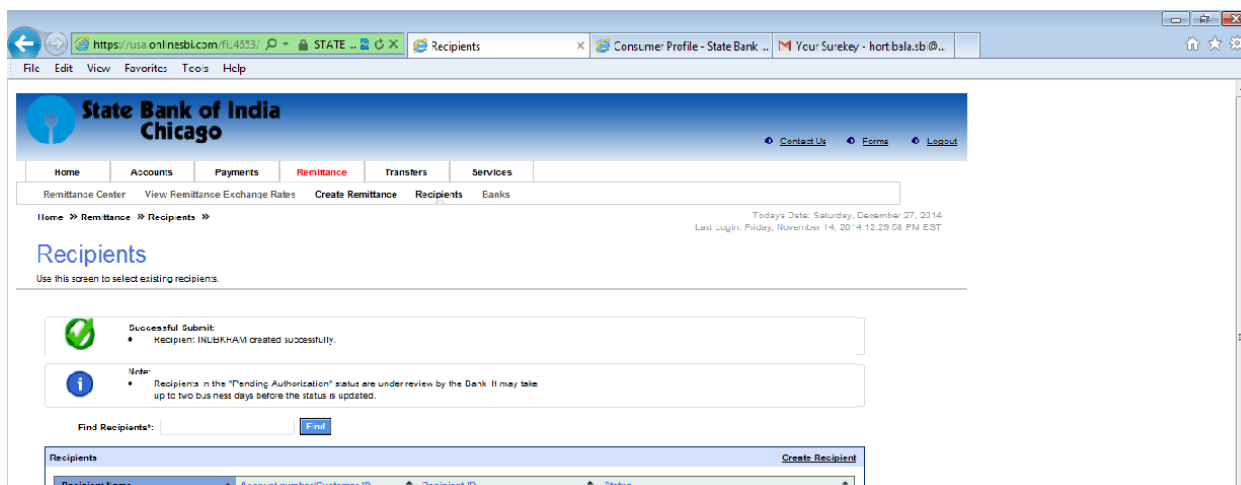
Step 13. Now you will be displayed the following Page. Choose an option to receive the Surekey (Either by Mobile or E-mail) and Click on Request Surekey.



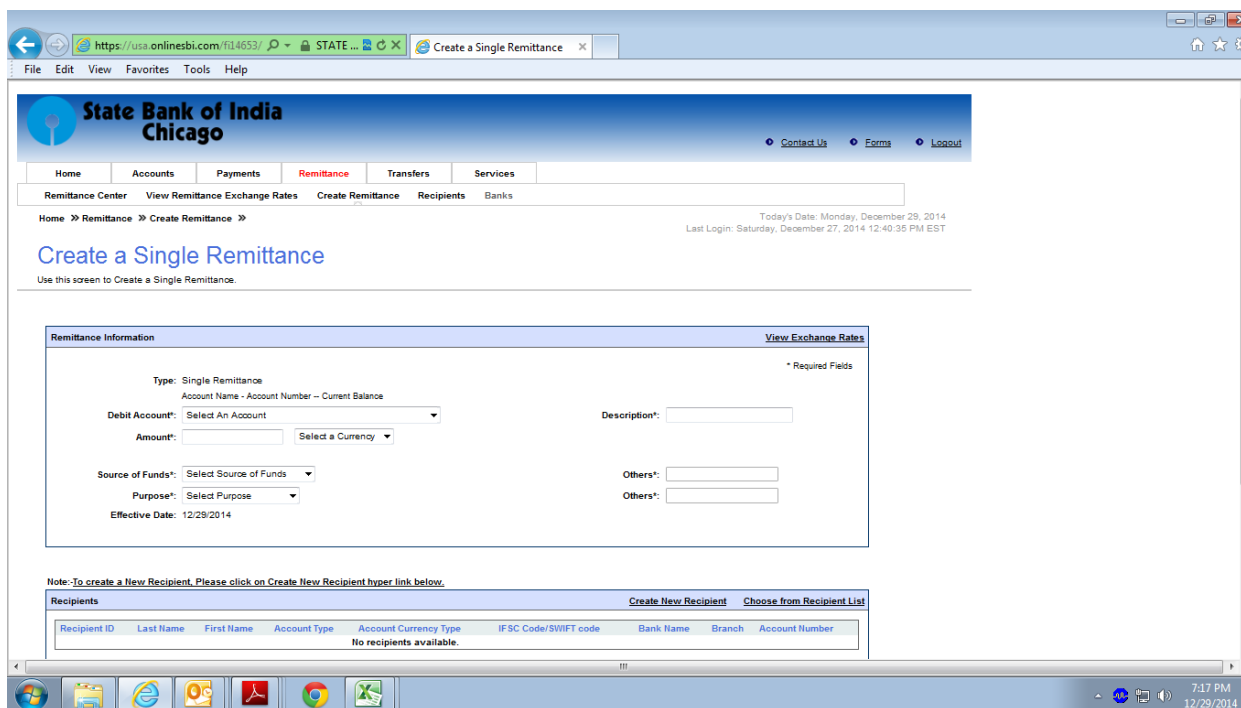
Enter the Surekey received and click Submit.



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.



Step 14 : For Sending Remittance Click on Tab Remittance > Create Remittance



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