Pre-condition:

You should be existing account holder in State Bank of India, New York (The Bank). You should be physically present in USA. You should also have following information with you:

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

What are benefits of getting access to my accounts through Internet Banking?

- Enquiry of Balance in your Accounts and Account Transactions
- Fund Transfer to own accounts
- Fund Transfer from External Accounts (your account in other Bank in USA)
- Remittances to India in USD or INR
Step 1: Please type following URL in the web page –

https://www.statebank.com/online.htm

Step 2: Click on Retail Banking > New York. The following page shall be displayed.
Step 3: **Click on “enroll online”**

![Image of State Bank of India login page]

Step 4: **Provide the information in all fields and click continue**

![Image of State Bank of India enrollment page]

- **Where is my customer ID?**
  Your customer ID is first 9 digits of your account number.

- **What is my Home Phone Number?**
  Your phone number registered with the Bank (State Bank of India, New York)

- **What is my ZIP Code?**
  Your USA Zip Code provided at the time

You shall be prompted to set your login ID and temporary password

*(Remember, you’ll be prompted to change the password on next login).*
Step 5: Now you shall be displayed this page:

Step 6: Please give login ID and password you have created.

(Remember the login ID and Password is case sensitive)
Step 7: You’ll be prompted to change the password now.

Step 8: Now “Create Authentication Credential”. You have to choose an image and create a phrase.

✓ Why is this needed?
   The image will be displayed to you each time you login into the Internet Banking. This protects you from accidently sharing your information on a phishing site.
Step 9: Now complete Challenge Questions and Answers. It is essential to remember your questions and answers for future use.

✓ Why is this needed?

One out of these questions will be asked if you login from the different computer. If you do not want to answer this question on your next login, please register your computer on the password page.

Step 10: Preview your information and click ‘submit’. After submitting the information, you shall get the following screen. Please click on “Access Accounts”
Step 11: On clicking on ‘Access Accounts’ you will have to accept Service agreement and sure key agreement. Please click on “I Accept” and “Enroll” respectively.

Surekey Service Agreement
Use this screen to view the Surekey Service Agreement

Note:
- Enrollment with Surekey Authorization is required to complete certain transactions.

OOBA disclaimer
You must complete an Out of Band Authentication process to enable the Bank to validate your identity for all transactions that are considered high risk. Please set up your PIN for high risk transactions and enter your mobile number and e-mail ID. You will be required to choose your preferred mode of communication on this page. You also have to choose a “surekey” phrase which will enable you to identify that you are on our online banking site. You will receive a one-time password (OTP) also called “surekey” to your email ID or mobile device every time that you create a recipient or initiate a transaction that the bank considers high risks. This feature ensures enhanced security for online banking.
Step 12: You have to complete sure key enrollment. In order to do some secure transactions, like creating a recipient, it is necessary to get sure key in your mobile devise/email. It is an added security feature in our Internet Banking which protects from unauthorized use in case your credentials have been compromised.

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.

What mobile number should I provide?
You should preferably provide your registered mobile number. The Surekey shall be sent to this mobile when you create a recipient or PIN ID.
✓ What is email address? Why it is pre-populated?
This email address is already registered by you with us. This email address shall be used to send Surekey/PIN ID etc.

✓ What is Surekey Phrase?
You can create a suitable phrase. This phrase shall be part of the Surekey you receive in email/mobile when you create a recipient. It shows that the message for sure key has come from an authentic source.

After submitting the information, you shall receive text message in your mobile device. There is no need to respond to the email/text message you receive. This is to confirm that you are enrolled in sure key.

Now you will see My Bank page displaying all the accounts linked with your customer ID.

To enable transaction rights, please print the transaction rights form provided in the Forms section of the above page. Please fax the signed form on our fax number 212 521 3361 after completing the details. Alternatively, you may also email us the scanned form on the following email ID:

✓ inb.nyb@statebank.com
✓ mgrretail.nyb@statebank.com
Once approved, you are all set to send remittance to India, making transfers within your account, transfer of fund from your external account (other bank in USA) to your account in SBI New York, etc. In case of any unlikely event of delay, please feel free to escalate the matter to vpdep.nyb@statebank.com.

Thank You for Banking with us!!