

**State Bank of India**

**New York**

**460, Park Avenue, New York, NY 10022**

**INTERNET BANKING**

**STEP BY STEP GUIDE TO  
ADD EXTERNAL ACCOUNT**

**Purpose of the document:**

To guide you through the process of adding your external account with your account in State Bank of India through Internet Banking.

**Pre- Requisite:**

For funding your account, you are required to register your other US bank account (External Account) with us. You must enter the External Account details such as Account number, ABA routing number and Bank Name. Once the account is registered with us, the bank initiates a sub-dollar transaction (\$0.01 to \$0.99) to debit your external account for the purpose of authentication. You are required to confirm the debit amount online. Your external account can be used for funding your account with us only after this process is successfully completed.

**Steps involved:**

1. What is External Account Verification?
  - This function enables you to fund your account with State Bank of India, New York (SBINYB) from your account in any other US Bank. To do this, you have to add your external account to your account with SBINYB. The process of adding the account is a one-time event. Once the external account is added, you can initiate transfer of fund from your account in another US Bank to your account with SBINYB at any time.
  
2. What is the cut-off for this?
  - The cut-off time is 4.00 pm EST. Any transaction done after 4.00 pm EST shall be processed on the next business day.
  
3. How I can add my external account with another US Bank to my account in SBINYB?
  - You have to provide your account number with another US Bank and ABA routing number of that Bank in your Internet Banking portal. This will enable you to add your external account with us. Once this external account is added, you can start transfer of funds from your US Bank to SBINYB.
  
4. How I can add my external Account with SBI NYB?
  - Access your account by using your login ID and Password. Go to My Bank page.
  - Click on link “External Account Verification”.

State Bank of India New York

Home Accounts Payments Remittance Transfers Services

My Bank Alerts & Messages Preferences Surekey

My Bank  
Welcome SARVESH KUMAR

Today's Date: Thursday, Last Login: Wednesday, March 27, 2013

**Account Balances**

**Checking**

Nickname	Account Number	Current Ledger	Available Balance
CHECKING A/C -PER-US	*****0002		
CHECKING A/C -PER-US	*****0003		
CHECKING A/C -PER-US	*****0004		
CHECKING A/C -PER-US	*****0005		

**NOW**

Nickname	Account Number	Current Ledger	Available Balance
*****0001	*****0001		

**Info Center**

- View Alerts: (198 unread)
- View Messages: (2 unread)
- View Reminders
- External Account Verification

Transactions

Quick Transfer

Top of page

➤ click on link "Add External Account"

State Bank of India New York

Home Accounts Payments Remittance Transfers Services

My Bank Alerts & Messages Preferences Surekey

Home > Transfers > Other Accounts > Manage Other Accounts >

Other Accounts

Use this screen to view other transfer-enabled accounts.

Today's Date: Tuesday, Last Login: Tuesday, March 26, 2013

**External Transfer Accounts** [Add External Account](#)

Nickname	Account Number	ABA Routing Number	Currency	Status
No External Transfer Accounts				

**Deposit Only Accounts** [Add Deposit Only Account](#)

Nickname	Account Number	Description	Currency
No Deposit Only Accounts			

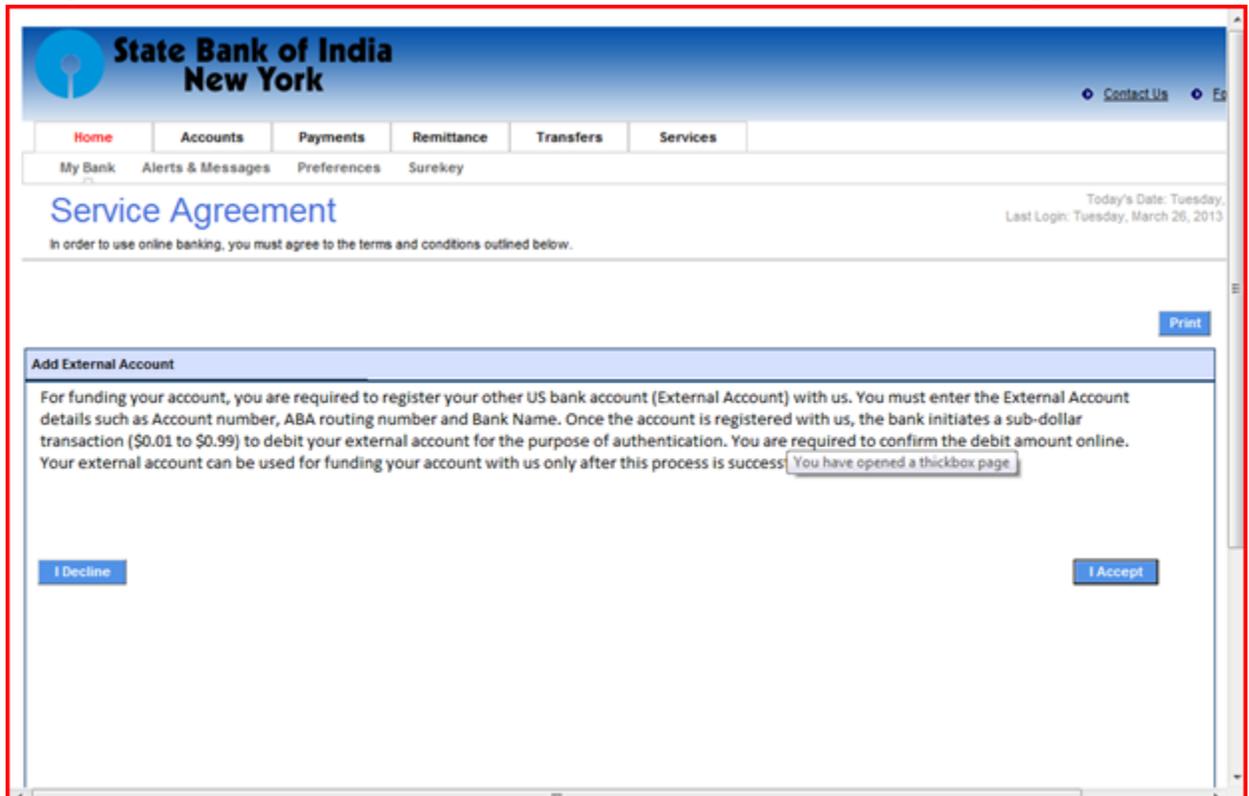
Home | Accounts | Payments | Remittance | Transfers | Services

MEMBER FDIC

Copyright Information

VeriSign

- Accept the Service Agreement



The screenshot shows the State Bank of India New York website. The header includes the bank's logo and name, along with navigation links for Home, Accounts, Payments, Remittance, Transfers, and Services. Below the header, there are links for My Bank, Alerts & Messages, Preferences, and Surekey. The main heading is "Service Agreement" with a sub-heading "In order to use online banking, you must agree to the terms and conditions outlined below." A "Print" button is visible in the top right corner. The main content area is titled "Add External Account" and contains the following text: "For funding your account, you are required to register your other US bank account (External Account) with us. You must enter the External Account details such as Account number, ABA routing number and Bank Name. Once the account is registered with us, the bank initiates a sub-dollar transaction (\$0.01 to \$0.99) to debit your external account for the purpose of authentication. You are required to confirm the debit amount online. Your external account can be used for funding your account with us only after this process is successful." Below this text are two buttons: "I Decline" and "I Accept".

- Provide Your Name in the field Nick Name
- Enter your other bank name in the field Bank Name
- Enter valid routing number of your other US bank
- choose account type you maintain with the other US bank from the dropdown Savings or Checking
- click on Preview



- Verify the correctness of the information given above in the preview page. Click on submit.

The screenshot shows the State Bank of India New York website interface. The browser address bar displays <https://usa.onlinesbi.com/fi14653/retail/protected/home?>. The page title is "Add External Account". The navigation menu includes Home, Accounts, Payments, Remittance, Transfers, and Services. The breadcrumb trail is Home >> Transfers >> Other Accounts >> Add External Account >>. The "Account Information" section displays the following details:

<b>Account Holder's Name:</b> SARVESH KUMAR	<b>ABA Routing Number:</b> 031101266
<b>Account Number:</b> 123546987	<b>Account Type:</b> Savings
<b>Bank Name:</b> TD BANK	<b>Currency:</b> US Dollar
<b>Nickname:</b> SARVESH	

Buttons for "Edit" and "Submit" are visible. Below the account information, the "External Accounts" section contains the following text:

External Accounts :  
For transfer of funds from your external account to your account with us, kindly ensure that the correct account number and ABA routing number are provided. All transfer requests received up to 4 pm EST are processed on the same day. The requests received after 4 pm EST shall be processed on the next banking day (as defined by the New York State Banking Department).

At the bottom of the page, there is a form field for the external account details. The "ABA Routing Number" and "Account Number" labels are present. The input field contains the text "031101266 123546987". The numbers "031101266" and "123546987" are circled in red, with red arrows pointing to the "ABA Routing Number" and "Account Number" labels respectively.

The Windows taskbar at the bottom shows the following open applications: "Inbox - Microso...", "Add External Ac...", "INB LAUNCH 15...", "INB LAUNCH 15...", and "FAQ-HOW TO ...". The system clock shows 11:54 AM.

- The following message shall be displayed on clicking on submit:



- If you have completed the above process before 4.00 pm EST, your external account shall be debited on 2<sup>nd</sup> working day by a sub dollar amount (any amount between \$0.01 to \$0.99). You have to verify the actual amount debited from your external account and input the same in Internet Banking of SBI NYB by login to your account. (For details on when the transaction shall be completed, please see the table given in the last section of this document).
- When you login into your account, the External Account Verification link shall be highlighted with the hyperlink.
- Click on the hyperlink

State Bank of India New York

Home | Accounts | Payments | Remittance | Transfers | Services

My Bank | Alerts & Messages | Preferences | Surekey

My Bank  
Welcome

Today's Date: Friday

Account Balances

NOW	Account Number	Current Ledger	Available Balance
Nickname	*****0001	\$ 00.00	\$ 0.00

Transactions

Quick Transfer

Info Center

- View Alerts: (4 unread)
- View Messages
- View Reminders
- External Account Verification: (1)

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➤ Now click on hyperlink Pending Verification

State Bank of India New York

Home | Accounts | Payments | Remittance | Transfers | Services

My Bank | Alerts & Messages | Preferences | Surekey

Home » Transfers » Other Accounts » Manage Other Accounts »

Today's Date: Friday

Other Accounts

Use this screen to view other transfer-enabled accounts.

External Transfer Accounts Add External Account

Nickname	Account Number	ABA Routing Number	Currency	Status
ROBIN			US Dollar	Pending Verification

Deposit Only Accounts Add Deposit Only Account

Nickname	Account Number	Description	Currency
SAVES			US Dollar

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- You have to enter the debit amount in the box provided. Please note that if you enter wrong amount for three times; you will have to re-initiate the process.

**State Bank of India  
New York**

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[My Bank](#) | [Alerts & Messages](#) | [Preferences](#) | [Surekey](#)

Home » Transfers » Other Accounts » Manage Other Accounts » External Account Verification »

Today's Date: Tuesd  
Last Login: Tuesday, April 9, 2013

## External Account Verification

Use this screen to verify External Account.

**Account Information**

Account Holder's Name: [Redacted] \* Required Fields  
Account Number: [Redacted]  
Bank Name: [Redacted]  
Nickname: [Redacted]

ABA Routing Number: [Redacted]  
Account Type: Checking  
Currency: US Dollar

Enter Debit Amount:

[Cancel](#) [Submit](#)

[Home](#) | [Accounts](#) | [Payments](#) | [Remittance](#) | [Transfers](#) | [Services](#)

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**State Bank of India New York**

Home Accounts Payments Remittance Transfers Services

My Bank Alerts & Messages Preferences Surekey

Home » Transfers » Other Accounts » Manage Other Accounts »

Today's Date: Tuesd  
Last Login: Tuesday, April 9, 2013

## Other Accounts

Use this screen to view other transfer-enabled accounts.

**Successful Submit:**

- Your External Account ROBIN is now active and can be used for transactions.

External Transfer Accounts					Add External Account
Nickname	Account Number	ABA Routing Number	Currency	Status	
ROBIN	[REDACTED]	[REDACTED]	US Dollar	Active	

Deposit Only Accounts				Add Deposit Only Account
Nickname	Account Number	Description	Currency	
sanyash	[REDACTED]	[REDACTED]	US Dollar	

Top of

Home | Accounts | Payments | Remittance | Transfers | Services

- The status of the account shall be changed to “Active”.
  - Now the account is ready for actual transfer.
5. How can I transfer funds from my other US bank once my account is ‘Active’?  
Step1: Click on Transfer>Create Transfer

Step 2: Select external account number in the dropdown in the ‘From’ field>Select account where amount is to be credited (your account with SBI)> Enter amount in ‘Transfer Amount’ field>Add Memo (it is a free field)>Preview>Submit.

(Check the box for “Make This a Recurring Transfer” if you want to transfer funds from your other US Bank account to your account with SBINYB at regular intervals like Every Week, Every Two Weeks, Monthly etc.).

Please note that if the transaction has been initiated before 4.00 pm EST on weekdays, the account shall be credited same day with a hold period of 3 days. If the transaction has been initiated after 4.00 pm, it shall be executed on the next business day. (Please see Chart II below for more details)

## CHART I

When should I 'Add External Account' and do 'Sub Dollar Verification'?

Day of initiation of Add External account	Time of initiation of transaction by you (cut-off 4:00pm EST)	Sub Dollar verification to be done on or after by you	Account become Active (ready for actual transfer)
Monday	4.00 pm EST or before	Thursday	Thursday
Monday	04:01pm EST till 04:00 pm EST Tuesday	Friday	Friday
Thursday	04:00pm EST or before	Tuesday	Tuesday
Thursday	04:01pm EST till 03:59 pm EST Friday	Wednesday	Wednesday

Assumption: Day of initiation of Add External account or Sub Dollar verification day is not a weekend or Federal Holiday. If this is a holiday or Federal Holiday, the account will be ready for sub-dollar verification/transfer on next business day.

## CHART II

When should I initiate transfer from my external account with other US Bank?

Day of initiation of Transfer from External account	Time of initiation of transaction by you (cut-off 4:00pm EST)	Amount shown in the Current Ledger in Account Register Screen	Amount Available to you (Available Balance in Account Register Screen)
Monday	4.00 pm EST or before	Monday	Thursday
Monday	04:01pm EST till 04:00 pm EST Tuesday	Tuesday	Friday
Thursday	04:00pm EST or before	Thursday	Tuesday
Thursday	04:01pm EST till 03:59 pm EST Friday	Friday	Wednesday

***Thanks for Banking with us.***