



# **State Bank of India** **(California)**

## **Consumer Online Banking User Guide**

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## Overview

**Consumer Online Banking (CoB)** puts you in control of your finances anywhere and at any time.

You can securely view account and transaction information, make payments, move money, and much more.

The screenshot displays a web-based Financial Center interface. At the top, there are navigation tabs for 'Financial Center', 'Accounts', 'Transfer Funds', 'Make Payments', and 'Customer Service'. The main header area includes a welcome message for 'CHRIS SMITH', a 'Take a tour' button, and a 'Go Green! Sign up for eStatements today!' promotion. The interface is divided into several sections:

- Accounts:** A table listing various accounts with their current balances. It is categorized into Deposit, Investment, Credit, and Loans.
- Money Center:** Features icons for 'Transfer Funds' and 'Make a Payment', along with a summary of 'Scheduled Transfers' (4) and 'Scheduled Payments' (3).
- News and Announcements:** Contains several informational messages, including 'CD Specials', a privacy policy update, a 'Go Green!' e-statement sign-up notice, and an 'Online Banking Outage Notice'.

At the bottom of the page, there is a 'Member FDIC' notice and a footer with '© Bank. All rights reserved.' and links for 'About CoB Bank' and 'Terms of use'.

Category	Account Name	Current Balance
Deposit	ADVANCED CHECKING *6101	1,329.15
	SAVINGS ACCOUNT *6102	327.12
	MONEY MARKET ACCOUNT *6401	2,003.43
	REGULAR CHECKING *6103	10,389.15
	SAVINGS *6201	735.56
	TIME SAVER CD *6301	1,329.15
Investment	CASH MANAGER SWEEP *6507	1,000.56
Credit	PERSONAL CREDIT CARD 2 *3600	4,408.07
	HOME EQUITY LINE OF CREDIT *3601	5,639.46
Loans	MORTGAGE *6601	252,483.47

With the personalized **Financial Center**, you can handle your most common tasks and transactions from a single page, eliminating the need to navigate through the system and saving you valuable time.

## Using Online Banking

On the main online banking page, known as the **Financial Center**, a variety of apps provide you with easy access to critical information.

The screenshot displays the Financial Center interface. At the top, it says "Welcome back, CHRIS SMITH" with a "Take a tour" button and a "Go Green! Sign up for eStatements today!" banner. Below the banner, there are two main app windows:

- Accounts**: A table listing various accounts with their current balances.
- Money Center**: A section for managing transfers and payments, including "Scheduled Transfers" and "Scheduled Payments".

Deposit		Current
ADVANCED CHECKING *6101		1,329.15
SAVINGS ACCOUNT *6102		327.12
MONEY MARKET ACCOUNT *6401		2,003.43
REGULAR CHECKING *6103		10,389.15
SAVINGS *6201		735.56
TIME SAVER CD *6301		1,329.15

Investment †		Current
CASH MANAGER SWEEP *6507		1,000.55

Credit	Available	Credit in Use
PERSONAL CREDIT CARD 2 *0590	4,408.07	491.93
HOME EQUITY LINE OF CREDIT *6601	5,639.46	4,360.54

Loans		Outstanding Principal
MORTGAGE *6602		252,683.47

Scheduled Transfers: 4		
05/24/12	From: ADVANCED CHECKING, *6101 To: SAVINGS ACCOUNT, *6102	\$100.00
05/24/12	From: SAVINGS ACCOUNT, *6102 To: HOME VALUE - MAPLE STREET, *9854	\$100.00
05/25/12	From: SAVINGS ACCOUNT, *6102 To: HOME VALUE - MAPLE STREET, *9854	\$200.00
06/07/12	From: ADVANCED CHECKING, *6101 To: MONEY MARKET ACCOUNT, *6401	\$200.00

Scheduled Payments: 3		
05/25/12	FFF Electric	\$100.00
06/03/12	Alpha Power	\$178.12

For example, the **Accounts** app offers a quick view of account and balance information, while the **Money Center** app enables you to transfer funds and make payments. Best of all, you can configure these apps to your liking, including the ability to move, hide, and rename them.

To customize an app, click the **App Menu** in the upper right-hand corner and choose your options.

This screenshot shows the "Accounts" app window with a context menu open in the upper right corner. The menu options are:

- About this App
- Customize this App
- Print

For additional convenience, the menu bar at the top of the **Financial Center** page provides you with quick and easy access to any task in **CoB**.

The screenshot shows the top navigation bar of the Financial Center. It includes a menu bar with the following items: Financial Center, Accounts, Transfer Funds, Make Payments, and Customer Service. Below the menu bar, there is a "Go Green! Sign up for eStatements today!" banner and a "Take a tour" button.

## Viewing Account and Transaction Information

The **Accounts** app provides a convenient view of account and transaction information.

Accounts		
<b>Deposit</b>		
		<b>Current</b>
<a href="#">ADVANCED CHECKING,*6101</a>		1,329.15
<a href="#">SAVINGS ACCOUNT,*6102</a>		327.12
<a href="#">MONEY MARKET ACCOUNT,*6401</a>		2,003.43
<a href="#">REGULAR CHECKING,*6103</a>		10,389.15
<a href="#">SAVINGS,*6201</a>		735.56
<a href="#">TIME SAVER CD,*6301</a>		1,329.15
<b>Investment<sup>†</sup></b>		
		<b>Current</b>
<a href="#">CASH MANAGER SWEEP,*6507</a>		1,000.55
<b>Credit</b>		
	<b>Available</b>	<b>Credit in Use</b>
<a href="#">PERSONAL CREDIT CARD 2 *0590</a>	4,408.07	491.93
<a href="#">HOME EQUITY LINE OF CREDIT,*6601</a>	5,639.46	4,360.54
<b>Loans</b>		
		<b>Outstanding Principal</b>
<a href="#">MORTGAGE,*6602</a>		252,683.47
<b>Rewards</b>		
		<b>Points</b>
<a href="#">POINTS2U LOYALTY ACCOUNT,*6801</a>		20,012
<a href="#">Rewards Account,*6802</a>		28,500
<b>Disclosures</b>		
<sup>†</sup> Investments include non-FDIC insured assets. Investments made available through CDS Bank are not insured by the FDIC, are not deposits or other obligations of, or guaranteed by CDS Bank, and are subject to investment risk, including possible loss of the principal amount invested.		
<a href="#">Go to Accounts Overview</a>   <a href="#">Customize this App</a>		

After clicking a specific account name, you can see your most recent transactions and account information at a glance.

Recent Transactions				
<b>Account Information</b>			<b>Balance Details</b>	
<b>ADVANCED CHECKING, *6101</b>			<a href="#">Print this view</a>	
<a href="#">Show scheduled transactions</a>				
Date	Number	Description	Amount	Balance
5/24/2012		TELEPHONE TRANSFER In Process	\$150.00	\$1329.15
5/23/2012		ATM WITHDRAWAL	-\$20.00	\$1179.15
5/23/2012	17255	CHECK	-\$210.80	\$1199.15
5/21/2012		BEST BUY	-\$150.00	\$1409.95
5/18/2012	17253	CHECK	-\$179.50	\$1559.95
5/16/2012	17254	CHECK	-\$39.80	\$1739.45
<a href="#">View all transactions</a> • <a href="#">Search completed transactions</a>				
<a href="#">Close</a>				

For deposit accounts, you can also see your balance details, including any holds or deposited checks that have yet to clear.

The screenshot displays the 'Balance Details' section for an 'ADVANCED CHECKING,\*6101' account. It includes a table with the following items:

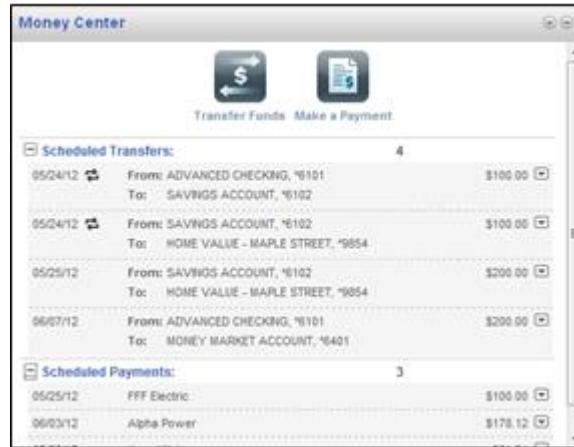
Starting balance:	1,179.15
Today's activity:	+ 150.00
Current balance:	1,329.15
Holds: Funds being held until transactions clear.	- 20.00
Deposited checks in process: Deposited checks that have not yet cleared.	- 22.24
<b>Available balance:</b>	<b>1,286.91</b>
Personal reserve account: Credit available to automatically cover an overdraft.	+ 150.00
Automatic transfer: Funds available from your other accounts to automatically cover an overdraft.	+ 56.88
Overdraft limit: Discretionary funds for overdraft protection.	+ 343.76
<b>Total accessible balance:</b>	<b>1,837.55</b>

Below the table, there is a descriptive paragraph: 'The total accessible balance is the available balance plus additional funds we may advance automatically to cover an overdraft. If overdraft protection is required, these funds are advanced at the end of the day.' A 'Close' button is located at the bottom left of the window.

The **Money Center** app also provides a snapshot of scheduled transfers and scheduled bill payments, so it is easy to see what is coming up.

## Making a Payment

In addition to viewing scheduled activity, you can also use the **Money Center** app to make payments.



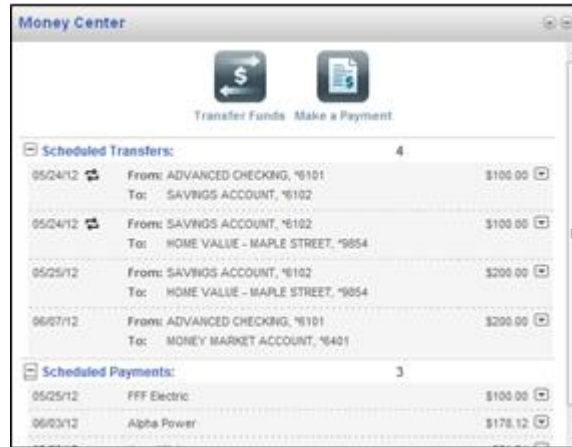
By clicking the **Make a Payment** button, you can make a one-time payment without even leaving the page you are currently navigating. Simply enter your payment details, verify the information, and you are done.

The screenshot shows a 'Make a Payment' dialog box. It has a title bar with 'Make a Payment' and a close button (X). The main text reads: 'To pay an existing payee, specify the details below and click "Continue." Payee not listed? [Add a new person or business to pay.](#)'. Below this is a horizontal line. The form contains the following fields: 'Pay from:' with a dropdown menu showing 'ADVANCED CHECKING, \*6101, Available \$1,286.91'; 'Pay to:' with an empty dropdown menu; 'Amount:' with a text input field and a dollar sign; 'Send on:' with a date input field showing '05/24/2012' and a calendar icon. At the bottom are two buttons: 'Continue' and 'Cancel'.

**CoB** also gives you the flexibility to set up repeating and future-dated payments.

## Transferring Funds

The **Money Center** app not only allows you to make payments, but also move money between your accounts.



It is fast and easy to transfer money from one account to another on a one-time basis, a frequency of your choosing, or a predetermined date in the future.

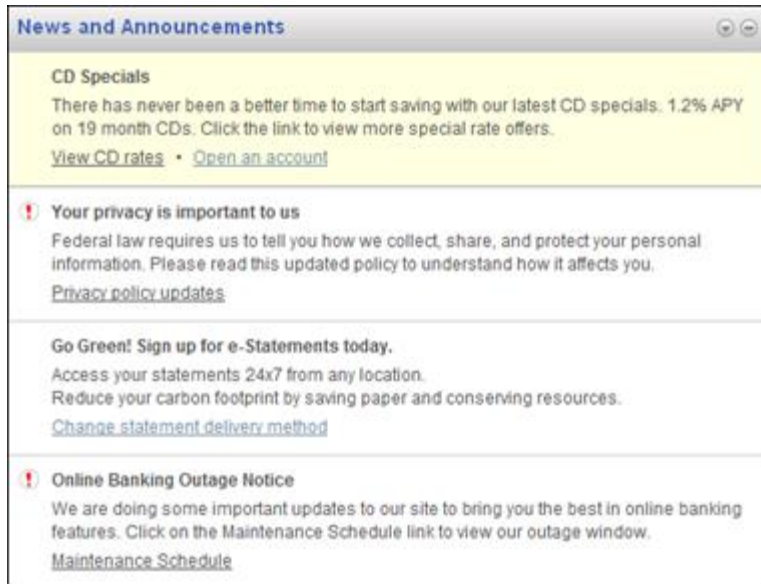
The screenshot shows the 'Make a Transfer' form in the Money Center app. The form has two tabs: 'Make a Transfer' (selected) and 'Make an External Transfer'. Below the tabs, there is a message: 'Please provide the information below and then click "Continue."'. The form contains the following fields: 'Transfer from:' (dropdown menu), 'Transfer to:' (dropdown menu), 'Amount:' (text input with a dollar sign), and 'Frequency:' (dropdown menu with 'Once, now' selected). Below these fields, there is a note: 'Repeating transfer? Choose a different frequency to make it repeat automatically.' At the bottom of the form, there are two buttons: 'Continue' and 'Cancel'. A footer note reads: 'Note: For information on cutoff times and when the transfer will be processed, refer to the Disclosure Information Page.'



## Communicating About Your Account

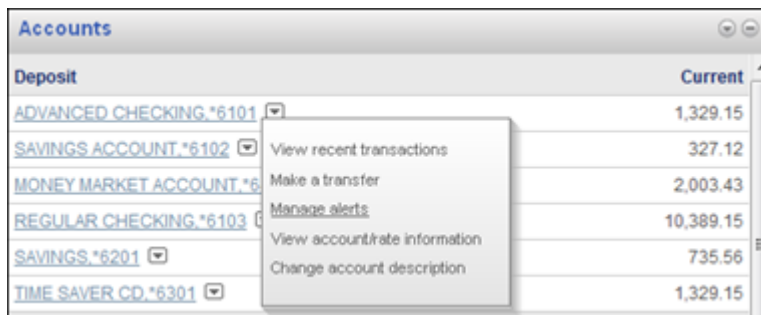
With the **Announcements** app, our latest news is always at your fingertips.

This is where we will let you know about special offers; new solutions, services, or features; important messages about your **CoB** account; and much more.



In **CoB**, you can also choose to have alerts automatically notify you when a scheduled transaction is processed or if it fails, when a specified balance is reached, or when certificates of deposit (CDs) are maturing.

To sign up for these valuable notifications, click the menu link dropdown next to any account and choose the **Manage Alerts** option.



If you ever have any questions, our responsive team members are just a phone call or email away. Go to the **Customer Services** tab and click **Contact Us** and you'll be in touch with a team member in no time.