State Bank of India
(California)

Consumer Online Banking (CoB)
Bill Pay User Guide

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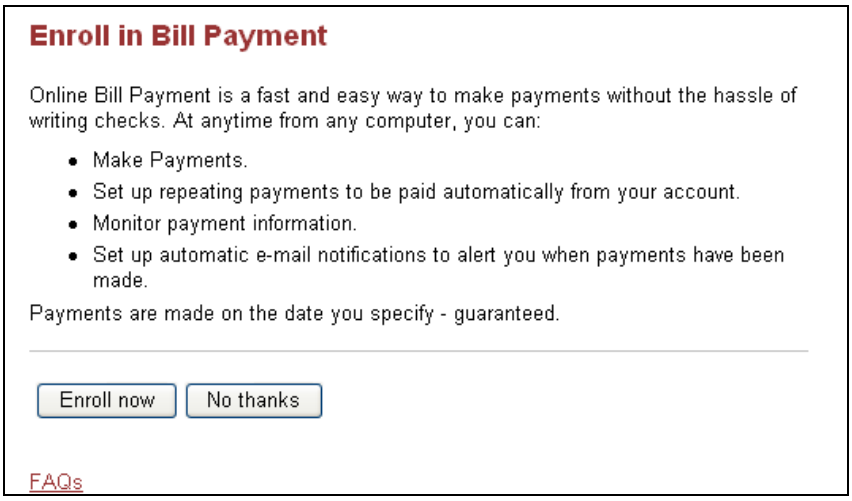
Enrolling in Bill Pay

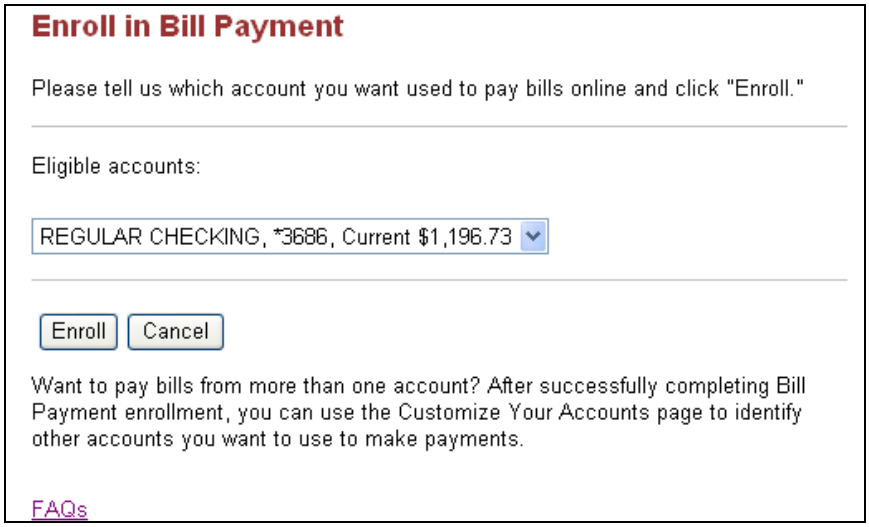
New Consumer Online Banking (CoB) Client Enrollment

When signing in to Consumer Online Banking for the First Time

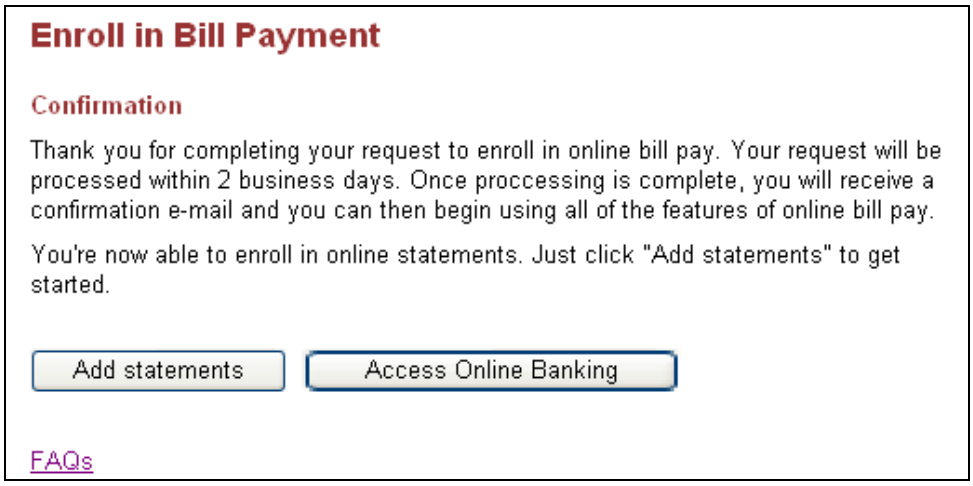
During your first login to Consumer Online Banking, you will have the option to enroll in State Bank of India (California)'s Bill Pay service. The following screens appear to guide you through the enrollment process. If you would like to enroll in Bill Pay, click **Enroll Now.** If you would prefer not to enroll at this time, click **No thanks** and you will be redirected to your CoB user homepage.



After clicking **Enroll Now,** the below screen will appear.



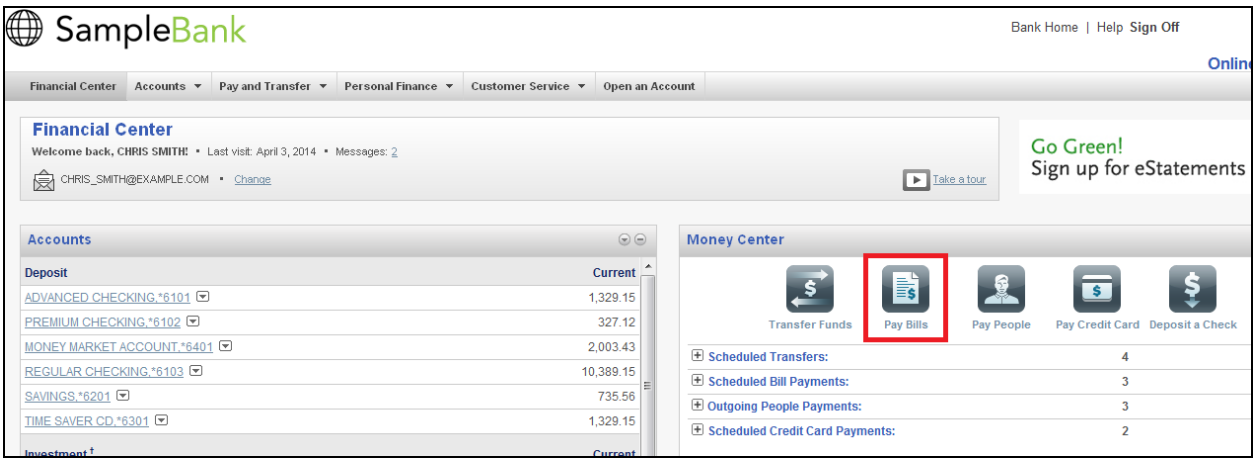
At this time, you will also have the option of enrolling in Online Statements for your State Bank of India (California) accounts and loans if you have not already done so previously.



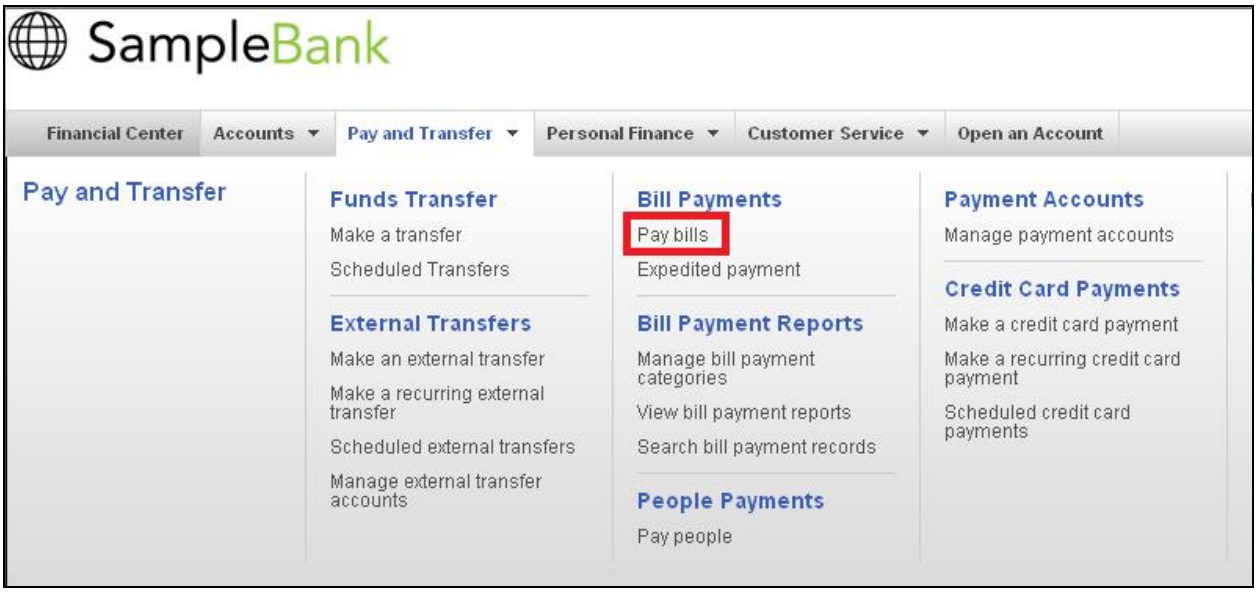
Existing CoB Client Enrollment

If you have previously enrolled in Consumer Online Banking and have an active account, you can enroll in State Bank of India (California)'s Bill Pay service at any time.

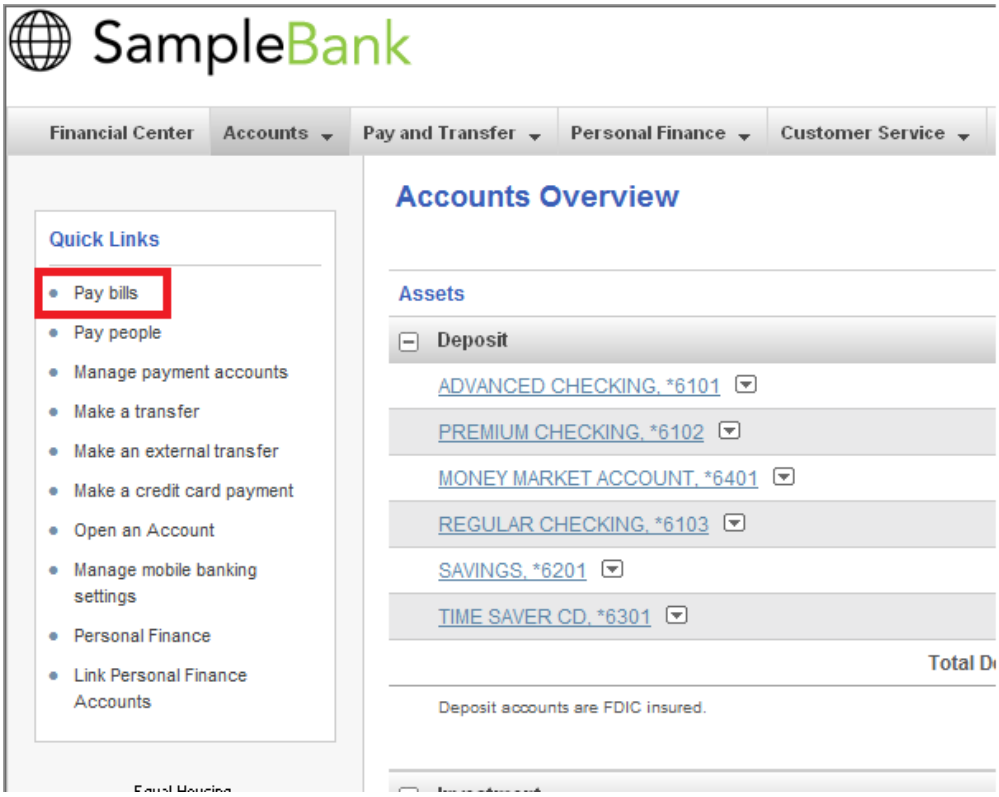
To do so, you will need to navigate to the Bill Pay section of your CoB interface. There are three simple ways to do this. The first method is to click on the **Pay Bills** icon displayed on your CoB user homepage in the **Money Center** section.



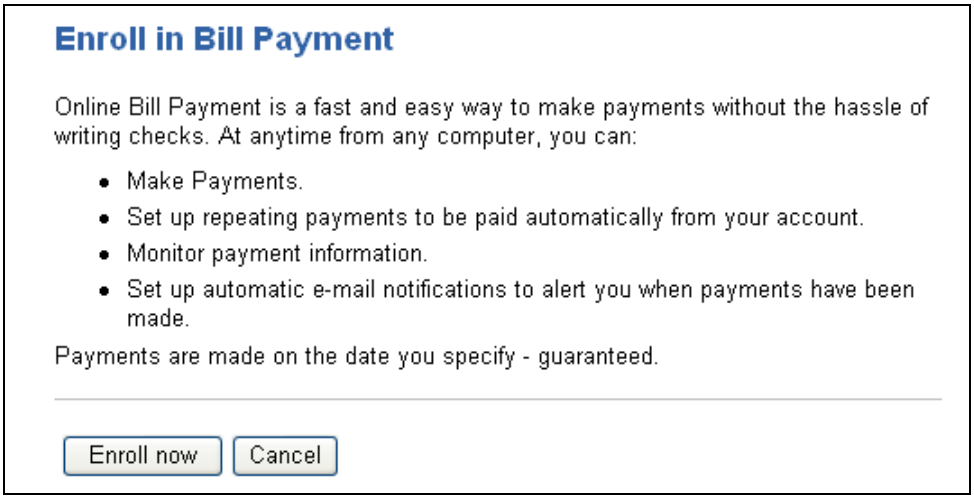
The second method is to click on the **Pay and Transfer** tab on your CoB user homepage. When the full menu displays, select **Pay bills** from under the **Bill Payments** heading.



Lastly, you can access Bill Pay from the **Accounts Overview** section of CoB by clicking the **Accounts** tab and using the **Quick Links** menu on the lefthand side of your screen. Click **Pay bills.**

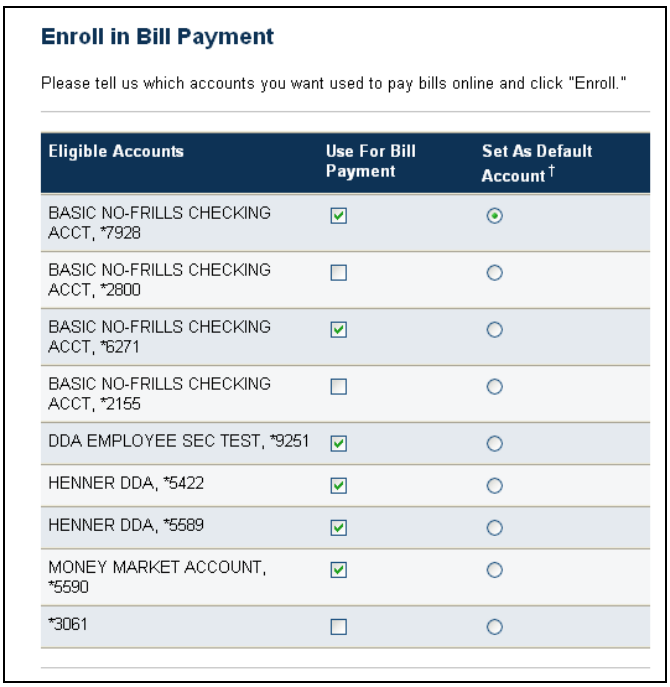


When the **Pay Bill**s Menu is displayed, you will see the below information and option to enroll displayed on your screen.



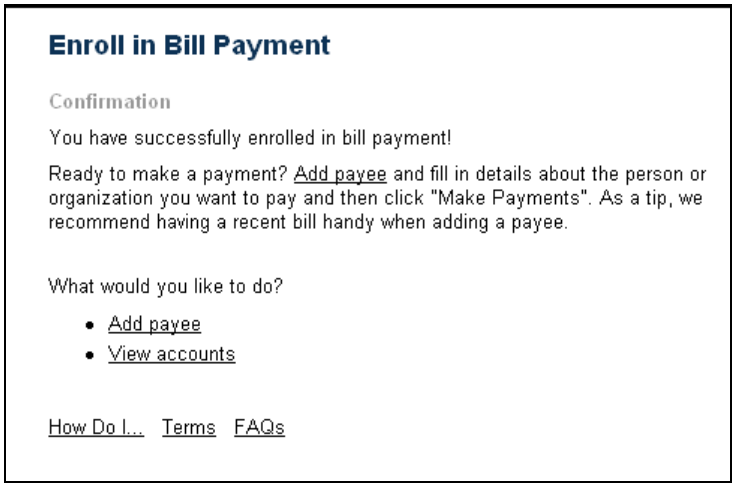
Click **Enroll Now** to begin the enrollment process.

The following screen will display, giving you the option to select an account to fund your bill payments. You may choose more than one funding account to be available for future bill payments as well as the default account from which most of your bills will be paid. Only accounts that are eligible due to their terms and conditions will display as selectable options to use for Bill Pay. **Note:** If you attempt to complete Bill Pay enrollment from the **Pay Bills** menu and you do not have any eligible account with which to fund the payments, you will be presented with an error message.



Upon selection of at least one eligible funding account, the following screen will display to confirm you successful enrollment in Bill Pay. You can then navigate to **Pay Bills** to begin adding payees and paying bills.

The link text displayed under **What would you like to do?** allows you to add payees immediately.



About Payment Processing

Allow three to five business days to process most payments.

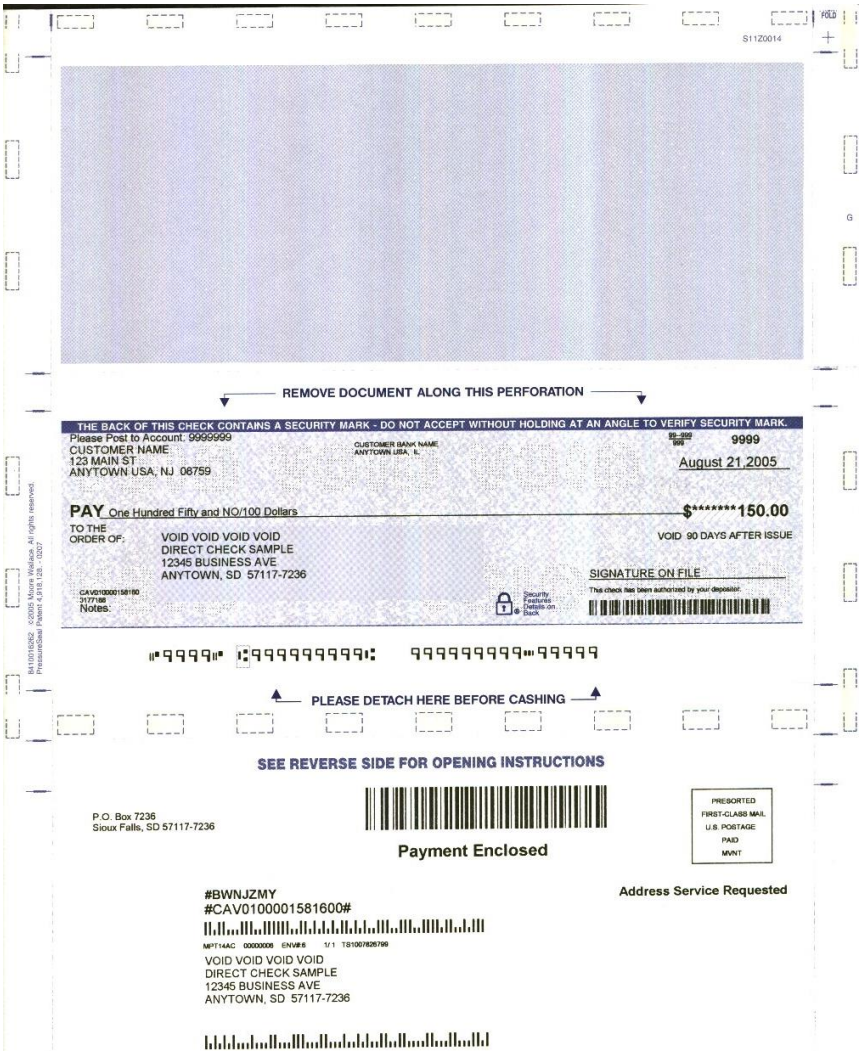
There are two types of payments:

- Paper check (**Note:** Posting time is dependent on mail delivery and payee processing.)
- Electronic

The **Pay Anyone** feature allows payments to personal payees

Note: Payments can only be made to payees within the U.S. and its territories. Bill Pay allows a maximum of 99 funding accounts and 4,999 payees to be set up per client.

The following is a sample of the paper check option.



S11Z0014

REMOVE DOCUMENT ALONG THIS PERFORATION

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK - DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK.

Please Post to Account. 9999999
CUSTOMER NAME
123 MAIN ST
ANYTOWN USA, NJ 08759

CUSTOMER BANK NAME
ANYTOWN USA, IL

9999

August 21,2005

PAY One Hundred Fifty and NO/100 Dollars $*******150.00

TO THE ORDER OF:
VOID VOID VOID VOID
DIRECT CHECK SAMPLE
12345 BUSINESS AVE
ANYTOWN, SD 57117-7236

VOID 90 DAYS AFTER ISSUE

SIGNATURE ON FILE

This check has been authorized by your depositor.

CAV0100001581600
3177186
Notes:

Security Features Details on Back

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PressureSeal Patent 4,918,125 - 02/07

PLEASE DETACH HERE BEFORE CASHING

SEE REVERSE SIDE FOR OPENING INSTRUCTIONS

P.O. Box 7236
Sioux Falls, SD 57117-7236

Payment Enclosed

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
MVNT

Address Service Requested

#BWNJZMY
#CAV0100001581600#

MPT14AC 00000006 ENV#6 1/1 TS1007826799

VOID VOID VOID VOID
DIRECT CHECK SAMPLE
12345 BUSINESS AVE
ANYTOWN, SD 57117-7236

Using Bill Pay

Adding Additional Funding Accounts

If you would like to set up more than one funding account to make bill payments after your initial Bill Pay setup, you can add additional funding accounts by clicking the **Customize Your Account** link on the **Customer Service** tab. Once you select a new or additional Bill Pay funding account from the **Customize Your Account** link, the funding account is available immediately.

E-mail Message Confirmation

When an eligible funding account is successfully added in Bill Pay, an email message is sent to the email address on record confirming the addition.

Subject: Your Payment Method is Approved

Thank you for contacting us with your account information for Internet Banking Bill Pay. The account you selected for bill payment [account number] has been activated.

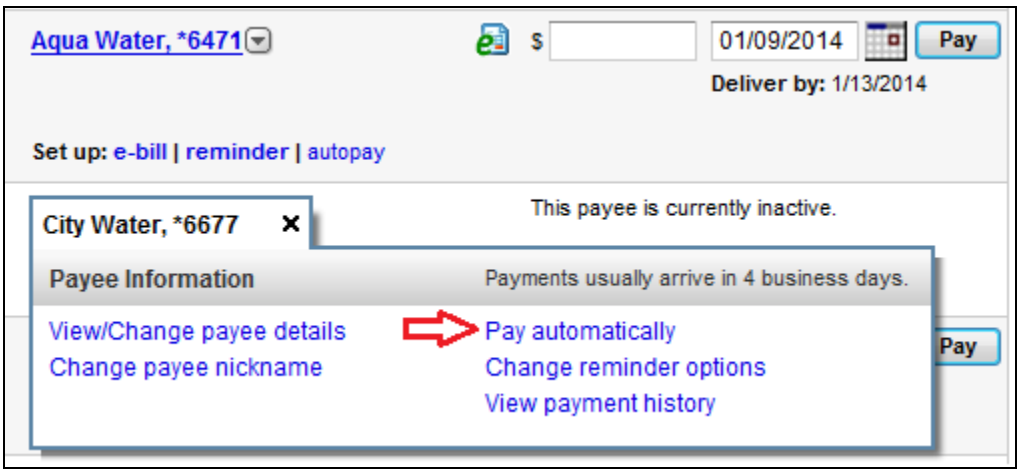
Please do not respond directly to this e-mail message. If you have any questions, please contact customer support.

Sincerely,

State Bank of India (California)

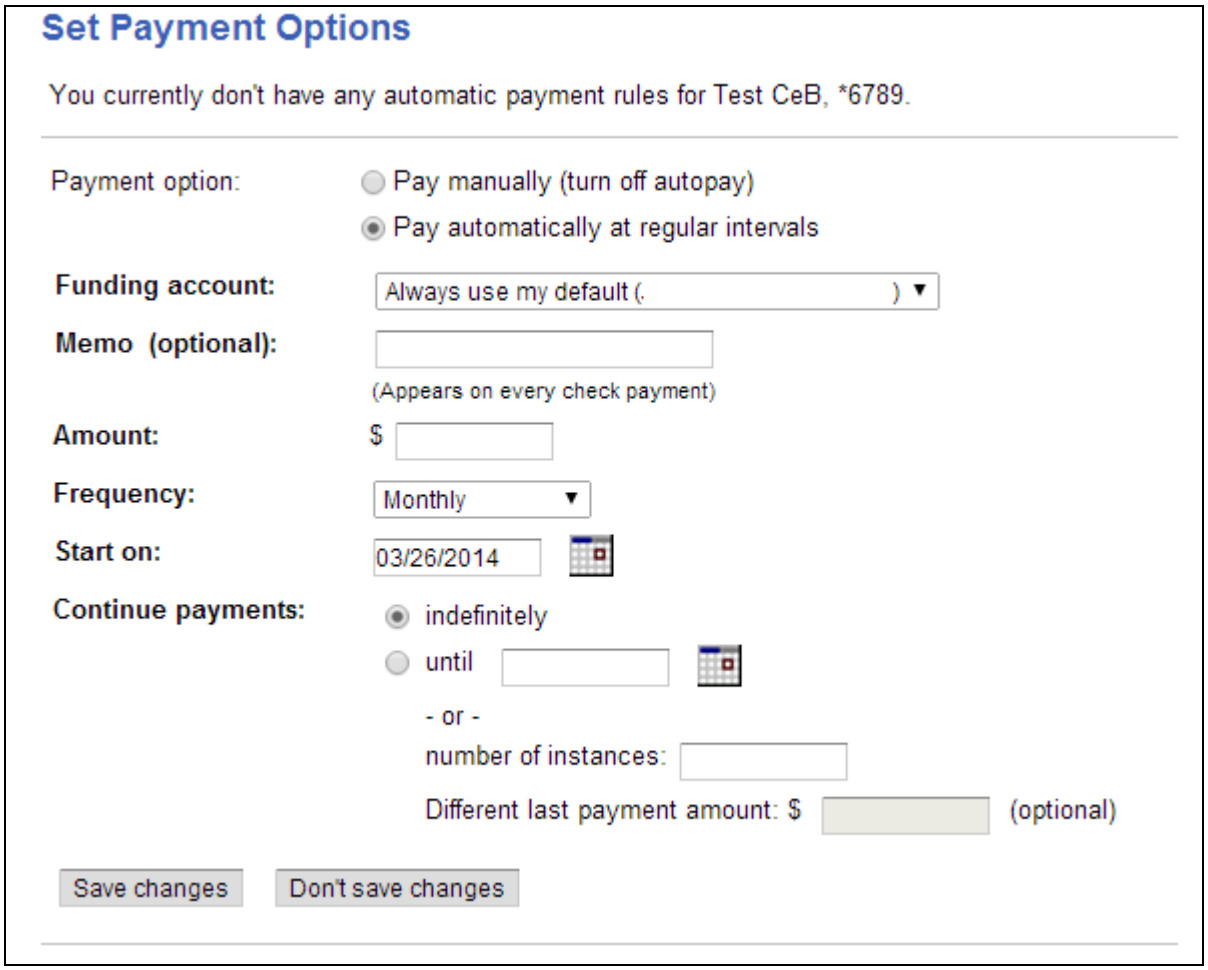
Recurring Payments

State Bank of India (California)'s Bill Pay service allows you to create recurring payment rules, or Automatic payment rules, to make a payment at regular intervals.



On your **Pay Bill** payee menu, select the **Pay automatically** option.

The following window will display to allow you to set your payment options.



Bill Pay supports the following payment rules:

- Annually
- Every 6 Months
- Every 3 Months
- Every 2 Months
- Monthly
- Twice a Month
- Every 2 weeks
- Weekly
- Every 4 Weeks

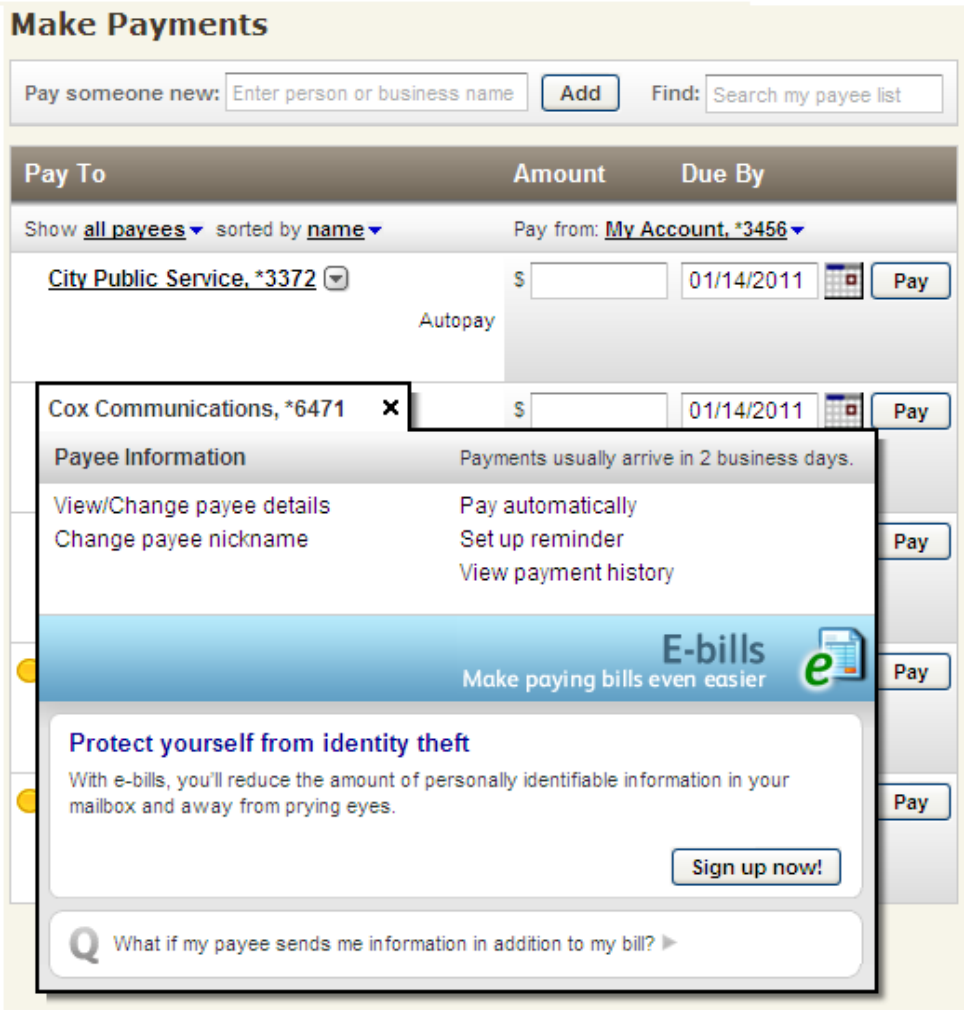
You may designate an end date, or allow the payment to continue indefinitely. You may also designate a final payment amount, different from the recurring payment amount.

Note: Bill Pay does not allow multiple recurring bill payments to be setup for the same payee. If you already have one recurring payment to a payee and try to creat another, the option to set the payment as recurring does not appear. You can only make a one-time payment if the payee is already designated as recurring. As an alternative, you can set up a second payee to the same vendor and set up another recurring payument to this payee.

Setting Up E-Bills

You can set yourself up to receive e-bills from eligible payees. To begin receiving bill online, first select your eligible payee by clicking the down arrow next to the payee name on the **Pay Bills** page.

A **Payee Information** box will appear.



Click **Sign up now!** to enroll in e-bills for this payee.

Adding a New Payee for E-Bills

To add a new payee to e-bills, you must enter the payee name in the **Pay Someone New** field and click **Add** on the **Pay Bills** page.

Note: During the setup process, you will be asked if you want to receive the bill online for the payee you are adding. Should you initially choose not to set up e-bills for a new payee, you can still upgrade that payee to e-bills at a later time.

Viewing E-Bills

Bill Pay stores 18 months of bill summary information for all bills. Indirect e-bill images are maintained in Bill Pay for 18 months. Direct bill images are only available for as long as the payee maintains them on their website. **Note:** Generally, direct billers support 12 to 18 months of e-bill history, but in rare cases, they only support a few months.

To view e-bills, you must click the **View** button next to the e-bill notification for the payee on the **Pay Bills** page.

The **Bill Detail** page appears, displaying an electronic version of the bill. The bill can appear as a PDF or HTML file, depending on how the bill is created by the payee.

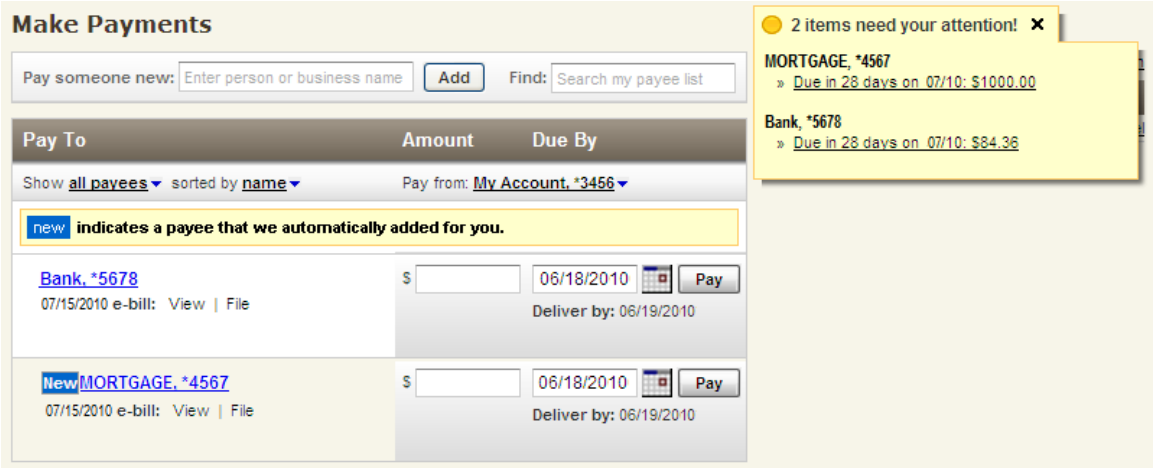
- To view PDF files, use the Adobe® toolbar on the **Bill Detail** page to print or save the bill.
- To view HTML files, click the **View bill in new window** to open the bill in a separate window for easier printing or saving of the HTML file.

You can choose to save the PDF or HTML file to your computer, or you can rely upon the history stored in Bill Pay.

Paying E-Bills

Once you are set up for e-bill presentment, e-bill information, such as that a bill has arrived, is due, or is past due, appears in the **Quick information** box in the upper right of the Pay Bills page.

When a bill arrives, payment information from the bill appears on the payee line on the **Pay Bills** Page.



To make an e-bill payment, you will need to choose to view the bill and either file the bill or pay the bill by clicking the **Pay** button.

After the bill payment is initiated, a confirmation page appears indicating that the payment was successfully scheduled and moved to your payment outbox.

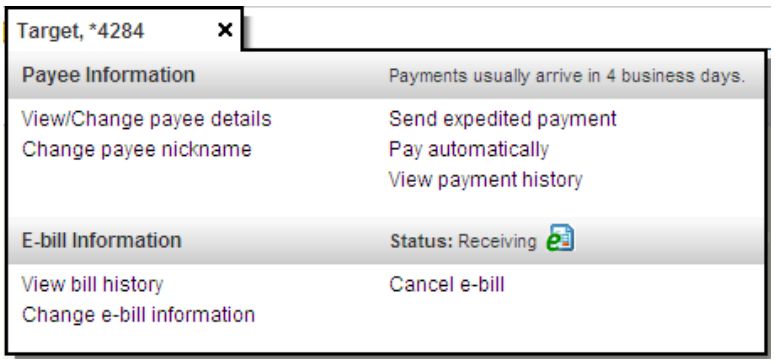
Setting up Payment Options

You might want to set up recurring or automatic payments. If so, three types of payment options are available.

1. **Automatic Payment Rule** – An automatic payment can be set up to go out every time a bill is received, without requiring you to approve the payment each time. *Automatic Payment Rules* will only appear on the payee when you have activated that payee for e-bills. You can choose to pay the full amount billed, pay the minimum amount due on the bill, or pay a fixed amount each month regardless of what amount is billed.
2. **Recurring Payment Rule** – A recurring payment is established for a fixed amount without receiving a bill. For example, a mortgage company provides you with a coupon book instead of monthly bills. The recurring payment can be set up to pay the mortgage company each month.
3. **Manual Payment Rule** – A manual payment is available if you choose not to set up an automatic or recurring payment. For these types of payments, an e-mail alert (notification) is sent to you every time a bill is received, indicating that you are to review the bill and issue a payment.

To set up an automatic or recurring payment, you will need to click the down arrow next to the payee name on the **Pay Bills** page.

A **Payee Information** box will appear.



Click **Pay Automatically** and the **Set Payment Option** page appears. The manual payment is the default payment rule for each payee added.

To make an automatic or recurring payment, select **Pay automatically at regular intervals (Automatic)**.

The **Set Payment Option** page will expand.

Set Payment Options

Set an automatic payment rule or specify payment information for Target.

Funding account: My Account

Memo:
(Appears on every check payment)

Payment option:
- Pay manually
- Pay automatically in response to an e-bill
- Pay automatically at regular intervals

Amount:
- Always pay full balance
- Always pay minimum due
- Pay nothing and file this bill upon receipt
- Create my own rule

If less than $
- Pay full balance
- Pay minimum due
- Pay $
- Pay nothing and send e-mail notification

Otherwise:
- Pay full balance
- Pay minimum due
- Pay $
- Pay nothing and send e-mail notification

Send payment:
- On due date
- When e-bill arrives

Save changes | Don't save changes

Make the appropriate selections and click **Save changes.** The automatic or recurring payment has been established.

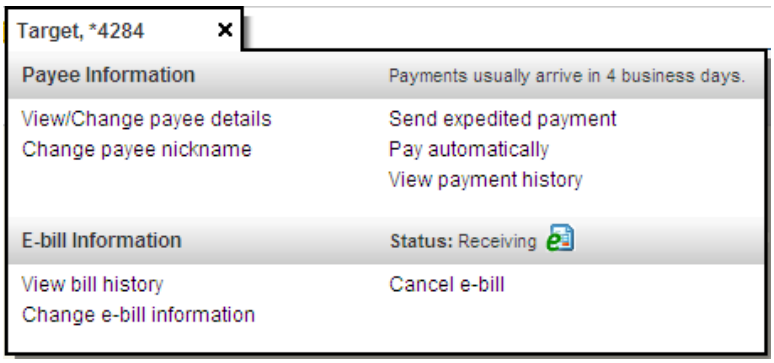
When a payment is scheduled, the following message appears at the top of the **Make Payment** page notifying you that the payment is subject to the *Funds Verification* process.

```
Before your payment is processed, we verify the balance of the funding
account. If you don't have sufficient funds in that account on the date your
payment is scheduled, your payment can be delayed or canceled.
```

E-bill Statuses and Action Links

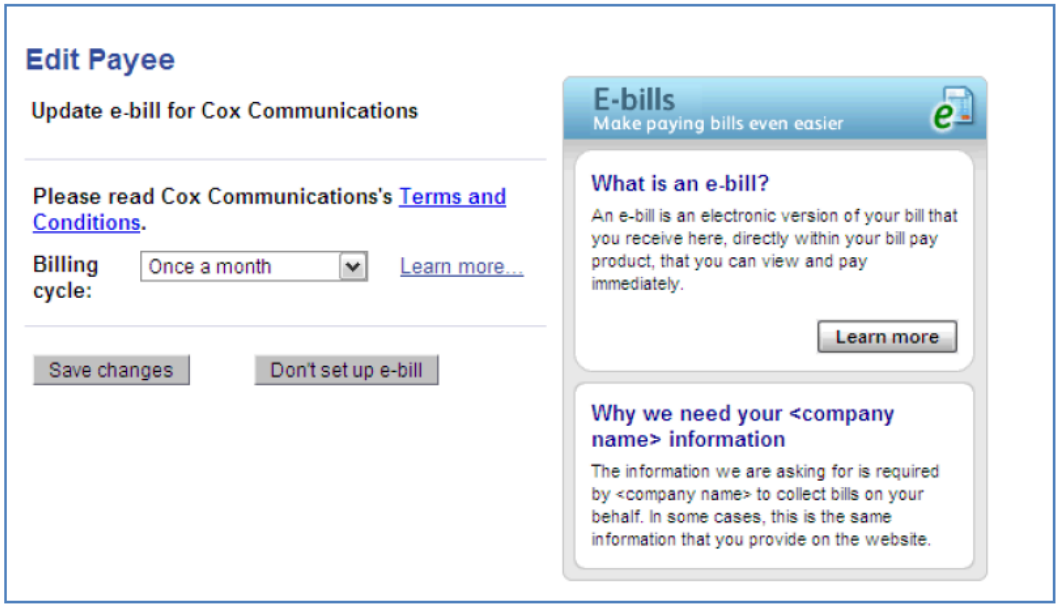
This section lists the statuses that appear on e-bills and the links you can use to edit your e-bills.

As you begin to add or upgrade payees for e-bills, one of the following e-bill statuses/action links appears when you click the payee's name on the **Pay Bills** page.



Statuses

Set up e-bill or **Reminder** – The first status that appears for a new payee. It displays a link that goes to the **Edit Payee** page for e-bill setup.



Setting up e-bill – You have gone through the e-bill setup process, but a bill has not been received. This status is for indirect bills.

Receiving e-bills – You have gone through the e-bill setup process. A soon as your data has been validated, you will be enrolled for e-bills. This status is for direct bills

Receiving –This payee is set up to receive e-bills online and a statement has been received.

Not available – The payee is not eligible to receive bills online.

Links

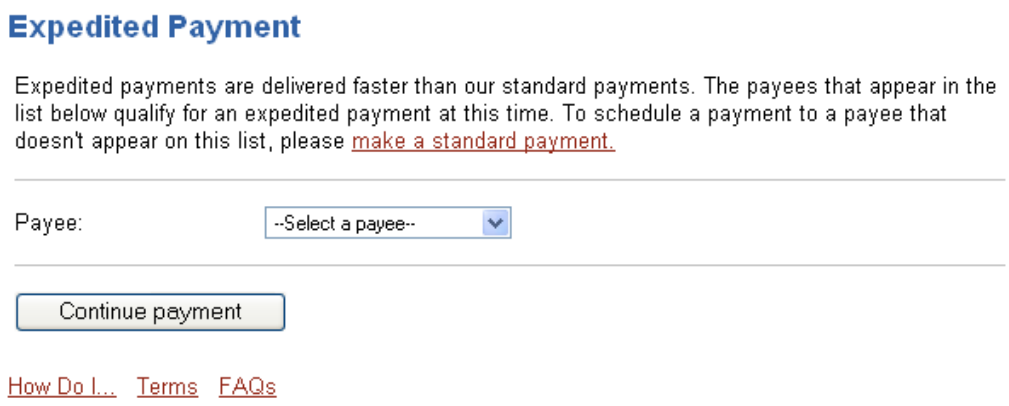
- **Cancel e-bill** – Takes you to the **Edit Payee** task, allowing you to remove e-bills from the payee.
- **Action Needed** – Enables you to edit the payee for the e-bill set up in Bill Pay. This link appears if there is maintenance required on the payee's record (for example, if the your password was changed on the payee's website).

Using Expedited Payments

You have two options to access the Expedited Payment page:

1. In the **Pay and Transfer** menu, click **Expedited Payment.**
2. On the **Pay Bills** page, click the link **For faster delivery than a standard payment, you can make an expedited payment now.** in the instructional text.

The **Expedited Payment - Payee** selection page will appear.



Note: If you have no payees eligible for expedited payments, the following message appears insetad of the **Expedited Payment - Payee** selection page.

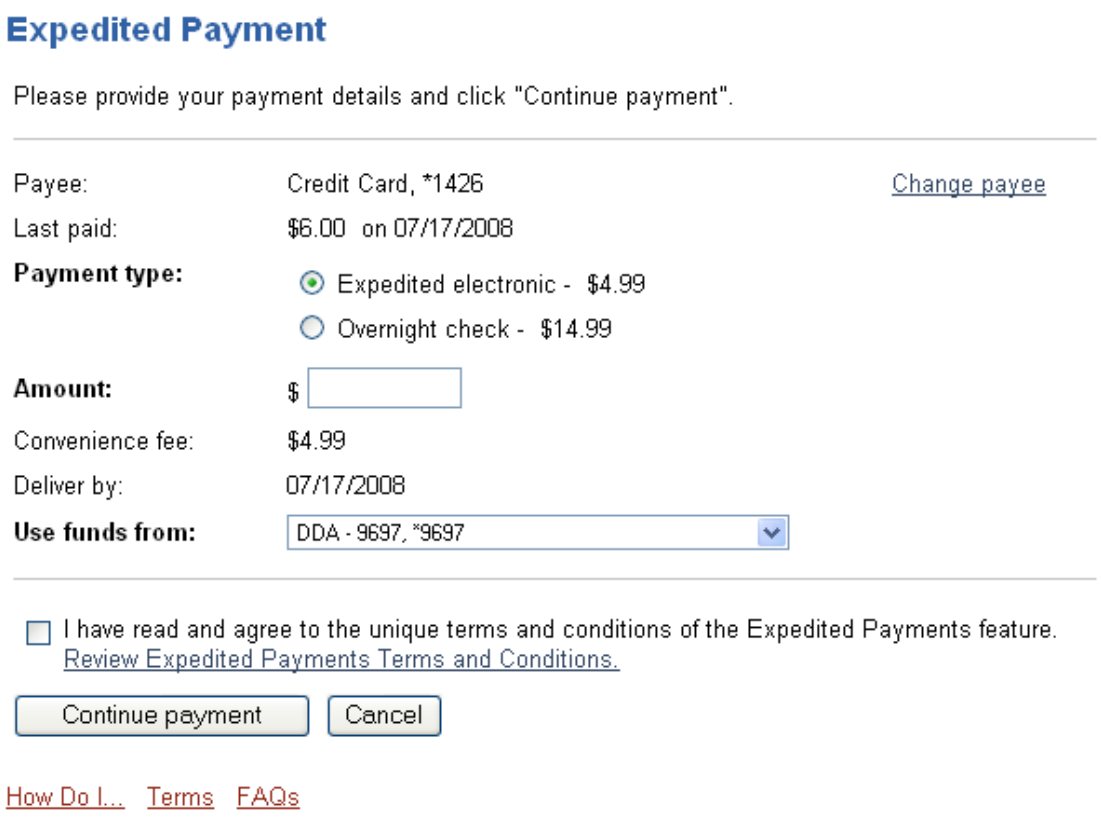
```
Currently, you do not have any payees that are eligible for an expedited
payment.
```

Select a **Payee.** The payees that appear in the **Payee** list vary based on the combination of expedited payment types offered.

1. **Only overnight check payments**
2. **Only expedited electronic payments**
3. **Overnight check and expedited electronic payments.**

Note: For expedited electronic payments, the payee will not appear in the list if an expedited electronic payment cannot be made faster than the standard electronic payment.

Click **Continue Payment.** The **Expedited Payment - Payment type** page will appear.



You can now enter details about the payment. Again, the expedited electronic option is not displayed if an expedited electronic payment cannot be made faster than the standard electronic payment.

If you do not want to use the electronic payment, select **Overnight check.** The page will expand to include fields for the payee's overnight address to be entered or, if pre-filled, changed to any special address used for overnight deliveries.

Expedited Payment

Please provide your payment details and click "Continue payment".

Payee: Credit Card, *1426 Change payee

Last paid: $2.00 on 07/17/2008

Payment type: Expedited electronic - $4.99
Overnight check - $14.99

Amount: $ 2.00

Convenience fee: $14.99

Deliver by: 07/17/2008

Use funds from: DDA - 9697, *9697

For on-time delivery, you must enter your payee's overnight check address. If you don't know that address, contact your payee. Your entry does not affect this payee's address on file.

Address:

(Cannot send to an address in Hawaii or Alaska or a P.O. Box.)

City:

State: –

Zip code:

Phone number:

Memo (optional):

I have read and agree to the unique terms and conditions of the Expedited Payments feature.
Review Expedited Payments Terms and Conditions.

Continue payment Cancel

How Do I... Terms FAQs

Fill in the **Payee** information and select the check box to indicate that you have read and agree to the Terms and Conditions.

Click **Continue Payment** and a **Preview** page will display varying confirmation information depending on the type of expedited payment you've selected. Below is an example of the **Preview** page for an expedited overnight check payment.

Preview Payment

Please verify your payment information. **Once you click "Make payment," your payment cannot be edited or canceled.**

Payee:	Credit Card, *1426
Payment type:	Expedited electronic
Amount:	$2.00
Convenience fee:	$4.99
Deliver by:	07/17/2008
Use funds from:	DDA - 9697, 9697

Make payment | Edit | Cancel

How Do I... Terms FAQs

If you would like to edit the payment information, click **Edit**. The **Expedited Payment - Payment type** page will appear with the previously entered information pre-filled for you to edit as necessary.

Once you review the payment information, click **Make payment**.

A confirmation page will appear displaying varying information depending on the expedited payment type your selected.

The following is a sample of the **Expedited Payment – Payment Confirmation** page for an expedited electronic payment.

Payment Confirmation

The following payment was successfully submitted and can be viewed on the payment history page for this payee. Your convenience fee will be debited from your funding account as a separate transaction.

Confirmation number:	**VBSBV450**
Payee:	Credit Card, *1426
Payment type:	Expedited electronic
Amount:	$2.00
Convenience fee:	$4.99
Deliver by:	07/17/2008
Use funds from:	DDA - 9697, 9697

What would you like to do?

- Make another expedited payment
- View payment history

The following is a sample of the **Expedited Payment – Payment Confirmation** page for an overnight check payment.

Payment Confirmation

The following payment was successfully submitted and can be viewed on the payment history page for this payee. Your convenience fee will be debited from your funding account as a separate transaction and a tracking number will be assigned once the payment is shipped.

Confirmation number:	**UBSBV450**
Payee:	Credit Card, *1426
Payment type:	Overnight check
Amount:	$2.00
Convenience fee:	$14.99
Deliver by:	07/17/2008
Use funds from:	DDA - 9697, 9697
Send to:	11000 W LAKE PARK DR MILWAUKEE, WI 53224-3003
Phone:	
Memo:	
Check:	In Process

What would you like to do?

- Make another expedited payment
- View payment history

When an expedited payment is sent, the **Expedited Payment Sent (Alerty 143)** alert is automatically generated and issued to currently subscribed users.

Payments Sent

Payment Details		**Payee Information**	
Payment amount:	$50.00	Payee:	
Funding account:	Bill Payment Account-605786	Nickname:	
Payment type:	Overnight Check	Address:	addr1
Payment option:	Automatic		secunderabad
Bill due by:	n/a		city, ca 12345
Sent on:	02/13/2008		
Confirmation:	UBLBS9GU		
Convenience fee:	$150.00	Phone:	(000) 000-0000

Note: If expedited payment processing fails or an expedited payment cannot be made, the convenience fee is not processed and you will be notified using existing Bill Pay alerts.

Payment Details Page

You can view details for your completed bill payments on the **Payment Details** page, which can be accessed from the following CoB pages:

- **Payment History**
- **View Reports**
- **Search Record Results**

From one of these pages, select the **Payment details** link.

The **Payment Details** page will display varying information depending on the payment type.

Payment Details

Payment Information

Here are your payment details.

Payee:	**Bank, *1426**
Category:	None
Amount:	$2.00
Payment type:	Overnight check
Tracking number:	Not available
Convenience fee:	$14.99
Paid from:	DDA - 9697, *9697
Sent on:	07/16/2008
Deliver by:	07/17/2008
Confirmation:	UBSBV45O
Sent to:	11000 W LAKE PARK DR MILWAUKEE, WI 53224-3003
Payee phone:	4079441255
Memo:	
Status:	Sent. Your convenience fee will be debited from your account as a separate transaction. View the details of the convenience fee transaction.

How Do I... Terms FAQs

Typically displayed information includes:

Payee The payee's name.

Category The Bill Pay category assigned to the payee by the customer.

Amount The payment amount.

Payment Type The type of the bill payment.

- **Expedited Electronic** Used for electronic expedited payments.
- **Overnight Check** Used for overnight check expedited payments.
- **Card** Currently not used.
- **Check** Used for payments made by check.
- **Electronic** Used for electronic payments.

Payment Option The frequency of the bill payment. **Note:** This field is not displayed for expedited payments.

One-time Payment	Used for one-time, manual payments and expedited payment convenience fees.
Automatic payment	Used for recurring payments.

Tracking Number For overnight check payments, the FedEx ® tracking number associated with the transaction. The tracking number does not appear until the overnight check is processed and a tracking number has been assigned. This occurs twice daily at 18:30 (6:30 p.m.) and 04:00 (4:00 a.m.) CST/CDT.

You can click the tracking number to check the delivery status of overnight check payments. When the link is clicked, another browser window opens on the FedEx.com tracking page with the tracking number pre-filled.

Convenience Fee For overnight check or electronic expedited payments, the amount of the convenience fee. If no convenience fee, **Free** is displayed.

Paid From Nickname and masked account number of account from which payment is paid.

Sent On Date on which payment is sent.

Delivered By Date on which payment is expected to be delivered.

Confirmation The payment confirmation number.

Status The current status of the payment. **Note:** For overnight check payments, when the transaction is completed the status is **Sent**. When the payee cashes the check, the status changes to **Cleared on mm/dd/yyyy**. Expedited electronic payments appear with a status of **Completed**.

Scheduled

In-Process

Canceled

Completed

Sent

Cleared on mm/dd/yyy

(unlabeled) Message Text:

For expedited payments with a convenience fee, the following text is displayed:

`Your convenience fee will be debited from your account as a separate transaction.`

For convenience fee transactions, the following text is displayed:

`This convenience fee was charged in addition to the payment made to` [Payee Name] `for $`[Payment Amount] `delivered by` [delivery date].

When you click **View the details,** the **Payment Details** page for the convenience fee is displayed.

For expedited payments with a convenience fee, the following text is displayed after the payment details:

```
View the details of this convenience fee transaction.
```