



INTRODUCTION

At State Bank of India, we always endeavor to provide you impeccable service backed by the latest standards in banking security.

To this end, we have introduced the SBI Security Device - a simple and convenient tool to secure your online banking. The SBI Security Device generates a unique dynamic numeric code that changes every 10 seconds based on a complex algorithm.

To use your SBI Online account, all you need to do is enter the security code in addition to your username and password, thus doubly securing your internet banking!

BENEFITS

- Double security - your password and a dynamic code
- Simple and easy to use

Transaction Signing Token (TST)

To verify the authenticity of an online transaction viz. manage (adding) payee, funds transfer to own account as well as third party transfers, remittances & addition of biller or payment of bill customer requires to sign digitally.

HOW DOES THE SBI SECURITY DEVICE WORK?

The SBI Security Device provides you with double security for your online banking.

Logging on to your account online requires two inputs:

1. Your username and password
2. The unique code generated by the SBI Security Device

Since your username and password are known only to you, and the SBI Security Device is in your possession, only you can access your account online.

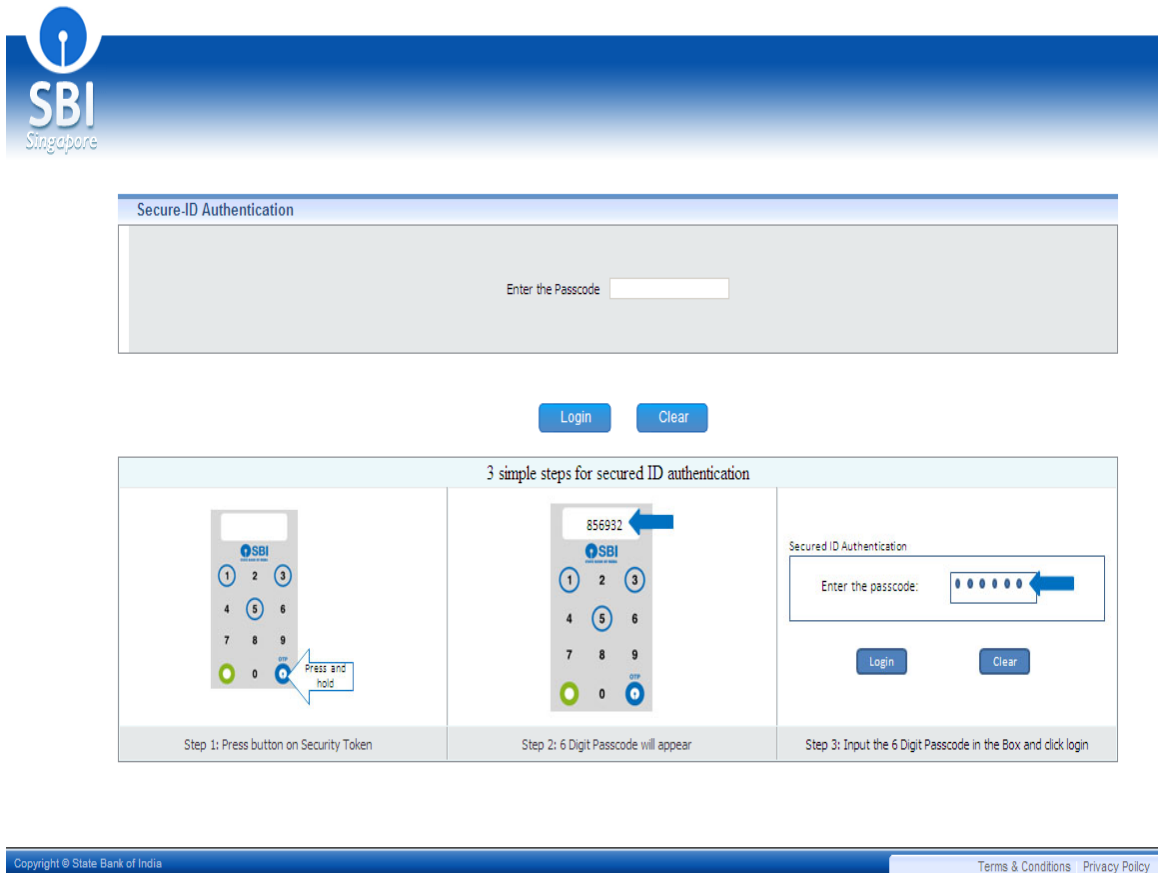
HOW DO I USE MY SBI SECURITY DEVICE?

Every time you log in to your SBI account online, you will need to follow these three simple steps:

Go to www.sbising.com and click on the Internet Banking link or access url – www.onlinesbiglobal.com/64SG/ and click to Retail User

Step 1: Enter your username and password and click on 'Logon'

Step 2: The 'Security Code' screen appears as under:



SBI Singapore

Secure-ID Authentication

Enter the Passcode

Login Clear

3 simple steps for secured ID authentication

Step 1: Press button on Security Token

Step 2: 6 Digit Passcode will appear

Step 3: Input the 6 Digit Passcode in the Box and click login

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Press the button on your SBI Security Device as shown in the pictures and a 6-digit Security Code will appear on the LCD display of the SBI Security Device. Enter this code in the relevant field on the screen.

Step 3: Click on 'Login' and you will be taken to your online banking homepage as under:

The screenshot shows the SBI Singapore online banking interface. At the top, there is a navigation bar with links for 'ACCOUNTS INFORMATION', 'FUND TRANSFER', 'REMITTANCES', 'BILL PAYMENT', 'SERVICE REQUESTS', and 'MY PROFILE'. Below this, a breadcrumb trail indicates 'You are here > Accounts Information'. The main content area is titled 'Savings/Current Accounts' and contains a table with the following data:

Account Number	Nickname	Type	Branch	Balance	Date	Statement
[REDACTED]	[REDACTED]	SAVING BANK A/C	CECIL ST RETAIL - 278	SGD [REDACTED]	[REDACTED]	Mini / Details

Below the table, there are two status messages: 'No Deposit Accounts Present' and 'No Loan Accounts Present'. A 'Note' section provides instructions: 'Select Account number to view account details' and 'Detailed account statement can be seen as per dates, amount'. At the bottom of the main content area, there are two buttons: 'Closed Accounts' and 'Print'. On the left side, there is a sidebar with a menu including 'Accounts Summary', 'Savings Accounts', 'Current/Over Draft Accounts', 'Term Deposits', 'Loan Accounts', and 'Cheque Status'. At the bottom left, there are promotional banners for 'Special Housing Loan Schemes' and 'Insurance & Investments'.



Frequently Asked Questions

Why is SBI issuing the SBI Security Device to all SBI customers?

SBI is committed to provide safe and simple internet banking to all SBI customers. The SBI Security Device is the latest technology in online security, and we have adopted this to ensure the security of your online banking.

What happens if I lose or damage my SBI Security Device?

If you lose or damage your SBI Security Device, please call our customer care (number is given on the last page of this user manual) to order a replacement device. Replacements will be charged as per our prevailing tariff.

What happens if my SBI Security Device is stolen?

If someone steals the SBI Security Device, they will still not be able to log on to your internet banking account, as only you know your internet banking username and password.

You should avoid personalizing your SBI Security Device in any way that would allow an individual to know your internet banking username and password.

How long does the battery in the SBI Security Device last?

The battery in your SBI Security Device has been designed to last for three to five years. As soon as your battery begins to run low, the message "BATT" will appear on the LCD screen.

When this happens, please call our customer care number (number is given on the last page of this user manual) to have a replacement device sent to your correspondence address, absolutely free of charge.



Can I use my SBI Security Device while travelling abroad?

Yes, you can use it anywhere in the world.

Can I use my SBI Security Device for my SBI accounts in India?

As of now, the SBI Security Device is for all your accounts with SBI Singapore only. For SBI accounts in India, with internet banking, the existing username and password will continue.

CUSTOMER CARE NUMBER

SBI Singapore + 65 724 7464 (Toll-Free)