



open

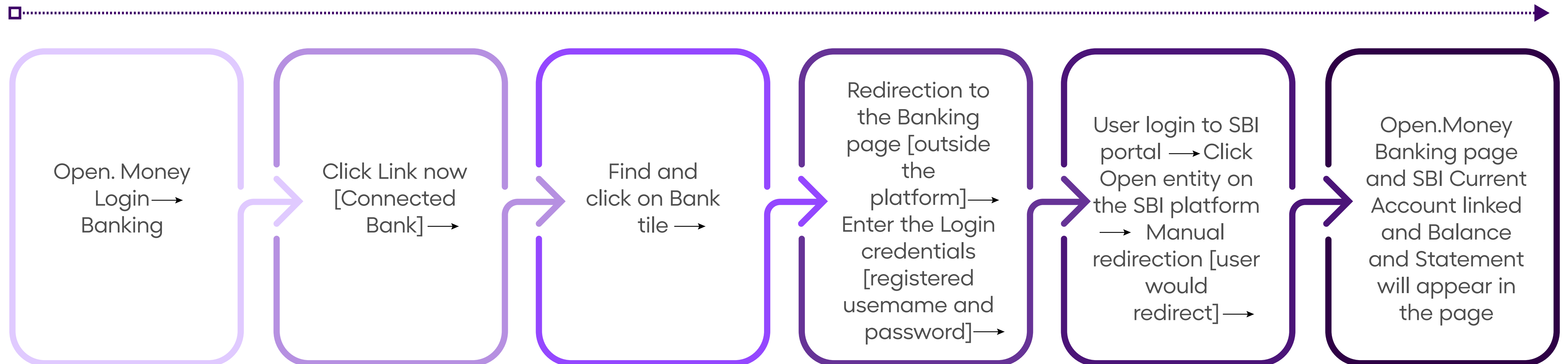
Linking SBI Current Account to Open Money

SBI Connected Banking for Businesses

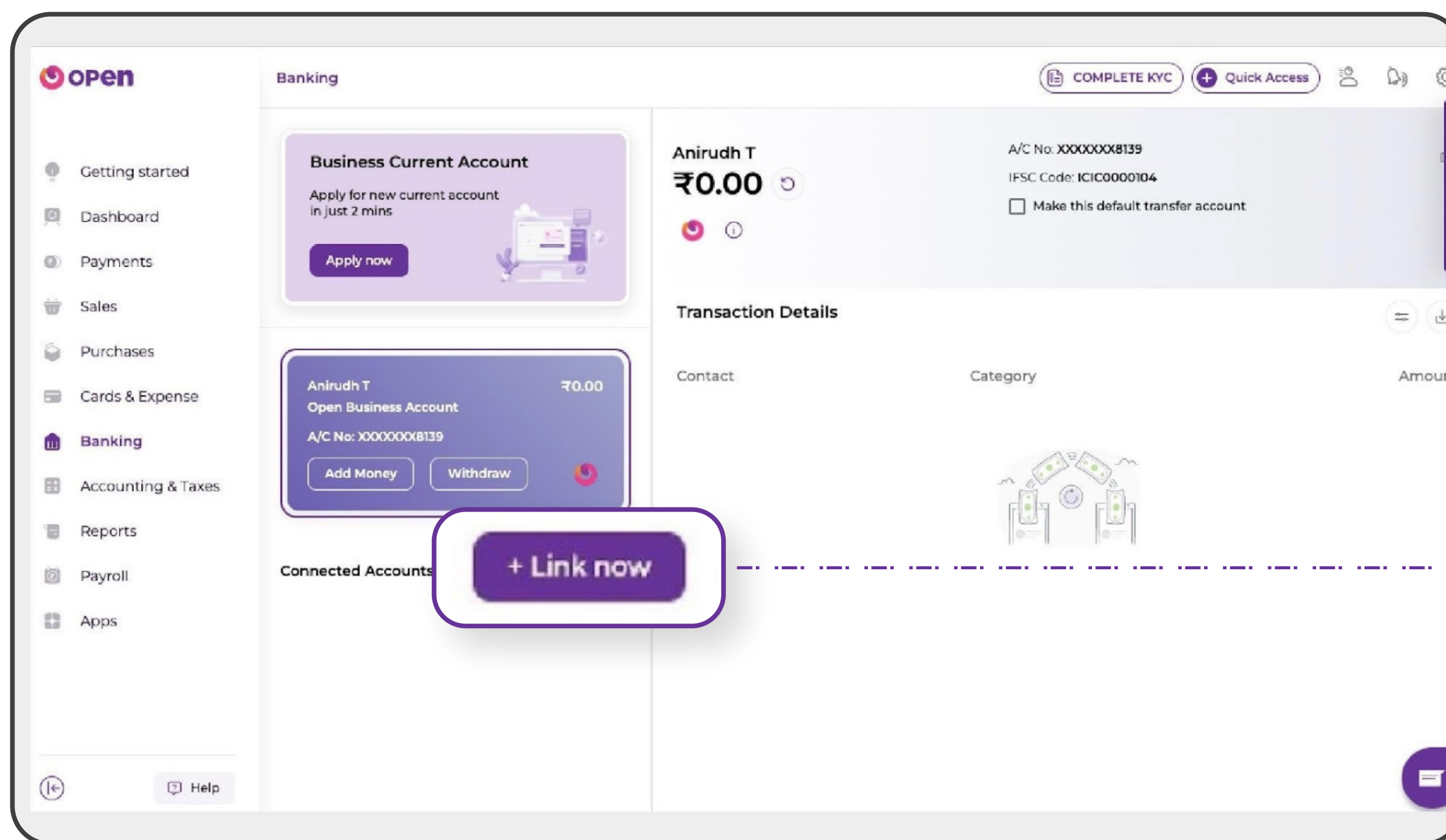
User flow

Start of the Journey

End of the Journey



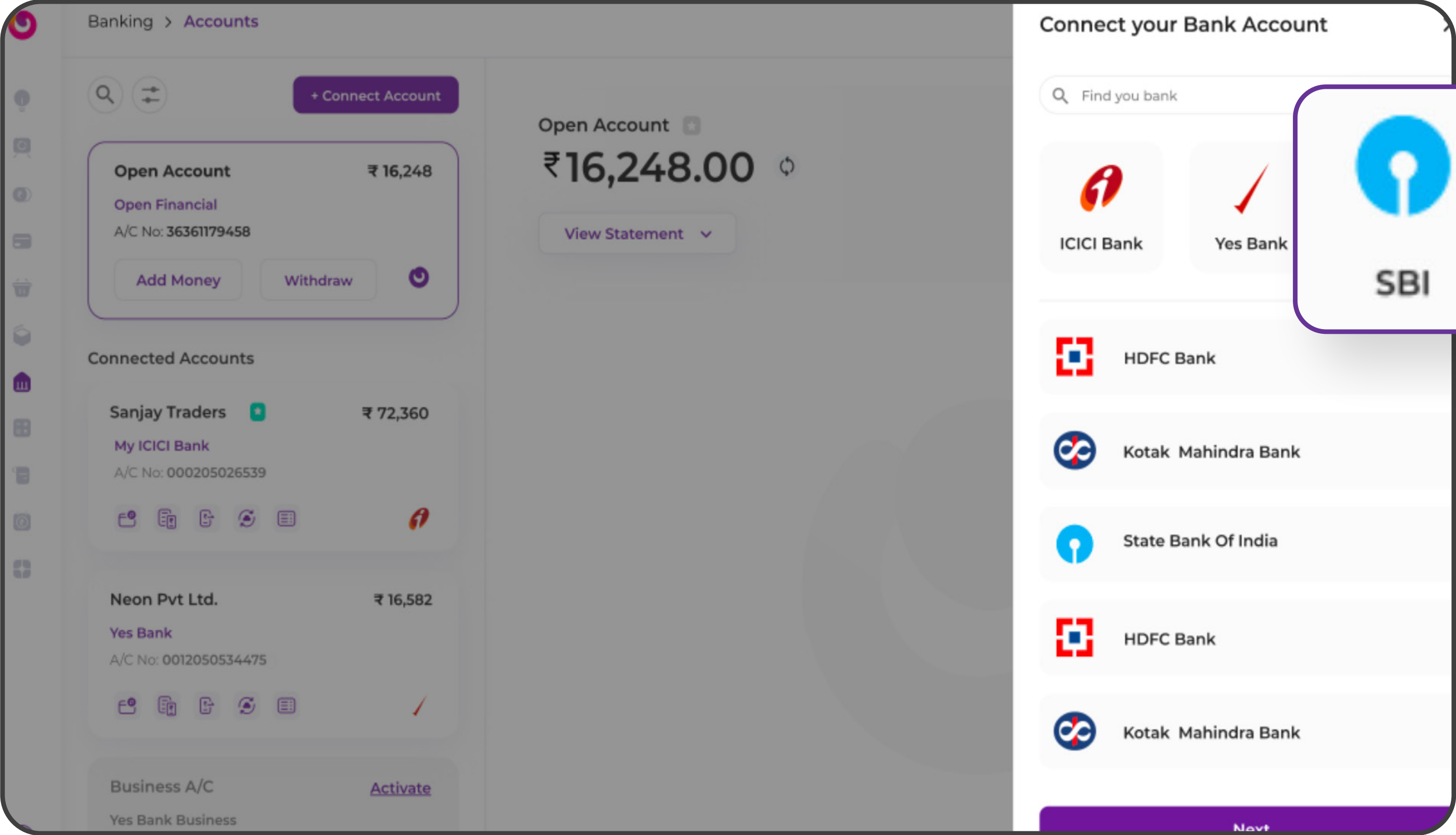
Initiate linking on Open Money



- > Log in to Open Money and go to Banking page.
- > Click on Link Now to initiate linking of SBI current account.

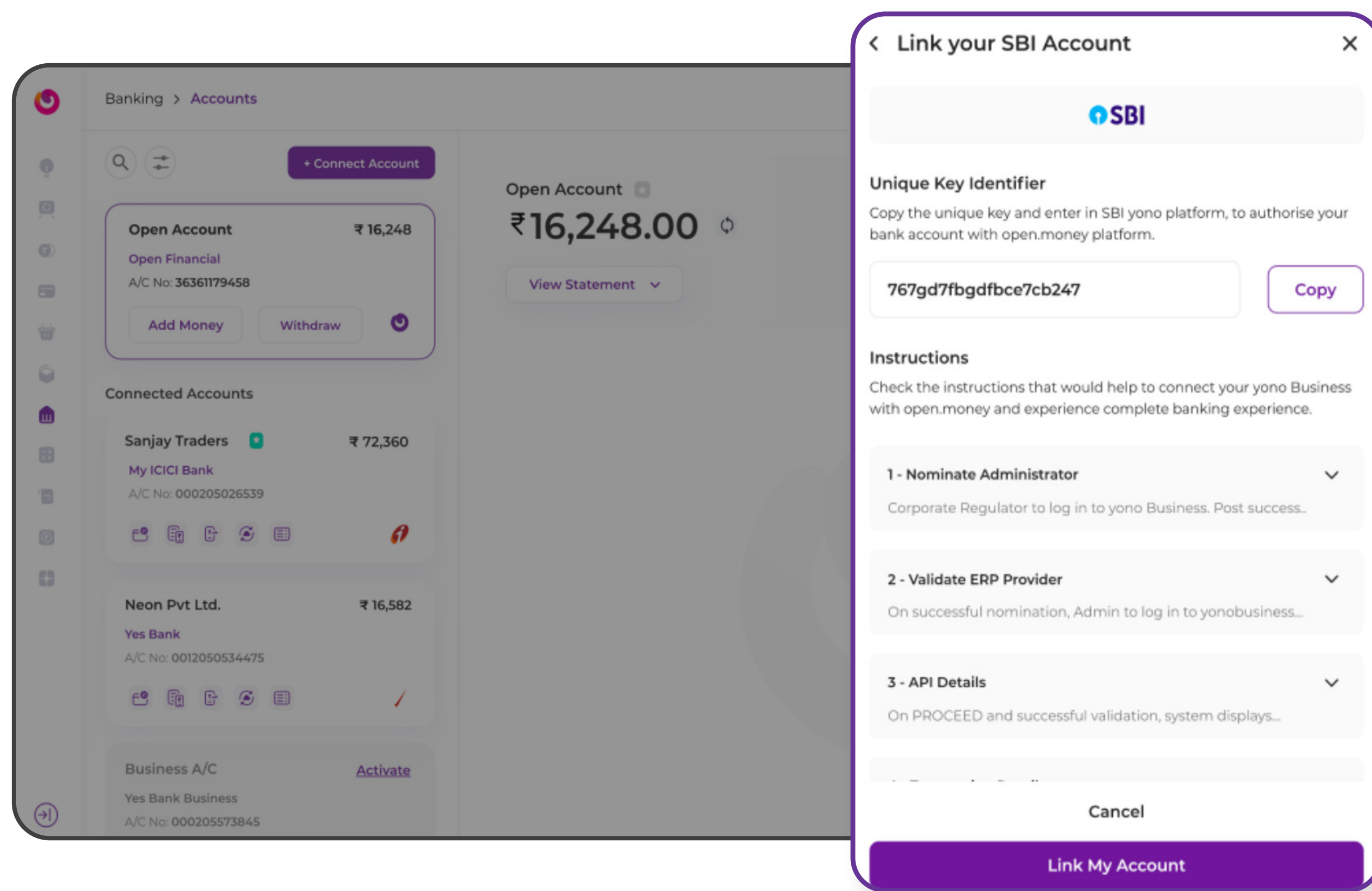


open



➤ Select SBI in the right-hand side panel that opens up.

Generate unique code to link Open Money on SBI



Further instructions for completing the account linking are displayed.

A Unique Key Identifier is displayed – this key is to be entered on the SBI platform to complete the linking.

Click Copy and make a note of the key.

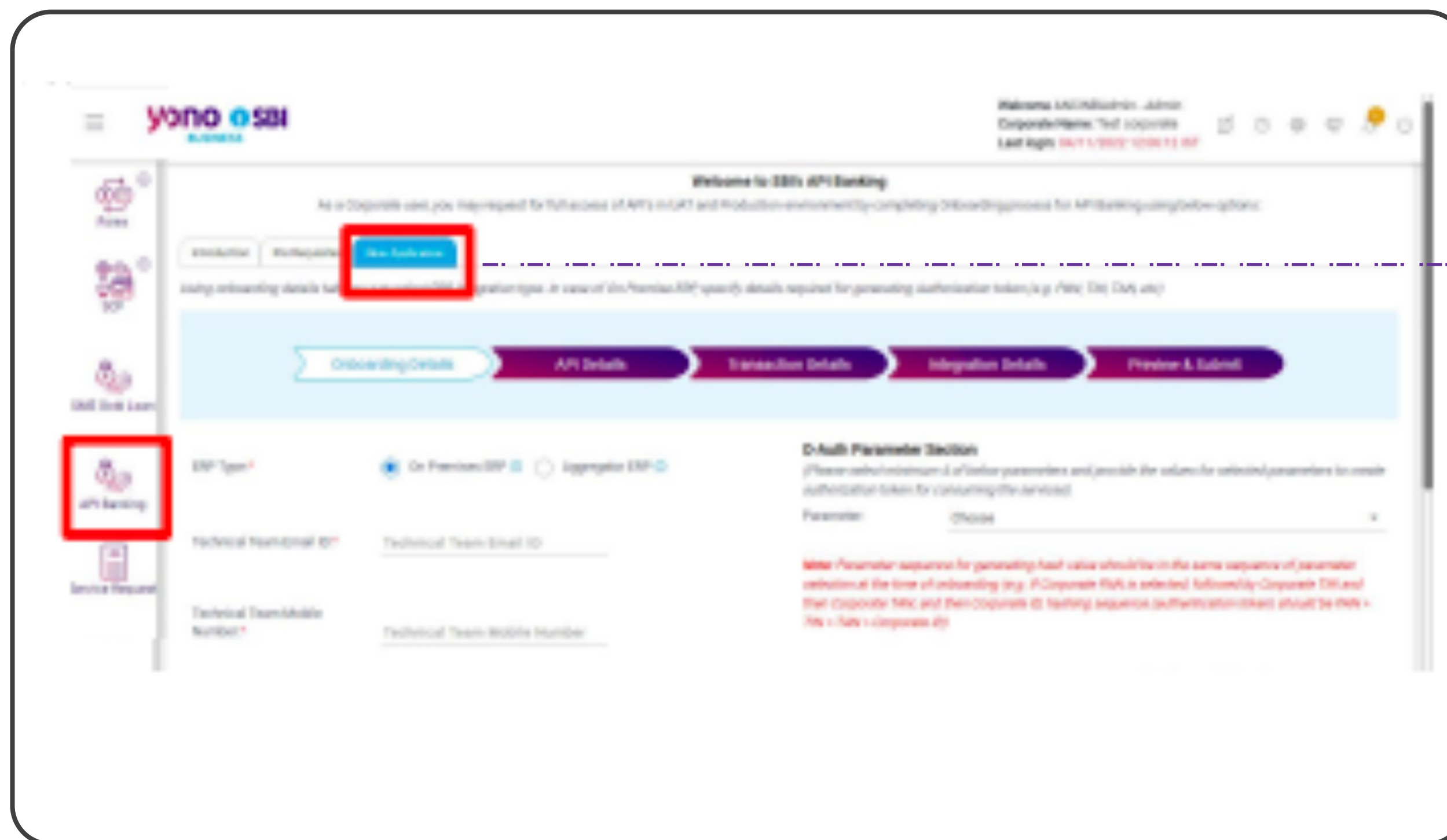
Login to SBI Business Platform



User with Administrator role*
needs to log in to the SBI platform
to complete the linking.

* In case of Vistaar account, the Regulator needs to nominate
an Administrator to complete linking process.

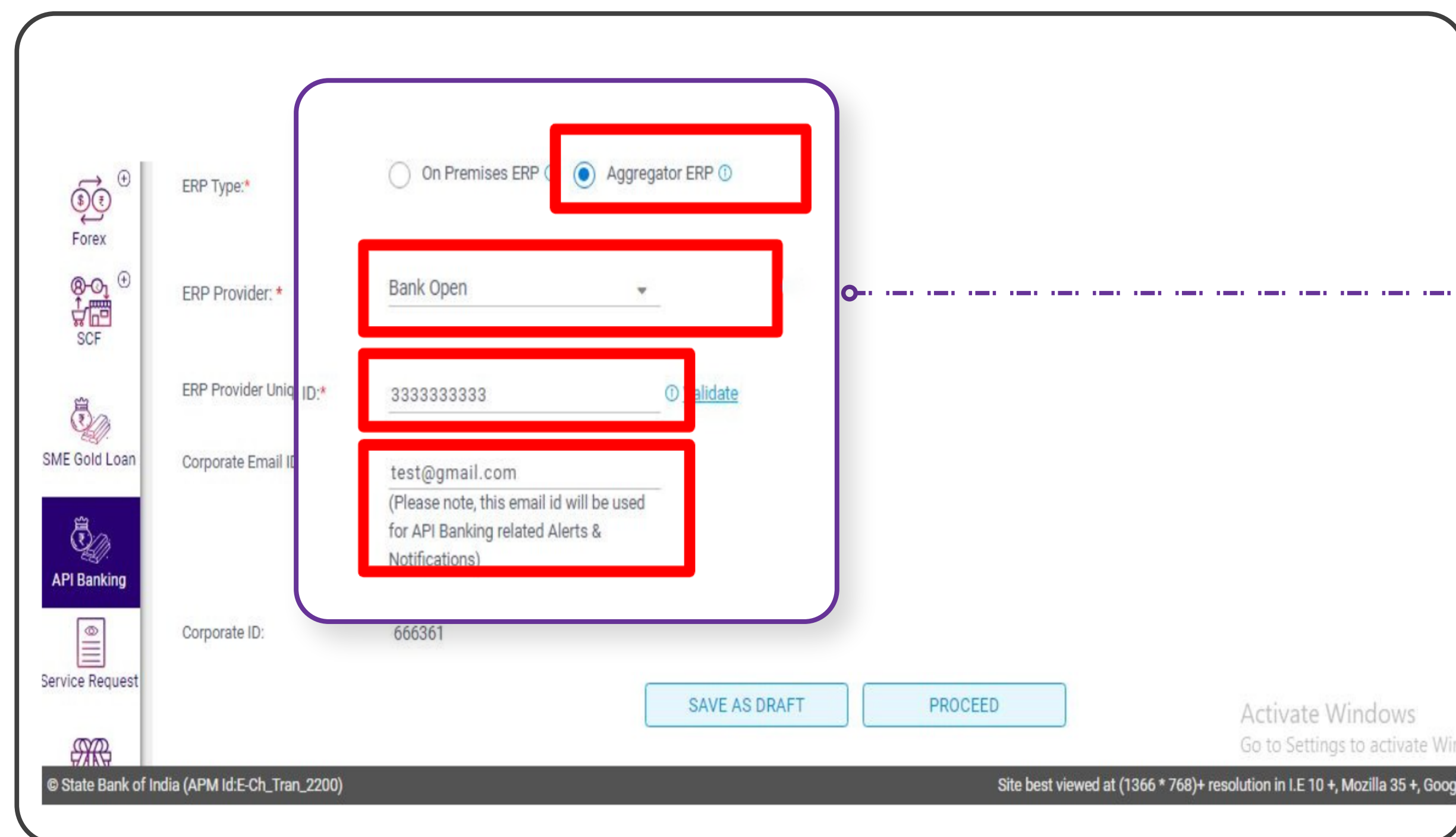
Initiate linking on SBI



➤ Click on API Banking option in the left-hand menu.

Select New Application tab on the screen that opens up.

Provide onboarding details



The screenshot shows the 'Provide onboarding details' form. The 'ERP Type' field is set to 'Aggregator ERP'. The 'ERP Provider' field is set to 'Bank Open'. The 'ERP Provider Unique ID' field contains '3333333333'. The 'Corporate Email ID' field contains 'test@gmail.com'. The 'Corporate ID' field contains '666361'. The form has 'SAVE AS DRAFT' and 'PROCEED' buttons at the bottom. A dashed line connects the 'Bank Open' dropdown to step 2 of the instructions.

1

In the ERP Type field, select Aggregator ERP.

2

In the ERP Provider field, select Bank Open from the drop-down list.

3

In the ERP Provider Unique ID field, enter the Unique Key Identifier generated on the Open Money platform.

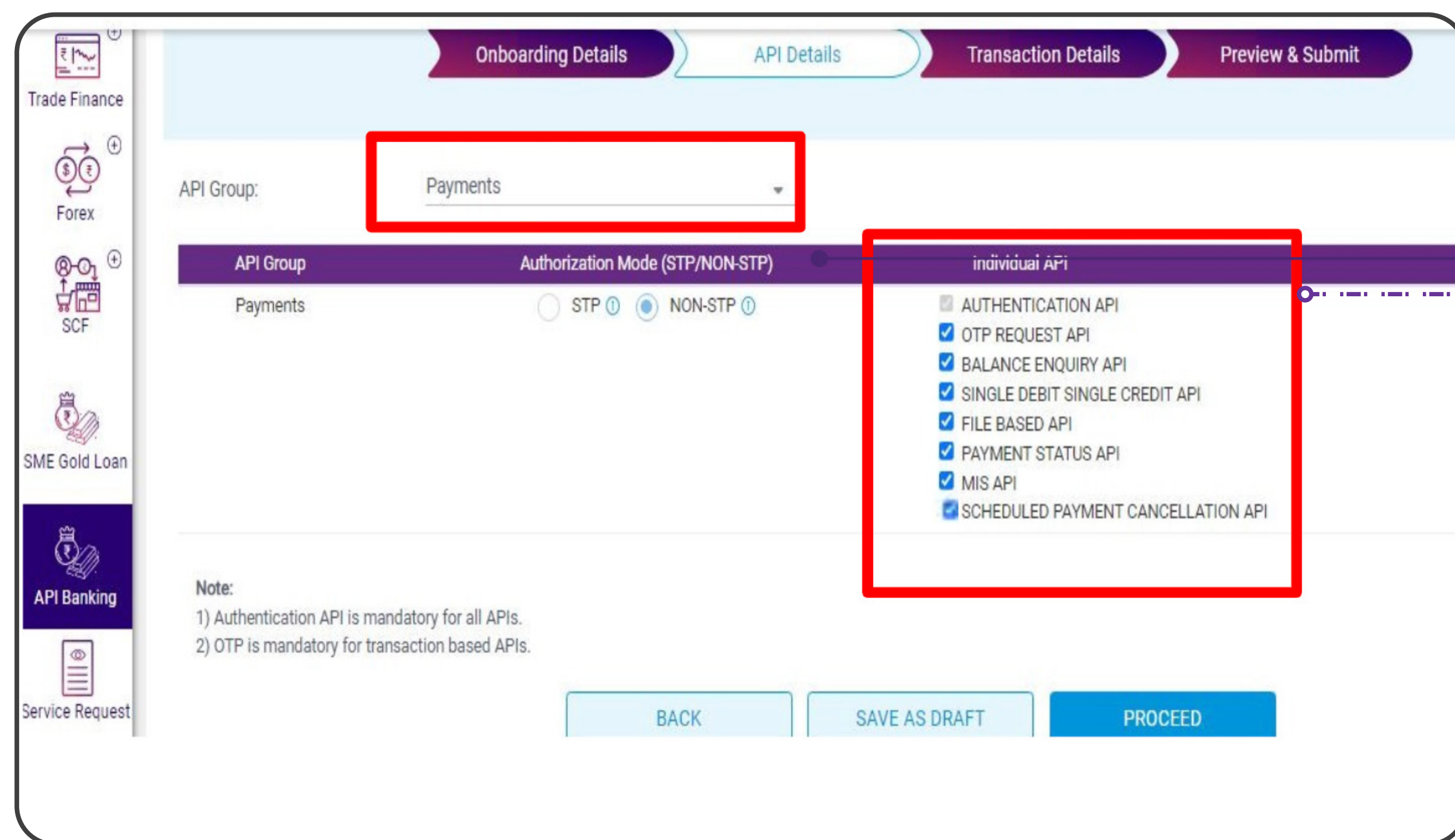
4

In the Corporate Email ID field, enter the business email ID on which you wish to receive all alerts and notifications related to your SBI + Open Money transactions.

5

Click Proceed.

Select API authorisation



Onboarding Details | **API Details** | Transaction Details | Preview & Submit

API Group: Payments

API Group	Authorization Mode (STP/NON-STP)	Individual API
Payments	☐ STP ① ☒ NON-STP ①	☐ AUTHENTICATION API ☒ OTP REQUEST API ☒ BALANCE ENQUIRY API ☒ SINGLE DEBIT SINGLE CREDIT API ☒ FILE BASED API ☒ PAYMENT STATUS API ☒ MIS API ☒ SCHEDULED PAYMENT CANCELLATION API

Note:
 1) Authentication API is mandatory for all APIs.
 2) OTP is mandatory for transaction based APIs.

BACK | SAVE AS DRAFT | PROCEED

1

In the API Group field, select Payments from the drop-down menu.

2

Under Authorisation Mode select Non-STP (this means that every payout initiated on Open Money needs to be authorised on SBI for execution). STP mode is currently not enabled for SBI transactions on Open Money.

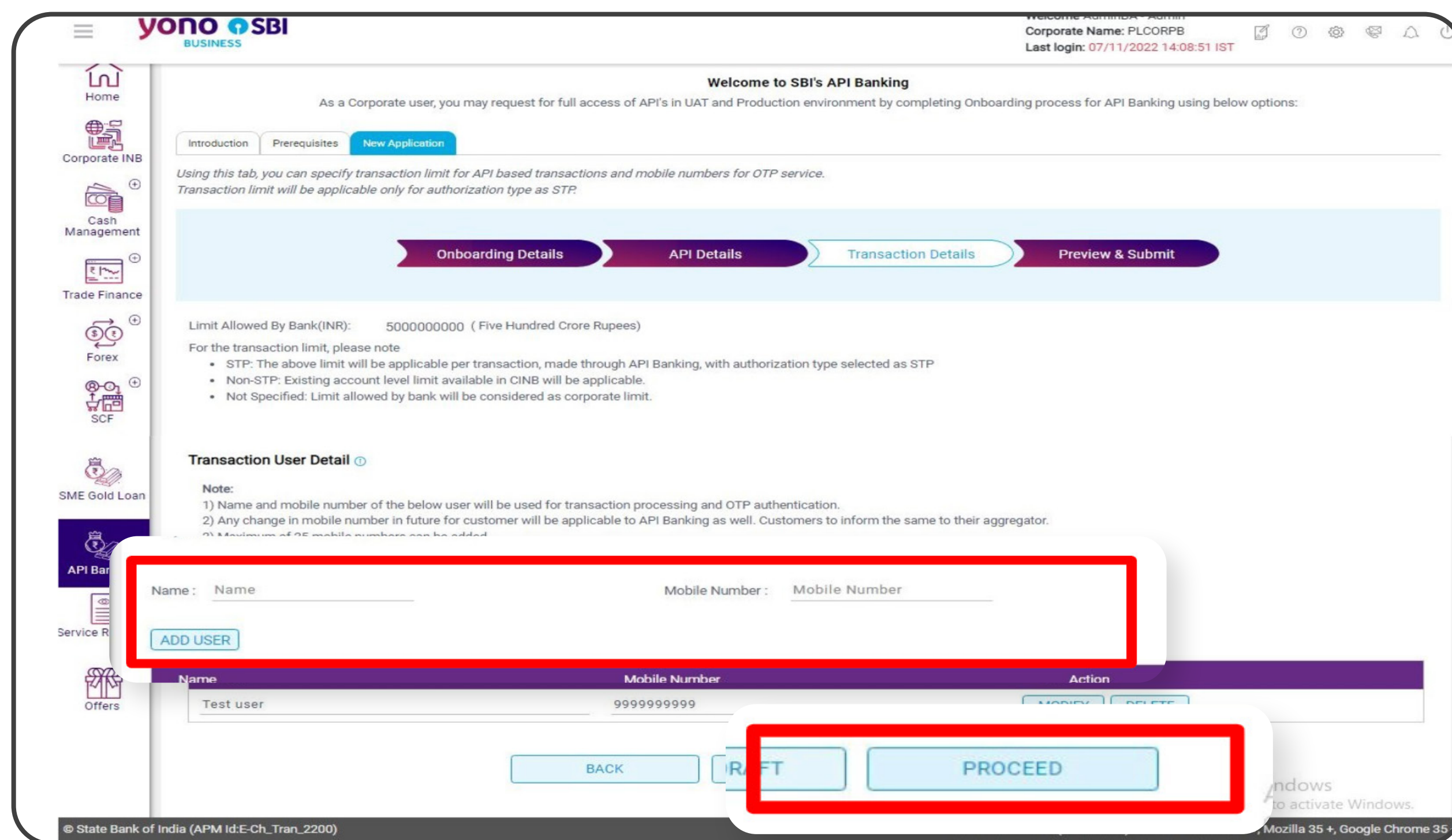
3

Under Individual APIs, select all available APIs. Authentication API is auto-selected.

4

Click Proceed.

Provide transaction details



© State Bank of India (APM Id:E-Ch_Tran_2200)

1

The Transaction Details page displays the total transaction limit allowed by the bank for payouts on Open Money.

2

Under Transaction User Detail, add Name and Mobile Number of one user who can initiate payouts from this account on Open Money.

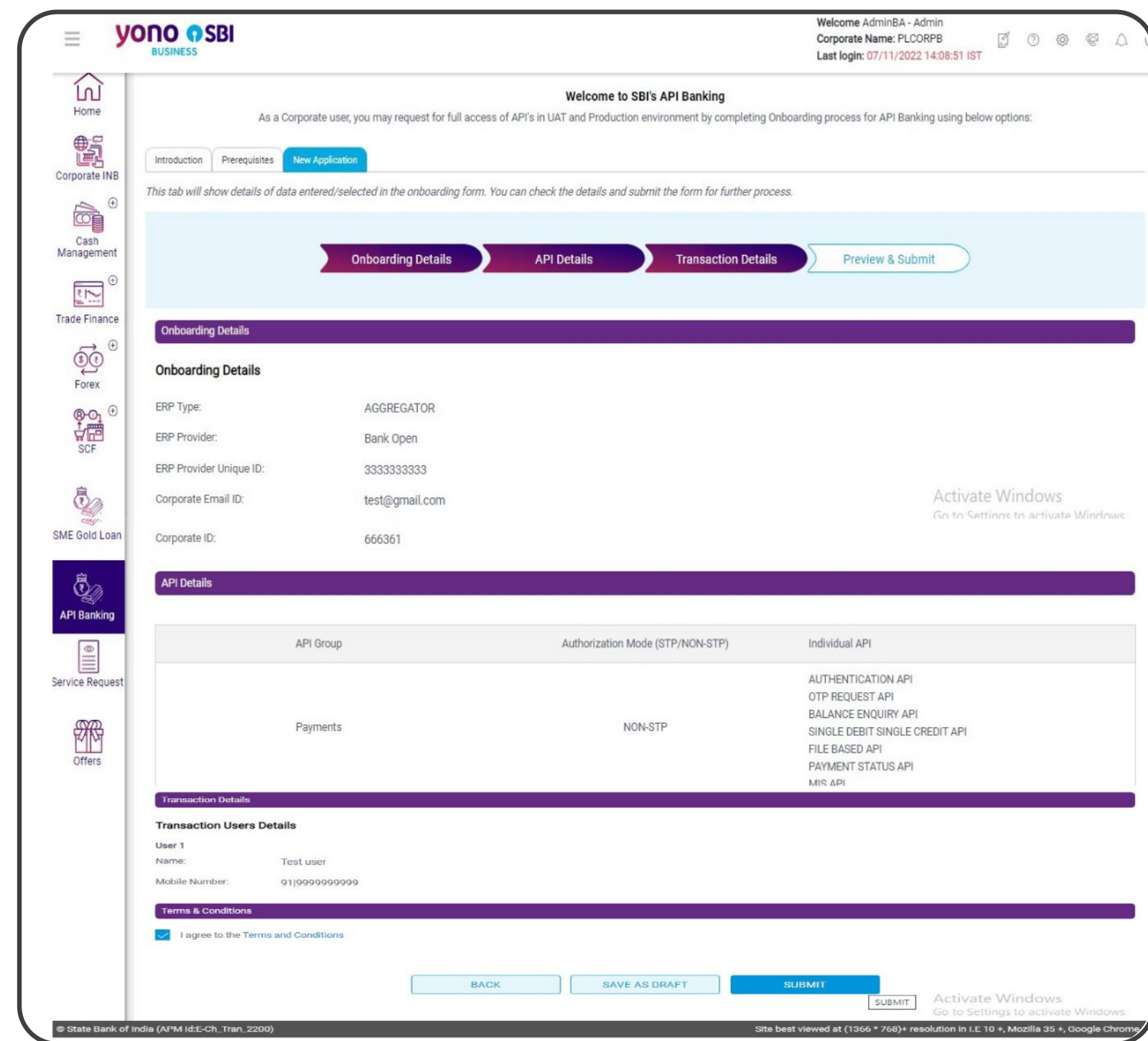
3

Transaction authorisation OTP will be received on the number provided here.

4

Click Proceed.

Accept terms & conditions



The screenshot shows the 'Preview & Submit' step of the SBI API Banking onboarding process. The interface includes a sidebar with navigation options like Home, Corporate INB, Cash Management, Trade Finance, Forex, SCF, SME Gold Loan, API Banking (selected), Service Request, and Offers. The main content area displays a progress bar with four steps: Onboarding Details, API Details, Transaction Details, and Preview & Submit. Below the progress bar, the 'Onboarding Details' section shows fields for ERP Type (AGGREGATOR), ERP Provider (Bank Open), ERP Provider Unique ID (333333333), Corporate Email ID (test@gmail.com), and Corporate ID (666361). The 'API Details' section contains a table with columns for API Group, Authorization Mode (STP/NON-STP), and Individual API. The 'Transaction Users Details' section shows fields for User Name (Test user) and Mobile Number (91999999999). At the bottom, there is a 'Terms & Conditions' section with a checkbox labeled 'I agree to the Terms and Conditions' which is checked. Navigation buttons at the bottom include BACK, SAVE AS DRAFT, and SUBMIT.

API Group	Authorization Mode (STP/NON-STP)	Individual API
Payments	NON-STP	AUTHENTICATION API
		OTP REQUEST API
		BALANCE ENQUIRY API
		SINGLE DEBIT SINGLE CREDIT API
		FILE BASED API
		PAYMENT STATUS API
		MIS API

1

On the Preview & Submit page, review the details.

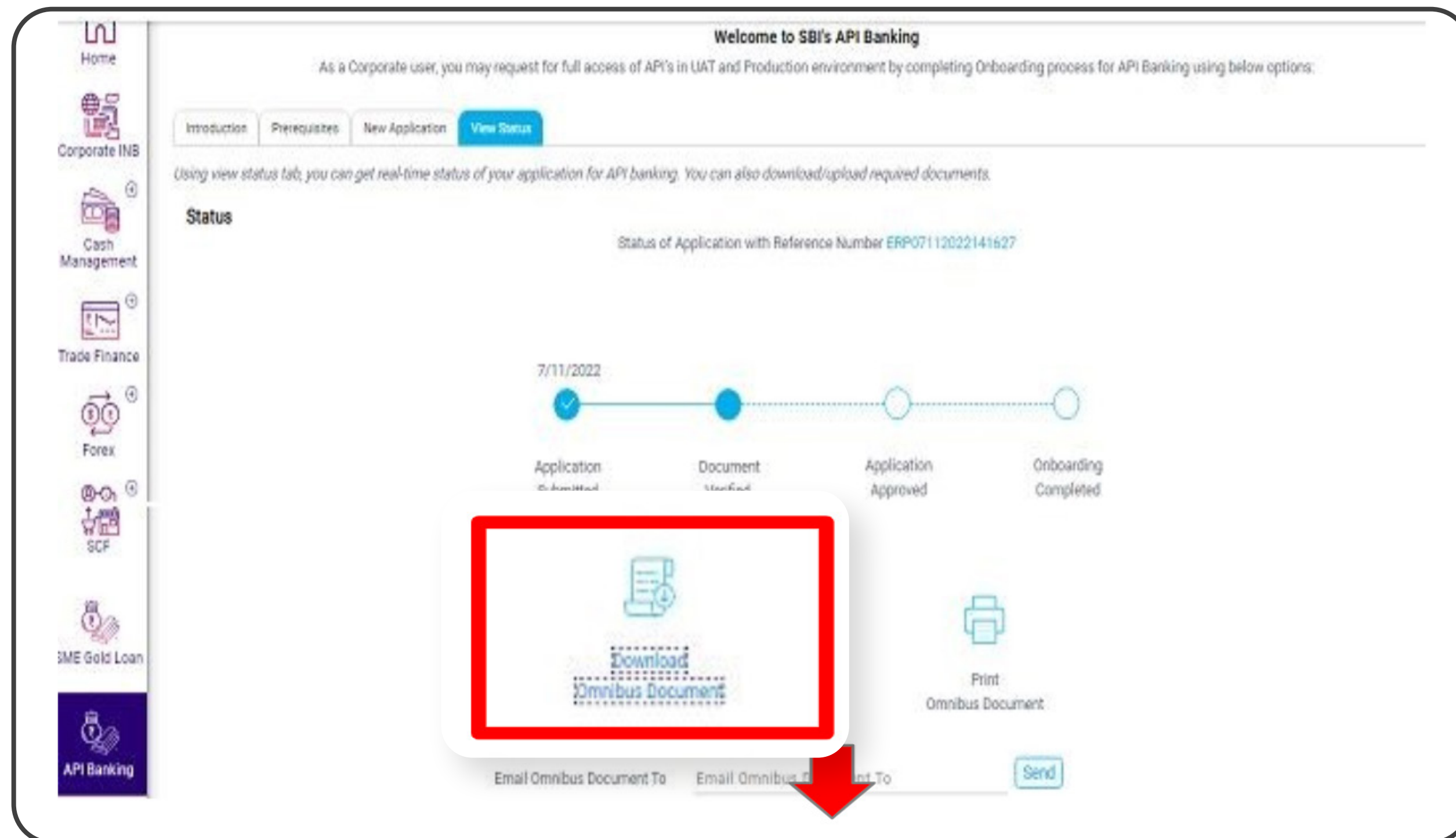
2

Select the I agree to the terms and conditions checkbox

3

Click Submit

Download Omnibus document



1

On successful submission, the View Status page displays the updated status of the application.

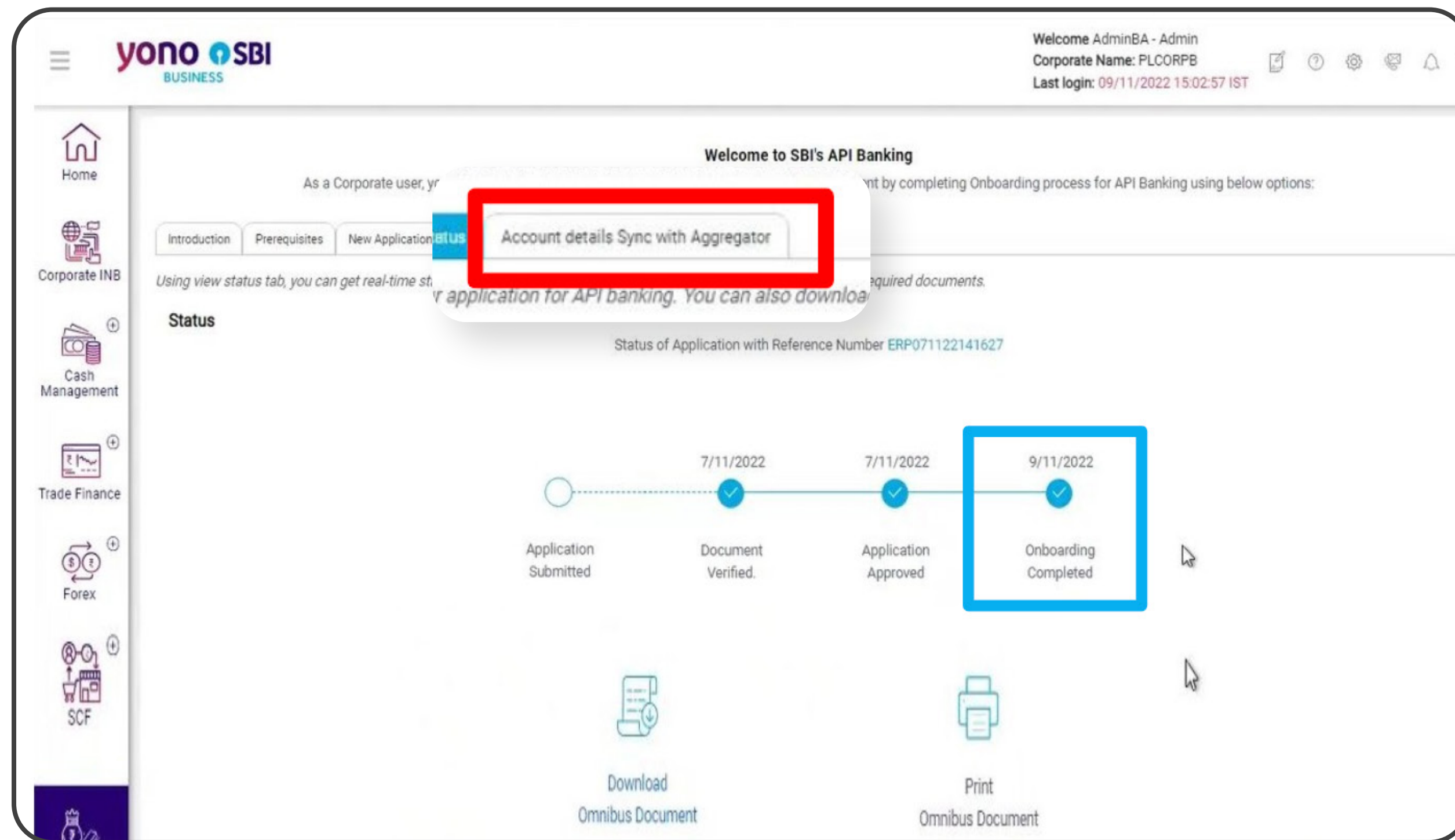
2

Download the Omnibus document for submission to the branch for approval.

3

Print and submit the omnibus document along with board resolution and signatures of authorised signatories at your branch.

Sync account post approval

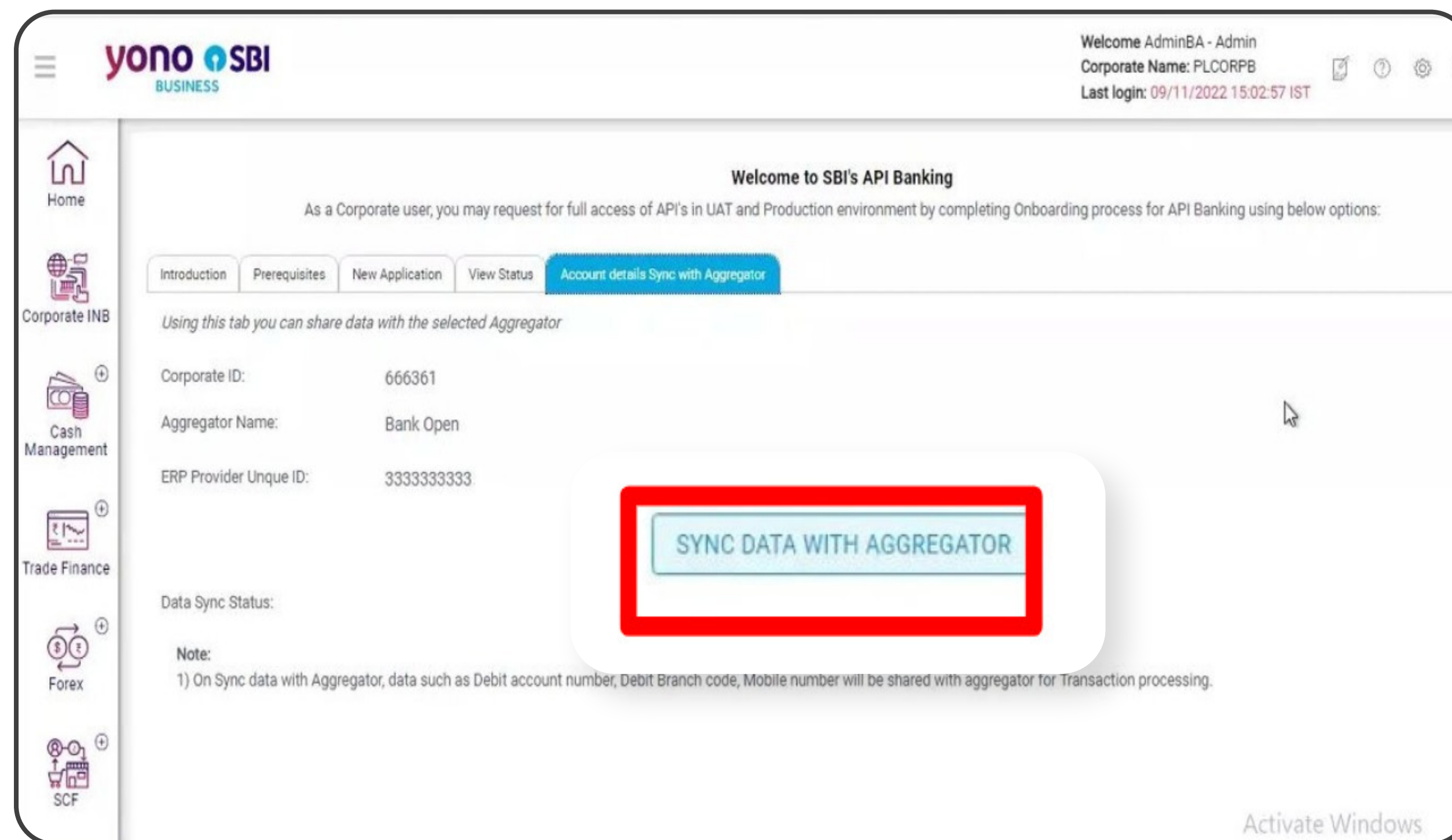


The screenshot displays the Yono SBI Business API Banking interface. The top navigation bar includes the Yono SBI logo and user information: "Welcome AdminBA - Admin", "Corporate Name: PLCORPB", and "Last login: 09/11/2022 15:02:57 IST". The main content area is titled "Welcome to SBI's API Banking" and provides instructions for corporate users. A red box highlights the "Account details Sync with Aggregator" tab in the navigation menu. Below this, the "Status" section shows the application progress for reference number ERP071122141627. The progress bar indicates four steps: "Application Submitted", "Document Verified.", "Application Approved", and "Onboarding Completed". The "Onboarding Completed" step is highlighted with a blue box and a checkmark, indicating the final status. Below the progress bar, there are icons for "Download Omnibus Document" and "Print Omnibus Document".

1 Once application is approved by the branch, the View Status page displays updated status as Onboarding Completed.

2 A new tab Account Details Sync with Aggregator is displayed.

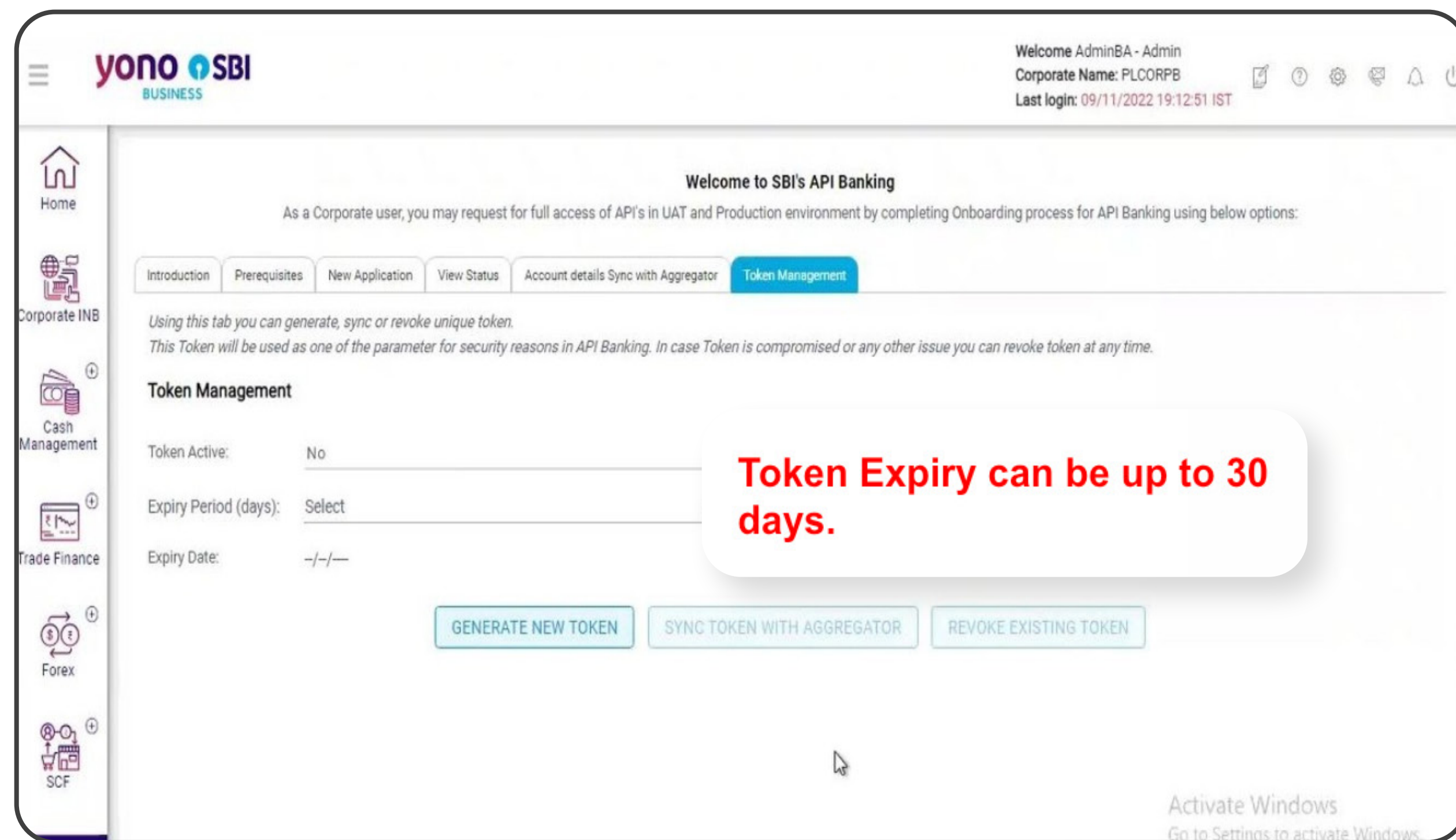
Sync account post approval



1 On the Account Details Sync with Aggregator tab, click Sync Data with Aggregator

2 Upon successful data sync with Open Money, the Token Management Tab is displayed.

Generate token



The screenshot shows the 'Token Management' tab in the SBI API Banking interface. The page title is 'Welcome to SBI's API Banking'. A welcome message for 'AdminBA - Admin' is displayed at the top right, along with the corporate name 'PLCORPB' and the last login time '09/11/2022 19:12:51 IST'. The main content area is titled 'Token Management' and contains a form with the following fields:

- Token Active:** No
- Expiry Period (days):** Select
- Expiry Date:** --/--

Below the form are three buttons: 'GENERATE NEW TOKEN', 'SYNC TOKEN WITH AGGREGATOR', and 'REVOKE EXISTING TOKEN'. A red text overlay on the form states: 'Token Expiry can be up to 30 days.' The left sidebar contains navigation links for Home, Corporate INB, Cash Management, Trade Finance, Forex, and SCF. The bottom of the page has a watermark for 'Activate Windows'.

1

The Administrator needs to generate tokens periodically to keep the connection between your current account and Open Money active.

2

On the Token Management tab, set expiry period as 30 days.

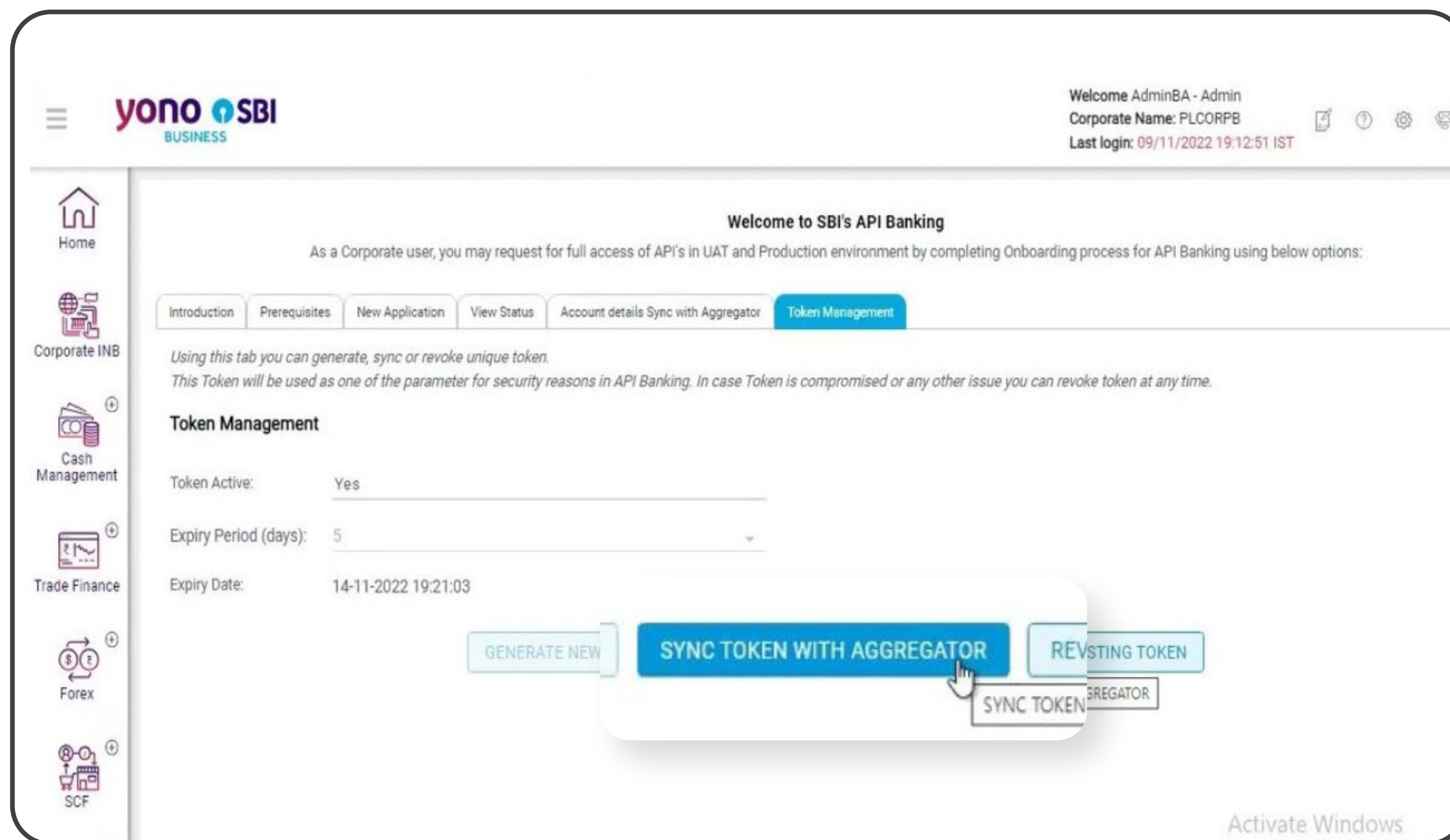
3

Click Generate New Token.

4

A success message is displayed. Click OK to continue.

Sync token



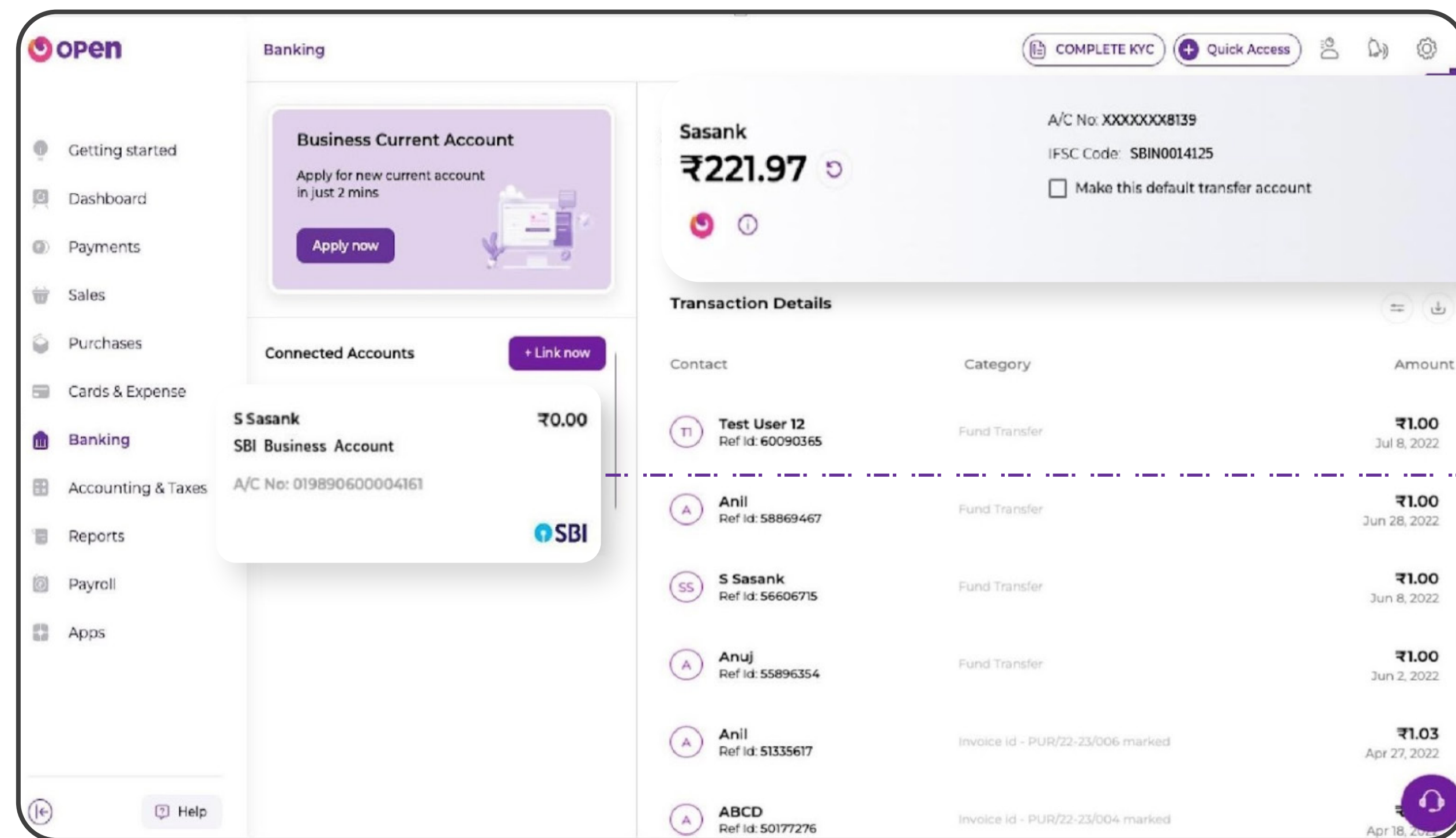
1

Click Sync Token with Aggregator.

2

A success message is displayed. Click OK to continue.

Current account linked successfully



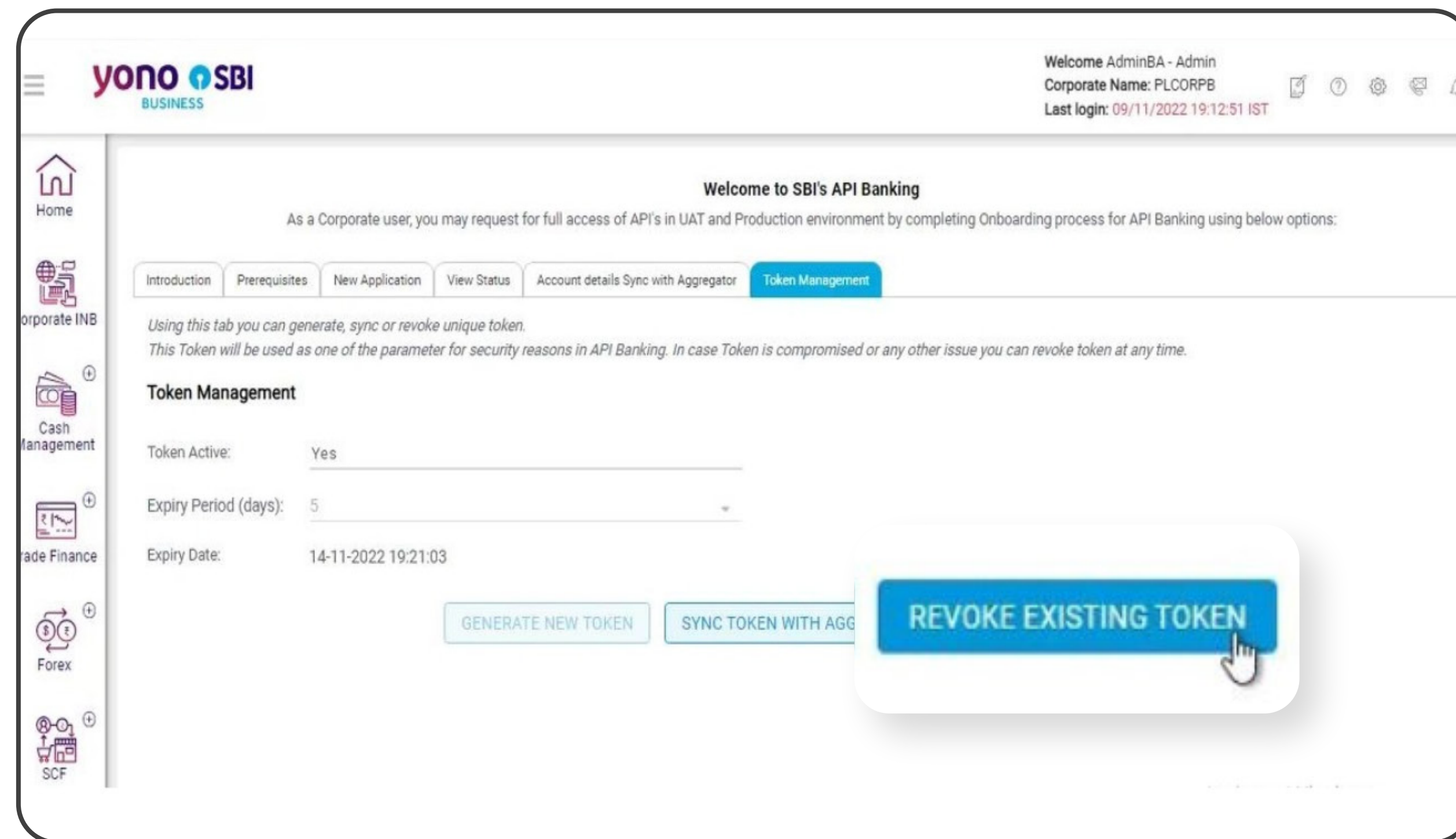
The screenshot displays the Open Banking interface. On the left, a sidebar lists navigation options: Getting started, Dashboard, Payments, Sales, Purchases, Cards & Expense, Banking (highlighted), Accounting & Taxes, Reports, Payroll, and Apps. The main content area is titled 'Banking' and features a 'Business Current Account' card with an 'Apply now' button. Below this, the 'Connected Accounts' section shows the linked 'S Sasank SBI Business Account' with a balance of ₹0.00 and account number A/C No: 019890600004161. A top navigation bar includes 'COMPLETE KYC', 'Quick Access', and user profile icons. A large purple box highlights the account details: 'Sasank ₹221.97', 'A/C No: XXXXXXXX8139', 'IFSC Code: SBIN0014125', and a checkbox for 'Make this default transfer account'. Below this, a 'Transaction Details' table lists recent transactions.

Contact	Category	Amount
Test User 12 Ref Id: 60090365	Fund Transfer	₹1.00 Jul 8, 2022
Anil Ref Id: 58869467	Fund Transfer	₹1.00 Jun 28, 2022
S Sasank Ref Id: 56606715	Fund Transfer	₹1.00 Jun 8, 2022
Anuj Ref Id: 55896354	Fund Transfer	₹1.00 Jun 2, 2022
Anil Ref Id: 51335617	Invoice id - PUR/22-23/006 marked	₹1.03 Apr 27, 2022
ABCD Ref Id: 50177276	Invoice id - PUR/22-23/004 marked	₹1.03 Apr 18, 2022

1

Log in to your Open Money account and open the Banking page. Your connected SBI current account is displayed, along with the balance and transaction details.

Revoke token



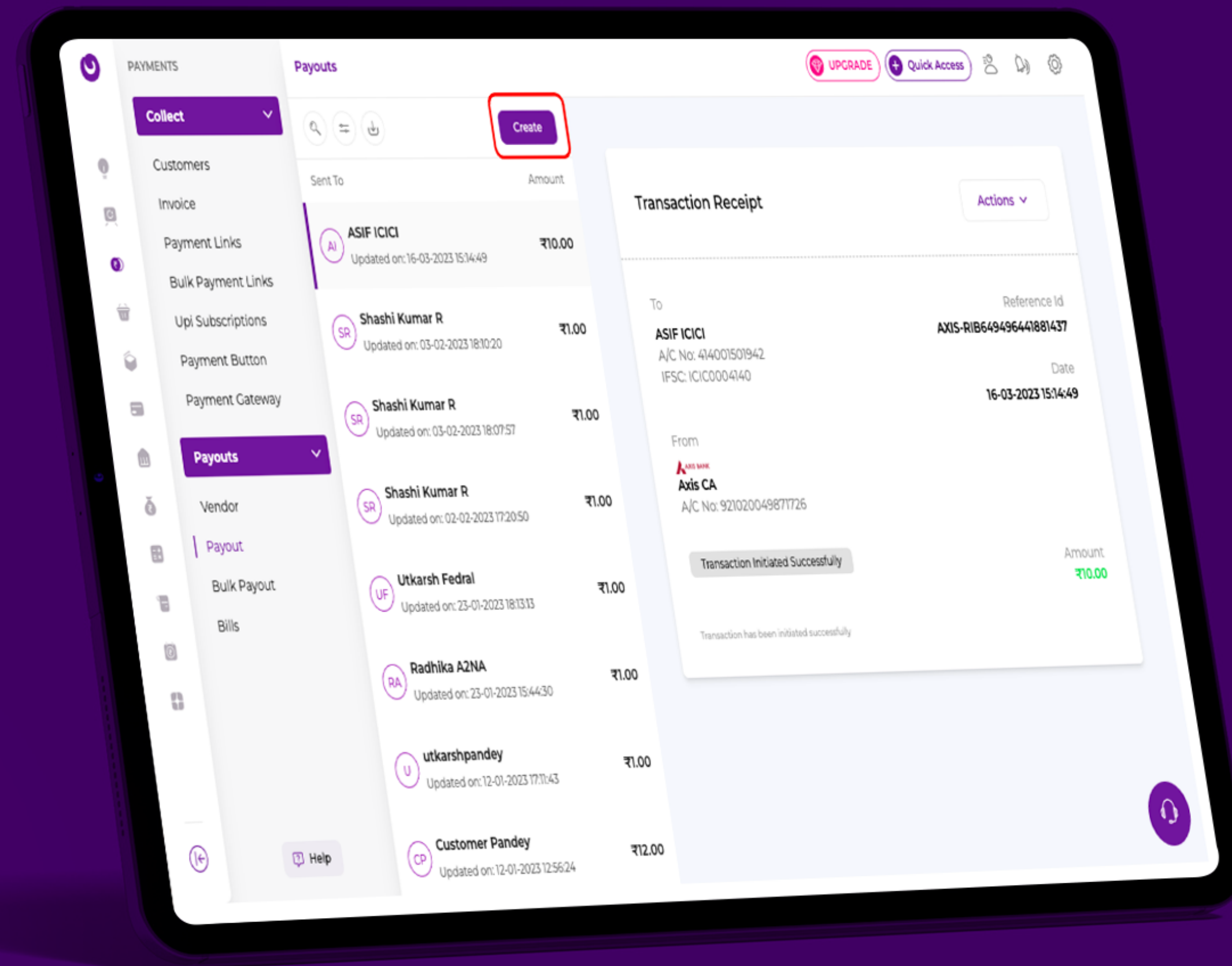
1

The token for connecting your SBI current account to Open Money can be revoked at any time. Access the Token Management tab and click on Revoke Existing Token.

2

A warning message is displayed informing you that no new transactions can be executed on Open Money until a new token is generated. Click Yes to confirm

Making a Payout from Open Money after linking SBI Current Account



Create Payout

UPGRADE

Quick Access

Transaction Receipt

Actions

Payments

Collect

Customers

Invoice

Payment Links

Bulk Payment Links

UPI Subscriptions

Payment Button

Payment Gateway

Payouts

Vendor

Payout

Bulk Payout

Bills

Help

Payouts

Sent To

AI

ASIF ICICI

Updated on: 16-03-2023 15:14:49

₹10.00

SR

Shashi Kumar R

Updated on: 03-02-2023 18:10:20

₹1.00

SR

Shashi Kumar R

Updated on: 03-02-2023 18:07:57

₹1.00

SR

Shashi Kumar R

Updated on: 02-02-2023 17:20:50

₹1.00

UF

Utkarsh Fedral

Updated on: 23-01-2023 18:13:13

₹1.00

RA

Radhika A2NA

Updated on: 23-01-2023 15:44:30

₹1.00

U

utkarshpandey

Updated on: 12-01-2023 17:11:43

₹1.00

CP

Customer Pandey

Updated on: 12-01-2023 12:56:24

₹12.00

Transaction Receipt

To

ASIF ICICI

A/C No: 414001501942

IFSC: ICIC0004140

Reference Id

AXIS-RIB649496441881437

Date

16-03-2023 15:14:49

From

Axis CA

A/C No: 921020049871726

Transaction Initiated Successfully

Amount

₹10.00

Transaction has been initiated successfully

Create

UPGRADE

Quick Access

Payments > Fund Transfer

Collect

Customers

Invoice

Payment Links

Bulk Payment Links

UPI Subscriptions

Payment Button

Payment Gateway

Payouts

Vendor

Payout

Bulk Payout

Bills

Help

Select Account

State Bank of India -

Select Contact

ASIF ICICI

Amount *

₹ 10

A/c Balance : ₹24,42,320.72

Mode of payment *

IMPS

Expense Category (Optional)

Next

Add Notes

Welcome : CURATE HEALTH TECHNOLOGIES PRIVATE LIMITED
(5306407) Know More
Vandana P P

Quick Links >

21-Feb-2023 [11:19 AM IS]

My Accounts

Payments / Transfers

Manage Transactions

e-Fixed Deposit

e-Services

Profile

DEMAT/ASBA

Reports

e-Tax

You are here: / [Manage Transactions](#) / [Bulk Echeques Inbox](#)

Bulk Echeques Inbox

The Bulk Inbox displays e-PayOrders for transactions uploaded in files. Select the e-PayOrders you wish to authorize.

1 Item Found

1 - 1 Items displayed

☒	e-PayOrder No.	Debit Account No.	Beneficiary	E-pay Order Date	Amount
☒	25190	00000041482437740	Curate Health Tech Pvt Lmt	20-Feb-2023	1.00

[View More Details..](#)

Enter the transaction password to authorize the selected e-PayOrders

Transaction Password *
[Forgot Transaction Password](#)

Enter GSTIN (Optional)

- If top up for some Pre paid cards in a transaction file fails due to any reason, the entire file uploaded will not be failed. Partial top of the successful cards in a file will happen and reverse file with details of the successful and failed transactions will be provided in the Uploader Interface "Reports" section. The total amount of failed cards alone will be credited to the Corporate. Corporates should refer to the reverse file and upload the transaction file for the failed cards only.
- Transactions authorized after 8 PM may be reflected in the account statement on the next day. Please check your account statement for the value date of this transaction.
- Our bank does not ask for the details of your account/PIN password. Therefore any one pretending to be asking you for information from the bank/technical team may be fraudulent entities, so please be ware. You should know how to operate net transactions and if you are not familiar you may refrain from doing so. You may seek bank's guidance in this regard. Bank is not responsible for online transactions going wrong.



Payout confirmation on SBI

My Accounts

Payments / Transfers

Manage Transactions

e-Fixed Deposit

e-Services

Profile

DEMAT/ASBA

Reports

e-Tax

You are here: / [Manage Transactions](#) / [Bulk Echeques Inbox](#)

Echeque Confirmation

e-PayOrder authorized successfully. Echeque will be processed shortly.

e-PayOrder Details

e-PayOrder Number

CNACIRHCD4

Transaction Date

20-Feb-2023

Date

20-Feb-2023

PAY

Curate Health Tech Pvt Lmt

RUPEES (in words)

One only

Rs.

1.00

ACCOUNT NO

00000041482437740

STATE BANK OF INDIA

HSR LAYOUT

Vandana P P

Authorizer 1

"CNACIRHCD4"

25190

Actual Debit Amount

1.00

Commission

0.00

Counterfoil Description

Test Description

Transaction Type

NEFT Funds transfer

GSTIN Number

--

[Return to View Inbox Page](#)

Thank You