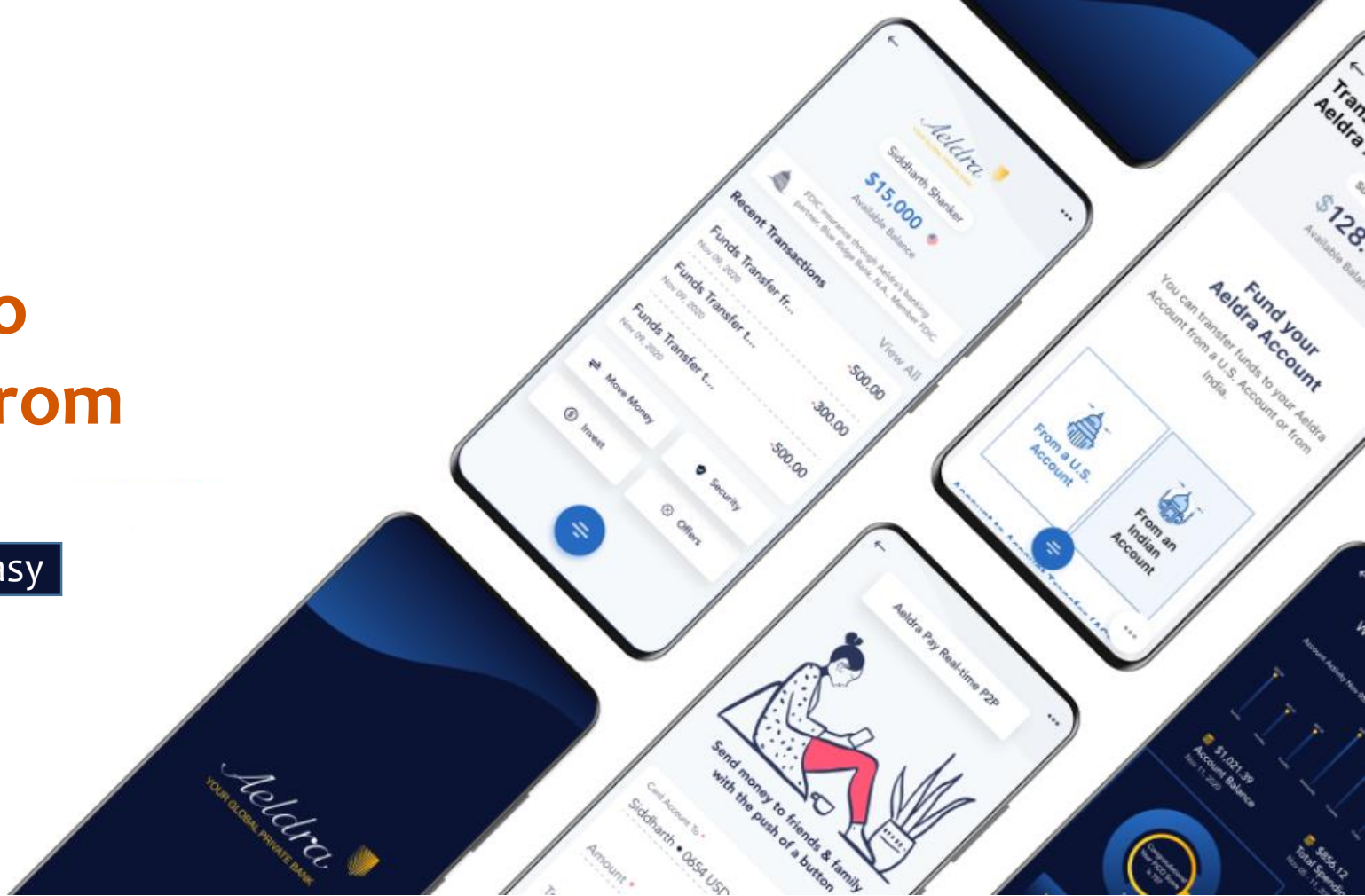




# Your guide to remittance from ICICI Bank

Fund transfer made easy



# STEP 1

Login to the 'ICICI' net banking portal

The screenshot displays the ICICI Bank net banking portal interface. At the top, the ICICI Bank logo is on the left, and navigation links for Banking, Shopping, and a search bar are in the center. On the right, there are links for Watch iPlay demo, a user profile icon, a notification bell, and a Log Out button. Below the top navigation bar, a secondary menu includes Overview, Bank Accounts, Payments & Transfer (highlighted with a red circle), Cards & Loans, Investments & Insurance, and Customer Service. The main content area is divided into several sections: 'Your Financial Journey' with a link to explore next steps; 'Accounts' showing a total balance of ₹665.99 and a 100% savings progress; 'Deposits' with a link to apply for flexible fixed deposits; 'Your Cibil score range' of 744-794; 'My Loans' including Personal Loan and Buy your Dream Home; and 'My Investments' including Mutual Funds. A bottom navigation bar contains links for Bill Payments, Frequent Internet Transactions, and Recent Transactions. A Help button is located in the bottom right corner.

ICICI Bank

Banking Shopping How can I help you? Watch iPlay demo

Log Out

Last logged in : 29/11/2021 16:54:39 IST

OVERVIEW BANK ACCOUNTS PAYMENTS & TRANSFER CARDS & LOANS INVESTMENTS & INSURANCE CUSTOMER SERVICE

Your Financial Journey  
Here are your next steps avail benefits up to 20 and more here.  
Explore now

Services

- Increase Debit Card Limit
- Upgrade your Debit Card
- Generate Card PIN
- Block or Unblock ATM/Debit Card
- Subscribe to Email Statement
- Stop Cheque
- Change your address

Accounts Show Balance: On

Total Balance

Savings ₹665.99  
Deposits ₹0.00

100%

Savings \*\*2982  
View statement  
Upgrade your Debit card

Deposits  
Get flexible Fixed Deposit tenures with amount starting as low as ₹10,000  
Apply now

Your Cibil score range  
744 - 794  
Get Actual Score

My Loans

- Personal Loan Starting @11.25% p.a.
- Buy your Dream Home Higher Eligibility and lower EMI

My Investments

- Mutual Funds

View your spendings Manage limits Recharge now Send money Open iWish Debit/ATM card

Bill Payments Frequent Internet Transactions Recent Transactions

Help

## STEP 2

Choose 'PAYMENTS & TRANSFERS' and click on 'Fund Transfer'

The screenshot displays the ICICI Bank website interface. At the top, the ICICI Bank logo is on the left, followed by navigation links for 'Banking' and 'Shopping', a search bar with the text 'How can I help you?', a 'Watch iPlay demo' link, a user profile icon, a notification bell, and a 'Log Out' button. Below this, a secondary navigation bar contains links for 'OVERVIEW', 'BANK ACCOUNTS', 'PAYMENTS & TRANSFERS' (which is highlighted with a red circle), 'CARDS & LOANS', 'INVESTMENTS & INSURANCE', and 'CUSTOMER SERVICE'. A dropdown menu is open under 'PAYMENTS & TRANSFERS', listing several options: 'Fund Transfer' (circled in red), 'Pay Bills', 'Recharge', 'Buy / Recharge Fastag', 'Tax Centre', 'My Transactions', 'Manage Payees', 'Favourites', 'Receive Funds', and 'SHOPPING'. The main content area is divided into several sections: 'Your Financial Journey' with a link to 'Explore now', 'Services' including 'Increase Debit Card Limit', 'Upgrade your Debit Card', 'Generate Card PIN', 'Block or Unblock ATM/Debit Card', 'Subscribe to Email Statement', 'Stop Cheque', and 'Change your address'; 'Accounts' with a 'Total B' indicator and a 'View your spendings' link; 'Deposits' with a link to 'Apply now'; 'My Loans' with links for 'Personal Loan' and 'Buy your Dream Home'; and 'My Investments' with a link for 'Mutual Funds'. A 'Help' button is located in the bottom right corner.

## STEP 3

Click on 'Overseas Transfer' and click on 'SEND MONEY NOW'

The screenshot displays the ICICI Bank Money2World interface. At the top, the user's name 'SUMEETH RAI SAXENA' is shown, along with buttons for 'PERSONAL DETAILS' and 'GENERATE CARD PIN'. Below this, the 'Last visited' time is '29/11/2021 16:54:39 IST'. The main navigation bar includes 'My Payees', 'Own Accounts & Pockets', 'Mobile (via MMID)', 'Overseas Transfer' (circled in red), and 'Request Money from Overseas'. The 'Overseas Transfer' section lists benefits: 'Confirmed exchange rates', 'Online tracking of your money', 'One time beneficiary registration', and 'Simple transaction steps'. It also outlines the 'Send Money abroad in three steps': 'Add your beneficiary's Bank Account', 'Fund the transfer from your Bank Account', and 'Specify the amount to initiate transfer'. At the bottom, a message states 'Go ahead, experience the ease of transferring money abroad with ICICI Bank Overseas Account', and a 'SEND MONEY NOW' button is circled in red. On the right side, there are buttons for 'Apply Online' and 'Ask iPo!'. The left sidebar contains a 'Fund Transfer' menu with options like 'Transaction Status', 'Initiate Funds Transfer', 'Money to World', 'Quick Fund Transfer', 'Generate/Retrieve MMID', and 'Manage Payees', as well as 'Pay Bills', 'Recharge', 'Buy / Recharge Fastag', 'Tax Centre', and 'My Transactions'.

SUMEETH RAI SAXENA

PERSONAL DETAILS

GENERATE CARD PIN

Last visited 29/11/2021 16:54:39 IST

How to do International Fund Transfer? Watch iPlay demo ▶

My Payees Own Accounts & Pockets Mobile (via MMID) **Overseas Transfer** Request Money from Overseas

ICICI Bank Money2World brings to you the following benefits:

- ✓ Confirmed exchange rates
- ✓ Online tracking of your money
- ✓ One time beneficiary registration
- ✓ Simple transaction steps

Send Money abroad in three steps:

- Add your beneficiary's Bank Account
- Fund the transfer from your Bank Account
- Specify the amount to initiate transfer

Go ahead, experience the ease of transferring money abroad with ICICI Bank Overseas Account

**SEND MONEY NOW**

Apply Online

Ask iPo!

Fund Transfer

- Transaction Status
- Initiate Funds Transfer
- Money to World
- Quick Fund Transfer
- Generate/Retrieve MMID
- Manage Payees

Pay Bills +

Recharge +

Buy / Recharge Fastag +

Tax Centre +

My Transactions +

## STEP 4

Select the 'Transfer Currency' and click on 'Add Receiver' if you are doing this for the first time

Welcome, SANDEEP SHARMA

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 **Choose Currencies for Transfer** 

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**Transfer Currency** US Dollar (USD)

Transfer in Currency  
**USD**  
Credit to Receiver (approx.): 1 Day/s\*

**Transfer Money**  **Add Receiver** 

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\* Day/s implies working day in India, correspondent bank country and receiving bank country.

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 **Last 5 Transactions**  **View History** 

## STEP 5

Enter the required details  
(Details also provided on next pages for reference)

Disbursement Mode SWIFT Transfer	*Receiver Type Self <small>Under this type the beneficiary account has to be your own account held abroad.</small>	
*Receiver Name AS IT APPEARS ON YOUR AELDRA ACCOUNT	*Receiver Nick Name	
*Receiver Address AS IT APPEARS ON YOUR AELDRA ACCOUNT	* Pincode/Zipcode/Postal code	
*Country United States of America	Contact Number MOBILE NUMBER	Email Address Email Address
*Receiver Bank Country United States of America	*Receiver Account Number 1*** 356	*Re-enter Account Number 1*** 356

1. Select Receiver Type from the list

2. Enter your Name as it appears on your Aeldra Account

3. Enter Nickname of your choice

4. Enter your Address as it appears on Aeldra Account

4. Enter your PIN Code

5. Select **Country** and **Receiver Bank country** as United States of America

6. Enter Account no as 1\*\*\* 356

## STEP 6

Follow the steps as mentioned below and Enter the required details (continued). Details also provided on next pages for reference.  
Note: We recommend you to choose the option “Enter receiver Bank SWIFT Code”

7. Select Enter Receiver Bank SWIFT Code

☒ Enter Receiver Bank SWIFT Code

☐ Enter Receiver Bank ABA Code

\*Receiver Bank SWIFT Code

COMHUS33XXX

\*Receiver Bank Name

COMMUNITY BANKERS' BANK

Currency

US Dollar (USD)

Receiver Bank Address

2601 PROMENADE PARKWAY MIDLOTHIAN VA 23113 USA

9. Bank Name will get auto populate as Community Bankers Bank

10. Choose currency US Dollar(USD)

10. Enter Bank Address as “2601 Promenade Parkway, Midlothian, VA 23113, U.S.A.”

Back

Continue

11. Click on “Continue” button



## DETAILS

- Receiver Type : Self
- Receiver Name : <Your name as it appears in Aeldra account>
- Receiver Nick Name : <Any name of your choice>
- Receiver Address : <Your address as it appears in Aeldra>
- Zip Code : <Zip Code of your address in Aeldra>
- Country : **United States of America**
- Contact Number : <Your contact Number>
- Email Address : <Your E-mail ID>

Continued...



## DETAILS

- Receiver Bank Country : **United States of America**
- Receiver Account Number : **1 \*\*\* 356**
- Receiver Bank SWIFT Code : **COMHUS33**
- Receiver Bank Name : **Community Bankers Bank**
- Currency : **US Dollar (USD)**
- Receiver Bank Address : **2601 Promenade Parkway, Midlothian,  
VA 23113, U.S.A.**

**Note:** Please note that if your bank doesn't have the Description field, you may share a copy of the transaction in the form of Bank Transfer Acknowledgement / MT-103 SWIFT

## STEP 7

Enter OTP received on your RMN and click on submit button

Receiver Name                      SANDEEP

Currency                              USD

Receiver Account Number        1\*\*\* 356

Receiver Bank Name                COMMUNITY BANKERS' BANK

\*Enter One Time Password (OTP) sent on your registered mobile number.

One Time Password (OTP) sent on your registered mobile number.

Submit

Re-generate OTP

If One Time Password (OTP) Not Received. Re-Generate OTP.

Call Phone Banking

If there is delay in receipt of OTP, call the [Phone Banking](#) from the mobile number registered in our records.

## STEP 7

One next page, choose all the required details from the drop downs and proceed further

Remitter Email Id

\*My Bank Account

\*Receiver

Remitter Mobile Number

XXXXXX2300

Total Available Balance

[+ Add New Receiver](#)

\*Purpose of Remittance under LRS ?

Transfer to my own bank account overseas

\*Source of Fund

SAVING

☒ I hereby confirm that these funds are my own

These details are for illustration purpose only

## STEP 8

Select the required details. We recommend you to choose 'Guaranteed Delivery Product'.

\*Currency

USD

\* Please select the Product

☒ **Guaranteed Delivery product** 

with full value credit up to receiver bank.  
(Transaction Fee INR 1000)

☐ **Regular Delivery product** 

with extra charges levied by correspondent bank.  
(Transaction Fee INR 750)

\* Have you pre-booked a deal with CCIL

?

No

\*Bearer of intermediary bank charges#

OUR

\*Total Amount to be transferred

USD

50

Transfer Amount in beneficiary currency

50.00

PROMO Code


Click on **APPLY** to get benefits of selected Promo Code

Apply

Employee Referral Code

## STEP 9

Accept 'Terms & Conditions', Tax policy and click on 'I Accept'.

☒ I hereby confirm that ICICI Bank reserves the right to deduct any additional amount of tax collected at source (TCS)  due from me, from my account.

☒ I accept and agree to the [Terms and conditions](#)

I further agree and undertake that I shall be responsible and liable for any incorrect detail provided by me.

2. I also hereby agree and undertake to give such information/documents as will reasonably satisfy ICICI Bank about this transaction in terms of the above declaration.

3. I further agree that once the funds remitted by me have been transmitted by ICICI Bank to the correspondent and/or beneficiary banks, ICICI Bank shall not be responsible for any delays in the disbursement of such funds including the withholding of such funds by the correspondent and/or beneficiary banks.

4. I agree that in the event the transaction being rejected by the beneficiary bank because of any incorrect information submitted by me, any charges levied by the beneficiary bank / intermediary bank or exchange loss incurred in this connection can be recovered by ICICI Bank from the amount returned by the correspondent bank.

5. I also understand that if I refuse to comply with any such requirement or make any unsatisfactory compliance therewith, ICICI Bank shall refuse to undertake the transaction and shall, if it has reason to believe that any contravention/evasion is contemplated by me, report that matter to the RBI.

6. I agree that in the event the transaction is cancelled or revoked by me after submitting the request for processing to ICICI Bank, any exchange loss incurred in this connection can be debited from the funds paid to ICICI Bank for executing the transaction.

I Accept

I Deny

## STEP 10

Enter the digits on your ICICI registered Debit Card to verify the transfer. Then, Enter the OTP received and click on 'Confirm'

Please enter the following digits of your Debit Card (This will be on the back of your card) for account Number A

O	C	K
12	23	33

Enter One Time Password (OTP) sent on your registered mobile number

Re-Generate OTP on registered Mobile

Call Phone Banking for OTP

If OTP is not received, please click on "Re-Generate OTP".

If there is delay in receipt of OTP, call the [Phone Banking](#) from the mobile number registered in our records.

**Please do not share OTP with anyone, even if the person claims to be ICICI bank official.**

**Important instructions:**

1. ICICI Bank will scrutinize the transaction. In case of any discrepancy, ICICI bank will send an email to registered email ID and may request for additional information/documents to process your transaction. It is requested to provide the additional information/documents within 24



**You're all set!**

It takes 3 - 5 business days (excluding weekends & bank holidays) for the funds to be transferred to your Aeldra account.