

yono Business – User Manual

User Management – New User Activation

Table of Contents

Table of Contents.....	2
List of Figures	3
2. yono Business User Management	5
2.1 New User Activation - Overview.....	5

List of Figures

Figure 2.1: yono Business Home Page.....	7
Figure 2.2: yono Business Login Page	8
Figure 2.3: New User Activation – Select Product	9
Figure 2.4: New User Activation – Select (Single User Vs Multiple User).....	10
Figure 2.5: New User Activation (CINB) - Validate details	12
Figure 2.6: New User Activation (CINB) - Validate temporary login password.....	13
Figure 2.7: New User Activation (CINB) – redirection to CINB login page.....	14
Figure 2.8: New User Activation (CINB) - Capture Userid	15
Figure 2.9: New User Activation (CINB) - Capture Login Password	16
Figure 2.10: New User Activation (CINB) - Capture Profile Password.....	17
Figure 2.11: New User Activation (CINB) – Successful registration of login credentials.....	17
Figure 2.12: New User Activation (CINB) – redirection to yono Business.....	19
Figure 2.13: New User Activation (CINB) - yono Business landing page for CINB.....	20
Figure 2.14: New User Activation - CMP.....	21
Figure 2.15: New User Activation (CMP) - Enter temporary Userid and Password	22
Figure 2.16: New User Activation (CMP) - Capture User name.....	23
Figure 2.17: New User Activation (CMP) - Capture Login Password.....	24
Figure 2.18: New User Activation (CMP) - Capture Profile Password.....	25
Figure 2.19: New User Activation (CMP) - Success notification of setting the password.....	26
Figure 2.20: New User Activation (CMP) - Redirection to yono Business login page	27
Figure 2.21: New User Activation (CMP) - New credentials get registered with yono Business	28
Figure 2.22: New User Activation (CMP) - yono Business landing page for CMP.....	29
Figure 2.23: New User Activation - SCF	30
Figure 2.24: New User Activation (SCF) - Disclaimer page	31
Figure 2.25: New User Activation (SCF) - Enter temporary credentials.....	32

<i>Figure 2.26: New User Activation (SCF) - Notification of sending OTP</i>	<i>33</i>
<i>Figure 2.27: New User Activation (SCF) - Validate OTP.....</i>	<i>33</i>
<i>Figure 2.28: New User Activation (SCF) - Capture User name.....</i>	<i>34</i>
<i>Figure 2.29: New User Activation (SCF) - Capture Login Password.....</i>	<i>35</i>
<i>Figure 2.30: New User Activation (SCF) - Redirection to yono Business login page</i>	<i>36</i>
<i>Figure 2.31: New User Activation (SCF) - New credentials get registered with yono Business.....</i>	<i>36</i>
<i>Figure 2.32: New User Activation (SCF) - yono Business Landing Page for SCF</i>	<i>38</i>

2. yono Business User Management

State Bank of India offers integrated platform for Corporate Internet Banking services to bank's Corporate Customers through its portal <https://yonobusiness.sbi/>.

This User Manual provides the necessary information to activate a new user from the temporary user credentials that user receives on the registered mobile number post corporate onboarding, to login to yono Business application, to manage the user profile and password management on yono Business application.

Following functionalities are covered under this section of user management:

- 1) New User Activation
- 2) Post Login – User Management features
 - a. Conflict User
 - b. Check Login Password Expiry
 - c. OTP Authentication
 - d. Profile Password check
- 3) Pre Login – Trouble logging in features
 - a. Forgot Login Password
 - b. Lock User Access
 - c. Unlock User Access
 - d. Set Password post approval (from Admin / Branch)

2.1 New User Activation - Overview

Post corporate onboarding the user receives a temporary login credentials on the registered mobile number or email id. The purpose of New User Activation process is to allow the user to set a permanent userid and login password from the temporary credentials so that with the new ID and password the user can login to yono Business.

To summarize the procedure

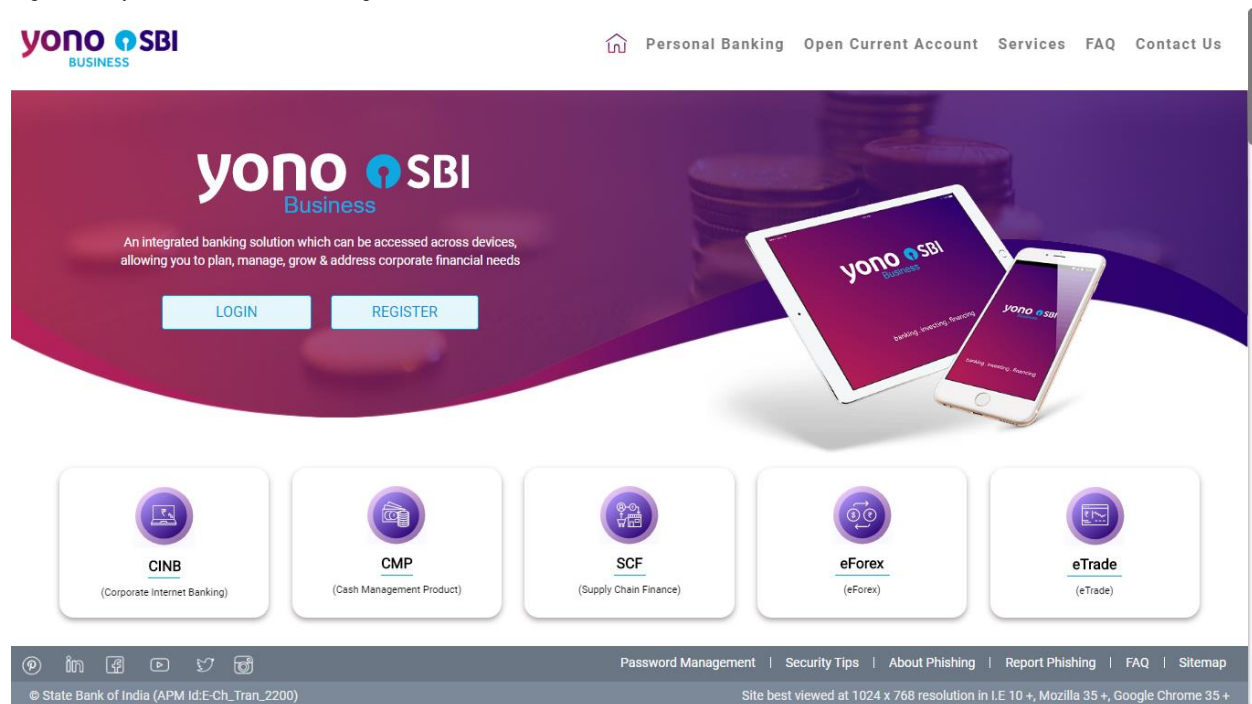
#	Steps for User Creation	Corporate Internet Banking	eTrade/ eForex	CMP	SCF
1	yono Business Login page	Click on New User Activation hyperlink in yono			
2	New User to select the product	Select yono Business Corporate Internet Banking/ eTrade/ eForex in yono and click on 'SUBMIT'	Select Cash Management Product in yono and click on 'SUBMIT'	Select Supply Chain Finance in yono and click on 'SUBMIT'	
3	Validate details to activate user	Enter the temporary userid that the user received on registered mobile number. Select Account number or Corporate ID and enters the details, enters captcha, then click on 'GO'	Enter the temporary Userid, Password received on the registered email ID, enters captcha and clicks on 'Login'	Enter the temporary Userid and Password received on the registered email ID/mobile number and clicks on Login	
4	Verify OTP	Not Applicable	User enters and verify the OTP received on the registered mobile number	Not Applicable	
5	Validate temporary login password	Enter temporary and confirm login password, then click on SUBMIT	Not applicable		
	Redirection to legacy login page	User to enter Userid and password. Click LOGIN	Not applicable		
5	Capture new Userid	User enters the new Userid. Click on Submit			
6	Capture new Login Password	User sets new login password			User sets new login password and also sets Hint question and hint answer
7	Capture Profile Password		This is a post login feature. User will be prompted to set the profile password on the first login. On setting the profile password, user will be redirected to yono Business landing page	User sets profile password	This is a post login feature. User will be prompted to set the profile password on the first login. On setting the profile password, user will be redirected to yono Business landing page
8	Redirection to yono Business Login Page	Post setting the permanent Userid and password, user gets redirected to the yono login page.			
9	User logs into yono Business	User enters the new Userid and login password on yono Business login page, clicks on 'LOGIN', and gets redirected to yono Business landing page.			

Following are the steps in the form of action to be performed by the users to activate the Userids.

Action1: Open yono Business Home Page on a browser

User opens a browser such as Google Chrome or Internet Explorer and type in the following URL: <https://yonobusiness.sbi/>, then hits the enter key the keyboard. It opens the Home page of yono Business as displayed below where the user needs to click on LOGIN.

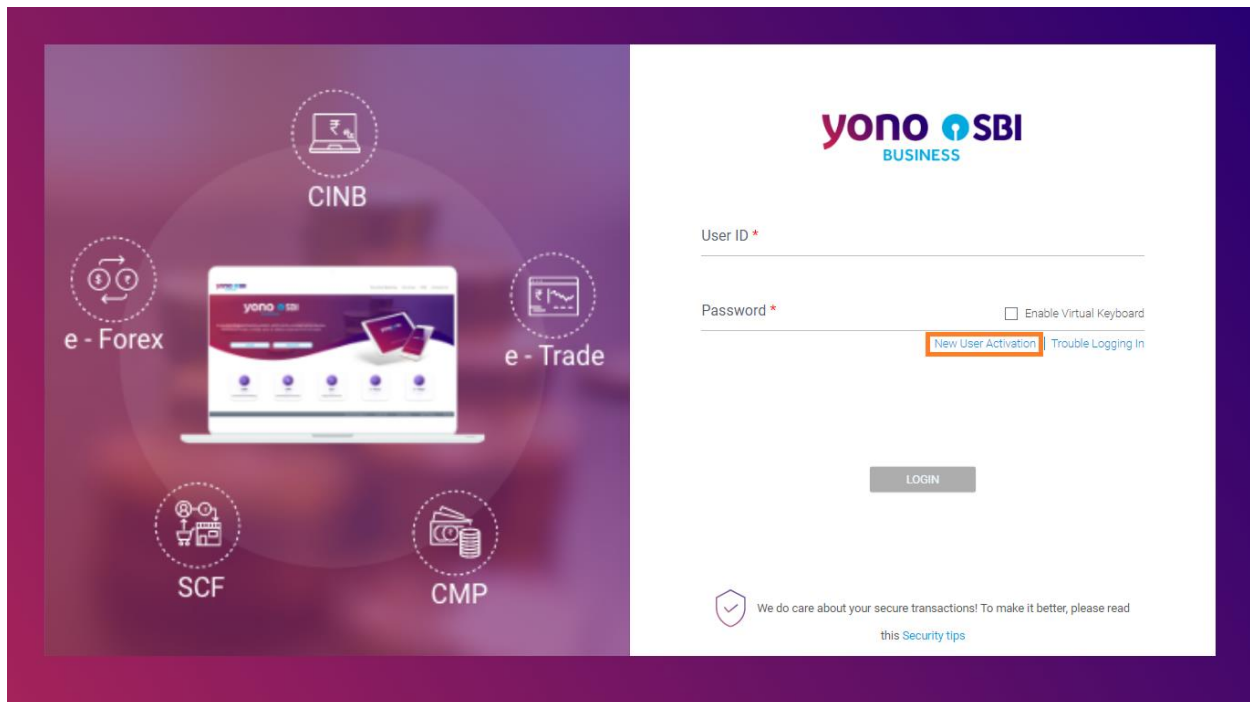
Figure 2.1: yono Business Home Page



Action2: Click on 'New User Activation' on yono Business Login page

On clicking LOGIN, user gets redirected to the yono Business login page as displayed below. On this page the user needs to click on 'New User Activation' hyperlink.

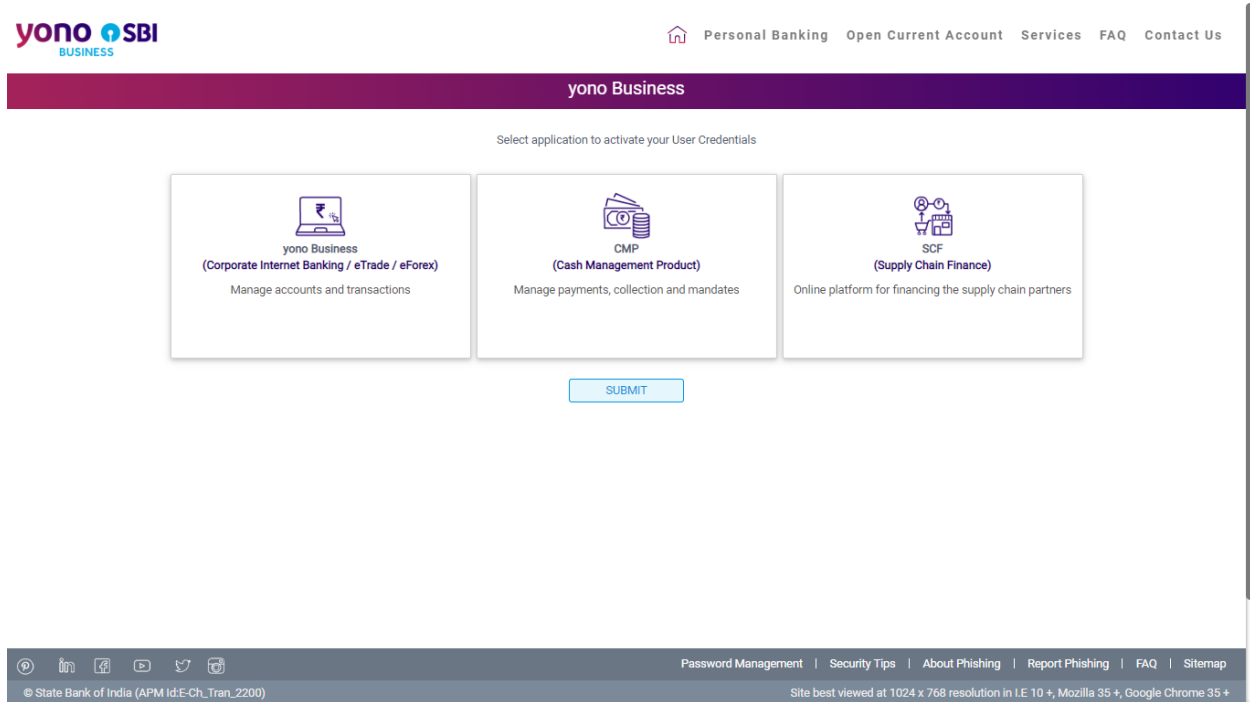
Figure 2.2: yono Business Login Page



Action3: Select application for New User Activation

On clicking 'New User Activation' hyperlink from the yonoB login page, user gets redirected to the below page where the user needs to select the application and clicks on SUBMIT to proceed further.

Figure 2.3: New User Activation – Select Product



2.1.1 New User Activation – yono Business

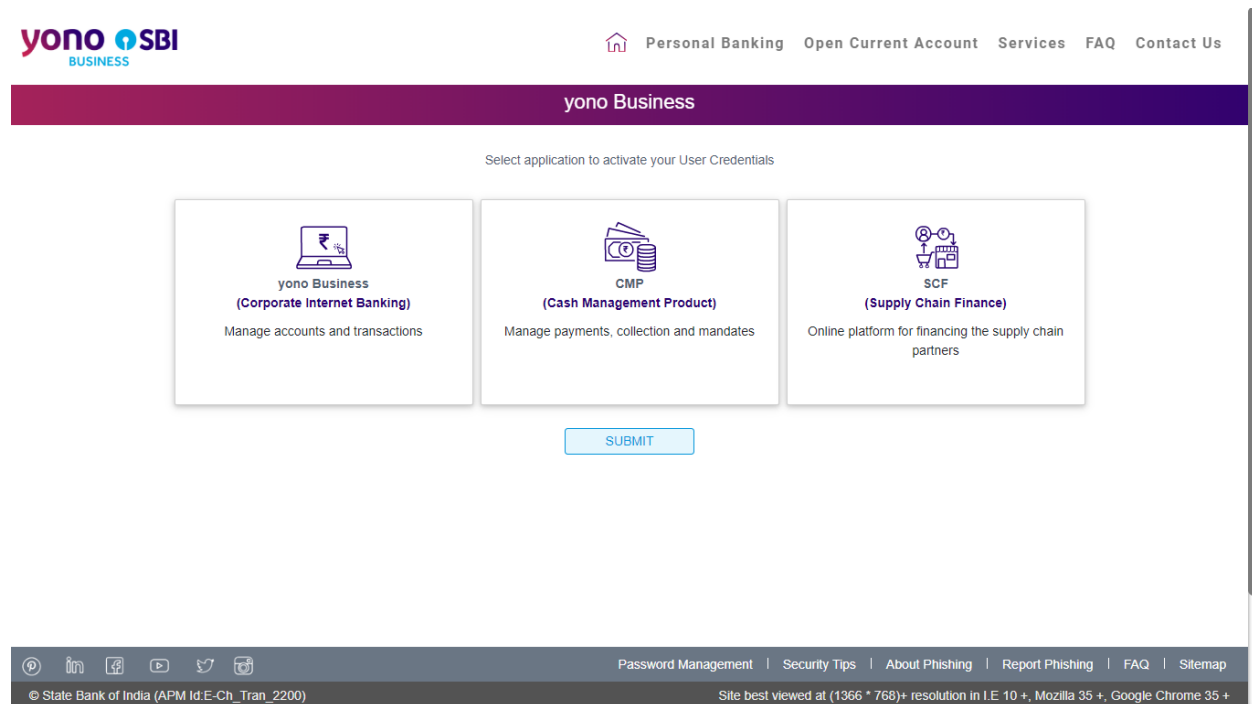
Action1: Select Corporate Internet Banking for New User Activation

On clicking ‘New User Activation’ hyperlink on the yono Business login page, user gets redirected to the page as displayed below. Here the user selects ‘Corporate Internet Banking’ and clicks on SUBMIT.

CINB Saral users selects the single user check box and clicks on SUBMIT to proceed further.




For eTrade, eForex, CINB Vyapaar and Vistaar, user selects Multiple Users and clicks on SUBMIT to proceed further.

Figure 2.4: New User Activation – Select (Single User Vs Multiple User)



yono Business

Select application to activate your User Credentials

 <p>yono Business (Corporate Internet Banking) Manage accounts and transactions</p>	 <p>CMP (Cash Management Product) Manage payments, collection and mandates</p>	 <p>SCF (Supply Chain Finance) Online platform for financing the supply chain partners</p>
--	---	---

Select the Access

Multiple Users Single User

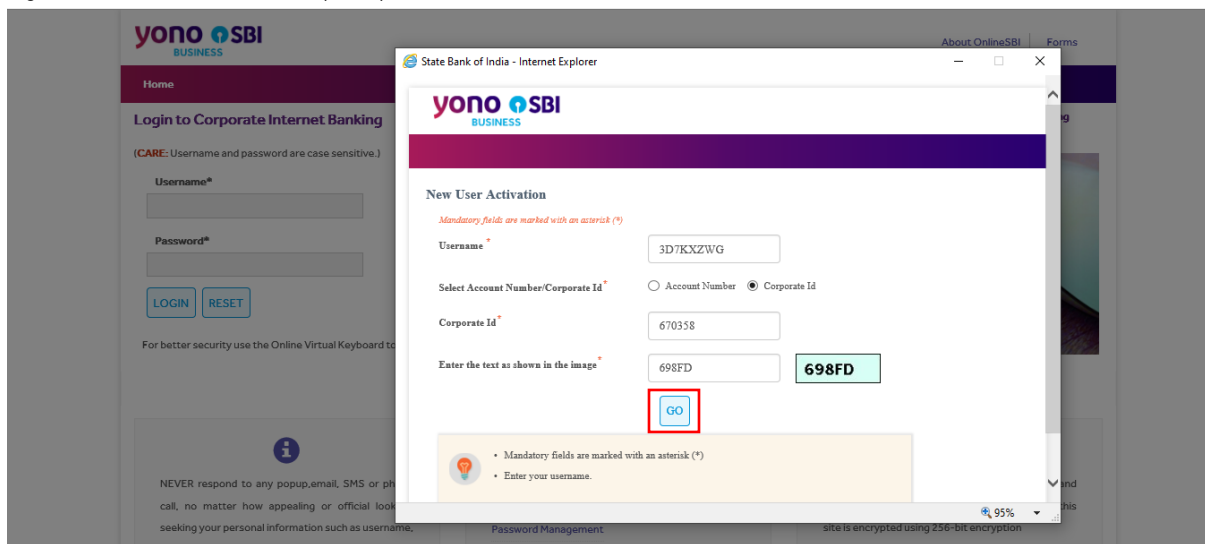
Action2: Enter temporary Userid and other required details

In the Userid field, user enters the temporary Userid that is received on the registered mobile number post corporate onboarding.

User selects any of the radio button 'Account Number' or 'Corporate Id' and enters the details as per the selection.

Then the user enters the captcha and clicks on 'GO' to validate the input details provided for New User Activation.

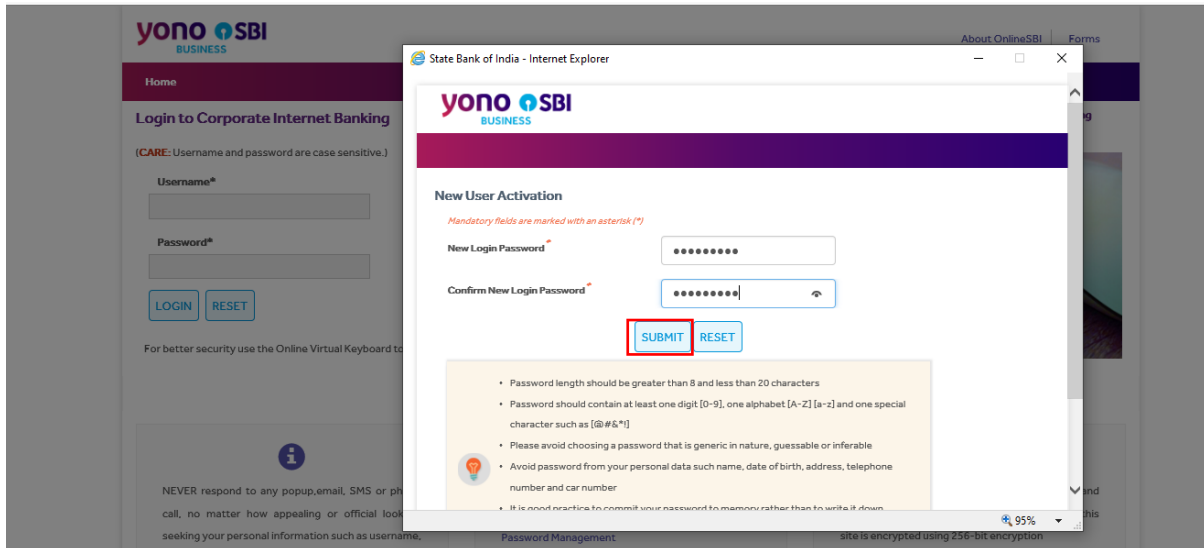
Figure 2.5: New User Activation (CINB) - Validate details



Action3: Validate temporary login password

On clicking GO, user gets redirected to the OTP validation page and at the same time a high security password (OTP) is sent to the registered mobile number. The user needs to enter the OTP and click on SUBMIT as shown in the below page.

Figure 2.6: New User Activation (CINB) - Validate temporary login password



Action4: Login to CINB

On clicking SUBMIT, user is redirected to CINB login page. User to enter the temporary Userid and login password. Click on LOGIN.

Figure 2.7: New User Activation (CINB) – redirection to CINB login page

yono SBI BUSINESS

About OnlineSBI | Forms

Home

Login to Corporate Internet Banking

Welcome to Corporate Internet Banking

(CARE: Username and password are case sensitive.)

Username*
3D7KXZ/WG

• New User Activation

Password*
••••••••

Enable Virtual Keyboard

LOGIN **RESET**

For better security use the Online Virtual Keyboard to login. More ...

NEVER respond to any popup,email, SMS or phone call, no matter how appealing or official looking, seeking your personal information such as username, password

SARAL
Trouble logging in
Unlock User ID
Password Management

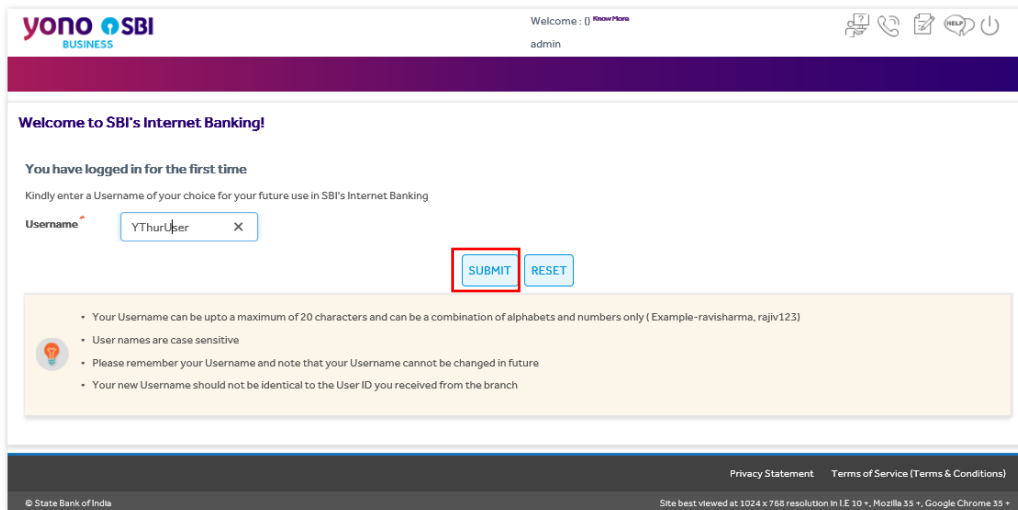
Corporate
Trouble logging
Password Management
Security Tips

This site is certified by Verisign as a secure and trusted site. All information sent or received in this site is encrypted using 256-bit encryption

Action5: Set Userid

On clicking LOGIN, user is asked to set a new Userid as displayed in the screen below. User can enter a Userid of their choice in the 'Userid' field and click on SUBMIT.

Figure 2.8: New User Activation (CINB) - Capture Userid



yono SBI
BUSINESS

Welcome : [View Profile](#)
admin

Welcome to SBI's Internet Banking!

You have logged in for the first time
Kindly enter a Username of your choice for your future use in SBI's Internet Banking

Username

- Your Username can be upto a maximum of 20 characters and can be a combination of alphabets and numbers only (Example-ravisharma, rajiv123)
- User names are case sensitive
- Please remember your Username and note that your Username cannot be changed in future
- Your new Username should not be identical to the User ID you received from the branch

[Privacy Statement](#) [Terms of Service \(Terms & Conditions\)](#)

© State Bank of India Site best viewed at 1024 x 768 resolution in IE 10 +, Mozilla 35 +, Google Chrome 35 +

Action6: Capture Login Password

If the Userid that the user has entered is available to use, it will prompt the user to enter the new login password to login into the site. User enters and confirms the Login Password and clicks on NEXT.

Figure 2.9: New User Activation (CINB) - Capture Login Password

YONO SBI BUSINESS Welcome : 0 [View More](#)
admin

Choose Login Password

Please enter a new password for logging into the site

New Login Password

Confirm Login Password

[CONFIRM](#) [RESET](#)

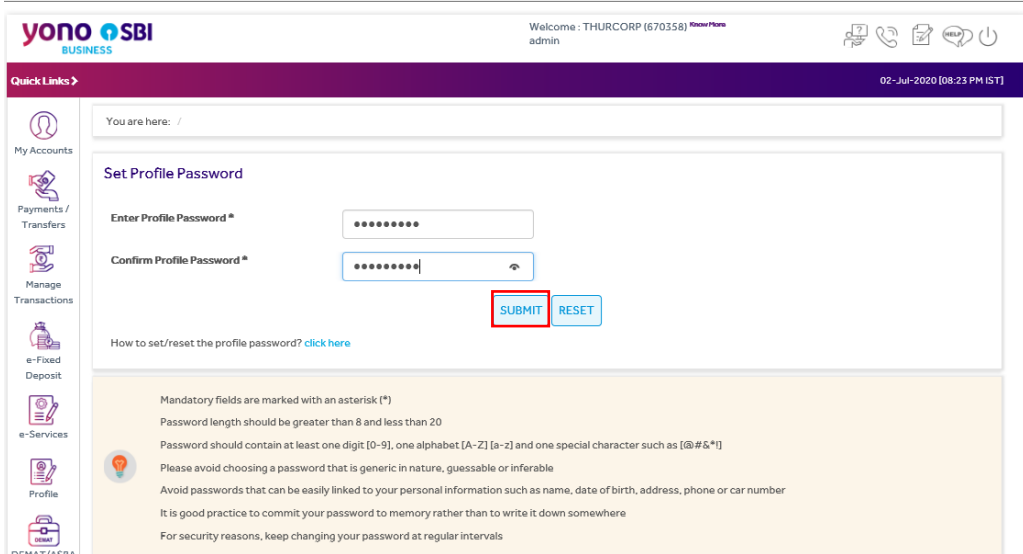
- Password are case sensitive
- This password should have more than 8 and less than 20 characters
- It should be combination of Alphabets - Digits - Special Characters
- Password should contain atleast one digit [0-9]
- It should contain atleast one Alphabet [A-Z] [a-z]
- It should contain one Special Character like [!~@#%&*]

[Privacy Statement](#) [Terms of Service / Terms & Conditional](#)

Action7: Capture Profile Password

User to set Profile Password and click on SUBMIT.

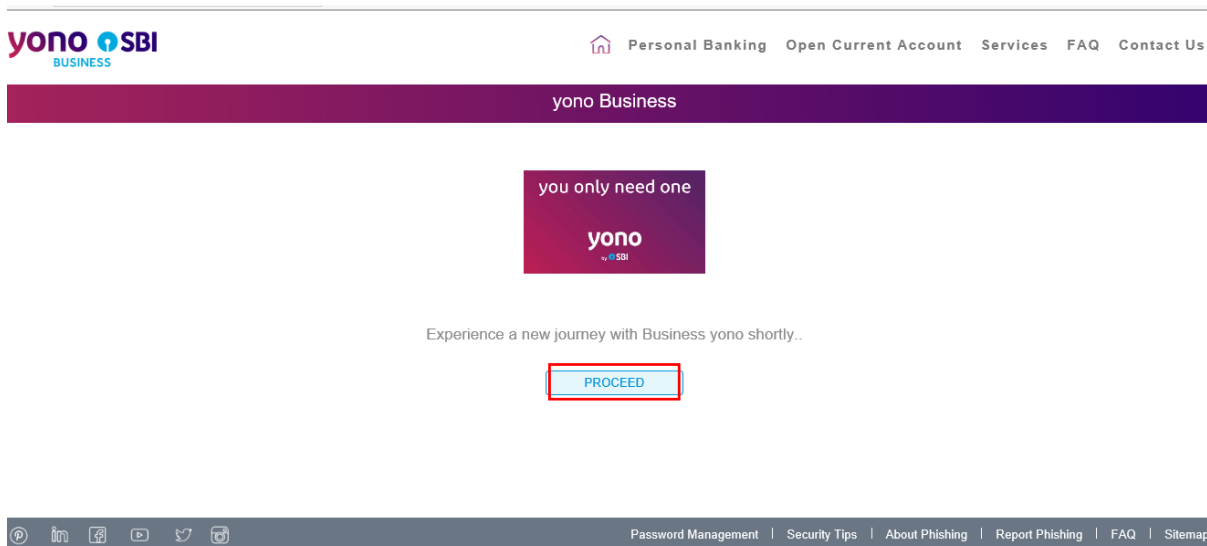
Figure 2.10: New User Activation (CINB) - Capture Profile Password



Action8: Success message

On SUBMIT, system displays success message of registration of login credentials in CINB.

Figure 2.11: New User Activation (CINB) – Successful registration of login credentials



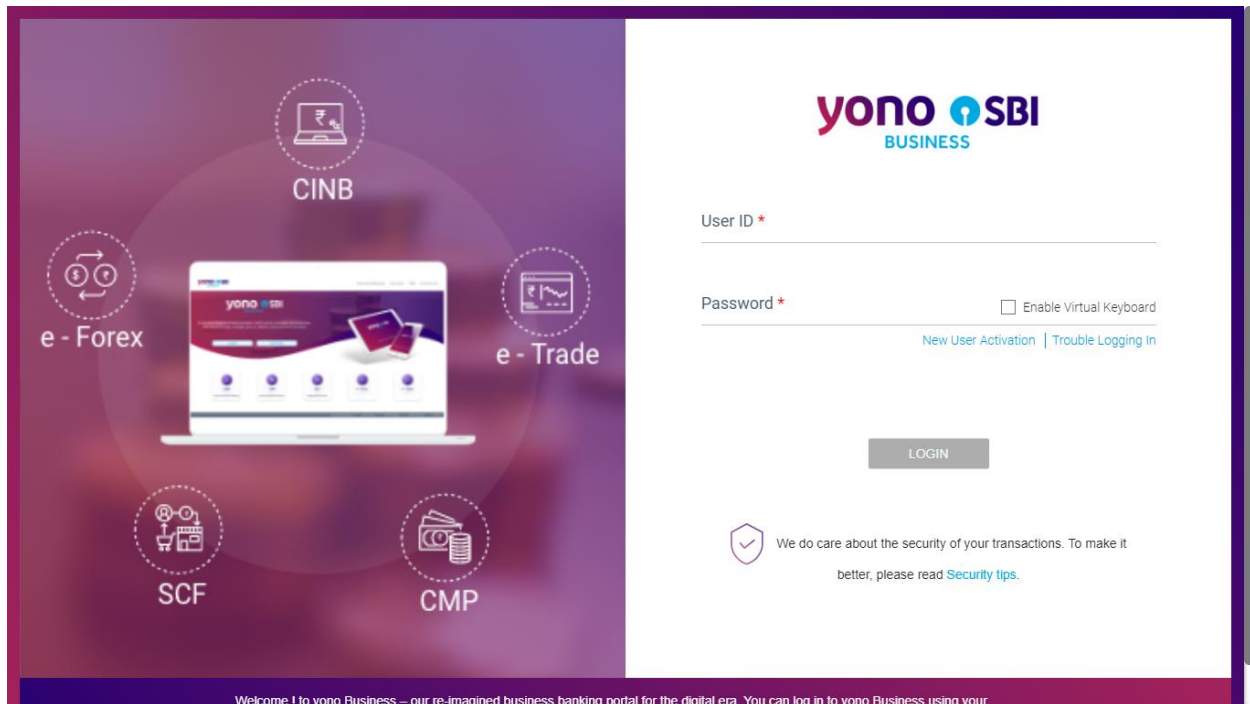
Your login credentials CINB have been successfully registered with yono BUSINESS

[BACK](#)

Action9: Redirection to yono Business Login Page

On clicking PROCEED, the user gets redirected to the yono Business login page. Here, the user enters the new User ID and Password and clicks on LOGIN.

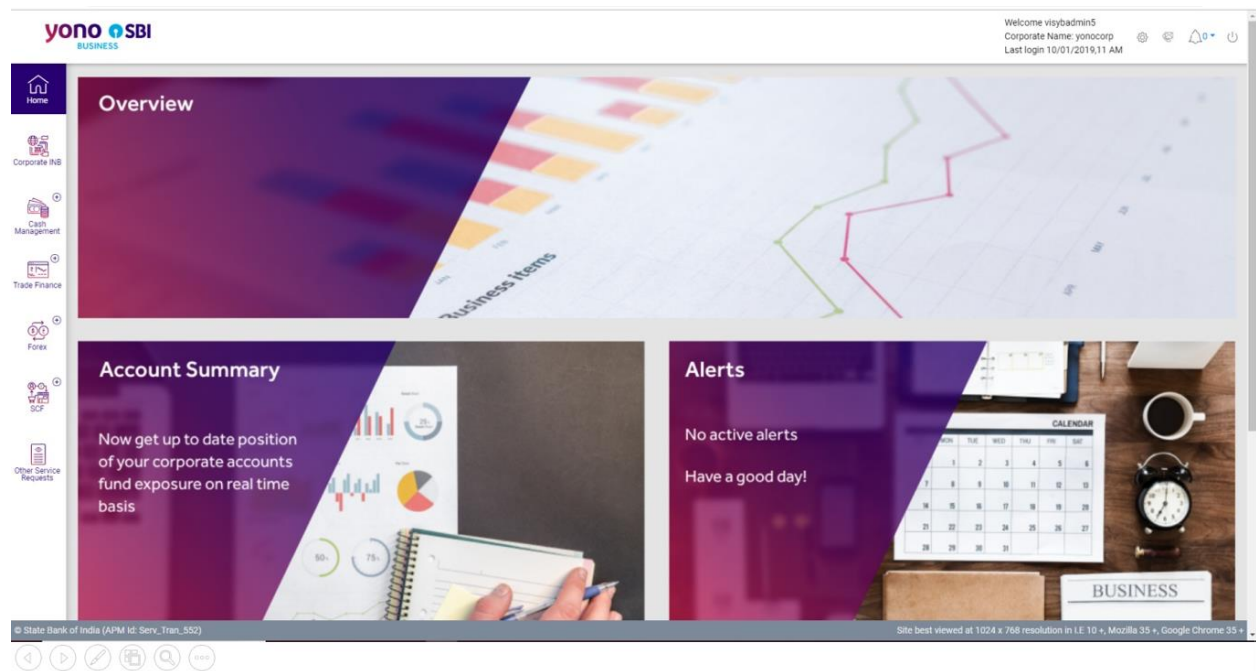
Figure 2.12: New User Activation (CINB) – redirection to yono Business



Action10: Login to yono Business with the new User ID and Password

On clicking the LOGIN, user successfully logs in and gets redirected to the yono Business landing page.

Figure 2.13: New User Activation (CINB) - yono Business landing page for CINB

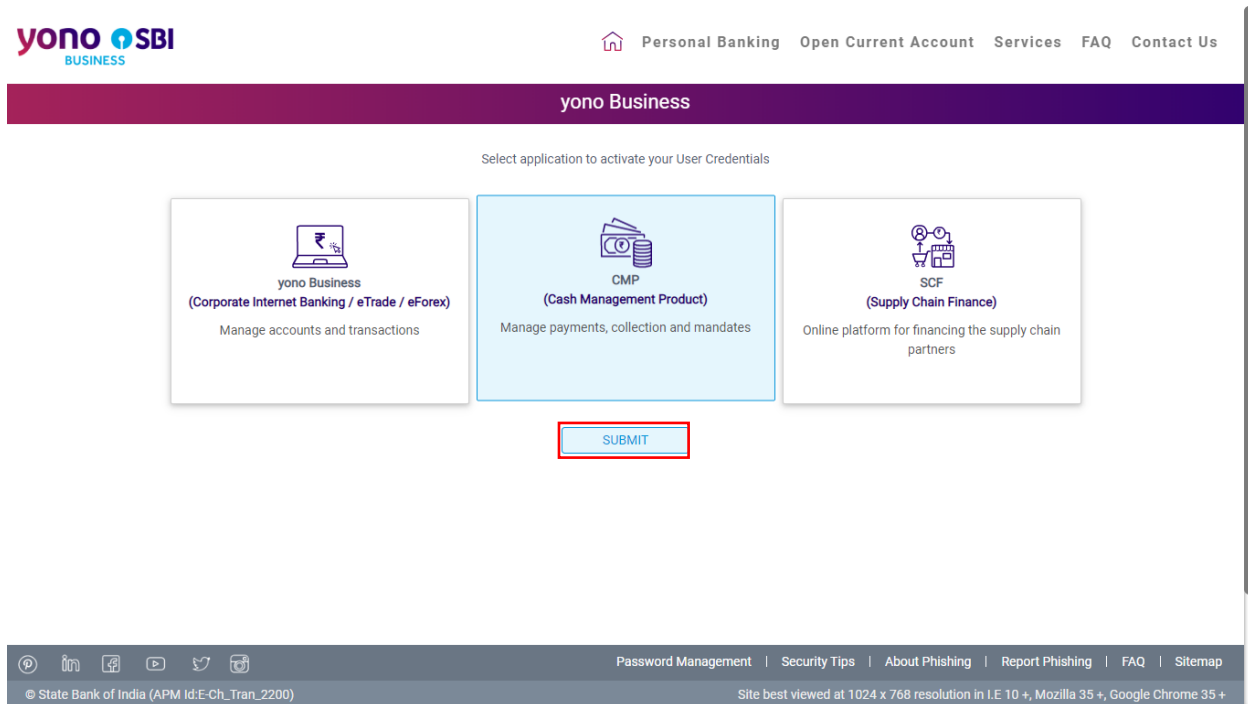


2.1.2 New User Activation: Cash Management Product (CMP)

Action1: Select CMP application for New User Activation

On clicking the 'New User Activation' hyperlink on yono Business login page, user gets redirected to the page as displayed below. Here the user selects 'Cash Management Product' and clicks on SUBMIT.

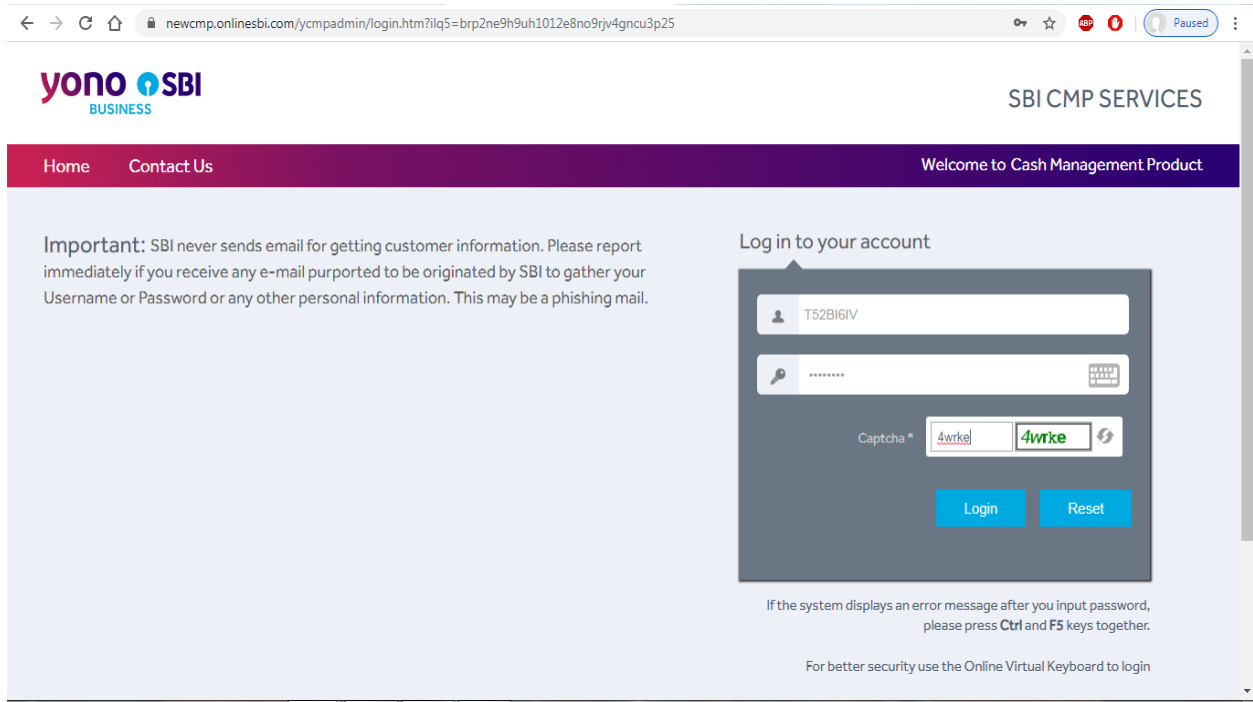
Figure 2.14: New User Activation - CMP



Action2: Enter temporary Userid and password

On clicking SUBMIT, user gets redirected to the page where the user enters the temporary Userid and login password that he has received on his registered email ID. Then enters the captcha and clicks on 'Login'.

Figure 2.15: New User Activation (CMP) - Enter temporary Userid and Password



Action3: Capture new User name

On clicking Login, user is asked to enter a permanent Userid of his choice as displayed in the screen below. User enters the Userid and clicks on SUBMIT.

Figure 2.16: New User Activation (CMP) - Capture User name

YONO SBI
BUSINESS


Welcome to Cash Management Product

Change User Name

08-May-2020 [12:00 PM IST]

You have logged in for the first time
Kindly enter a Username of your choice for your future use in SBI's CMP

User name



- ✓ Your Username can be upto a maximum of 20 characters and can be a combination of alphabets and numbers only (Example-ravisharma, rajiv123)
- ✓ User names are case sensitive
- ✓ Please remember your Username and note that your Username cannot be changed in future
- ✓ Your new Username should not be identical to the User ID you received from the branch

Action4: Capture Login Password

On clicking SUBMIT, user is asked to set the Login Password. The user enters and confirms the new Login Password, clicks on CONFIRM.

Figure 2.17: New User Activation (CMP) - Capture Login Password

The screenshot displays the 'Choose Login Password' page. At the top left is the yono SBI BUSINESS logo. A purple banner below the logo reads 'Welcome to Cash Management Product'. The main heading is 'Choose Login Password' with a timestamp '08-May-2020 [12:00 PM IST]' on the right. The instruction 'Please enter a new password for logging into the site' is centered. Below it are two input fields: 'New Login Password' and 'Confirm Login Password', both containing masked characters. At the bottom are two buttons: 'CONFIRM' (highlighted with a red border) and 'RESET'. The footer contains 'Copyright © SBI CMP Services' on the left and 'APM ID: Serv_Tran_59!' on the right.

Action5: Capture Profile Password

On clicking CONFIRM, user is asked to set the Profile Password. User enters and confirms the Profile Password, clicks on SUBMIT.

Figure 2.18: New User Activation (CMP) - Capture Profile Password

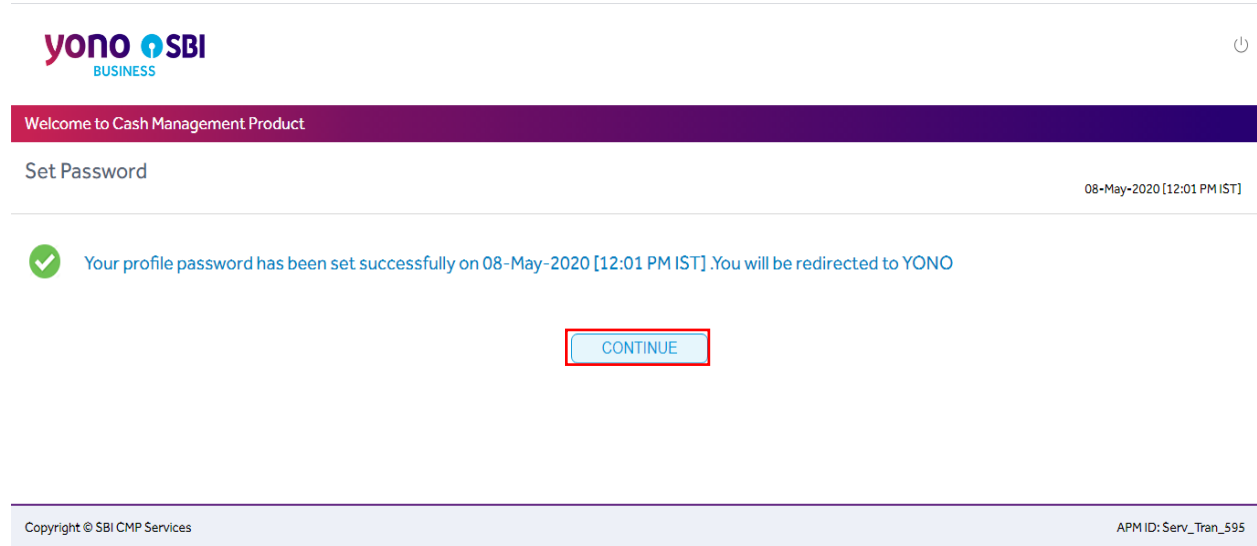
The screenshot shows the 'Set Profile Password' page. At the top left is the YONO SBI BUSINESS logo. Below it is a purple banner with the text 'Welcome to Cash Management Product'. The main heading is 'Set Profile Password' with a timestamp '08-May-2020 [12:01 PM IST]' on the right. The instruction 'Set your profile password' is followed by two input fields: 'Enter Profile Password *' and 'Confirm Profile Password *'. Below these are 'SUBMIT' and 'RESET' buttons. A link 'How to set/reset the profile password? [click here](#)' is provided. A light blue box contains a list of password requirements:

- ✓ Mandatory fields are marked with an asterisk (*)
- ✓ Password length should be greater than 8 and less than 20
- ✓ Password should contain at least one digit [0-9], one alphabet [A-Z] [a-z] and one special character such as [!@#&*]
- ✓ Please avoid choosing a password that is generic in nature, guessable or inferable
- ✓ Avoid passwords that can be easily linked to your personal information such as name, date of birth, address, phone or car number
- ✓ It is good practice to commit your password to memory rather than to write it down somewhere
- ✓ For security reasons, keep changing your password at regular intervals

Action6: CMP Userid and Password is set successfully

ON clicking SUBMIT, user gets the below notification screen where clicking on CONTINUE initiates the process of redirecting the user to yono Business login.

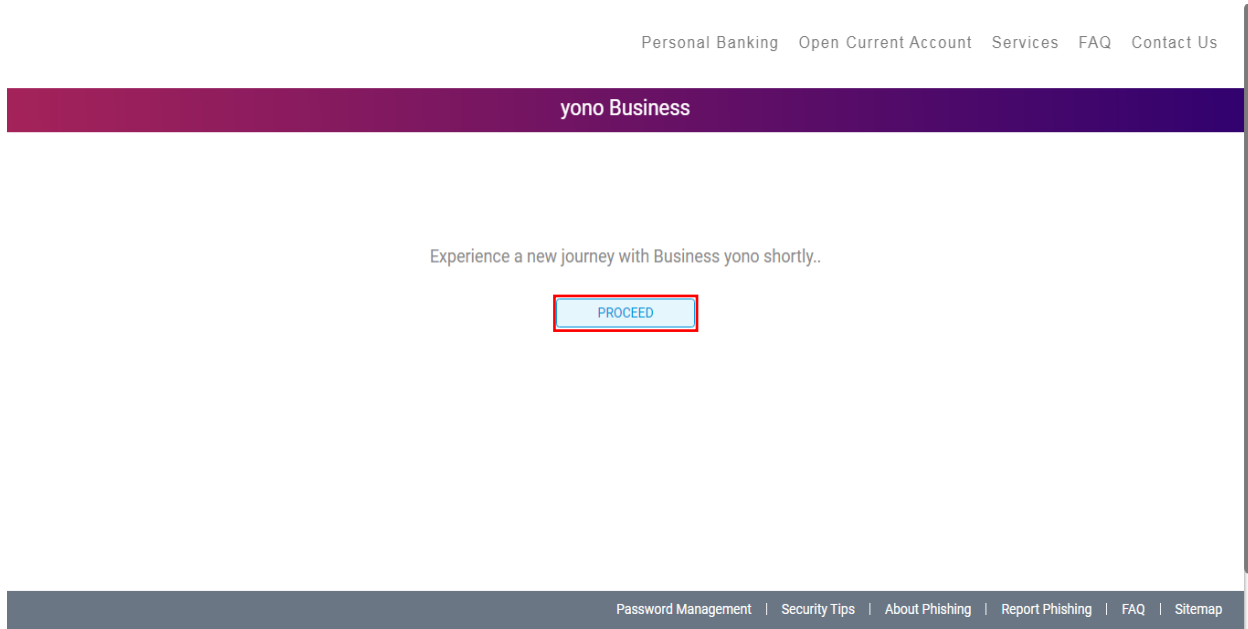
Figure 2.19: New User Activation (CMP) - Success notification of setting the password



Action7: Redirection to yono Business Login

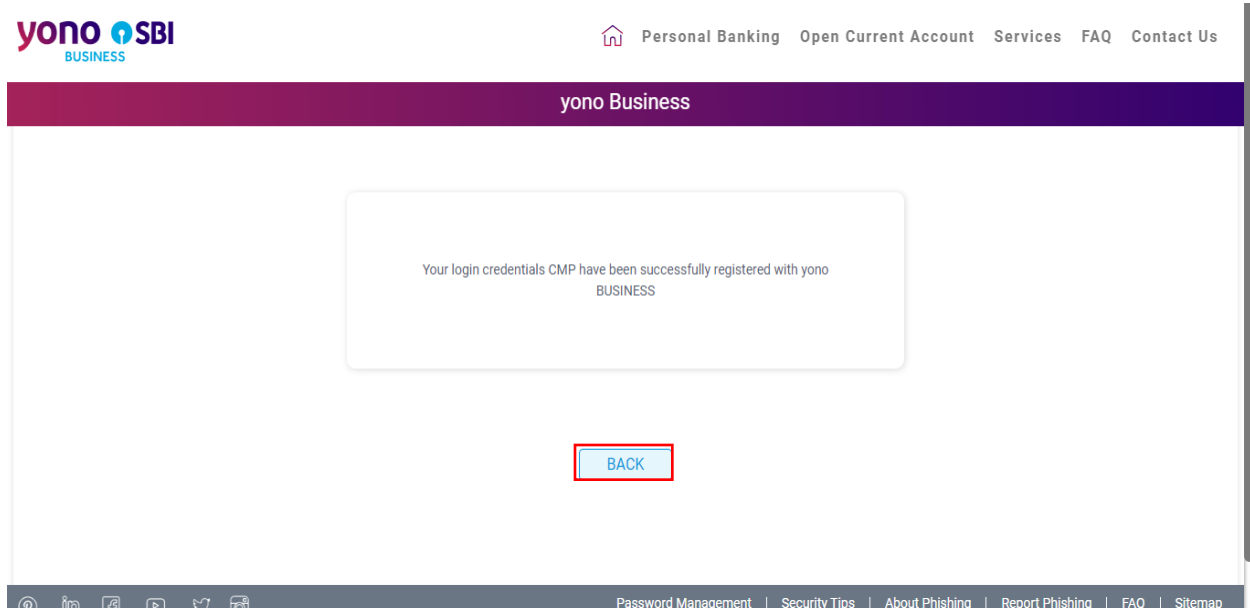
On clicking the CONTINUE, user gets the below screen with 'PROCEED'.

Figure 2.20: New User Activation (CMP) - Redirection to yono Business login page

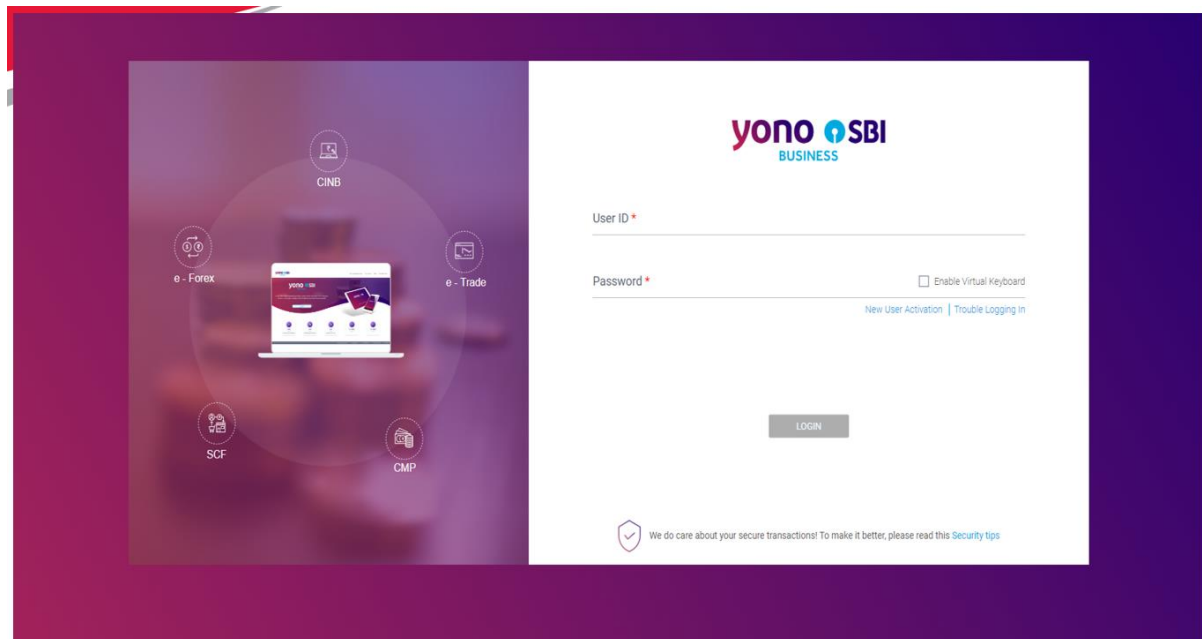


On clicking PROCEED, the login credentials for CMP gets registered with yono Business and the user gets a success message “Your login credentials CMP have been successfully registered with yono Business”.

Figure 2.21: New User Activation (CMP) - New credentials get registered with yono Business



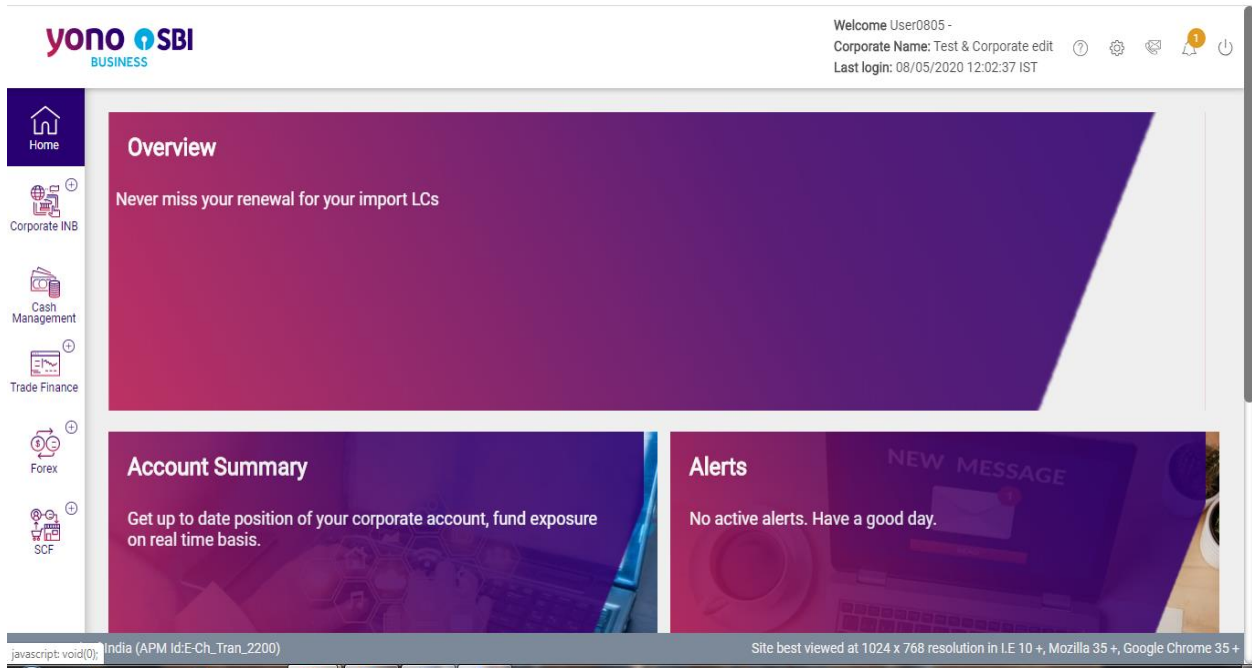
User clicks on BACK and gets redirected to yono Business login page. Here the user enters the new User ID and Password, then clicks on LOGIN.



Action8: Login to yono Business with the new CMP Userid and Password

User successfully logs in to yono Business and gets redirected to the yono Business landing page.

Figure 2.22: New User Activation (CMP) - yono Business landing page for CMP

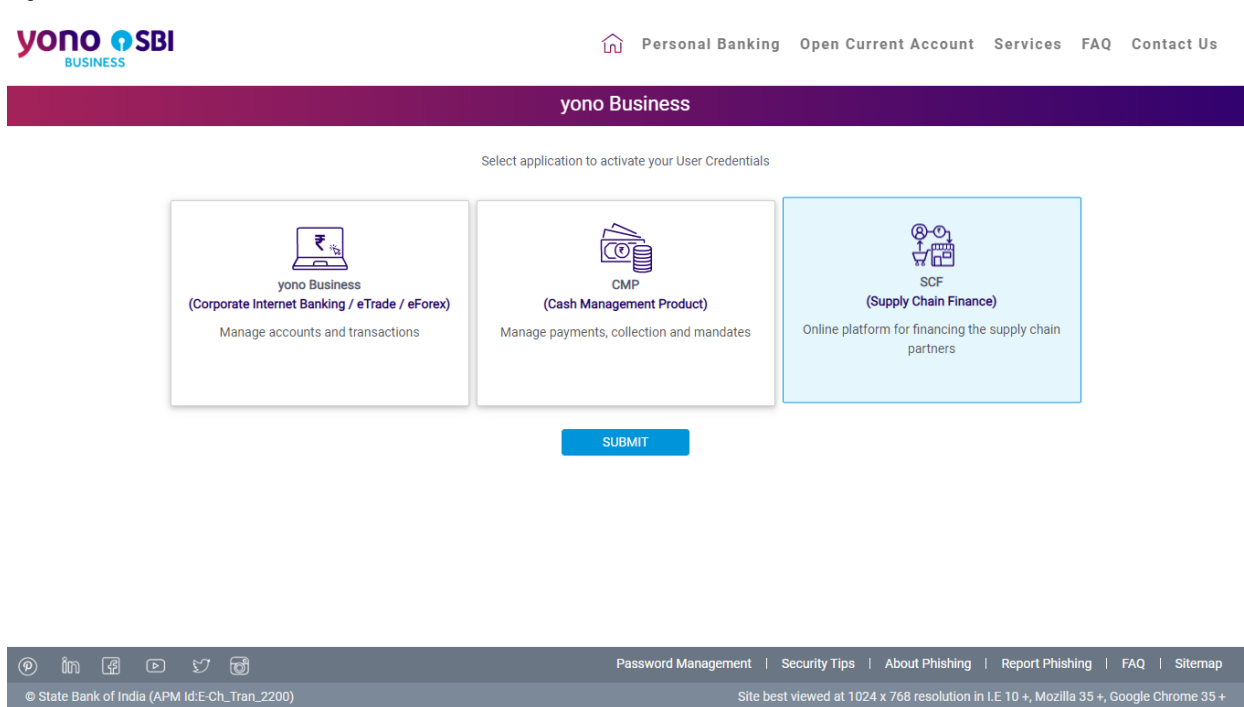


2.1.3 New User Activation: Supply Chain Finance

Action1: Selecting SCF Application for New User Activation

On clicking 'New User Activation' hyperlink on the yono Business login page, user gets redirected to the page as displayed below. Here the user selects 'Supply Chain Finance' and clicks on SUBMIT.

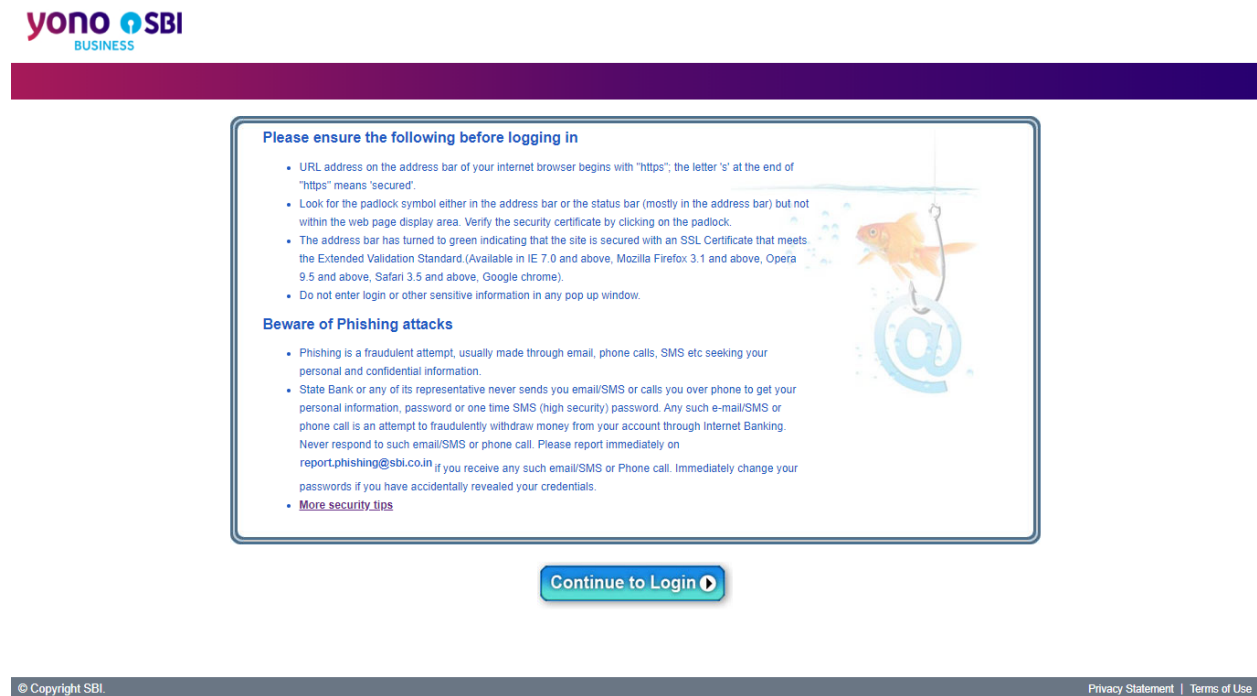
Figure 2.23: New User Activation - SCF



Action2: Disclaimer before login to SCF

A disclaimer page gets displayed. User clicks on 'Continue to Login'.

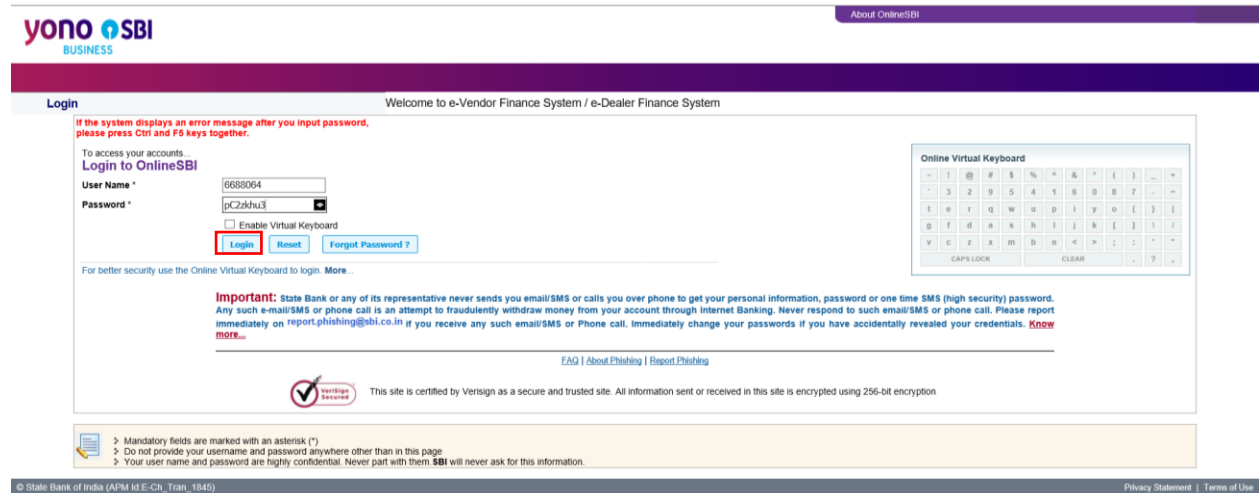
Figure 2.24: New User Activation (SCF) - Disclaimer page



Action3: Enter temporary User Name and Password

On clicking 'Continue to Login', user gets redirected to the below page where the user enters the temporary User Name and Password that he has received on his registered email ID/mobile number. Then clicks on 'Login'.

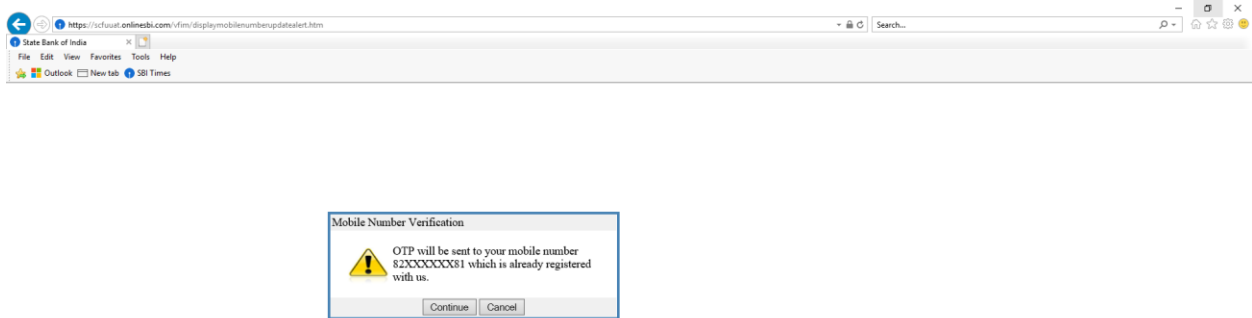
Figure 2.25: New User Activation (SCF) - Enter temporary credentials



Action4: OTP Validation

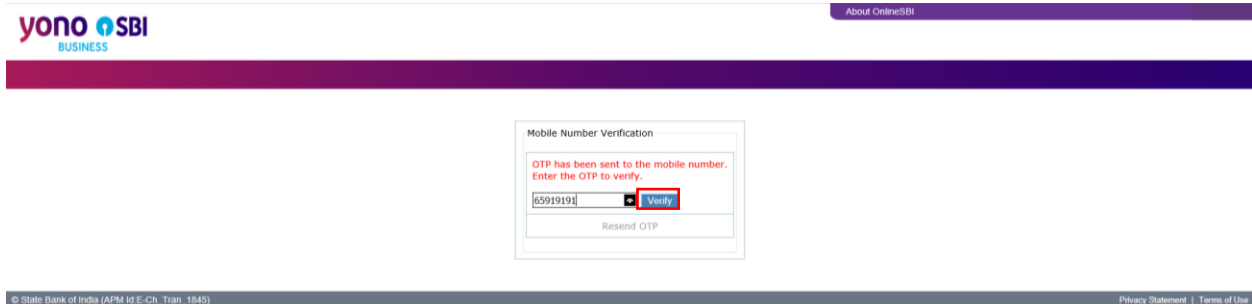
User gets the notification that the OTP will be sent to the registered mobile number.

Figure 2.26: New User Activation (SCF) - Notification of sending OTP



On clicking the 'Continue', user gets the page where he enters the OTP to verify.

Figure 2.27: New User Activation (SCF) - Validate OTP



Action4: Capture the User name

On clicking 'Verify', user is asked to enter a permanent User name of his choice as displayed in the screen below. User enters the Userid and clicks on SUBMIT.

Figure 2.28: New User Activation (SCF) - Capture User name

The screenshot displays the 'New User Activation (SCF) - Capture User name' page. At the top left is the 'yono SBI BUSINESS' logo. A purple navigation bar contains 'About OnlineSBI'. The main header area includes 'Welcome to SBI's Internet Banking!' on the left, 'Welcome : YNMAREE11702' and a 'Logout' link on the right, and the date '22-Oct-2019 [12:16 PM IST]' with a 'Help' link. The central content area features a message: 'You have logged in for the first time. Kindly enter a Username of your choice for your future use in SBI's Internet Banking'. Below this is a 'User name' input field containing '[UATSCFU]' and a red 'Submit' button. A yellow box below the input field provides instructions: 'Your Username can be upto a maximum of 20 characters and can be a combination of alphabets and numbers only (Example-ravisharma, rajiv123)', 'User names are case sensitive', 'Please remember your Username and note that your Username cannot be changed in future', and 'Your new Username should not be identical to the User ID you received from the branch'. The footer contains '© State Bank of India (APM Id E-Ch_Tran_1646)' on the left and 'Privacy Statement | Terms of Use' on the right.

Action5: Capture Login Password

On clicking SUBMIT, user is asked to set the Login Password. The user enters and confirms the new Login Password, selects the Hint Question and Hint Answer, then clicks on 'Confirm'.

Figure 2.29: New User Activation (SCF) - Capture Login Password

The screenshot shows the 'Choose Login Password' page on the YONO SBI Business portal. The page header includes the YONO SBI logo, 'About OnlineSBI', and user information: 'Welcome : YNMAKER1702' and 'Logout'. The main heading is 'Choose Login Password' with a timestamp '22-Oct-2019 [12:17 PM IST]' and a 'Help' link. The form area contains the following fields and controls:

- New Login Password ***: A text input field with masked characters (dots).
- Confirm Login Password ***: A text input field with masked characters (dots).
- Hint Question ***: A dropdown menu with the selected option 'What is the website that you rarely visit?'.
- Hint Answer ***: A text input field containing 'google', with a small 'x' icon to clear the field.

Below the form, there are two buttons: 'Confirm' (highlighted with a red box) and 'Reset'. A yellow box below the form lists password requirements:

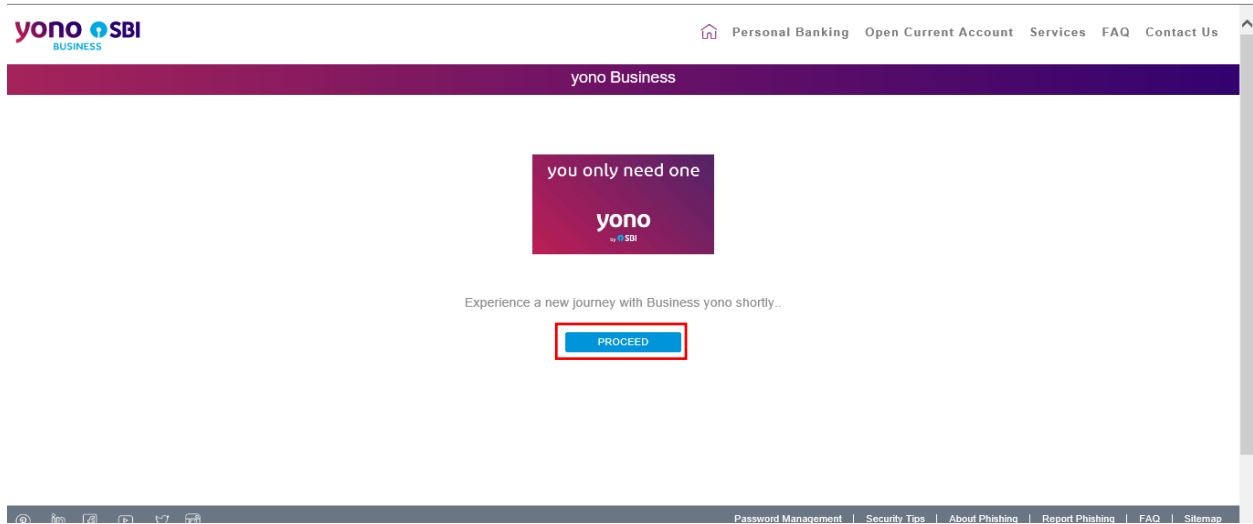
- > Mandatory fields are marked with an asterisk (*)
- > Passwords are case sensitive
- > This password should have more than 6 and less than 20 characters
- > It should be combination of Alphabets - Digits - Special Characters
- > Password should contain atleast one digit [0-9]
- > It should contain atleast one Alphabet [A-Z] [a-z]
- > It should contain one Special Character like [-!@#%&*]

The footer contains '© State Bank of India (AFM ID-E-Ch_Tran_1845)' and 'Privacy Statement | Terms of Use'.

Action6: Redirection to yono Business

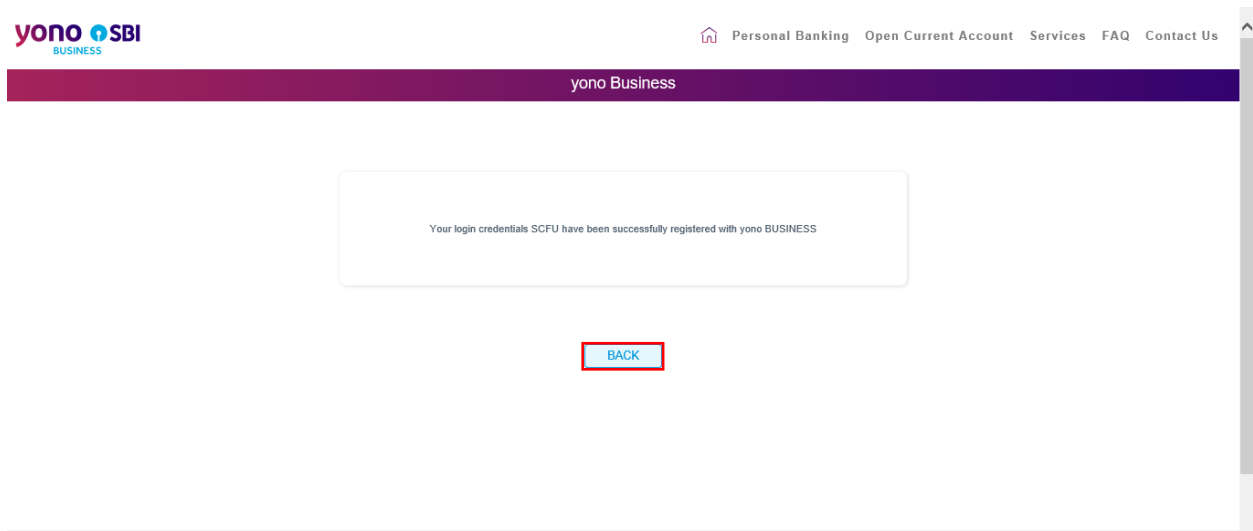
On clicking the 'Confirm', user gets the below page.

Figure 2.30: New User Activation (SCF) - Redirection to yono Business login page

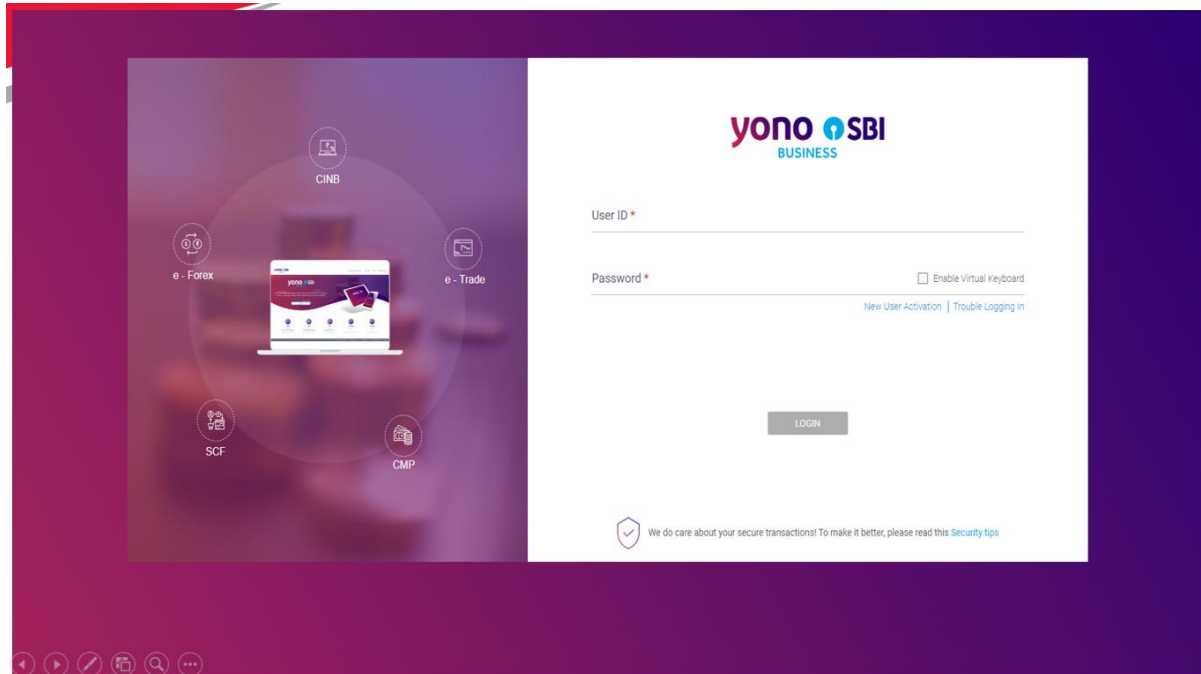


On clicking the PROCEED, the login credentials get registered with yono Business and the user gets the success message "Your login credentials SCFU have been successfully registered with yono Business".

Figure 2.31: New User Activation (SCF) - New credentials get registered with yono Business



User clicks on BACK and gets redirected to yono Business Login page where the user enters the new User ID and Password, then clicks on the LOGIN.



Action7: Login to yono Business with the new User ID and Password

User successfully logs in and gets redirected to the yono Business landing page.

Figure 2.32: New User Activation (SCF) - yono Business Landing Page for SCF

