

ACCOUNT INTEREST ENQUIRY

PROCESS FLOW

- Login to the mobile banking application “**YONO US New York**” through your credentials
- Click on Hamburger (3 horizontal lines on the left side of the screen)
- Click on Services
- Select Account Interest Enquiry
- Select your account from the dropdown, Start date and End date.
- Click on NEXT

A screen showing all the details related to interest payout of the account will be displayed.

The Interest enquiry details can be downloaded by pressing the download button.

A message “PDF downloaded successfully” will be displayed on the screen in which the instruction for the password required to open the downloaded file will be mentioned.

ACCOUNT OVERVIEW

PROCESS FLOW

1. Login to the mobile banking application “**YONO US New York**” through your credentials
2. Click on My Account on landing page
3. The page containing your transaction (Checking/Money Market Deposit) accounts and Certificate of Deposit accounts along with their balances will be displayed.
4. Click on the transaction (Checking/Money Market Deposit) account to view the details.
5. A page showing the account summary and transaction summary will be displayed.
6. Click on transaction summary to view the latest transactions. The same can be downloaded by clicking the download button.
7. Click on the filter button available on the right side of the screen to view the old transactions.
8. Select the parameters (Amount/Date/Trans) present in filter and press APPLY.
9. The transactions will be displayed based on the parameters selected and the same can be downloaded in PDF format by clicking on the download button.
10. Account transaction history for 180 days can be downloaded at one instance.
11. A message “PDF downloaded successfully” will be displayed on the screen in which the instructions for the password required to open the downloaded file will be mentioned.

Add/Update Email Address and Mobile Number

PROCESS FLOW

1. Login to the mobile banking application “**YONO US New York**” through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Services and select Personal details.
4. Enter your Profile password.
5. A screen displaying home address, work address, mailing address, mobile number and email address are displayed.
6. For change of home address, work address, mailing address please contact the branch.
7. Click on Pencil icon to edit mobile number or email address.
8. **a. Enter the OTP sent on your registered mobile number if you have access to your old mobile number/email address.**
Update your email address.
Enter the OTP sent on your registered mobile number.
A message “Your mobile number/email address has been updated successfully” is displayed.
- b. If you do not have access to your old mobile number/ email address, you can select on “I do not have old mobile number/ email address.**
 - i)Then the old mobile number/email address will be deleted, and you can add latest mobile number/email address by clicking on “+ “.
 - ii)Update mobile number or email address.
 - ii)Enter the OTP sent on your registered mobile number.
 - iv)A message “Your mobile number/email address has been updated successfully” is displayed.

CERTIFICATE OF DEPOSIT CLOSURE REQUEST

PROCESS FLOW

1. Login to the mobile banking application “**YONO US New York**” through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Services and select CD Closure request.
4. Select the CD which need to be closed. **(Option to close CD will be available on maturity date and it will be available till 10 days from the date of maturity)**. Click on Confirm Closure.
5. In the Next screen,
 - a. If you have a transaction account i.e checking / MMD account, select dropdown to choose your payout method as “credit to own SBI account” and amount will be credited to this account.
 - b. If you do not have a transaction account a dropdown in choose your payout method “Credit to own added external account” or “Receive via check” is displayed.
 - c. If payout method is “credit to own added external account” select the account from dropdown for amount to be credited to this account”.
 - d. If payout method is “Receive via check” is selected. A dropdown to select delivery address is to be selected (Home address/Mailing Address).
6. A pop up will be displayed “Are you sure you want to close your CD account”. Click on Confirm button.
7. Enter the OTP sent on your registered mobile number.
8. A message “You have successfully closed your CD account” is displayed.

CHECKBOOK REQUEST/STOP CHECK AND ENQUIRE

PROCESS FLOW

1. 1. Login to the mobile banking application “**YONO US New York**” through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Services and select Checks.
4. A screen with the following option will be displayed.
 - Check Request
 - Enquire Check Status
 - Stop Check
5. Select Check Request to apply for the New Check book.
 - Select Account number, number of Check leaves and Address.
 - Enter the OTP registered on your registered mobile number.
 - A message “Your request for the check has been submitted successfully will be displayed”.
6. Select Enquire Check status to find the status of your check.
 - Select Account number and check number and submit.
There is option to enquire single check and multiple check.
 - Screen showing the details of the check and its status will be displayed.
7. Select Stop Check to stop the check from payment.
 - Please note a service charge of \$15.00 per leaf as per Terms and conditions will be recovered from your account. Maximum Charges is USD 50 .00 for stopping 10 leaves.
 - Select Account number, Check number and reason for the stop and submit.
 - A screen will be displayed to review the details.
 - Enter the OTP sent on your registered mobile number.
 - A message “Your request is submitted successfully. Reference ID is XXXX will be displayed”.

EXISTING USER LOGIN

PROCESS FLOW

1. Download the mobile banking application **“YONO US New York”** on your mobile.
2. Enter your USER ID and password which is used on the YONO internet banking Portal.
3. Click on MPIN to set your MPIN. Enter your USER ID and password and then click submit.
4. Enter the OTP sent on your registered mobile number.
5. Textbox to enter and re-enter MPIN is displayed.
6. A message is displayed **“MPIN set successfully”**.
7. System will prompt you to set Profile password. Profile Password is required to access personal settings and security settings TABs.
8. Now you are landed on Home page of the mobile banking application, you can access your accounts.

FORGOT PROFILE PASSWORD

PROCESS FLOW

1. Login to the mobile banking application **“YONO US New York”** through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Services and select Security Settings/Personal details.
4. Click on Forgot Profile Password.
5. Enter the OTP sent on your registered mobile number.
6. Enter New Profile Password and Confirm New Profile password.
7. A message will be displayed **“Your profile password has been updated successfully”**.

INR REMITTANCE PROCESS

1.Addition of INR Recipient

1. Login to the mobile banking application “**YONO US New York**” through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Manage Recipients.
4. Enter your Profile password.
5. Click on + button on the right bottom of the screen.
6. There will be 2 options to choose from
 - International Recipient
 - US Recipient

Select International Recipients

There will be 2 options to choose from

- INR Recipient
- Other currency Recipient

Select INR Recipient

- Fill the details as given in the screen viz. Recipients First Name, Recipient Middle Name, Recipient Last Name, Nick Name, Limit (Max Limit of USD 100,000), IFSC code (Click on Searcher –Enter IFSC code and click search button), Account number, Recipient address
- Select the checkbox for accepting to Terms and conditions.
- Review Recipient details on the Next page and Click on EDIT for any correction or Next if no correction is required.
- Enter the OTP received on your registered mobile number and click on Activate.
- A message is displayed – Recipient Activated.
- You will be able to do remittance with your added recipient after a cooling period of 30 minutes.
- The limit for remittance is USD 1,000 for first 24 hours after activating the recipient.

2.Creation of INR Remittance

- Login to the mobile banking application “**YONO US New York**” through your credentials
- Click on YONO REMIT
- Click on Initiate Remittance.
- Select the recipient.
- Select the Account type, Payment Account, Enter USD Amount, Select the purpose of transfer.
- Confirm remittance details on the next page.
- Click on checkbox and accept.
- Enter the OTP sent on the registered mobile number.
- The remittance is submitted successfully.

Note: - Minimum Remittance amount for INR remittance is USD 100 and for other currency remittance is USD 0.01. There is a charge of USD 25.00 for other currency remittance.

Cancellation of Remittance: -

You can cancel the Remittance within 30 Minutes by using the below path.

- Login to the mobile banking application “**YONO US New York**” through your credentials
- Click on YONO REMIT.
- Select the remittance transaction which needs to be cancelled.
- Click on “–“button on the right side of the screen.
- A pop up is displayed --- Are you sure you want to cancel this transaction?
- Click on YES for cancellation.
- A message is displayed –Transaction cancelled successfully.
- As an additional measure, you can check reversal of amount in the account under transaction history/transaction overview.

MANAGE NOTIFICATIONS

PROCESS FLOW

1. Login to the mobile banking application “**YONO US New York**” through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Services and select Manager Notifications.
4. A screen with the following option will be displayed.
 - Financial Alerts
 - Non Financial Alerts
 - Security Settings
 - Personal Settings
5. In Financial Alerts following options are displayed. Select SMS or email or both modes for receiving alerts.
 - ATM Transactions
 - Cash Transactions
 - Customer Induced Transactions
 - Bank Induced transactions

Enter the OTP sent on your registered mobile no and click on NEXT button.

A message “Updated Successfully. The details have been updated” is displayed.

6. In Non Financial Alerts following options are displayed. Select SMS or email or both modes for receiving alerts.
 - Check STOP
 - CD Maturity Date

Enter the OTP sent on your registered mobile no and click on NEXT button.

A message “Updated Successfully. The details have been updated” is displayed.

7. In Security settings following options are displayed. Select SMS or email or both modes for receiving alerts.
 - Add/Update MPIN
 - Update Login Password
 - Update profile Password
 - Lock/Unlock User Id

Enter the OTP sent on your registered mobile no and click on NEXT button.

A message “Updated Successfully. The details have been updated” is displayed.

8. In Personal settings following options are displayed. Select SMS or email or both modes for receiving alerts.
 - Add/Update Mobile number.
 - Add/Update Email

Enter the OTP sent on your registered mobile no and click on NEXT button.

A message “Updated Successfully. The details have been updated” is displayed.

MESSAGES

PROCESS FLOW

1. Login to the mobile banking application “**YONO US New York**” through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Messages
4. The messages (if any) in the Inbox are displayed.
5. Click on Compose to send a new message. Special Characters except , . : - are not allowed.
6. Select category Retail customer from the drop-down.
7. Type your message and upload the document (if any) through attachment button.
8. Click on Send.

FIRST TIME LOGIN

PROCESS FLOW

1. Download the mobile banking application **“YONO US New York”** on your mobile.
2. Click on existing customer.
3. Click on New to Internet Banking
4. Please enter your customer Id. (If you don't remember your customer ID, click on “I don't remember my customer Id” then enter your SSN).
5. A screen “To use State Bank of India US YONO, please complete internet banking registration in a few quick steps” is displayed. Click on Proceed.
6. Enter the details such as Title, first name, Middle Name, Last Name, Date of Birth, SSN (Click on check box “I don't have SSN if you do not have SSN and enter Passport No), enter your account number if you have selected “I don't remember my customer Id” as per Point No.4, enter verification code displayed on screen and click on check box accepting Terms and Conditions.
7. Enter the OTP sent on your registered mobile number and click on Next button.
8. Temporary USER ID is displayed and need to set password. Enter the New login password and confirm login password. Click on submit.
9. A message “You are now registered for YONO” is displayed.
10. Login to the mobile banking application using Temporary USER ID and login password.
11. Enter the OTP sent on your registered mobile number and click on Next button.
12. You will be prompted to change your USER ID. (User ID is permanent and cannot be changed)
13. You will now land on set profile password page. Set your profile password (Profile password cannot not be same as login password) and submit.
14. A message “Your profile password has been set successfully” is displayed.
15. Enter your Permanent USER ID and login password to login to the mobile banking application.

PULLING OF FUNDS THROUGH ACH

1. Addition of Own Account (Outside SBI)

1. Login to the mobile banking application “**YONO US New York**” through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Manage Recipients.
4. Enter your Profile password.
5. Click on + button on the right bottom of the screen.
6. There will be 2 options to choose from
 - International Recipient
 - US Recipient

Select US Recipient

There will be 3 options to choose from

- SBI NY Account
- Own Account (Outside SBI)
- Non SBI Account.

Select Own Account (outside SBI)

- Fill the details as given in the screen viz. Nick Name, Limit, Routing Number (Please ensure to enter routing number pertaining to ACH of your other bank), Type of Account, Account number and click on NEXT.
- Review Recipient details on the Next page and Click on EDIT for any correction or Next if no correction is required. Tick the checkbox for accepting the terms and conditions of ACH agreement.
- Enter the OTP received on your registered mobile number and click on Activate.
- The recipient is added successfully. The recipient will appear in list but will not be available for pulling funds unless the account is verified through sub dollar verification.

SUB DOLLAR VERIFICATION

The bank initiates a sub-dollar transaction (\$0.01 to \$0.99) to your external account for the purpose of authentication. You are required to confirm the amount online. Your external account can be used for funds transfer through ACH only after this process is successfully completed.

Sub Dollar Verification of Account: If you have completed the above process before 4.00 pm EST, your external account shall have entries on 2nd working day by a sub dollar amount (any amount between \$0.01 to \$0.99). You have to verify the actual amount from your external account and input the same in YONO mobile banking by following the below mentioned process flow.

1. Verify the external Account for any sub dollar entry after two-three working days of adding the account in YONO mobile banking application.
2. Once you sight the entry in external account, please login back into YONO mobile banking application and do the sub dollar verification.
3. Go to “Manage Recipient” page, Select US recipient and select “OWN Account (outside SBI)”
4. Select the recipient to be verified and click on “Sub Dollar Verification” button
5. Enter the sub dollar amount which has been posted in your external Account.
6. Click Verify
7. Sub Dollar Verification is successfully done on validation of amount
8. Now the account is available for pulling of funds.
9. The funds shall be made available based on Bank’s Funds Availability Policy

2. Pulling Funds from Own Account (Outside SBI)

1. Login to the mobile banking application “YONO US New York” through your credentials
2. Click on Fund transfer.
3. There will be 2 options –Send Money and Receive money.

Select Receive Money (Pull the funds from other US Bank A/c through ACH)

Select the account from the list of added external accounts.

Select receiving in account, enter the amount and remarks and click on NEXT.

Confirm the details in Next page.

A message “Transaction submitted for processing” is displayed with a Reference Number.

The funds shall be made available based on Bank’s Funds Availability Policy.

SECURITY SETTINGS

PROCESS FLOW

1. Login to the mobile banking application “YONO US New York” through your credentials
2. Click on Hamburger (3 horizontal lines on the left side of the screen)
3. Click on Services and select Security Settings
4. Enter profile password
5. A screen with the following options will be displayed.
 - Change profile password
 - Change login password
 - Set MPIN/Change MPIN
 - Remove MPIN (This option is available only if MPIN is already set. If you forgot your MPIN, this option can be used to remove your MPIN and you can create a new MPIN by using the option set MPIN).
 - My Activities
6. Select Change Profile password
 - Input Current profile password, new profile password and confirm new profile password and submit
 - Enter the OTP sent on your registered mobile number
 - A message – “Your Profile password has been updated successfully” will be displayed.
7. Select Login Password
 - Input Current password, new password and confirm new password and submit
 - Enter the OTP sent on your registered mobile number
 - A message – “Your Login password has been updated successfully” will be displayed.
8. Select Set MPIN
 - Set MPIN and Re-enter MPIN and submit.
 - A message – MPIN set successfully will be displayed.
9. Change MPIN
 - Enter old MPIN, new MPIN, Re-enter MPIN
 - Enter the OTP sent on your registered mobile number
 - A message – Your MPIN has been updated successfully will be displayed.
10. Remove MPIN
 - Enter the OTP sent on your registered mobile number
 - A pop up will be displayed “Are you sure you want to remove MPIN”. Click on Confirm.
 - A message “You have successfully removed your MPIN. Please login using user ID and Password for subsequent logins” will be displayed
11. My Activities
 - Activities of last 5 days are displayed.
 - You can also use filter button for finding the required activities during the period of selected 5 days.

USD INTERNATIONAL REMITTANCE PROCESS

1. Addition of USD International Remittance Recipients

- 1.Login to the mobile banking application “YONO US New York” through your credentials
- 2.Click on Hamburger (3 horizontal lines on the left side of the screen)
- 3.Click on Manage Recipients.
- 4.Enter your Profile password.
- 5.Click on + button on the right bottom of the screen.
- 6.There will be 2 options to choose from

- International Recipient
- US Recipient

Select International Recipients

There will be 2 options to choose from

- INR Recipient
- Other currency Recipient

Select Other Currency Recipient

- Fill the details as given in the screen viz. Currency (Only USD) Recipients First Name, Recipient Middle Name, Recipient Last Name, Nick Name, Limit (Max Limit of USD 100,000), SWIFT code of Recipient bank (Click on Searcher –Enter SWIFT code and click search button), BIC/Routing No of Intermediary bank (If any), Account number, Recipient address.
- Select the checkbox for accepting to Terms and Conditions.
- Review Recipient details on the Next page and Click on EDIT for any correction or Next if no correction is required.
- Enter the OTP received on your registered mobile number and click on Activate.
- A message is displayed – Recipient Activated.
- You will be able to do remittance with your added recipient after a cooling period of 30 minutes.
- The limit for remittance is USD 1,000 for first 24 hours after activating the recipient.

2.Creation of USD International Remittance

- Login to the mobile banking application “**YONO US New York**” through your credentials Click on YONO REMIT
- Click on Initiate Remittance.
- Select the recipient.
- Select the Account type, Payment Account, Enter USD Amount, Select the purpose of transfer.
- Confirm remittance details on the next page.
- Click on checkbox and accept.
- Enter the OTP sent on the registered mobile number.
- The remittance is submitted successfully.

Note: - Minimum Remittance amount for INR remittance is USD 100 and for other currency remittance is USD 0.01. There is a charge of USD 25.00 for other currency remittance.

Note: Wire Transfer can be submitted between 8:00 AM and 5:00 PM on business days. You may schedule the wire transfer for next business day by clicking the ‘Schedule’ button.

Cancellation of Remittance: -

You can cancel the Remittance within 30 Minutes by using the below path.

- Login to the mobile banking application “**YONO US New York**” through your credentials Click on YONO REMIT.
- Select the remittance transaction which needs to be cancelled.
- Click on “–“button on the right side of the screen.
- A pop up is displayed --- Are you sure you want to cancel this transaction?
- Click on YES for cancellation.
- A message is displayed –Transaction cancelled successfully.
- As an additional measure, you can check reversal of amount in the account under transaction history/transaction overview.

USD LOCAL WIRE PROCESS

1. Addition of USD Local Wire Recipients

- 1.Login to the mobile banking application “**YONO US New York**” through your credentials
- 2.Click on Hamburger (3 horizontal lines on the left side of the screen)
- 3.Click on Manage Recipients.
- 4.Enter your Profile password.
- 5.Click on + button on the right bottom of the screen.
- 6.There will be 2 options to choose from
 - International Recipient
 - US Recipient

Select US Recipient

There will be 3 options to choose from

- SBI NY Account
- Own Account (Outside SBI)
- Non SBI Account.

Select Non SBI Account

- Fill the details as given in the screen viz. Recipients First Name, Recipient Middle Name, Recipient Last Name, Nick Name, Limit (Max Limit of USD 200,000), Routing number, Account number, Recipient address and click on NEXT.
- Review Recipient details on the Next page. Click on EDIT for any correction or Next if no correction is required after selecting checkbox for accepting to Terms and conditions of Wire agreement.
- Enter the OTP received on your registered mobile number and click on Activate.
- A message is displayed – Recipient Activated.
- You will be able to do remittance with your added recipient after a cooling period of 30 minutes.
- The limit for remittance is USD 5,000 for first 24 hours after activating the recipient.

2.Creation of USD Local Wire

- Login to the mobile banking application “**YONO US New York**” through your credentials
- Click on Fund transfer.
- There will be 2 options –Send Money and Receive money.

Select Send Money

There are 3 options to choose from

- a) Own SBI New York Accounts
- b) Others SBI New York Recipients
- c) US Recipients (Non SBI NY)

Select US Recipients (Non SBI NY)

Select the recipient, enter the amount, remarks, purpose of transaction, description.

Choose from Pay Now or Schedule

If schedule is selected, you have to select the payment cycle from Onetime/Weekly/Bi-weekly/Monthly, Number of Occurrence, start date and End date and click on submit.

Confirm the transaction details, enter the OTP sent on your registered mobile number and a message is displayed – Transaction completed successfully/Transaction scheduled successfully.

Note: - Minimum USD local wire amount is USD 0.01. There is a charge of USD 25.00 for USD local wire.

Note: Wire Transfer can be submitted between 8:00 AM and 5:00 PM on business days. You may schedule the wire transfer for next business day by clicking the ‘Schedule’ button.