High-Level Test Scenarios

YONO SBI Mobile Application

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1. User Registration & Onboarding – Test Scenarios

Jira ID: YONO-1001
Priority: HIGH

- Verify new user registration using valid mobile number and Aadhaar

- Verify new user registration using valid mobile number and PAN

- Verify OTP validation during registration

- Verify video KYC flow for non-SBI customers

- Verify instant account activation after successful video KYC

- Verify registration failure handling for invalid Aadhaar/PAN

- Verify existing SBI customer onboarding with account auto-linking

- Verify auto-population of customer details from SBI database

- Verify onboarding behavior when SBI backend services are unavailable

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2. Authentication & Security – Test Scenarios

Jira ID: YONO-1002
Priority: HIGH

- Verify login using valid MPIN

- Verify biometric authentication (Fingerprint / Face ID)

- Verify login failure for invalid MPIN

- Verify SIM binding enforcement during login

- Verify device binding enforcement across multiple devices

- Verify account lock when suspicious activity is detected

- Verify real-time fraud alert notifications

- Verify RBI-mandated two-factor authentication compliance

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3. Account Management – Test Scenarios

Jira ID: YONO-1003
 Priority: HIGH

- Verify real-time account balance display

- Verify transaction history accuracy

- Verify offline m-Passbook access (up to 100 transactions)

- Verify e-statement availability

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4. Account Management – Statements & Categorization

Jira ID: YONO-1004
 Priority: MEDIUM

- Verify PDF statement download functionality

- Verify transaction categorization using ML tagging

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5. Fund Transfers – Test Scenarios

Jira ID: YONO-1005
 Priority: HIGH

- Verify intra-bank fund transfer flow

- Verify inter-bank fund transfer via NEFT

- Verify inter-bank fund transfer via RTGS

- Verify inter-bank fund transfer via IMPS

- Verify beneficiary addition and activation

- Verify daily transfer limit enforcement as per RBI norms

- Verify UPI payment using QR code

- Verify UPI payment using VPA

- Verify UPI 2.0 mandate creation and execution

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6. Bill Payments & Recharges – Test Scenarios

Jira ID: YONO-1006
 Priority: HIGH

- Verify utility bill payment with auto-fetch details

- Verify BBPS biller discovery functionality

- Verify mobile recharge payment

- Verify DTH recharge payment

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7. Bill Payments – Auto Pay & Notifications

Jira ID: YONO-1007
 Priority: MEDIUM

- Verify auto-payment setup for recurring bills

- Verify due date notification (3 days prior)

- Verify bill payment failure handling and retry

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8. Investments & Deposits – Test Scenarios

Jira ID: YONO-1008
 Priority: HIGH

- Verify Fixed Deposit creation

- Verify Recurring Deposit creation

- Verify mutual fund investment flow

- Verify real-time interest calculation accuracy

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9. Investments – AI Recommendations

Jira ID: YONO-1009
 Priority: MEDIUM

- Verify AI-driven investment recommendations

- Verify risk profile consideration in recommendations

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10. Loans & Credit – Test Scenarios

Jira ID: YONO-1010
Priority: HIGH

- Verify personal loan application flow

- Verify home loan application flow

- Verify pre-approved loan eligibility check

- Verify document upload using device camera

- Verify e-sign integration during loan processing

- Verify EMI schedule display

- Verify EMI payment functionality

- Verify loan foreclosure process

11. Insurance – Test Scenarios

Jira ID: YONO-1011
Priority: MEDIUM

- Verify insurance policy purchase flow

- Verify insurance policy renewal flow

- Verify premium calculation accuracy

- Verify insurance claim initiation

- Verify viewing of policy details

- Verify premium due reminder notifications

12. Shopping & Lifestyle – Test Scenarios

Jira ID: YONO-1012
Priority: MEDIUM

- Verify shopping marketplace navigation

- Verify cashback offer application

- Verify EMI payment option using SBI cards

- Verify movie ticket booking flow

- Verify flight booking flow

- Verify train ticket booking via IRCTC

- Verify hotel booking flow

- Verify loyalty points redemption

13. Credit Card Management – Test Scenarios

Jira ID: YONO-1013
Priority: HIGH

- Verify credit card application submission

- Verify credit card application tracking

- Verify credit card statement viewing

- Verify credit card bill payment

- Verify card blocking and unblocking

- Verify credit limit increase request

14. Credit Card – EMI & Rewards

Jira ID: YONO-1014
 Priority: MEDIUM

- Verify purchase to EMI conversion

- Verify reward points redemption

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15. Cardless Withdrawals – Test Scenarios

Jira ID: YONO-1015
 Priority: HIGH

- Verify QR code generation for cardless withdrawal

- Verify time-bound QR validity

- Verify cash withdrawal at SBI ATM using QR

- Verify withdrawal attempt with expired QR

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16. Customer Support – Test Scenarios

Jira ID: YONO-1016
 Priority: HIGH

- Verify AI chatbot availability and response

- Verify escalation from chatbot to human agent

- Verify multilingual support in chat

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17. Customer Support – Complaints

Jira ID: YONO-1017
 Priority: MEDIUM

- Verify complaint creation for failed transactions

- Verify complaint status tracking

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18. Notifications & Alerts – Test Scenarios

Jira ID: YONO-1018
 Priority: HIGH

- Verify transaction push notifications

- Verify security alert notifications

- Verify opt-in/opt-out for marketing notifications

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19. Notifications – Fallback & Compliance

Jira ID: YONO-1019
 Priority: MEDIUM

- Verify SMS fallback when push notification fails

- Verify email fallback for critical alerts

- Verify TRAI DND compliance for notifications