

TEST PLAN

YONO SBI Mobile Application

1. Document Information

Field	Details
Project Name	YONO SBI Mobile Application
Client	State Bank of India
Application Type	Mobile Banking (Retail)
Platforms	Android & iOS
Prepared By	QA Manager
Version	1.1
Date	24/12/2025

2. Introduction

This Test Plan defines the **testing strategy, scope, objectives, resources, approach, risks, and deliverables** for validating the YONO SBI mobile application.

The goal is to ensure the application meets **business requirements, regulatory compliance (RBI, TRAI, DPDP Act)**, and delivers a **secure, reliable, and seamless digital banking experience** to retail customers.

3. Objectives

- Validate all **functional and non-functional requirements**
- Ensure **secure onboarding, authentication, and transactions**

- Verify **integration with SBI core systems and third-party services**
 - Ensure **regulatory and compliance adherence**
 - Identify defects early to reduce **production and reputational risk**
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4. Application Overview

YONO SBI is an **all-in-one digital banking platform** offering:

- Banking & payments
 - Investments & loans
 - Insurance
 - Shopping & lifestyle services
 - Customer support & alerts
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5. Scope of Testing

5.1 In-Scope Modules

Module

User Registration & Onboarding

Authentication & Security

Account Management

Fund Transfers

Bill Payments & Recharges

Investments & Deposits

Loans & Credit

Insurance

Shopping & Lifestyle

Credit Card Management

Cardless Withdrawals

Customer Support

Notifications & Alerts

5.2 Out of Scope

(as per requirement)

- Cryptocurrency trading or wallets
 - Feature phone support
 - Wearable device support
 - Advanced analytics dashboards
 - International remittances beyond SBI Forex
 - Branch locator enhancements
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6. Assumptions

- Users have Android 8.0+ / iOS 12.0+ devices
- SBI backend & UPI APIs remain stable
- RBI approvals for AI-based features are received
- Third-party integrations (IRCTC, BBPS, merchants) are stable
- Budget covers full testing lifecycle

- Data privacy compliance handled via SBI policies

7. Test Strategy & Approach

7.1 Test Levels

- Smoke Testing
- System Testing
- Integration Testing
- Regression Testing
- UAT Support

7.2 Test Types

Test Type	Coverage
Functional Testing	User stories & business flows
Security Testing	MPIN, biometrics, device/SIM binding
Integration Testing	CBS, UPI, BBPS, IRCTC, MF
Performance Testing	Response time, concurrency
Usability Testing	Navigation, accessibility
Compatibility Testing	Devices, OS, screen sizes
Compliance Testing	RBI, TRAI DND, DPDP Act

8. Module-wise Test Coverage (Detailed)

8.1 User Registration & Onboarding

- New user registration via mobile + Aadhaar/PAN
 - OTP validation & retry logic
 - Video KYC (success/failure/retry)
 - Instant activation for non-SBI users
 - Existing SBI customer account linking
 - Auto-population from SBI database
 - Negative cases (invalid PAN, KYC rejection)
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8.2 Authentication & Security

- MPIN creation & validation
 - Biometric login (fingerprint/Face ID)
 - SIM binding validation
 - Device binding enforcement
 - Fraud detection alerts
 - Temporary account lock/unlock
 - RBI two-factor authentication compliance
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8.3 Account Management

- Real-time balance display
- Transaction history accuracy
- Offline m-Passbook (last 100 transactions)

- PDF statement download
 - Transaction categorization (ML tagging)
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8.4 Fund Transfers

- Intra-bank transfers
 - NEFT / RTGS / IMPS
 - Beneficiary add/edit/delete
 - Transfer limits (RBI norms)
 - Failure & reversal handling
 - UPI QR scan & VPA payments
 - UPI 2.0 mandate setup & execution
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8.5 Bill Payments & Recharges

- BBPS biller discovery
 - Auto-fetch bill details
 - One-time payments
 - Auto-pay setup & cancellation
 - Due date notifications (T-3 days)
 - Payment failure recovery
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8.6 Investments & Deposits

- FD / RD creation & closure
 - Interest calculation accuracy
 - Mutual fund investment flows
 - AI-based investment suggestions
 - Risk profile validation
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8.7 Loans & Credit

- Loan eligibility check
 - Pre-approved loan flow
 - Document upload via camera
 - E-sign validation
 - EMI schedule display
 - EMI payment & foreclosure
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8.8 Insurance

- Policy purchase & renewal
 - Premium calculation
 - Claim initiation
 - Policy details viewing
 - Premium due reminders
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8.9 Shopping & Lifestyle

- Marketplace navigation
 - Cashback offers
 - EMI checkout using SBI cards
 - Travel booking (flight/train/hotel)
 - Loyalty point redemption
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8.10 Credit Card Management

- Credit card application
 - Application tracking
 - Statement viewing
 - Card block/unblock
 - Limit increase request
 - EMI conversion
 - Reward redemption
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8.11 Cardless Withdrawals

- QR generation
- Time-bound QR validity
- ATM/CSP withdrawal flow
- Expired/invalid QR handling

8.12 Customer Support

- AI chatbot responses
- Escalation to human agent
- Complaint creation
- Dispute management
- Complaint status tracking

8.13 Notifications & Alerts

- Transaction alerts
- Security alerts
- Marketing notification opt-in/out
- SMS/Email fallback alerts
- TRAI DND compliance

9. Test Environment

Item	Details
OS	Android 8+ / iOS 12+
Devices	Real devices & emulators
Network	WiFi, 4G, 5G
Environment	UAT / Pre-Prod

10. Entry & Exit Criteria

Entry Criteria

- Approved requirements
- Stable build deployed
- Test data available
- Environment ready

Exit Criteria

- 100% High-priority test cases executed
 - No open Critical/High defects
 - Test summary approved
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11. Defect Management

Severity	Definition
Critical	App crash, security breach
High	Payment/transfer failure
Medium	Functional deviation
Low	UI/cosmetic issues

12. Risks & Mitigation

Risk	Mitigation
Third-party downtime	Mock services
Regulatory delays	Feature toggles
Security threats	Regular audits
High production traffic	Performance testing

13. Deliverables

- Test Plan
 - RTM
 - Test Scenarios
 - Test Cases
 - Defect Reports
 - Test Summary Report
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14. Approval

Role	Name	Signature
QA Manager		
Product Owner		
Project Manager		