

How to use YES MSME?

1. Registration

YES MSME Mobile - Mobile Application

- a. Download YES MSME Mobile application from Google Play-store or Apple Store let us proceed to register as a user
- b. Press the Login Tab
- c. Retail Net Banking users to enter their Login Username. Others to enter Authorized Signatory Customer ID
- d. Users can choose to register through Retail Net Banking or Debit Card
- e. For registration through Net Banking enter Username and Password which you use to login to Retail Net Banking
- f. For registration using Debit Card enter Debit card number and 4 digit PIN
- g. An OTP would be sent to your registered mobile number
- h. Post OTP validation proceed to set up your 6 digit numeric Login PIN
- i. On the next screen set up your 6 digit transaction PIN
- j. Thank You. You are now registered with YES MSME Mobile and can access the application using your login PIN

YES MSME Online - Desktop Application

- a. Go to URL <https://yesmsmeonline.yesbank.in/homepage>. You can also access YES MSME Online under Login tab on www.yesbank.in
- b. Click on the New User tab
- c. If you are a Retail Net Banking user enter your Net Banking Login Username else enter Authorized Signatory Customer Id
- d. You can choose to register through Retail Net Banking or your Debit Card credentials
- e. In case you select Net Banking please enter your Net Banking password
- f. For Debit Card based registration enter your Debit Card number and 4 digit PIN
- g. In both cases you will get an OTP on your registered mobile number after entering credentials
- h. Post OTP validation set a password of your choice. Password has to be 8-15 characters and must contain at least one Small letter, 1 Capital letter, 1 number and 1 special character.

2. Funds Transfer

- a. To registered beneficiaries
 - * Select the beneficiary from list of registered beneficiaries
 - * Select the mode of payment and specify amount
 - * Submit the transaction and confirm with your Transaction PIN
- b. To another YES BANK Account
 - * Select Transfer to Registered Beneficiaries

- * Opt for TPT as the mode of transfer
 - * Select the beneficiary added with YES BANK details
 - * Select Debit Account, Amount and submit
- c. Ad-hoc payments
- * Ad-hoc payments are facilitated through IMPS
 - * Daily limit of Rs 50,000

3. Bulk Payments

YES MSME Mobile - Mobile Application

Group Payment	Multiple Payments to a Single Beneficiary
<ul style="list-style-type: none"> a. Select Bulk Transactions from the Main Menu b. Select Transfer to a registered group c. You can add a group by clicking on Manage Beneficiaries tab d. Name the group and add amounts against each beneficiary in the group e. Save. Your group is created f. While making payment you can pay as per saved details or click "Modify Amount" to change amount payable to members g. In case you do not want to pay just make the amount payable as "0" h. Select Debit Account i. Enter Transaction Pin j. Payment done 	<ul style="list-style-type: none"> a. Under the Bulk Transactions tab select Multiple Payments to a Single Beneficiary b. Select the mode of payment c. Keep adding payments using "ADD A PAYMENT" tab d. Once done enter your Transaction PIN and submit e. Payment is done

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Group Payment	Multiple Payments to a Single Beneficiary	Bulk Upload Payments
<ul style="list-style-type: none"> a. Within Bulk Transaction Tab select Payment as "To Registered Group" b. You can select one the pre-created groups c. Users can modify the payments to beneficiaries within the group 	<ul style="list-style-type: none"> a. Select MULTIPLE PAYMENT as the mode within BULK TRANSACTION b. Select the mode of payment and the beneficiary for your registered list 	<ul style="list-style-type: none"> a. Select Bulk Transactions on the Menu Tab b. From Bulk Transaction menu select UPLOAD BULK FILE option c. Populate the details required on the Payment page

<ul style="list-style-type: none"> d. Do not select a beneficiary you do not wish to pay within the group e. Check and confirm the payment details f. Enter the OTP sent to registered mobile number g. You are done!! 	<ul style="list-style-type: none"> c. Keep adding payments with unique descriptions & Submit d. Provide Account to be debited and Payment Remarks e. Confirm the payment details on the Summary Page & Submit 	<ul style="list-style-type: none"> d. Upload the file by clicking the File Upload tab or by dragging your bulk file to this tab e. Post File upload the File space shows a tick mark which means file has been successfully uploaded f. Check and confirm the payment details g. Submit
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4. Creation & Management of Makers

- a. Go to Main Menu and select "Create and Manage Maker" tab
- b. Please click on "CREATE NEW MAKER" tab
- c. Enter the Maker code of your choice and provide Maker name & email id
- d. Select services you want to be assigned to this Maker & Submit
- e. Maker id is created instantly and Maker is informed through email about his Maker id and temporary password
- f. Maker has to change the password on first login
- g. An Authorizer can change services assigned to a Maker anytime and can instantly delete the Maker as well

5. Submit Stock Statement & Insurance document

- a. Click on "Upload Document" tab in the Main Menu
- b. Select Document category as "Asset and Loan Related Documents"
- c. Select Document purpose as "Insurance" or "Stock Statement"
- d. Document name to be selected in line with purpose chosen
- e. Click on the document icon at the center of the page and upload the file

6. Salary Management

- a. Within the Main Menu click on Salary Management
- b. Within Salary Management module users can choose to add/edit employees OR pay their salaries
- c. Salaries for up to 30 employees can be paid with a single click. Just press Salary Process tab and select employees to be paid together
- d. Alternately a salary file can be uploaded with details of payout
- e. The file format is available on the App & portal under the tab "File Format"