Step	User Action	System Behaviour	Data Created/Updated (order, payment intent, receipt)
1	User opens Stripe payment demo page	Payment form loads successfully and is ready for input	No transaction created yet
2	User enters valid customer details (email, country if required)	Form accepts input and enables payment fields	Customer data prepared for payment intent
3	User enters valid test card 4242 4242 4242 4242	Card number is validated and accepted by Stripe	Payment method token prepared
4	User enters valid expiry date and CVC	Payment form shows card details as valid	Payment details ready for submission
5	User clicks Pay / Submit payment	Stripe processes the payment request	Stripe processes the payment request
6	User waits for payment response	Payment succeeds and success message is displayed	Payment marked as successful, receipt generated

TC ID	Title	Area	Preconditions	Test Data (card, amount, email, etc.)	Steps	Expected Result
TC-001	Successful payment with valid Visa card	Happy Path	Stripe demo page loaded; test mode active	Card: 4242 4242 4242 4242 | Exp: 12/26 | CVC: 123 | Email: test@test.com | Amount: $10.00	1. Open demo page 2. Enter email 3. Enter card details 4. Click Pay 5. Observe result	Success message displayed; payment confirmed in Stripe dashboard
TC-002	Payment declined with generic decline card	Error Handling	Stripe demo page loaded; test mode active	Card: 4000 0000 0000 0002 | Exp: 12/26 | CVC: 123 | Email: test@test.com	1. Open demo page 2. Enter email 3. Enter decline card 4. Click Pay 5. Observe result	Error message 'Your card has been declined' displayed; no charge created
TC-003	Payment declined – insufficient funds	Error Handling	Stripe demo page loaded; test mode active	Card: 4000 0000 0000 9995 | Exp: 12/26 | CVC: 123	1. Enter insufficient funds card 2. Click Pay 3. Observe result	Error message 'Your card has insufficient funds' displayed
TC-004	Invalid card number rejected	Validation	Stripe demo page loaded	Card: 1234 5678 9012 3456 | Exp: 12/26 | CVC: 123	1. Enter invalid card number 2. Attempt to submit 3. Observe result	Inline validation error shown; Pay button disabled or submission blocked
TC-005	Expired card rejected	Validation	Stripe demo page loaded	Card: 4000 0000 0000 0069 | Exp: 01/20 | CVC: 123	1. Enter expired card details 2. Click Pay 3. Observe result	Error 'Your card has expired' displayed
TC-006	Incorrect CVC rejected	Validation	Stripe demo page loaded	Card: 4000 0000 0000 0101 | Exp: 12/26 | CVC: 000	1. Enter card with CVC check fail 2. Click Pay 3. Observe result	Error 'Your card's security code is incorrect' displayed
TC-007	Double-click Pay does not create duplicate charge	Edge Case	Stripe demo page loaded; valid test card ready	Card: 4242 4242 4242 4242 | Exp: 12/26 | CVC: 123	1. Enter valid card 2. Double-click Pay rapidly 3. Check Stripe dashboard	Only one payment intent created; button disabled after first click
TC-008	Form submission blocked with empty email	Validation	Stripe demo page loaded	Email: (empty) | Card: 4242 4242 4242 4242	1. Leave email blank 2. Enter valid card 3. Attempt to click Pay	Validation error shown on email field; payment not submitted
TC-009	3D Secure authentication flow completes successfully	Authentication	Stripe demo page loaded; test mode active	Card: 4000 0027 6000 3184 | Exp: 12/26 | CVC: 123	1. Enter 3DS card 2. Click Pay 3. Complete 3DS modal 4. Observe result	3DS modal appears; after authentication payment succeeds
TC-010	Page refresh after successful payment does not duplicate charge	Edge Case	Successful payment completed	Card: 4242 4242 4242 4242 | prior successful payment	1. Complete successful payment 2. Refresh browser 3. Check Stripe dashboard	No duplicate charge; success/confirmation state persists or redirects appropriately
TC-011	Correct currency and amount displayed before submission	UI / Trust	Stripe demo page loaded	Amount configured: $10.00 USD	1. Open payment page 2. Review displayed amount and currency before paying	Amount and currency match expected values; no discrepancy

| TC-012 | Confirmation screen shown and receipt email triggered after success | Post-payment | Valid test card ready; Stripe email receipts enabled | Card: 4242 4242 4242 4242 \| Email: test@mailinator.com | 1. Complete successful payment
2. Observe confirmation screen
3. Check email inbox | Confirmation screen displayed with transaction details; receipt email received |

Actual Result	Status (Pass/Fail/Blocked)	Evidence (screenshot filename)	Notes
Success message displayed: 'Woot! You successfully made a payment with Stripe.' Payment appears in Stripe test dashboard as Succeeded. Receipt email	Pass	tc001_success.png	
Error message displayed: 'Your card has been declined.' Payment not processed. Stripe dashboard shows failed payment intent with	Pass	tc002_decline.png	
Error message displayed: 'Your card has insufficient funds.' Payment not processed. Stripe dashboard shows failed intent with decline_code:	Pass	tc003_insufficient.png	
Stripe Elements inline validation immediately flags the number as invalid. Field turns red with message 'Your card number is invalid.' Pay button remains	Pass	tc004_invalid_card.png	
Error message displayed: 'Your card has expired.' Payment not submitted. Stripe dashboard shows failed attempt with decline_code: expired_card.	Pass	tc005_expired.png	
Error message displayed: 'Your card's security code is incorrect.' Payment blocked. Stripe dashboard shows failed intent with decline_code:	Pass	tc006_cvc.png	
Pay button is disabled immediately after first click (loading spinner shown). Only one payment intent created in Stripe dashboard. No duplicate	Pass	tc007_doubleclick.png	RISK-001
Form validation highlights email field as required before submission. Payment not submitted. No network request made to Stripe.	Pass	tc008_empty_email.png	
Stripe 3DS modal/iframe appears asking to authenticate. After clicking 'Complete authentication', payment succeeds and success message	Pass	tc009_3ds.png	
After refresh, page returns to initial payment form state (or redirects to confirmation). No duplicate payment intent created. Stripe dashboard	Pass	tc010_refresh.png	RISK-005
Amount displayed on form matches configured test amount (e.g. $10.00 USD). No discrepancy between displayed and charged amount visible in	Pass	tc011_currency.png	RISK-007

Confirmation message displayed on screen after success. Stripe test dashboard shows payment as Succeeded. Receipt email delivered to test email address	Pass	tc012_receipt.png	RISK-008

Risk ID	Risk Title	Scenario / Trigger	Impact (customer + business)	Likelihood (Low/Med/High)	Severity (Low/Med/High)
RISK-001	Duplicate charge from double-click / retry	User clicks Pay twice / refreshes / retries during lag	Double debit, refunds, chargebacks	Medium	High
RISK-002	Payment fails but order marked paid	Payment declines but system confirms order	Inventory + delivery loss, financial reconciliation issues	Medium	High
RISK-003	Unclear decline messaging causes abandonment	Decline shown with vague message	Lost sales, support tickets	Medium	Medium
RISK-004	Validation gaps allow bad card inputs	Invalid card accepted or unclear error location	Failed payments, user frustration	Medium	Medium
RISK-005	State mismatch after refresh / back	User refreshes after paying	Duplicate session / order creation or broken UI	Medium	Medium
RISK-006	Slow checkout performance	Lag during Pay	Abandonment + duplicated attempts	Medium	Medium
RISK-007	Wrong currency / amount charged	Cart total differs from charged amount	Legal + trust issues	Medium	High
RISK-008	Receipt / email not sent after success	Payment succeeds but receipt not delivered	Support load, reduced trust	Medium	Medium

Controls / Expected Safeguards	Test Coverage (TC IDs)
Idempotency key / disable button / loading state	TC-007
Only mark paid after gateway confirmation	TC-002, TC-003
Clear decline reason + retry guidance	TC-002, TC-003, TC-006
Inline validation + disabled Pay until valid	TC-004, TC-005, TC-006
State persistence + safe redirects	TC-010
Spinner, disabled pay, request timeout handling	TC-007
Lock amount server-side + display exact totals	TC-011
Confirmation screen + resend receipt option	TC-012