Home Savings Calculator QA Assessment

Test Plan

1. Objective

The objective of this test plan is to comprehensively validate the functionality, accuracy, usability, and performance of the Raiffeisen Home Savings Calculator for the **Classic Building Savings (Saver Tariff)**. The goal is to ensure that the calculator correctly computes savings projections based on different input scenarios, handles various edge cases efficiently, and provides a seamless user experience.

2. Scope

This test plan focuses on testing the **Classic Building Savings (Saver Tariff)** available for individuals aged 24 and over. The testing scope includes:

- Verification of calculation accuracy for savings projections.
- Validation of interest rate changes and premium calculations.
- Input validation and error handling.
- Usability and UI responsiveness across different devices and browsers.
- Verification of deductions (KESt, account management fees).
- Effective annual interest rate computation.
- Data persistence, security, and edge case handling.
- Localization and translation accuracy.
- Performance and stability under high load.

3. Test Items

The following features will be tested:

- Savings calculations (maximum and minimum savings projections).
- Interest rate changes: 3.25% fixed until 31.03.2026, then variable (12-Month EURIBOR - 1.25%, min. 0.1%, max. 4.0%).

- State premium calculation (1.5% in 2025, 4% from 2026, max EUR 1,200 per person per year).
- Account management fee adjustments (EUR 49.80, subject to change based on collective salary agreements).
- KESt deductions.
- Data persistence and error handling.
- UI/UX functionality across devices and browsers.
- Multi-language support and formatting.
- Performance testing under various inputs and usage scenarios.

4. Test Approach

- **Functional Testing:** Verify calculations and expected outputs based on provided formulas.
- **Boundary Testing:** Check for limits on inputs (e.g., exceeding max allowed deposit, negative values).
- **Negative Testing:** Input invalid data and verify error messages and edge case handling.
- **Usability Testing:** Ensure a user-friendly experience and accessibility.
- **Localization Testing:** Verify accurate translations and formatting across different language settings.
- **Regression Testing:** Ensure previous functionalities remain intact after updates.
- **Performance Testing:** Evaluate calculator response time and stability under high load.
- **Cross-Browser and Device Testing:** Ensure functionality across different browsers and screen sizes.

5. Risks and Assumptions

- **Assumption:** The calculator follows the provided financial formulas correctly.
- **Risk:** Interest rate calculations may change over time, requiring updates to test cases.
- **Assumption:** Users will enter valid numeric values within expected ranges.
- **Risk:** Account management fees may change unexpectedly.

- **Assumption:** The system will function correctly under different browsers and devices.
- **Risk:** The calculator may not handle extreme input values well, leading to UI issues or incorrect calculations.
- **Risk:** Localization and translation might not be fully supported, leading to incorrect currency formatting or misinterpretation of values.