
MANUAL TEST CASE REPORT

Automated Banking Website

Document Information	
Document Version	1.0
Document ID	BANK-TC-2026-001
Created Date	January 15, 2026
Last Updated	January 15, 2026
Project Name	Online Banking System - QA Testing
Application	Automated Banking Web Portal

Prepared By	QA Team
Reviewed By	QA Lead
Approved By	Project Manager
Document Status	Final - Ready for Execution
Total Test Cases	92
Test Environment	UAT Environment

Role	Name	Signature	Date
Prepared By	QA Engineer		
Reviewed By	QA Lead		
Approved By	Project Manager		

REVISION HISTORY

Version	Date	Author	Description of Changes
0.1	January 03, 2026	QA Engineer	Initial draft created
0.2	January 06, 2026	QA Engineer	Added login and account management test cases
0.4	January 08, 2026	QA Engineer	Added fund transfer and bill payment test cases
0.6	January 10, 2026	QA Engineer	Added loan and card management test cases
0.8	January 12, 2026	QA Engineer	Added security and notification test cases
0.9	January 14, 2026	QA Lead	Review and corrections
1.0	January 15, 2026	Project Manager	Final approval - Ready for execution

TABLE OF CONTENTS

Section	Title	Page
1.	Introduction	4
2.	Test Scope	4
3.	Test Environment	4
4.	Test Case Summary	5
5.	User Registration & Authentication Module	6
6.	Account Dashboard Module	7
7.	Account Management Module	8
8.	Fund Transfer Module	9
9.	Bill Payment Module	10
10.	Transaction History Module	11
11.	Beneficiary Management Module	12
12.	Fixed Deposit Module	13
13.	Loan Management Module	14
14.	Card Management Module	15
15.	Profile & Settings Module	16

16.	Security & Alerts Module	17
17.	Customer Support Module	18
18.	Test Execution Summary	19

1. INTRODUCTION

This document contains the manual test cases for the Automated Banking Website. The platform enables customers to perform various banking operations including account management, fund transfers, bill payments, loan applications, and card management. The test cases are designed to verify the functionality, security, usability, and reliability of all banking features. Each test case includes detailed steps, expected results, and execution status to ensure comprehensive coverage of the platform's features while maintaining compliance with banking regulations and security standards.

2. TEST SCOPE

In Scope:

- User Registration and Authentication (Multi-Factor)
- Account Dashboard and Overview
- Account Management (Savings, Current, Joint)
- Fund Transfer (NEFT, RTGS, IMPS, Internal)
- Bill Payment and Recharge
- Transaction History and Statements
- Beneficiary Management
- Fixed Deposit Management
- Loan Application and Management
- Credit/Debit Card Management
- Profile and Settings Management
- Security Features and Alerts
- Customer Support and Grievance

Out of Scope:

- Performance and Load Testing
- Security Penetration Testing
- Mobile Banking Application Testing
- Core Banking System Integration Testing
- ATM Integration Testing
- Regulatory Compliance Audit

3. TEST ENVIRONMENT

Component	Specification
Application URL	https://netbanking.example.com/uat
Browser	Google Chrome v120+, Mozilla Firefox v115+, Safari 17+, Microsoft Edge v120+
Operating System	Windows 10/11, macOS Sonoma+
Database	Oracle 19c / SQL Server 2022
Authentication	OAuth 2.0, OTP via SMS/Email, Biometric (simulated)
Payment Gateway	NPCI Test Environment, SWIFT Test Network
Test Data	Test accounts, dummy transactions, test beneficiaries
Security	SSL/TLS 1.3, 256-bit encryption

4. TEST CASE SUMMARY

Module	Total TCs	High	Medium	Low	Pass	Fail	Not Run
User Registration & Authentication	8	6	2	0	8	0	0
Account Dashboard	6	4	2	0	6	0	0
Account Management	8	5	3	0	8	0	0
Fund Transfer	10	8	2	0	10	0	0
Bill Payment	8	5	3	0	8	0	0
Transaction History	6	4	2	0	6	0	0
Beneficiary Management	6	4	2	0	6	0	0
Fixed Deposit	6	4	2	0	6	0	0
Loan Management	8	5	3	0	8	0	0
Card Management	8	5	3	0	8	0	0
Profile & Settings	6	3	2	1	6	0	0
Security & Alerts	6	5	1	0	6	0	0
Customer Support	6	3	2	1	6	0	0
TOTAL	92	61	29	2	92	0	0

5. USER REGISTRATION & AUTHENTICATION MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_AUTH_001	New User Registration	1. Application accessible 2. Valid customer ID available 3. Mobile/Email not registered	1. Navigate to registration page 2. Enter Customer ID 3. Enter registered mobile number 4. Enter email address 5. Create login password 6. Create transaction password 7. Accept terms & conditions 8. Click 'Register'	1. OTP sent to mobile/email 2. OTP verification successful 3. Account activated 4. Welcome email sent 5. Redirected to login	High	PASS
TC_AUTH_002	Valid User Login	1. User registered 2. Account active 3. Login page accessible	1. Navigate to login page 2. Enter valid User ID 3. Enter valid password 4. Enter captcha 5. Click 'Login' 6. Enter OTP received 7. Verify OTP	1. Credentials validated 2. OTP sent successfully 3. OTP verified 4. Dashboard displayed 5. Last login shown	High	PASS
TC_AUTH_003	Invalid Password Login	1. Valid user exists 2. Login page accessible	1. Enter valid User ID 2. Enter incorrect password 3. Enter captcha 4. Click 'Login'	1. Login fails 2. Error message displayed 3. Remaining attempts shown 4. Account locks after 3 attempts	High	PASS
TC_AUTH_004	Account Lockout	1. Valid user exists 2. Multiple failed attempts	1. Enter wrong password 3 times 2. View lockout message 3. Try to login again 4. Check account status	1. Account locked 2. Lockout duration shown 3. Login blocked 4. Unlock instructions provided	High	PASS
TC_AUTH_005	Forgot Password	1. User registered 2. Mobile/Email verified	1. Click 'Forgot Password' 2. Enter User ID 3. Select verification method 4. Enter OTP 5. Create new password 6. Confirm password	1. OTP sent 2. OTP verified 3. Password reset successful 4. Confirmation message 5. Can login with new password	High	PASS
TC_AUTH_006	Session Timeout	1. User logged in 2. Session timeout configured	1. Login successfully 2. Remain inactive for timeout period 3. Try to perform action 4. View timeout message	1. Session expires 2. Timeout message shown 3. Redirected to login 4. Unsaved data warning	High	PASS
TC_AUTH_007	Secure Logout	1. User logged in 2. Active session	1. Click 'Logout' button 2. Confirm logout 3. Try to access dashboard 4. Use browser back button	1. Session terminated 2. Redirected to login 3. Cannot access protected pages 4. Back button doesn't restore session	Medium	PASS
TC_AUTH_008	Multi-Device Login Prevention	1. User logged in on Device A 2. Same credentials used	1. Login on Device A 2. Try login on Device B 3. View warning message 4. Choose to continue or cancel	1. Warning displayed 2. Option to terminate other session 3. Previous session ended 4. New session created	Medium	PASS

6. ACCOUNT DASHBOARD MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_DASH_001	View Account Summary	1. User logged in 2. Accounts exist 3. Dashboard accessible	1. Login to net banking 2. View dashboard 3. Check account summary 4. Verify all accounts listed	1. Dashboard loads 2. All accounts displayed 3. Balance shown (masked/visible) 4. Account types identified	High	PASS
TC_DASH_002	View Account Balance	1. User logged in 2. Account selected	1. Click on account 2. View balance details 3. Check available balance 4. Check ledger balance	1. Balance displayed 2. Available balance shown 3. Ledger balance shown 4. Last updated timestamp	High	PASS
TC_DASH_003	Quick Actions Menu	1. Dashboard displayed 2. Quick actions enabled	1. View quick actions panel 2. Click 'Fund Transfer' 3. Click 'Bill Payment' 4. Click 'Mini Statement'	1. Quick actions visible 2. Navigation works 3. Correct pages open 4. Back to dashboard option	High	PASS
TC_DASH_004	Recent Transactions Widget	1. Transactions exist 2. Dashboard loaded	1. View recent transactions 2. Check last 5 transactions 3. Click 'View All' 4. Verify transaction details	1. Recent transactions shown 2. Date, amount, type visible 3. View all navigates correctly 4. Details accurate	High	PASS
TC_DASH_005	Account Alerts Display	1. Alerts configured 2. Pending alerts exist	1. View alerts section 2. Check unread alerts 3. Click on alert 4. Mark as read	1. Alerts displayed 2. Unread count shown 3. Alert details visible 4. Status updated	Medium	PASS
TC_DASH_006	Toggle Balance Visibility	1. Dashboard displayed 2. Balance masking enabled	1. View masked balance 2. Click 'Show Balance' 3. Enter PIN/OTP if required 4. View actual balance	1. Balance masked by default 2. Show option available 3. Authentication if configured 4. Balance revealed	Medium	PASS

7. ACCOUNT MANAGEMENT MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_ACC_01	View All Accounts	1. User logged in 2. Multiple accounts exist	1. Navigate to 'My Accounts' 2. View all linked accounts 3. Check account details 4. Filter by account type	1. All accounts listed 2. Account numbers shown 3. Types identified 4. Filter works correctly	High	PASS
TC_ACC_02	View Account Details	1. Account exists 2. User has access	1. Select account 2. Click 'View Details' 3. Check all information 4. View account holder info	1. Account details page opens 2. Account number, IFSC shown 3. Branch details visible 4. Nominee info if applicable	High	PASS
TC_ACC_03	Download Account Statement	1. Account selected 2. Transactions exist	1. Click 'Download Statement' 2. Select date range 3. Choose format (PDF/Excel) 4. Download file	1. Date picker works 2. Format options available 3. Statement generated 4. File downloads correctly	High	PASS
TC_ACC_04	Request Physical Statement	1. Account active 2. Address on file	1. Select 'Request Statement' 2. Choose statement period 3. Confirm delivery address 4. Submit request	1. Request form opens 2. Period selectable 3. Address confirmed 4. Request submitted 5. Reference number generated	Medium	PASS
TC_ACC_05	Link New Account	1. Additional account exists 2. Same customer ID	1. Click 'Link Account' 2. Enter account number 3. Verify with OTP 4. Confirm linking	1. Account verified 2. OTP sent 3. Account linked 4. Appears in account list	High	PASS
TC_ACC_06	Set Account Nickname	1. Account exists 2. Nickname feature enabled	1. Select account 2. Click 'Edit Nickname' 3. Enter nickname 4. Save changes	1. Edit option available 2. Nickname saved 3. Displayed in account list 4. Used in transfers	Low	PASS
TC_ACC_07	View Interest Certificate	1. Interest earned 2. Financial year completed	1. Navigate to certificates 2. Select financial year 3. View interest certificate 4. Download PDF	1. Certificate available 2. Interest details shown 3. TDS if applicable 4. PDF downloadable	Medium	PASS
TC_ACC_08	Request Cheque Book	1. Savings/Current account 2. Cheque facility enabled	1. Select account 2. Click 'Request Cheque Book' 3. Select number of leaves 4. Confirm delivery address 5. Submit request	1. Request form opens 2. Options available 3. Address confirmed 4. Request submitted 5. Tracking number provided	High	PASS

8. FUND TRANSFER MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_FT_001	Internal Fund Transfer	1. User logged in 2. Multiple accounts exist 3. Sufficient balance	1. Select 'Fund Transfer' 2. Choose 'Own Accounts' 3. Select from/to accounts 4. Enter amount 5. Add remarks 6. Confirm transfer 7. Enter transaction password	1. Accounts listed 2. Amount validated 3. Transfer successful 4. Reference number generated 5. Balance updated	High	PASS
TC_FT_002	NEFT Transfer	1. Beneficiary added 2. Within NEFT hours 3. Sufficient balance	1. Select 'NEFT Transfer' 2. Choose beneficiary 3. Enter amount 4. Add remarks 5. Review details 6. Enter OTP 7. Confirm transfer	1. Beneficiary selected 2. Amount within limits 3. OTP verified 4. Transfer initiated 5. UTR number generated	High	PASS
TC_FT_003	RTGS Transfer	1. Amount >= 2 lakhs 2. Within RTGS hours 3. Beneficiary registered	1. Select 'RTGS Transfer' 2. Choose beneficiary 3. Enter amount (min 2L) 4. Add purpose 5. Verify details 6. Authenticate 7. Submit	1. Minimum amount validated 2. RTGS charges shown 3. Transfer processed 4. Real-time settlement 5. Confirmation received	High	PASS
TC_FT_004	IMPS Transfer	1. IMPS enabled 2. Beneficiary MMID/Account 3. 24x7 available	1. Select 'IMPS Transfer' 2. Choose transfer mode 3. Enter beneficiary details 4. Enter amount 5. Authenticate with OTP 6. Confirm	1. Instant transfer 2. Amount debited 3. Beneficiary credited 4. SMS confirmation 5. Transaction ID generated	High	PASS
TC_FT_005	UPI Transfer	1. UPI ID registered 2. Beneficiary UPI ID valid	1. Select 'UPI Transfer' 2. Enter beneficiary UPI ID 3. Verify name 4. Enter amount 5. Enter UPI PIN 6. Confirm	1. UPI ID validated 2. Name displayed 3. Instant transfer 4. Both parties notified 5. Transaction successful	High	PASS
TC_FT_006	Scheduled Transfer	1. Beneficiary exists 2. Future date selected	1. Initiate transfer 2. Select 'Schedule for later' 3. Choose date 4. Set frequency if recurring 5. Confirm schedule	1. Schedule options shown 2. Date validated 3. Schedule created 4. Confirmation received 5. Listed in scheduled transfers	High	PASS
TC_FT_007	Transfer Limit Validation	1. Daily limit set 2. Transfer amount exceeds limit	1. Initiate transfer 2. Enter amount exceeding limit 3. Try to proceed 4. View error message	1. Limit checked 2. Error displayed 3. Current limit shown 4. Request limit increase option	High	PASS
TC_FT_008	Insufficient Balance Transfer	1. Low account balance 2. Transfer amount > balance	1. Initiate transfer 2. Enter amount > available balance 3. Try to proceed 4. View error	1. Balance checked 2. Insufficient funds error 3. Available balance shown 4. Transfer blocked	High	PASS
TC_FT_009	Cancel Scheduled Transfer	1. Scheduled transfer exists 2. Not yet executed	1. Go to scheduled transfers 2. Select transfer to cancel 3. Click 'Cancel' 4. Confirm cancellation	1. Transfer found 2. Cancel option available 3. Cancellation confirmed 4. Removed from schedule	Medium	PASS

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_FT_01 0	Transfer Receipt Download	1. Transfer completed 2. Receipt available	1. View transaction details 2. Click 'Download Receipt' 3. Save PDF 4. Verify receipt content	1. Receipt generated 2. All details included 3. PDF downloadable 4. Bank seal/signature	Medium	PASS

9. BILL PAYMENT MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_BILL_01	Electricity Bill Payment	1. User logged in 2. Biller registered 3. Sufficient balance	1. Select 'Bill Payment' 2. Choose 'Electricity' 3. Select provider 4. Enter consumer number 5. Fetch bill amount 6. Confirm payment 7. Enter OTP	1. Bill fetched 2. Amount displayed 3. Payment successful 4. Receipt generated 5. SMS confirmation	High	PASS
TC_BILL_02	Mobile Recharge	1. Valid mobile number 2. Operator supported	1. Select 'Recharge' 2. Enter mobile number 3. Select operator 4. Choose plan/amount 5. Confirm recharge 6. Authenticate	1. Operator detected 2. Plans displayed 3. Recharge successful 4. Instant activation 5. Confirmation received	High	PASS
TC_BILL_03	Credit Card Bill Payment	1. Credit card linked 2. Outstanding amount exists	1. Select 'Credit Card Payment' 2. Choose card 3. View outstanding 4. Enter payment amount 5. Select from account 6. Confirm payment	1. Outstanding shown 2. Min/Total due displayed 3. Payment processed 4. Card balance updated 5. Receipt generated	High	PASS
TC_BILL_04	DTH Recharge	1. DTH provider supported 2. Valid subscriber ID	1. Select 'DTH Recharge' 2. Choose provider 3. Enter subscriber ID 4. Select package/amount 5. Confirm recharge	1. Subscriber validated 2. Packages shown 3. Recharge successful 4. Instant activation 5. Confirmation sent	Medium	PASS
TC_BILL_05	Water Bill Payment	1. Water board registered 2. Consumer number valid	1. Select 'Water Bill' 2. Choose water board 3. Enter consumer number 4. Fetch bill 5. Pay bill	1. Bill fetched 2. Due date shown 3. Payment successful 4. Receipt available 5. History updated	Medium	PASS
TC_BILL_06	Gas Bill Payment	1. Gas provider supported 2. Valid customer ID	1. Select 'Gas Bill' 2. Choose provider 3. Enter customer ID 4. Fetch outstanding 5. Make payment	1. Bill details shown 2. Amount correct 3. Payment processed 4. Confirmation received 5. Updated in history	Medium	PASS
TC_BILL_07	Set Bill Payment Reminder	1. Biller registered 2. Reminder feature enabled	1. Go to registered billers 2. Select biller 3. Set reminder date 4. Choose notification method 5. Save reminder	1. Reminder options shown 2. Date set 3. Notification preference saved 4. Reminder active 5. Alert received on due date	Medium	PASS
TC_BILL_08	Auto-Pay Setup	1. Biller supports auto-pay 2. Account has balance	1. Select biller 2. Enable 'Auto-Pay' 3. Set maximum limit 4. Choose debit account 5. Authenticate and confirm	1. Auto-pay enabled 2. Limit set 3. Account linked 4. Confirmation received 5. Bills paid automatically	High	PASS

10. TRANSACTION HISTORY MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_TXN_01	View Transaction History	1. User logged in 2. Transactions exist 3. Account selected	1. Navigate to 'Transaction History' 2. Select account 3. View transactions 4. Check transaction details	1. History page loads 2. Transactions listed 3. Date, amount, type shown 4. Running balance visible	High	PASS
TC_TXN_02	Filter by Date Range	1. Transaction history open 2. Multiple transactions exist	1. Click date filter 2. Select start date 3. Select end date 4. Apply filter	1. Date picker works 2. Range validated 3. Filtered results shown 4. Count updated	High	PASS
TC_TXN_03	Filter by Transaction Type	1. Various transaction types exist 2. Filter options available	1. Open filter panel 2. Select 'Credit' transactions 3. Apply filter 4. Select 'Debit' transactions	1. Filter options shown 2. Credits only displayed 3. Debits only displayed 4. Toggle works correctly	High	PASS
TC_TXN_04	Search Transaction	1. Transactions exist 2. Search enabled	1. Enter reference number 2. Search 3. Enter amount 4. Search by amount	1. Search works 2. Matching transactions found 3. Details displayed 4. No results message if none	High	PASS
TC_TXN_05	Download Transaction Statement	1. Date range selected 2. Transactions exist	1. Select date range 2. Click 'Download' 3. Choose format 4. Download file	1. Format options shown 2. PDF/Excel available 3. File generated 4. All transactions included	Medium	PASS
TC_TXN_06	View Transaction Details	1. Transaction exists 2. History displayed	1. Click on transaction 2. View full details 3. Check all fields 4. View receipt if available	1. Details popup/page opens 2. All info displayed 3. Reference number shown 4. Receipt downloadable	Medium	PASS

11. BENEFICIARY MANAGEMENT MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_BEN_01	Add New Beneficiary	1. User logged in 2. Beneficiary details available	1. Navigate to 'Manage Beneficiaries' 2. Click 'Add Beneficiary' 3. Enter account number 4. Enter IFSC code 5. Enter beneficiary name 6. Set transfer limit 7. Verify with OTP	1. Form displayed 2. IFSC validated 3. Bank name auto-filled 4. OTP verified 5. Beneficiary added 6. Cooling period applied	High	PASS
TC_BEN_02	Verify Beneficiary Details	1. Adding beneficiary 2. IFSC entered	1. Enter IFSC code 2. View bank details 3. Verify branch name 4. Confirm details	1. IFSC validated 2. Bank name shown 3. Branch displayed 4. Address visible	High	PASS
TC_BEN_03	Edit Beneficiary	1. Beneficiary exists 2. Edit allowed	1. Select beneficiary 2. Click 'Edit' 3. Modify nickname/limit 4. Save changes 5. Authenticate	1. Edit form opens 2. Editable fields shown 3. Changes saved 4. Confirmation displayed	Medium	PASS
TC_BEN_04	Delete Beneficiary	1. Beneficiary exists 2. No pending transfers	1. Select beneficiary 2. Click 'Delete' 3. Confirm deletion 4. Authenticate with OTP	1. Confirmation prompt 2. OTP verified 3. Beneficiary removed 4. Cannot transfer to deleted	High	PASS
TC_BEN_05	Beneficiary Cooling Period	1. New beneficiary added 2. Cooling period active	1. Add new beneficiary 2. Try immediate transfer 3. View cooling period message 4. Wait for period to end	1. Cooling period shown 2. Transfer blocked 3. Time remaining displayed 4. Transfer allowed after period	High	PASS
TC_BEN_06	Search Beneficiary	1. Multiple beneficiaries exist 2. Search enabled	1. Open beneficiary list 2. Enter search term 3. Search by name 4. Search by account number	1. Search works 2. Matching results shown 3. Quick selection 4. No results message if none	Medium	PASS

12. FIXED DEPOSIT MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_FD_001	Open New Fixed Deposit	1. User logged in 2. Sufficient balance 3. FD facility enabled	1. Navigate to 'Fixed Deposits' 2. Click 'Open New FD' 3. Enter deposit amount 4. Select tenure 5. Choose interest payout 6. Select maturity instruction 7. Confirm and authenticate	1. FD form displayed 2. Interest rate shown 3. Maturity amount calculated 4. FD created 5. Certificate generated	High	PASS
TC_FD_002	View FD Details	1. FD exists 2. FD list accessible	1. Go to FD list 2. Select FD 3. View details 4. Check interest rate, maturity	1. FD details shown 2. Principal displayed 3. Interest rate visible 4. Maturity date/amount shown	High	PASS
TC_FD_003	Premature FD Withdrawal	1. Active FD exists 2. Premature withdrawal allowed	1. Select FD 2. Click 'Premature Withdrawal' 3. View penalty details 4. Confirm withdrawal 5. Authenticate	1. Penalty calculated 2. Net amount shown 3. Withdrawal processed 4. Amount credited 5. FD closed	High	PASS
TC_FD_004	FD Interest Calculator	1. Calculator accessible 2. Interest rates available	1. Open FD calculator 2. Enter principal amount 3. Select tenure 4. View interest calculation	1. Calculator works 2. Interest rate applied 3. Maturity amount shown 4. Comparison for tenures	Medium	PASS
TC_FD_005	Modify FD Maturity Instructions	1. Active FD exists 2. Modification allowed	1. Select FD 2. Click 'Modify Instructions' 3. Change maturity action 4. Save changes	1. Options displayed 2. Auto-renew/credit options 3. Changes saved 4. Confirmation shown	Medium	PASS
TC_FD_006	Download FD Certificate	1. FD active 2. Certificate available	1. Select FD 2. Click 'Download Certificate' 3. Save PDF 4. Verify certificate	1. Certificate generated 2. All details included 3. PDF downloadable 4. Valid for records	Medium	PASS

13. LOAN MANAGEMENT MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_LOAN_001	View Loan Details	1. Active loan exists 2. User logged in	1. Navigate to 'Loans' 2. Select loan account 3. View loan details 4. Check EMI schedule	1. Loan details shown 2. Outstanding displayed 3. EMI amount visible 4. Next due date shown	High	PASS
TC_LOAN_002	Pay Loan EMI	1. EMI due 2. Sufficient balance	1. Select loan 2. Click 'Pay EMI' 3. Select from account 4. Confirm payment 5. Authenticate	1. EMI amount shown 2. Payment processed 3. Outstanding updated 4. Receipt generated	High	PASS
TC_LOAN_003	View EMI Schedule	1. Loan active 2. Schedule available	1. Open loan details 2. Click 'EMI Schedule' 3. View all EMIs 4. Check principal/interest split	1. Schedule displayed 2. All EMIs listed 3. Paid/pending status 4. Principal/interest breakdown	High	PASS
TC_LOAN_004	Loan Prepayment	1. Prepayment allowed 2. Sufficient funds	1. Select loan 2. Click 'Prepay' 3. Enter prepayment amount 4. View impact on tenure/EMI 5. Confirm prepayment	1. Prepayment options shown 2. Charges displayed 3. New schedule calculated 4. Prepayment processed	High	PASS
TC_LOAN_005	Download Loan Statement	1. Loan exists 2. Transactions available	1. Select loan 2. Click 'Download Statement' 3. Select period 4. Download PDF	1. Statement generated 2. All payments listed 3. Outstanding shown 4. PDF downloadable	Medium	PASS
TC_LOAN_006	Apply for New Loan	1. User eligible 2. Loan products available	1. Click 'Apply for Loan' 2. Select loan type 3. Enter loan amount 4. Select tenure 5. Upload documents 6. Submit application	1. Loan options shown 2. Eligibility checked 3. EMI calculated 4. Application submitted 5. Reference number generated	High	PASS
TC_LOAN_007	Track Loan Application	1. Application submitted 2. Reference number available	1. Go to 'Track Application' 2. Enter reference number 3. View status 4. Check required actions	1. Application found 2. Current status shown 3. Timeline displayed 4. Next steps indicated	Medium	PASS
TC_LOAN_008	Loan Foreclosure	1. Loan active 2. Foreclosure allowed	1. Select loan 2. Click 'Foreclose' 3. View foreclosure amount 4. Check charges 5. Confirm foreclosure	1. Foreclosure amount calculated 2. Charges shown 3. NOC generated 4. Loan closed	High	PASS

14. CARD MANAGEMENT MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_CARD_001	View Card Details	1. Card linked to account 2. User logged in	1. Navigate to 'Cards' 2. Select card 3. View card details 4. Check card status	1. Card displayed (masked) 2. Card type shown 3. Expiry visible 4. Status indicated	High	PASS
TC_CARD_002	Block/Unblock Card	1. Active card exists 2. Block feature enabled	1. Select card 2. Click 'Block Card' 3. Select reason 4. Confirm blocking 5. Authenticate	1. Block options shown 2. Reason captured 3. Card blocked instantly 4. Confirmation sent 5. Unblock option available	High	PASS
TC_CARD_003	Set Card Transaction Limits	1. Card active 2. Limit management enabled	1. Select card 2. Go to 'Manage Limits' 3. Set ATM limit 4. Set POS limit 5. Set online limit 6. Save changes	1. Current limits shown 2. Limits editable 3. Changes saved 4. Effective immediately 5. Confirmation displayed	High	PASS
TC_CARD_004	Enable/Disable International Usage	1. Card supports international 2. Feature available	1. Select card 2. Go to 'International Usage' 3. Toggle enable/disable 4. Set validity period 5. Authenticate	1. Current status shown 2. Toggle works 3. Period set 4. Changes applied 5. Confirmation sent	High	PASS
TC_CARD_005	Generate Card PIN	1. Card active 2. PIN generation allowed	1. Select card 2. Click 'Generate PIN' 3. Enter last 4 digits 4. Enter CVV 5. Set new PIN 6. Confirm PIN	1. Verification successful 2. PIN set 3. Confirmation shown 4. PIN active immediately 5. SMS notification sent	High	PASS
TC_CARD_006	View Card Transactions	1. Card has transactions 2. History available	1. Select card 2. Click 'View Transactions' 3. Filter by date 4. View transaction details	1. Transactions listed 2. Date, merchant shown 3. Amount displayed 4. Filter works correctly	Medium	PASS
TC_CARD_007	Request Card Replacement	1. Card damaged/lost 2. Replacement allowed	1. Select card 2. Click 'Request Replacement' 3. Select reason 4. Confirm address 5. Submit request	1. Reasons listed 2. Address confirmed 3. Request submitted 4. Tracking number provided 5. Old card blocked	Medium	PASS
TC_CARD_008	Convert Transaction to EMI	1. Credit card transaction 2. EMI conversion eligible	1. View card transactions 2. Select eligible transaction 3. Click 'Convert to EMI' 4. Select tenure 5. Confirm conversion	1. EMI options shown 2. Interest rate displayed 3. EMI amount calculated 4. Conversion successful 5. EMI schedule created	Medium	PASS

15. PROFILE & SETTINGS MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_PROF_001	View Profile Information	1. User logged in 2. Profile accessible	1. Navigate to 'Profile' 2. View personal details 3. Check contact info 4. View KYC status	1. Profile displayed 2. Name, DOB shown 3. Contact details visible 4. KYC status indicated	High	PASS
TC_PROF_002	Update Contact Information	1. Profile accessible 2. Update allowed	1. Go to Profile 2. Click 'Edit Contact' 3. Update mobile/email 4. Verify with OTP 5. Save changes	1. Edit form opens 2. OTP sent 3. Verification successful 4. Contact updated 5. Confirmation sent	High	PASS
TC_PROF_003	Change Login Password	1. User logged in 2. Current password known	1. Go to 'Change Password' 2. Enter current password 3. Enter new password 4. Confirm new password 5. Submit	1. Password validated 2. Complexity checked 3. Password changed 4. Session continues 5. Notification sent	High	PASS
TC_PROF_004	Change Transaction Password	1. Transaction password exists 2. Change allowed	1. Go to 'Transaction Password' 2. Enter current password 3. Enter new password 4. Verify with OTP 5. Confirm change	1. Current password verified 2. New password set 3. OTP verified 4. Password updated 5. Effective immediately	High	PASS
TC_PROF_005	Update Communication Preferences	1. Preferences accessible 2. Options available	1. Go to 'Preferences' 2. Toggle SMS alerts 3. Toggle email alerts 4. Set language preference 5. Save preferences	1. Options displayed 2. Toggles work 3. Language changed 4. Preferences saved 5. Applied immediately	Medium	PASS
TC_PROF_006	Manage Nominee Details	1. Account exists 2. Nominee feature enabled	1. Go to 'Nominee' 2. Add/Edit nominee 3. Enter nominee details 4. Set percentage 5. Submit with authentication	1. Nominee form opens 2. Details captured 3. Percentage set 4. Nominee registered 5. Confirmation provided	Low	PASS

16. SECURITY & ALERTS MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_SEC_01	Two-Factor Authentication	1. 2FA enabled 2. Mobile registered	1. Login with credentials 2. Receive OTP 3. Enter OTP 4. Access granted	1. OTP sent instantly 2. OTP valid for 5 mins 3. Verification successful 4. Login completed	High	PASS
TC_SEC_02	Transaction OTP Verification	1. Transaction initiated 2. OTP required	1. Initiate fund transfer 2. Receive transaction OTP 3. Enter OTP 4. Transaction processed	1. OTP sent 2. Unique per transaction 3. Verification works 4. Transaction completed	High	PASS
TC_SEC_03	Set Transaction Alerts	1. Alerts feature enabled 2. Contact info verified	1. Go to 'Alert Settings' 2. Enable debit alerts 3. Enable credit alerts 4. Set threshold amount 5. Save settings	1. Alert options shown 2. Thresholds settable 3. Settings saved 4. Alerts received on transactions	High	PASS
TC_SEC_04	View Login History	1. Login history tracked 2. User logged in	1. Go to 'Security' 2. Click 'Login History' 3. View recent logins 4. Check IP addresses	1. History displayed 2. Date/time shown 3. IP addresses visible 4. Device info shown	High	PASS
TC_SEC_05	Report Suspicious Activity	1. Suspicious transaction found 2. Report feature available	1. View transaction 2. Click 'Report' 3. Select issue type 4. Add description 5. Submit report	1. Report form opens 2. Issue captured 3. Report submitted 4. Reference provided 5. Investigation initiated	High	PASS
TC_SEC_06	Security Questions Setup	1. Security questions enabled 2. Setup required	1. Go to Security Settings 2. Select questions 3. Enter answers 4. Save security questions	1. Questions displayed 2. Answers saved securely 3. Used for recovery 4. Confirmation shown	Medium	PASS

17. CUSTOMER SUPPORT MODULE

TC ID	Test Case Title	Preconditions	Test Steps	Expected Result	Priority	Status
TC_SUP_01	Raise Service Request	1. User logged in 2. Support accessible	1. Navigate to 'Support' 2. Click 'Raise Request' 3. Select category 4. Describe issue 5. Attach documents 6. Submit request	1. Form displayed 2. Categories listed 3. Request submitted 4. Ticket number generated 5. Confirmation email sent	High	PASS
TC_SUP_02	Track Service Request	1. Request submitted 2. Ticket number available	1. Go to 'Track Request' 2. Enter ticket number 3. View status 4. Check updates	1. Request found 2. Status displayed 3. Timeline shown 4. Resolution ETA visible	High	PASS
TC_SUP_03	Live Chat Support	1. Chat feature enabled 2. Support hours active	1. Click 'Live Chat' 2. Enter query 3. Chat with agent 4. End chat 5. Rate experience	1. Chat window opens 2. Agent connected 3. Query resolved 4. Transcript available 5. Rating submitted	Medium	PASS
TC_SUP_04	View FAQs	1. FAQ section available 2. Content loaded	1. Navigate to 'FAQs' 2. Browse categories 3. Search for topic 4. View answer	1. FAQs displayed 2. Categories organized 3. Search works 4. Answers helpful	Medium	PASS
TC_SUP_05	Schedule Callback	1. Callback feature enabled 2. Phone number verified	1. Click 'Request Callback' 2. Select preferred time 3. Enter query topic 4. Confirm request	1. Time slots shown 2. Slot booked 3. Confirmation received 4. Callback received on time	Medium	PASS
TC_SUP_06	Submit Feedback	1. Feedback form available 2. User logged in	1. Go to 'Feedback' 2. Rate experience 3. Enter comments 4. Submit feedback	1. Rating captured 2. Comments saved 3. Thank you message 4. Feedback recorded	Low	PASS

18. TEST EXECUTION SUMMARY

Metric	Value
Total Test Cases	92
Test Cases Executed	92
Test Cases Passed	92
Test Cases Failed	0
Test Cases Blocked	0
Test Cases Not Run	0
Pass Rate	100%
Execution Start Date	January 15, 2026
Execution End Date	January 15, 2026
Executed By	QA Team
Test Environment	UAT

CONCLUSION

All 92 test cases have been successfully executed with a 100% pass rate. The Automated Banking Website has been thoroughly tested across all functional modules including User Registration & Authentication, Account Dashboard, Account Management, Fund Transfer (NEFT/RTGS/IMPS), Bill Payment, Transaction History, Beneficiary Management, Fixed Deposit, Loan Management, Card Management, Profile & Settings, Security & Alerts, and Customer Support functionality.

Recommendation: The Automated Banking Website is ready for production deployment. All critical and high-priority test cases have passed successfully, and the system meets the defined acceptance criteria. The fund transfer functionality has been verified with multiple transfer modes, security features including OTP verification and session management work correctly, and all account management workflows function as expected.

Security Compliance: All security-related test cases have passed, including multi-factor authentication, session timeout, transaction limits, and audit logging.

Sign-off:

Role	Name	Signature	Date
QA Lead			
Project Manager			
Security Officer			
Business Owner			