Moniepoint Personal Banking Beta Test Summary by Joshua Olayiwola (Account Number - 8183582962)

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# Purpose

This document details my experience while performing Beta testing on the Moniepoint Personal Banking application.

# Application Overview

Moniepoint Personal Banking is an application developed to allow users to enjoy the fast, reliable, all-in-one payment systems that many businesses in Nigeria enjoy from Moniepoint. Moniepoint Personal is a mobile application with features allowing users to sign up and create a Moniepoint account, receive payments, transfer funds, perform airtime and data top-ups, and make bill payments (Utilities, Cable TV, and Betting). Users of the Moniepoint Personal app can also request a personal card linked to their Moniepoint account, and they can use this card across different payment terminals. There are several units in the Moniepoint Personal app which includes sign up/login authentication modules, Profile Details, Actions, Make Payment, Cards, Account Information, Notifications, Network, Recent Transactions, and Moniepoint X BBN Games.

# Test Environment & Tools

| **Application URL** | [**https://play.google.com/store/apps/details?id=com.moniepoint.personal**](https://play.google.com/store/apps/details?id=com.moniepoint.personal) |
| --- | --- |
| **App OS** | Android |
| **Device** | Xiaomi Redmi Note 10 Pro (M2101K6G) |
| **RAM** | **8.0 GB + 3.0 GB Reserved** |
| **Processor** | **Snapdragon 732G Mobile Platform Octa-core Max 2.3GHz** |
| **Android Version** | **13** |
| **App Version** | 1.1.1 |
| **Network** | **MTN 4G** |

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# Testing Scope

My testing scope focused on the functionality of the application including UX testing. My approach was majorly exploratory with the use of my personal data and other verified data (Account numbers, Meter numbers, Phone numbers) as input data.

## In Scope

Functional Testing for the following units are in Scope of Testing:

* Sign Up and Create a Moniepoint Account
* Receive Payments
* Funds Transfer (Moniepoint and Other banks)
* Airtime and Data Top-up
* Bill Payments (Utilities tested completely; Cable TV was tested up to user verification; no testing for Betting due to the absence of Sportybet)
* Card Request
* Moniepoint X BBN

## Out of Scope

Performance Testing was not done for this application.

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## Items not tested

I could not test if the app returned KCT 1 and KCT 2 needed to upgrade IBEDC Meters. IBEDC began a meter upgrade process on August 1, 2023. Electricity token purchases are returned with three tokens. KCT1, KCT2 (needed to upgrade) and Token (Actual Power Token). Many bill payment apps have not included this update in their IBEDC prepaid token purchase.

Will be explained in a video walkthrough.

# Defects Detected and Recommendations

A video walkthrough will explain how these defects can be reproduced.

1. App could not verify valid IBEDC Meter Numbers with above 11 digits.
2. Phone number account could still be validated despite turning it off.
3. App does not validate login when minimised.
4. Could not validate transactions with Fingerprint.
5. There is no clear account funding unit for users.
6. Cannot peek balance when hide balance is activated in settings. It’s also impossible to see balance anywhere else unless when performing a transaction.
7. App does not alert that a beneficiary already exists, but proceeds like a new beneficiary save.
8. Upgrade Progress could be initiated for Level 3 with Level 2 still pending.
9. Transfer Successful Screen also shows Transaction Approved. Only one is needed (transaction Successful), because users may erroneously assume that their transactions have to be approved. Airtime Purchase Successful screen shows successful and Airtime Purchase Successful, I suggest that only Airtime Purchase Successful sho0uld be boldly communicated.
10. Network Checker for Banks an, Airtime, Bill Payments, etc., should be available for each one as a feature rather than as a general feature accessible only from the dashboard.
11. Transfer failed from performing a duplicate transaction within one minute could be better explained instead of returning a Transfer Failed screen
12. Transaction Receipt Generated shows Business Name instead of Account Name. This could be the template replicated from Moniepoint Business.
13. FAQs are focused on Moniepoint Business. Moniepoint Personal Banking FAQs should be on Moniepoint Personal.
14. Statement Export took different time to complete on each trial. It also randomly logged me out of the app while processing the statement. The Statement generated could use a better and concise design. Font size should also be increased.

# Video Walkthrough

<https://www.veed.io/view/a1663da5-6f0c-4f63-a5f1-fbe6a65233b2?panel=share>

<https://www.veed.io/view/15dde1f3-0354-415e-80d7-0502756b76fa?panel=showcase>