**Risk -Based Testing (RBT)**

Identified Risks:

* Login Security Risks
  + Risk of unauthorized access if OTP is not validated properly.
  + Mitigation: Thorough testing of the OTP functionality.
* Data Integrity Risks
  + Risk of incorrect data processing during the upgrade to premium.
  + Mitigation: Validate all input fields and document uploads.
* Notification Failures
  + Risk of users not receiving SMS notifications.
  + Mitigation: Test SMS notification functionality in various scenarios.
* Approval Workflow Risks
  + Risk of approvals not being processed correctly.
  + Mitigation: Test the approval processes at each department level.
* Third-Party Integration Risks
  + Risk of failure in commercial registration verification.
  + Mitigation: Validate integration with the third-party service.