

adeya	Scenario	Inputs / Preconditions	Process / Action	R/W/B	Expected Outcome	Result	Comment	Test Step
TC1	Capture complete financials	Audited financial statements (Excel/PDF) Partial income statement missing	System parses and extracts financial data	W	Ratios auto-calculated, credit score and band generated			RETAIL/WHOLESALE CREDIT SCORE
TC2	Missing EBITDA data	EBITDA Valid score generated, user manually overrides	Validation engine flags missing values	W	Error message shown and file rejected			WHOLESALE CREDIT SCORING
TC3	Override score from B to A		Override request submitted with reason	B	Sent to Credit Risk Manager for approval			N/A
TC4	Client with poor credit history	Valid credit report with delinquencies Multiple clients scored in different sectors	Score engine penalizes based on credit rules	R	Reduced score and risk alert generated			N/A
TC5	Dashboard filter by sector = "Agriculture"	Same client uploaded again within 30 days	User filters dashboard by sector	B	Only Agriculture sector scores displayed			N/A
TC6	Duplicate client upload	No financials, manual data entry	System checks for duplicate		System blocks upload with a warning message			N/A
TC7	Manual score entry for public sector client		User inputs qualitative indicators		Score marked as manually rated			N/A
TC8	Scorecard PDF export	Completed assessment with all fields	User exports to PDF		PDF with logo, scores, analyst remarks is downloaded	Passed		RETAIL/WHOLESALE CREDIT SCORE
TC9	Batch upload of multiple clients	20 client Excel files uploaded	Asynchronous processing of uploads		Status dashboard shows result per client			N/A
TC10	Stress test with negative EBITDA	Client has high leverage or losses Excel with broken formula or unreadable cell	Engine applies floor and flags anomaly		Score generated with red warning flag			N/A
TC11	Data corruption in uploaded file		Parser attempts to extract data	B	System rejects file with "Corrupt Data" error Analyst sees assigned clients only; Manager sees all	Passed		CREDIT MONITORING
TC12	Role-based access to scoring results	Analyst and Risk Manager login	Access controlled via RBAC					CREDIT SCORING HISTORY
TC13	Scoring timeout	Large client file (10MB+) uploaded Client from high-risk sector (e.g., crypto)	Scoring job takes longer than 10 seconds		System alerts timeout and retries or escalates Auto score penalty or manual override recommended		DISCUSS FURTHER	SUBMIT CREDIT SCORE WHOLESALE OR RETAIL
TC14	Flagged industry risk	Unbalanced financials (Assets ≠ Liabilities + Equity)	Sector lookup in risk table				DISCUSS FURTHER	N/A
TC15	Financial ratios not aligning	Same client scored for two years	System reconciliation check fails		Reject file and notify inconsistency			
TC16	Score comparison year-on-year		System overlays historical scores		Score trend visualization shown			
TC17	Early warning trigger breach	Client risk rating deteriorates sharply Figures in different currencies not flagged	Threshold comparison detects breach		Alert sent to Risk Manager			manual
TC18	Invalid currency format	API to Flexcube fails during scoring	Currency validation fails		Upload rejected or conversion prompt shown			
TC19	Integration failure with Core Banking	Manual override triggered without comments	Integration retry and fallback logged		User notified of external system issue			
TC20	Override with no justification FCB Verification		Validation rule for justification activated		Override blocked until reason entered			
TC21	View Credit Centre Portfolio Report	User has access rights to Portfolio module	User opens the Credit Centre Portfolio Report page		Portfolio summary displays with filters, charts, and client breakdown	Passed	Dummy Details	
TC22	Download Credit Centre Portfolio Report	Report successfully loaded	User clicks "Download Report" (PDF/Excel)		File downloads with correct logo, date, and full dataset	Passed	Dummy Details	
TC23	View Client Performance Report	Performance data available for selected period	User navigates to Client Performance section		Report displays trend lines, KPIs, and client score movements	Passed	Dummy Details	
TC24	Download Client Performance Report	Performance report open on screen	User selects export option		Report downloaded with charts and data tables intact	Passed	Dummy Details	
TC25	View Credit Issue Analysis Report	Issue logs and case data available	User opens Credit Issue Analysis module		System displays issues by type, severity, and resolution status	Passed	Dummy Details	
TC26	Download Credit Issue Analysis Report	Issue analysis successfully loaded	User exports report		File downloads with issue summary, charts, and analyst notes	Passed	Dummy Details	
TC27	View Consultant Activity Report	Consultant activity logs captured in system	User navigates to Activity Report section		Dashboard shows consultant tasks, workloads, closures, and response times	Passed	Dummy Details	
TC28	Download Consultant Activity Report	Activity report displayed	User clicks "Download"		File generated with daily/weekly/monthly consultant activity	Passed	Dummy Details	
TC29	View Loan Success Rate Report	Loan processing and approval data available	User opens Loan Success Rate module		System displays approval rate, declined rate, and key ratios	Passed	Dummy Details	
TC30	Download Loan Success Rate	Report visible on screen	User exports Loan Success Rate report		Downloaded report includes graphs, success metrics, and comparison tables	Passed	Dummy Details	

search by account or id sakhe

do last

Sakhe-validator

Kudzi creates a table of high risk sectors

manual

panashe /sakhe