ISSUE 3: Reference Number Changes Unexpectedly

1. Test Scenario Identification

Positive Scenario:

Reference generated once
Remains unchanged for lifecycle

Negative Scenarios:

Reference regenerates on update
Manual override allowed
Retry creates new reference

Boundary Cases:

Partial failure during creation
Retry after timeout

State-Based Scenarios:

Reference before approval
Reference after disbursal (must freeze)

2. Test Case Design

Test Case: Reference immutability after creation

Preconditions:
Loan created with reference number

Steps:
Update non-financial fields
Refresh loan

Expected Results:

Reference remains unchanged
No new reference generated

Post-Conditions:
Same reference in all modules

3. Regression Strategy

Mandatory:

Reference immutability
Retry safety tests
Cross-system reconciliation

4. Validation and data integrity

CRM vs Accounting field vs Reports
Exported data verification
Historical data consistency

5. Failure Prevention Thinking

QA checks only UI

Early Signals:
Finance team complaints
Duplicate or missing references in reports

QA–Dev Collaboration:

Treat reference as immutable key
Enforce DB constraints
Block regeneration logic