**User Acceptance Test (UAT)**

The user acceptance test is the most vital step in the development of software.

It involves testing software from the perspective of the e end user to check whether it meets the user acceptance criteria and to ensure its functionality and compatibility with the real world.

To make sure the software we made meets the demands of our client we need to test that software against the following criteria:

1. Security
2. Two-Factor Authentication
3. Third-Party Access
4. Record Keeping

**1. Security:**

Being a payment application, user security is the most important thing to keep in mind. A user would require the application to be safe because they have to trust the application with all their bank and card details.

For the application to be safe, there should be an identity check with the bank account and the app should also ask some security questions that the user created while signing up, so that someone cannot access the account even if they get login credentials.

**2. Two-Factor Authentication:**

Sometimes we reconsider our decision while payment, especially when it’s a big amount. Therefore, there should be a two-factor authentication via a one-time password received on mobile phone or just a simple Touch or Face ID of the mobile device, so that while paying someone, the user has two chances to think about whether to pay or not.

**3. Third Party Access:**

There are numerous applications on user’s phones which can access the data in the phone. Hackers induce people to follow ill-intended links or make them download the application so that they can get back-door access to the device. Therefore, a user should know which applications access the banking app from the app itself and should also be able to control how much access they want to give to other apps on the device.

**4. Record Keeping:**

Everybody wants to keep track of their spending to plan their financial budget. Therefore, there should be a record of each payment made through the bank, which can be checked from the application itself, so that it would be easier for users to keep a record of their spending.