Below are test cases on high level which covers online banking for money transfer:  
  
1) Open/Navigate to Banking site  
2) Open/ navigate to internet banking page directly by entering URL or from Banking site home page  
3) Enter valid internet banking log in credentials  
4) User can cover few positive & negative test cases while entering log in details like what happens if login details are provided wrong for more than 3 times etc..  
5) After logging into internet banking home page- check for page session time out  
6) Verify amount available in account  
7) Navigate to fund transfer page  
8) If beneficiary is not added to account, try to transfer amount & check any error message is displayed  
9) If beneficiary is not added, try to add beneficiary   
10) If beneficiary details is partially entered, like account number, check total details are automatically populated on the page like bank name, account holder name, branch etc..  
11) Check whether system is generating OTAC before adding beneficiary to account  
12) Enter valid OTAC & submit the details- user can verify by entering invalid OTAC   
13) Check system behavior when invalid OTAC is entered  
14) Verify message is delivered to email/mobile when beneficiary is added  
15) Write positive/negative test cases for fund transfer form  
16) Now transfer amount to beneficiary more than amount available in account- check error message is displayed  
17) Transfer amount to beneficiary with valid amount  
18) Verify OTAC is generated & delivered to email account/mobile  
19) Enter vaild OTAC & transfer amount  
20) Check mail is delivered for amount transfer or any message is displayed for network connection or invalid account number  
21) Check transferred amount is deducted from your account

**Sample Test Cases For Net Banking Application:**

1. Verify that user is able to login with valid username and password
2. Verify that user is able to perform basic financial transactions
3. Verify that user is able to add a beneficiary with valid name and account details
4. Verify that user is able to make financial transactions to added beneficiary
5. Verify that user is able to add decimal number into amount ( limited by 2 numbers)
6. Verify that user is not able to add negative number into amount field.
7. Verify that user is allowed to transfer money only if there is proper account balance.
8. Verify that there is a confirmation check for financial transactions
9. Verify that user is given an acknowledgment receipt upon successful financial transaction.
10. Verify that customer is able to send money to multiple people
11. Verify that user is allowed to change password
12. Verify that account details reflect financial transactions also.
13. Verify that user with invalid password is not allowed to login.
14. Verify that after repeated attempts to login with incorrect password( as per the limits), user should be blocked.
15. Verify that time-out feature is implemented
16. Verify that if either of the username or password is blank, user is not allowed to login. User should be given an alert also.

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