Risk-Based Testing (RBT) Plan

This RBT involves identifying risks, prioritizing test scenarios based on the likelihood and impact of failures, and ensuring that the most critical functionalities are thoroughly tested.

1. Focus on **critical functionalities** first to address high-risk areas like authentication, session management, document handling, and third-party integrations.
2. Address **medium-risk scenarios** for robust error handling and system stability.
3. Verify **low-risk scenarios** for UI responsiveness and general user experience refinements.

# Registered User Login From a New Device

## High-Risk Areas

1. **Authentication:** Handling incorrect phone number/password combinations or OTP validation.
2. **Session Management:** Logging out other devices after a successful login.
3. **Notification:** Sending SMS notifications after a login from a new device.

## Test Scenarios

1. **Critical (High Risk)**
2. Test valid login with the correct phone number, password, and OTP.
3. Test automatic logout on other devices after logging on to a new device.
4. Validate the SMS notification sent for a new device login.
5. **Major (Medium Risk)**
6. Test login with an incorrect password and a correct phone number.
7. Test login with an invalid OTP.
8. Test login when SMS service is down (failure handling).
9. **Minor (Low Risk)**
   1. Validate the redirect to the home page after successful login.
   2. Check UI responsiveness on different devices for the login page.

# Individual Investor - Upgrade To Premium

## High-Risk Areas

1. **Document Upload:** Verifying uploaded documents integrity and format.
2. **Compliance Approval:** Ensuring proper notifications and approvals.
3. **Premium Features Access:** Activating premium features after approval.

## Test Scenarios

1. **Critical (High Risk)**
2. Test valid document uploads and notification to compliance.
3. Test the compliance team’s ability to view and approve requests.
4. Test accurate notification to the relation manager about the approval status.
5. **Major (Medium Risk)**
6. Test invalid document uploads and rejection handling.
7. Verify accurate notifications after documents are uploaded.
8. Test notification to users for premium activation post-approval.
9. **Minor (Low Risk)**
   1. Validate UI for selecting qualification options for premium accounts.
   2. Ensure error messages for missing or incomplete information are displayed correctly.

# Approvals Notifications | SMS

## High-Risk Areas

1. **Notification Accuracy:** Correct approval/rejection messages sent to users.
2. **Error Handling:** Managing rejected loans with reasons.

## Test Scenarios

1. **Critical (High Risk)**
   1. Test SMS sent for final loan approval with the correct content.
   2. Test SMS rejection message with specified reasons.
2. **Major (Medium Risk)**
   1. Validate the system’s ability to send notifications when any department rejects a request.
   2. Test notification triggers to the relation manager for rejections.
3. **Minor (Low Risk)**
   1. Verify UI for displaying approval details to users.
   2. Ensure rejection reasons are logged correctly in the system.

# Departments Approval

## High-Risk Areas

1. **Approval Accuracy:** Ensuring that each department can correctly approve/reject requests.
2. **Approval Workflow:** Proper display and logging of department approvals and timestamps.
3. **Error Handling:** Managing system behavior for invalid or incomplete approval actions.

## Test Scenarios

1. **Critical (High Risk)**
   1. Test the ability of department representatives to review and approve a loan request in "In Review" status.
   2. Test accurate logging of approvals, including timestamps and department/staff details.
2. **Major (Medium Risk)**
   1. Test the UI/UX for displaying department approvals and timestamps.
   2. Test handling of duplicate approval attempts by the same department.
   3. Test the flow when a department fails to take action within the required timeframe.
3. **Minor (Low Risk)**
   1. Validate the UI elements (buttons, labels, etc.) to enable approval actions.
   2. Test error messages when a department attempts to approve a request that is no longer in review.

# Corporate Investor - Commercial Registration Verification

## High-Risk Areas

1. **Integration with [X]:** Validating commercial registration numbers accurately.
2. **Error Handling:** Managing invalid or incomplete inputs.

## Test Scenarios

1. **Critical (High Risk)**
   1. Test verification of valid commercial registration numbers with [X].
   2. Test blocking users with a company start date of less than two years.
2. **Major (Medium Risk)**
   1. Validate system handling of invalid commercial registration numbers.
   2. Test resubmission of corrected registration numbers.
3. **Minor (Low Risk)**
   1. Check for proper error messages for invalid registration numbers.
   2. Ensure UI responsiveness during the validation process.