Testing Document: MTDR Account Creation & Encashment Validation

Testing Scope

This testing validates:

1. **Auto Renewal & Auto Encashment behavior** based on product setup.

2. **Encashment Account validation** under different global parameter settings (`ALLOW_DIFFERENT_CUSTOMER_ACCOUNT_FOR_ENCASHMENT`).

3. **Currency consistency** between MTDR account and funding account.

4. **Account creation workflow** with approval flow verification.

Products tested:

- **Product-111 (Auto Renewal Allowed)**

- **Product-117 (Auto Renewal Not Allowed)**

	Scenario	Input/Setup	Expected Behavior	Actual Result	Screenshot
1	MTDR A/C with **Product-111 (Auto Renewal Allowed)**	Account opened Customer ID = 4000002346	Auto Renewal = Enabled, Auto Encashment = Disabled; Encashment account field disabled	As Expected	https://prnt.sc/UJV7eJmszqVU https://prnt.sc/GwGMEAL37ArX

2	MTDR A/C with **Product-117 (Not Auto Renewal)**, Param=Y	Account opened Customer ID = 4000002346	Auto Encashment = Enabled, Auto Renewal = Disabled; Encashment A/C allowed (CASA/GL selection shown)	As Expected	https://prnt.sc/0BP0gQzIkEk0 https://prnt.sc/-KSSsC77WlZd https://prnt.sc/0Wa3umAAL4HN
3	Param=Y, Encashment A/C from **Different Customer ID**	Deposit opened customer id =4000002346, Encashment account no under in customer id =4000002286	Should allow and create Task for verification	As Expected	https://prnt.sc/5bkMgMR4U1aW https://prnt.sc/mmnK_UneDuaV
4	Param=N, Encashment A/C from **Different Customer ID**	Deposit opened customer id =4000002347, Encashment account no under in customer id=4000002346	Should block with error message	Error! Different Customer's Account is not allowed for Encashment	https://prnt.sc/1LolKwp4c9Oi
5	Param=N, Encashment A/C from **Same Customer ID**	Deposit opened customer id=4000002347, Encashment account no under in customer id=4000002347	Should allow and create Task for verification	As Expected	https://prnt.sc/Iy1t4ufFykcB https://prnt.sc/iUFQcRBlnc3I
6	Currency mismatch (MTDR=USD, Funding A/C=BDT)	Open MTDR with USD, Funding A/C in BDT	Should block with error message	Error! Account currency and Funding account currency must be the same	https://prnt.sc/S2QR_wmqCWXL

7	Backdated MTDR creation with same Customer ID	Deposit opened customer id=4000002346, Date=24-Apr-2024, Encashment A/C under same Customs	Should allow and activate after verification	Success! Fixed deposit account activated successfully	https://prnt.sc/1umv8a9tV19n https://prnt.sc/a2SoOUSeYhXF
8	Funding and Encashment **Accounts both set as GL**	Auto Renewal not allowed,Funding A/C Type = GL Encashment A/C Type = GL Deposit opened Customer ID: 4000002347	Should allow selection of both Funding and Encashment A/C as GL, create tasks for verification, and activate after approval.	As Expected (Account created successfully after verification).	https://prnt.sc/51w4Qm0buyQA

SSP Account Creation & Encashment Validation

Testing Scope

This testing validates:

1. **Auto Close on Maturity & Auto Close Overridable** product rules.

2. **Encashment Account validation** with same vs different CIFs under different global parameter values (`ALLOW_DIFFERENT_CUSTOMER_ACCOUNT_FOR_ENCASHMENT`).

3. **System behavior with valid and invalid encashment account types (Customer A/C vs GL)**.

4. **Account creation flow** (UI → Save → Approval → Final Activation).

Products tested:

● **Product-110 (Auto Close Allowed)**

- **Product-100 (Auto Close Allowed + Overridable)**

- **Product-990 (Not Auto Close Allowed)**

	Scenario	Input/Setup	Expected Behavior	Actual Result	Screenshot
1	Product-110 (Auto Close Allowed), Param=Y	SSP A/C under Customer idb=4000002388, Encashment A/C under different Customer =4000002346	Auto Close enabled by default; Encashment account allowed since param=Y; Task → Verification → Success	As Expected	https://prnt.sc/Yi8x4nH8Jzau https://prnt.sc/h2hFpO7yAaHJ
2	Product-100 (Auto Close Allowed + Overridable), Param=Y	SSP A/C under Customer=4000002347	Auto Close enabled but **user can override** (check/uncheck); Encashment enabled only when auto close is checked; Account created successfully	As Expected	https://prnt.sc/rhOTuMIXy_TR https://prnt.sc/wlGZHD9PQBO- https://prnt.sc/024TYUtVSYq9
3	Product-110 (Auto Close Allowed), Param=Y, Backdated	SSP A/C under customer =4000002347, Backdate=Apr-24-2024, Encashment A/C=GL	Auto Close default; Encashment A/C (GL) allowed; Task → Approval → Success	As Expected	https://prnt.sc/iSA6-_FIH8HU https://prnt.sc/70IX8wVkKheK
4	Product-990 (Not Auto Close), Param=Y	SSP A/C under Customer=4000002347, Encashment A/C under different customer =4000002346	Auto Close disabled; Auto Encashment enabled; Task created → Approved → Account created	As Expected	https://prnt.sc/llvqRqUHUrFo https://prnt.sc/2z1Vv9FizmTI

5	Product-990 (Not Auto Close), Param=Y	SSP A/C under customer=400000 2346, Encashment A/C=GL	Auto Close disabled; Encashment A/C=GL allowed; Task → Approval → Success	As Expected	https://prnt.sc /IAsBFr0H7V uz
6	Param=N, **Different Customer ID**	SSP A/C under customer=400000 2347, Encashment A/C under CIF=4000002346	Should block with error message	Error! Different Customer's Account is not allowed for Encashment	https://prnt.sc /-UV3uWRU LjYL
7	Param=N, **Same Customer ID**	SSP A/C under Customer =4000002347, Encashment A/C under same Customer	Should allow → Task created → Approved → Account created	As Expected	https://prnt.sc /KCNW5Ebfg ZVk
8	Param=N, Encashment A/C=GL	SSP A/C under customer =4000002388, Encashment A/C=GL	Auto Close disabled; Encashment A/C=GL allowed; Task → Approval → Success	As Expected	https://prnt.sc /NRcaoFriUG qK