Tyro Quality Engineering - Assessment

Part A: Exploratory testing

My approach to testing is to create a suite of user stories. Each user story provides insight into how an average user would utilize these features. By walking through each feature, I'm able to assess the functionality and detect possible defects.

User stories:

- Making a custom repayment to a business loan via the Tyro App or Website:
 - The user logs in and accesses a page displaying all their loans.
 - The user accesses the loan that they'd like to make a custom repayment towards.
 - The user inputs the amount of money they'd like to repay and any required information.
 - The user confirms their payment and hits accept.

Assessment of functionality, defects and testing areas I would want completed:

- What would happen if they're attempting to log in on the Tyro merchant App while logged in on the Tyro Website?
- Is there a strict level of authentication required to log in? Can you choose to be logged in for a certain number of days? What happens if someone gains access to an individual's phone, and the account is already logged in?
- If they've recently made a payment on the Tyro Website, how quickly will their information update on the Tyro merchant app?
- What data will be displayed by each loan? Are there systems in place to ensure the data is displaying the correct and most up-to-date information?
- Should there be a monthly/weekly report/graph displaying all the recent transactions made by the user?
- Is there a minimum custom repayment amount? Enabling a minimum could prevent excessive and small repayments. Is there a rate-limiting feature?
- Is the information input by the user safe and secure? Is there a feature to autofill/remember user information? Lack of proper security could expose users to identity/information theft.
- Is there a system that provides the user with evidence of each payment?
- Is all the relevant information easily transferable from Website to App and App to Website?
- How extensive is the confirmation page? What should it display? The user should be presented with the amount they're paying and to whom they're paying it to.