Public

Test Case No.	Category	Test Scenario	Steps	Expected Result
TC-01	Landing Page	Click on Apply Now Button	1) Click on the apply now button	Redirects to Application Form Page
TC-02	Application Form Page	Select loan type from dropdown	1) Click language toggle EN/Cebuano	Text switches language across visible sections
TC-03		Loan Requirements Shown	1) Click Login in navbar	Login modal opens with Staff/Borrower tabs
TC-04		Pinning a location on Leaflet Map	1) Pin a chosen location for address	Address Field is automatically filled out with the address from the pinned location
TC-05		Submit loan without collateral - No Input	1) Click on the submit button below	Error Message Shown
TC-06		Submit loan without collateral - Missing Fields	1) Fill in some of the required Fields 2) Click on the submit button below	Error Message Shown
TC-07		Submit loan without collateral - Complete Fields	1) Fill in all fields 2) Upload required documents 3) Upload a valid 2x2 Picture	Application successful; Application ID generated

			4) Click on the submit button below	
TC-08		Submit loan with collateral - No Input	1) Click on the submit button below	Error Message Shown
TC-09		Submit loan with collateral - Missing Fields	1) Fill in some of the required Fields 2) Click on the submit button below	Error Message Shown
TC-10		Submit loan with collateral - Complete Fields	1) Fill in all fields 2) Upload required documents 3) Upload a valid 2x2 Picture 4) Click on the submit button below	Application successful; Application ID generated
TC-11		Submit an open-term loan - No Input	1) Click on the submit button below	Error Message Shown
TC-12		Submit an open-term loan - Missing Fields	1) Fill in some of the required Fields 2) Click on the submit button below	Error Message Shown
TC-13		Submit an open-term loan - Complete Fields	1) Fill in all fields 2) Upload required documents 3) Upload a valid 2x2 Picture 4) Click on the submit button below	Application successful; Application ID generated

TC-14		Uploading a document - valid type	1) Upload files that are JPG, PNG, or PDF	Files accepted and preview/filename shown
TC-15		Uploading a document - invalid type	1) Upload Files that are DOCX or .EXE	Error Message shown
TC-16	Landing Page	Click the Track Application Button	1) Click on the Track Application Button	Modal opens
TC-17		Track application - Missing input	1) Click on the Track Application Button	Error Message shown
TC-18		Track application - Invalid application ID	1) Enter an invalid application ID (invalid format, non-existing application ID) 2) Click on the Track Application Button	Error Message shown
TC-19		Track application - Correct application ID	1) Enter a valid application ID 2) Click on the Track Application Button	Displays the accurate Loan Application Status
TC-20		Submit loan application (with collateral)	1) Fill form 2) Upload collateral docs 3) Submit	Application created and collateral files saved
TC-21		Submit open-term application	1) Fill open-term form 2) Submit	Application created; terms reflect open-term

TC-22	Navigation Bar	Clicking Loan Simulator tab	1) Click on the Loan Simulator Tab on the Navbar	Modal opens
TC-23		Simulating a loan through the Loan Simulator	1) Click on the Loan Simulator Tab on the Navbar 2) Select a Loan Type out of three 3) Select an amount to loan from the fixed selection 4) Press Calculate button	Displays 3 loan types; Displays fixed amounts; Shows calculation based on loan type and amount
TC-24		Clicking on Team / About Us / Contact Us sections	1) Click on a specific section	Redirects to correct sections
TC-25		Clicking on login button	1) Click on the login button on the rightmost side of the navbar	Modal opens
TC-26		Login - Forgot Password (Borrower)	1) Click on the login button on the rightmost side of the navbar 2) Click on the forgot password 3) Click on the borrower option 4) Enter valid credentials	OTP Sent; Allows password change; Password changed

			5) Enter OTP received	
TC-27		Login - Forgot Password (Staff)	1) Click on the login button on the rightmost side of the navbar 2) Click on the forgot password 3) Click on the staff option 4) Click close after reading message	Message: Contact Staff
TC-28		Logging in - Role Specific	1) Click on the login button on the rightmost side of the navbar 2) Enter Valid Credentials 3) Click on the login button	Redirects to the correct dashboard of the role
TC-29		Logging in - Invalid Fields	1) Click on the login button on the rightmost side of the navbar 2) Enter Invalid Credentials 3) Click on the login button	Error Displayed
TC-30		Logging in - No Fields	1) Click on the login button on the rightmost side of the navbar	Error Displayed

			2) Click on the login button	
TC-31		Toggling bilingual Button - English (Loan App, Tracking, Simulator, Login, Team, About, Contact)	1) On the navbar, click on the language button	Pages switch to English Language
TC-32		Toggling bilingual Button - Cebuano (Loan App, Tracking, Simulator, Login, Team, About, Contact)	1) On the navbar, click on the language button	Pages switch to Cebuano Language

Loan Officer

Test Case No.	Category	Test Scenario	Steps	Expected Result

Head

	Description	Steps	Expected Result
	Category: Authentication & Access Control	—	—
	Head login (API)	1) POST `/users/login` with head credentials	200 OK; returns role "Head" and token
	Head login (Frontend)	1) Use login form with head creds 2) Submit	Redirect to `/components/head` dashboard
	Access control (invalid/expired token)	1) Clear token 2) Open head pages 3) Call protected APIs	Redirect to login/home; APIs return 401/403
	Unauthorized protect route access	1) Navigate to /app/components/head	Redirect to home/login; protected content
	Logout session	1) Click Logout	Token cleared; redirected to home
	Category: Dashboard & Reports	—	—
	View dashboard stats	1) Open Head dashboard	Loan, collection, application stats render (`GET /dashboard/stats`)
	Reporting export	1) Export report (if available)	File downloads with correct content
	Category: Audit Logs	—	—

	View audit logs	1) Open Audit Log panel 2) Apply filters/pagination	Logs load from `GET /logs`; filters apply
	Category: User Management	—	—
	Create staff user	1) Users > Create 2) Enter full name and role 3) Save	User created; username and temp password generated
	Create user validation	1) Enter single name only 2) Save	Error: "Please provide full name"
	Enforce password policy	1) Change Password 2) Enter weak password	Error for complexity requirements
	List users	1) Open Users page	Users fetched from `GET /users` with pagination
	Update user info	1) Edit email/phone 2) Save 3) Refresh	Success message; data persists
	Delete user	1) Delete existing user 2) Confirm	User removed; audit log entry created

Manager

	Description	Steps	Expected Result
	Category: Authentication & Session	—	—
	Manager login (API)	1) POST `/users/login` with manager credentials	200 OK; returns role "Manager" and token
	Manager login (Frontend)	1) Use manager creds 2) Submit	Redirect to `/components/man ager` dashboard
	Access control (invalid/expired token)	1) Clear token 2) Open manager pages 3) Call protected APIs	Redirect to login/home; APIs return 401/403
	Unauthorized protected route access	1) Navigate to /app/components/manager	Redirect to home/lo no protected conten
	Logout	1) Click Logout	Token cleared; redirected to home
	Category: Applications	—	—
	View applications list	1) Open Applications	Pending apps load; statuses visible
	Review application details	1) Open specific application	Borrower info, documents, and notes are shown

	Approve application	1) Click Approve on valid application	Status changes to Approved; visible in list
	Deny application	1) Click Deny 2) Provide reason	Status changes to Denied; reason saved
	Request more info	1) Click Request More Info	Application flagged; borrower notified
	Category: Loan Generation & Borrower Creation	—	—
	Generate loan	1) Approve application 2) Trigger `POST /loans/generate-loan/:applicationId`	Loan created; collections generated
	Create borrower account	1) From approved app click Create Account 2) Choose collector	Borrower account created; assigned collector required
	Category: Collections	—	—
	Collections overview	1) Open Collections page	Collection stats show; filters work
	Update collection note	1) Edit note 2) Save (`PUT /collections/:referenceNumber/note`)	Note saved and persists
	Category: Staff Management (Manager Scope)	—	—

	Staff management view	1) Open Users page	Staff list renders; manager-allowed actions only
	Access control to Head pages	1) Attempt to open Head-only pages	Access blocked/hidden; 403/redirect

	Description	Steps	Expected Result
	Category: Authentication & Session	—	—
	Loan Officer login (API)	1) POST `/users/login` with loan officer credentials	200 OK; returns role "Loan Officer" and token
	Loan Officer login (Frontend)	1) Use loan officer credentials 2) Submit	Redirect to `/components/loanOfficer` dashboard
	Access control (invalid/expired token)	1) Clear token 2) Open head pages 3) Call protected APIs	Redirect to login/home; APIs return 401/403
	Unauthorized protected route access	1)Navigate to /app/components/loanofficer	Redirect to home/login; protected content
	Logout	1) Click Logout	Token cleared; redirected to home

	Category: Applications Processing	—	—
	View loan applications	1) Open Applications page	Loan applications load with statuses
	Update application status (Under Review)	1) Open application 2) Set to Under Review 3) Save	Status updated to Under Review
	Schedule borrower interview	1) Open application 2) Set interview date/time 3) Save	Interview scheduled and displayed
	Add application notes	1) Open application 2) Add note 3) Save	Note saved and visible
	Assign collector suggestion	1) From application propose collector 2) Save	Suggested collector saved
	Category: Collections Coordination	—	—
	View collection plan for approved loan	1) Open approved loan	Collection schedule displayed

Collector

	Description	Steps	Expected Result
	Category: Authentication & Session	—	—
	Collector login (API)	1) POST `/users/login` with collector credentials	200 OK; returns role "Collector" and token
	Collector login (Frontend)	1) Use collector credentials 2) Submit	Redirect to `/components/collec tor` dashboard
	Access control (invalid/expired token)	1) Clear token 2) Open head pages 3) Call protected APIs	Redirect to login/home; APIs return 401/403
	Unauthorized protect route access	1)Navigate to /app/components/collect	Redirect to home/login; protected content

	Logout	1) Click Logout	Token cleared; redirected to home
	Category: Collections Execution	—	—
	View assigned collections	1) Open Collections page	Assigned collections list with due dates
	Process cash payment	1) Open collection 2) Enter amount 3) Save	Payment processed; balances updated
	Record online payment (PayMongo)	1) Open bill 2) Initiate PayMongo 3) Complete checkout	Checkout URL generated; status updates to Paid/Partial
	Add collection note	1) Edit note 2) Save	Note saved and visible
	Mark overdue and penalty	1) Open overdue item 2) Verify penalty calculation	Penalty visible per rules

Borrower

	Description	Steps	Expected Result
	Category: Authentication & Profile	—	—

	Borrower login (API)	1) POST `/users/login` with borrower credentials	200 OK; returns role "Borrower" and token
	Borrower login	1) Use borrower creds 2) Submit	Redirect to borrower dashboard
	Access control (invalid/expired token)	1) Clear token 2) Open head pages 3) Call protected APIs	Redirect to login/home; APIs return 401/403
	Unauthorized protecte route access	1)Navigate to /app/components/borrow	Redirect to home/login no protected content
	Change password	1) Go to Account Settings 2) Enter strong password 3) Save	Password updated successfully
	Category: Loan Application	—	—
	Start new application	1) Go to Application page 2) Choose loan type 3) Fill form 4) Submit	Application created with status "Applied"
	Upload documents	1) Attach PDF/JPG/PNG 2) Submit	Files uploaded and linked to application

	Track application	1) Use Track Application 2) Enter ref	Current status displayed
	Category: Payments	—	—
	View upcoming bills	1) Open Upcoming Bills	List of dues with amounts/dates
	Pay via GCash (PayMongo)	1) Click Pay Now 2) Choose GCash 3) Complete checkout	Redirect to checkout; success returns to app; receipt available
	View payment history	1) Open Payment History	List of payments with receipts