Risk-Based Testing Plan

Requirment-1: Registered User Login from a New Device

1.1. Risk of Unauthorized Access (Security Risk)

- Risk: Unauthorized users could gain access, compromising account security.
- Test Cases:
- Verify incorrect phone number or password denies access.
- Ensure invalid OTP input is rejected.
- Impact: High – Critical to secure user data.
- Priority: Critical

1.2. Risk of Session Management Issues

- Risk: Failure to log out other devices leaves multiple sessions active, compromising account security.
- Test Cases:
- Ensure the system logs out all other devices upon new device login.
- Validate concurrent login attempts lead to only the latest session remaining active.
- Impact: High – Important for single-device access requirement.
- Priority: High

1.3. Risk of Failed Notifications

- Risk: Lack of SMS notification or successful login message may lead to user confusion.
- Test Cases:
- Verify SMS is sent upon successful login from a new device.
- Confirm successful login message is displayed on the interface.

- Impact: Medium – User experience and security notification.

- Priority: Medium

1.4. Risk of System Malfunction Under Load (Performance Risk)

- Risk: System could slow down or fail under high login volume.

- Test Cases:

- Conduct load testing to assess system performance under multiple simultaneous login requests.

- Impact: Low – Mostly affects system efficiency rather than security.

- Priority: Low

Requirment-2: Individual Investor - Upgrade to Premium

2.1. Risk of Unauthorized or Incorrect Eligibility Approval (Compliance Risk)

- Risk: Unqualified users could upgrade to premium without meeting requirements, leading to legal and financial risks.

- Test Cases:

- Verify the system only accepts valid responses for each eligibility criterion.

- Ensure compliance staff can review and validate supporting documents.

- Impact: High – Compliance and legal implications.

- Priority: Critical

2.2. Risk of Document Upload Failures

- Risk: Users unable to upload required documents or face issues with file format validation.

- Test Cases:

- Verify accepted document formats and size limitations.

- Check for user notifications on upload status (success/failure).

- Impact: Medium – Affects upgrade request processing.

- Priority: High

2.3. Risk of Incomplete or Incorrect Notifications

- Risk: Missing notifications could lead to delayed action by compliance teams or lack of transparency for the user.

- Test Cases:

- Confirm user receives a notification upon document upload and final approval/rejection.

- Ensure relation manager is notified about the upgrade request status.

- Impact: Medium – Affects user experience and workflow efficiency.

- Priority: Medium

2.4. Risk of System Overload During High Volume of Requests

- Risk: System may slow down or fail under a surge of upgrade requests, affecting user experience.

- Test Cases:

- Perform load testing with multiple users attempting to upgrade simultaneously.

- Impact: Low – Mostly affects system performance.

- Priority: Low

Requirment-3: Approvals Notifications | SMS

3.1. Risk of Missed or Incorrect Notifications (High Impact)

- Risk: The loan requester may not receive the necessary SMS notifications about approval or rejection status.

- Test Cases:

- Verify SMS is sent when the loan is approved by all departments.

- Confirm SMS with rejection reasons is sent to the requester after final rejection by the relationship manager.

- Ensure that the relationship manager receives a notification for departmental rejections to communicate reasons.

- Impact: High – Affects user experience and communication, leading to confusion.

- Priority: Critical

3.2. Risk of Delayed or Failed Notifications

- Risk: Notifications are delayed or not sent due to system issues, affecting the timely communication of loan status.

- Test Cases:

- Conduct load testing to ensure the system can handle multiple notification requests simultaneously.

- Test for retry logic in case of SMS delivery failure.

- Impact: Medium – Timeliness affects user satisfaction.

- Priority: High

3.3. Risk of Incorrect Rejection Reasons

- Risk: Loan requester may receive inaccurate or incomplete rejection reasons.

- Test Cases:

- Validate that the rejection reasons sent in the SMS are correct and match the final rejection reasons entered by the relationship manager.

- Impact: Medium – Could cause confusion and complaints from users.

- Priority: Medium

Requirment-4: Corporate investor - Commercial Registration Verification Via [X]

4.1. Risk of Incorrect Data Validation (High Impact)

- Risk: Incorrect validation of commercial registration could allow unqualified investors.

- Test Cases:

- Verify that valid commercial registration numbers are accepted and proceed to the next step.

- Confirm that invalid registration numbers prompt the user to re-enter a valid one and restart verification.

- Impact: High – Allows only verified corporate investors.

- Priority: Critical

4.2. Risk of Incorrect Handling of Company Start Date Validation

- Risk: System may incorrectly validate the company's start date, affecting eligibility.

- Test Cases:

- Validate that the system denies companies with start dates less than two years old.

- Confirm that companies with start dates over two years are allowed to proceed.

- Impact: Medium – Essential for regulatory compliance.

- Priority: High

4.3. Risk of Integration Failure with Third-Party Service [X]

- Risk: Failures in communication with [X] may prevent data verification.

- Test Cases:

- Test system response to timeouts or failures from [X] (e.g., retry logic, error handling).

- Confirm fallback procedures if [X] is unavailable.

- Impact: High – Directly affects functionality.

- Priority: High

4.4. Risk of Performance Issues with High Verification Load

- Risk: High load may slow down verification or cause timeouts.

- Test Cases:

- Load test to ensure system can handle a high number of verification requests without delay.

- Impact: Medium – Affects system performance and user experience.

- Priority: Medium