Exploratory Test Charter

## Overview

The purpose of the test session is to explore the registration process of paying custom amount of business loan on Tyro Merchant App and Tyro Website. To approach this task there will be two tests conducted each will be 15 min since the website and the app are different.

The focus will be on finding as much as negative/unhappy scenarios. For this task all users are assumed to complete the account creation, have been verified by Tyro for background & credit check, have active business loan repayment and other device handy for authorizing payment that required authorization.

For this task the method used will be using simple testing charter with positive and negative. Since there are a lot of assumption and educated guess that needed.

## Test 1: Web Based Platform

|  |  |
| --- | --- |
| Charter 1 | |
| Explore | Login to view active loan |
| With | Login page and login credentials |
| To discover | **Positive**  Whether the system will accept the login credentials and redirect it to the appropriate page to view active loan  **Negative**  Potential performance issues where it took longer than expected to load the page  Potential redirect issue where user is not directed to the appropriate page after login in |

|  |  |
| --- | --- |
| Charter 2 | |
| Explore | Paying business loan |
| With | Custom loan repayment amount |
| To discover | **Positive**  Whether the system will accept the custom amount loan payment and proceed it  **Negative**  Potential performance issue when paying with custom amount since there might be dynamic UI components that need to be dynamically generated |

|  |  |
| --- | --- |
| Charter 3 | |
| Explore | Loan repayment dashboard |
| With | Active loan list view |
| To discover | **Positive**  Whether all the active loan is clickable to view more details and repay button is available  **Negative**  List view not properly generated due to UI frameworks, CSS issues and backend logic for recycle view  There is not visible repay button |

|  |  |
| --- | --- |
| Charter 4 | |
| Explore | Finalizing paying business loan |
| With | Clicking the pay button |
| To discover | **Positive**  Whether the button work will properly and will proceed to the next step  **Negative**  Potential failed to pay, this can be caused by numerous cause such as lost connection to the server or improper implementation of Frontend and Backed code |

|  |  |
| --- | --- |
| Charter 5 | |
| Explore | Paying business loan |
| With | When approval need to proceed the payment |
| To discover | **Positive**  Whether the system and the second party approval are accepted, and the system will proceed with the payment  **Negative**  Possible security issues where user could bypass this security feature by improper implementation of the code or abusing the system by using third party application |
| Charter 6 | |
| Explore | General website performance |
| With | Following all the steps needed to pay a loan and timing it |
| To discover | **Positive**  Whether the performance is up to the standard  **Negative**  Possible performance caused various caused such as improper implementation of UI frameworks, graphic & animation and potential bugs caused by the code. |

## Test 2: Tyro merchant App

|  |  |
| --- | --- |
| Charter 1 | |
| Explore | Login to view active loan |
| With | PIN or Biometrics login |
| To discover | **Positive**  Whether app will function properly to athecate the user  **Negative**  Performance issue where biometric is slow/not properly read by the device sensor that caused inconvenience for the user |

|  |  |
| --- | --- |
| Charter 2 | |
| Explore | Paying business loan |
| With | Custom loan repayment amount |
| To discover | **Positive**  Whether the system will accept the custom loan payment and proceed it  **Negative**  Potential performance issue when paying with custom amount since there might be dynamic UI components that need to be dynamically generated |

|  |  |
| --- | --- |
| Charter 3 | |
| Explore | Finalizing paying business loan |
| With | Pay button |
| To discover | **Positive**  Whether the button work will properly and will proceed to the next step  **Negative**  Potential failed to pay, this can be caused by numerous cause such as lost connection to the server or improper implementation of Frontend and Backed code |

|  |  |
| --- | --- |
| Charter 4 | |
| Explore | Active loan dashboard |
| With | Loan dashboard view |
| To discover | **Positive**  Whether all the active loan is clickable to view more details and repay button is available  **Negative**  List view not properly generated due to UI frameworks issues and backend logic for recycle view  There is not visible repay button |

|  |  |
| --- | --- |
| Charter 5 | |
| Explore | Paying business loan |
| With | When approval need to proceed the payment |
| To discover | **Positive**  Whether the system and the second party approval are accepted, and the system will proceed with the payment  **Negative**  Possible security issue where payment is made without proper authorisation |

|  |  |
| --- | --- |
| Charter 6 | |
| Explore | Merchant app performance |
| With | Following all the steps needed to pay a loan and timing it |
| To discover | **Positive**  Whether all the steps taken for paying loan is smooth  **Negative**  Possible performance caused various caused such as improper implementation of UI frameworks, graphic & animation and potential bugs caused by the code. |

## Conclusion

Based on the following scenarios, there are few points before confident:

* Users need to be able to login and view their active loan
* Users can enter custom amount and proceed to payment without problem(s)
* If approval need to confirm the payment, all steps need to involve in the process the need to be tested. Including the primary device and account holder.
* Visually speaking, for both platform all animation & resizable components need to work properly
* The website and app must have a working indicator somewhere indicating if their payment has been processed available immediately

# Appendix

## Test Notes

* This task is based on assumption made from the document given on the email and generally available screenshot and information from the internet
* For the second test involving the [Tyro Merchant App](https://play.google.com/store/apps/details?id=com.tyro.merchantbanking&hl=en&gl=US&pli=1), I used this app for that available to be downloaded on Google Play Store.