



## QA Test 2 (account diversity grade)

Below you will find the requirements to identify the Account Diversity Grade of a user. Read the requirements carefully and identify what test users you need to setup in order to completely test and make sure all the below requirements are covered. (Note: you should identify the optimum (minimum) number of users needed to test all of the requirements)

### Requirements:

A user can have different types of loan accounts. Now we grade a user's Account Diversity based on two factors.

- 1) *loanTypeCount*
- 2) *totalAccounts*

*loanTypeCount* = the number of different (distinct) *LoanType* values for all accounts that the user has.

However do not include *LoanType* = Unknown & Collections but include all others

Applicable values for *LoanType* are ( Home Loan, Heloc, Credit Card, Car Loan, Collections, Unknown)

*totalAccounts* = total number of loan accounts user has (do not include *LoanType* = Unknown & Collections but include all others)

example-> if user has 3 credit cards and 2 home loans and 1 Collection account, then  
*totalAccounts* = 5 and *loanTypeCount* = 2)

The logic to determine *accountDiversityGrade* is the following:

If *totalAccounts* > 20 or *loanTypeCount* >= 4, *accountDiversityGrade* = A

Else if *totalAccounts* > 10 or *loanTypeCount* = 3, *accountDiversityGrade* = B

Else if *totalAccounts* >= 5 or *loanTypeCount* = 2, *accountDiversityGrade* = C

Else if *totalAccounts* > 0 or *loanTypeCount* = 1, *accountDiversityGrade* = D

Else *accountDiversityGrade* = null (n/a)