The "Reference Document" in this context refers to any important documents or materials that were used to understand and build the project. These documents usually contain detailed information about what the project should do, the requirements, and how it should work.

In this specific case:

- Application URL is mentioned as the Reference Document because it links directly to the website (https://www2.hm.com/en_in/index.html) you are testing.
- BRS Document not provided means that a Business Requirement Specification (BRS) document, which would normally explain what the client wants the software to do, was not given.

So, the Application URL is being used as the main reference for understanding the project instead of a formal BRS document.

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