

Testing checklist: buy now pay later service

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☐ 1. release smoke tests

Done when: After each release, a test shopper completes a pay-in-four checkout on a test merchant and sees four instalments with the right dates in the app.

Risks: money-loss. Tool class: browser automation. Usually run by: QA engineer.

☐ 2. penetration testing

Done when: An external tester cannot view another shopper's purchases by changing an order ID, and cannot open a plan that bypasses the identity check.

Risks: data-breach, fraud-abuse. Tool class: proxy. Usually run by: external lab.

☐ 3. unit tests

Done when: Instalment split, rounding of the last instalment and late-fee caps match a reviewed table for each plan length and currency offered.

Risks: money-loss. Tool class: unit framework. Usually run by: developer.

☐ 4. integration tests

Done when: A refund, a partial capture and a cancelled order sent through the merchant API each change the shopper's plan in the app to the matching amount.

Risks: money-loss. Tool class: API client. Usually run by: developer.

☐ 5. contract tests

Done when: A merchant plugin release that changes the refund or capture message fails a contract check before it reaches merchants.

Risks: money-loss. Tool class: contract tool. Usually run by: developer.

☐ 6. payment and money-flow testing

Done when: In the sandbox, a full refund from the merchant cancels all unpaid instalments and a partial refund reduces them, with no further autopay charge.

Risks: money-loss. Tool class: API client. Usually run by: QA engineer.

☐ 7. end-to-end functional tests

Done when: A test shopper whose stated income fails the affordability rule is declined at checkout, and the decline is logged with the check that failed.

Risks: regulatory-penalty. Tool class: browser automation. Usually run by: QA engineer.

☐ 8. compliance checks

Done when: For a sample of plans, a reviewer finds the pre-contract information, the missed-payment notice and the hardship option the shopper was shown, each stored with a date.

Risks: regulatory-penalty. Tool class: test management. Usually run by: product manager.

☐ 9. security scanning

Done when: The latest scan of the shopper app, merchant portal and checkout API shows no open finding that returns another shopper's data.

Risks: data-breach. Tool class: DAST scanner. Usually run by: security specialist.