

Testing checklist: peer-to-peer payment app

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☐ 1. release smoke tests

Done when: On every store build, a tester installs the app fresh, links a test card, sends a payment to a second test user and sees it arrive once.

Risks: store-rejection. Tool class: mobile automation. Usually run by: QA engineer.

☐ 2. end-to-end functional tests

Done when: A payment held for review shows as pending to the recipient with the cash-out button disabled until the review clears, and a password, email or phone change or a login on a new device sends an alert to the previous contact details.

Risks: money-loss, fraud-abuse. Tool class: mobile automation. Usually run by: QA engineer.

☐ 3. security scanning

Done when: Each release build is scanned and no open high finding remains on login, password reset, device binding or the endpoints that return private payments.

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

☐ 4. penetration testing

Done when: An external tester cannot take over a test account through password reset, SIM swap simulation or session reuse, and cannot read another user's private payments.

Risks: fraud-abuse, data-breach. Tool class: proxy. Usually run by: security specialist.

☐ 5. compliance checks

Done when: A test unauthorised-send claim opens an error investigation with a provisional credit decision and a written result, without routing the user to their card issuer.

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

☐ 6. exploratory testing

Done when: A tester acting as a scammer tries fake support contacts, payment requests with misleading notes and refund tricks, and each working path is logged as a defect.

Risks: fraud-abuse. Tool class: test management. Usually run by: QA engineer.

☐ 7. data integrity and migration testing

Done when: After each statement from the app's bank, the sum of user balances, pending sends and cash-outs equals the funds held there; a run that finds a difference lists it by user.

Risks: money-loss. Tool class: data validation. Usually run by: QA engineer.

☐ 8. regression suite

Done when: After each release, a payment marked private by either party never appears on the public or friends feed of a third test user.

Risks: data-breach. Tool class: mobile automation. Usually run by: QA engineer.