Dumu V1

UAT PRE-RELEASE TEST PLAN

A branded tester pack for validating Dumu end to end before release.

Prepared	19 August 2026
Product	Dumu V1
Purpose	User Acceptance Testing before release
Test cases	243

TESTER

TEST DATE

Tester Guide

Use this pack to execute Dumu V1 UAT consistently, capture evidence, log defects, and make a release decision.

1. UAT Objective

This document gives testers a complete manual test pack for Dumu V1 before release.

The goal is to prove that Dumu works end to end for a real repeat-customer business:

- Owner signs in with the existing Innovare OTP flow.
- Owner creates and manages the business workspace.
- Owner creates branches, staff, money methods, cards, and terminals.
- Managers and Operators use approved terminals with personal PINs.
- Customers can be registered, found, scanned, and managed safely.
- Deposits, purchases, credit, repayments, adjustments, and reversals follow the locked business rules.
- Reports, exports, subscriptions, customer portal, access control, audit, error states, and edge cases behave correctly.

Dumu must not behave like a wallet, payment gateway, POS, loyalty system, or lending product.

2. Tester Instructions

For every test case:

1. Use the specified tester role.
2. Follow the steps exactly.
3. Compare the actual behavior with the expected outcome.
4. Mark one result: `Pass`, `Fail`, `Blocked`, or `Not Run`.
5. If the result is not `Pass`, write the actual outcome, notes, screenshots, timestamp, browser/device, and defect reference.
6. Do not mark release-ready while any `Critical` or `High` test has failed or is blocked.

Result meanings:

Result	Meaning
Pass	Actual behavior matches the expected outcome.
Fail	The feature works incorrectly, exposes unsafe behavior, or violates a business rule.
Blocked	Tester cannot complete the test because setup, data, environment, or another defect blocks execution.
Not Run	Test was intentionally not executed and must be justified.

Severity guide:

Severity	Release meaning
Critical	Blocks release. Financial correctness, security, tenant isolation, OTP, terminal trust, posting, credit, or data loss issue.

Severity	Release meaning
High	Should block release unless product owner explicitly accepts the risk. Core workflow, reports, import, portal, or subscription issue.
Medium	Can be released only with clear workaround and owner approval.
Low	Cosmetic or minor usability issue that does not affect correctness.

3. Environment And Evidence

Fill this before testing starts.

Item	Value
Frontend URL	
Backend/API URL	
Frontend commit	
Backend commit	
Test date	
Tester name	
Browser and version	
Device	
Network	
Test organization	
Owner phone	
Manager PIN holder	
Operator PIN holder	

Evidence required for failed tests:

- Screenshot or screen recording where useful.
- Exact timestamp in Africa/Dar_es_Salaam time.
- User role and test account used.
- Customer/account/card/branch/staff name used.
- API error code or request reference if visible in logs.
- Defect reference.

4. Required Test Data

Create or seed this data before full UAT. Some tests intentionally create fresh data, but edge-case testing requires controlled records.

Data set	Required records
Owner users	New owner with no Dumu organization, owner with one organization, owner with multiple organizations.
Organizations	Active trial organization, expired trial organization, active paid organization, inactive/suspended organization if supported.
Plans	Start, Business, Pro, Enterprise or quote/contact plan, with locked branch limits.
Branches	At least two active branches and one inactive branch.
Staff	Active Manager, Active Operator, Suspended Manager, Suspended Operator, Deactivated staff.
Terminals	Unconfigured browser, Active terminal, Suspended terminal, Revoked terminal, terminal on inactive branch.

Data set	Required records
Customers	Active zero-balance customer, prepaid customer, negative-balance customer, credit-enabled customer, credit-disabled customer, suspended customer with debt, closed customer if supported.
Money methods	Cash active, mobile money active, bank/card method active, disabled method.
Cards	Unassigned card, assigned card, lost card, revoked card, card from another organization if available.
Import files	Valid customer import, invalid phone file, duplicate phone file, invalid balance file, existing customer file, negative opening debt file.
Portal	Customer with digital pass/portal link and verified phone access.

5. Release Gate

Release can proceed only when:

- All Critical tests pass.
- All High tests pass or have written product-owner risk acceptance.
- No failed test violates tenant safety, financial correctness, OTP/security, terminal trust, auditability, idempotency, or data preservation.
- Owner, Manager, Operator, and Customer Portal end-to-end flows pass on desktop and mobile/tablet.
- Production build and deployed assets are confirmed by the release checklist.

Business owner sign-off is required at the end of this document.

6. UAT Test Cases

Test areas

Test area	Cases	ID range
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UAT TEST AREA

6.1 Deployment, Public Site, And Basic Routing

UAT-001 High **Production identity is correct** Tester

STEPS
Open the deployed frontend URL; record the visible version/commit if available; confirm latest build files are served.

EXPECTED OUTCOME
Site loads without stale assets, broken JS, or wrong product branding.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-002 Medium **Public home page loads** Tester

STEPS
Open /.

EXPECTED OUTCOME
Dumu public page loads, primary CTA routes to Dumu auth/start, no console-breaking error appears.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-003 Medium Public marketing pages load

Tester

STEPS

Open `/lasting-customer-accounts`, `/customer-deposits-and-spending`, `/merchant-credit-for-regular-customers`, `/repeat-customer-relationships`, `/multi-branch-customer-relationships`, `/shared-device-customer-service`, `/customer-cards-and-digital-pass`, `/security-and-controls`, `/how-dumu-works`, `/pricing`.

EXPECTED OUTCOME

Each page loads correct Dumu content, canonical route, and no broken navigation.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-004 Medium Legacy public redirects work

Tester

STEPS

Open `/customer-account-platform`, `/customer-credit-ledger`, `/repeat-customer-management`, `/multi-branch-customer-accounts`, `/shared-device-customer-accounts`.

EXPECTED OUTCOME

Each legacy path redirects to its current public page.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-005 High Unknown route shows branded 404

Tester

STEPS

Open a random unknown URL.

EXPECTED OUTCOME

Branded Dumu 404 appears; app does not silently show the home page.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-006 Medium **SEO files are available** Tester

STEPS

Open `/robots.txt`, `/sitemap.xml`, `/seo/dumu-social-preview.png`.

EXPECTED OUTCOME

Each file returns successfully and matches Dumu release identity.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.2 Owner Authentication And Session

UAT-007 Critical Owner phone login starts OTP Owner

STEPS
Open `/dumu/auth/phone`; enter a valid Tanzania phone; submit.

EXPECTED OUTCOME
OTP request succeeds and user is taken to `/dumu/auth/verify`; no Dumu-specific OTP system is exposed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-008 High Invalid phone is rejected before OTP Owner

STEPS
Enter an invalid phone such as 123; submit.

EXPECTED OUTCOME
User sees a clear validation message and no OTP request is made.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-009 High Duplicate OTP clicks are safe Owner

STEPS
Enter valid phone; click submit repeatedly.

EXPECTED OUTCOME
Only one active request is made or duplicate clicks are safely blocked; user remains in correct flow.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-010 Critical Correct OTP verifies owner

Owner

STEPS
Enter the received OTP.

EXPECTED OUTCOME
Owner is authenticated, tokens/session are stored appropriately, and user routes to Dumu context resolution.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-011 High Wrong OTP is recoverable

Owner

STEPS
Enter an incorrect OTP.

EXPECTED OUTCOME
Verification fails with safe message; user can retry; raw backend exception is not shown.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-012 High Expired OTP is rejected

Owner

STEPS
Wait for OTP expiry or use expired code; submit.

EXPECTED OUTCOME
Verification is blocked with clear recovery path to request a new OTP.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-013 Medium OTP resend respects cooldown

Owner

STEPS
Request OTP; try to resend before cooldown; then after cooldown.

EXPECTED OUTCOME
Resend is disabled during cooldown and works after cooldown.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-014 Critical Protected owner route redirects when not signed in

Owner

STEPS
Clear owner session; open `/dumu/dashboard`.

EXPECTED OUTCOME
User is redirected to `/dumu/auth/phone`; no owner data flashes before auth is known.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-015 High Return to intended route after auth

Owner

STEPS
Open a protected Dumu route while signed out; complete OTP.

EXPECTED OUTCOME
User lands on the intended Dumu route or correct context route after successful auth.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-016 High **Sign out clears owner auth** Owner

STEPS

Use `Sign out`.

EXPECTED OUTCOME

Owner tokens are cleared and protected owner routes require OTP again.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.3 Organization Context And Onboarding

UAT-017 Critical New owner starts Dumu — Owner

STEPS
Sign in as owner with no organization; open `/dumu`.

EXPECTED OUTCOME
Owner is routed to `/dumu/start`; no dashboard data is shown.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-018 High Multi-business owner must choose explicitly — Owner

STEPS
Sign in as owner with multiple Dumu organizations.

EXPECTED OUTCOME
Owner is routed to `/dumu/select-business`; no organization is silently selected without user action.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-019 Critical Create organization starts trial — Owner

STEPS
From `/dumu/start`, continue to business setup; create organization with required fields.

EXPECTED OUTCOME
Organization is created, 30-day unrestricted trial starts, and owner proceeds to branch setup.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-020 High **Business setup validates required fields** Owner

STEPS
Submit empty or invalid business setup.

EXPECTED OUTCOME
Required fields block submission; no partial organization is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-021 High **First branch setup works** Owner

STEPS
Create first branch with name and code.

EXPECTED OUTCOME
Branch is created active; owner proceeds to staff setup.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-022 Medium **Branch duplicate click is safe** Owner

STEPS
Click Create branch repeatedly while loading.

EXPECTED OUTCOME
Only one branch is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-023 Critical Staff setup creates personal PIN access

Owner

STEPS
Add Manager or Operator with branch access and generated PIN.

EXPECTED OUTCOME
Staff is created; temporary PIN is shown once; old/raw PIN is not exposed elsewhere.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-024 High Manual staff PIN validation works

Owner

STEPS
Enter mismatched PIN/confirm PIN; submit.

EXPECTED OUTCOME
Submission is blocked with clear error.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-025 High Staff branch access is required when not all-branches

Owner

STEPS
Create staff with all-branches off and no branch selected.

EXPECTED OUTCOME
Submission is blocked; staff is not created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-026 High Device activation works

Owner

STEPS
From onboarding device step, choose active branch and terminal name; activate this browser.

EXPECTED OUTCOME
Terminal credential is stored on this device; user can open terminal launcher.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-027 Critical Failed device activation does not trust the device

Owner

STEPS
Force or simulate activation failure.

EXPECTED OUTCOME
No partial terminal credential remains in local storage; launcher is not trusted.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-028 High Completed setup routes to dashboard

Owner

STEPS
Reopen `/dumu` after business, branch, and staff are complete.

EXPECTED OUTCOME
Owner lands on `/dumu/dashboard`, not onboarding.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.4 Owner Workspace, Navigation, And Appearance

UAT-029 High **Owner dashboard summary is correct** Owner

STEPS
Open `/dumu/dashboard`.

EXPECTED OUTCOME
Owner sees organization name, trial notice if trial, branch/staff/device counts, and appropriate next action.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-030 Medium **Sidebar navigation works** Owner

STEPS
Use Overview, Customers, Import customers, Reports, Physical cards, Money methods, Branches, Staff, Devices, Subscription.

EXPECTED OUTCOME
Each route opens without full page error and active nav state is clear.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-031 Medium **Sidebar collapse preference works** Owner

STEPS
Collapse sidebar; reload.

EXPECTED OUTCOME
Preference is remembered on the device and labels/icons remain usable.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-032 Medium Business switch works

Owner

STEPS
Use Switch.

EXPECTED OUTCOME
Owner sees business selector and can change workspace without data leaking across organizations.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-033 Medium Theme modes work

Owner

STEPS
Switch Light, Dark, and System if available; reload.

EXPECTED OUTCOME
Appearance applies across owner pages, terminal, portal, 404, forms, and dialogs; preference is remembered.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-034 High UI uses correct Dumu language

Owner

STEPS
Review owner dashboard, transactions, reports, subscription, portal.

EXPECTED OUTCOME
Uses Customer Account, Account Balance, Record Deposit, Received Through, Record Purchase, Merchant Credit; does not use wallet/payment gateway/lending language.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.5 Branch Management

UAT-035 High Branch list loads

Owner

STEPS
Open `/dumu/branches`.

EXPECTED OUTCOME
Existing branches show name, code, status, and available actions.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-036 High Add branch

Owner

STEPS
Use Add branch; create a second branch.

EXPECTED OUTCOME
Branch is created active and appears in branch list and branch filters.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-037 High Branch deactivate can be cancelled

Owner

STEPS
Click Deactivate branch; cancel.

EXPECTED OUTCOME
Dialog closes and branch status remains active.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-038 Critical Branch deactivate preserves history

Owner

STEPS
Confirm branch deactivation.

EXPECTED OUTCOME
Branch becomes inactive; historical customers/transactions remain available.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-039 Critical Terminal on inactive branch is blocked

Terminal staff

STEPS
Open terminal assigned to inactive branch.

EXPECTED OUTCOME
Terminal cannot perform normal operations; message is safe and tells staff to contact administrator.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-040 High Active trial ignores paid branch limit

Owner

STEPS
During active trial, create more branches than Start/Business plan would allow.

EXPECTED OUTCOME
Branch creation remains allowed during active trial.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-041 High **Paid branch limit is enforced** Owner

STEPS
On paid Start/Business plan, attempt to exceed active branch limit.

EXPECTED OUTCOME
Backend returns stable branch-limit behavior; UI explains plan branch capacity; no data is deleted.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.6 Staff And PIN Management

UAT-042 High Staff list loads

Owner

STEPS
Open `/dumu/staff`.

EXPECTED OUTCOME
Staff names, roles, statuses, and actions are visible.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-043 Critical Add Operator with branch scope

Owner

STEPS
Add Operator assigned to one branch.

EXPECTED OUTCOME
Operator can later unlock only permitted terminal/branch; not all branches unless configured.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-044 Critical Add Manager with all-branches scope

Owner

STEPS
Add Manager with all current/future branches.

EXPECTED OUTCOME
Manager can unlock terminals in permitted branches and access manager controls.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-045 High **Generated PIN is shown once** Owner

STEPS
Generate staff PIN; leave/clear the temporary PIN panel.

EXPECTED OUTCOME
PIN disappears after done action and cannot be retrieved again from UI.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-046 Critical **Reset staff PIN invalidates old PIN** Owner

STEPS
Reset active staff PIN; test old and new PIN at terminal.

EXPECTED OUTCOME
Old PIN fails immediately; new temporary PIN works for that staff if active and permitted.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-047 High **Suspend staff requires reason** Owner

STEPS
Attempt staff suspension without reason.

EXPECTED OUTCOME
Dialog blocks submission and keeps typed context.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-048 Critical Suspended staff PIN is rejected

Owner

STEPS
Suspend staff; try terminal PIN login.

EXPECTED OUTCOME
Login fails safely; no staff session is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-049 High Reactivate staff restores access

Owner

STEPS
Reactivate suspended staff; retry PIN.

EXPECTED OUTCOME
Staff can log in again if branch and terminal are valid.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-050 Critical Deactivated staff cannot log in

Owner

STEPS
Deactivate staff; attempt PIN login.

EXPECTED OUTCOME
PIN is rejected permanently; historical activity remains visible.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-051 High **Staff action failure is recoverable** Tester

STEPS
Force backend failure during suspend/reset/deactivate.

EXPECTED OUTCOME
Dialog remains open, reason remains, and raw backend payload is not exposed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.7 Terminal Device Trust And Launcher

UAT-052 Critical Unconfigured device state

Terminal staff

STEPS
Open `/dumu/terminal` in a browser without terminal credential.

EXPECTED OUTCOME
Shows "This device is not set up" and Owner login action only.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-053 Critical Active terminal validates

Terminal staff

STEPS
Open `/dumu/terminal` on an active configured device.

EXPECTED OUTCOME
Terminal validates, shows organization/branch/terminal identity, and asks for staff PIN.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-054 Critical Invalid PIN is safe

Terminal staff

STEPS
Enter wrong PIN.

EXPECTED OUTCOME
Message says incorrect PIN or equivalent; PIN field clears; no staff session is stored.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-055 Critical PIN lockout works

Terminal staff

STEPS
Enter wrong PIN until lockout threshold.

EXPECTED OUTCOME
Login is temporarily blocked with retry countdown; PIN is not retained.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-056 Critical Valid Operator PIN logs in

Terminal staff

STEPS
Enter valid Operator PIN.

EXPECTED OUTCOME
Terminal opens `/dumu/terminal/home`; session stores staff actor separately from device trust.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-057 Critical Valid Manager PIN logs in

Terminal staff

STEPS
Enter valid Manager PIN.

EXPECTED OUTCOME
Terminal opens home with Manager role and manager action available.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-058 Critical Suspended terminal blocks access

Owner

STEPS
Suspend terminal; open launcher.

EXPECTED OUTCOME
Staff cannot log in; safe blocked message appears; device trust may remain for later reactivation.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-059 Critical Revoked terminal clears trust

Owner

STEPS
Revoke terminal; open launcher.

EXPECTED OUTCOME
Terminal credential is cleared after server confirms revocation; staff PIN no longer works.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-060 High Connection failure is distinct

Terminal staff

STEPS
Disable network or simulate API status 0; open launcher.

EXPECTED OUTCOME
UI shows retryable connection/error state, not a false permanent revocation.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-061 Critical **Quick lock clears staff session** Terminal staff

STEPS
From terminal home, click Lock.

EXPECTED OUTCOME
Staff session clears immediately and launcher/PIN screen appears; device remains configured.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-062 High **Idle heartbeat/session expiry is safe** Terminal staff

STEPS
Leave terminal idle beyond configured timeout or simulate expired session.

EXPECTED OUTCOME
Protected action requires PIN again before financial submit; terminal is not revoked.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.8 Terminal Operator Home And Customer Lookup

UAT-063 High **Operator home is simple** Operator

STEPS
Log in as Operator.

EXPECTED OUTCOME
Home shows Scan, Search phone, Register, Recent activity, Lock; no broad reports, subscription, branch, staff, or billing controls.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-064 High **Manager home includes manager action** Manager

STEPS
Log in as Manager.

EXPECTED OUTCOME
Home includes Manager branch summary in addition to routine actions.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-065 Critical **Phone search finds organization customer** Operator

STEPS
Search for an existing customer phone.

EXPECTED OUTCOME
Customer account summary opens or matching customer is shown only within current organization.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-066 High Phone search no-match is safe

Operator

STEPS
Search for unknown phone.

EXPECTED OUTCOME
Safe not-found state appears; no global customer directory or other-tenant data is exposed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-067 Critical Digital QR scan resolves active customer

Operator

STEPS
Scan/enter active digital pass token.

EXPECTED OUTCOME
Authorized staff sees customer summary; QR does not expose financial data before staff auth.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-068 Critical Wrong-organization QR/card is rejected

Operator

STEPS
Scan QR/card from another organization.

EXPECTED OUTCOME
Request is rejected without revealing other organization's customer information.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-069 High Lost/revoked/suspended card scan is blocked Operator

STEPS
Scan lost, revoked, or suspended physical card.

EXPECTED OUTCOME
Normal account flow is blocked with safe status message.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-070 High Recent activity is scoped Operator

STEPS
Register customer or post transaction; refresh recent activity.

EXPECTED OUTCOME
Operator sees relevant recent terminal activity only, not broad organization reports.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.9 Customer Registration And Profile Management

UAT-071 Critical Register customer from terminal Operator

STEPS
Open Register; enter full name and valid phone; submit.

EXPECTED OUTCOME
Customer, account, and digital pass are created; status active; balance 0; credit disabled by default.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-072 Critical Register customer from owner workspace Owner

STEPS
Open `/dumu/customers`; Add customer with branch and phone.

EXPECTED OUTCOME
Customer is created and opens in owner detail view.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-073 High Phone normalization works Owner/Operator

STEPS
Register with `0712345678` and verify stored/displayed normalized phone.

EXPECTED OUTCOME
Phone follows Innovare/Tanzania normalization convention.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-074 Critical Duplicate phone inside organization is rejected Owner/Operator

STEPS
Create second customer with same normalized phone in same organization.

EXPECTED OUTCOME
Stable duplicate-phone error appears; raw DB uniqueness error is not shown.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-075 Critical Same phone in different organization is scoped Owner

STEPS
Create customer with same phone in another organization.

EXPECTED OUTCOME
Allowed if scoped to different organization; no cross-tenant conflict.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-076 High Customer search by name/phone works Owner

STEPS
Search customers by partial name and phone.

EXPECTED OUTCOME
Only current organization's matching customers appear.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-077 High Customer detail shows account truth

Owner

STEPS
Open customer detail.

EXPECTED OUTCOME
Shows name, phone, status, available to spend, balance, recent statement, and permitted actions.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-078 Critical Customer edit does not change balance

Owner

STEPS
Edit name/email/notes; save.

EXPECTED OUTCOME
Profile changes save; balance and ledger remain unchanged.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-079 Critical Suspend customer requires reason

Owner/Manager

STEPS
Suspend active customer without reason, then with reason.

EXPECTED OUTCOME
Missing reason is blocked; with reason, customer becomes suspended and audit is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-080 Critical Suspended customer purchase is blocked

Operator

STEPS
Log in as Operator; open suspended customer; attempt purchase.

EXPECTED OUTCOME
Purchase is blocked.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-081 Critical Suspended customer repayment is allowed

Manager/Owner

STEPS
Open suspended customer with debt; record deposit as Manager/Owner.

EXPECTED OUTCOME
Deposit/repayment is allowed and reduces debt; customer remains suspended unless reactivated.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-082 Critical Closure requires settled account

Owner/Manager

STEPS
Attempt to close customer with non-zero balance or outstanding credit.

EXPECTED OUTCOME
Closure is rejected with settled-account requirement; no data is deleted.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-083 High **Reactivate customer** Owner/Manager

STEPS
Reactivate suspended customer.

EXPECTED OUTCOME
Customer returns active; historical activity remains.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.10 Money Methods

UAT-084 Critical Money methods list loads

Owner

STEPS
Open `/dumu/money-methods`.

EXPECTED OUTCOME
Configured methods appear with name, category, active/inactive state.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-085 Critical Add money method

Owner

STEPS
Add Cash or M-Pesa method with code and category.

EXPECTED OUTCOME
Method saves and appears in deposit "Received through" lists.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-086 High Duplicate/invalid method is rejected

Owner

STEPS
Try blank name/code or duplicate code.

EXPECTED OUTCOME
UI/backend rejects clearly and no duplicate active method is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-087 Critical Disable money method

Owner

STEPS
Disable an active method.

EXPECTED OUTCOME
Method no longer appears for new deposits; historical deposit records still show original method.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-088 Critical Deposit requires active method

Owner/Operator

STEPS
Try deposit without method or with no active methods.

EXPECTED OUTCOME
Deposit cannot proceed and says to choose how the business received the money.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.11 Deposits

UAT-089 Critical Record normal deposit from terminal

Operator

STEPS
Open active customer; Record deposit; enter amount, received through, optional reference; review; confirm.

EXPECTED OUTCOME
Server-backed preview appears; final receipt is recorded once; balance increases by amount.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-090 Critical Record deposit from owner workspace

Owner

STEPS
Open owner customer detail; Record deposit; choose branch/method; confirm.

EXPECTED OUTCOME
Deposit is recorded with branch, method, actor, before/after balance.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-091 Critical Deposit amount validation

Operator

STEPS
Try zero, negative, decimal/float, text, and empty amount.

EXPECTED OUTCOME
Submission is blocked; amounts use whole integer TZS/minor units only.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-092 Critical Deposit confirmation content

Operator/Owner

STEPS
Preview deposit for positive and negative customer.

EXPECTED OUTCOME
Confirmation shows customer, amount, received through, reference, balance before, debt cleared if applicable, and balance after.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-093 Critical Deposit settles oldest debt FIFO

Manager/Owner

STEPS
Customer has multiple outstanding credit exposures; record deposit smaller than total debt.

EXPECTED OUTCOME
Oldest exposure is settled first; outstanding credit and balance update consistently.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-094 Critical Negative repayment example

Manager/Owner

STEPS
Customer balance `-40,000`; record deposit `100,000`.

EXPECTED OUTCOME
One Deposit is recorded; debt cleared `40,000`; new prepaid balance `60,000`.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-095 Critical **Deposit idempotency duplicate prevention** Tester

STEPS
Confirm deposit, then retry/refresh/resubmit same request if possible.

EXPECTED OUTCOME
Same request does not create duplicate ledger entry; same idempotency key returns prior result.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-096 High **Deposit notification failure does not undo ledger** Tester

STEPS
Simulate notification provider failure after deposit.

EXPECTED OUTCOME
Financial transaction remains valid; notification failure is tracked separately.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.12 Purchases And Available-To-Spend

UAT-097 Critical Record normal purchase from terminal Operator

STEPS
Open prepaid active customer; Record purchase; enter amount; review; confirm.

EXPECTED OUTCOME
Purchase is recorded once; balance decreases; receipt shows new balance.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-098 Critical Record purchase from owner workspace Owner

STEPS
Open owner customer detail; Record purchase; choose branch; confirm.

EXPECTED OUTCOME
Purchase is recorded with branch, actor, before/after balance.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-099 Critical Purchase amount validation Operator

STEPS
Try zero, negative, decimal/float, text, and empty amount.

EXPECTED OUTCOME
Submission is blocked; amount must be positive whole integer.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-100 Critical Purchase confirmation content Operator

STEPS
Preview purchase that uses prepaid only.

EXPECTED OUTCOME
Shows customer, amount, balance before, prepaid used, balance after, and remaining availability.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-101 Critical Credit disabled blocks negative purchase Operator

STEPS
Customer balance `20,000`, credit disabled; attempt purchase `30,000`.

EXPECTED OUTCOME
Purchase is rejected with insufficient available balance; Operator cannot override.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-102 Critical Credit enabled allows exact floor Operator

STEPS
Customer balance `20,000`, credit limit `50,000`; purchase `70,000`.

EXPECTED OUTCOME
Purchase succeeds; balance becomes `-50,000`; remaining credit is `0`.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-103 Critical Credit limit exceeded is rejected

Operator

STEPS
Customer balance `20,000`, credit limit `50,000`; purchase `70,001`.

EXPECTED OUTCOME
Purchase is rejected; no ledger entry is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-104 Critical Crossing zero creates correct exposure

Manager/Owner

STEPS
Balance `10,000`, purchase `30,000`.

EXPECTED OUTCOME
Balance becomes `-20,000`; new credit exposure is `20,000`.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-105 Critical Already negative purchase creates new exposure

Manager/Owner

STEPS
Balance `-20,000`, credit allows; purchase `15,000`.

EXPECTED OUTCOME
Balance becomes `-35,000`; new exposure is `15,000`.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-106 Critical Concurrent purchases are safe

Tester

STEPS
From two sessions, attempt purchases against same account where both cannot succeed.

EXPECTED OUTCOME
Backend row locking allows only valid final state; no race-created invalid negative balance.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-107 High Offline financial submit is blocked

Tester

STEPS
Disconnect network before confirming purchase.

EXPECTED OUTCOME
Purchase is not queued offline; user sees recoverable connection state and can retry safely.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.13 Manager Elevation And Role Permissions

UAT-108 Critical Operator cannot see manager-only controls Operator

STEPS
Log in as Operator; open terminal home and customer.

EXPECTED OUTCOME
No manager branch summary, credit, adjustment, reversal, broad reports, staff, branch, or subscription controls are visible.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-109 Critical Large transaction asks for Manager PIN Operator/Manager

STEPS
As Operator, attempt transaction at or above configured large threshold.

EXPECTED OUTCOME
Manager approval screen appears before posting.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-110 Critical Valid Manager PIN approves large transaction Operator/Manager

STEPS
Enter valid Manager PIN during approval.

EXPECTED OUTCOME
Transaction proceeds; Operator remains active actor; audit can identify initiator and approver.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-111 Critical Invalid Manager PIN does not post

Operator

STEPS
Enter invalid Manager PIN.

EXPECTED OUTCOME
Approval fails; transaction is not posted; Operator remains in recoverable flow.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-112 Critical Manager approval does not bypass credit limit

Operator/Manager

STEPS
Attempt over-limit purchase and provide valid Manager PIN.

EXPECTED OUTCOME
Purchase remains rejected unless credit limit is changed through credit workflow.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-113 Critical Manager branch scoping is enforced

Manager

STEPS
Manager assigned to Branch A tries operation/report for Branch B.

EXPECTED OUTCOME
Access is denied or scoped correctly; no Branch B data leaks.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-114 Critical **Operator cannot direct-post reversal/adjustment** Operator

STEPS
Try to open manager correction routes or actions as Operator.

EXPECTED OUTCOME
User is redirected or blocked; no correction is posted.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.14 Credit Management

UAT-115 Critical Enable credit requires reason

Manager/Owner

STEPS
Open customer Credit; enable credit with limit and reason.

EXPECTED OUTCOME
Credit saves; available to spend reflects balance plus limit; credit history/audit is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-116 Critical Credit limit change requires reason

Manager/Owner

STEPS
Change credit limit without reason, then with reason.

EXPECTED OUTCOME
Missing reason is blocked; valid change records old/new limit and actor.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-117 Critical Disable credit preserves debt

Manager/Owner

STEPS
Customer is negative; disable credit.

EXPECTED OUTCOME
Debt remains; future credit use is blocked; repayment/deposit remains allowed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-118 Critical Limit reduction below debt preserves truth

Manager/Owner

STEPS
Balance `-80,000`; reduce limit to `50,000`.

EXPECTED OUTCOME
Account becomes over-limit truthfully; available to spend is `0`; new purchases blocked; repayment allowed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-119 Critical Operator cannot change credit

Operator

STEPS
As Operator, attempt to access credit controls.

EXPECTED OUTCOME
Access denied; no credit mutation occurs.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-120 High Credit display is separated from ledger

Manager/Owner

STEPS
Review customer statement and credit state.

EXPECTED OUTCOME
Credit history is separate from ledger entries; no hidden balance edit appears.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.15 Statements And Reconciliation

UAT-121 High Customer statement shows history

Owner/Manager

STEPS
Open customer statement after opening balance, deposit, purchase, adjustment, reversal.

EXPECTED OUTCOME
Statement shows date/time, type, reference/description, amount effect, balance after, branch, and safe actor info.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-122 Critical Reversed original remains visible

Owner/Manager

STEPS
Reverse a transaction; view statement.

EXPECTED OUTCOME
Original and reversal remain visible; history is not edited or hidden.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-123 Critical Verify account reconciled

Owner/Manager

STEPS
Run Verify account on normal account.

EXPECTED OUTCOME
Shows Account reconciled with cached and ledger-derived balances matching.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-124 Critical Verify account review state

Owner/Manager

STEPS
Use seeded inconsistent account if available; run Verify account.

EXPECTED OUTCOME
Shows Account requires review; does not silently auto-fix.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-125 High Portal statement pagination keeps earlier entries

Customer

STEPS
In customer portal, load more statement activity.

EXPECTED OUTCOME
New page appends without replacing earlier entries; customer sees only own statement.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.16 Adjustments And Reversals

UAT-126 Critical Increase balance adjustment Manager

STEPS
Open manager account; Adjust; Increase Balance; enter amount and reason; review; confirm.

EXPECTED OUTCOME
Adjustment is posted through ledger service; balance increases; reason/audit recorded.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-127 Critical Decrease balance adjustment Manager

STEPS
Adjust; Decrease Balance; enter amount and reason; review; confirm.

EXPECTED OUTCOME
Adjustment is posted; balance decreases; if debt is created, credit/exposure state remains consistent.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-128 Critical Adjustment requires reason Manager

STEPS
Attempt adjustment without reason.

EXPECTED OUTCOME
Submission is blocked; no ledger entry is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-129 Critical Reverse deposit

Manager

STEPS
Open statement; select non-reversed deposit; enter reason; review; confirm.

EXPECTED OUTCOME
Reversal entry is posted once; original remains visible; balance changes correctly.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-130 Critical Reverse purchase

Manager

STEPS
Reverse purchase that created credit exposure.

EXPECTED OUTCOME
Exposure state is restored/updated correctly; statement shows reversal.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-131 Critical Cannot reverse twice

Manager

STEPS
Attempt to reverse the same original entry twice.

EXPECTED OUTCOME
Second reversal is rejected with stable business error; no duplicate reversal is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-132 Critical Reversal may create over-limit state

Manager/Owner

STEPS
Reverse a deposit such that balance becomes `-70,000` with limit `50,000`.

EXPECTED OUTCOME
Valid reversal is allowed; account shows available `0`; new purchase blocked; repayment allowed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-133 Critical Correction idempotency is safe

Tester

STEPS
Retry confirm after adjustment/reversal timeout.

EXPECTED OUTCOME
Duplicate correction is not posted.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.17 Digital Pass, Physical Cards, And Card Orders

UAT-134 Critical **Digital pass exists for customer** Owner

STEPS
Create customer; open Pass.

EXPECTED OUTCOME
Customer has safe digital pass/portal access; token does not expose phone, balance, credit, or sequential ID.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-135 Critical **Replace digital pass** Owner

STEPS
Open Pass; choose Replace pass; enter reason.

EXPECTED OUTCOME
New pass token/link is created and shown once; old pass no longer works.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-136 Critical **Revoke digital pass** Owner

STEPS
Open Pass; choose Revoke pass; enter reason.

EXPECTED OUTCOME
Pass is revoked; scan/portal access using that pass is blocked safely.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-137 High Card inventory loads

Owner/Manager

STEPS
Open `/dumu/cards`.

EXPECTED OUTCOME
Inventory totals/list and statuses load without exposing other organizations.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-138 Critical Assign unassigned card

Owner/Manager

STEPS
Select unassigned card; choose customer; assign.

EXPECTED OUTCOME
Card becomes assigned; customer has one active physical card; balance is unchanged.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-139 Critical One active card rule

Owner/Manager

STEPS
Try assigning a second active card to same customer.

EXPECTED OUTCOME
Assignment is rejected unless replacement flow is used.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-140 Critical Mark card lost

Owner/Manager

STEPS
Select assigned card; mark lost with reason.

EXPECTED OUTCOME
Card status becomes lost; scan is blocked; customer balance unchanged.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-141 Critical Replace card

Owner/Manager

STEPS
Mark old card lost/revoked; choose unassigned replacement.

EXPECTED OUTCOME
Replacement card becomes active for customer; old card remains historical; ledger unchanged.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-142 Critical Wrong-organization card is rejected

Tester

STEPS
Attempt card assignment/scan with another organization's card.

EXPECTED OUTCOME
Rejected without exposing other organization's customer details.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-143 High **Request card order estimate** Owner

STEPS
Open Cards; order more cards; enter quantity/design/instructions; submit.

EXPECTED OUTCOME
Card order/request is created; no fixed card price is invented; customer ledger is not affected.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-144 High **Card order statuses preserve meaning** Owner

STEPS
Update/test order statuses if admin path is available.

EXPECTED OUTCOME
Commercial order status and production batch status are not mixed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.18 Bulk Customer Import

UAT-145 High Download import template

Owner

STEPS
Open `/dumu/import`; download template.

EXPECTED OUTCOME
Template includes required/optional columns and opens correctly.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-146 Critical Upload valid file preview

Owner

STEPS
Upload valid CSV/XLSX import.

EXPECTED OUTCOME
Preview shows valid rows; no customer/account data is created before confirmation.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-147 Critical Invalid phone errors are row-level

Owner

STEPS
Upload file with invalid phone.

EXPECTED OUTCOME
Preview shows exact row error; invalid row is not silently skipped.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-148 Critical Duplicate in file detected

Owner

STEPS
Upload file with duplicate phone rows.

EXPECTED OUTCOME
Preview flags duplicate rows.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-149 Critical Existing customer detected

Owner

STEPS
Upload file containing existing organization phone.

EXPECTED OUTCOME
Preview flags existing customer and prevents duplicate creation.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-150 Critical Invalid balance/credit rejected

Owner

STEPS
Upload invalid balance, negative credit limit, invalid credit flag.

EXPECTED OUTCOME
Preview flags row-level errors; no mutation before confirm.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-151 Critical Confirm valid import

Owner

STEPS
Confirm valid preview.

EXPECTED OUTCOME
Customers/accounts/passes are created; opening balances are posted through ledger service; import result/audit is visible.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-152 Critical Negative opening debt import creates exposure

Owner

STEPS
Import customer with opening position "owes business".

EXPECTED OUTCOME
Customer balance is negative; corresponding credit exposure exists; new spending blocked unless credit state permits.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-153 Critical Import confirm idempotency

Tester

STEPS
Retry confirmed import due to timeout or repeat confirm.

EXPECTED OUTCOME
No duplicate customers or opening ledger entries are created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-154 High **Import failure is recoverable** Owner

STEPS
Force backend failure during preview/confirm.

EXPECTED OUTCOME
Error is clear; job state is recoverable; raw stack trace is not shown.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.19 Reports And Exports

UAT-155 High Overview report loads

Owner

STEPS
Open `/dumu/reports`; select Overview.

EXPECTED OUTCOME
Dashboard summary shows customers, deposits, purchases, and outstanding credit.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-156 High Deposits report is correct

Owner

STEPS
Select Deposits; apply date/branch filters.

EXPECTED OUTCOME
Rows show date, customer, amount, branch, staff; totals match posted deposits.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-157 High Purchases report is correct

Owner

STEPS
Select Purchases; apply filters.

EXPECTED OUTCOME
Rows and totals match posted purchases.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-158 High All Transactions report includes corrections

Owner

STEPS
Select Transactions.

EXPECTED OUTCOME
Deposits, purchases, reversals, and adjustments appear with correct type and amounts.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-159 Critical Customer balances report separates available and balance

Owner

STEPS
Select Customer balances.

EXPECTED OUTCOME
Current balance and available to spend are shown correctly; positive and negative values are not misleadingly netted.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-160 Critical Outstanding credit report is correct

Owner

STEPS
Select Outstanding credit.

EXPECTED OUTCOME
Shows only customers with outstanding credit and correct oldest outstanding date/limit values.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-161 Critical Credit aging uses exposure buckets

Owner

STEPS
Select Credit aging.

EXPECTED OUTCOME
Buckets 0-7, 8-30, 31-60, 60+ are based on credit exposures, not guessed from current balance.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-162 High Branch activity report is scoped

Owner

STEPS
Select Branch activity and filter branch.

EXPECTED OUTCOME
Only selected branch data appears; inactive branches remain historical.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-163 High Staff activity report is correct

Owner

STEPS
Select Staff activity.

EXPECTED OUTCOME
Rows show staff role/activity and last active; no payroll/attendance concepts appear.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-164 High **Card inventory report is correct** Owner

STEPS
Select Card inventory.

EXPECTED OUTCOME
Card batch/type/status/customer values match card inventory.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-165 Medium **New customers report is correct** Owner

STEPS
Select New customers with date filters.

EXPECTED OUTCOME
Customers registered in selected period appear.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-166 Medium **Inactive customers report is correct** Owner

STEPS
Select Inactive customers.

EXPECTED OUTCOME
Customers with no recent activity in period appear; no automated marketing action is added.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-167 High Invalid date filter is blocked

Owner

STEPS
Set From date after To date; apply.

EXPECTED OUTCOME
UI blocks with start-before-end message; previous report state remains safe.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-168 High Export uses applied filters

Owner

STEPS
Change filters without applying, then export.

EXPECTED OUTCOME
CSV matches last applied view, not unsubmitted form edits.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-169 High Large report preview is capped safely

Owner

STEPS
Use data set over 100 rows.

EXPECTED OUTCOME
UI previews first 100 and tells tester to export for complete returned result.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-170 Critical Manager report is branch-scoped

Manager

STEPS
Log in as Manager terminal; open Manager summary/reports.

EXPECTED OUTCOME
Manager sees only permitted branch scope and no owner-wide exports.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-171 Critical Operator cannot access broad reports

Operator

STEPS
Log in as Operator; attempt owner/manager report routes.

EXPECTED OUTCOME
Access is denied or redirected; no broad financial data appears.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.20 Subscription, Trial, Plans, And Add-ons

UAT-172 Critical **New organization gets 30-day trial** Owner

STEPS
Complete organization onboarding.

EXPECTED OUTCOME
Trial status, start, end, and remaining days are shown; no payment required before use.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-173 Critical **Trial permits full operation** Owner

STEPS
During trial, create branches/staff/terminals/customers and post deposits/purchases.

EXPECTED OUTCOME
All normal V1 software features work; no paid plan gate blocks active trial.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-174 Critical **Trial expiry blocks new posting only** Terminal staff

STEPS
Use expired trial organization on terminal.

EXPECTED OUTCOME
New financial posting is blocked; message tells staff to contact administrator; data is preserved.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-175 Critical Expired trial preserves data

Owner

STEPS
Owner logs into expired trial organization.

EXPECTED OUTCOME
Owner can view organization, customers, reports/history, exports, and plans; no data is deleted or zeroed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-176 High Plan prices and limits display

Owner

STEPS
Open `/dumu/subscription`; review Start, Business, Pro, Enterprise.

EXPECTED OUTCOME
Locked prices/branch limits display correctly; Enterprise/contact flow is quote-based if configured.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-177 Critical Selecting plan preserves trial/data

Owner

STEPS
Select plan during trial.

EXPECTED OUTCOME
Data remains unchanged; trial access is not unexpectedly restricted before effective activation.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-178 Critical Downgrade over branch limit is controlled

Owner

STEPS
Organization has more active branches than target plan; choose lower plan.

EXPECTED OUTCOME
Destructive downgrade is not silently applied; owner must resolve active branches; history preserved.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-179 High Upgrade does not change history

Owner

STEPS
Upgrade plan.

EXPECTED OUTCOME
Capacity/entitlements update; customers, ledger, balances, staff, cards, reports remain unchanged.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-180 High Add-on quote request validates message

Owner

STEPS
Open add-ons; submit empty/short request, then valid request.

EXPECTED OUTCOME
Short request is blocked; valid request is created and appears in quote requests.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-181 Critical **Staff do not see billing controls** Operator/Manager

STEPS
Log in at terminal as Operator and Manager.

EXPECTED OUTCOME
No subscription/plan/billing controls appear in terminal UI.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.21 Customer Portal

UAT-182 Critical Portal safe identify Customer

STEPS
Open customer pass/link or `/dumu/customer` with business context.

EXPECTED OUTCOME
Safe business identity and masked/customer context appears; financial details are not shown before OTP.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-183 Critical Customer OTP request Customer

STEPS
Enter verified customer phone; request OTP.

EXPECTED OUTCOME
OTP request succeeds only for organization-scoped customer; cooldown starts.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-184 High Portal OTP input supports typing and paste Customer

STEPS
Type code, paste full code, use backspace and arrow keys.

EXPECTED OUTCOME
OTP cells behave correctly and remain accessible.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-185 Critical Invalid portal OTP is recoverable Customer

STEPS
Enter wrong code.

EXPECTED OUTCOME
Code clears or remains safely recoverable; no session is stored.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-186 Critical Expired portal OTP is blocked Customer

STEPS
Wait until expiry; submit code.

EXPECTED OUTCOME
Verification is blocked and user can request a new code if cooldown allows.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-187 Critical Successful portal verification Customer

STEPS
Enter correct code.

EXPECTED OUTCOME
Short-lived customer session is stored; account page opens.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-188 Critical Portal account shows correct safe details Customer

STEPS
Open account page.

EXPECTED OUTCOME
Shows business name, customer name, status, account balance, outstanding credit, credit available, available to spend, QR/pass, physical card status if useful, and recent activity.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-189 Critical Portal session is customer-scoped Customer

STEPS
Use same phone in two organizations; verify one organization.

EXPECTED OUTCOME
Portal shows only selected organization's customer account.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-190 Critical Portal session failure clears safely Customer

STEPS
Expire/tamper customer session; reload account.

EXPECTED OUTCOME
Session is cleared and user gets safe recovery path to verify again.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-191 Critical **Portal has no transaction initiation** Customer

STEPS
Inspect customer portal actions.

EXPECTED OUTCOME
Customer cannot transfer, pay, cash out, request Dumu loan, or initiate account payment.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.22 Notifications, Audit, Security, And Privacy

UAT-192 Critical Transaction receipt wording is safe

Tester

STEPS
Trigger deposit/purchase notification if configured.

EXPECTED OUTCOME
Message says deposit/purchase recorded and new account balance; does not say Dumu processed payment.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-193 Critical Notification failure does not duplicate transaction

Tester

STEPS
Force notification failure and retry notification if supported.

EXPECTED OUTCOME
Ledger is not reposted; notification is marked/retried separately.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-194 Critical Sensitive actions create audit

Owner/Tester

STEPS
Perform organization, branch, staff, terminal, customer, pass, card, credit, import, subscription, add-on, adjustment, reversal actions.

EXPECTED OUTCOME
Audit records actor, entity, action, branch where relevant, timestamp, and safe reason/details.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-195 Critical Operator plus Manager approval audit

Operator/Manager

STEPS
Operator initiates large transaction; Manager approves.

EXPECTED OUTCOME
Audit identifies both initiator and approver.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-196 Critical Tenant isolation

Tester

STEPS
Attempt direct URL/API access to other organization's customer/account/card/report using known public ID.

EXPECTED OUTCOME
Access is denied or not found; no sensitive data leaks.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-197 Critical Secrets are not exposed

Tester

STEPS
Inspect UI, browser storage, logs if allowed, network responses.

EXPECTED OUTCOME
Raw staff PINs, terminal secrets, QR secrets, backend stack traces, and provider payloads are not exposed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-198 Critical Financial values use integer money

Tester

STEPS
Review API/UI values for large and small amounts.

EXPECTED OUTCOME
No float rounding errors; TZS values are whole and formatted consistently.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-199 Critical Stable error codes drive UI

Tester

STEPS
Trigger known errors such as insufficient balance, invalid PIN, branch limit, suspended customer.

EXPECTED OUTCOME
UI shows friendly mapped messages and does not parse or expose raw English backend errors.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.23 Accessibility, Mobile, And Resilience

UAT-200 High Mobile owner flow

Tester

STEPS
Complete auth, customer search, customer detail, deposit/purchase review on mobile viewport.

EXPECTED OUTCOME
Forms fit, keyboard does not hide critical buttons, text does not overlap.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-201 High Tablet terminal flow

Tester

STEPS
Complete terminal PIN, search, register, deposit, purchase on tablet/POS viewport.

EXPECTED OUTCOME
Terminal is touch-friendly and action buttons are easy to use.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-202 High Keyboard-only dialogs

Tester

STEPS
Use keyboard to complete/cancel branch, staff, terminal, quote, and transaction dialogs.

EXPECTED OUTCOME
Focus is visible, tab order is logical, Escape/cancel works where supported.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-203 High Screen-reader status messages Tester

STEPS
Trigger loading, success, validation, error, PIN invalid, export success.

EXPECTED OUTCOME
Important statuses are announced or visible with correct semantic roles.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-204 Medium Reduced motion Tester

STEPS
Enable reduced-motion OS/browser setting and use app.

EXPECTED OUTCOME
App remains usable and avoids unnecessary motion.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-205 High Recoverable API failure Tester

STEPS
Force 500/network error on common pages.

EXPECTED OUTCOME
UI shows safe recoverable message; no white screen, stack trace, or data corruption.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-206 Critical **Protected unavailable records are non-disclosing** Tester

STEPS
Open unavailable/forbidden customer route as owner and terminal.

EXPECTED OUTCOME
Message does not reveal whether another tenant's record exists.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.24 End-To-End Business Process Scenarios

UAT-207 Critical Full owner setup to terminal readiness

Owner

STEPS
Sign up by OTP; create organization; create first branch; add Manager and Operator; activate terminal.

EXPECTED OUTCOME
Business is ready; Owner sees dashboard; terminal can validate and accept staff PIN.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-208 Critical Routine customer visit

Operator

STEPS
Operator logs in; searches/scans customer; records deposit; records purchase; locks terminal.

EXPECTED OUTCOME
Each action has review/confirm/success; balances update correctly; recent activity updates; staff actor is correct.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-209 Critical New customer with first deposit

Operator/Manager

STEPS
Operator registers customer; records first deposit.

EXPECTED OUTCOME
Customer has active account/pass; first deposit is ordinary Deposit, not opening balance.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-210 Critical Existing customer migration

Owner

STEPS
Owner imports customers with opening balances including negative debt.

EXPECTED OUTCOME
Opening balances are ledger entries; negative debt creates exposure; imported data appears in reports/statements.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-211 Critical Balance dispute correction

Manager

STEPS
Manager opens statement; verifies account; reverses wrong deposit/purchase; records correct entry if needed.

EXPECTED OUTCOME
Ledger remains immutable; corrections are explicit; final balance is correct.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-212 Critical Credit lifecycle

Manager

STEPS
Manager enables credit; purchase uses credit; later deposit settles debt FIFO; manager reduces/disables credit.

EXPECTED OUTCOME
Available-to-spend, outstanding credit, aging, reports, and statement remain consistent.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-213 Critical Lost device lifecycle

Owner/Terminal staff

STEPS
Owner revokes terminal; staff tries old device; Owner activates replacement terminal.

EXPECTED OUTCOME
Old device cannot be used; new device works; history remains.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-214 Critical Staff leaves lifecycle

Owner/Terminal staff

STEPS
Owner deactivates staff; old PIN fails; new/current staff still operate.

EXPECTED OUTCOME
Former staff access ends immediately; historical actor remains visible.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-215 Critical Customer self-check

Customer

STEPS
Customer opens digital pass/portal, verifies phone, reviews balance/statement.

EXPECTED OUTCOME
Customer can view their own account safely and cannot initiate payments/transfers.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-216 Critical **Trial to paid conversion** Owner

STEPS
Complete trial activity; select paid plan; continue operations.

EXPECTED OUTCOME
All organization data and history remain intact; only commercial access/capacity changes.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.25 Explicit Exclusions And Business Boundaries

UAT-217 Critical **Dumu does not collect/process funds** Tester

STEPS
Review deposit and purchase flows.

EXPECTED OUTCOME
Deposit records money already received by merchant; no customer payment collection, checkout, or transfer flow exists.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-218 Critical **No wallet language** Tester

STEPS
Review UI, public pages, portal, notifications, reports.

EXPECTED OUTCOME
No "Dumu Wallet", "Pay with Dumu", "Cash Out", "Send Money", "Dumu Loan", or "Money held by Dumu" wording appears.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-219 Critical **No loyalty/POS scope appears** Tester

STEPS
Review navigation and customer flows.

EXPECTED OUTCOME
No loyalty points/rewards/tiers, menu, kitchen, table, inventory, reservations, shift/payroll, or campaign engine appears.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-220 High **Physical card is identification only** Tester

STEPS
Use card scan and transaction posting.

EXPECTED OUTCOME
Card identifies customer account only; valid staff session and normal transaction rules are still required.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-221 High **SaaS/card billing separate from customer ledger** Tester

STEPS
Request card estimate/add-on/plan change.

EXPECTED OUTCOME
No customer account ledger entry is created for merchant paying Dumu.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT TEST AREA

6.26 Locked V1 Corner Cases And Backend Evidence

These cases are included so UAT can catch release blockers even when a direct screen is missing or the verification requires backend/admin evidence.

Use this table for every failed or blocked test.

Release recommendation:

Risk acceptance notes:

Final release note:

UAT-222 Critical **Manual positive opening balance** Manager/Owner

STEPS
Record opening position as Customer has prepaid balance with amount `100,000`.

EXPECTED OUTCOME
An `OPENING_BALANCE` ledger entry is created; balance becomes `100,000`; it is not recorded as a normal deposit.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-223 Critical **Manual negative opening debt** Manager/Owner

STEPS
Record opening position as Customer owes business with amount `80,000`.

EXPECTED OUTCOME
An `OPENING_BALANCE` ledger entry creates balance `-80,000`; credit exposure is created; new spending is blocked unless credit state permits.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-224 Critical Opening balance idempotency

Manager/Owner

STEPS
Retry opening balance confirmation after timeout/reload.

EXPECTED OUTCOME
Duplicate opening balance is not posted; conflicting retry is rejected.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-225 High Branch edit/reactivate/close lifecycle

Owner

STEPS
Edit branch details, reactivate inactive branch, and close eligible branch if supported.

EXPECTED OUTCOME
Updates are audited; active status controls operations; historical transactions remain visible; no hard delete occurs.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-226 Critical Staff branch permission update

Owner

STEPS
Change a staff member from one-branch access to all-branches or another branch.

EXPECTED OUTCOME
Terminal login and manager/operator actions immediately follow updated branch scope; old unauthorized branch access is denied.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-227 High Terminal rename/reactivation lifecycle

Owner

STEPS
Rename terminal, suspend, reactivate, then test launcher.

EXPECTED OUTCOME
Name updates safely; suspension blocks login; reactivation restores access without creating a new terminal history.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-228 High Unassigned card scan offers assignment

Operator/Manager

STEPS
Scan unassigned card on authorized terminal with role that can assign.

EXPECTED OUTCOME
Assignment flow is offered where permitted; unauthorized role is blocked; card remains unassigned until confirmed.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-229 Critical Customer phone change uniqueness and audit

Owner/Manager

STEPS
Change customer phone to a new number, then to an existing organization phone.

EXPECTED OUTCOME
New phone is normalized and audited; duplicate normalized phone is rejected; balance is unchanged.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-230 Critical Closed customer normal operation is blocked

Owner/Manager

STEPS
Close a settled customer, then attempt deposit/purchase/search/scan actions.

EXPECTED OUTCOME
Normal operations are blocked; historical statement remains visible; customer is not deleted.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-231 Critical Settled customer can close

Owner/Manager

STEPS
Customer balance and outstanding credit are both zero; close with reason.

EXPECTED OUTCOME
Customer status becomes closed; account remains historical; audit is created.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-232 Critical Customer can use another active branch in same organization

Operator

STEPS
Register customer at Branch A; use Branch B terminal to search/scan and record valid activity.

EXPECTED OUTCOME
Customer account is organization-level; transaction records actual Branch B.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-233 Critical Purchase does not require money method

Operator/Owner

STEPS
Record purchase after disabling all deposit money methods.

EXPECTED OUTCOME
Purchase can still proceed if balance/credit rules allow; only deposits require active money method.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-234 High Locked report set is complete

Owner

STEPS
Compare report picker/API with locked V1 list: Dashboard Summary, Customer Balances, Customer Statements, Outstanding Credit, Credit Aging, Deposits, Purchases, All Transactions, Branch Activity, Staff Activity, Reversals, Adjustments, Card Inventory, New Customers, Inactive Customers.

EXPECTED OUTCOME
All 15 locked reports are available or missing reports are logged as release defects.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-235 High Customer Statements report

Owner

STEPS
Open Customer Statements report for one customer and date range.

EXPECTED OUTCOME
Full statement report shows opening balances, deposits, purchases, adjustments, reversals, balance after, branch, and safe actor.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-236 High Reversals report

Owner

STEPS
Open Reversals report.

EXPECTED OUTCOME
Rows show original transaction, reversal entry, reason, actor, date, branch, and amount impact.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-237 High Adjustments report

Owner

STEPS
Open Adjustments report.

EXPECTED OUTCOME
Rows show direction, amount, reason, actor, branch, date, and resulting balance impact.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-238 Critical Transaction preferences are separate from marketing consent

Tester

STEPS
Review customer communication preferences or backend evidence.

EXPECTED OUTCOME
Transaction receipt preferences and marketing consent are stored separately; customer is not auto-opted into marketing.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-239 High Marketing add-on remains quote/request only

Owner

STEPS
Request Marketing SMS/WhatsApp add-on.

EXPECTED OUTCOME
Estimate request is created; no campaign builder, sending, segmentation, automation, or loyalty flow appears.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-240 Critical Immutable ledger/admin safety

Tester/Admin

STEPS
In admin/API, attempt to edit/delete posted ledger/history casually.

EXPECTED OUTCOME
Normal admin/API cannot silently mutate historical financial truth; corrections must use ledger services.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-241 High Internal card production support is controlled

Internal admin

STEPS
Internal Dumu staff update card order, quote, batch, generated card tokens, and production status if available.

EXPECTED OUTCOME
Internal operations are tenant-scoped, audited, and do not create customer ledger entries.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-242 High Performance targets are acceptable Tester

STEPS
Measure typical lookup, customer summary, ledger posting, dashboard, and paginated report loads on deployed environment.

EXPECTED OUTCOME
Lookup is about under 500ms typical, customer summary under 750ms, ledger posting under 1s excluding notification, dashboard under 2s, reports about under 1s where practical.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

UAT-243 Critical Data integrity checks detect mismatches Tester

STEPS
Use backend/admin evidence or seeded inconsistent data for balance/ledger, exposure/settlement, duplicate card/pass, or cross-tenant relationship.

EXPECTED OUTCOME
System detects inconsistency and requires review; it does not silently auto-repair or hide the issue.

RESULT ☐ PASS ☐ FAIL ☐ BLOCKED ☐ NOT RUN

ACTUAL OUTCOME / NOTES _____

DEFECT REF _____

7. Defect Log

Use this table for every failed or blocked test.

Defect ref	Test ID	Severity	Summary	Actual outcome	Expected outcome	Owner	Status	Retest result	Notes

8. Final UAT Summary

Metric	Count
Total tests	243
Passed	
Failed	
Blocked	
Not run	
Critical failed/blocked	
High failed/blocked	

Release recommendation:

Decision	Mark one
Approved for release	
Approved with accepted risks	
Not approved for release	

Risk acceptance notes:

Risk / defect ref	Accepted by	Date	Reason / mitigation

9. Sign-Off

Role	Name	Decision	Signature / approval	Date	Notes
QA lead					
Product owner					
Business owner					
Engineering lead					
Support/operations lead					

Final release note:

Item	Value
Release approved by	
Release date	
Known accepted risks	
Rollback contact	
Post-release monitoring owner	