

## SOLUTION BRIEF

# HYPERTEST FOR LENDING COMPANIES



Gold has been an investment commodity since decades.

Often, people take gold loans, which are secured loans where gold articles such as gold jewellery, ornaments etc. are taken as collateral by the lending bank/NBFC. Apart from banks non-banking finance companies (NBFCs) also offer gold loans to individuals. For the loan process to go through, companies usually require the applicant to fill out an interactive form with their details.

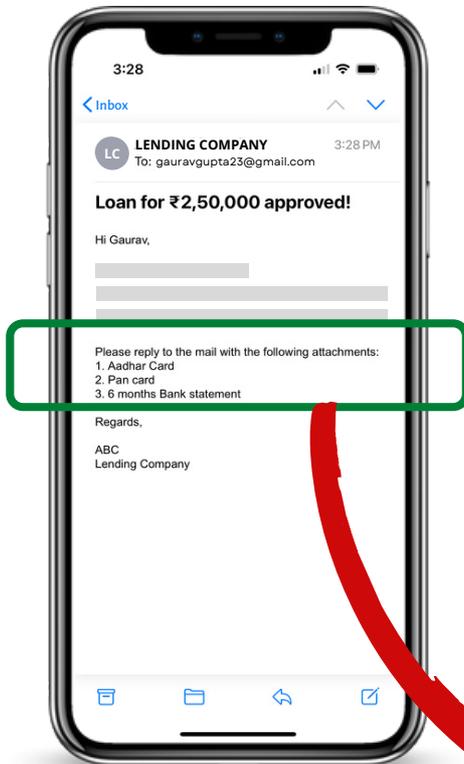
A critical part of the loan approval process is for the Loan Admin to check all the information provided by the applicant. But what if some of this data goes missing?

Let's consider this scenario:

A user is on the loan application screen where he fills in his details through an interactive form. He answers the questions:

1. What is your name? **GAURAV GUPTA**
2. What is your email? **gauravgupta23@gmail.com**
3. What's your PAN no? **XXYYZ0000Z**
4. How much loan do you want? **₹2,50,000**

Then the user opens his email app where he gets a new email from the lending company with the subject '**Loan for ₹2,50,000 approved**'. They open the mail and scroll through the content

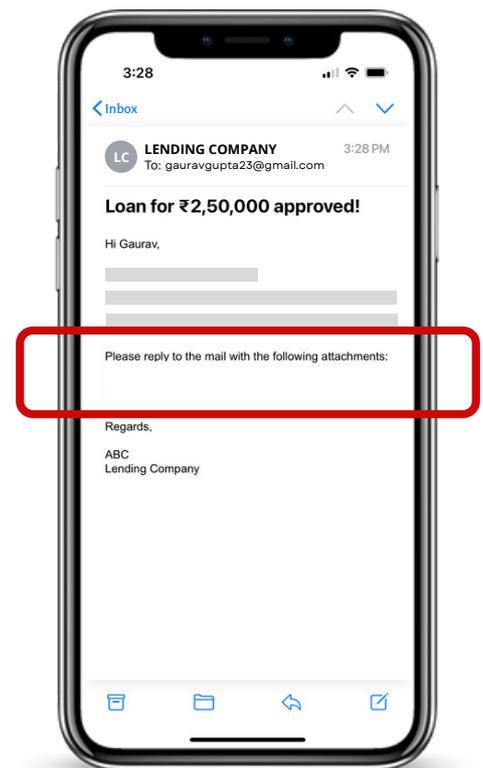


### Expected Output:

The applicant receives an email from an employee of the Lending Company requesting for the applicant's Aadhaar Card, PAN number and last six month's bank statement.

### Actual Output:

The applicant receives an email from the employee of the Lending Company requesting a few attachments, but does not specify what i.e. the details of the requirement are missing.



## What type of error is this?

### CONTRACT FAILURE (KEY REMOVAL)

Check out the table below to know more about the Key Removed error type

<b>SEVERITY</b>	<b>High</b>
<b>WHAT DOES THIS ERROR MEAN?</b>	A key is removed in the response object
<b>EXAMPLE</b>	Missing fields in the email body
<b>WHY DOES THIS USUALLY HAPPEN?</b>	<ol style="list-style-type: none"> <li>1. Change in logic to reduce the information that is shown to the user</li> <li>2. Remove unused keys on upstream/client app to conserve bandwidth and reduce response time/parse time on client</li> <li>3. Bug in service</li> <li>4. Unhandled downstream contract changes in upstream</li> </ol>
<b>POSSIBLE NEGATIVE IMPACTS</b>	<ol style="list-style-type: none"> <li>1. Upstream/client app would crash if required keys are removed from the response</li> <li>2. Upstream might fall back to default logic in absence of required keys which might result in wrong data problems. For example: If "discountPercentage" is removed from discount service response, cart service might crash or start giving a default discount of 0% which would not let the user avail the correct discount amount</li> </ol>
<b>SUGGESTED ACTIONS FOR WARRANTED CHANGE</b>	<ol style="list-style-type: none"> <li>1. Verify why was the key removed</li> <li>2. Check if upstream/client app has been updated for removal of this key.</li> <li>3. Check if there is no defaults for handling this key that might result in a change in business logic resulting in bugs</li> </ol>

# WHAT KIND OF API ERRORS CAN HYPERTEST CATCH ?

List of high severity errors HyperTest will never miss

## CONTENT TYPE CHANGES

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Content type header has changed in the new version

## KEY REMOVED

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Contract failure with removal of Key in the response object

## DATA TYPE CHANGE

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Contract schema remains similar, but data type changes i.e. integer to string etc

## ARRAY ORDER CHANGE

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Order of data received is different

## VALUE MODIFIED

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Contract schema remains similar, but data changes

## SLOWENESS IN APIs

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Change in Latency or Bandwidth wrt stable app

## SENSITIVE DATA EXPOSURE

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Leakage of critical user details in APIs that shouldn't

## STATUS CODE CHANGE

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Fatal crashes with status code failures 400s, 500s etc



SCAN TO SCHEDULE A DEMO WITH OUR TEAM