

## SOLUTION BRIEF

# HYPERTEST FOR FINTECH



The fintech ecosystem is loaded with disruptive companies, though perhaps none more so than those in the lending sector. The mortgage industry, for example, is an industry that can greatly benefit from new lending technology. A new breed of fintech-powered mortgage companies are executing responsible and transparent loan agreements at scale – in effect, personalized loans that are vastly different than the one-size-fits-all breed that proved so problematic a decade ago. These companies offer loans after a rigorous KYC process of analyzing the applicant's credibility across different parameters. Any negligence of due diligence can lead to a discrepancy in the loan approval and disbursement process.

Let's consider this scenario:

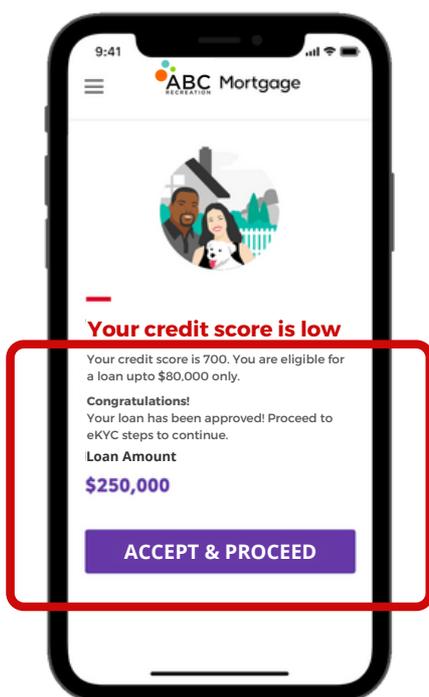
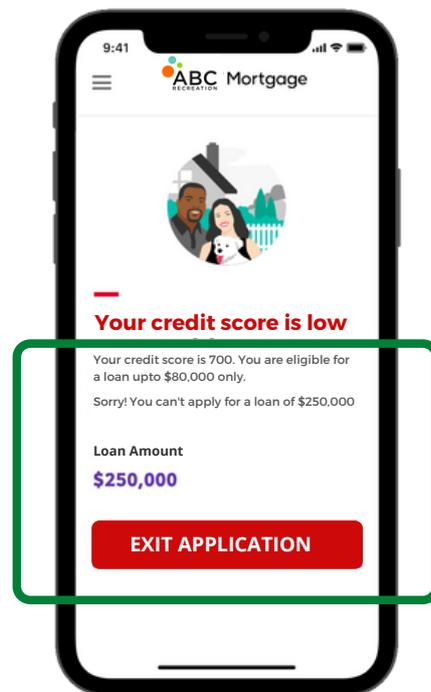
A user is on the loan application screen where he fills in his details through an interactive form. He answers the questions:

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? **\$250,000**

The app shows the application status as 'Processing', then 'Getting credit credit score', and finally 'Sending loan request for approval'. After this process, the application should return the verdict of the application

## Expected Output:

Based on the user's credit score the application would return an 'Approved' or 'Rejected' status for the loan. Since the user's credit score is low, the loan application should have been rejected.



## Actual Output:

Since the user's credit score is low, the loan application should have been rejected. However, due to an error in the system, users who were not eligible for a \$250K loan can now get one.

# What type of error is this?

## VALUE MODIFIED ERROR

Check out the table below to know more about the Value Modified error type

<b>SEVERITY</b>	<b>Very High</b>
<b>WHAT DOES THIS ERROR MEAN?</b>	Contract schema remains similar, but data changes
<b>EXAMPLE</b>	The app approves a loan amount which is higher than the allowed limit for a user despite having a low credit score
<b>WHY DOES THIS USUALLY HAPPEN?</b>	<ol style="list-style-type: none"><li>1. Current timestamp dependent data (autoignored by HyperTest in omst cases, can be ignored safely)</li><li>2. Bug in new implementation</li><li>3. Data type changes in schema</li></ol>
<b>POSSIBLE NEGATIVE IMPACTS</b>	<ol style="list-style-type: none"><li>1. Incorrect data would be reported to upstream/client app due to flawed business logic</li><li>2. Upstream/client app can also crash if modified data is out of bounds</li></ol>
<b>SUGGESTED ACTIONS FOR WARRANTED CHANGE</b>	<ol style="list-style-type: none"><li>1. Verify new business logic</li><li>2. Check if upstream/client app is handling new data types properly. Eg: If float point numbers are sent to a client which earlier catered to integers, client would crash or drop some data leading to data issues</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