Sample Exam – Answers

Sample Exam set A
Version 1.0

ISTQB® Finance Testing Syllabus
CT-FT Level

Compatible with Syllabus version 1.0

International Software Testing Qualifications Board



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The ISTQB® Examination Working Group is responsible for this document.

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Introduction

Purpose of this document

The example questions and answers and associated justifications in this sample exam have been created by a team of subject matter experts and experienced question writers with the aim of:

- Assisting ISTQB® Member Boards and Exam Boards in their question writing activities
- Providing training providers and exam candidates with examples of exam questions

These questions cannot be used as-is in any official examination.

Note, that real exams may include a wide variety of questions, and this sample exam ***is not*** intended to include examples of all possible question types, styles or lengths, also this sample exam may both be more difficult or less difficult than any official exam.

Instructions

In this document you may find:

- Answer Key table, including for each correct answer:
  - K-level, Learning Objective, and Point value
- Answer sets, including for all questions:
  - Correct answer
  - Justification for each response (answer) option
  - K-level, Learning Objective, and Point value
- Additional answer sets, including for all questions [does not apply to all sample exams]:
  - Correct answer
  - Justification for each response (answer) option
  - K-level, Learning Objective, and Point value

- *Questions are contained in a separate document*

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Answer Key

Question Number (#)	Correct Answer	LO	K-Level	Points
1	b	FT-1.1.1	K1	1
2	b	FT-1.1.2	K2	1
3	d	FT-1.1.3	K2	1
4	b	FT-1.2	K2	1
5	b	FT-1.2	K2	1
6	a c	FT-1.1.2	K2	1
7	b	FT-2.1	K2	1
8	b	FT-2.2.2	K2	1
9	c	FT-2.2.1	K2	1
10	a	FT-2.1	K2	1
11	b	FT-2.1	K2	1
12	b	FT-2.4.1	K2	1
13	b	FT-2.3	K2	1
14	a	FT-3.1	K1	1
15	b	FT-3.2	K2	1
16	a,c	FT-3.3	K2	1
17	a	FT-4.1	K2	1
18	a	FT-4.2	K3	2
19	b	FT-4.2	K3	2
20	a	FT-4.3	K3	2

Question Number (#)	Correct Answer	LO	K-Level	Points
21	a	FT-5.1	K3	2
22	a	FT-5.2	K2	1
23	a	FT-5.3	K3	2
24	a	FT-5.4	K2	1
25	b	FT-5.5	K2	1
26	a	FT-6.1	K2	1
27	a	FT-6.2	K3	2
28	a	FT-6.3	K2	1
29	a	FT-6.4	K2	1
30	a,e	FT-2.3	K2	1
31	a	FT-4.3	K3	2
32	a	FT-2.2.1	K2	1
33	b	FT-2.4.2	K2	1
34	a	FT-3.2	K2	1
35	a	FT-3.3	K2	1
36	a	FT-4.1	K2	1
37	a	FT-5.2	K2	1
38	a	FT-5.4	K2	1
39	a	FT-5.5	K2	1
40	a	FT-6.1	K2	1

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Answers

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Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
1	b	a) Incorrect. A payment gateway is a service provider, not a deposit-taking institution. b) Correct. Commercial banks accept deposits and issue loans as core activities. c) Incorrect. A cloud service vendor provides IT infrastructure/services. d) Incorrect. An e-commerce marketplace is a retail platform, not a financial institution.	FT-1.1.1	K1	1
2	b	a) Incorrect. Transaction accuracy and data integrity take precedence over UI aspects in financial systems. b) Correct. Sensitive financial data requires strong protection, access control, and governance. c) Incorrect. Financial workflows often rely on external clearing, payment, or reporting systems. d) Incorrect. Performance is important but does not define the environment's unique requirement.	FT-1.1.2	K2	1
3	d	a) Incorrect. This is closer to a payments/clearing/settlement platform. b) Incorrect. This is an AML monitoring/compliance system. c) Incorrect. This is a trading/portfolio management system. d) Correct. A CBS supports customer accounts and core services such as deposits, withdrawals, loans, and payments.	FT-1.1.2	K2	1

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4	b	a) Incorrect. Domain knowledge complements, not replaces, test design. b) Correct. It helps testers understand and validate business and regulatory rules within financial workflows. c) Incorrect. It does not inherently reduce test scope; it improves relevance and prioritization. d) Incorrect. Reviews and stakeholder input remain necessary.	FT-1.2	K2	1
5	b	a) Incorrect. Execution speed is not the key risk addressed by domain knowledge. b) Correct. Without domain knowledge, testers can miss domain-specific defects such as compliance and transaction-flow issues. c) Incorrect. Late detection can happen for many reasons; it is not the most direct consequence here. d) Incorrect. Framework compatibility is a technical/tooling issue, not primarily domain knowledge.	FT-1.2	K2	1
6	a , c	a) a) Correct. Financial processes cross multiple systems and must be validated end to end. b) b) Incorrect. Auditability is critical in regulated environments. c) c) Correct. Sensitive financial data must be protected while remaining usable for testing. d) d) Incorrect. Automation and controlled configuration improve reliability. e) e) Incorrect. Broader validation is required beyond unit scope.	FT-1.1.2	K2	1

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7	b	a) Incorrect. Throughput relates to performance testing. b) Correct. Compliance testing ensures adherence to governing requirements. c) Incorrect. Compliance complements functional testing. d) Incorrect. Documentation is essential for audit evidence. affect change, testing scope, and risk in finance. d) Incorrect. Environment delays are common, but legacy modernization is typically a larger, persistent driver.	FT-2.1	K2	1
8	b	a) Incorrect. Code coverage is a testing metric, not a regulatory consequence. b) Correct. Non-compliance can lead to sanctions such as fines, remediation orders, or restrictions. c) Incorrect. Regulations typically limit, not increase, access to sensitive data. d) Incorrect. Compliance usually adds controls rather than shortening approvals.	FT-2.2.2	K2	1
9	c	a) Incorrect. Basel III focuses on banking capital and liquidity requirements. b) Incorrect. MiFID II focuses on markets and investment services. c) Correct. PSD2 covers payment services and introduced SCA requirements. d) Incorrect. Solvency II is an insurance regulation framework.	FT-2.1	K2	1

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10	a	1-A Correct. Control testing evaluates whether controls operate effectively. 2-B Correct. Substantive testing checks transactional accuracy. b Incorrect. The descriptions are reversed. c Incorrect. Both approaches are required. d Incorrect. Control testing is missing.	FT-2.1.	K2	1
11	b	a) Incorrect. Results validation does not confirm control effectiveness. b) Correct. Approval workflows represent a control mechanism that must operate correctly. c) Incorrect. Exploratory testing does not directly verify controls. d) Incorrect. Performance does not address regulatory approval behavior.	FT-2.1	K2	1
12	b	a) Incorrect. Manual execution does not inherently ensure auditability. b) Correct. Bidirectional traceability allows auditors to verify coverage and evidence from requirement to result. c) Incorrect. Logs help, but without traceability they do not prove requirement coverage. d) Incorrect. Using real production data may violate privacy/security constraints.	FT-2.3.1	K2	1
13	b	a) Incorrect. Defects can cause financial loss and penalties. b) Correct. Regulation and financial exposure define the domain. c) Incorrect. Traceability is strongly required. d) Incorrect. Financial ecosystems are highly interconnected.	FT-2.3	K2	1

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14	a	a) Correct. Regulatory change risk is a recognized category affecting finance systems and testing priorities. b) Incorrect. This is a coding defect example, not a finance risk category. c) Incorrect. This is a usability/visual issue, not a finance risk category. d) Incorrect. This is a build/engineering concern, not a finance risk category.	FT-3.1	K1	1
15	b	a) Incorrect. Risk-based testing differentiates focus based on risk. b) Correct. Risk-based testing allocates effort based on risk likelihood and impact, which is critical in finance. c) Incorrect. Risk-based testing considers changes and business-critical areas, not only new features. d) Incorrect. Automation is a strategy choice and does not define risk-based prioritization.	FT-3.2	K2	1
16	a,c	a) Correct. End-to-end payment flow is high impact and integration-heavy. b) Incorrect. Marketing page visuals are typically lower risk for payment processing release. c) Correct. Reconciliation/ledger correctness is critical in financial transactions. d) Incorrect. Pure refactoring without behavior changes is generally lower functional risk. e) Incorrect. Spelling checks are lower risk relative to payment correctness.	FT-3.3	K2	2

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17	a	a) Correct. Finance processing depends on consistent data across systems; inaccuracies can lead to incorrect balances, postings, or decisions. b) Incorrect. Financial systems usually have strong audit and compliance requirements. c) Incorrect. Inaccurate data can affect calculations, postings, compliance, and customer outcomes. d) Incorrect. Data validation is required throughout development and testing, not only after deployment.	FT-4.1	K2	1
18	a	a) Correct. Reconciliation requires record-level comparison to locate where and why entries diverge across systems. b) Incorrect. Load testing addresses performance, not reconciliation of financial correctness. c) Incorrect. Disabling masking may violate privacy and is not required to reconcile totals. d) Incorrect. Ledger correctness is critical and must be validated beyond UI tests.	FT-4.2	K3	2
19	b	**a) Incorrect**: Comparing transaction counts and balances is important but doesn't guarantee full data integrity, especially with complex transformations during migration. **b) Correct**: Checksum verification and record sampling ensure that the data is accurately transferred and transformed, preserving integrity during the migration process. **c) Incorrect**: Rounding differences still need to be verified, as they can affect data accuracy and reconciliation. **d) Incorrect**: Focusing only on end-of-day batch processing neglects other aspects of the migration process and doesn't fully cover data alignment.	FT-4.3	K3	2

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20	a	a) Correct. The mappings reflect typical purposes of tokenization, masking, anonymization, and minimization in privacy-compliant testing. b) Incorrect. Several mappings are wrong and include non-compliant practices (e.g., unchanged production data). c) Incorrect. Encryption/access control are security controls, not the requested privacy technique purposes. d) Incorrect. The option includes non-compliant and unrealistic actions.	FT-4.3	K3	2
21	a	a) Correct. Functional validation requires derived test conditions and expected results for calculation and posting, including relevant boundaries. b) Incorrect. Expected results can be defined from business rules; exploratory testing alone is insufficient. c) Incorrect. UI checks alone do not validate calculation correctness. d) Incorrect. Security testing is important but does not validate functional correctness of interest calculations.	FT-5.1	K3	2
22	a	a) Correct. Batch jobs plus concurrent customer activity can create peak load and contention. b) Incorrect. Single-record edits do not typically represent peak-load risk. c) Incorrect. Static analysis is not a runtime system load driver. d) Incorrect. Project planning does not load production systems.	FT-5.2	K2	1
23	a	a) Correct. Load testing validates expected peak; stress testing explores behavior beyond expected capacity. b) Incorrect. Usability does not assess throughput and system capacity. c) Incorrect. Unit tests do not assess end-to-end capacity under peak load. d) Incorrect. Small manual tests cannot assess peak throughput or degradation behavior.	FT-5.3	K3	2

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24	a	a) Correct. Confidentiality, integrity, and availability are critical in finance due to customer impact and regulatory expectations. b) Incorrect. Security testing complements, not replaces, functional testing. c) Incorrect. Availability is critical for both internal and customer-facing systems. d) Incorrect. Cloud hosting does not remove the need to test security and resilience.	FT-5.4	K2	1
25	b	a) Incorrect. Release approval requires governance and accountability beyond AI predictions. b) Correct. GenAI can assist by proposing drafts that testers validate and adapt. c) Incorrect. Audit evidence cannot be replaced by unverified summaries. d) Incorrect. Bypassing controls is unethical and non-compliant.	FT-5.5	K2	1
26	a	a) Correct. Automation can speed up execution of repetitive checks and improve consistency, supporting efficient feedback cycles. b) Incorrect. Manual testing remains needed for certain areas (e.g., exploratory, usability, new risks). c) Incorrect. Compliance typically requires traceability and evidence regardless of automation. d) Incorrect. Automation detects issues; it does not prevent defects from being introduced.	FT-6.1	K2	1

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27	a	a) Correct. Layered automation focusing on stable interfaces plus selective end-to-end coverage reduces brittleness and supports integrated assurance. b) Incorrect. UI-only automation is typically brittle and may not isolate failures well. c) Incorrect. Waiting may miss efficiency gains and risk reduction during modernization. d) Incorrect. Database-level automation can miss business logic and is often risky in regulated environments.	FT-6.2	K3	2
28	a	a) Correct. Evidence, protected data handling, and traceable/controlled changes are common compliance needs. b) Incorrect. III and V are incorrect; version control and investigation remain necessary. c) Incorrect. V is incorrect; failures typically require triage and analysis. d) Incorrect. III is incorrect; version control remains required.	FT-6.3	K2	1
29	a	a) Correct. Cross-layer automation must handle UI volatility while ensuring correctness of backend processing, which is critical in finance. b) Incorrect. Language choice is not the primary cross-layer automation challenge. c) Incorrect. APIs are often essential for efficient, stable automation. d) Incorrect. Testing only in production is risky and typically non-compliant.	FT-6.4	K2	1

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30	a, e	• a) Correct. Financial models complicate expected results. b) Incorrect. Accuracy requirements are high. c) Incorrect in this context. While dependencies exist, the question targets drivers of complexity; regulatory change and models are stronger differentiators. d) Incorrect. Audits are mandatory. e) Correct. Regulation changes drive repeated validation.	FT-2.3	K2	1
31	a	• **a) Correct.** **Data Masking**: Obscures sensitive data for testing without exposing it. **Pseudonymization**: Replaces identifiers with pseudonyms for privacy. **Data Anonymization**: Removes identifiers to prevent re-identification. **Access Control**: Limits data access to authorized users only. **f) b) Incorrect.** Encryption, real customer IDs, and unchanged data don't align with the purpose of data protection techniques like masking or pseudonymization. **g) c) Incorrect.** Keeping data unchanged and increasing data volume doesn't follow privacy practices and exposes sensitive information. **h) d) Incorrect.** Removing fields, disabling access control, and skipping evidence collection compromise data protection and privacy	FT-4.3	K3	2

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32	a	a) Correct. GDPR governs personal data protection and processing obligations. b) Incorrect. Basel III concerns banking capital and liquidity requirements. c) Incorrect. MiFID II concerns investment services and market conduct. d) Incorrect. PSD2 concerns payment services.	FT-2.1.1	K1	1
33	b	a) Incorrect. CACV promotes continuous validation. b) Correct. Automation ensures ongoing compliance assurance. c) Incorrect. Governance remains necessary. d) Incorrect. Evidence must still be maintained.	FT-2.4.2	K2	1
34	a	a) Correct. High impact warrants attention; likelihood influences prioritization but does not eliminate testing for critical outcomes. b) Incorrect. High impact failures in finance can be unacceptable even if rare. c) Incorrect. Risk-based testing can require multiple levels/types of testing, not only unit tests. d) Incorrect. Risk-based testing focuses more on higher-risk areas, not low-impact features.	FT-3.2	K2	1
35	a	a) Correct. Highest risk (1) first, then medium risk (3), then lowest risk (2). b) Incorrect. This prioritizes lowest risk over highest risk. c) Incorrect. This delays the highest-risk change. d) Incorrect. UI color update should not outrank a high-risk fraud rule change.	FT-3.3	K2	1

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36	a	a) Correct. Inconsistent data can affect risk, compliance reporting, and customer outcomes. b) Incorrect. Corporate actions directly affect financial holdings and valuations. c) Incorrect. Consistency across systems is essential for accurate risk and reporting. d) Incorrect. Reconciliation may exist, but defects can still cause incorrect positions and must be detected.	FT-4.1	K2	1
37	a	a) Correct. Load testing under expected concurrency provides evidence of performance under peak usage. b) Incorrect. Reviews help but do not replace empirical performance testing. c) Incorrect. Functional correctness does not guarantee performance under load. d) Incorrect. A few manual users cannot represent peak concurrency.	FT-5.2	K2	1
38	a	a) Correct. Failover and recovery testing validates resilience and continuity during failures. b) Incorrect. Pairwise testing addresses input combinations, not availability. c) Incorrect. Mutation testing assesses test suite effectiveness, not system availability. d) Incorrect. Exploratory navigation does not validate failover behavior.	FT-5.4	K2	1

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39	a	a) Correct. Human validation against authoritative sources reduces risk from incorrect AI-generated content. b) Incorrect. Using content without validation increases risk of incorrect tests and evidence. c) Incorrect. Reviews remain important, especially in regulated environments. d) Incorrect. Compliance evidence requires governance and cannot be auto-approved by GenAI alone.	FT-5.5	K2	1
40	a	a) Correct. Stable, frequently repeated critical flows provide strong ROI for automation. b) Incorrect. Short-lived features yield limited automation value. c) Incorrect. Highly volatile UI automation tends to be brittle and costly to maintain. d) Incorrect. Exploratory sessions are valuable but are not typically automated directly.	FT-6.1	K2	1

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Appendix: Answers to Additional Questions

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uestion Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
1	B-A-C-D	Impact analysis drives what must change; then test conditions/oracles are updated; traceability/evidence planning is updated; finally tests are executed and evidence collected.	FT-2.3.2	K2	2
2	• Compliance/Evidence: Bidirectional traceability; Version control for test artefacts; Evidence retention policy • Performance/Capacity: Load testing at expected peak; Stress testing beyond expected peak; Throughput monitoring during batch runs	The first group relates to compliance evidence and auditability; the second group relates to performance and capacity evaluation.	FT-2.3.1 / FT-5.3	K2/K3	2

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3	• Tokenization → Replace sensitive values with tokens that can be mapped back under controlled conditions • Static data masking → Obscure sensitive fields while preserving format/structure for testing • Anonymization → Transform data to prevent identification or re-identification of individuals • Minimization → Use only the data fields necessary for the test objective	Each description corresponds to standard privacy techniques used in compliant test data preparation.	FT-4.4	K3	2

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