Sample Exam – Questions

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:

- Questions[1], including for each question:
  - Any scenario needed by the question stem
  - Point value
  - Response (answer) option set
- Additional questions, including for each question [does not apply to all sample exams]:
  - Any scenario needed by the question stem
  - Point value
  - Response (answer) option set

- *Answers, including justification are contained in a separate document*

[1] In this sample exam the questions are sorted by the LO they target; this cannot be expected of a live exam.

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Questions

Question #1 (1 Point)

Which of the following is a type of financial institution primarily involved in accepting deposits and issuing loans?

a) Payment gateway provider
b) Commercial bank
c) Cloud financial services vendor
d) E-commerce marketplace

Select ONE answer.

Question #2 (1 Point)

Which statement BEST summarizes a technical requirement specific to financial test environments?
Financial test environments prioritize visual layout validation over transaction accuracy

a) Financial test environments must support secure handling of sensitive data and controlled access
b) Financial test environments avoid integration with external systems to reduce risk
c) Financial test environments focus only on performance validation

Select ONE answer.

Question #3 (1 Point)

Which of the following BEST describes a core banking system (CBS) in finance?

a) A platform that routes interbank payments and settlements between institutions
b) A tool that monitors suspicious transactions for anti–money laundering (AML) compliance
c) A system used for portfolio and securities trading in investment firms
d) A platform that handles deposits, withdrawals, loans, and payments for customers

Select ONE answer.

Question #4 (1 Point)

Why is domain knowledge IMPORTANT for testers working on financial applications?

a) It eliminates the need for formal test design
b) It helps interpret regulatory and business rules embedded in workflows
c) It considerably reduces the number of test cases needed for system validation
d) It avoids the need for manual testing

Select ONE answer.

Question #5 (1 Point)

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Which of the following risks is MOST likely when testers lack domain knowledge in financial systems?

a) Test execution speed **can** increase but accuracy decreases
b) Testers may overlook critical compliance or transaction-flow defects
c) Some false defects are detected especially in later phases such as user acceptance testing
d) The automation framework becomes incompatible with production systems

Select ONE answer.

Question #6 (1 Point)

Which TWO technical requirements are MOST important when preparing a financial test environment?
Select TWO answers.

a) Ability to reproduce end-to-end transaction flows
b) Removal of audit logs to improve execution speed
c) Support for data masking or anonymization
d) Exclusive reliance on manual configuration
e) Limiting the environment to unit testing only

Question #7 (1 Point)

What is the PRIMARY objective of compliance testing in financial systems?

a) Increase system throughput during peak demand
b) Confirm adherence to regulatory, legal, and internal standards
c) Replace functional testing activities
d) Minimize documentation effort

Select ONE answer.

Question #8 (1 Point)

Which consequence is MOST directly associated with non-compliance with financial regulations for a financial institution?

a) Reduced code coverage in unit testing
b) Regulatory sanctions such as fines or restrictions
c) Increased availability of production-like test data
d) Shorter release cycles due to fewer approvals

Select ONE answer.

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Question #9 (1 Point)

Which regulation is MOST commonly associated with payment services and Strong Customer Authentication (SCA) in Europe?

a) Basel III
b) MiFID II
c) PSD2
d) Solvency II

Select ONE answer.

Question #10 (1 Point)

Match each testing approach to its description. Which option shows the correct pairing?

1 Control testing
2 Substantive testing

A Verifies the effectiveness of internal controls
B Validates the correctness of financial transactions

a) 1-A, 2-B
b) 1-B, 2-A
c) 1-A only
d) 2-A only

Select ONE answer.

Question #11 (1 Point)

A regulator requests proof that transaction approval controls function as designed. Which testing approach should the team apply FIRST?

a) Substantive testing of calculation results
b) Control testing of approval workflows
c) Exploratory testing of the interface
d) Performance testing during peak load

Select ONE answer.

Question #12 (1 Point)

Which activity MOST EFFECTIVELY supports auditability in compliance testing for a financial system?

a) Performing all testing activities entirely by hand to ensure control
b) Maintaining bidirectional traceability between requirements to test results
c) Executing all tests while recording detailed execution logs for review
d) Conducting all validation activities using real production data for realism

Select ONE answer.

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Question #13 (1 Point)

Which factor MOST differentiates finance testing from testing in less regulated industries?

a) Limited business impact and minor financial consequences
b) Strict regulation combined with high financial risk
c) Reduced need for traceability across testing activities
d) Minimal dependency between integrated systems and services

Select ONE answer.

Question #14 (1 Point)

Which of the following is represents a regulatory or compliance risk category in financial systems testing?

a) Failure to implement new legal reporting requirements on time
b) Poorly documented code resulting in unit tests with limited quality
c) Inconsistent user interface theme colors across application screens
d) Slow compilation times occurring in the automated build pipeline

Select ONE answer.

Question #15 (1 Point)

Which statement BEST reflects a principle of risk-based testing in financial systems?

a) Allocate testing effort equally across all system features
b) Prioritize testing based on likelihood and potential business impact
c) Focus testing mainly on newly developed system components
d) Automate tests before performing any exploratory manual testing

Select ONE answer.

Question #16 (1 Point)

A bank is making a change to its payment processing service. Risk analysis identifies:
• High business impact if payments fail
• Moderate likelihood of defects due to complex integrations

Which TWO areas should receive priority test focus?

a) End-to-end payment processing across integrated systems
b) Visual layout and branding consistency of public marketing landing pages
c) Reconciliation of posted payments against ledger entries
d) Refactoring of internal logging components without altering application behavior
e) Grammar and wording accuracy of automated customer notification emails

Select TWO answers.

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Question #17 (1 Point)

Why is data accuracy and consistency critical when testing financial systems?

a) Financial balances are updated using data from multiple dependent systems
b) Financial systems have no audit requirements
c) Financial systems have no audit requirements
d) Data validation occurs only in production environment

Select ONE answer.

Question #18 (2 Points)

You are performing some testing on a payments system.

A payments system posts transactions immediately, while ledger updates occur overnight. Testing reveals mismatched totals.

Which action is BEST applies data reconciliation?

a) Compare transaction-level records to identify missing or transformed entries
b) Increase load on the ledger system to ensure it can process overnight batches
c) Disable masking in the test environment to make mismatches easier to investigate
d) Focus only on user interface tests because ledger differences are back-end concerns

Select ONE answer.

Question #19 (2 Points)

Which action is MOST appropriate to apply data reconciliation when verifying the alignment of financial data between the source system and the target environment during a migration?

a) Compare transaction counts and account balances between the legacy and target systems to identify inconsistencies
b) Use checksum verification and record sampling to ensure data integrity
c) Ignore minor rounding differences in currency conversions to simplify the reconciliation process
d) Focus primarily on end-of-day batch processing to prevent duplication of migrated transactions

Select ONE answer.

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Question #20 (2 Points)

A tester needs to prepare test data for system testing while complying with data privacy requirements.

Match each privacy technique to its purpose:
1. Tokenization
2. Static data masking
3. Data anonymization
4. Data minimization

Select the option that provides the CORRECT matching.

a)
1→Replace sensitive values with reversible tokens;
2→Obscure data in a non-reversible way;
3→Remove or alter identifiers to prevent re-identification;
4→Use only the data fields needed for the test objective

b)
1→Remove all identifiers permanently;
2→Use reversible tokens;
3→Copy production data unchanged;
4→Generate random test data only

c)
1→Encrypt database storage;
2→Disable access controls;
3→Share data externally;
4→Increase data volume for realism

d)
1→Keep data unchanged;
2→Remove all data fields;
3→Use real customer IDs;
4→Skip evidence collection

Select ONE answer.

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Question #21 (2 Points)

A bank introduces a rule stating that interest on savings accounts is calculated daily and posted monthly.
Which testing approach BEST validates the correct implementation of this rule?

a) Derive test conditions for daily interest calculation and monthly posting boundaries such as month-end and leap day
b) Execute exploratory testing because interest calculations cannot be predicted
c) Verify only the user interface showing the interest value
d) Perform penetration testing of the interest calculation module

Select ONE answer.

Question #22 (1 Point)

Which situation is **MOST** likely to create peak-load performance risk in retail banking systems?

a) Monthly interest posting executed concurrently with large volumes of online customer transactions
b) Editing customer profile information in a controlled test environment during routine data updates
c) Running static code analysis tools during development to identify potential quality issues
d) Preparing a release plan for the next iteration with stakeholders reviewing upcoming features

Select ONE answer.

Question #23 (2 Points)

A payments platform must a peak load of 5,000 transactions per second during a major shopping event. The bank also wants to understand how the system behaves beyond the expected peak.

Which testing strategy **BEST** addresses theseneeds?

a) Execute load testing at expected peak volume and perform stress testing beyond that level
b) Perform usability testing with representative users and collect feedback on transaction experience
c) Run unit tests for the transaction processing modules and verify correctness of calculation logic
d) Conduct acceptance testing with business stakeholders and validate typical payment transaction workflows

Select ONE answer.

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Question #24 (1 Point)

Why are security and availability testing critical for financial systems?

a) Financial systems process sensitive data and high-value transactions that require protection and continuity
b) Financial systems rely on functional testing alone to verify security and operational stability
c) Financial systems apply availability requirements only to internal platforms and administrative services
d) Financial systems running on cloud infrastructure automatically ensure security and continuous availability

Select ONE answer.

Question #25 (1 Point)

Which use of GenAI BEST support financial software testing while maintaining tester accountability?

a) Automatically approving releases when GenAI predicts low risk
b) Generating draft test ideas that testers reviews and refine
c) Replacing test evidence documentation with GenAI summaries
d) Using GenAI tools to bypass access restrictions in test environments

Select ONE answer.

Question #26 (1 Point)

How can test automation MOST directly support test efficiency in financial system testing?

a) By executing repetitive regression checks faster and with consistent results
b) By eliminating the need for manual exploratory testing across financial applications
c) By automatically ensuring compliance with financial regulations and audit requirements
d) By preventing defects from being introduced during software development activities

Select ONE answer.

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Question #27 (2 Points)

A bank has a legacy mainframe core system and modern API-based microservices for digital channels. The team wants maintainable automation with reliable coverage.

Which approach is MOST appropriate?

a) Automate primarily at stable service/API interfaces and add a smaller set of end-to-end tests across legacy and modern components
b) Automate primarily at the user interface level and rely on full end-to-end scenarios for coverage
c) Avoid implementing automation strategies until legacy core systems are fully replaced
d) Automate primarily at the database layer and validate system behavior through direct data checks

Select ONE answer.

Question #28 (1 Point)

Consider the following statements about test automation in regulated financial environments:

I. Automated tests should produce evidence suitable for audit
II. Test data used by automated tests may require masking or anonymization.
III. Automation removes the need for version control of test scripts.
IV. Changes to automated tests may need approval and traceability.
V. Automated test failures do not require human analysis.

Which option lists ONLY correct statements?

a) I, II and IV
b) I, III and V
c) II, IV and V
d) I, II, III and IV

Select ONE answer.

Question #29 (1 Point)

Which challenge is MOST specific to automating tests across mobile, frontend, and backend components in financial applications?

a) Keeping automated checks reliable across frequent UI changes while still validating backend transaction correctness
b) Ensuring developers write code in a single programming language
c) Avoiding the use of APIs in any test automation
d) Eliminating the need for test environments by testing **better** in production using quality data

Select ONE answer.

Question #30 (1 Point)

Which TWO characteristics commonly increase testing complexity in financial systems?
Select TWO answers.

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a) Complex calculation models
b) Low expectations for accuracy
c) High dependency between data elements
d) Optional audit requirements
e) Frequent regulatory change

Question #31 (2 Points)

A tester is preparing test data for system testing while complying with data protection and privacy requirements.
Match each data protection technique to the MOST appropriate purpose:

1. Data Masking
2. Pseudonymization
3. Data Anonymization
4. Access Control

Select the option that provides the CORRECT matching.

A) 1 → Obscure sensitive data while maintaining usability for testing;
2 → Replace identifiable information with pseudonyms;
3 → Remove all personal identifiers to prevent re-identification;
4 → Restrict access to sensitive data based on user roles

B) 1 → Encrypt data for storage;
2 → Use real customer IDs in test data;
3 → Keep data unchanged for testing;
4 → Remove all sensitive fields

C) 1 → Keep data unchanged;
2 → Use reversible tokens for data masking;
3 → Copy production data unchanged for testing;
4 → Increase data volume for realism

D) 1 → Remove all data fields;
2 → Disable access control;
3 → Share data externally;
4 → Skip evidence collection

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Question #32 (1 Point)

Which regulation is MOST directly associated with protecting personal data of individuals in the European context?

a) GDPR
b) Basel III
c) MiFID II
d) PSD2

Select ONE answer.

Question #33 (1 Point)

What is the PRIMARY goal of Continuous Automated Compliance Validation?
Select ONE answer.

a) Restrict compliance checks to post-release audits
b) Embed automated compliance checks throughout the delivery lifecycle
c) Replace governance processes
d) Eliminate documentation requirements

Question #34 (1 Point)

A risk assessment rates a feature as 'High impact' and 'Low likelihood'. Which statement BEST reflects how this influences testing?

a) The feature should still receive good test attention because impact is high, even if likelihood is low
b) The feature can be ignored because likelihood is low
c) Only unit testing is needed because impact relates only to developers
d) Testing should focus on low-impact features too, to maximize coverage

Select ONE answer.

Question #35 (1 Point)

A release includes three changes:

1) New fraud rule engine (high impact, high likelihood)
2) UI color update in customer portal (low impact, low likelihood)
3) Report layout adjustment for internal users (medium impact, low likelihood)

Which testing priority order is MOST appropriate?

a) 1, 3, 2
b) 2, 3, 1
c) 3, 1, 2
d) 2, 1, 3

Select ONE answer.

Question #36 (1 Point)

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In a trading system, the position shown in the customer portal differs from the position stored in the risk system after corporate actions processing.
Why is this issue particularly important to detect during testing?

a) Inconsistent positions can lead to incorrect risk exposure and customer reporting
b) Corporate actions do not affect financial data
c) Risk systems are independent and do not require consistent data
d) Such inconsistencies are acceptable because systems reconcile automatically without defects

Select ONE answer.

Question #37 (1 Point)

A bank expects a spike in login and balance inquiries right after salary payments are credited.
Which testing activity BEST helps address this performance risk before release?

a) Execute load tests that simulate the expected concurrent user volume and measure response times against targets
b) Perform strictly static code analysis, possibly performance issues are usually detected during this particular phase
c) Skip performance testing if functional tests pass
d) Run manual tests with a few users to confirm the UI is responsive

Select ONE answer.

Question #38 (1 Point)

Which test is **MOST** appropriate to validate availability expectations for a financial system that must **guarantee operativity active also in case of system failures**

a) Failover and recovery testing in a controlled environment
b) Pairwise testing of input fields on a login screen
c) Mutation testing of interest calculation code
d) Exploratory testing of user navigation flows

Select ONE answer.

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Question #39 (1 Point)

When using GenAI to generate draft test cases for a financial application, what is the MOST important tester action to reduce the risk of hallucinated or incorrect content?

a) Validate the generated tests against the business rules and adjust expected results and traceability as needed
b) Use the generated tests as-is to increase speed and avoid bias
c) Disable peer reviews to reduce time spent on documentation
d) Rely on GenAI to approve compliance evidence automatically

Select ONE answer.

Question #40 (1 Point)

A test team has limited automation capacity for the next sprint. Which test set is **MOST** suitable to prioritize for automation to improve efficiency?

a) Stable, frequently executed regression checks for critical transaction flows
b) One-time tests for a feature developed for the current release
c) Highly volatile UI tests for a screen undergoing daily redesign
d) Ad-hoc exploratory sessions used to discover hidden software failures

Select ONE answer.

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Appendix: Additional Questions

Question #A1 (2 Points) – Ordering

Put the following activities in the MOST appropriate order for addressing a new regulatory change affecting a financial product (start with the first activity).

A. Update test conditions and expected results (test oracles)

B. Perform impact analysis on affected requirements and processes

C. Update traceability and evidence plan for auditability

D. Execute updated tests and collect results

Provide your answer as an ordered sequence (e.g., B-A-C-D).

Question #A2 (2 Points) – Grouping

Group each item under the MOST appropriate category.

Items to group:

• Bidirectional traceability

• Version control for test artefacts

• Evidence retention policy

• Load testing at expected peak

• Stress testing beyond expected peak

• Throughput monitoring during batch runs

Groups:

- Compliance/Evidence

- Performance/Capacity

Drag to pair each individual item from the first list with an item from the second list. No item may be left unpaired or paired with more than one other item.

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Question #A3 (2 Points) – MatchingDrag

Match each technique to the MOST fitting description.

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

Match each technique to its description.

Assign each item to a group, no group can be left empty and no item can be assigned to more than one group.

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