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

Version 1.0 Released 2026/05/27

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Document Responsibility

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

This document is maintained by a core team from ISTQB® consisting of the Syllabus Working Group and Exam Working Group.

Acknowledgements

This document was produced by a core team from the ISTQB®: Mitko Mitev, Barış Sarıalioğlui.

The core team thanks the Exam Working Group review team, the Syllabus Working Group and Member Boards for their suggestions and input.

Revision History

Version	Date	Remarks
1.0	2026/05/27	Release version

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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*

Answer Key

Question Number (#)	Correct Answer	LO	K-Level	Points
1	d	FT-1.1.1	K1	1
2	c	FT-1.1.2	K2	1
3	a, c	FT-1.1.2	K2	1
4	a	FT-1.1.3	K2	1
5	c	FT-1.2.1	K2	1
6		FT-1.2.1	K2	1
7	a	FT-2.1.1	K2	1
8	c	FT-2.1.1	K2	1
9	b	FT-2.1.1	K2	1
10	c	FT-2.2.1	K2	1
11	a	FT-2.2.2	K2	1
12	d	FT-2.3.1	K2	1
13	b	FT-2.4.1	K2	1
14	b	FT-3.1.1	K2	1
15	b	FT-3.2.1	K2	1
16	a, b	FT-3.3.1	K2	1
17	c	FT-4.1.1	K2	1
18	a	FT-4.2.1	K3	2
19	a	FT-4.2.1	K3	2
20	d	FT-4.3.1	K2	1

Question Number (#)	Correct Answer	LO	K-Level	Points
21	a	FT-5.1.1	K3	2
22	b	FT-5.2.1	K2	1
23	c	FT-5.3.1	K3	2
24	d	FT-5.4.1	K2	1
25	b	FT-5.5.1	K2	1
26	a	FT-6.1.1	K2	1
27	c	FT-6.2.1	K3	2
28	a	FT-6.3.1	K2	1
29	d	FT-6.4.1	K2	1
30	a,	FT-2.3.1	K2	1
31	b	FT-4.3.1	K2	1
32	c	FT-2.2.1	K2	1
33	b	FT-2.4.2	K2	1
34	a	FT-3.2.1	K2	1
35	d	FT-3.3.1	K2	1
36	c	FT-4.1.1	K2	1
37	c	FT-5.2.1	K2	1
38	a	FT-5.4.1	K2	1
39	b	FT-5.5.1	K2	1
40	d	FT-6.2.1	K2	1

Answers

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
1	d	a) a) Incorrect. Marketing campaign effectiveness is a marketing objective and is not listed as a primary objective of finance testing b) Incorrect. UI theme consistency may be relevant for usability or branding, but it is not a primary objective of finance testing. c) Incorrect. Customer retention optimization is a business objective, not a primary objective of finance testing. d) Correct. It is explicitly listed as a primary objective of finance testing.	FT-1.1.1	K1	1
2	c	a) a) Incorrect. Omnichannel consumer environments focus on customer interactions across channels such as mobile, web, and ATM systems. b) Incorrect. High-throughput and low-latency environments focus primarily on transaction speed and performance requirements. c) Correct. Schema-driven messaging environments support validation of standardized financial data exchanged between institutions during transaction processing. d) Incorrect. Time-dependent and actuarial environments focus on long-term calculations and processing such as loans, policies, and actuarial models.	FT-1.1.2	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
3	a, c	b) a) Correct. Financial processes often span multiple interconnected systems and therefore require end-to-end validation. b) Incorrect. Auditability is also important in financial test environments because regulated systems require traceability and evidence during testing. c) Correct. Financial test environments must protect sensitive financial data while still supporting effective testing activities. d) Incorrect. Manual configuration activities may support environment setup, but they are not a typical technical requirement defining financial test environments. e) Incorrect. Financial systems require broader validation beyond primarily unit-level testing activities.	FT-1.1.2	K2	1
4	a	c) a) Correct. Each financial system is correctly mapped to its primary operational function within standard banking architecture. b) Incorrect. Core banking and payment gateway functions are incorrectly swapped. c) Incorrect. AML and payment processing responsibilities are incorrectly assigned. d) Incorrect. Trading system responsibilities are incorrectly mapped to account management.	FT-1.1.3	K2	1
5	c	d) a) Incorrect. Supports validation but does not directly confirm calculation logic. b) Incorrect. Focuses on reconciliation rather than independent validation of calculation correctness. c) Correct It directly supports independent validation of the calculation result. d) Incorrect. Input validation alone does not verify calculation correctness.	FT-1.2.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
6	d	e) a) Incorrect. Existing compliance tests may support analysis, but they do not replace interpretation of the new regulation itself. b) Incorrect. Assumptions from similar products may not fully reflect the new regulatory requirements. c) Incorrect. Regulatory wording alone may not fully capture the affected financial workflows and controls. d) Correct. It directly applies domain knowledge to convert regulatory intent into executable test conditions.	FT-1.2.1	K2	1
7	a	f) a) Correct. Statement I reflects that control testing supports compliance by ensuring mechanisms exist to prevent or detect issues early, aligning with risk identification and control validation. Statement II shows that substantive testing supports compliance by validating the accuracy and completeness of actual outputs, contributing to evidence provision. b) Incorrect. Statement III is incorrect as compliance testing does not rely primarily on substantive testing, nor can it replace control testing. c) Incorrect. Statement IV is incorrect as control testing and substantive testing do not have the same objective. d) Incorrect. Both statements are incorrect.	FT-2.1.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
8	c	a) Incorrect. Logging completeness supports auditability but is not the primary objective of substantive testing. g) b) Incorrect. This relates to control testing, which focuses on whether processing rules and controls operate correctly, not on validating final outputs. c) Correct. Substantive testing focuses on verifying the correctness, completeness, and validity of financial outputs by comparing them against underlying transaction data or processed results. Option C directly reflects this objective by ensuring that reported financial values are consistent with processed transaction results. d) Incorrect. Approval enforcement relates to preventive controls prior to transaction execution and does not validate financial output correctness.	FT-2.1.1	K2	1
9	b	a) Incorrect. This is substantive testing, focused on output correctness rather than control behavior. b) Correct. Control testing evaluates whether controls operate effectively during execution. Option B directly evaluates whether approval controls enforce authorization rules, matching the objective of compliance control verification. c) Incorrect. This describes general behavioral variation testing and does not directly evaluate control enforcement. d) Incorrect. This focuses on outcome validation against records, which is also substantive testing rather than control testing.	FT-2.1.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
10	c	a) Incorrect. This relates to systemic risk management across financial ecosystems, which is not the defining scope of PSD2 for payment execution. b) Incorrect. This relates to incident reporting obligations to supervisory authorities, which is outside PSD2's primary focus on payment service execution. c) Correct. PSD2 establishes regulatory requirements governing the execution of payment activities where external account access is involved under regulated conditions. This directly determines the scope of what must be validated in system testing for such payment systems. d) Incorrect. This relates to authentication mechanisms in digital systems, which is a control implementation aspect rather than the broader regulatory scope of PSD2 governing payment services.	FT-2.2.1	K2	1
11	a	a) Correct. Regulatory sanctions such as fines, restrictions, or enforcement actions are direct and formal consequences imposed by regulatory authorities when financial institutions fail to comply with applicable regulations. b) Incorrect. Increased supervisory monitoring and reporting obligations may occur, but they are indirect oversight effects rather than direct enforcement sanctions. c) Incorrect. Corrective remediation is typically an internal response to findings rather than a formal regulatory consequence. d) Incorrect. Test environment stability is an indirect technical side effect and not a regulatory consequence of non-compliance.	FT-2.2.2	K1	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
12	d	a) Incorrect. Restricts validation to reporting outputs and excludes upstream system behavior b) Incorrect. Limits validation scope and may miss cross-system impacts c) Incorrect. Focuses on execution rather than regulatory impact analysis d) Correct. Regulatory changes require end-to-end impact analysis across affected systems, with corresponding updates to test conditions to ensure compliance and correctness.	FT-2.3.1	K2	1
13	b	a) Incorrect. Too broad and not specifically bidirectional. b) Correct. Auditability requires bidirectional traceability between requirements and test results. c) Incorrect. Logs support evidence but not full traceability. d) Incorrect. Notes are informal and not controlled audit evidence.	FT-2.4.1	K2	1
14	b	a) Incorrect. Fraud detection is incorrectly classified under regulatory risk only. b) Correct. Business risks relate to financial correctness, technical risks relate to system functionality, and regulatory risks relate to compliance obligations within financial systems. c) Incorrect. Business and technical risk categories are incomplete and misaligned. d) Incorrect. Regulatory risk is incorrectly reduced to a single isolated item.	FT-3.1.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
15	b	a) Incorrect. Operational impact is high but lacks regulatory exposure. b) Correct. External regulatory reporting combined with live transaction processing creates the highest financial and compliance impact if failure occurs c) Incorrect. Indirect impact only through analytics dependency. d) Incorrect. Security impact exists but no direct financial execution risk.	FT-3.2.1	K2	1
16	a, b	a) Correct. End-to-end processing mitigates the highest risk area of business impact and integration complexity b) Correct. Failure handling mitigates the one of the highest risks of business impact c) Incorrect. While important for financial correctness, reconciliation is not the primary risk driver in this scenario d) Incorrect. Settlement timing is relevant but secondary to core transaction processing and failure resilience. e) Incorrect. Data integrity is important, but in this context it is less directly impactful than end-to-end flow and failure handling risks.	FT-3.3.1	K2	1
17	c	a) Incorrect. It describes reuse of data across processes but does not directly address the risk of inconsistency. b) Incorrect. It focuses on calculation interpretation rather than system-wide data consistency impact. c) Correct. Because inconsistencies between related financial systems can result in conflicting representations of the same transaction, affecting correctness of records and downstream financial reliability. d) Incorrect. Financial systems are integrated and rely on shared or exchanged data, not isolated storage.	FT-4.1.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
18	a	a) Correct. It applies data reconciliation by comparing transaction-level records across systems to identify mismatches, missing entries, or inconsistencies in financial postings. b) Incorrect. Focuses on batch-level reconciliation rather than direct transaction matching. c) Incorrect. Focuses on timing differences rather than direct reconciliation of records. d) Incorrect. Focuses on aggregation-level validation rather than identifying record-level mismatches.	FT-4.2.1	K3	2
19	a	a) Correct. It applies full data reconciliation by directly comparing transaction and balance data between source and target systems to identify inconsistencies in migrated financial records. b) Incorrect. Validates structural integrity but does not perform full reconciliation of financial values. c) Incorrect. Provides estimation rather than complete reconciliation coverage. d) Incorrect. Provides control validation but does not directly reconcile detailed financial records across systems.	FT-4.2.1	K3	2
20	d	a) Incorrect. Misrepresents privacy as optional trade-off rather than requirement. b) Incorrect. Describes handling mechanism rather than primary reason. c) Incorrect. Incorrect assumption about environment relevance. d) Correct. Finance testing involves sensitive data that must be protected to prevent exposure and regulatory violations	FT-4.3.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
21	a	a) Correct. This directly validates the functional business rule by covering calculation logic, posting cycles, and important financial boundaries such as month-end processing. b) Incorrect. Interface and statement validation confirm presentation but do not sufficiently verify underlying interest calculation accuracy. c) Incorrect. Security-related tests are important for system protection but do not primarily validate financial calculation correctness. d) Incorrect. Exploratory and behavioral testing may reveal issues, but they do not provide systematic verification of deterministic financial rules.	FT-5.1.1	K3	2
22	b	a) Incorrect. Routine maintenance and moderate service requests generally create lower operational stress than true peak-load events. b) Correct. Simultaneous execution of resource-intensive batch jobs and large customer transaction volumes can create substantial contention, throughput degradation, and peak-load risks. c) Incorrect. Product configuration updates and reporting activities are less likely to generate significant transaction-driven performance bottlenecks. d) Incorrect. Deployment and isolated regression testing typically occur in controlled environments and do not represent major retail banking peak-load scenarios.	FT-5.2.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
23	c	a) Incorrect. Endurance-related stability is valuable for prolonged operation but does not specifically address peak-load thresholds or overload breaking points. b) Incorrect. Component scalability analysis provides useful subsystem insights but does not sufficiently validate full-system throughput under real peak transactional conditions. c) Correct. This strategy directly validates required peak transaction capacity while also examining system behavior when operational demand exceeds planned thresholds. d) Incorrect. Recovery stability evaluation addresses post-recovery behavior rather than resilience under overload conditions.	FT-5.3.1	K3	2
24	d	a) Incorrect. Functional accuracy remains important in financial systems, but there is no definition of prioritization over resilience and operational protection controls, which are also essential quality requirements. b) Incorrect. Availability requirements apply broadly across both internal and customer-facing systems, not only selected internal environments. c) Incorrect. Infrastructure protections contribute to security and availability, but dedicated system-level testing remains necessary to validate resilience. d) Correct. Financial systems handle confidential data and critical business operations, making both protection and service continuity essential.	FT-5.4.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
25	b	a) Incorrect. GenAI may assist decision-making, but release governance requires broader accountability than predictive recommendations alone. b) Correct. GenAI can effectively support testing by generating draft ideas while human testers retain responsibility for validation, refinement, and final decisions. c) Incorrect. Audit and compliance evidence require verified documentation and cannot rely primarily on generated summaries. d) Incorrect. Access controls and security restrictions must be governed through authorized processes, not AI-generated circumvention methods.	FT-5.5.1	K2	1
26	a	a) Correct. Test automation increases efficiency by rapidly executing repetitive checks with greater consistency, enabling faster and more reliable feedback cycles. b) Incorrect. Exploratory testing still depends heavily on human analysis and cannot be effectively replaced through automation alone. c) Incorrect. Automation may assist compliance processes, but regulatory and audit obligations still require independent verification and traceability. d) Incorrect. Automation can improve defect detection and execution coverage, but broader testing effectiveness still depends on appropriate test design and analysis.	FT-6.1.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
27	c	a) Incorrect. Heavy UI and full end-to-end dependence increase brittleness, maintenance cost, and diagnostic difficulty. b) Incorrect. Delaying automation reduces efficiency and risk coverage during ongoing transformation efforts. c) Correct. Focusing automation on stable APIs and service layers improves maintainability while selective end-to-end testing ensures integrated business assurance across legacy and modern systems. d) Incorrect. Database-focused automation may miss important business logic, service integration, and regulated behavioral validation.	FT-6.2.1	K3	2
28	a	a) Correct. Audit-quality evidence, protected data handling, and traceable controlled changes are essential expectations in regulated financial automation. b) Incorrect. Statements III and V are incorrect because automated assets require formal governance and failures require proper investigation. c) Incorrect. Statement V is incorrect because failure triage and investigation remain necessary in regulated environments. d) Incorrect. Statement III is incorrect because automation assets remain subject to configuration management, versioning, and governance controls.	FT-6.3.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
29	d	a) Incorrect. Development standards and platform consistency are secondary concerns compared with automation architecture complexity. b) Incorrect. Backend efficiency alone does not address broader challenges of coordinated multi-layer automation. c) Incorrect. Production realism does not remove the need for structured environments or solve cross-component automation complexity. d) Correct. Cross-layer financial automation must address interface volatility while preserving reliable validation of critical transaction behavior across integrated systems.	FT-6.4.1	K2	1
30	a, e	a) Correct. Financial systems often involve sophisticated calculations, pricing models, and business rules that significantly increase testing complexity. b) Incorrect. Stable requirements and minimal compliance obligations generally reduce complexity rather than increase it. c) Incorrect. While high interdependency across transactions and data flows contributes to operational complexity, this question focuses on complexity drivers in financial testing. d) Incorrect. Financial systems typically involve high business impact, and limited impact would reduce testing criticality. e) Correct. Regulatory and policy changes frequently require updates, retesting, and compliance validation, increasing overall complexity.	FT-2.3.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
31	b	a) Incorrect. Using production data without appropriate protection mechanisms introduces significant privacy risks and does not align with data protection requirements. b) Correct. Masking or anonymization protects sensitive data while maintaining its structure and usability, supporting both compliance and effective testing. c) Incorrect. While collaboration is important, access to test data must be restricted to authorized individuals to comply with data protection requirements. d) Incorrect. Detailed logging is useful for analysis, but including unprotected sensitive data in logs can expose confidential information and violates privacy principles.	FT-4.3.1	K2	1
32	c	a) Incorrect. PSD2 includes customer protection elements and secure payment controls, but its primary focus is payment services rather than broad personal data privacy regulation. b) Incorrect. MiFID II governs financial market conduct and investor protections but is not the primary framework for personal data privacy obligations. c) Correct. GDPR specifically governs personal data privacy, lawful processing, consent, and protection obligations for individuals within the European context. d) Incorrect. Basel III addresses banking resilience and capital adequacy rather than privacy-focused customer data governance.	FT-2.2.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
33	b	a) Incorrect. Final governance remains important, but centralized end-stage approval alone does not provide continuous validation. b) Correct. Continuous Automated Compliance Validation embeds compliance verification throughout delivery activities, supporting early detection, traceability, and ongoing assurance. c) Incorrect. Post-deployment checkpoints are valuable but do not fulfill continuous lifecycle integration objectives. d) Incorrect. Manual audits complement but do not replace continuous automated compliance assurance.	FT-2.4.2	K2	1
34	a	a) Correct. High-impact failures in financial systems can create severe business, regulatory, or customer consequences, requiring substantial testing attention even when likelihood is relatively low. b) Incorrect. Lower likelihood may influence prioritization but does not justify insufficient validation for high-impact features. c) Incorrect. High business impact generally requires stronger risk mitigation than balanced risk assumptions suggest. d) Incorrect. Standard coverage alone may not sufficiently address the severity of potential high-impact failures.	FT-3.2.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
35	d	a) Incorrect. Broad user exposure alone does not outweigh higher financial and fraud-related business risks. b) Incorrect. Compliance deadlines are important, but delaying fraud-related validation creates unacceptable operational and financial exposure. c) Incorrect. Prioritizing primarily by implementation effort, broader coverage, and execution efficiency does not adequately address business risk and operational criticality in financial testing. d) Correct. Fraud prevention carries the highest financial and customer protection risk, regulatory reporting has important compliance obligations, and cosmetic UI changes generally present lower criticality.	FT-3.3.1	K2	1
36	c	a) Incorrect. Timing differences may occur operationally, but unresolved inconsistencies in regulated financial systems present significant control risks. b) Incorrect. Position inconsistencies extend beyond presentation concerns and may affect core business, regulatory, and financial integrity. c) Correct. Position discrepancies can create inaccurate customer statements, flawed exposure calculations, compliance issues, and material financial control failures. d) Incorrect. Reconciliation processes are important, but relying on later correction does not eliminate serious defect impact.	FT-4.1.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
37	c	a) Incorrect. Architectural and component analysis provides useful insights but does not fully validate end-to-end system performance under projected user demand. b) Incorrect. Workflow and user validation help functional assurance but do not adequately assess peak-load performance risks. c) Correct. Load simulation under realistic peak concurrency directly validates whether the system can meet operational performance expectations before release. d) Incorrect. Development quality reviews contribute to preparedness but cannot replace empirical performance validation.	FT-5.2.1	K2	1
38	a	a) Correct. Availability expectations require direct validation of resilience, failover capability, and recovery continuity during operational disruptions. b) Incorrect. Throughput and endurance testing assess performance capacity, but do not directly validate operational continuity during failures. c) Incorrect. Security controls are critical but do not primarily assess service availability under system failure conditions. d) Incorrect. Functional workflow validation confirms business correctness but does not sufficiently test resilience and failover behavior.	FT-5.4.1	K2	1

Question Number (#)	Correct Answer	Explanation / Rationale	Learning Objective (LO)	K-Level	Number of Points
39	b	a) Incorrect. Formatting and efficiency reviews alone do not sufficiently validate substantive correctness. b) Correct. Human validation against authoritative business, regulatory, and testing requirements is essential to mitigate hallucinations and maintain accountability. c) Incorrect. Automated reuse may propagate errors if generated content is not properly validated. d) Incorrect. Governance acceleration does not replace tester responsibility for verifying accuracy and compliance.	FT-5.5.1	K2	1
40	d	a) Incorrect. Medium-frequency evolving functions may offer value, but higher volatility can reduce sustainable automation efficiency. b) Incorrect. Complex but infrequent scenarios often provide lower automation ROI due to limited execution frequency. c) Incorrect. Investigative exploratory activities remain valuable but are less suitable for primary automation investment. d) Correct. Stable, frequently repeated, business-critical scenarios generally deliver the strongest long-term automation value through repeatability, efficiency, and maintainability.	FT-6.2.1	K2	1