

# Sample Exam – Questions

Sample Exam set A  
Version 1.0

## ISTQB® Finance Testing Syllabus CT-FT Level

Compatible with Syllabus version 1.0

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International Software Testing Qualifications Board

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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 ISTQB®: Mitko Mitev, Barış Sarıalioğlu.

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## Revision History

Version	Date	Remarks
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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<sup>1</sup>, 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.*

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<sup>1</sup> In this sample exam the questions are sorted by the LO they target; this cannot be expected of a live exam.

## Questions

### Question #1 (1 Point)

Which of the following is a primary objective of finance testing?

- a) Marketing campaign effectiveness
- b) UI theme consistency
- c) Customer retention optimization
- d) Regulatory compliance

Select ONE answer.

### Question #2 (1 Point)

A financial system exchanges and validates standardized financial data between institutions as part of end-to-end transaction processing. Which type of financial test environment is MOST appropriate?

- a) Omnichannel consumer environment
- b) High-throughput and low-latency environment
- c) Schema-driven messaging environment
- d) Time-dependent and actuarial environment

Select ONE answer.

### Question #3 (1 Point)

Which TWO of the following are typical technical requirements of financial test environments?

- a) Financial processes cross multiple systems and must be validated end to end.
- b) Auditability is mainly relevant for production systems rather than test environments.
- c) Sensitive financial data must be protected while remaining usable for testing.
- d) Manual configuration activities support environment setup and maintenance.
- e) Validation activities focus primarily on unit-level testing.

Select TWO answers.

## Question #4 (1 Point)

A financial institution is documenting core financial systems to ensure consistent understanding across IT, business, and testing teams.

Match each financial system with its correct function.

### Systems:

1. Core Banking System (CBS)
2. Payment Gateway
3. AML System
4. Trading System

### Functions:

- A. Executes buy and sell orders in financial markets
- B. Manages customer accounts, deposits, loans, and balances
- C. Detects suspicious financial activity and potential fraud
- D. Routes and processes payment transactions between institutions

- a) 1-B, 2-D, 3-C, 4-A
- b) 1-C, 2-B, 3-D, 4-A
- c) 1-B, 2-C, 3-D, 4-A
- d) 1-A, 2-D, 3-C, 4-B

Select ONE answer.

## Question #5 (1 Point)

A tester must verify the expected result of a derivatives calculation. Which domain knowledge BEST supports independent validation?

- a) Validate results using alternative market reference data
- b) Compare the result with downstream reconciliation records
- c) Confirm the calculation using applicable pricing rules
- d) Validate consistency of input parameters only

Select ONE answer.

### Question #6 (1 Point)

A regulation is written in abstract legal language and needs to be interpreted before being translated into executable tests. How is domain knowledge BEST applied?

- a) Reuse existing compliance test conditions as a starting point for analyzing the new regulation
- b) Interpret the regulation using assumptions based on similar financial products
- c) Focus interpretation primarily on the regulatory wording before evaluating affected business processes
- d) Translate the regulatory intent into testable acceptance criteria and relevant validation rules

Select ONE answer.

### Question #7 (1 Point)

A financial audit team is designing a compliance testing strategy for a regulated financial system. They want to ensure both regulatory adherence and reliable financial reporting.

Which of the following statements are correct?

**Statements:**

- I. Control testing helps achieve compliance objectives by evaluating whether controls can prevent or detect non-compliance before it affects financial data
- II. Substantive testing contributes to compliance objectives by directly verifying that financial data and transactions are accurate and complete
- III. Control testing relies primarily on substantive testing because validating outputs makes control evaluation unnecessary
- IV. Control testing and substantive testing have the same objective, as both are focused on validating the accuracy of financial output

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

Select ONE answer.

### Question #8 (1 Point)

A financial system produces end-of-day reports based on processed transactions from multiple integrated systems. Reported account balances are reviewed against recorded system information after processing is completed.

What is the tester primarily verifying?

- a) That system logs contain complete records of all processing events
- b) That system rules are correctly applied during transaction processing
- c) That financial report values correctly reflect the processed transaction results
- d) That transaction approvals were correctly enforced before execution

Select ONE answer.

### Question #9 (1 Point)

A financial system is subject to regulatory expectations requiring verification of transaction approval mechanisms. An audit evaluates whether the system's controls function correctly during transaction processing.

Which testing approach is MOST appropriate for this objective?

- a) Testing whether financial transaction results are accurate and complete after processing
- b) Testing whether approval controls enforce defined authorization rules during execution
- c) Testing approval behavior across different transaction processing conditions
- d) Testing whether transaction processing outcomes align with expected financial records

Select ONE answer.

### Question #10 (1 Point)

A financial organization is implementing a regulated payment system that must comply with overlapping supervisory requirements affecting how transactions are executed and governed.

Why is PSD2 the most relevant regulation when defining test coverage for this system?

- a) It defines requirements for managing systemic risk across interconnected financial transaction environments
- b) It defines requirements for reporting operational incidents to financial supervisory authorities in a standardized format
- c) It defines requirements for governing execution of payment activities involving external account access under regulated conditions
- d) It defines requirements for controlling user authentication mechanisms in regulated financial systems

Select ONE answer.

### Question #11 (1 Point)

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

- a) Regulatory sanctions such as fines, restrictions, or enforcement actions
- b) Increased supervisory monitoring and mandatory compliance reporting obligations
- c) Requirement to perform corrective remediation under regulatory oversight
- d) Reduction in test environment stability due to audit-driven changes

Select ONE answer.

### Question #12 (1 Point)

A regulatory update requires changes to how interest is calculated and reported across multiple integrated financial systems. What is the MOST appropriate testing response?

- a) Assess reporting outputs for compliance updates
- b) Validate calculation changes within impacted system components
- c) Execute regression testing across related business processes
- d) Analyze regulatory impact and update test conditions

Select ONE answer.

### Question #13 (1 Point)

Which activity MOST effectively supports auditability in financial system testing?

- a) End-to-end lifecycle traceability of testing artefacts
- b) Bidirectional traceability between requirements and test results
- c) Logging execution results linked to test runs
- d) Storing tester notes as audit evidence

Select ONE answer.

## Question #14 (1 Point)

A risk analysis exercise is being performed to classify different risks affecting a financial system under test.

Group the following risks into correct categories.

### Items:

1. API integration failure
2. Fraud detection failure
3. Regulatory non-compliance
4. Incorrect financial calculation
5. UI rendering issue

### Categories:

- A. Business Risk
- B. Technical Risk
- C. Regulatory Risk

- a) A: 4, 5 | B: 1 | C: 2, 3
- b) A: 3, 4 | B: 1, 5 | C: 2
- c) A: 5 | B: 1, 4 | C: 2, 3
- d) A: 4 | B: 1, 2, 5 | C: 3

Select ONE answer.

## Question #15 (1 Point)

A financial platform is preparing for system testing. Due to limited execution time, only one component can be fully tested first.

Which component should be prioritized FIRST based on combined financial and regulatory impact of failure during live transaction processing?

- a) Component processing high transaction volume with occasional calculation inconsistencies
- b) Component of transaction processing with external regulatory reporting obligations
- c) Component aggregating transactional data used in regulatory reporting with dependencies on upstream data accuracy
- d) Component managing authentication and session control across multiple user roles with privileged access dependencies

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 and 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) Exception handling and recovery behavior for failed transactions
- c) Reconciliation of posted payments against ledger entries
- d) Settlement timing accuracy across cross-border flows
- e) Data integrity between gateway events and internal records

Select TWO answers.

### Question #17 (1 Point)

Why are data accuracy and data consistency especially important in financial systems?

- a) Because the same financial data may be used in different processes that produce separate operational and reporting results
- b) Because numeric values may be interpreted differently when processed independently in separate financial calculations
- c) Because data differences between related systems can lead to conflicting records of the same financial transaction
- d) Because financial systems store data locally in each component without relying on shared or exchanged information

Select ONE answer.

### Question #18 (2 Points)

A payments channel shows end-of-day totals that do not match the general ledger after overnight processing. What is the MOST appropriate next reconciliation step?

- a) Compare transaction-level records between the payment system and the general ledger to identify differences
- b) Compare batch settlement outputs between systems to identify differences in posted financial entries
- c) Compare processing cut-off datasets between systems to identify timing-related posting differences
- d) Compare aggregation results between systems to identify discrepancies in calculated financial totals

Select ONE answer.

### Question #19 (2 Points)

During financial system migration, transaction counts and account balances differ between the legacy system and the target system after data load completion. What is the MOST appropriate primary reconciliation approach?

- a) Perform comparison of transaction datasets and account balances between legacy and target systems
- b) Use checksum validation to confirm whether the extracted dataset was transferred without structural corruption during migration
- c) Apply statistical sampling on high-value accounts to estimate whether reconciliation issues are likely concentrated in specific segments
- d) Review batch control totals from extraction and load phases to verify whether data was truncated or duplicated during transfer processing

Select ONE answer.

### Question #20 (1 Point)

Why is data privacy and data protection important in finance testing activities?

- a) Protecting test data may conflict with realistic dataset usage
- b) Test environments may contain sensitive data requiring controlled handling
- c) Privacy is more relevant in production than in testing environments
- d) Sensitive financial and customer data may be exposed without safeguards

Select ONE answer.

### Question #21 (2 Points)

A bank introduces a new savings product where interest is calculated daily and credited monthly.

Which approach BEST verifies correct implementation of this requirement?

- a) Design tests for daily calculations, monthly posting, and relevant date boundaries
- b) Design tests for screen displays, customer statements, and visible account balances
- c) Design tests for access controls, fraud prevention, and transaction security
- d) Design tests for user behavior, exploratory scenarios, and unexpected interactions

Select ONE answer.

### Question #22 (1 Point)

Which of the following situations is MOST likely to create peak-load performance risk in retail banking systems?

- a) Processing scheduled account maintenance while branches perform moderate daily service requests
- b) Executing monthly batch processing while customers perform high volumes of online transactions
- c) Updating product configurations while the support teams review standard operational reports
- d) Running software deployment activities while testers execute isolated regression scenarios

Select ONE answer.

### Question #23 (2 Points)

A payments platform must support 5,000 transactions per second during a major shopping event. The bank also wants to evaluate behavior beyond expected transaction volumes.

Which strategy BEST addresses these objectives?

- a) Assess sustained capacity and evaluate long-term resource stability
- b) Assess internal scalability and evaluate component response efficiency
- c) Assess expected throughput and evaluate overload resilience
- d) Assess peak transaction handling and evaluate recovery stability behavior

Select ONE answer.

### Question #24 (1 Point)

Why are security and availability testing especially important for financial systems?

- a) Financial systems prioritize functional correctness while reducing emphasis on resilience controls
- b) Financial systems focus availability testing primarily on selected internal processing environments
- c) Financial systems depend on infrastructure controls to manage most security and continuity risks
- d) Financial systems handle confidential data and require resilience against service disruption

Select ONE answer.

### Question #25 (1 Point)

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

- a) Generating release recommendations that testers validate before governance decisions
- b) Generating draft test ideas that testers review before formal adoption
- c) Generating audit summaries that testers use as primary compliance evidence
- d) Generating environment access solutions that testers apply during restricted scenarios

Select ONE answer.

### Question #26 (1 Point)

How can test automation MOST likely improve efficiency in financial system testing?

- a) By accelerating repetitive regression execution while improving result consistency
- b) By expanding exploratory coverage while reducing tester analytical involvement
- c) By supporting compliance activities while reducing audit validation requirements
- d) By improving defect detection while increasing automated execution coverage

Select ONE answer.

### Question #27 (2 Points)

A bank has a legacy mainframe core system and modern API-based digital services. The team wants to establish maintainable automation with reliable coverage.

Which strategy is MOST appropriate?

- a) Prioritize interface automation while combining extensive end-to-end validation
- b) Prioritize modernization planning while delaying broad automation investment
- c) Prioritize stable service interfaces while combining selective end-to-end validation
- d) Prioritize database validation while combining direct backend verification

Select ONE answer.

### Question #28 (1 Point)

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

- I. Automated tests should generate evidence appropriate for audit and compliance review
- II. Sensitive test data may require masking, anonymization, or controlled handling
- III. Automated test assets do not require formal configuration management or version control
- IV. Changes to automated tests may require approval, documentation, and traceability
- V. Automated test failures may be resolved through automated reruns without investigation

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) Maintaining broad coverage across development standards and platform consistency
- b) Maintaining backend efficiency across restricted interface automation strategies
- c) Maintaining production realism across reduced environment management controls
- d) Maintaining reliable coverage across changing interfaces and transaction layers

Select ONE answer.

### Question #30 (1 Point)

Which TWO factors are MOST commonly cited as PRIMARY drivers of testing complexity in financial systems?

- a) Complex financial calculations and valuation rules
- b) Stable requirements with minimal compliance obligations
- c) High interdependency across transactions and data flows
- d) Limited business impact from processing errors
- e) Frequent regulatory and policy changes

Select TWO answers.

### Question #31 (1 Points)

A testing team is preparing test data for validating a financial system that processes customer transactions and personal information. They must ensure compliance with data privacy and data protection requirements during testing

Which ONE of the following approaches BEST reflects the importance of data privacy and data protection in finance testing?

- a) Using production data directly in testing to ensure realistic validation of financial processes
- b) Applying masking or anonymization techniques to sensitive data while maintaining data usability for testing
- c) Providing broader access to test data within the team to support efficient collaboration during testing
- d) Capturing detailed transaction logs, including customer data, to support troubleshooting and test analysis

Select ONE answer.

### Question #32 (1 Point)

A financial institution is designing system tests for a European customer platform that processes personal information, supports payment transactions, and must satisfy regulatory obligations.

Which regulation is MOST directly relevant when defining privacy-focused testing requirements for personal customer data?

- a) PSD2 for secure payment access and customer authentication controls
- b) MiFID II for investor transparency and customer communication governance
- c) GDPR for lawful personal data processing and privacy protection
- d) Basel III for operational resilience and institutional risk management

Select ONE answer.

### Question #33 (1 Point)

A financial institution is implementing DevOps pipelines for regulated software releases and wants compliance requirements validated continuously during development, testing, and deployment.

What is the PRIMARY objective of Continuous Automated Compliance Validation in this context?

- a) Centralize compliance approval within final operational governance reviews
- b) Embed continuous compliance verification across software delivery activities
- c) Prioritize regulatory reviews during scheduled post-deployment checkpoints
- d) Delegate compliance assurance primarily to manual audit functions

Select ONE answer.

### Question #34 (1 Point)

A financial feature is assessed as having a high business impact but relatively low probability of failure.

How should this assessment MOST appropriately influence testing priorities?

- a) Prioritize meaningful testing depth due to significant potential business consequences
- b) Prioritize limited validation depth due to relatively infrequent failure probability
- c) Prioritize lower test investment due to balanced overall operational exposure
- d) Prioritize standard coverage depth due to moderate overall implementation risk

Select ONE answer.

### Question #35 (1 Point)

A banking release includes the following changes:

1. A fraud detection enhancement affecting real-time payment blocking, with high business impact but moderate implementation confidence
2. A customer dashboard redesign affecting visual layout, with broad user exposure but limited financial consequence
3. An internal regulatory reporting update required for quarterly compliance submissions, with moderate business impact and strict audit deadlines

Given limited testing capacity, which prioritization strategy is MOST appropriate?

- a) Prioritize customer interface changes first, fraud controls second, and reporting updates last
- b) Prioritize compliance reporting first, interface changes second, and fraud controls last
- c) Prioritize lower-effort changes first to maximize overall testing coverage and execution efficiency
- d) Prioritize fraud controls first, compliance reporting second, and cosmetic changes last

Select ONE answer.

### Question #36 (1 Point)

Following corporate actions processing, a customer-facing trading portal displays positions that differ from those recorded in the institution's internal risk management platform.

Why is detecting this discrepancy during testing MOST important?

- a) Inconsistent position data may reflect acceptable timing differences across operational platforms
- b) Inconsistent position data may primarily affect interface presentation rather than core controls
- c) Inconsistent position data may compromise customer reporting and enterprise risk controls
- d) Inconsistent position data may be resolved through routine reconciliation without major exposure

Select ONE answer.

### Question #37 (1 Point)

A bank expects significantly increased login and balance inquiry traffic immediately after monthly salary deposits are processed.

Which testing activity BEST supports release readiness for this anticipated operational risk?

- a) Analyze architectural efficiency and validate component responsiveness under isolated conditions
- b) Validate business workflows and confirm representative user experience under standard conditions
- c) Simulate projected concurrent demand and validate performance against defined service targets
- d) Review implementation quality and confirm expected scalability through development controls

Select ONE answer.

### Question #38 (1 Point)

A financial platform must maintain operational continuity during infrastructure or service failures.

Which testing activity BEST validates this availability requirement before production release?

- a) Validate failover transitions and recovery behavior under controlled failure scenarios
- b) Validate sustained throughput and processing speed under prolonged transaction demand
- c) Validate security controls and access restrictions during sensitive transaction processing
- d) Validate functional workflows and business accuracy during representative user operations

Select ONE answer.

### Question #39 (1 Point)

A tester uses GenAI to draft test cases for a regulated financial application.

Which tester action MOST effectively reduces the risk of inaccurate or hallucinated generated content?

- a) Review generated outputs primarily for formatting consistency and execution efficiency
- b) Review generated outputs against business rules, expected outcomes, and compliance obligations
- c) Review generated outputs primarily through automated reuse across similar releases
- d) Review generated outputs primarily through accelerated governance workflow delegation

Select ONE answer.

### Question #40 (1 Point)

A financial testing team has limited automation capacity and must prioritize automation investment for maximum sustainable efficiency.

Which test scope should be prioritized FIRST for automation investment?

- a) Broad medium-frequency scenarios supporting evolving business functions
- b) Complex low-frequency scenarios supporting specialized release objectives
- c) Flexible investigative scenarios supporting adaptive quality discovery
- d) Stable high-volume regressions supporting core business services

Select ONE answer.