**QA Report**

**Date**: 30-January-2026

**Tester Name**: Deeksha Singh

**Test Summary**

|  |  |
| --- | --- |
| Total Test Cases | 3 |
| Executed | 3 |
| Passed | 3 |
| Failed | 0 |
| Blocked | 0 |

**Test Cases**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Test Case ID** | **Scenario** | **Expected Result** | **Actual Result** | **Status** |
| TC\_01 | |  | | --- | |  |  |  | | --- | | Trigger Late Fee Applied notification after overdue threshold | | System should generate second overdue notice after first overdue remains unpaid | |  | | --- | | Overdue 2nd notice triggered successfully |  |  | | --- | |  | | Pass |
| TC\_02 | Verify late fee email content and calculations | Late fee amount and updated total due should display correctly | Content populated correctly | Pass |
| TC\_03 | |  | | --- | |  |  |  |  |  | | --- | --- | --- | | |  | | --- | |  |  |  | | --- | | Verify email delivery to configured recipients | | | Late fee notification should be received by Insurer | Email received successfully | Pass |

**Remarks**

* **Late Fee Applied email is generated automatically by the FCIF system when a late fee is applied to an overdue installment.**
* **Email subject follows the standard format:  
  *“Late Fee Applied – Overdue Installment | [Client Name] | [IPF-####]”*.**
* **Email body correctly displays:**
  + **Policy reference**
  + **Late fee amount applied**
  + **Updated total amount now due (outstanding + late fee)**
  + **IPF reference number**
  + **Payment link**
* **FCIF standard footer and signature block are applied consistently.**
* **Notification configuration validated:**
  + **Group: Insurer**
  + **Sub-Group: NEW**
  + **Reason: Application for credit**
  + **Type: System-generated request**
  + **Recipient: Insurer**
  + **Frequency: Triggered automatically by system upon late fee application**
* **No content, formatting, or delivery issues observed.**
* **Late Fee Applied email notification is working as expected.**

**Final Status**

Late Fee Applied – Overdue Installment email notification is working as expected and approved for production deployment.