

Golden QA Report - All Issuers

Combined issuer execution report with failure, skip, and reproduction details.

Run Overview

Report type: All issuers group run
Issuer: ALL
Journey: NTB
Started: 2026-06-23T11:11:52.052Z
Ended: 2026-06-23T11:17:16.363Z
Wall time: 5m 24s

2762

Total

2714

Passed

38

Failed

10

Skipped

0

Running

4m 55s

Duration

Issuer Breakdown

Issuer	Journey	Total	Passed	Failed	Skipped	Duration
SSFB	NTB	560	546	12	2	32s
BAJAJ	NTB	562	560	0	2	44s
MAHINDRA	NTB	565	562	1	2	46s
SHRIRAM	NTB	528	526	0	2	1m 13s
UNITY	NTB	547	520	25	2	1m 38s

SSFB / NTB

Step Summary

Step	Total	Passed	Failed	Skipped	Duration
Login	66	66	0	0	5s
Home / Initial Check	11	11	0	0	0s
FD Detail	74	74	0	0	4s
PAN Verification	46	35	11	0	2s

Email Verification	139	139	0	0	8s
Personal Details	93	93	0	0	6s
Aadhaar eKYC Stepper	49	48	1	0	1s
Nominee	82	80	0	2	3s

Failed Cases

Step	Case	Expected	Outcome
PAN Verification	Verify PAN for SSFB / Suryoday	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200...
PAN Verification	Verify PAN response success flag	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200
PAN Verification	Verify PAN response schema	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200...
PAN Verification	Verify PAN response content type	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200
PAN Verification	Verify PAN response time	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200
PAN Verification	Verify payload object exists in PAN success response	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200
PAN Verification	Verify required response headers	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200
PAN Verification	Verify PAN data is not exposed in response	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200
PAN Verification	Verify API rate limiting	HTTP 200	HTTP 400 errors: FIXUSER1036 Unexpected status codes under burst: 400
PAN Verification	Verify PAN holder name returned	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200...
PAN Verification	Verify father name returned	HTTP 200	HTTP 400 errors: FIXUSER1036 Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200...
Aadhaar eKYC Stepper	Verify cc datatype validation	HTTP 400	HTTP 201 Expected 400 got 201; Expected body.statusCode 400 got 200

FAILED: Verify PAN for SSFB / Suryoday

Step:

PAN Verification

Response body (continued)

```
"errorCode": "FIXUSER1036",
"error": "Duplicate Pan found,"
}
]
```

FAILED: Verify PAN response content type

Step: PAN Verification

Service: user-services

Method: POST

URL: https://users-api.dev.fixerra.in/api/v1/pan-verification

Expected: HTTP 200

Actual: HTTP 400 | errors: FIXUSER1036 | Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200

Duration: 0s

Docs: user-services/API_QA_PAN_VERIFICATION.md

Validations: FAIL - Response status should be 200 or 201: Expected 200/201 got 400 | FAIL - Response success flag should be 1: Expected success=1 | FAIL - Body statusC
Expected body.statusCode=200 | PASS - Response content type should be application/json: application/json response

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/api/v1/pan-verification?issuer_code=SSFB&issuer_type=BANK&credit_card=false' \  
-H 'Content-Type: application/json' \  
-H 'Authorization: Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUiOiJhY2Nlcm3MiLCJmX3VzZXJfaWQiOiJhNDg1YmRiYS1mYTFmLTRmZGUtOTM0ZS05ZDM4ZDk2MzdKYWU1Lm90cmVlcnQ1IiwiaWF0IjoiMj01LTI1LTQ1LTI1In0=eyJ0b2t1b1R5cGUiOiJhY2Nlcm3MiLCJmX3VzZXJfaWQiOiJhNDg1YmRiYS1mYTFmLTRmZGUtOTM0ZS05ZDM4ZDk2MzdKYWU1Lm90cmVlcnQ1IiwiaWF0IjoiMj01LTI1LTQ1LTI1In0=eyJ0b2t1b1R5cGUiOiJhY2Nlcm3MiLCJmX3VzZXJfaWQiOiJhNDg1YmRiYS1mYTFmLTRmZGUtOTM0ZS05ZDM4ZDk2MzdKYWU1Lm90cmVlcnQ1IiwiaWF0IjoiMj01LTI1LTQ1LTI1In0=eyJ0b2t1b1R5cGUiOiJhY2Nlcm3MiLCJmX3VzZXJfaWQiOiJhNDg1YmRiYS1mYTFmLTRmZGUtOTM0ZS05ZDM4ZDk2MzdKYWU1Lm90cmVlcnQ1IiwiaWF0IjoiMj01LTI1LTQ1LTI1In0=' \  
-d '{ "number": "AJFPW6688L", "dob": "2005-11-21", "consent_checked": true }'
```

Request payload

```
{
  "number": "AJFPW6688L",
  "dob": "2005-11-21",
  "consent_checked": true
}
```

Request query

```
{
  "issuer_code": "SSFB",
  "issuer_type": "BANK",
  "credit_card": "false"
}
```


Service: user-services
Method: POST
URL: https://users-api.dev.fixerra.in/api/v1/pan-verification
Expected: HTTP 200
Actual: HTTP 400 | errors: FIXUSER1036 | Expected 200/201 got 400; Expected success=1; Expected body.statusCode=200
Duration: 0s
Docs: user-services/API_QA_PAN_VERIFICATION.md
Validations: FAIL - Response status should be 200 or 201: Expected 200/201 got 400 | FAIL - Response success flag should be 1: Expected success=1 | FAIL - Body statusCode
Expected body.statusCode=200 | PASS - Response should complete within 5000ms: duration=44ms

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/api/v1/pan-verification?issuer_code=SSFB&issuer_type=BANK&credit_card=false' \  
-H 'Content-Type: application/json' \  
-H 'Authorization: Bearer \  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2tlbnR5cGUiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJhNDg1YmRiYS1mYTZmLTRmZGUtOTM0ZS05ZDM4ZDk2MzdkYWUiLCJmX3BhcnRuZXJfdXN1c19pZCI6ImIwOGQ1OWMlLTVjN2QtNDY3YiImWY1LTZjODdiYzM2MmJhNCIsImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZmZCISInBhcnRuZXJfdXJsIjoiaHR0cHM6Ly90c mFkaW5ncXVhbnRzLmRldi5maXhlcjJhLmluIiwiaWF0IjoxNzgyMjEzMTU1OTk1MT19LmV3YF4woavTxaQPrQGRs_15oHLfdRELB_R1THPUkGRE' \  
-d '{"number": "AJFPW6688L", "dob": "2005-11-21", "consent_checked": true}'
```

Request payload

```
{  
  "number": "AJFPW6688L",  
  "dob": "2005-11-21",  
  "consent_checked": true  
}
```

Request query

```
{  
  "issuer_code": "SSFB",  
  "issuer_type": "BANK",  
  "credit_card": "false"  
}
```

Request headers

```
{  
  "Content-Type": "application/json",  
  "Authorization": "Bearer \  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2tlbnR5cGUiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJhNDg1YmRiYS1mYTZmLTRmZGUtOTM0ZS05ZDM4ZDk2MzdkYWUiLCJmX3BhcnRuZXJfdXN1c19pZCI6ImIwOGQ1OWMlLTVjN2QtNDY3YiImWY1LTZjODdiYzM2MmJhNCIsImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZmZCISInBhcnRuZXJfdXJsIjoiaHR0cHM6Ly90c mFkaW5ncXVhbnRzLmRldi5maXhlcjJhLmluIiwiaWF0IjoxNzgyMjEzMTU1OTk1MT19LmV3YF4woavTxaQPrQGRs_15oHLfdRELB_R1THPUkGRE "  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "177",  
}
```


Nominee	Create nominee whose name matches the applicant's own PAN...	HTTP 201	panFirstName not available from PAN verification step
Nominee	Create default nominee matching applicant PAN name (for F...	HTTP 201	panFirstName not available from PAN verification step

SKIPPED: Create nominee whose name matches the applicant's own PAN name

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201
Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

SKIPPED: Create default nominee matching applicant PAN name (for FIXINV165 booking check)

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201
Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

BAJAJ / NTB

Step Summary

Step	Total	Passed	Failed	Skipped	Duration
Login	66	66	0	0	4s
FD Detail	89	89	0	0	1s
PAN Verification	37	37	0	0	9s
Email / Personal Details / Address	224	224	0	0	10s
CKYC Branch	64	64	0	0	15s

Nominee	82	80	0	2	3s
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Failed Cases

None

Skipped Cases

Step	Case	Expected	Outcome
Nominee	Create nominee whose name matches the applicant's own PAN...	HTTP 201	panFirstName not available from PAN verification step
Nominee	Create default nominee matching applicant PAN name (for F...	HTTP 201	panFirstName not available from PAN verification step

SKIPPED: Create nominee whose name matches the applicant's own PAN name

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201
Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

SKIPPED: Create default nominee matching applicant PAN name (for FIXINV165 booking check)

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201
Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

MAHINDRA / NTB

Step Summary

Step	Total	Passed	Failed	Skipped	Duration
Login	66	66	0	0	4s
FD Detail	73	72	1	0	3s
PAN Verification	37	37	0	0	12s
Email Verification	139	139	0	0	6s
Personal Details	84	84	0	0	5s
Aadhaar KYC (Digilocker)	55	55	0	0	5s
Mahindra Lead and KYC Context	29	29	0	0	3s
Nominee	82	80	0	2	4s

Failed Cases

Step	Case	Expected	Outcome
FD Detail	Verify maximum investment amount returned (50000000)	HTTP 200	HTTP 200 Expected 50000000, got 9999

FAILED: Verify maximum investment amount returned (50000000)

Step: FD Detail
Service: master-services
Method: GET
URL: https://master-api.dev.fixerra.in/api/v1/detail/maturity-amount/MAH
Expected: HTTP 200
Actual: HTTP 200 | Expected 50000000, got 9999
Duration: 0s
Docs: master-services/API_QA_GET_ESTIMATED_MATURITY_PAYOUT.md
 Validations: PASS - HTTP status should be 200: HTTP 200 | FAIL - payload.product_max_investment should equal 50000000: Expected 50000000, got 9999

Curl

```

curl -X GET
'https://master-api.dev.fixerra.in/api/v1/detail/maturity-amount/MAH?tenure=365&investment_amount=5000&payout_frequency=Maturity&senior_citizen=false&women_citizen=false&tax_saver=false&product_type=FD' \
-H 'Content-Type: application/json' \
-H 'apikey: d4***bb'
  
```

Request query

```
{
```

Request query (continued)

```
"tenure": "365",  
"investment_amount": "5000",  
"payout_frequency": "Maturity",  
"senior_citizen": "false",  
"women_citizen": "false",  
"tax_saver": "false",  
"product_type": "FD"  
}
```

Request headers

```
{  
"Content-Type": "application/json",  
"apikey": "d4****bb"  
}
```

Response headers

```
{  
"access-control-allow-origin": "*",  
"cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
"content-length": "440",  
"content-security-policy": "default-src 'self'",  
"content-type": "application/json; charset=utf-8",  
"date": "Tue, 23 Jun 2026 11:13:25 GMT",  
"etag": "W/\"1b8-pQkYxCsMn2FWA2ldXhkbZgqtVPU\"",  
"referrer-policy": "origin-when-cross-origin",  
"vary": "Origin",  
"x-content-type-options": "nosniff",  
"x-powered-by": "Express",  
"x-xss-protection": "1; mode=block",  
"x-envoy-upstream-service-time": "9",  
"server": "envoy"  
}
```

Response body

```
{  
"product_interest": "6.60",  
"payout_frequency": "Maturity",  
"maturity_date": "2027-06-23",  
"maturity_date_ist": "2027-06-23",  
"f_investment_vehicle_id": "29bd10ea-cbff-4894-b03b-1ccc64blce60",  
"average_yield": "6.60",  
"product_min_investment": 5000,  
"product_max_investment": 9999,  
}
```

Response body (continued)

```
"product_min_tenure": 365,
"product_max_tenure": 365,
"product_min_tenure_label": "",
"payout": [
  {
    "year": 2027,
    "data": [
      {
        "date": "2027-06-23",
        "amount": 5330
      }
    ]
  }
],
"maturity_amount": 5330
}
```

Skipped Cases

Step	Case	Expected	Outcome
Nominee	Create nominee whose name matches the applicant's own PAN...	HTTP 201	panFirstName not available from PAN verification step
Nominee	Create default nominee matching applicant PAN name (for F...	HTTP 201	panFirstName not available from PAN verification step

SKIPPED: Create nominee whose name matches the applicant's own PAN name

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201
Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

SKIPPED: Create default nominee matching applicant PAN name (for FIXINV165 booking check)

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201

Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

SHRIRAM / NTB

Step Summary

Step	Total	Passed	Failed	Skipped	Duration
Login	66	66	0	0	4s
FD Detail	66	66	0	0	10s
PAN Verification	34	34	0	0	7s
Shriram KYC Gate	57	57	0	0	35s
Email Verification	139	139	0	0	8s
Personal Details	84	84	0	0	3s
Nominee	82	80	0	2	3s

Failed Cases

None

Skipped Cases

Step	Case	Expected	Outcome
Nominee	Create nominee whose name matches the applicant's own PAN...	HTTP 201	panFirstName not available from PAN verification step
Nominee	Create default nominee matching applicant PAN name (for F...	HTTP 201	panFirstName not available from PAN verification step

SKIPPED: Create nominee whose name matches the applicant's own PAN name

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201

Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

SKIPPED: Create default nominee matching applicant PAN name (for FIXINV165 booking check)

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201
Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

UNITY / NTB

Step Summary

Step	Total	Passed	Failed	Skipped	Duration
Login	66	61	5	0	49s
FD Detail	59	59	0	0	4s
PAN Verification	50	50	0	0	19s
eKYC Link Generation	13	12	1	0	1s
Email / Personal Details	277	258	19	0	19s
Nominee	82	80	0	2	3s

Failed Cases

Step	Case	Expected	Outcome
Login	Send OTP to Unity / USFB test mobile number	HTTP 201	HTTP 201 Expected success envelope with success/statusCode; payload.attemptsUsed missing
Login	Verify body statusCode for valid send OTP request	HTTP 201	HTTP 201 Expected body.statusCode=200
Login	Verify attemptsUsed value on first send OTP request	HTTP 201	HTTP 201 Expected attemptsUsed=0, got null
Login	Verify send OTP response schema	HTTP 201	HTTP 201 Success schema mismatch

Login	Verify send OTP response time	HTTP 201	HTTP 201 Expected duration < 2000ms, got 5762
eKYC Link Generation	[Validation] ekyc_failed is boolean or absent	HTTP 200	HTTP 201 Expected boolean or absent, got object
Email / Personal Details	[Happy] POST /api/v1/bank/sync-to-unity — sync Fixerra ba...	HTTP 200	HTTP 400 errors: FIXUSER1023, FIXUSER1024, FIXUSER1196, FIXUSER1197 Expected 200/201, got 400; Bank syn...
Email / Personal Details	[POSITIVE] Verification success — bank_code=true returns ...	HTTP 200	HTTP 400 errors: FIXUSER1197, FIXUSER1023, FIXUSER1196, FIXUSER1024 Expected one of 200/201, got 400; R...
Email / Personal Details	[POSITIVE] account_holder_name query param fallback	HTTP 200	HTTP 400 errors: FIXUSER1220 Expected one of 200/201, got 400; Response contains error indicators
Email / Personal Details	[POSITIVE] Missing Origin/Referer allowed	HTTP 200	HTTP 400 errors: FIXUSER1197, FIXUSER1023, FIXUSER1196, FIXUSER1024 Expected one of 200/201, got 400; R...
Email / Personal Details	[POSITIVE] USFB issuer routing	HTTP 200	HTTP 400 errors: FIXUSER1220 Expected one of 200/201, got 400; Response contains error indicators
Email / Personal Details	[POSITIVE] IIB issuer routing	HTTP 200	HTTP 400 errors: FIXUSER1220 Expected one of 200/201, got 400; Response contains error indicators
Email / Personal Details	[NEGATIVE] account length 19 (above max 18) !' FIXUSER1197	HTTP 400 errors: FIXUSER1197	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1197] in response
Email / Personal Details	[NEGATIVE] Missing ifsc !' FIXUSER1196	HTTP 400 errors: FIXUSER1196	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1196] in response
Email / Personal Details	[NEGATIVE] Invalid ifsc format !' FIXUSER1024	HTTP 400 errors: FIXUSER1024	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1024] in response
Email / Personal Details	[NEGATIVE] account_holder_full_name with digits !' FIXUSER...	HTTP 400 errors: FIXUSER1234	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1234] in response
Email / Personal Details	[NEGATIVE] account_holder_first_name invalid chars !' FIXU...	HTTP 400 errors: FIXUSER1199	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1199] in response
Email / Personal Details	[NEGATIVE] Name mismatch !' FIXUSER1055	HTTP 400 errors: FIXUSER1055	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1055] in response
Email / Personal Details	[NEGATIVE] Empty body !' FIXUSER1196	HTTP 400 errors: FIXUSER1196	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1196] in response
Email / Personal Details	[NEGATIVE] account is null !' FIXUSER1196	HTTP 400 errors: FIXUSER1196	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1196] in response
Email / Personal Details	[EDGE] account length 9 (min boundary)	HTTP 200	HTTP 429 errors: FIXUSER1517 Expected one of 200/201, got 429
Email / Personal Details	[EDGE] account length 18 (max boundary)	HTTP 200	HTTP 429 errors: FIXUSER1517 Expected one of 200/201, got 429
Email / Personal Details	[EDGE] account_holder_last_name empty string !' accepted	HTTP 200	HTTP 429 errors: FIXUSER1517 Expected one of 200/201, got 429

Email / Personal Details	[EDGE] account_holder_last_name "." !' accepted	HTTP 200	HTTP 429 errors: FIXUSER1517 Expected one of 200/201, got 429
Email / Personal Details	[EDGE] SSFB invalid beneficiary !' FIXUSER1454	HTTP 400 errors: FIXUSER1454	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1454] in response

FAILED: Send OTP to Unity / USFB test mobile number

Step: Login
Service: user-services
Method: POST
URL: https://users-api.dev.fixerra.in/auth/register
Expected: HTTP 201
Actual: HTTP 201 | Expected success envelope with success/statusCode; payload.attemptsUsed missing
Duration: 0s
Docs: user-services/API_QA_POST_AUTH_REGISTER.md
 Validations: PASS - Response status should be 201 or 200: Status 201 OK | FAIL - Response should indicate OTP send success: Expected success envelope with success/statusCode; payload.attemptsUsed should be present: payload.attemptsUsed missing

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/auth/register' \
-H 'Content-Type: application/json' \
-d '{"phone": "918668336629"}'
```

Request payload

```
{
  "phone": "918668336629"
}
```

Request query

```
{}
```

Request headers

```
{
  "Content-Type": "application/json"
}
```

Response headers

```
{
```

Response headers (continued)

```
"cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
"content-length": "92",  
"content-security-policy": "default-src 'self'",  
"content-type": "application/json; charset=utf-8",  
"date": "Tue, 23 Jun 2026 11:15:38 GMT",  
"etag": "W/\"5c-vzt9vmLTv7PM1cZh/5MRbyBihrc\"",  
"referrer-policy": "origin-when-cross-origin",  
"strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
"vary": "Origin",  
"x-content-type-options": "nosniff",  
"x-powered-by": "Express",  
"x-ratelimit-limit": "3000",  
"x-ratelimit-remaining": "2997",  
"x-ratelimit-reset": "52",  
"x-xss-protection": "1; mode=block",  
"x-envoy-upstream-service-time": "82",  
"server": "envoy"  
}
```

Response body

```
{  
  "success": 0,  
  "statusCode": 500,  
  "message": "An error occurred while sending OTP.",  
  "payload": {}  
}
```

FAILED: Verify body statusCode for valid send OTP request

Step:	Login
Service:	user-services
Method:	POST
URL:	https://users-api.dev.fixerra.in/auth/register
Expected:	HTTP 201
Actual:	HTTP 201 Expected body.statusCode=200
Duration:	0s
Docs:	user-services/API_QA_POST_AUTH_REGISTER.md
	Validations: PASS - Response status should be 201 or 200: Status 201 OK FAIL - Body statusCode should be 200: Expected body.statusCode=200

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/auth/register' \
```

Curl (continued)

```
-H 'Content-Type: application/json' \  
-d '{"phone": "918668336629"}'
```

Request payload

```
{  
  "phone": "918668336629"  
}
```

Request query

```
{}
```

Request headers

```
{  
  "Content-Type": "application/json"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "92",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:15:44 GMT",  
  "etag": "W/\"5c-vzt9vmLTv7PMlcZh/5MRbyBihrc\"",  
  "referrer-policy": "origin-when-cross-origin",  
  "strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
  "vary": "Origin",  
  "x-content-type-options": "nosniff",  
  "x-powered-by": "Express",  
  "x-ratelimit-limit": "3000",  
  "x-ratelimit-remaining": "2995",  
  "x-ratelimit-reset": "45",  
  "x-xss-protection": "1; mode=block",  
  "x-envoy-upstream-service-time": "101",  
  "server": "envoy"  
}
```

Response body

```
{
```

Response body (continued)

```
"success": 0,  
"statusCode": 500,  
"message": "An error occurred while sending OTP.",  
"payload": {}  
}
```

FAILED: Verify attemptsUsed value on first send OTP request

Step: Login
Service: user-services
Method: POST
URL: https://users-api.dev.fixerra.in/auth/register
Expected: HTTP 201
Actual: HTTP 201 | Expected attemptsUsed=0, got null
Duration: 0s
Docs: user-services/API_QA_POST_AUTH_REGISTER.md
Validations: PASS - Response status should be 201 or 200: Status 201 OK | FAIL - payload.attemptsUsed should be 0: Expected attemptsUsed=0, got null

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/auth/register' \  
-H 'Content-Type: application/json' \  
-d '{"phone": "918668336629"}'
```

Request payload

```
{  
  "phone": "918668336629"  
}
```

Request query

```
{}
```

Request headers

```
{
```

Request headers (continued)

```
"Content-Type": "application/json"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "92",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:15:58 GMT",  
  "etag": "W/\"5c-vzt9vmLTv7PM1cZh/5MRbyBihrc\"",  
  "referrer-policy": "origin-when-cross-origin",  
  "strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
  "vary": "Origin",  
  "x-content-type-options": "nosniff",  
  "x-powered-by": "Express",  
  "x-ratelimit-limit": "3000",  
  "x-ratelimit-remaining": "2992",  
  "x-ratelimit-reset": "31",  
  "x-xss-protection": "1; mode=block",  
  "x-envoy-upstream-service-time": "80",  
  "server": "envoy"  
}
```

Response body

```
{  
  "success": 0,  
  "statusCode": 500,  
  "message": "An error occurred while sending OTP.",  
  "payload": {}  
}
```

FAILED: Verify send OTP response schema

Step:	Login
Service:	user-services
Method:	POST
URL:	https://users-api.dev.fixerra.in/auth/register
Expected:	HTTP 201
Actual:	HTTP 201 Success schema mismatch

Duration: 0s

Docs: user-services/API_QA_POST_AUTH_REGISTER.md

Validations: PASS - Response status should be 201 or 200: Status 201 OK | FAIL - Success response schema should match contract: Success schema mismatch

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/auth/register' \  
-H 'Content-Type: application/json' \  
-d '{"phone": "918668336629"}'
```

Request payload

```
{  
  "phone": "918668336629"  
}
```

Request query

```
{}
```

Request headers

```
{  
  "Content-Type": "application/json"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "92",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:15:58 GMT",  
  "etag": "W/\"5c-vzt9vmLTv7PM1cZh/5MRbyBihrc\"",  
  "referrer-policy": "origin-when-cross-origin",  
  "strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
  "vary": "Origin",  
  "x-content-type-options": "nosniff",  
  "x-powered-by": "Express",  
  "x-ratelimit-limit": "3000",  
  "x-ratelimit-remaining": "2990",  
  "x-ratelimit-reset": "31",  
  "x-xss-protection": "1; mode=block",  
  "x-envoy-upstream-service-time": "77",  
  "server": "envoy"  
}
```

Response body

```
{
```

Response body (continued)

```
"success": 0,  
"statusCode": 500,  
"message": "An error occurred while sending OTP.",  
"payload": {}  
}
```

FAILED: Verify send OTP response time

Step: Login
Service: user-services
Method: POST
URL: https://users-api.dev.fixerra.in/auth/register
Expected: HTTP 201
Actual: HTTP 201 | Expected duration < 2000ms, got 5762
Duration: 5s
Docs: user-services/API_QA_POST_AUTH_REGISTER.md
Validations: PASS - Response status should be 201 or 200: Status 201 OK | FAIL - Response time should be within 2000ms: Expected duration < 2000ms, got 5762

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/auth/register' \  
-H 'Content-Type: application/json' \  
-d '{"phone": "918668336629"}'
```

Request payload

```
{  
  "phone": "918668336629"  
}
```

Request query

```
{}
```

Request headers

```
{
```

Request headers (continued)

```
"Content-Type": "application/json"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "94",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:16:04 GMT",  
  "etag": "W/\"5e-u9pgAiC6r/+M8iGDbF15OUTKebo\"",  
  "referrer-policy": "origin-when-cross-origin",  
  "strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
  "vary": "Origin",  
  "x-content-type-options": "nosniff",  
  "x-powered-by": "Express",  
  "x-ratelimit-limit": "3000",  
  "x-ratelimit-remaining": "2989",  
  "x-ratelimit-reset": "31",  
  "x-xss-protection": "1; mode=block",  
  "x-envoy-upstream-service-time": "5758",  
  "server": "envoy"  
}
```

Response body

```
{  
  "success": 1,  
  "statusCode": 200,  
  "message": "OTP sent successfully.",  
  "payload": {  
    "attemptsUsed": 0  
  }  
}
```

FAILED: [Validation] ekyc failed is boolean or absent

Step: eKYC Link Generation
Service: user-investment-services
Method: POST
URL: https://investments-api.dev.fixerra.in/issuer-apis/unity/v3/check-status
Expected: HTTP 200

Actual: HTTP 201 | Expected boolean or absent, got object
Duration: 0s
Docs: -
Validations: FAIL - ekyc_failed should be boolean or absent: Expected boolean or absent, got object

Curl

```
curl -X POST 'https://investments-api.dev.fixerra.in/issuer-apis/unity/v3/check-status' \  
-H 'Content-Type: application/json' \  
-H 'Authorization: Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlcl9pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCI6IjoiHR0cHM6Ly90cmFkaW5ncXVhbnRzLmRldi5maXhlcnJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1ovieekNnWAQgGicPuHn9HSD5Ba0' \  
-d '{"redirection_url": "https://app.fixerra.in/ekyc", "fd_info": {"amount": 50000, "tenure": 12, "payout_frequency": "maturity", "issuer_code": "USFB"}}'
```

Request payload

```
{  
  "redirection_url": "https://app.fixerra.in/ekyc",  
  "fd_info": {"amount": 50000, "tenure": 12, "payout_frequency": "maturity", "issuer_code": "USFB"}  
}
```

Request query

```
{}
```

Request headers

```
{  
  "Content-Type": "application/json",  
  "Authorization": "Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlcl9pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCI6IjoiHR0cHM6Ly90cmFkaW5ncXVhbnRzLmRldi5maXhlcnJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1ovieekNnWAQgGicPuHn9HSD5Ba0"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, must-revalidate, private",  
  "content-length": "1577",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:16:52 GMT",  
  "etag": "W/\"629-mMValClTb/8lk9aWrUe8DyXrJks\"",  
  "referrer-policy": "origin-when-cross-origin",  
  "vary": "Origin",  
  "x-content-type-options": "nosniff",  
  "x-powered-by": "Express",  
  "x-xss-protection": "1; mode=block",  
  "x-envoy-upstream-service-time": "142",  
}
```

Response headers (continued)

```
"server": "envoy"  
}
```

Response body

```
{  
  "success": 1,  
  "statusCode": 200,  
  "message": "Success",  
  "payload": {  
    "f_user_id": "bbbccb92-b868-40db-8407-4924962e8e81",  
    "is_fixerra_pan_verified": false,  
    "is_nsdلpan_verified": false,  
    "is_aml_verified": false,  
    "is_ekyc_verified": false,  
    "is_personal_data_verified": false,  
    "is_vkyc_verified": false,  
    "is_email_verified": false,  
    "fixerra_pan_verified_at": null,  
    "nsdl_pan_verified_at": null,  
    "aml_verified_at": null,  
    "ekyc_verified_at": null,  
    "personal_data_verified_at": null,  
    "vkyc_verified_at": null,  
    "email_verified_at": null,  
    "etb_verified_at": null,  
    "f_etb_verified_at": null,  
    "is_address_verified_at": null,  
    "is_etb": false,  
    "is_f_etb": false,  
    "is_address_verified": false,  
    "created_at": "2026-06-23T11:16:51.000Z",  
    "updated_at": "2026-06-23T11:16:51.000Z",  
    "ekyc_url":  
    "https://aadhaar-uat.unitybank.co.in/?encPayload=jumCHfdw%2Ft75%2BxF1zC5nhAafh%2BA86d40ah%2Fgz%2BCsGqCr5CIfKxdr23NmqlRU%2FRnAhXh4wyj8yjHYpga%2FYd%2Fcgg5iEw8JjX  
flZkX0Hi29nzO6MmL%2FEkGIfA7VBoCIltZIYgbIr53fNiPp9krglmyXuWpCQC%2Fr%2FFL85PgcX4DDRNBmZPT6TBVhz0qPPSounU%2Bwwoii2SnTdfPUot33NwPN2%2BRrji jvKYXviJlbzMULkoU%3D&encK  
ey=or8%2BsJYQheZLr%2FTRlvxzIOUOf%2Fw9oiPDgECmNuKmmCp5DP0XRK64GZCSyTfLFBZrHB7IZodgUYilRE50fpxyf%2FzrvVlklfsYUS6uLOHoUROnMesV3aBuEQ%2FRYhqaTn2SvXXnsN%2FzzNT5BZP  
3OLmVTIIVoBO1GBomOaxeTYMF28jx%2Fe3348AciTXr2KDLHJiaWm8NTSoYK0j1Wl8A8sNRo9ky7rnFGAjbFVTdJnDAELsoGutS1GVgaZHYFL9jxjzpLmpLp41CubvoA4LRkd9mD7RqTAwh1TI2qXc2GJb1V3NEB  
Qe8897wp6U%2FQXsoEcuDX5oFgdBtIrGpliATbTBVHQ%3D%3D",  
    "ekyc_request_id": "FI202606231116529868",  
    "vkyc_url": null,  
    "vkyc_session_id": null,  
    "vkyc_status": null,  
    "ekyc_failed": null,  
    "is_name_verified": null,  
    "is_dob_verified": null  
  }  
}
```

FAILED: [Happy] POST /api/v1/bank/sync-to-unity — sync Fixerra bank to Unity

Step: Email / Personal Details
Service: user-services

Response headers (continued)

```
"vary": "Origin",
"x-content-type-options": "nosniff",
"x-powered-by": "Express",
"x-xss-protection": "1; mode=block",
"x-envoy-upstream-service-time": "18",
"server": "envoy"
}
```

Response body

```
{
  "success": 0,
  "statusCode": 400,
  "message": "Bad request",
  "payload": {},
  "error": [
    {
      "f_error_reason": "",
      "f_error_message": "",
      "errorCode": "FIXUSER1023",
      "error": "Account number must be a numeric string"
    },
    {
      "f_error_reason": "",
      "f_error_message": "",
      "errorCode": "FIXUSER1024",
      "error": "IFSC code is required and must be alphanumeric"
    },
    {
      "f_error_reason": "account is required",
      "f_error_message": "account is required",
      "errorCode": "FIXUSER1196",
      "error": "account is required"
    },
    {
      "f_error_reason": "Account length must be between 9 and 18",
      "f_error_message": "Account length must be between 9 and 18",
      "errorCode": "FIXUSER1197",
      "error": "Account length must be between 9 and 18"
    }
  ]
}
```

FAILED: [POSITIVE] Verification success — bank_code=true returns f_user bank_id

Step:	Email / Personal Details
Service:	user-services
Method:	POST
URL:	https://users-api.dev.fixerra.in/v2/signzy/bank
Expected:	HTTP 200
Actual:	HTTP 400 errors: FIXUSER1197, FIXUSER1023, FIXUSER1196, FIXUSER1024 Expected one of 200/201, got 400; Response contains error indicators
Duration:	0s

Docs:

user-services/API_QA_POST_V2_SIGNZY_BANK.md

Validations: FAIL - HTTP status should be one of 200/201: Expected one of 200/201, got 400 | FAIL - Response should indicate success (no error envelope): Response contain

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/v2/signzy/bank?issuer_code=SSFB&bank_code=true' \  
-H 'Content-Type: application/json' \  
-H 'x-partner-key: 38****ef' \  
-H 'x-partner-code: tradingquants-dev' \  
-H 'Authorization: Bearer eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJjYmJyY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlcl9pZCI6IjY4MGQyYWQxLTAxZmYtNGU1MClhMTM1LTkzYzEyNDIwYWZjMCI6ImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCI6ImBhcnRuZXJfdXNlcl9pZCI6ImFkaW5ncXVhbnRzLmRldi5maXhlcjJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1ovieiekNnwAQgGicPuHn9HSD5Ba0'
```

Request query

```
{  
  "issuer_code": "SSFB",  
  "bank_code": "true"  
}
```

Request headers

```
{  
  "Content-Type": "application/json",  
  "x-partner-key": "38****ef",  
  "x-partner-code": "tradingquants-dev",  
  "Authorization": "Bearer eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJjYmJyY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlcl9pZCI6IjY4MGQyYWQxLTAxZmYtNGU1MClhMTM1LTkzYzEyNDIwYWZjMCI6ImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCI6ImBhcnRuZXJfdXNlcl9pZCI6ImFkaW5ncXVhbnRzLmRldi5maXhlcjJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1ovieiekNnwAQgGicPuHn9HSD5Ba0"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "656",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:17:10 GMT",  
  "etag": "W/\"290-9fqrMe9DRoxv5Ea+T5FbJjk174E\"",  
  "referrer-policy": "origin-when-cross-origin",  
  "strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
  "vary": "Origin",  
  "x-content-type-options": "nosniff",  
  "x-powered-by": "Express",  
  "x-xss-protection": "1; mode=block",  
  "x-envoy-upstream-service-time": "10",  
  "server": "envoy"  
}
```

Response body

```
{
```

Response body (continued)

```
"success": 0,  
"statusCode": 400,  
"message": "Bad request",  
"payload": {},  
"error": [  
  {  
    "f_error_reason": "Account length must be between 9 and 18",  
    "f_error_message": "Account length must be between 9 and 18",  
    "errorCode": "FIXUSER1197",  
    "error": "Account length must be between 9 and 18"  
  },  
  {  
    "f_error_reason": "",  
    "f_error_message": "",  
    "errorCode": "FIXUSER1023",  
    "error": "Account number must be a numeric string"  
  },  
  {  
    "f_error_reason": "account is required",  
    "f_error_message": "account is required",  
    "errorCode": "FIXUSER1196",  
    "error": "account is required"  
  },  
  {  
    "f_error_reason": "",  
    "f_error_message": "",  
    "errorCode": "FIXUSER1024",  
    "error": "IFSC code is required and must be alphanumeric"  
  }  
]
```

FAILED: [POSITIVE] account holder name query param fallback

Step: Email / Personal Details

Service: user-services

Method: POST

URL: https://users-api.dev.fixerra.in/v2/signzy/bank

Expected: HTTP 200

Actual: HTTP 400 | errors: FIXUSER1220 | Expected one of 200/201, got 400; Response contains error indicators

Duration: 0s

Docs: user-services/API_QA_POST_V2_SIGNZY_BANK.md

Validations: FAIL - HTTP status should be one of 200/201: Expected one of 200/201, got 400 | FAIL - Response should indicate success (no error envelope): Response contain

Step: Email / Personal Details
Service: user-services
Method: POST
URL: https://users-api.dev.fixerra.in/v2/signzy/bank
Expected: HTTP 400 | errors: FIXUSER1196
Actual: HTTP 429 | errors: FIXUSER1517 | None of [FIXUSER1196] in response
Duration: 0s
Docs: user-services/API_QA_POST_V2_SIGNZY_BANK.md
Validations: PASS - Should indicate error (HTTP 400 or body statusCode=400): Error confirmed (HTTP 429, body.statusCode=429) | FAIL - Response should contain error code
None of [FIXUSER1196] in response

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/v2/signzy/bank?issuer_code=SSFB' \  
-H 'Content-Type: application/json' \  
-H 'x-partner-key: 38****ef' \  
-H 'x-partner-code: tradingquants-dev' \  
-H 'Authorization: Bearer eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGI0ODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCIsInBhcnRuZXJfdXJsIjoiaHR0cHM6Ly90cmFkaW5ncXVhbnRzLmRldi5maXhlcjJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1oviekNnwAQgGicPuHn9Hsd5Ba0' \  
-d '{"account": "50100816151727"}'
```

Request payload

```
{  
  "account": "50100816151727"  
}
```

Request query

```
{  
  "issuer_code": "SSFB"  
}
```

Request headers

```
{  
  "Content-Type": "application/json",  
  "x-partner-key": "38****ef",  
  "x-partner-code": "tradingquants-dev",  
  "Authorization": "Bearer eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGI0ODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCIsInBhcnRuZXJfdXJsIjoiaHR0cHM6Ly90cmFkaW5ncXVhbnRzLmRldi5maXhlcjJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1oviekNnwAQgGicPuHn9Hsd5Ba0"  
}
```

Response headers

```
{
```

Response headers (continued)

```
"cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
"content-length": "383",  
"content-security-policy": "default-src 'self'",  
"content-type": "application/json; charset=utf-8",  
"date": "Tue, 23 Jun 2026 11:17:11 GMT",  
"etag": "W/\"17f-9lhFlNdSo+34WGalaO18Zs1lvww\"",  
"referrer-policy": "origin-when-cross-origin",  
"strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
"vary": "Origin",  
"x-content-type-options": "nosniff",  
"x-powered-by": "Express",  
"x-xss-protection": "1; mode=block",  
"x-envoy-upstream-service-time": "67",  
"server": "envoy"  
}
```

Response body

```
{  
  "success": 0,  
  "statusCode": 429,  
  "message": "Bad Request",  
  "payload": {},  
  "error": [  
    {  
      "f_error_reason": "Bank verification rate limit exceeded",  
      "f_error_message": "You have reached the maximum limit for bank verification attempts. Please try again after 24 hours.",  
      "errorCode": "FIXUSER1517",  
      "error": "User has exceeded the maximum allowed bank verification attempts within the 24-hour window"  
    }  
  ]  
}
```

FAILED: [NEGATIVE] Invalid ifsc format !' FIXUSER1024

Step:	Email / Personal Details
Service:	user-services
Method:	POST
URL:	https://users-api.dev.fixerra.in/v2/signzy/bank
Expected:	HTTP 400 errors: FIXUSER1024
Actual:	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1024] in response
Duration:	0s
Docs:	user-services/API_QA_POST_V2_SIGNZY_BANK.md
	Validations: PASS - Should indicate error (HTTP 400 or body statusCode=400): Error confirmed (HTTP 429, body.statusCode=429) FAIL - Response should contain error code None of [FIXUSER1024] in response

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/v2/signzy/bank?issuer_code=SSFB' \
```

Curl (continued)

```
-H 'Content-Type: application/json' \  
-H 'x-partner-key: 38****ef' \  
-H 'x-partner-code: tradingquants-dev' \  
-H 'Authorization: Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlc19pZCI6Ijg4MGQyYWQxLTAxZmYtNGU1MClhMTM1LTkzYzEyNDIwYWZjMCI6ImZfcGFydG51c19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCI6InBhcnRuZXJfdXNlc19pZCI6ImFkaW5ncXVhbRzLmRldi5maXhlcjJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1oviekNnwAQgGicPuHn9HSD5Ba0' \  
-d '{"account": "50100816151727", "ifsc": "BAD"}'
```

Request payload

```
{  
  "account": "50100816151727",  
  "ifsc": "BAD"  
}
```

Request query

```
{  
  "issuer_code": "SSFB"  
}
```

Request headers

```
{  
  "Content-Type": "application/json",  
  "x-partner-key": "38****ef",  
  "x-partner-code": "tradingquants-dev",  
  "Authorization": "Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlc19pZCI6Ijg4MGQyYWQxLTAxZmYtNGU1MClhMTM1LTkzYzEyNDIwYWZjMCI6ImZfcGFydG51c19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCI6InBhcnRuZXJfdXNlc19pZCI6ImFkaW5ncXVhbRzLmRldi5maXhlcjJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1oviekNnwAQgGicPuHn9HSD5Ba0"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "383",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:17:11 GMT",  
  "etag": "W/\"17f-9lhFlNdSo+34WGalA018Zs1lvww\"",  
  "referrer-policy": "origin-when-cross-origin",  
}
```


Response body

```
{
```

Response body (continued)

```
"success": 0,
"statusCode": 429,
"message": "Bad Request",
"payload": {},
"error": [
  {
    "f_error_reason": "Bank verification rate limit exceeded",
    "f_error_message": "You have reached the maximum limit for bank verification attempts. Please try again after 24 hours.",
    "errorCode": "FIXUSER1517",
    "error": "User has exceeded the maximum allowed bank verification attempts within the 24-hour window"
  }
]
```

FAILED: [NEGATIVE] Empty body !' FIXUSER1196

Step:	Email / Personal Details
Service:	user-services
Method:	POST
URL:	https://users-api.dev.fixerra.in/v2/signzy/bank
Expected:	HTTP 400 errors: FIXUSER1196
Actual:	HTTP 429 errors: FIXUSER1517 None of [FIXUSER1196] in response
Duration:	0s
Docs:	user-services/API_QA_POST_V2_SIGNZY_BANK.md Validations: PASS - Should indicate error (HTTP 400 or body statusCode=400): Error confirmed (HTTP 429, body.statusCode=429) FAIL - Response should contain error code None of [FIXUSER1196] in response

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/v2/signzy/bank?issuer_code=SSFB' \
-H 'Content-Type: application/json' \
-H 'x-partner-key: 38***ef' \
-H 'x-partner-code: tradingquants-dev' \
-H 'Authorization: Bearer
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1blR5cGU6ImF1dG8iLCJmX3VzZXJfaWQiOiJpYmJjY2I5Mi1iODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlcl9pZCI6Ijg4MGQyYWQxLTAxZmYtNGU1MClhMTM1LTkzYzEyNDIwYWZjMCI6ImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWZmMjg5MDhlMjFhZCIsInBhcnRuZXJfdXNlcl9pZCI6ImFkaW5ncXVhbnczLmRldi5maXhlcjJhbmRlLWlucy1iIiwiaWF0IjoxNzYyMjEzOTkzODd9.Tk8anrb2r1p-QIN1ovieiekNnwAQgGicPuHn9HSD5Ba0' \
-d '{}'
```

Request payload

```
{}
```

Request query

```
{  
  "issuer_code": "SSFB"  
}
```

Request headers

```
{  
  "Content-Type": "application/json",  
  "x-partner-key": "38****ef",  
  "x-partner-code": "tradingquants-dev",  
  "Authorization": "Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUoiOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5Mi1iODY4LTQwZGI0ODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlcl9pZCI6Ijg4MGQyYWQxLTAxZmYtNGU1MCIhMTM1LTkzYzEyNDIwYzJmQCI6ImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQ0OTg3LWZmMjg5MDhlMjFhZCI6ImFkaW5ncXVhbnRzLmRldi5maXhlcjE5bWZmZjE3ODIyOTk3ODd9.Tk8anrb2r1p-QIN1ovieiekNnwAQgGicPuHn9HSd5Ba0"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "383",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:17:11 GMT",  
  "etag": "W/\"17f-9lhFlNdSo+34WGalAO18Zsllvw\"",  
  "referrer-policy": "origin-when-cross-origin",  
  "strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
  "vary": "Origin",  
  "x-content-type-options": "nosniff",  
  "x-powered-by": "Express",  
  "x-xss-protection": "1; mode=block",  
  "x-envoy-upstream-service-time": "41",  
  "server": "envoy"  
}
```

Response body

```
{  
  "success": 0,  
  "statusCode": 429,  
  "message": "Bad Request",  
  "payload": {},  
  "error": [  
    {  
      "f_error_reason": "Bank verification rate limit exceeded",  
      "f_error_message": "You have reached the maximum limit for bank verification attempts. Please try again after 24 hours."},  
    ]  
}
```


Request headers

```
{
```

Request headers (continued)

```
"Content-Type": "application/json",
"x-partner-key": "38****ef",
"x-partner-code": "tradingquants-dev",
"Authorization": "Bearer
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlc19pZCI6IjY4YmRjZjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCIsInBhcnRuZXJfdXJsIjoiaHR0cHM6Ly90cmFkaW5ncXVhbzRmRldi5maXhlcjJhLmluIiwiaWF0IjoxNzgyMjEzODIyOTk3ODd9.Tk8anrb2r1p-QIN1oviekNnwAQgGicPuHn9HSD5Ba0"
}
```

Response headers

```
{
"cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",
"content-length": "383",
"content-security-policy": "default-src 'self'",
"content-type": "application/json; charset=utf-8",
"date": "Tue, 23 Jun 2026 11:17:11 GMT",
"etag": "W/\"17f-9lhFlNdSo+34WGalA018Zs1lvwv\"",
"referrer-policy": "origin-when-cross-origin",
"strict-transport-security": "max-age=31536000; includeSubDomains; preload",
"vary": "Origin",
"x-content-type-options": "nosniff",
"x-powered-by": "Express",
"x-xss-protection": "1; mode=block",
"x-envoy-upstream-service-time": "34",
"server": "envoy"
}
```

Response body

```
{
"success": 0,
"statusCode": 429,
"message": "Bad Request",
"payload": {},
"error": [
{
"f_error_reason": "Bank verification rate limit exceeded",
"f_error_message": "You have reached the maximum limit for bank verification attempts. Please try again after 24 hours.",
"errorCode": "FIXUSER1517",
"error": "User has exceeded the maximum allowed bank verification attempts within the 24-hour window"
}
]
}
```

FAILED: [EDGE] account length 9 (min boundary)

Response headers

```
{
```

Response headers (continued)

```
"cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
"content-length": "383",  
"content-security-policy": "default-src 'self'",  
"content-type": "application/json; charset=utf-8",  
"date": "Tue, 23 Jun 2026 11:17:11 GMT",  
"etag": "W/\"17f-9lhFlNdSo+34WGalaO18Zs1lvww\"",  
"referrer-policy": "origin-when-cross-origin",  
"strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
"vary": "Origin",  
"x-content-type-options": "nosniff",  
"x-powered-by": "Express",  
"x-xss-protection": "1; mode=block",  
"x-envoy-upstream-service-time": "23",  
"server": "envoy"  
}
```

Response body

```
{  
  "success": 0,  
  "statusCode": 429,  
  "message": "Bad Request",  
  "payload": {},  
  "error": [  
    {  
      "f_error_reason": "Bank verification rate limit exceeded",  
      "f_error_message": "You have reached the maximum limit for bank verification attempts. Please try again after 24 hours.",  
      "errorCode": "FIXUSER1517",  
      "error": "User has exceeded the maximum allowed bank verification attempts within the 24-hour window"  
    }  
  ]  
}
```

FAILED: [EDGE] account length 18 (max boundary)

Step:	Email / Personal Details
Service:	user-services
Method:	POST
URL:	https://users-api.dev.fixerra.in/v2/signzy/bank
Expected:	HTTP 200
Actual:	HTTP 429 errors: FIXUSER1517 Expected one of 200/201, got 429
Duration:	0s
Docs:	user-services/API_QA_POST_V2_SIGNZY_BANK.md Validations: FAIL - HTTP status should be one of 200/201: Expected one of 200/201, got 429

Curl

```
curl -X POST 'https://users-api.dev.fixerra.in/v2/signzy/bank?issuer_code=SSFB' \
```

Curl (continued)

```
-H 'Content-Type: application/json' \  
-H 'x-partner-key: 38****ef' \  
-H 'x-partner-code: tradingquants-dev' \  
-H 'Authorization: Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlc19pZCI6Ijg4MGQyYWQxLTAxZmYtNGU1MClhMTM1LTkzYzEyNDIwYWZjMCI6ImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCI6InBhcnRuZXJfdXNlc19pZCI6ImFkaW5ncXVhbRzLmRldi5maXhlcjJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1oviiekNnwAQgGicPuHn9HSD5Ba0' \  
-d '{"account": "123456789012345678", "ifsc": "HDFC0004888", "consent_checked": true}'
```

Request payload

```
{  
  "account": "123456789012345678",  
  "ifsc": "HDFC0004888",  
  "consent_checked": true  
}
```

Request query

```
{  
  "issuer_code": "SSFB"  
}
```

Request headers

```
{  
  "Content-Type": "application/json",  
  "x-partner-key": "38****ef",  
  "x-partner-code": "tradingquants-dev",  
  "Authorization": "Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGItODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlc19pZCI6Ijg4MGQyYWQxLTAxZmYtNGU1MClhMTM1LTkzYzEyNDIwYWZjMCI6ImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCI6InBhcnRuZXJfdXNlc19pZCI6ImFkaW5ncXVhbRzLmRldi5maXhlcjJhLmLuIiwiaWF0IjoxNzgyMjEzOTk3ODd9.Tk8anrb2r1p-QIN1oviiekNnwAQgGicPuHn9HSD5Ba0"  
}
```

Response headers

```
{  
  "cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
  "content-length": "383",  
  "content-security-policy": "default-src 'self'",  
  "content-type": "application/json; charset=utf-8",  
  "date": "Tue, 23 Jun 2026 11:17:11 GMT",  
  "etag": "W/\"17f-9lhFlNdSo+34WGalAO18Zs1lvw\"",  
}
```


Request headers

```
{
```

Request headers (continued)

```
"Content-Type": "application/json",  
"x-partner-key": "38****ef",  
"x-partner-code": "tradingquants-dev",  
"Authorization": "Bearer  
eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJ0b2t1b1R5cGUOiJhY2Nlc3MiLCJmX3VzZXJfaWQiOiJiYmJjY2I5MiIiODY4LTQwZGI0ODQwNy00OTI0OTYyZThlODEiLCJmX3BhcnRuZXJfdXNlc19pZCI6Ijg4MGQyYWQxLTAxZmYtNGU1MClhMTM1LTkzYzEyNDIwYWZjMCI6ImZfcGFydG5lc19pZCI6IjY4YmRjZjg5LTg0NjQtNGY4NS04OTg3LWFhMjg5MDhlMjFhZCIsInBhcnRuZXJfdXJsIjoiaHR0cHM6Ly90cmFkaW5ncXVhbzRmRldi5maXhlcjJhLm1uIiwiaWF0IjoxNzgyMjEzZmZ3LzIjEHAiOiJlODIyOTk3ODd9.Tk8anrb2r1p-QIN1oviiiekNnwAQgGicPuHn9HSD5Ba0"  
}
```

Response headers

```
{  
"cache-control": "no-store, no-cache, max-age=604800, must-revalidate, private",  
"content-length": "383",  
"content-security-policy": "default-src 'self'",  
"content-type": "application/json; charset=utf-8",  
"date": "Tue, 23 Jun 2026 11:17:11 GMT",  
"etag": "W/\"17f-9lhFlNdSo+34WGalA018Zs1lvwv\"",  
"referrer-policy": "origin-when-cross-origin",  
"strict-transport-security": "max-age=31536000; includeSubDomains; preload",  
"vary": "Origin",  
"x-content-type-options": "nosniff",  
"x-powered-by": "Express",  
"x-xss-protection": "1; mode=block",  
"x-envoy-upstream-service-time": "42",  
"server": "envoy"  
}
```

Response body

```
{  
"success": 0,  
"statusCode": 429,  
"message": "Bad Request",  
"payload": {},  
"error": [  
  {  
"f_error_reason": "Bank verification rate limit exceeded",  
"f_error_message": "You have reached the maximum limit for bank verification attempts. Please try again after 24 hours.",  
"errorCode": "FIXUSER1517",  
"error": "User has exceeded the maximum allowed bank verification attempts within the 24-hour window"  
  }  
]}
```

Skipped Cases

Step	Case	Expected	Outcome
Nominee	Create nominee whose name matches the applicant's own PAN...	HTTP 201	panFirstName not available from PAN verification step
Nominee	Create default nominee matching applicant PAN name (for F...	HTTP 201	panFirstName not available from PAN verification step

SKIPPED: Create nominee whose name matches the applicant's own PAN name

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201
Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -

SKIPPED: Create default nominee matching applicant PAN name (for FIXINV165 booking check)

Step: Nominee
Service: user-services
Method: POST
URL: /api/v1/user-nominee
Expected: HTTP 201
Actual: panFirstName not available from PAN verification step
Duration: 0s
Docs: -