

## **ABSTRACT**

A bank is a business entity that intercedes for those who need money. When a bank provides credit, the bank has carried out one of its functions, the provision of creditby the bank to its customers must be done with an agreement and guarantee or collateral. The definition of collateral is a form of guarantee provided by the debtor to creditors as a form of guarantee for repayment of the loan given. PT Bank Negara Indonesia made an application called collateral taxation, in making the application software testing is needed to ensure that the application to be used functions properly, in accordance with the specifications determined by BNI, and meets user needs. The software testing method used is black box testing. Black Boxtesting is a software testing method that focuses on the functionality of the software. In using the black box testing method, testers must understand business flows and create scenarios regarding collateral taxation applications, the goal is to conclude whether the application is successful in the test and is in accordance with the provisions of PT Bank Negara Indonesia. The software used for testing software is Zoom, Excel, and Word.

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