User strory:

In an MFS mobile app named EasyPay, customers can pay any merchant or utility bill. For each payment, a 1% service charge will be deducted from the customer's balance, with a minimum transaction fee of 5 tk. If a customer has already made transactions totaling 5000 tk for a month, s/he will receive a 20% cashback for any subsequent payments upto 5000 tk. Moreover, if the customer has already completed transactions totaling 10000 tk or more for a month, s/he will receive maximum 30% cashback.

For example: If a customer paid 5000 tk, he will receive 1000 tk cashback. If a customer paid 10000 tk or more, s/he will receive 3000 tk cashback.

Acceptance criteria:

- 1. Customer should have valid account.
- 2. For payment customer should have enough balance.
- 3. Customer can pay any merchant or utility bill.
- **4.** After successful payment customer balance should be deducted 1% service charge with transaction fee 5tk.
- **5.** Customer should get payment successful sms.
- 6. For per month payment list should be updated.
- **7.** For per month transaction 5k or more, customer get 20% cashback for next month any payment and limit upto 5k.
- **8.** For per month transaction 10k or more, customer get 30% cashback for next month any payment and limit upto 5k.
- 9. Customer should get cashback sms.