**User Story/Feature 1: Admin can login by email and password and create agents and customers.**

**Scenario: Admin logs in and creates an agent or customer.**

**Given:** The admin is on the login page.

**When:** The admin enters the email address salman@roadtocareer.net and the password 1234.

**And:** The admin clicks the login button.

**Then:** If the credentials are valid, the admin is logged in.

**Scenario: Create Agent**

Given: The admin is logged in and on the user creation page.

When: The admin enters valid details for a new agent (including email).

And: Clicks the create agent button.

Then: The system creates the new agent and displays a success message.

**Scenario: Create Customer**

Given: The admin is logged in and on the user creation page.

When: The admin enters valid details for a new customer (including email).

And: Clicks the create customer button.

Then: The system creates the new customer and displays a success message.

**User Story/Feature 2: System users can deposit money to agents.**

**Scenario: System user deposits money to the agent.**

**Given:** The system user is logged in and on the deposit page..

**When:** The system user enters the agent's email and a valid deposit amount.

**And:** Clicks the deposit button.

**Then:** The system successfully deposits the money to the agent's account and displays a confirmation message.

**And:** The system debits the corresponding amount from the system's holding account.

**User Story/Feature 3: Agent Deposits to Customer and Checks Balance/Statement**

**Scenario: Agent Logi**

**Given:** The agent is on the login page.

**When:** The agent enters a valid email and password (1234).

**And:** Clicks the login button.

**Then:** The system logs the agent in and redirects them to the agent dashboard.

**Scenario: Agent Deposit to Customer**

**Given:** The agent is logged in and on the deposit page.

**When:** The agent enters the customer's phone number or account number and a valid deposit amount.

**And:** Clicks the deposit button.

**Then:** The system successfully deposits the money to the customer's account and displays a confirmation message.

**And:** The system credits the customer's account with the deposited amount.

**And:** The system deducts the deposit amount from the agent's account.

**And:** The system calculates a 2.5% commission on the deposit amount and credits the agent's account with the commission amount.

**Scenario: Agent Check Balance and Statement**

**Given:** The agent is logged in.

**When:** The agent accesses the balance and statement page.

**Then:** The system displays the agent's current account balance and transaction history.

**User Story/Feature 4: Customer Sends Money to Another Customer.**

**Scenario: Customer Login**

**Given:** The customer is on the login page.

**When:** The customer enters a valid email and password.

**And:** Clicks the login button.

**Then:** The system logs the customer in and redirects them to the customer dashboard.

**Scenario: Customer Transfer Money**

**Given:** The customer is logged in and on the transfer page.

**When:** The customer enters the recipient's email and a valid transfer amount.

**And:** Clicks the transfer button.

**Then:** The system transfers the money to the recipient's account and displays a confirmation message.

**And:** The system debits the customer's account with the transfer amount.

**And:** The system credits the recipient's account with the transferred amount minus a fixed 5 taka service fee.

**Scenario: Customer Check Balance and Statement**

**Given:** The customer is logged in.

**When:** The customer accesses the balance and statement page.

**Then:** The system displays the customer's current account balance and transaction history.

**User Story/Feature 5: Agent/Customer Pays to Merchant.**

**Scenario: Agent or customer pays to the merchant.**

**Given:** The agent or customer is logged in.

**When:** The agent or customer selects the merchant account (using the provided merchant phone number 01686606902).

**And:** The agent or customer enters the payment amount.

**And:** The agent or customer confirms the transaction.

**Then:** The merchant’s account balance is updated.

**And:** A service fee of 1% (minimum 5 tk) is deducted from the agent/customer account.