

Feature 1:

Acceptance Criteria for EasyPay Mobile App:

1. The system must deduct a 1% service charge from the customer's balance for each payment made through the EasyPay mobile app.
2. The service charge should not be less than 5 tk, ensuring a minimum transaction fee of 5 tk for any payment.
3. The system should accurately track and update the total transaction amount for each customer on a monthly basis.
4. If a customer's cumulative transactions for the month are equal to or exceed 5000 tk, the system should automatically apply a 20% cashback for the next subsequent payments up to 5000 tk.
5. If a customer's cumulative transactions for the month are equal to or exceed 10000 tk, the system should automatically apply a 50% cashback for every next payment up to 5000 tk.
6. The system must ensure that the total cashback for a customer does not exceed the transaction limit of 5000 tk for the applicable cashback percentage (20% or 50%).
7. The EasyPay mobile app should provide users with a detailed transaction history, including information on service charges, cashback amounts, and net transaction amounts.
8. Customers should receive real-time notifications within the app regarding the application of service charges and cashback for each transaction.

Feature 2:

Acceptance Criteria :

1. The system should allow customers with a balance of less than 100 Tk to apply for a loan. The loan amount requested should not exceed 20,000 Tk.
2. If the customer repays the loan within 30 days from the initiation day, no interest should be charged.
3. If the customer fails to repay within this period, the system should apply a daily interest rate of 1.8% in a compound manner on the remaining amount.
4. Customers should be marked as having repaid the loan if the full amount is returned within the specified 30-day period.

5. A customer who has already paid 50% of the remaining payment from a previous loan should be eligible to apply for another loan.

6. The system should enforce the maximum loan limit of 20,000 Tk for eligible customers. Loan

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