**Feature: 1**

In an MFS mobile app named EasyPay, **customers can pay any merchant and utility bills**. For each merchant bill payment, a 1% service **charge will be deducted (1)** from the customer's balance, with a minimum transaction fee of 5 TK. If a customer makes a **transaction of more than 5000 TK (2)**, they will get a 10% cashback. If the customer makes a **transaction of more than 10,000 TK (3)**, they will receive a maximum of 20% cashback, with the **maximum cashback (4)** amount being 3000 TK. But **no cashback (5)** will be applied for the utility bills.

**Acceptance Criteria for Feature 1:** CheckUsers can pay merchant and utility bills.

1. **Service Charge Deduction:**
   * If a customer makes a payment, the system should deduct a 1% service charge from the customer's balance which shall apply immediately upon transaction completion with a minimum charge of 5 TK.
2. **Cashback for Transactions Over 5000 TK:**
   * Customers who pay merchant bills with amounts more than 5000 TK but less than or equal to 10,000 TK will receive a 10% cashback from the system, which shall transfer to their account within a day.
3. **Cashback for Transactions Over 10,000 TK:**
   * Customers who pay merchant bills with amounts more than 10000 TK will receive a 20% cashback from the system, which shall transfer to their account within a day.
4. **Maximum Cashback amount is 3000 TK:**
   * If customer make a payment of 20,000 TK, they will ordinarily receive 4,000 TK in cashback at a 20% rate; however, due to the maximum cashback limit of 3,000 TK, customers paying more than 15,000 TK will receive the maximum cashback of 3,000 TK.
5. **No Cashback for Utility Bills:**
   * The system shall not apply any cashback for utility bill payments, regardless of the transaction amount.

**Feature 2:**

If a customer has a balance of less than 100 tk, s/he can **apply for a loan (1)** of up to 20000 tk. If the customer repays the loan within 30 days from the loan initiation day, **no interest will be charged (2)**. However, if the customer **fails to repay (3)** within this period, a daily interest of 1.8% will be applied in a compound interest manner on the remaining amount. Additionally, if a customer has already paid 50% of the remaining payment, they are **eligible to apply for another loan (4)**.

**Acceptance Criteria:** Check users can use the loan module properly

1. **Loan Eligibility:**
   * The system shall check the customer’s balance before allowing customers with less than 100 TK to apply for a loan up to a maximum of 20,000 TK.
2. **Interest-Free Repayment Period:**
   * The customer will not have any interest applied if the loan is repaid within 30 calendar days from the loan initiation date.
3. **Interest Calculation for Late Payments:**
   * If the customer fails to repay the loan within 30 days, a daily compound interest rate of 1.8% shall be applied to the remaining loan amount.
4. **Eligibility for a New Loan:**
   * The system shall verify that customers have repaid 50% of the remaining balance of their previous loan before allowing them to apply for a new loan.