

## User story

### Feature 1

#### User Story 1:

As a user, I want to register my account on the EasyPay app to make transactions using the app.

1.	Open the EasyPay mobile app after downloading and installing.
2.	Opening the app shows multiple login server connection options, like logging in using a number/email in blue color, connecting with Google/Facebook, and requesting a recharge. Also, there are language selection options (English and Bengali).
3.	By clicking on the blue colored login button, a new page appears which contains a blue-bordered placeholder to enter a mobile/email address.
4	After entering a valid mobile number and clicking another blue button below containing “proceed”, a new registration page appears.
5	The registration form contains multiple placeholders containing text to entering name, email, number, password, and an optional referral ID.
6	By clicking on the register button after filling up mandatory fields, an OTP was sent to my number, and after providing the OTP pressed the proceed button.
7	Successfully registered and entered into EasyPay homepage

#### User story 2:

As a user, I want to pay my utility bill using the Easypay app.

1	Log in using a valid number/email and a valid password if not already logged in.
2	After a successful login, enter the Easypay homepage
3	Click on the “Utility bill” button
4	Select among the given options like DPDC, WASA, etc., or search on the placeholder above.
4	By clicking on the required payment option, provide required information and click on the “proceed” button below.

#### User story 3:

**As a user, I want to make a payment to a merchant account.**

<b>1</b>	<b>After successful login, enter the Easypay homepage.</b>
<b>2</b>	<b>Select any merchant option (ex: Internet bill, Education fee, etc.)</b>
<b>3</b>	<b>The selected option (ex: subscription) will take you to a new page that contains multiple options.</b>
<b>4</b>	<b>Select the option by clicking on round-circled options (ex: Rabbithole BD monthly package 95 take)</b>
<b>5</b>	<b>After selecting, press the blue colored “continue” button below to proceed.</b>

## **Feature 2**

### **User story 1:**

**As a User, I want to take a 20000 tk loan while I have less than 100 takas in my account. And I want to repay within the 30-day due time to avoid extra interest addition.**

<b>1</b>	<b>Apply for a loan at the bank by filling up the required forms and procedures.</b>
<b>2</b>	<b>Receive the requested loan amount</b>
<b>3</b>	<b>Pay within 30 days.</b>

### **User story 2:**

**As a User, I want to take a 20000 tk loan while I have less than 100 bdt in my account. And I want to repay after the 30-day due date. And then I want to take another loan.**

<b>1</b>	<b>Apply for a loan at the bank by filling up the required forms and procedures.</b>
<b>2</b>	<b>Receive the requested loan amount.</b>
<b>3</b>	<b>Pay after 30 days with additional interest value amount</b>
<b>4</b>	<b>After paying 50% of the remaining loan with added interest amount, apply for another loan.</b>
<b>5</b>	<b>Receive requested amount</b>

## **Priority Table**

### **Priority table 1:**

Log in using the following user credentials as an admin.

A	B	C	D
Feature ID	Title	Logical dependency	priority
1	Admin login	2	2
2	Successfully registered admin account	None	1

**Priority table 2:**

Admin can create Customer, Agent, another admin or merchant

A	B	C	D
Feature ID	Title	Logical dependency	priority
1	Create a customer account	5	3
2	Create an agent account	5	3
3	Create another admin account	5	3
4	Create a merchant account	5	3
5	Admin logged in successfully	6	1
6	Admin already has a successfully registered account	None	2

**Explanation:**

Without a successful admin login, none of these activities can occur. So, the priority level of admin login is highest. And for a successful admin login, he/she must have a successfully registered account, so the priority level is also higher than other features. And if the admin is logged in successfully, he/she can complete other features. So, the feature priority level of features 1 to 4 is the same.

**Priority table 3:**

System user can deposit money to agent.

A	B	C	D
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Feature ID	Title	Logical dependency	priority
1	System user logged in successfully	5	1
2	Check the system balance to see if a sufficient amount is available	1	4
3	Insufficient balance: deposit system balance	1	4
4	Deposit money to an agent	1, 6	2
5	The system user has a successfully registered system account	None	3
6	The agent has a successfully registered agent account	None	3

**Explanation:**

If the system user can't log in successfully, then the transaction can't occur. So, here the priority level of this task is highest. If feature 1 is working successfully, then the system user can deposit money into the agent. Both system and agent users must be successfully registered as per their role for the transaction. Also, the transaction cannot occur if the system balance is insufficient, and only the system or admin user can check the balance, so there is a logical dependency on feature 1.

**Priority table 4:**

Agent can deposit or payment to a merchant

A	B	C	D
Feature ID	Title	Logical dependency	priority
1	Agent login successfully	6	1
2	Check the system balance if a sufficient amount is available	1, 6	3
3	Insufficient balance: deposit system balance	1, 6	3
4	Deposit money to the merchant	2, 7	2
5	Make a payment to a merchant	2, 7	2
6	The agent user has a successfully registered agent	None	4

	account.		
7	The merchant has a successfully registered merchant account.	None	4

### **Priority table 5:**

Customer can withdraw and payment

A	B	C	D
Feature ID	Title	Logical dependency	priority
1	Customer login successfully	6	1
2	Check the system balance if a sufficient amount is available	None, 3	3
3	Deposit money through an agent	None	3
4	Withdraw money	1, 2	2
5	Make a payment to a merchant	1, 2, 7	2
6	The customer has a successfully registered customer account.	None	4
7	The merchant has a successfully registered merchant account.	None	4

### **Explanation:**

A customer must have to successfully log in, and for that, they must have a successfully registered customer account. Only after that customer can make a payment and withdraw after checking if a sufficient balance is in the account. If the balance is insufficient, then the customer has to deposit money first in his/her account through an agent to make these transactions.

In these kinds of scenarios, we assume that a valid account is already registered successfully. So, the priority level of registered accounts is lower here.

### **Priority table 6:**

The merchant can only see the transaction history of received payments

A	B	C	D
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Feature ID	Title	Logical dependency	priority
1	Merchant login successfully	3	1
2	Go to the transaction history and view	1	2
3	The merchant has a successfully registered merchant account.	None	3

Priority sequence: 4 > 6 > 3 > 5 > 1 > 2

## Checklist

Checklist based on test cases

### Feature 1:

SI	Checkpoints	Yes	
1	Can customers pay the merchant bill?	<input type="checkbox"/>	<input type="checkbox"/>
2	Can customers pay the utility bill?	<input type="checkbox"/>	<input type="checkbox"/>
3	Is the minimum transaction amount 5 taka?	<input type="checkbox"/>	<input type="checkbox"/>
4	While paying a merchant, is 1% service charge deducted?	<input type="checkbox"/>	<input type="checkbox"/>
5	Would a cashback be offered if the merchant payment is less than 5000 tk?	<input type="checkbox"/>	<input type="checkbox"/>
6	Would a 10% cashback be offered if the merchant payment exceeds 5000 tk?	<input type="checkbox"/>	<input type="checkbox"/>
7	Would a 20% cashback be offered if the merchant payment exceeds 10000 tk?	<input type="checkbox"/>	<input type="checkbox"/>
8	Is the maximum cashback amount up to 3000 for any amount of transaction that exceeds 10000 tk?	<input type="checkbox"/>	<input type="checkbox"/>
9	Will no cashback be offered when paying utility bills?	<input type="checkbox"/>	<input type="checkbox"/>

### Feature 2:

SI	Checkpoints	Yes	No
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1	Can customers apply for up to 20000-taka loan if the current account balance is less than 100 tk?	<input type="checkbox"/>	<input type="checkbox"/>
2	Will no additional interest be added if the loan is paid within 30 days?	<input type="checkbox"/>	<input type="checkbox"/>
3	If the loan repayment duration exceeds 30 days, is an additional 1.8%-taka daily interest added in a compound interest manner on the remaining amount?	<input type="checkbox"/>	<input type="checkbox"/>
4	If a loan is paid 50% can the customer apply for another loan?	<input type="checkbox"/>	<input type="checkbox"/>

### **General Activities:**

SI	Checkpoints	Yes	No
1	Can the Admin log in successfully using a valid email and a valid password?	<input type="checkbox"/>	<input type="checkbox"/>
2	Can Admin create a customer account?	<input type="checkbox"/>	<input type="checkbox"/>
3	Can Admin create an agent account?	<input type="checkbox"/>	<input type="checkbox"/>
4	Can Admin create a merchant account?	<input type="checkbox"/>	<input type="checkbox"/>
5	Can Admin create another admin account?	<input type="checkbox"/>	<input type="checkbox"/>
6	Can a system user deposit an agent?	<input type="checkbox"/>	<input type="checkbox"/>
7	Can an agent deposit money to a merchant?	<input type="checkbox"/>	<input type="checkbox"/>
8	Can an agent make a payment to a merchant?	<input type="checkbox"/>	<input type="checkbox"/>
9	Can customers withdraw money if the account balance is sufficient?	<input type="checkbox"/>	<input type="checkbox"/>
10	Can customers make a payment if the account balance is sufficient?	<input type="checkbox"/>	<input type="checkbox"/>
11	Is the merchant account able to view only transaction history?	<input type="checkbox"/>	<input type="checkbox"/>