***Acceptance Criteria***

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

**Scenario 1:** Admin login successfully and create agent and customer users.

* **Given:** Admin is in the login page of the system.
* **When:** Admin enters the registered valid email and password and clicks on the Login button.
* **And:** Entered email and password is valid.
* **Then:** Admin is able to see “Create Users” in the dashboard. Clicking on the “Create Users” admin can see a user creating form.
* **When:** Admin fills the form with valid information like Name, Email address, Password, Phone, NID and User Role for agent or customer role for the system and click on the “Submit” button.
* **Then:** The system validates all the provided information for creating new users. Admin received a success message for creating new users and admin can see the new user information in the admin dashboard.

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

**Scenario 1:** System users deposit money to an agent account.

* **Given:** System user is logging into their account.User has a sufficient balance in their account and the deposited agent account exists in the system.
* **When:** The system user provides agent account details and specifies the amount they want to deposit.
* **Then:** The system should validate the agent account details and user account balance for the deposit money.
* **When:** The system user confirms the deposit processing providing password or PIN for the deposit request.
* **Then:** The agent account balance should be updated by adding deposited money. The user account balance should be decreased by the deposited money and extra transaction fees.Agent and user account should receive a notification of successful transaction and transaction details should be recorded in the system transaction history.

**Scenario 2:** System users attempt to deposit money to an agent account with insufficient balance.

* **Given:** System user is logging into their account.User has an insufficient balance in their account and the deposited agent account exists in the system.
* **When:** The system user provides agent account details and the user specifies an amount is greater than their main balance.
* **Then:** The system should validate the agent account details and user account balance is insufficient for the deposit money.
* **When:** The system user confirms the deposit processing providing password or PIN for the deposit request.
* **Then:** The system should display an error message that the deposit processing has failed due to insufficient balance in the account.

***User story/ Feature 3 :*** Agent can login and deposit to customer by his phone number/account. After deposit, the customer agent gets 2.5% commission. Also the agent can check his balance and statement.

**Scenario 1:** Agent can successfully login and deposit money to the customer account.

* **Given:** Agents are registered in the system already and agent login in the login page of the system.
* **When:** Agent enters valid email and password and clicks the “Login” button agent can see their dashboard.
* **Then:** Agent should see an option “Deposit to customer” in the dashboard. Clicking on that option agent can see the deposit form.
* **When:** The sysAgent fills the form with valid information for the customer account and enters the deposit amount and clicks on the “Submit” button.
* **Then:** The system should validate the customer account information and agent account balance should be sufficient for the deposit. The system processes the deposit and updates the customer account.
* **When:** The agent completes the deposit money successfully. 2.5% commission depends on the deposit amount added to the agent account balance.
* **Then:** Agent receives a notification of the successful deposit and 2.5% commission added to the agent account and agent account balance is increased by the adding commission.

**Scenario 2:** Agent checks account balance and statements.

* **Given:** Agent login into their account and get on the dashboard.
* **When:** Agent clicks on the “Check Balance” option
* **Then:** Agent current balance amount shown in the displayed screen.
* **When:** Agent clicks on the “Statement” option.
* **Then:** Agents can see their transaction history, deposit history, commission history withdrawal history in the displayed screen.

***User story/ Feature 4 :*** Customers can login by email and password and send money to another customer. For each transaction 5tk fixed will be deducted from the customer account. Also customers can check statements and current balance.

**Scenario 1:** Customer successfully login and send money to another customer account.

* **Given:** Customer is on the login page in the system. Customer account already registered in the system.
* **When:** Customer enters a valid email and password and clicks on the “Login” button. Customers see their dashboard.
* **Then:** Customers should see an option “Send Money” on the dashboard. Clicks on it and customers get a money transfer form on the screen.
* **When:** Customer fills the form with valid information for the recipient customer account and specifies the money transfer amount. Click on the “Submit” button.
* **Then:** System validates the provided recipient customer account information and the customer account balance should be sufficient with extra fees for the transaction. System processes the money transfer and deducts the transaction amount with extra fees from the customer account balance.

**Scenario 2:** Customer attempts to send money to a customer account with insufficient balance.

* **Given:** Customer is on the login page in the system. Customer accounts are already registered in the system and customer account balance is lower than the transaction amount with extra fees.
* **When:** Customers get the “Send Money” option and get a money transfer form. Customer fills the form with valid information for the recipient customer account and specifies the money transfer amount lower than their available balance and Click on the “Submit” button.
* **Then:** System validates the provided recipient customer account information and the customer account balance is insufficient with extra fees for the transaction.
* **When:** Customer attempts to confirm the money transfer.
* **Then:** The system should display an error message that the money transfer processing has failed due to insufficient balance in the account.

**Scenario 3:** Customer checks their account balance and statement.

* **Given:** Customer is on the login page in the system. Customer account already registered in the system.
* **When:** Customers should see an option “Check Balance” on the dashboard. Clicks on it.
* **Then:** Customer current balance amount shown in the displayed screen.
* **When:** Customer clicks on the “Statement” option.
* **Then:** Customers can see their transaction history, send money history, received money history, withdrawal history and fixed fees deduction history in the displayed screen.

***User story/ Feature 5 :*** Agent / Customer can make payment to merchant and service fee is 1% and minimum service fee is 5 TK.

**Scenario 1:** Agent / Customer can make successful payments to a merchant.

* **Given:** Agent / Customer is logged into their account on the system and their account balance is sufficient for the payment amount.
* **When:** Agent / Customer should see an option “Payment” on the dashboard. Clicks on it. Agent / Customer enters valid information for the merchant account and specifies the payment amount.
* **Then:** System validates the provided merchant information. Agent / Customer account balance should be sufficient for the payment.
* **When:** Agent / Customer confirms the payment transaction. The system calculates service fees as 1% of the payment amount but not less than 5 Tk for any transaction.
* **Then:** If service fees are less than 5 Tk then set the service fees 5 Tk. The system processes the payment transaction and deducts the payment amount with extra service fees from the agent / customer account balance.

**Scenario 2:** Agent / Customer attempts to make payment to a merchant account with insufficient balance.

* **Given:** Agent / Customer can make successful payments to a merchant.
* **When:** Agent / Customer should see an option “Payment” on the dashboard. Clicks on it. Agent / Customer enters valid information for the merchant account and specifies the payment amount over than available balance.
* **Then:** System validates the provided merchant information. Agent / Customer account balance should be insufficient for the payment with minimum service fee.
* **When:** Agent / Customer confirm the payment.
* **Then:** The displayed an error message that payment can not be successful due to insufficient balance.