## **Feature: Customers can pay any merchant and utility bills**

| Sl | CheckPoint | Yes | No |
| --- | --- | --- | --- |
| 1 | Is account validation successful with correct credentials? |  |  |
| 2 | Is login rejected for invalid account information? |  |  |
| 3 | Does the system reject payments to merchants not available in the system? |  |  |
| 4 | Is payment canceled for negative balance transactions? |  |  |
| 5 | Is the transaction rejected if the amount is less than the minimum |  |  |
| 6 | Is the correct transaction fee (5 TK) applied to payments ≥500 TK? |  |  |
| 7 | Is a 1% service charge correctly deducted for merchant payments between 500–5000 TK? |  |  |
| 8 | Is no cashback provided for a 5000 TK payment (exact upper limit)? |  |  |
| 9 | Is a 10% cashback applied for payments > 5000 TK and ≤ 10,000 TK? |  |  |
| 10 | Is a 10% cashback correctly applied at the 10,000 TK boundary? |  |  |
| 11 | Is a 20% cashback (up to a 3000 TK cap) correctly applied above 10,000 TK? |  |  |
| 12 | Is a 1% fee applied for utility bill payments? |  |  |
| 13 | Is cashback applied (where applicable) for utility bill payments? |  |  |
| 14 | Is the transaction charge correctly deducted when not applicable for utility bills? |  |  |

## 

## **Feature: Apply for a Loan**

| Sl | CheckPoint | Yes | No |
| --- | --- | --- | --- |
| 1 | Is a loan granted when account balance is < 100 TK? |  |  |
| 2 | Is a loan rejected when account balance is ≥ 100 TK? |  |  |
| 3 | Is a loan request accepted when amount is ≤ 20,000 TK (with eligible balance)? |  |  |
| 4 | Is a loan request rejected when amount exceeds 20,000 TK? |  |  |
| 5 | Is no interest charged for repayment within 30 days? |  |  |
| 6 | Is no interest charged for repayment exactly on day 30? |  |  |
| 7 | Is 1.8% daily compound interest applied for repayments after 30 days? |  |  |
| 8 | Does partial repayment within 30 days update remaining balance and show no interest? |  |  |
| 9 | Is a new loan approved only after 50% repayment of an existing loan? |  |  |
| 10 | Is a new loan rejected if less than 50% of the previous loan is repaid? |  |  |