**Acceptance Criteria for Feature 1 :- customer can pay any merchant and utility bills.**

| 1 | Customer should have a valid account and enough amount to pay bills |
| --- | --- |
| 2 | The service charge for every merchant bill payment is 1% of the transaction amount, with a minimum fee of 5 TK deducted from the customer’s balance. |
| 3 | After deducting the amount the customer should receive a message about it |
| 4 | If 1% of the transaction amount is less than 5 TK, the system deducts a flat 5 TK service charge. |
| 5 | If the transaction amount is greater than 5000 TK and up to 10,000 TK, the customer receives a 10% cashback on the transaction amount. |
| 6 | The customer should receive a message that he/she got 10% discount |
| 7 | If the transaction amount is less than 5000 TK there will not be any cashback |
| 8 | If the transaction amount is greater than 10,000 TK, the customer receives a 20% cashback on the transaction amount, up to a maximum of 3000 TK. |
| 9 | Cashback benefits are only applicable to merchant bill payments; no cashback is provided for utility bill payments. |
| 10 | Cashback is calculated after deducting the service charge from the transaction amount. |
| 11 | The transaction receipt must display the transaction amount, service charge, cashback amount, and final debited amount from the customer’s balance. |

**Acceptance Criteria for Feature 2 :- If a customer has a balance of less than 100 TK, they can apply for a loan of up to 20,000 TK.**

| 1 | Customer should have valid account |
| --- | --- |
| 2 | Customers with a balance less than 100 TK are eligible to apply for a loan of up to 20,000 TK. |
| 3 | The loan repayment period without interest is 30 days from the loan initiation date. |
| 4 | If the loan paid within 30 days there will not be any interest |
| 5 | If the loan is not paid within 30 days, a daily compound interest of 1.8% will be applied on the remaining principal amount starting from day 31. |
| 6 | Customers become eligible to apply for a new loan only if they have paid at least 50% of their current loan balance. |
| 7 | The system must notify the customer of the loan eligibility, repayment deadline, and interest rate when applying for a loan and during loan repayment. |
| 8 | Loan application will be declined if the customer does not meet the balance or repayment eligibility criteria. |