Feature 1:

1.For payment customer should have sufficient balance

2.Recipient should have valid merchant/agent account

3.For each payment, deduct 1% service charge from customer balance, with a minimum fee of 5 tk.

4.Customer and Merchant both parties should get SMS

5.Customer balance should be updated

6.Customer and Merchant both parties transaction statement should be updated

7.After reaching 5000 tk in monthly transactions, customers receive 20% cashback on subsequent payments up to 5000 tk.

8.For monthly transactions exceeding 10000 tk, customers receive a maximum 30% cashback

Feature 2 :

1.Customer should have register account

2.For applying loan up to 20000 Tk customer should have balance less than 100 Tk

3.Customer should get SMS about loan status

4.No interest should charge for those customers who repay the loan within 30 days

5.Per day 1.8% interest should charge for those customers who couldn’t repay the loan within 30 days

6.For applying another loan eligibility should have available for those customer who has already paid 50% of the remaining payment

7.Customers loan status should be updated