User story:

**As an Admin**

1. **As an Admin**, I want to create and manage user accounts so I can assign roles (Admin, Accountant, Customer).
2. **As an Admin**, I want to manage the product/service catalog so that invoices can be generated accurately.
3. **As an Admin**, I want to view reports on all invoices and payments so I can track business performance.
4. **As an Admin**, I want to control access levels so that sensitive data is only visible to the right roles.

**As an Accountant**

1. **As an Accountant**, I want to create and edit customer profiles so I can maintain accurate billing information.
2. **As an Accountant**, I want to generate invoices for selected customers and services so billing can be tracked.
3. **As an Accountant**, I want to record payments and track unpaid invoices so I can manage cash flow.
4. **As an Accountant**, I want to view reports on outstanding payments and revenue trends.

**As a Customer**

1. **As a Customer**, I want to log in and view my invoices so I know what I owe.
2. **As a Customer**, I want to make payments securely using a credit card or other online method.
3. **As a Customer**, I want to download or print invoices for my records.