Checklist for feature 1:

SL	Checkpoint	Yes	No
1	Can customer pay merchant bill if having sufficent balance with 1% service charge?	☐	☐
2	Did the system deduct minimum 5 tk service charge (1%) after merchant bill payment?	☐	☐
3	Did the system give 10% cashback, if customer pay marchent bill more than 5000 and less than 10000 tk?	☐	☐
4	If customer pay less than 5000 tk, he will not get 10% cashback.	☐	☐
5	Did the system give 20% cashback if customer pay more than 10000 tk?	☐	☐
6	Did the system give more than 3000 tk cashback?	☐	☐
7	Did the system deduct service charge if customer pay utility bills?	☐	☐
8	Can customer pay utility bills if having enough balance?	☐	☐

Checklist for feature 2:

SL	Checkpoint	Yes	No
1	Can customer apply for a loan, if balance is less than 100 tk?	☐	☐
2	Does the system accept loan request if customer apply for loan and has balance<100 tk?	☐	☐
3	Can customer apply for a loan, if amount is greater than 20000 tk?	☐	☐
4	Does the system accept loan request if customer apply for a loan of greater than 20000Tk?	☐	☐
5	If a customer repays the loan within 30 days, then does the system deduct any interest?	☐	☐
6	If customer repay 50% of the remaining payment, can he reapply for loan?	☐	☐
7	If customer cannot repay the loan within 30 days, does the system calculate interest of 1.8% daily?	☐	☐