**Topic Name:** Manual Testing

**Description:**

Feature 1

In an MFS mobile app named **EasyPay**, customers can pay any merchant and utility bills.

* For each **merchant bill payment**, a **1% service charge** will be deducted from the customer's balance, with a **minimum transaction fee of 5 TK**.
* If a customer makes a transaction of **more than 5000 TK**, they will get a **10% cashback**.
* If the customer makes a transaction of **more than 10,000 TK**, they will receive a **maximum of 20% cashback**, capped at **3000 TK**.
* **No cashback** will be applied for **utility bills**.

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**.

* If the customer repays the loan **within 30 days** from the loan initiation day, **no interest** will be charged.
* If the customer fails to repay within this period, a **daily interest of 1.8% (compound)** will be applied on the remaining amount.
* If a customer has already paid **50% of the remaining payment**, they are **eligible to apply for another loan**.