Payment System Accepting Expired Credit Cards

Description: The payment processing system was found to potentially accept credit cards with expiration dates in the past, which would lead to deferred payment failures and order fulfillment issues.

Steps to Reproduce:

1. Proceed to checkout with items in cart
2. Enter credit card details with an expiration date in the past (e.g., "05/20")
3. Attempt to complete the payment

Expected Behavior: The system should reject the payment and inform the user that the card is expired.

Actual Behavior: Without validation, the system would accept the expired card details and attempt processing, leading to eventual payment failure.

Severity: High

Affected Component: PaymentService

Root Cause: Insufficient validation of credit card expiration dates during the payment process.

Fix Implemented: Added expiration date validation in the getBankInformation method of PaymentService.java