**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, with the maximum cashback amount being 3000 TK. But no cashback will be applied for the utility bills.

**Acceptance Criteria EasyPay:**

**1.Payment Processing:**

* The MFS mobile app allows customers to make payments to any merchant or utility bill system.
* The app process for payment 1% service charge will be deducted from the customer's balance for each payment.

**2. Minimum Transaction amount :**

* The minimum transaction fee of 5 TK for each payment.

**3. Cashback process of calculation:**

* Less than 5000 TK total transactions in a month:

No cashback is applied.

.Between 5000 TK and 9999 TK total transactions in a month:

The customer receives 10% cashback for any subsequent payments made after the 5000 TK threshold is reached.

* 10,000 TK or more total transactions in a month:

The customer receives 20% cashback for any subsequent payments made after the 10,000 TK threshold is reached.

**4. Cashback Calculation Rules and Limitations:**

* Cashback applies only to payments made after reaching the specified monthly transaction thresholds.

**5. Cashback Calculation Examples:**

Total monthly transactions = 6000 TK. A payment of 4000 TK is made.

Cashback = 10% of 4000 TK = 400 TK.

**6. User Interface:**

The app displays the following information clearly during the payment process:

* Service charges applied to the transaction.
* Minimum transaction fee (if applicable).
* Total cashback earned during the month.

**7.Testing Scenarios:**

● Create test cases to ensure that the payment processing, cashback calculation, and user interface meet the specified requirements.

#### **8. Error Handling**

* The app should handle errors effectively and display clear messages in scenarios such as:Insufficient balance: Inform the user and suggest recharging their account.
* Invalid transactions: Reject and explain the issue ( incorrect merchant ID).
* Technical errors: Provide a retry option and notify the user of technical issues.

**Feature- 2:**

If a customer has a balance of less than 100 tk, s/he can apply for a loan of up to 20000 tk. If the customer repays the loan within 30 days from the loan initiation day, no interest will be charged. However, if the customer fails to repay within this period, a daily interest of 1.8% will be applied in a compound interest manner on the remaining amount.

Additionally, if a customer has already paid 50% of the remaining payment, they are eligible to apply for another loan.

**Acceptance Criteria Apply for Loan:**

**1.Loan Application Eligibility:**

* Customers with a balance of less than 100 TK are allowed to apply for a loan.
* The loan amount requested by the customer must not exceed 20,000 TK.
* The app should validate the eligibility criteria during the loan application process.

**2.Loan Repayment Period:**

* Customers must repay the loan within 30 days from the day the loan is approved to avoid interest charges.
* The repayment due date should be displayed clearly in the loan details section.

**3.No Interest for Timely Repayment:**

* If the customer repays the loan within the 30-day period, no interest is charged

**4.Interest Calculation:**

* If the customer fails to repay within the 30-day period, the app applies a daily interest rate of 1.8% in a compound interest manner on the remaining amount
* The app should accurately calculate the interest and update the total outstanding balance daily.

**5.. Loan Repayment Tracking:**

The app should display such as Total loan amount,Remaining balance.,Interest accrued (if any). And Repayment due date.

**6.Eligibility for another Loan:**

**●** If a customer has already paid 50% of the remaining payment from the previous loan, they are eligible to apply for another loan.

**7.Loan Application Process:**

● Provide a clear and intuitive process for customers to apply for a loan and track the status of their loan application.

**8.Notification System:**

●Implement a notification system to inform customers about upcoming repayment deadlines, the status of their loan, and eligibility for another loan.

**9.Documentation Update:**

● Update the app documentation to include information about the loan application process, repayment terms, and eligibility criteria.

**10.Testing Scenarios:**

● Create test cases to ensure the loan application, repayment, interest calculation, and eligibility for another loan are working correctly.