**Feature 1:**

In an MFS mobile app named EasyPay, customers can pay any merchant or utility bill. For each payment, a 1% service charge will be deducted from the customer's balance, with a minimum transaction fee of 5 tk. **If a customer has already made transactions totaling 5000 tk for a month, s/he will receive a 20% cashback for any subsequent payments upto 5000 tk**. Moreover, if the customer has already completed transactions totaling 10000 tk or more for a month, s/he will receive maximum 30% cashback.

For example: **If a customer paid 5000 tk, he will receive 1000 tk cashback**. If a customer paid 10000 tk or more, s/he will receive 3000 tk cashback.

**Acceptance Criteria for Feature 1:**

Test Scenario: **Check that the user can pay any merchant or utility bill.**

1. If a customer makes a payment, the service charge deducted should be 1% of the payment amount, or the service should be a minimum amount of 5 tk.

2.the system correctly calculates service and deducts it from the customer’s balance and works properly.

3.Payments that increase the monthly total to equal or greater than 5000 tk should receive 20% cashback on the portion that equals or exceeds 5000 tk.

4.Payments that increase the monthly total to equal or greater than 10000 tk should receive 30% cashback on the portion that equals or exceeds 10000 tk.

5.The system should correctly track the customer’s monthly total of transactions.

**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 for Feature 2:**

Test Scenario:**Check that the loan module works properly.**

1.The system should allow customers with a balance of less than 100 taka to apply for a loan up to 20,000 taka

2.If the customer repays the full loan amount within 30 days, no interest should be charged.

3.The daily interest rate of 1.8% should be compounded on the remaining amount after 30 days of taking the loan

4.The interest should be accurately calculated and added to the remaining loan balance daily

5.If the customer has repaid at least 50% of their current remaining loan balance, they will apply for another loan.