**User Stories**,

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 up to 5000 tk. Moreover, if the customer has already completed transactions totaling 10000 tk or more for a month, s/he will receive a maximum 30% cashback.

**Acceptance Criteria**:

**1.Payment Processing:**

* The app allows customers to make payments to any merchant or utility bill.
* The payment processing deducts a service charge of 1% from the customer's balance for each payment

**2.Minimum Transaction Fee:**

* The app enforces a minimum transaction fee of 5 tk for each payment

**3.Cashback Calculation:**

* If a customer's total transactions for the month are less than 5000 tk
  + No cashback is applied
* If a customer's total transactions for the month are between 5000 tk and 9999 tk:
  + The customer receives a 20% cashback for any subsequent payments up to 5000 tk.

**4.Maximum Cashback:**

* If a customer's total transactions for the month are 10000 tk or more:
  + The customer receives a maximum cashback of 30% for any subsequent payments.

**5.Cash Back Limit:**

* Cashback is only applicable to payments made after the total monthly transactions reach the specified thresholds

**6.Cashback Calculation Example:**

* Provide examples illustrating how the cashback is calculated for different scenarios based on the customer's monthly transaction total.

**7**.**User Interface:**

* The app's user interface displays relevant information about service charges, transaction fees, and cashback percentages during the payment process.

**8.Testing Scenarios:**

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

**9.Error Handling:**

* The app should handle and communicate errors effectively, such as insufficient balance, invalid transactions, etc.

1. 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**:

**1.Loan Application Eligibility:**

* The app allows customers with a balance of less than 100 tk to apply for a loan.
* The loan amount requested should not exceed 20000 tk.

**2.Loan Repayment Period:**

* Customers must repay the loan within 30 days from the loan initiation day to avoid interest charges.

**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.

**5**.**Loan Repayment Tracking:**

* The app should accurately track the repayment period and the remaining loan amount.

**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.