**Acceptance Criteria: Feature 1**

1. When a customer makes a payment, the easypay deduct 1% service charge from the transaction amount.
2. When a customer makes a payment and payment amount is less than 500 tk, then minimum service charge 5tk will be deducted.
3. When a customer pays more than 5000 tk, he/she gets 20% cashback and it will be applied to the rest of the amount till 10000 tk.
4. When a customer pays more than 10000 tk, he/she gets 30% cashback and it will be applied to the rest of the amount till 15000 tk.
5. And no cashback will be provided if the customer availed already all cashback. For example, 15000 tk payment, (5000\*20)% = 1000 and (5000\*30)% = 1500; totaling: 1000 + 1500 = 2500 tk

**Acceptance Criteria: Feature 2**

1. A customer can not take a loan, if his/her account balance <100 tk.
2. A customer can take a loan Upto 20000 tk, if his/her balance >100 tk.
3. No interest rate will be applied when a customer takes a loan and repay within 30 days from the day he/she took loan.
4. If a customer takes out a loan and is unable to pay the full amount within 30 days, then the 1.8% interest rate will be applied every day to the rest of the loan amount he did not pay yet.
5. If the customer already pays 50% of the loan amount, he can again take the loan but only the rest of the total loan. For Example customer tool loan 20000 tk and paid 15000 tk. So she/he can again take out a loan of more than 15000 tk.