**Acceptance criteria on rule based standard**

**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 up to 5000 tk. Moreover, if the customer has already completed transactions totaling 10,000 tk or more for a month, s/he will receive a 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.

1. Users should be able to easily **install** the EasyPay app
2. Customers can successfully **sign up for EasyPay by providing valid information**
3. Customers who have signed up should be able to **log in using their valid credentials.**
4. Users can view their **personal details, including account balance, within the app**.
5. Check if the **customers have the freedom to pay any merchant or utility bill according to their preferences**.
6. To make a payment, customers need a balance equal to or exceeding the bill amount plus the service charge. **Insufficient balance will prevent payment processing.**
7. **1% service charge** will be subtracted from the customer's balance for each transaction, with a minimum transaction **fee set at 5 tk**.
8. If a customer's monthly transactions total less than **5000 tk, no cashback should be applied**
9. If a customer's monthly transactions total between **5000 tk and 9999 tk** ,a 20% cashback should be applied to **subsequent payments up to 5000 tk**
10. If a customer's monthly transactions total **10000 tk or more, a maximum 30%** cashback should be applied .
11. Cashback offers are valid for a month, and customers qualify if their monthly transactions amount to **5000 tk or more.**
12. Upon payment and receiving cashback, the customer's account should be updated, and a message should be sent with **the cashback and updated total amount.**
13. The system should provide **clear notifications or prompts to inform the user about the insufficient balance** and guide them on the necessary actions to continue using the service**s.**

**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

1. If a customer has a balance less than **100 tk**, they are eligible to apply for a loan.A customer can apply for a loan of up to **20000 tk.**
2. If the customer has **more than 100 tk,** he is **not able to apply** for a loan
3. Customers should be provided with **guidance on the necessary steps** they need to take in order to apply for a loan.
4. No interest will be assessed if the customer repays the loan within the initial **30 days from the initiation date.**
5. If the customer fails to repay within **30 days**, a daily interest of **1.8% is applied** in a compound manner on the remaining amount.
6. If a customer has already paid **50%** of the remaining payment, they are eligible to **apply for another loan.**
7. Users should be notified when they are close to the loan repayment deadline or have surpassed it.
8. Upon completing the full payment, users should receive both **a notification and a status message conveying their updated status**.
9. Clear instructions regarding the **process of reapplying for a loan** should be communicated to the customer.
10. Users can opt to receive a **daily reminder regarding the payments needed to settle their loan**.