**Question 1:**

Write the acceptance criteria for both features on rule based standard .

**Answer:**

**Rule-based-acceptance-criteria for Feature 1:**

1. Customer should have sufficient balance before paying the bill.
2. Merchant should have a valid account.
3. 1% charge should be deducted from the customer's balance at the time of paying the bill.
4. If the customer's transaction is less than the 1% charge, then a minimum charge of 5 TK should be applied.
5. Before the transaction, ensure the customer's balance is more than 0.
6. If the transaction amount is more than 0 and less than or equal to 5000 TK, no cashback should be given.
7. If the transaction amount is more than 5000 TK and less than or equal to 10,000 TK, a 10% cashback should be given.
8. If the transaction amount is more than 10,000 TK, a 20% cashback should be given.
9. Ensure the maximum cashback is capped at 3000 TK.
10. No cashback should be applied for utility bills.
11. Both the customer and the merchant should be notified after the bill is paid or the transaction is processed.
12. The current balance should be updated after the payment or transaction is processed.

**Rule-based-acceptance-criteria for Feature 2:**

1. A customer can apply for a loan only if their balance is less than 100 TK.
2. The maximum loan amount that can be applied for is 20,000 TK.
3. A loan application must be denied if the customer’s balance is 100 TK or more.
4. A loan application must be denied if the requested loan amount is invalid (e.g., negative amount or exceeds the maximum limit).
5. If a customer repays the entire loan within 30 days from the loan initiation date, no interest should be charged.
6. If the customer fails to repay within 30 days, a daily interest of 1.8% must be applied in a compound interest manner on the remaining amount.
7. The system must correctly calculate and display the remaining balance after each repayment.
8. If a customer has repaid at least 50% of the current loan, they should be eligible to apply for another loan.
9. Loan applications must be denied if less than 50% of the previous loan has been repaid and the customer applies for a new loan.
10. After 30 days, interest must be compounded daily at a rate of 1.8% on the remaining loan balance.
11. The interest calculation should be accurate for various loan amounts and durations beyond 30 days.
12. The system must validate the loan application amount and deny any requests for invalid or excessive amounts.
13. The system should handle invalid repayment amounts (e.g., more than the remaining balance) and display an appropriate message.
14. The system must display the appropriate message when a loan application is denied due to balance, invalid amount, or non-repayment of the previous loan.
15. Transaction history, loan balance, and interest accrued must be displayed accurately to the customer.