**Feature 1:**

In an MFS mobile app named EasyPay, customers can pay any merchant and utility bills. For each merchant bill payment, a 1% service charge will be deducted from the customer's balance, with a minimum transaction fee of 5 TK. If a customer makes a transaction of more than 5000 TK, they will get a 10% cashback. If the customer makes a transaction of more than 10,000 TK, they will receive a maximum of 20% cashback, with the maximum cashback amount being 3000 TK. But no cashback will be applied for the utility bills.

**Acceptance Criteria:**

1-Should have deducted 1% service charge or 5 tk for each transaction.

2-The system displays the deducted service charge amount to the customer before payment confirmation.

3-Ensure that customers get 10% cashback after 5000 payments.

4-Ensure that customers get 20% cashback after 10000 payments.

5-The system displays the applied cashback amount to the customer before payment confirmation.

6-The cashback calculation considers only transactions made within the current calendar month.

7- Maximum cashback will 3000, customer won’t more than that

8-No cashback will be applied to the utility bills.

**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:**

1-If a customer has less than 100tk then he/she can apply for a loan

2- The requested loan amount is 20000 tk.

3-If a customer pays the loan within 30 days, no interest will be added.

4-After payment of 50% customer will be eligible for next loan