IT210 Business Applications with C++
Program Assignment
Credit Card Interest Calculator

Purpose

Write a C++ program **with functions** that will calculate the interest on **one or more customers'** credit card's unpaid balances using the average daily balance.

Program Input

The **standard input** for this program which **will also be echoed,** is:

- Customer's first and last name
- Credit card number
- Balance shown in the bill (*netBalance*)
- Payment made (*payment*)
- Days in the billing cycle (*d1*)
- Number of days payment made before billing cycle (*d2*)

Calculate the average daily balance, interest, and APR based on the formulas given below:

averageDailyBalance = *(netBalance * d1 – paynment * d2)/d1*

interest = *averageDailyBalance ****APR****/(100*12)*

where APR depends on the average daily balance as shown below

averageDailyBalance <$100 **APR** = *5%*
averageDailyBalance between $100 and $1000 *APR* = *10%*
averageDailyBalance >$1000 **APR** = *15%*

Your program will utilize functions to:
1. **Read first and last name (void function)**
2. **Read credit card number (value returning function)**
   a. **Use a void function to verify read credit card number is correct**
3. **Read the balance shown in bill (netBalance), payment made (payment), days in billing cycle (d1), and number days payment made before billing cycle (d2) using a void function**
4. **Calculate the average daily balance using a void function**
5. **Determine the APR using a value returning function**
6. **Determine the interest using a void function**
7. **Output the results using a void function**

Your program's input/output must be identical to Module 5 Program Assignment (1) except you will be using functions. It is assumed that you will be displaying the descriptive header using a void function as shown in class .

Submission Requirements:
1. Please submit the program on Blackboard

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_******************************************_
*    IT210 Business Applications with C++   *
*    Programmer: Vijay Kalburgi             *
*    Date:  February 27, 2017               *
*    Mdoule 5 Program Assignment            *
*    Interest Calculator                    *
_******************************************_

This program calculates the interest on unpaid
credit card balances using the average daily balance

Please enter the first and last name on the credit card: Siri Gowri

You entered Siri Gowri

Please enter the credit card number: 1234

You entered 1234

If this is correct, press 0 or 1 to try again: 1

Please enter the credit card number: 2345

You entered 2345

If this is correct, press 0 or 1 to try again: 0

Please enter the balance shown in the credit card bill: 660

You entered $660

Please enter the payment you made: 40

You entered $40

Please enter the number of days in the billing cycle: 30

You entered 30
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You entered 30

Please enter the number of days payment was made before billing cycle: 7

You entered 7

****
12345678901234567890123456789012345678901234567890
****

Siri   Gowri   2345

FIRST NAME   LAST NAME   CARD NUMBER
==

Credit Card Balance.....................   660.00

Annual Interest Rate....................   10.00

Payment Made............................   40.00

Number of Days in Billing Cycle.........   30

Number of Days Before Billing Cycle.....   7

Average Daily Balance...................   650.67

Interest on Unpaid Balance..............   5.42

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Please enter 0 to exit or 1 for another customer: 1

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Please enter the first and last name on the credit card: