**Lab Exercises**

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**Lab Exercise — Polymorphic Banking**

**I Lab Objectives**

In this lab, you will practice:

1. Creating an Account base class that contains virtual functions and derived classes SavingsAccount and CheckingAccount.
2. Defining virtual functions.
3. Calling virtual functions.
4. Downcasting with a pointer with the dynamic\_cast operator.

**II Description of the Problem (译文见教材P419 12.14)**

Develop a polymorphic banking program using the Account hierarchy created in Exercise 11.10. Create a vector of Account pointers to SavingsAccount and CheckingAccount objects. For each Account in the vector, allow the user to specify an amount of money to withdraw from the Account using member function debit and an amount of money to deposit into the Account using member function credit. As you process each Account, determine its type. If an Account is a SavingsAccount, calculate the amount of interest owed to the Account using member function calculateInterest, then add the interest to the account balance using member function credit. After processing an Account, print the updated account balance obtained by invoking base class member function getBalance.

**III Sample Output**



**IV Problem-Solving Tips**

1. To achieve polymorphism, declare the functions that should be called polymorphically as virtual. To indicate a virtual function within a class definition, add “virtual” before the function prototype. When the virtual functions are redefined in a derived class, those member function prototypes should also be preceded by the keyword virtual as a good programming practice.
2. To determine if a pointer to an Account object is actually pointing to a SavingsAccount object, downcast it to a SavingsAccount \* using the dynamic\_cast operator. If the pointer returned by this operation is not the null pointer (i.e., 0) then the object is a SavingsAccount object and that pointer can be used to access members unique to class SavingsAccount.
3. Remember that your compiler may require you to enable run-time type information (RTTI) for this particular project before this program will run correctly.

**V Your Solution**

**// Lab 1: Account.h**

**// Definition of Account class.**

**#ifndef ACCOUNT\_H**

**#define ACCOUNT\_H**

**class Account**

**{**

**public:**

**Account( double ); // constructor initializes balance**

**virtual void credit( double );//virtual function credit**

**virtual bool debit( double );//virtual function debit**

**void setBalance( double ); // sets the account balance**

**double getBalance(); // return the account balance**

**private:**

**double balance; // data member that stores the balance**

**}; // end class Account**

**#endif**

**// Lab 1: Account.cpp**

**// Member-function definitions for class Account.**

**#include <iostream>**

**using namespace std;**

**#include "Account.h" // include definition of class Account**

**// Account constructor initializes data member balance**

**Account::Account( double initialBalance )**

**{**

**// if initialBalance is greater than or equal to 0.0, set this value**

**// as the balance of the Account**

**if ( initialBalance >= 0.0 )**

**balance = initialBalance;**

**else // otherwise, output message and set balance to 0.0**

**{**

**cout << "Error: Initial balance cannot be negative." << endl;**

**balance = 0.0;**

**} // end if...else**

**} // end Account constructor**

**// credit (add) an amount to the account balance**

**void Account::credit( double amount )**

**{**

**balance = balance + amount; // add amount to balance**

**} // end function credit**

**// debit (subtract) an amount from the account balance**

**// return bool indicating whether money was debited**

**bool Account::debit( double amount )**

**{**

**if ( amount > balance ) // debit amount exceeds balance**

**{**

**cout << "Debit amount exceeded account balance." << endl;**

**return false;**

**} // end if**

**else // debit amount does not exceed balance**

**{**

**balance = balance - amount;**

**return true;**

**} // end else**

**} // end function debit**

**// set the account balance**

**void Account::setBalance( double newBalance )**

**{**

**balance = newBalance;**

**} // end function setBalance**

**// return the account balance**

**double Account::getBalance()**

**{**

**return balance;**

**} // end function getBalance**

**// Lab 1: CheckingAccount.h**

**// Definition of CheckingAccount class.**

**#ifndef CHECKING\_H**

**#define CHECKING\_H**

**#include "Account.h" // Account class definition**

**class CheckingAccount : public Account**

**{**

**public:**

**// constructor initializes balance and transaction fee**

**CheckingAccount( double, double );**

**virtual void credit( double ); //virtual function credit**

**virtual bool debit( double );//virtual function debit**

**private:**

**double transactionFee; // fee charged per transaction**

**// utility function to charge fee**

**void chargeFee();**

**}; // end class CheckingAccount**

**#endif**

**// Lab 1: CheckingAccount.cpp**

**// Member-function definitions for class CheckingAccount.**

**#include <iostream>**

**using namespace std;**

**#include "CheckingAccount.h" // CheckingAccount class definition**

**// constructor initializes balance and transaction fee**

**CheckingAccount::CheckingAccount( double initialBalance, double fee )**

**: Account( initialBalance ) // initialize base class**

**{**

**transactionFee = ( fee < 0.0 ) ? 0.0 : fee; // set transaction fee**

**} // end CheckingAccount constructor**

**// credit (add) an amount to the account balance and charge fee**

**void CheckingAccount::credit( double amount )**

**{**

**Account::credit( amount ); // always succeeds**

**chargeFee();**

**} // end function credit**

**// debit (subtract) an amount from the account balance and charge fee**

**bool CheckingAccount::debit( double amount )**

**{**

**bool success = Account::debit( amount ); // attempt to debit**

**if ( success ) // if money was debited, charge fee and return true**

**{**

**chargeFee();**

**return true;**

**} // end if**

**else // otherwise, do not charge fee and return false**

**return false;**

**} // end function debit**

**// subtract transaction fee**

**void CheckingAccount::chargeFee()**

**{**

**Account::setBalance( getBalance() - transactionFee );**

**cout << "$" << transactionFee << " transaction fee charged." << endl;**

**} // end function chargeFee**

**// Lab 1: SavingsAccount.h**

**// Definition of SavingsAccount class.**

**#ifndef SAVINGS\_H**

**#define SAVINGS\_H**

**#include "Account.h" // Account class definition**

**class SavingsAccount : public Account**

**{**

**public:**

**// constructor initializes balance and interest rate**

**SavingsAccount( double, double );**

**double calculateInterest(); // determine interest owed**

**private:**

**double interestRate; // interest rate (percentage) earned by account**

**}; // end class SavingsAccount**

**#endif**

**// Lab 1: SavingsAccount.cpp**

**// Member-function definitions for class SavingsAccount.**

**#include "SavingsAccount.h" // SavingsAccount class definition**

**// constructor initializes balance and interest rate**

**SavingsAccount::SavingsAccount( double initialBalance, double rate )**

**: Account( initialBalance ) // initialize base class**

**{**

**interestRate = ( rate < 0.0 ) ? 0.0 : rate; // set interestRate**

**} // end SavingsAccount constructor**

**// return the amount of interest earned**

**double SavingsAccount::calculateInterest()**

**{**

**return getBalance() \* interestRate;**

**} // end function calculateInterest**

**// Lab 1: polymorphicBanking.cpp**

**// Processing Accounts polymorphically.**

**#include <iostream>**

**#include <iomanip>**

**#include <vector>**

**using namespace std;**

**#include "Account.h" // Account class definition**

**#include "SavingsAccount.h" // SavingsAccount class definition**

**#include "CheckingAccount.h" // CheckingAccount class definition**

**int main()**

**{**

**// create vector accounts**

**vector < Account \* > accounts( 4 ) ;**

**// initialize vector with Accounts**

**accounts[ 0 ] = new SavingsAccount( 25.0, .03 );**

**accounts[ 1 ] = new CheckingAccount( 80.0, 1.0 );**

**accounts[ 2 ] = new SavingsAccount( 200.0, .015 );**

**accounts[ 3 ] = new CheckingAccount( 400.0, .5 );**

**cout << fixed << setprecision( 2 );**

**// loop through vector, prompting user for debit and credit amounts**

**for ( size\_t i = 0; i < accounts.size(); i++ )**

**{**

**cout << "Account " << i + 1 << " balance: $"**

**<< accounts[i]->getBalance();**

**double withdrawalAmount = 0.0;**

**cout << "\nEnter an amount to withdraw from Account " << i + 1**

**<< ": ";**

**cin >> withdrawalAmount;**

**//Call the debit function through Account pointer i**

**accounts[i] ->debit( withdrawalAmount );**

**double depositAmount = 0.0;**

**cout << "Enter an amount to deposit into Account " << i + 1**

**<< ": ";**

**cin >> depositAmount;**

**//Call the credit function through Account pointer i**

**accounts[i] ->credit( depositAmount );**

**// downcast pointer**

**SavingsAccount \*savingsAccountPtr = dynamic\_cast < SavingsAccount \* >( accounts[i] );**

**// if Account is a SavingsAccount, calculate and add interest**

**if ( savingsAccountPtr )**

**{**

**double interestEarned = savingsAccountPtr->calculateInterest();**

**cout << "Adding $" << interestEarned << " interest to Account "**

**<< i + 1 << " (a SavingsAccount)" << endl;**

**savingsAccountPtr ->credit( interestEarned );**

**} // end if**

**cout << "Updated Account " << i + 1 << " balance: $"**

**<< accounts[i]->getBalance()**

**<< "\n\n";**

**} // end for**

**} // end main**

