

Database all possible scenarios

#	Scenario	Account Type	Card Type	Access Level	Allowed Operations
1	Basic DEBIT card holder	DEBIT	PARENT	FULL	<ul style="list-style-type: none"> -Withdrawal (WITHDRAWAL) -Deposit (DEPOSIT) -Balance inquiry (INQUIRY) -Transfer to another account (TRANSFER)
2	Basic CREDIT card holder	CREDIT (credit_limit defined)	PARENT	FULL	<ul style="list-style-type: none"> - Withdrawal (WITHDRAWAL) - Deposit (DEPOSIT - debt repayment) - Balance inquiry (INQUIRY) - Transfer to another account (TRANSFER)
3	Dual card (DEBIT + CREDIT)	DEBIT + CREDIT (two accounts)	PARENT	FULL for both	<ul style="list-style-type: none"> - Withdrawal DEBIT (WITHDRAWAL) - Withdrawal CREDIT (WITHDRAWAL) - Deposit DEBIT (DEPOSIT) - Deposit CREDIT (DEPOSIT) - Balance inquiry DEBIT (INQUIRY) - Balance inquiry CREDIT (INQUIRY) - Transfer from one account to another or third-party account (TRANSFER)
4	Parent (PARENT) - DEBIT	DEBIT	PARENT	FULL	<ul style="list-style-type: none"> - Withdrawal (WITHDRAWAL) - Deposit (DEPOSIT) - Balance inquiry (INQUIRY) - Transfer to another account (TRANSFER) <p> * Access for CHILD card to own account * Child card permissions: VIEW_ONLY or FULL * Child gets their own card (own user_id) * Child card can access parent's account </p>
5	Child (CHILD) - VIEW_ONLY - DEBIT	DEBIT (parent's account)	CHILD	VIEW_ONLY	<ul style="list-style-type: none"> - Balance inquiry(INQUIRY)
6	Child (CHILD) - FULL - DEBIT	DEBIT (parent's account)	CHILD	FULL	<ul style="list-style-type: none"> - Withdrawal (WITHDRAWAL) - Deposit (DEPOSIT) - Balance inquiry (INQUIRY) - Transfer (TRANSFER) <p>* Uses parent's account</p>

7	Parent (PARENT) - CREDIT	CREDIT	PARENT	FULL	<ul style="list-style-type: none"> - Withdrawal (WITHDRAWAL - up to credit_limit) - Deposit (DEPOSIT - debt repayment) - Balance inquiry (INQUIRY) - Transfer to another account (TRANSFER) <ul style="list-style-type: none"> * Access for CHILD card to own account * Child card permissions: VIEW_ONLY or FULL * Child gets their own card (own user_id) * Child card can access parent's account
8	Child (CHILD) - VIEW_ONLY - CREDIT	CREDIT (parent's account)	CHILD	VIEW_ONLY	<ul style="list-style-type: none"> - Balance inquiry (INQUIRY)
9	Child (CHILD) - FULL - CREDIT	CREDIT (parent's account)	CHILD	FULL	<ul style="list-style-type: none"> - Withdrawal (WITHDRAWAL - consumes parent's credit) - Deposit (DEPOSIT - repays parent's debt) - Balance inquiry (INQUIRY) - Transfer (TRANSFER)
10	Parent dual card (DEBIT+CREDIT)	DEBIT + CREDIT (two accounts)	PARENT	FULL for both	<ul style="list-style-type: none"> - Withdrawal DEBIT (WITHDRAWAL) - Withdrawal CREDIT (WITHDRAWAL) - Deposit DEBIT (DEPOSIT) - Deposit CREDIT (DEPOSIT) - Balance inquiry DEBIT (INQUIRY) - Balance inquiry CREDIT (INQUIRY) - Transfer from one account to another or third-party (TRANSFER) <ul style="list-style-type: none"> * Access for CHILD card to own account * Child card permissions: VIEW_ONLY or FULL * Child gets their own card (own user_id) * Child card can access parent's account
11	Child - VIEW_ONLY (DEBIT+CREDIT) - Parent dual card	DEBIT + CREDIT (parent's accounts)	CHILD	VIEW_ONLY for both	<ul style="list-style-type: none"> - Balance inquiry DEBIT (INQUIRY) - Balance inquiry CREDIT (INQUIRY)
12	Child - VIEW_ONLY (DEBIT) - Parent dual card	DEBIT + CREDIT (parent's accounts)	CHILD	VIEW_ONLY Debit	<ul style="list-style-type: none"> - Balance inquiry DEBIT (INQUIRY)
13	Child - VIEW_ONLY (CREDIT) - Parent dual card	DEBIT + CREDIT (parent's accounts)	CHILD	VIEW_ONLY Credit	<ul style="list-style-type: none"> - Balance inquiry CREDIT (INQUIRY)

14	Child - FULL DEBIT + VIEW CREDIT	DEBIT + CREDIT (parent's accounts)	CHILD	FULL → DEBIT VIEW_ONL Y → CREDIT	<ul style="list-style-type: none"> - Withdrawal DEBIT (WITHDRAWAL) - Deposit DEBIT (DEPOSIT) - Balance inquiry DEBIT (INQUIRY) - Transfer to another account DEBIT (TRANSFER) - Balance inquiry CREDIT (INQUIRY)
15	Child - FULL CREDIT + VIEW DEBIT	DEBIT + CREDIT (parent's accounts)	CHILD	FULL → CREDIT VIEW_ONL Y → DEBIT	<ul style="list-style-type: none"> - Withdrawal CREDIT (WITHDRAWAL up to credit_limit) - Deposit CREDIT (DEPOSIT debt repayment) - Balance inquiry CREDIT (INQUIRY) - Transfer to another account CREDIT (TRANSFER) - Balance inquiry DEBIT (INQUIRY)
16	Child - FULL CREDIT + FULL DEBIT	DEBIT + CREDIT (parent's accounts)	CHILD	FULL for both	<ul style="list-style-type: none"> - Withdrawal DEBIT (WITHDRAWAL) - Deposit DEBIT (DEPOSIT) - Balance inquiry DEBIT (INQUIRY) - Transfer to another account DEBIT (TRANSFER) - Balance inquiry CREDIT (INQUIRY) - Withdrawal CREDIT (WITHDRAWAL up to credit_limit) - Deposit CREDIT (DEPOSIT debt repayment) - Balance inquiry CREDIT (INQUIRY) - Transfer to another account CREDIT (TRANSFER) - Balance inquiry DEBIT (INQUIRY)
17	Closed card (CLOSED status)	Any	PARENT or CHILD	CLOSED	<p>>> No withdrawals (WITHDRAWAL)</p> <p>>> No deposits (DEPOSIT)</p> <p>>> No balance inquiry (INQUIRY)</p> <p>>> No transfers (TRANSFER)</p> <p>- Historical data remains in database</p> <p>! Card deactivated but not deleted</p>