

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

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

14	Child - FULL DEBIT + VIEW CREDIT	DEBIT + CREDIT (parent's accounts)	CHILD	FULL → DEBIT VIEW_ONL Y → CREDIT	- 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	- 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	- 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	>> No withdrawals (WITHDRAWAL) >> No deposits (DEPOSIT) >> No balance inquiry (INQUIRY) >> No transfers (TRANSFER)  - Historical data remains in database  ! Card deactivated but not deleted