```
class Payment {
  int paymentNo;
  LocalDate paymentDate;
  String billNo;
  String customerName;
  double amount;
  String mobileNo;
                                                              String mobileNo;
// accessor
                                                                                                class ChequePayment extends Payment {
   String chequeNo;
   String chequeDate;
   String bankName;
   String issuerName;
   // accessors
class CardPayment extends Payment {
   String cardType;
String last4Digits;
String cardHolderName;
    String bankName;
    String validity;
    // accessors
```

- 1. SINGLE_TABLE = DISCRIMINATOR_COLUMN
 2. JOINED. = JOIN_COLUMN
 3. TABLE_PER_CLASS = UNIQUE ID ACROSS THE ENTITIES IN HIERARCHY