

Enum Class Status
<ul style="list-style-type: none">• FROZEN, ACTIVE

Embeddable Class Adress
<ul style="list-style-type: none">- String street;- int num;- long zipCode;- String city;- String district;

Class Checking
<ul style="list-style-type: none">- Money Balance- String secreKey- AccountHolders PrimaryOwner- AccountHolders Secondary Owner- Money minimumBalance- Money penaltyFee- Money monthlyMaintenanceFee- LocalDate creationDate- Status status
setPrimaryOwner (f age is less than 24, then it´s a StudentAccount) setMinimumBalance(250) setMonthlyMaintenanceFee(12) setPenaltyFee (40) discountPenaly(if balance is less than minimum balance, apply penalty fee)

Class StudentChecking extends Chcking
<ul style="list-style-type: none">- Money Balance- String secreKey- AccountHolders PrimaryOwner- OptionalAccountHolders Secondary Owner- Money penaltyFee- LocalDate creationDate- Status status
) setPenaltyFee (40) discountPenaly(if balance is less than minimum balance, apply penalty fee

Class Savings extends Chcking
<ul style="list-style-type: none">- Money Balance- String secreKey- AccountHolders PrimaryOwner- AccountHolders Secondary Owner- Money minimumBalance- Money penaltyFee- double interestRate- LocalDate creationDate- Status status- LocalDate creationDate
setInterestRate(default is 0.0025 max is 0.5) setMinimumBalance(default 1000, no less than 100) setPenaltyFee (40) discountPenaly(if balance is less than minimum balance, apply penalty fee payInterest(yearly payment)

Class CreditCard
<ul style="list-style-type: none">- Money Balance- AccountHolders PrimaryOwner- AccountHolders Secondary Owner- Money creditLimit- double interestRate- Money penaltyFee
setCreditLimit(default 100, maximum 100000) setInterestRate(default 0.2, no lles than 0.1) setPenaltyFee (40) discountPenaly(if balance is less than minimum balance, apply penalty fee applyInterest(apply1% each month)

Class AccountHolders
<ul style="list-style-type: none">- Money name- String secreKey- Adress PrimaryAdress- OptionalAdress mailingAdress
+ getBalance() +transferMoney(only if enough funds, accountHolder.name or seconday required, accountId)

Class Admin
<ul style="list-style-type: none">- String name
+ createNewAccount() + acces account()

Class ThirdParty
<ul style="list-style-type: none">- String harshedKey- String name
+ sendMoney(Account account) + receiveMoney

- Fraud Detection:**
- if Transaction bigger than 150% of previous 24 hours periods, FREEZE
 - If t2 ransaction in less than a second, FREEZE