**Decision Table:**

Let's create a decision table with these conditions to systematically generate test cases:

| **Scenario** | **Transaction Type** | **Transfer Amount** | **User Account Type** | **Expected Fee** | **Valid Transfer** |
| --- | --- | --- | --- | --- | --- |
| Scenario 1 | Standard Transfer | < $1,000 | Standard Account | $2 | Valid |
| Scenario 2 | Standard Transfer | < $1,000 | Premium Account | $2 | Valid |
| Scenario 3 | Standard Transfer | >= $1,000 | Standard Account | Calculate 1% of transfer amount + $2 | Valid |
| Scenario 4 | Standard Transfer | >= $1,000 | Premium Account | Calculate 1% of transfer amount + $2 | Valid |
| Scenario 5 | Express Transfer | < $1,000 | Standard Account | Calculate 2% of transfer amount + $5 | Valid |
| Scenario 6 | Express Transfer | < $1,000 | Premium Account | Calculate 2% of transfer amount + $5 | Valid |
| Scenario 7 | Express Transfer | >= $1,000 | Standard Account | Calculate 3% of transfer amount + $5 | Valid |
| Scenario 8 | Express Transfer | >= $1,000 | Premium Account | Calculate 3% of transfer amount + $5 | Valid |
| Scenario 9 | International Transfer | Any Amount | Standard Account | $10 | Valid |
| Scenario 10 | International Transfer | Any Amount | Premium Account | $10 | Valid |
| Scenario 11 | Standard Transfer | < $1,000 | Standard Account | - | Invalid (Amount < $2) |
| Scenario 12 | Standard Transfer | < $1,000 | Premium Account | - | Invalid (Amount < $2) |
| Scenario 13 | Standard Transfer | >= $1,000 | Standard Account | - | Invalid (Amount < $2) |
| Scenario 14 | Standard Transfer | >= $5000 | Premium Account | - | Invalid (Amount < $2) |
| Scenario 15 | Express Transfer | < $1,000 | Standard Account | - | Invalid (Amount < $5) |
| Scenario 16 | Express Transfer | < $1,000 | Premium Account | - | Invalid (Amount < $5) |
| Scenario 17 | Express Transfer | >= $1,000 | Standard Account | - | Invalid (Amount < $5) |
| Scenario 18 | Express Transfer | >= $1,000 | Premium Account | - | Invalid (Amount < $5) |