#include <iostream>

#include <string>

using namespace std;

int main() {

// default pin and balance

int default\_pin = 0000;

int default\_balance = 1000;

// variables for user input and account information

int pin, balance, recipient\_number, amount;

int attempts = 0;

string option;

// prompt user to enter pin

cout << "Enter your pin: ";

cin >> pin;

// check if pin is correct

if (pin == default\_pin) {

cout << "Authentication successful." << endl;

balance = default\_balance;

// display options for user

while (option != "exit") {

cout << "Select an option:" << endl;

cout << "1. Reset/change pin" << endl;

cout << "2. Check balance" << endl;

cout << "3. Send money" << endl;

cout << "4. Exit" << endl;

cin >> option;

// option 1: reset/change pin

if (option == "1") {

cout << "Enter new pin: ";

cin >> default\_pin;

cout << "Pin changed successfully." << endl;

}

// option 2: check balance

else if (option == "2") {

cout << "Your balance is: " << balance << endl;

}

// option 3: send money

else if (option == "3") {

cout << "Enter recipient's phone number: ";

cin >> recipient\_number;

cout << "Enter amount to send: ";

cin >> amount;

if (amount <= balance) {

balance -= amount;

cout << "Transaction successful. Your new balance is: " << balance << endl;

}

else {

cout << "Transaction failed. Insufficient funds." << endl;

}

}

// option 4: exit

else if (option == "4") {

cout << "Exiting program." << endl;

break;

}

// invalid option

else {

cout << "Invalid option. Please try again." << endl;

}

}

}

// incorrect pin

else {

attempts++;

while (attempts < 3) {

cout << "Incorrect pin. Please try again." << endl;

cout << "Enter your pin: ";

cin >> pin;

if (pin == default\_pin) {

cout << "Authentication successful." << endl;

balance = default\_balance;

// display options for user

while (option != "exit") {

cout << "Select an option:" << endl;

cout << "1. Reset/change pin" << endl;

cout << "2. Check balance" << endl;

cout << "3. Send money" << endl;

cout << "4. Exit" << endl;

cin >> option;

// option 1: reset/change pin

if (option == "1") {

cout << "Enter new pin: ";

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cout << "Your balance is: " << balance << endl;

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// option 3: send money

else if (option == "3") {

cout << "Enter recipient's phone number: ";

cin >> recipient\_number