### **1. Guest/User (Prospective Applicant)**

Description:

Any visitor on the platform who has not registered or logged in yet. This role represents prospective credit card applicants.

Permissions/Capabilities:

* View the credit card advertisement banner.
* Access general information about the credit card.
* Initiate the application process (which would prompt registration/login).

### **2. Registered User (Applicant)**

Description:

A user who has registered on the platform and can apply for the credit card.

Permissions/Capabilities:

* Log in and log out.
* Fill out the credit card application form.
* Save and retrieve application data.
* View the status of their application.
* Update personal profile details.
* Reset password or use other account recovery options.

### **3. System Admin**

Description:

The person or team responsible for maintaining and overseeing the entire system.

Permissions/Capabilities:

* Manage user accounts (creation, deletion, suspension).
* View all credit card applications.
* Generate and view reports on application metrics.
* Monitor system health and performance.
* Handle escalated issues or discrepancies.
* Configure system settings, including integration with the credit check service.

### **4. Credit Analyst**

Description:

The person or team responsible for reviewing applications that couldn't be automatically processed, often due to inconsistencies or anomalies.

Permissions/Capabilities:

* View and evaluate credit card applications flagged for manual review.
* Access detailed credit check reports.
* Approve or reject applications based on a detailed review.
* Optionally, communicate directly with the applicant for clarifications.

### **5. Customer Support Representative**

Description:

The person or team assisting users with queries, issues, or concerns related to the application process.

Permissions/Capabilities:

* View application details (without sensitive financial information).
* Assist users in navigating the application process.
* Resolve common issues like account recovery.
* Escalate technical issues to the system admin or credit anomalies to credit analysts.