**Key Classes and Their Relationships**

**BillingController**

* Exposes API endpoint to calculate the payable amount.
* Uses BillingService.

**BillingService**

* Applies discounts and calculates the final amount.
* Uses BillingUtil for discount validation.
* Calls CurrencyExchangeService for currency conversion.

**BillingUtil**

* Provides utility methods for checking user eligibility for discounts.

**CurrencyExchangeService**

* Fetches real-time exchange rates from a third-party API.
* Converts the amount based on exchange rates.

**Models**

* BillRequest: Contains details of the bill and user.
* BillResponse: Stores the final calculated amount.
* Item: Represents items in the bill.
* UserType: Enum to define user categories (Employee, Affiliate, etc.).
* DiscountType: Enum to define different discount rules.