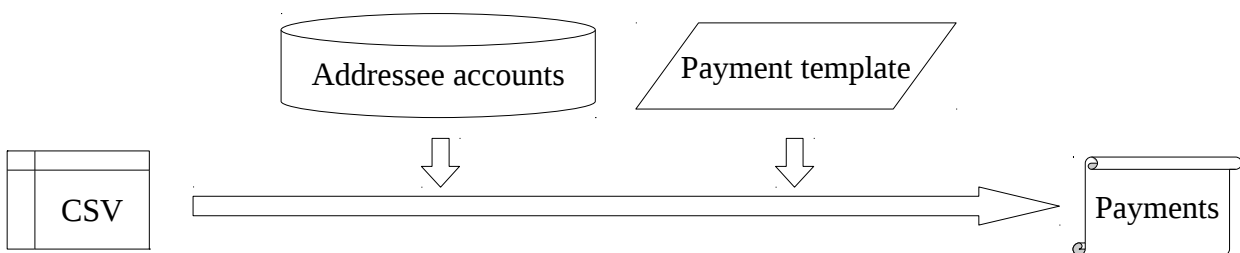# Problem 3

Mass payments

User uses CSV file (e.g. exported from external application) to create multiple payments.

CSV file can have all or some payment properties as columns. First line of CSV is header with names of properties.

User imports CSV file. Then system creates payments by combining data from CSV, payment template specified by user (optional) and addressee accounts table (matched by addressee account). Data from CSV file takes precedence.

For example:

- Payment template: title: "Instalment payment", addressee: "Example Bank Inc.", addressee account: "SA03 8000 0000 6080 1016 7519"

Amount	Execution date
444	2015-08-28
442	2015-09-28
439	2015-10-28
...	...

- Payment template: Title: "Salary", amount: 1286,16 zł

Addressee account	Execution date
PL 1… …… …… ……	2015-08-28
PL 2… …… …… ……	2015-08-28
PL 3… …… …… ……	2015-08-28
...	...

Task:

How would you implement the following function?

```
List<Payment> createPayments(InputStream csvInputSteam, Long templateId)
```