# Classes

# Above65

Above $65 \sqsubseteq AgeValue$ 

# Account

Account  $\sqsubseteq \neg$  Transaction

 $Account \sqsubseteq \neg \ Loan$ 

 $Account \sqsubseteq \neg Client$ 

 $\begin{array}{c} \mathbf{Account} \sqsubseteq \neg \ \mathbf{LoanStatusValue} \\ \mathbf{Account} \sqsubseteq \neg \ \mathbf{PermanentOrder} \end{array}$ 

Account  $\sqsubseteq \neg$  Payment

 $Account \sqsubseteq \neg \text{ Region}$ 

 $\mathbf{Account} \sqsubseteq \neg\ \mathbf{CreditCard}$ 

 $Account \sqsubseteq \neg \ AgeValue$ 

 $Account \sqsubseteq \neg \ SexValue$ 

#### AfterTransaction

 $After Transaction \sqsubseteq Statement Issuance Frequency Value$ 

After Transaction  $\sqsubseteq \neg$  Monthly

After Transaction  $\sqsubseteq \neg$  Weekly

# AgeValue

 $AgeValue \sqsubseteq \neg \ SexValue$ 

AgeValue  $\sqsubseteq \neg$  LoanStatusValue

 $AgeValue \sqsubseteq \neg Region$ 

 $\mathbf{AgeValue} \sqsubseteq \neg\ \mathbf{CreditCard}$ 

Age Value  $\sqsubseteq \neg$  Transaction

Age Value  $\sqsubseteq \neg$  Client

 $AgeValue \sqsubseteq \neg \ Account$ 

 $\overrightarrow{AgeValue} \sqsubseteq \neg \ Loan$ 

Age Value  $\sqsubseteq \neg$  Permanent Order

Age Value  $\sqsubseteq \neg$  Payment

# Below18

Below 18  $\sqsubseteq$  AgeValue

 $Below18 \sqsubseteq \neg \ From 25 To 35$ 

Below18  $\sqsubseteq \neg$  From50To65

 $Below18 \sqsubseteq \neg \ From 18To 25$ 

 $Below18 \sqsubseteq \neg \ From 35 To 50$ 

CashCredit
$\begin{aligned} \operatorname{CashCredit} &\sqsubseteq \operatorname{Credit} \\ \operatorname{CashCredit} &\sqsubseteq \neg \operatorname{CollectionAnotherBank} \end{aligned}$
CashWithdrawal
$ \begin{array}{l} {\rm CashWithdrawal} \sqsubseteq {\rm Withdrawal} \\ {\rm CashWithdrawal} \sqsubseteq \neg {\rm CreditCardWithdrawal} \\ {\rm CashWithdrawal} \sqsubseteq \neg {\rm RemittanceAnotherBank} \end{array} $
CentralBohemia
CentralBohemia $\sqsubseteq$ Region CentralBohemia $\sqsubseteq$ ¬ SouthBohemia CentralBohemia $\sqsubseteq$ ¬ EastBohemia CentralBohemia $\sqsubseteq$ ¬ Prague CentralBohemia $\sqsubseteq$ ¬ NorthMoravia CentralBohemia $\sqsubseteq$ ¬ SouthMoravia CentralBohemia $\sqsubseteq$ ¬ NorthBohemia
Classic
Classic $\sqsubseteq$ CreditCard Classic $\sqsubseteq \neg$ Gold Classic $\sqsubseteq \neg$ Junior
Client
Client $\sqsubseteq \neg$ PermanentOrder Client $\sqsubseteq \neg$ Payment Client $\sqsubseteq \neg$ Account Client $\sqsubseteq \neg$ LoanStatusValue Client $\sqsubseteq \neg$ CreditCard Client $\sqsubseteq \neg$ AgeValue Client $\sqsubseteq \neg$ Transaction Client $\sqsubseteq \neg$ Region Client $\sqsubseteq \neg$ Loan Client $\sqsubseteq \neg$ SexValue
${\bf Collection Another Bank}$
$ \begin{aligned} & \text{CollectionAnotherBank} \sqsubseteq \text{Credit} \\ & \text{CollectionAnotherBank} \sqsubseteq \neg \text{CashCredit} \end{aligned} $
Credit

 $\mathbf{Credit} \sqsubseteq \mathbf{Transaction}$ 

Credit ⊑ ¬ Withdrawal
CreditCard
$ \begin{array}{c} \operatorname{CreditCard} \sqsubseteq \neg \operatorname{Transaction} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{AgeValue} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{Loan} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{Client} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{Region} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{SexValue} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{Account} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{Payment} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{PermanentOrder} \\ \operatorname{CreditCard} \sqsubseteq \neg \operatorname{LoanStatusValue} \\ \end{array} $
${\bf CreditCardWithdrawal}$
$\label{eq:CreditCardWithdrawal} $$\operatorname{CreditCardWithdrawal} \sqsubseteq \neg \operatorname{CashWithdrawal} $$\operatorname{CreditCardWithdrawal} \sqsubseteq \neg \operatorname{RemittanceAnotherBank}$$$
DebtRunningLoan
$\begin{array}{l} DebtRunningLoan \sqsubseteq Running \\ DebtRunningLoan \sqsubseteq \forall \ hasLoanStatusValue \ ProblemStatus \\ DebtRunningLoan \sqsubseteq \neg \ OKRunningLoan \end{array}$
EastBohemia
EastBohemia $\sqsubseteq$ Region EastBohemia $\sqsubseteq$ $\neg$ CentralBohemia EastBohemia $\sqsubseteq$ $\neg$ NorthBohemia EastBohemia $\sqsubseteq$ $\neg$ SouthBohemia EastBohemia $\sqsubseteq$ $\neg$ Prague EastBohemia $\sqsubseteq$ $\neg$ NorthMoravia EastBohemia $\sqsubseteq$ $\neg$ SouthMoravia
FemaleSex
$ FemaleSex \sqsubseteq SexValue \\ FemaleSex \sqsubseteq \neg MaleSex $
Finished
Finished $\sqsubseteq$ Loan Finished $\sqsubseteq \neg$ Running

For Statement Pa	ayment
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 $ForStatementPayment \sqsubseteq Payment$  $For Statement Payment \sqsubseteq \neg \ Household Payment$ For StatementPayment  $\sqsubseteq \neg$  Leasing  $For Statement Payment \sqsubseteq \neg \ Loan Payment$  $For Statement Payment \sqsubseteq \neg Insurrance Payment$  ${\bf From 18 To 25}$ From 18To25  $\sqsubseteq$  AgeValue From 18To25  $\sqsubseteq \neg$  Below18  $From 18To 25 \sqsubseteq \neg From 50To 65$  $From 18To 25 \sqsubseteq \neg From 25To 35$  $From 18To 25 \sqsubseteq \neg From 35To 50$ From 25 To 35From  $25\text{To}35 \sqsubseteq \text{AgeValue}$ From 25To35  $\sqsubseteq \neg$  Below18  $From 25To 35 \sqsubseteq \neg From 35To 50$  $\texttt{From}25\texttt{To}35 \sqsubseteq \neg \ \texttt{From}18\texttt{To}25$  $From 25 To 35 \sqsubseteq \neg From 50 To 65$  ${\bf From 35 To 50}$  ${\tt From 35To 50} \sqsubseteq {\tt AgeValue}$  $From 35To 50 \sqsubseteq \neg\ From 25To 35$  $From 35To 50 \sqsubseteq \neg From 18To 25$  $From 35To 50 \sqsubseteq \neg From 50To 65$ From  $35\text{To}50 \sqsubseteq \neg \text{ Below}18$ From50To65  $From 50To 65 \sqsubseteq AgeValue$  $From 50To 65 \sqsubseteq \neg Below 18$  $From 50To 65 \sqsubseteq \neg From 18To 25$  $From 50To 65 \sqsubseteq \neg From 25To 35$  $From 50To 65 \sqsubseteq \neg From 35To 50$ 

# Gold

 $\begin{aligned} & \text{Gold} \sqsubseteq \text{CreditCard} \\ & \text{Gold} \sqsubseteq \neg \text{Classic} \\ & \text{Gold} \sqsubseteq \neg \text{Junior} \end{aligned}$ 

HouseholdPayment
$ \begin{array}{l} HouseholdPayment \sqsubseteq Payment \\ HouseholdPayment \sqsubseteq \neg ForStatementPayment \\ HouseholdPayment \sqsubseteq \neg InsurrancePayment \\ HouseholdPayment \sqsubseteq \neg LoanPayment \\ HouseholdPayment \sqsubseteq \neg Leasing \\ \end{array} $
InsurrancePayment
$\begin{array}{l} \text{InsurrancePayment} \sqsubseteq \text{Payment} \\ \text{InsurrancePayment} \sqsubseteq \neg \text{LoanPayment} \end{array}$

$$\label{eq:loss-payment} \begin{split} &\operatorname{InsurrancePayment} \; \sqsubseteq \neg \; \operatorname{HouseholdPayment} \\ &\operatorname{InsurrancePayment} \; \sqsubseteq \neg \; \operatorname{ForStatementPayment} \end{split}$$

# InterestsCredited

 $\mathbf{InterestsCredited} \sqsubseteq \mathbf{Credit}$ 

InsurrancePayment  $\sqsubseteq \neg$  Leasing

# Junior

 $\begin{array}{l} \operatorname{Junior} \sqsubseteq \operatorname{CreditCard} \\ \operatorname{Junior} \sqsubseteq \neg \operatorname{Gold} \\ \operatorname{Junior} \sqsubseteq \neg \operatorname{Classic} \end{array}$ 

# Leasing

 $\begin{array}{c} \text{Leasing} \sqsubseteq \text{Payment} \\ \text{Leasing} \sqsubseteq \neg \text{LoanPayment} \\ \text{Leasing} \sqsubseteq \neg \text{InsurrancePayment} \\ \text{Leasing} \sqsubseteq \neg \text{ForStatementPayment} \\ \text{Leasing} \sqsubseteq \neg \text{HouseholdPayment} \\ \end{array}$ 

# Loan

LoanPayment
$ \begin{array}{c} Loan Payment \sqsubseteq Payment \\ Loan Payment \sqsubseteq \neg Insurrance Payment \\ Loan Payment \sqsubseteq \neg Leasing \\ Loan Payment \sqsubseteq \neg Household Payment \\ Loan Payment \sqsubseteq \neg For Statement Payment \\ \end{array} $
LoanStatusValue
$\begin{tabular}{lllllllllllllllllllllllllllllllllll$
MaleSex
$\begin{array}{c} \text{MaleSex} \sqsubseteq \text{SexValue} \\ \text{MaleSex} \sqsubseteq \neg \text{FemaleSex} \end{array}$
Man
$\begin{array}{l} \operatorname{Man} \sqsubseteq \operatorname{Client} \\ \operatorname{Man} \sqsubseteq \forall \operatorname{hasSexValue} \operatorname{MaleSex} \\ \operatorname{Man} \sqsubseteq \neg \operatorname{Woman} \end{array}$
Monthly
$\begin{tabular}{ll} Monthly $\sqsubseteq$ StatementIssuanceFrequencyValue\\ Monthly $\sqsubseteq$ $\neg$ Weekly\\ Monthly $\sqsubseteq$ $\neg$ AfterTransaction\\ \end{tabular}$
${\bf No Problems Finished Loan}$
No Problems Finished Loan $\sqsubseteq \forall$ has Loan Status Value OKStatu No Problems Finished 
NorthBohemia
NorthBohemia $\sqsubseteq$ Region NorthBohemia $\sqsubseteq$ ¬ SouthBohemia

NorthBohemia $\sqsubseteq \neg$ EastBohemia NorthBohemia $\sqsubseteq \neg$ Prague NorthBohemia $\sqsubseteq \neg$ NorthMoravia NorthBohemia $\sqsubseteq \neg$ SouthMoravia NorthBohemia $\sqsubseteq \neg$ CentralBohemia
NorthMoravia
NorthMoravia $\sqsubseteq$ Region NorthMoravia $\sqsubseteq \neg$ SouthMoravia NorthMoravia $\sqsubseteq \neg$ NorthBohemia NorthMoravia $\sqsubseteq \neg$ CentralBohemia NorthMoravia $\sqsubseteq \neg$ EastBohemia NorthMoravia $\sqsubseteq \neg$ SouthBohemia NorthMoravia $\sqsubseteq \neg$ Prague
NotPaidFinishedLoan
Not PaidFinishedLoan $\sqsubseteq \forall$ has LoanStatusValue ProblemStatus Not PaidFinishedLoan $\sqsubseteq \neg$ NoProblemsFinishedLoan
OKRunningLoan
$\begin{array}{c} OKRunningLoan \sqsubseteq Running \\ OKRunningLoan \sqsubseteq \forall \ hasLoanStatusValue \ OKStatus \\ OKRunningLoan \sqsubseteq \neg \ DebtRunningLoan \end{array}$
OKStatus
OKStatus $\sqsubseteq$ LoanStatusValue OKStatus $\sqsubseteq$ ¬ ProblemStatus
OldAgePension
$\label{eq:oldAgePension} \mbox{$\sqsubseteq$ CollectionAnotherBank}$
Payment
Payment $\sqsubseteq \neg$ Client Payment $\sqsubseteq \neg$ Loan Payment $\sqsubseteq \neg$ LoanStatusValue Payment $\sqsubseteq \neg$ Region Payment $\sqsubseteq \neg$ Transaction Payment $\sqsubseteq \neg$ Account Payment $\sqsubseteq \neg$ CreditCard Payment $\sqsubseteq \neg$ SexValue

Payment $\sqsubseteq \neg$ PermanentOrder Payment $\sqsubseteq \neg$ AgeValue
PermanentOrder
$\begin{array}{l} \operatorname{PermanentOrder} \sqsubseteq \operatorname{Thing} \\ \operatorname{PermanentOrder} \sqsubseteq \forall \ \operatorname{isPermanentOrderFor} \ \operatorname{Payment} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{Client} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{SexValue} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{Region} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{Loan} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{Loan} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{LoanStatusValue} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{Transaction} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{CreditCard} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{AgeValue} \\ \operatorname{PermanentOrder} \sqsubseteq \neg \ \operatorname{Payment} \\ \end{array}$
Prague
Prague $\sqsubseteq$ Region Prague $\sqsubseteq \neg$ NorthBohemia Prague $\sqsubseteq \neg$ SouthMoravia Prague $\sqsubseteq \neg$ CentralBohemia Prague $\sqsubseteq \neg$ SouthBohemia Prague $\sqsubseteq \neg$ EastBohemia Prague $\sqsubseteq \neg$ NorthMoravia
ProblemStatus
$\begin{aligned} & \text{ProblemStatus} \sqsubseteq \text{LoanStatusValue} \\ & \text{ProblemStatus} \sqsubseteq \neg \text{OKStatus} \end{aligned}$
Region
$\begin{array}{c} \operatorname{Region} \sqsubseteq \neg \operatorname{Transaction} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{AgeValue} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{PermanentOrder} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{Payment} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{CreditCard} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{Account} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{SexValue} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{Client} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{LoanStatusValue} \\ \operatorname{Region} \sqsubseteq \neg \operatorname{Loan} \end{array}$

RemittanceAnotherBank
$\label{eq:RemittanceAnotherBank} \begin{split} & \text{RemittanceAnotherBank} \sqsubseteq & \text{Withdrawal} \\ & \text{RemittanceAnotherBank} \sqsubseteq \neg & \text{CashWithdrawal} \\ & \text{RemittanceAnotherBank} \sqsubseteq \neg & \text{CreditCardWithdrawal} \end{split}$
Running
Running $\sqsubseteq$ Loan Running $\sqsubseteq \neg$ Finished
${\bf Sanction Interest Cash With drawal}$
$SanctionInterestCashWithdrawal \sqsubseteq CashWithdrawal$
SexValue
$ \begin{array}{c} \operatorname{SexValue} \sqsubseteq \neg \operatorname{AgeValue} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{PermanentOrder} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{Transaction} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{CreditCard} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{Region} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{Payment} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{Account} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{LoanStatusValue} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{Client} \\ \operatorname{SexValue} \sqsubseteq \neg \operatorname{Loan} \\ \end{array} $
SouthBohemia
SouthBohemia $\sqsubseteq$ Region SouthBohemia $\sqsubseteq$ $\neg$ CentralBohemia SouthBohemia $\sqsubseteq$ $\neg$ NorthBohemia SouthBohemia $\sqsubseteq$ $\neg$ EastBohemia SouthBohemia $\sqsubseteq$ $\neg$ Prague SouthBohemia $\sqsubseteq$ $\neg$ SouthMoravia SouthBohemia $\sqsubseteq$ $\neg$ NorthMoravia

 ${\bf South Moravia}$ 

South Moravia  $\sqsubseteq$  Region

South Moravia  $\sqsubseteq \neg$  North Moravia

SouthMoravia  $\sqsubseteq \neg$  Prague SouthMoravia  $\sqsubseteq \neg$  NorthBohemia SouthMoravia  $\sqsubseteq \neg$  SouthBohemia SouthMoravia  $\sqsubseteq \neg$  CentralBohemia

South Moravia  $\sqsubseteq \neg$  EastBohemia

#### ${\bf Statement Is suance Frequency Value}$

# Thing

# Transaction

 $\begin{array}{lll} \operatorname{Transaction} \sqsubseteq \neg \operatorname{Account} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{Region} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{CreditCard} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{LoanStatusValue} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{Loan} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{Payment} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{AgeValue} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{SexValue} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{PermanentOrder} \\ \operatorname{Transaction} \sqsubseteq \neg \operatorname{Client} \\ \end{array}$ 

# Weekly

Weekly  $\sqsubseteq$  StatementIssuanceFrequencyValue Weekly  $\sqsubseteq \neg$  Monthly Weekly  $\sqsubseteq \neg$  AfterTransaction

# WestBohemia

WestBohemia  $\sqsubseteq$  Region

# Withdrawal

Withdrawal  $\sqsubseteq$  Transaction Withdrawal  $\sqsubseteq \neg$  Credit

## Woman

Woman  $\sqsubseteq$  Client Woman  $\sqsubseteq$   $\forall$  hasSexValue FemaleSex Woman  $\sqsubseteq$   $\neg$  Man

# Object properties

#### **IsLoanOf**

$$\begin{split} & \operatorname{IsLoanOf} \equiv \operatorname{hasLoan^-} \\ & \top \sqsubseteq \leq 1 \ \operatorname{IsLoanOf} \ \operatorname{Thing} \\ & \top \sqsubseteq \leq 1 \ \operatorname{IsLoanOf^-} \ \operatorname{Thing} \\ & \exists \ \operatorname{IsLoanOf} \ \operatorname{Thing} \sqsubseteq \operatorname{Loan} \\ & \top \sqsubseteq \forall \ \operatorname{IsLoanOf} \ \operatorname{Account} \end{split}$$

# hasAgeValue

#### hasCreditCard

 $\begin{array}{l} \operatorname{hasCreditCard} \equiv \operatorname{isCreditCardOf^-} \\ \top \sqsubseteq \leq 1 \ \operatorname{hasCreditCard^-} \ \operatorname{Thing} \\ \exists \ \operatorname{hasCreditCard} \ \operatorname{Thing} \sqsubseteq \operatorname{Client} \\ \top \sqsubseteq \forall \ \operatorname{hasCreditCard} \ \operatorname{CreditCard} \end{array}$ 

#### hasLoan

$$\begin{split} & \operatorname{IsLoanOf} \equiv \operatorname{hasLoan}^- \\ & \top \sqsubseteq \leq 1 \ \operatorname{hasLoan} \ \operatorname{Thing} \\ & \top \sqsubseteq \leq 1 \ \operatorname{hasLoan}^- \ \operatorname{Thing} \\ & \exists \ \operatorname{hasLoan} \ \operatorname{Thing} \sqsubseteq \operatorname{Account} \\ & \top \sqsubseteq \forall \ \operatorname{hasLoan} \ \operatorname{Loan} \end{split}$$

# hasLoanStatusValue

# hasOwner

 $\begin{array}{l} {\rm hasOwner} \equiv {\rm isOwnerOf}^- \\ \top \sqsubseteq \leq 1 \ {\rm hasOwner\ Thing} \\ \exists \ {\rm hasOwner\ Thing} \sqsubseteq {\rm Account} \\ \top \sqsubseteq \forall \ {\rm hasOwner\ Client} \end{array}$ 

# hasPermanentOrder

 $\exists \ has Permanent Order \ Thing \sqsubseteq Account \\ \top \sqsubseteq \forall \ has Permanent Order \ Permanent Order$ 

# hasSexValue

# has Statement Issuance Frequency

 $\top \sqsubseteq \leq 1$ has Statement Issuance Frequency Thing  $\exists$ hasStatementIssuanceFrequency Thing  $\sqsubseteq$  Account  $\top$   $\sqsubseteq$   $\forall$ hasStatementIssuanceFrequency StatementIssuanceFrequencyValue

# isCreditCardOf

$$\begin{split} & \operatorname{hasCreditCard} \equiv \operatorname{isCreditCardOf}^- \\ & \top \sqsubseteq \leq 1 \operatorname{isCreditCardOf} \operatorname{Thing} \\ & \exists \operatorname{isCreditCardOf} \operatorname{Thing} \sqsubseteq \operatorname{CreditCard} \\ & \top \sqsubseteq \forall \operatorname{isCreditCardOf} \operatorname{Client} \end{split}$$

#### isOwnerOf

 $\begin{array}{l} {\rm hasOwner} \equiv {\rm isOwnerOf}^- \\ \top \sqsubseteq \le 1 \ {\rm isOwnerOf}^- \ {\rm Thing} \\ \exists \ {\rm isOwnerOf} \ {\rm Thing} \sqsubseteq {\rm Client} \\ \top \sqsubseteq \forall \ {\rm isOwnerOf} \ {\rm Account} \end{array}$ 

# is Permanent Order For

 $\begin{array}{l} \top \sqsubseteq \leq 1 \text{ isPermanentOrderFor Thing} \\ \exists \text{ isPermanentOrderFor Thing} \sqsubseteq \text{PermanentOrder} \\ \top \sqsubseteq \forall \text{ isPermanentOrderFor Payment} \end{array}$ 

# is Transaction From

# isUserOf

 $\exists \ is User Of \ Thing \sqsubseteq Client \\ \top \sqsubseteq \forall \ is User Of \ Account$ 

# isWithdrawalFor

## livesIn

Data properties

Individuals

Datatypes