* A company has a manufacturing division and a research division.
* The company has a president and two vice presidents. One VP runs manufacturing and the other runs research.
* Each division has employees other than its VP, and it might also have an administrative assistant.
* All manufacturing workers are union members, but none of the researchers. All of the researchers have college degrees, as do some of the manufacturing employees.
* Each employee is paid either by the hour, biweekly, or monthly. Manufacturing workers can get overtime pay, but not researchers. All employees except the president and vice presidents can get bonuses.
* The company manufactures different products, three of which are widgets, gadgets, and gizmos. A gadget can be sold separately, or several can be bundled with a widget. A gizmo can only be sold as part of a gadget.
* The researchers are working on projects to improve the company’s existing products or to design new products.

company

* a company has multiple divisions
* a company has divisions
* a company sells products
* a company is run by a president

division

* a division is run by a vp

employees

* employees including president, vp, admin assistant, manufacturing works, researchers
* employee can be a manufacturing worker or a researcher
* employees can have a college degree or not
* employees have different pay structures
* employees can be union members or not

products

* a product is a widget, gadget or gizmo

projects

* a project can improve a product or design a new product

An automated teller machine (ATM) or cash machine (in British English) is an electronic telecommunications device that enables customers of financial institutions to perform financial transactions, such as cash withdrawals, deposits, funds transfers, balance inquiries or account information inquiries, at any time and without the need for direct interaction with bank staff.  
  
Using an ATM, customers can access their bank deposit or credit accounts in order to make a variety of financial transactions, most notably cash withdrawals and balance checking, as well as transferring credit to and from mobile phones. ATMs can also be used to withdraw cash in a foreign country. If the currency being withdrawn from the ATM is different from that in which the bank account is denominated, the money will be converted at the financial institution's exchange rate. Customers are typically identified by inserting a plastic ATM card (or some other acceptable payment card) into the ATM, with authentication being by the customer entering a personal identification number (PIN), which must match the PIN stored in the chip on the card (if the card is so equipped), or in the issuing financial institution's database.  
  
According to the ATM Industry Association (ATMIA), as of 2015, there were close to 3.5 million ATMs installed worldwide. However, the use of ATMs is gradually declining with the increase in cashless payment systems.

ATM

financial institution

customer

account

transactions

currency

PIN

exchange rate

A financial institution has ATMs.

A financial institution holds currency.

A financial institution has customers.

Customers use ATMs to perform financial transactions.

A customer has a pin.

A customer can do the following by using an ATM: cash withdrawls, deposit, fund transfer, balance inquiries, account information inquiries, and transfer credit.

ATMs can convert currency with the exchange rate.

class: financialInstitution

responsibilities:

has-ATMs

holds-currency

has-customers

holds-exchange rate

collaborators: customer

class: bankAccount

responsibility:

store-balance

collaborator: financialInstitution

class: bankCard

responsibility: store-PIN

collaborator: customer, ATM

class: ATM

responsibilities:

find-customer

withdraw-cash-from-bank-account

deposit-cash-from-bank-account

transfer-cash-from-bank-account

transfer-credit-from-bank-account

get-balance-from-bank-account

collaborators: financialInstitution, customer

class: customer

responsibilities:

store-PIN

withdraw-cash-from-ATM

deposit-cash-from-from-ATM

transfer-cash-from-ATM

transfer-credit-from-ATM

get-balance-from-ATM

collaborators: financialInstitution, ATM