```
card
iban
type VISA|VIRTUAL
holder
payment
card
shop
amount
shop
name
region EUROPE|USA
person
name
age
```

Use the B method to specify a system that manages online payments for shops in USA and Europe. Ordinary people can buy stuffs online using their card. These the entities recorded by the system:

- person with its name and age (can't be changed)
- card with its iban (can be changed), type (VISA | VIRTUAL) and holder (person)
- shop with its name and region (EUROPE | USA)
- payment wich is defined by a card, a shop and an amount of money.

Due to Trump's madness, USA banned online purchases with other cards types but VISA. As a response, the europeans banned purchases with VISA and only accept VIRTUAL cards (Revolut, AWS etc.).

It is known though that a person can acquire a VISA card when it's at least 22. VIRTUAL cards can be created from 14.

Shops offer a 20% discount to any european purchase. They can't handle Greta and they want to flee in USA so they sell anything as fast as they can.