**Use Case — Account Opening (UC-CON-001)**

**Acceptance Criteria**

* **AC-CON-001-01 (Existing client, no active account)**
  + **Given** a valid clienteId and the client is Active
  + **When** I send POST /api/contas
  + **Then** the system returns 201 Created with an Active account and balance 0.
* **AC-CON-001-02 (Client already has an active account)**
  + **Given** a clienteId with an existing Active account
  + **When** I request a new account
  + **Then** the system returns 409 Conflict with error CLIENTE\_JA\_POSSUI\_CONTA.
* **AC-CON-001-03 (Client does not exist — inline creation)**
  + **Given** a valid and unique client payload (name, CPF, email, etc.)
  + **When** I send POST /api/contas
  + **Then** the system creates the client and returns 201 Created with a new clienteId and Active account.
* **AC-CON-001-04 (Invalid client data — inline creation)**
  + **Given** invalid client data (e.g., invalid CPF format)
  + **When** I send the request
  + **Then** the system returns 422 Unprocessable Entity with error CLIENTE\_DADOS\_INVALIDOS.
* **AC-CON-001-05 (Inactive client)**
  + **Given** a client with status Inactive
  + **When** I request account opening
  + **Then** the system returns 409 Conflict with error CLIENTE\_INATIVO.
* **AC-CON-001-06 (Idempotent request)**
  + **Given** the same IdOperacao and identical payload
  + **When** the request is retried
  + **Then** the system returns 200/201 with the same response as the original attempt, without creating a new account.
* **AC-CON-001-07 (Client not found — Variant A)**
  + **Given** a non-existent clienteId in the request
  + **When** I attempt account opening
  + **Then** the system returns 404 Not Found with error CLIENTE\_NAO\_ENCONTRADO.
* **AC-CON-001-08 (Persistence failure)**
  + **Given** a system error occurs during persistence
  + **When** I send the request
  + **Then** the system returns 500 Internal Server Error with error ERRO\_PERSISTENCIA and rolls back the transaction.
* **AC-CON-001-09 (Insufficient permission)**
  + **Given** the user lacks the AbrirConta permission
  + **When** they attempt to open an account
  + **Then** the system returns 403 Forbidden with error PERMISSAO\_NEGADA.