Assumption: Each user have only one balance make Assumption: Each user can make many transactions. User Balance Table Transactions Table (Payment Service) (<pk>, <fk> user.userid) FK (user.user_id) DECIMAL(12, 2) user_id Assumption: type overhere would be e.g., "top-up" or "investment" FK (projects.project_id) VARCHAR(50) created_at TIMESTAMP DECIMAL(12, 2) created_at TIMESTAMP Users Table [Account Service] Projects Table [Investment Service] username VARCHAR(100) project_id Assumption: Each user can have many of portfolio entries, each ASSUMPTION: The owner_id in the **Projects Table** refers to the user_id in the **Users Table** because project owners are just regular users in the system. There's no need to add a separate owner_id attribute in the **Users Table**. FK(user.user_id) owner_id password_hash TEXT have own VARCHAR(255) full_name VARCHAR(255) discription TEXT linked to a specific VARCHAR(255) project. goal amount DECIMAL(12, 2) TIMESTAMP created_at created_at TIMESTAMP Portfolio Table (Portofolio Services) Assumption: A project Assumption: A project can apper in multiple portfolios. can receive multiple make user_id inverstments FK (projects.project_id) project_id receive investment_total DECIMAL(12, 2) appear Investment Table investment_id user_id FK (user.user_id) project_id FK (projects.project_id) DECIMAL(12, 2) amount TIMESTAMP minvested at created_at TIMESTAMP