Transfer Operation

Transfer		
Id	bigint(20)	Online setemen Donline
paymend_id	bigint(20)	Online gateway Banking

Online gateway	
Payment_id	bigint(20)
username	varchar(255)
Credit_card_NO	varchar(255)
Expire_date	varchar(255) or date

Banking	
account _id	bigint(20)
username	varchar(255)
bank_name	varchar(255)
Swift_code	varchar(255)
IBAN	varchar(255)

Bills

Bill	
Id	bigint(20)
username	varchar (50)
description	text
Repaid	timestamp
amount	double(8,2)
Time- date	timestamp