

accounts	
id	bigserial
user	int
balance	bigint
currency	varchar(50)
created_at	timestampz
updated_at	timestampz

transactions	
id	bigserial
account_id	bigint
amount	bigint
timestamp	timestampz

Transfers	
id	bigserial[pk]
sender_id	bigint
receiver_id	bigint
amount	bigint
timestamp	timestampz

