Transactions

transaction_id	PK
sender_id	FK
receiver_id	FK
amaunt	DECIMAL, >0
initiated_at	DATETIME
completed_at	DATETIME
category_id	FK

Users

user_id	PK
phone_number	VARCHAR
first_name	VARCHAR
last_name	VARCHAR
email	VARCHAR
created_at	DATETIME

Transaction_categories

category_id	PK
category_name	VARCHAR
description	VARCHAR
created_at	DATETIME

System_logs

log_id	PK
message	TEXT
created_at	DATETIME
transaction_id	FK