```
contact document
                                    _id: <ObjectId2>,
                                    user_id: <0bjectId1>,
                                    phone: "123-456-7890".
user document
                                    email: "xyz@example.com"
  _id: <0bjectId1>,
  username: "123xyz'
                                  access document
                                    _id: <0bjectId3>,
                                    user_id: <0bjectId1>,
                                    level: 5,
                                    group: "dev"
```