

User Database

- user_id
- name
- email
- phone
- registration_date

payments_db

- payment_id
- user_id
- payment_date
- payment_status

debt_db

- record_id
- user_id
- used_credit
- credit_limit

history_db

- history_id
- user_id
- account_open_date

mix_reference_db

- type_id
- user_id
- credit_type