

+	id 🔑	bigserial
	holder	varchar NN
	balance	decimal NN
	currency	varchar NN
	created_at	timestamptz NN

accounts

transfers		
id 🔑	bigserial	
from_account_id	bigint	
to_account_id	bigint	
amount	decimal NN	
created_at	timestamptz NN	



