ERD Pinjaman Online PT XYZ

```
+---------+              +----------------+           +---------+
|  User   |              | Loan Application|          |  Loan   |
+---------+              +----------------+           +---------+
| UserID  |1           *| ApplicationID   |1        *| LoanID  |
| Username|-------------| UserID          |--------| Amount  |
| Email   |             | Application Date|          | Interest|
| Phone   |             | Status          |          | Term    |
| Address |             | Amount Requested|          | Start   |
+---------+             | Purpose         |          | End     |
                        | Credit Score    |          | Repay   |
                        +----------------+           +---------+
                                |                         |
                                |                         |
                                |1                        |1
                        +---------+              +--------------+
                        | Payment |              |  Credit      |
                        +---------+              |  Report      |
                        | PaymentID|           *| ReportID     |
                        | LoanID   |------------| Credit Score|
                        | Amount   |             |  Credit Hist.|
                        | Pay Date |             +--------------+
                        +---------+
                            |
                            |
                            |
                        +--------------+
                        |  Document    |
                        +--------------+
                        | DocumentID   |
                        | UserID       |
                        | Doc Type     |
                        | File Path    |
                        | Upload Date  |
                        +--------------+
```