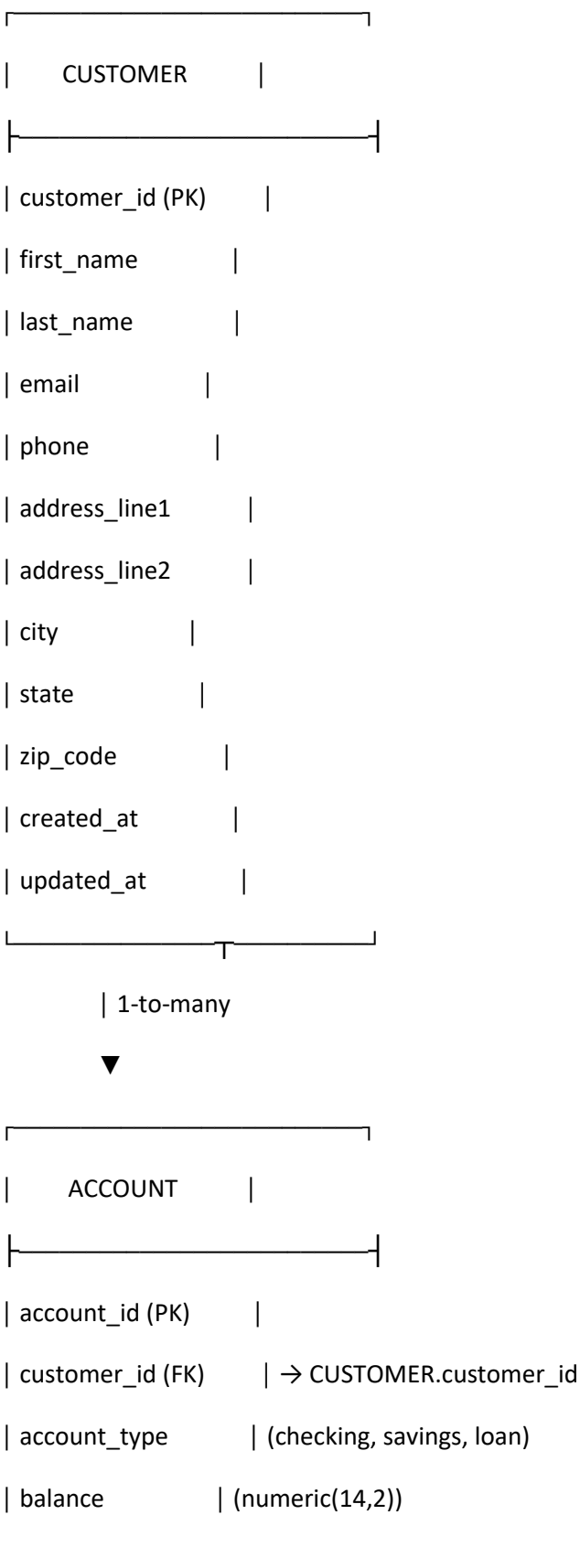
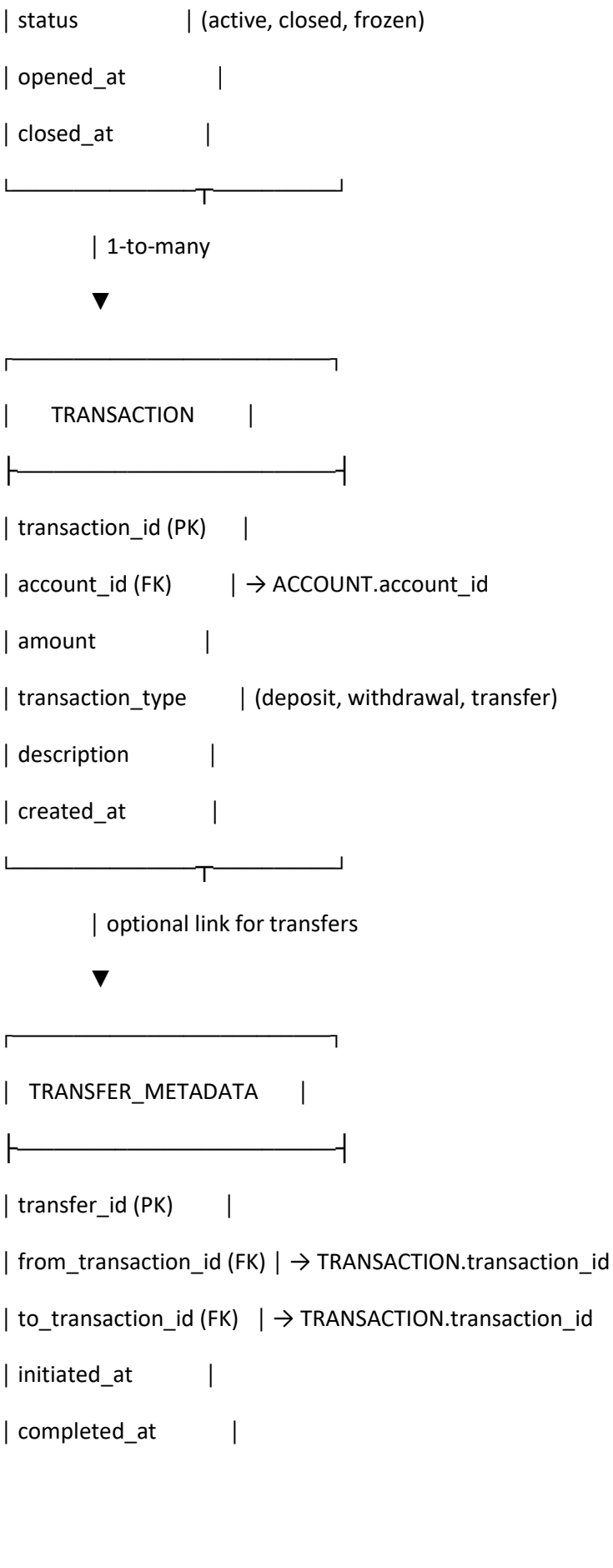
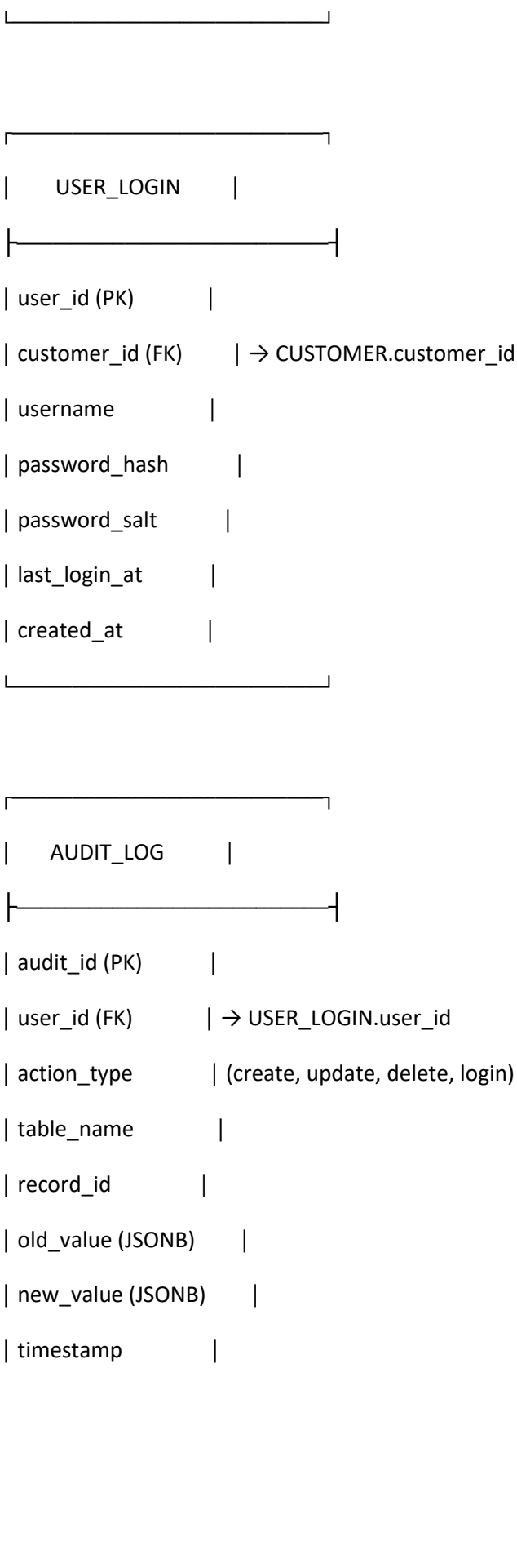

CUSTOMER
customer_id (PK)
first_name
last_name
email
phone
address_line1
address_line2
city
state
zip_code
created_at
updated_at
1-to-many
ACCOUNT
account_id (PK)
customer_id (FK)
→ CUSTOMER.customer_id
account_type
(checking, savings, loan)
balance
(numeric(14,2))


| status | (active, closed, frozen)
| opened_at |
| closed_at |
| 1-to-many
TRANSACTION
| transaction_id (PK) |
| account_id (FK) | → ACCOUNT.account_id
| amount |
| transaction_type | (deposit, withdrawal, transfer)
| description |
| created_at |
| optional link for transfers
TRANSFER_METADATA
| transfer_id (PK) |
| from_transaction_id (FK) | → TRANSACTION.transaction_id
| to_transaction_id (FK) | → TRANSACTION.transaction_id
| initiated_at |
| completed_at |


USER_LOGIN
user_id (PK)
customer_id (FK)
→ CUSTOMER.customer_id
username
password_hash
password_salt
last_login_at
created_at
AUDIT_LOG
audit_id (PK)
user_id (FK)
→ USER_LOGIN.user_id
action_type
(create, update, delete, login)
table_name
record_id
old_value (JSONB)
new_value (JSONB)
timestamp