User

username	varchar(40)	PK
auth_code	int	N
password	varchar(40)	
email	varchar(40)	

Currencies

username	varchar(40)	PK FK
currency	character(4)	PK
balance	float	

Transactions

transaction_id	int	PK
username	varchar(40)	FK
currency	character(4)	FK
date_time	datetime	
amount	float	

Rates

date	date	PK
country	varchar(30)	
currency	varchar(20)	
quantity	int	
code	character(4)	
rate	float	