Users
id INT
username VARCHAR(100) NN
passwordHash VARCHAR(255) NN
email VARCHAR(100) NN
phoneNumber VARCHAR(15) NN
resetPasswordOtp INT
resetPasswordOtpExpires TIMESTAMP
role ENUM(customer,staff,admin) NN
createdAt TIMESTAMP
updatedAt TIMESTAMP
Accounts
id INT
userId INT NN
accountType ENUM(checking,savings,loan) NN
accountNumber VARCHAR(255) NN
balance DECIMAL(15,2)
currency VARCHAR(3)
createdAt TIMESTAMP
updatedAt TIMESTAMP
Transactions
id INT
accountId INT NN
transactionType ENUM(deposit,withdrawal,transfer) NN
amount DECIMAL(15,2) NN
fee DECIMAL(15,2)
relatedAccountNumber VARCHAR(255)
createdAt TIMESTAMP
updatedAt TIMESTAMP
TransactionLimits
id INT
userType ENUM(customer,staff,admin) NN
dailyLimit DECIMAL(15,2) NN
feePercentage DECIMAL(5,2)
createdAt TIMESTAMP
updatedAt TIMESTAMP
LoanRepayments
id INT
loanId INT NN
amount DECIMAL(15,2) NN
paymentDate TIMESTAMP
method ENUM(bankTransfer,cash,check) NN
createdAt TIMESTAMP
updatedAt TIMESTAMP
TransferRequests
id INT
fromAccountId INT NN
toAccountId INT NN
amount DECIMAL(15,2) NN
status ENUM(pending,approved,rejected)
createdAt TIMESTAMP
updatedAt TIMESTAMP
SavingsPlans
id INT
userId INT NN
planType ENUM(fixed,recurring) NN
amount DECIMAL(15,2) NN
interestRate DECIMAL(5,2) NN
durationInMonths INT NN
createdAt TIMESTAMP
Loans
id INT
accountId INT NN
loanType ENUM(personal,business,mortgage) NN
amount DECIMAL(15,2) NN
interestRate DECIMAL(5,2) NN
repaymentSchedule JSON
status ENUM(pending,approved,rejected,completed)
penalty DECIMAL(15,2)
createdAt TIMESTAMP
updatedAt TIMESTAMP
MonthlyStatements
id INT
accountId INT NN
statementDate DATE NN
statementContent TEXT NN
Tokens
id INT
userId INT NN
refreshToken VARCHAR(255) NN
accessToken VARCHAR(255)
createdAt TIMESTAMP
updatedAt TIMESTAMP
InterestLogs
id INT
accountId INT NN
interestAmount DECIMAL(15,2) NN
creditedAt TIMESTAMP
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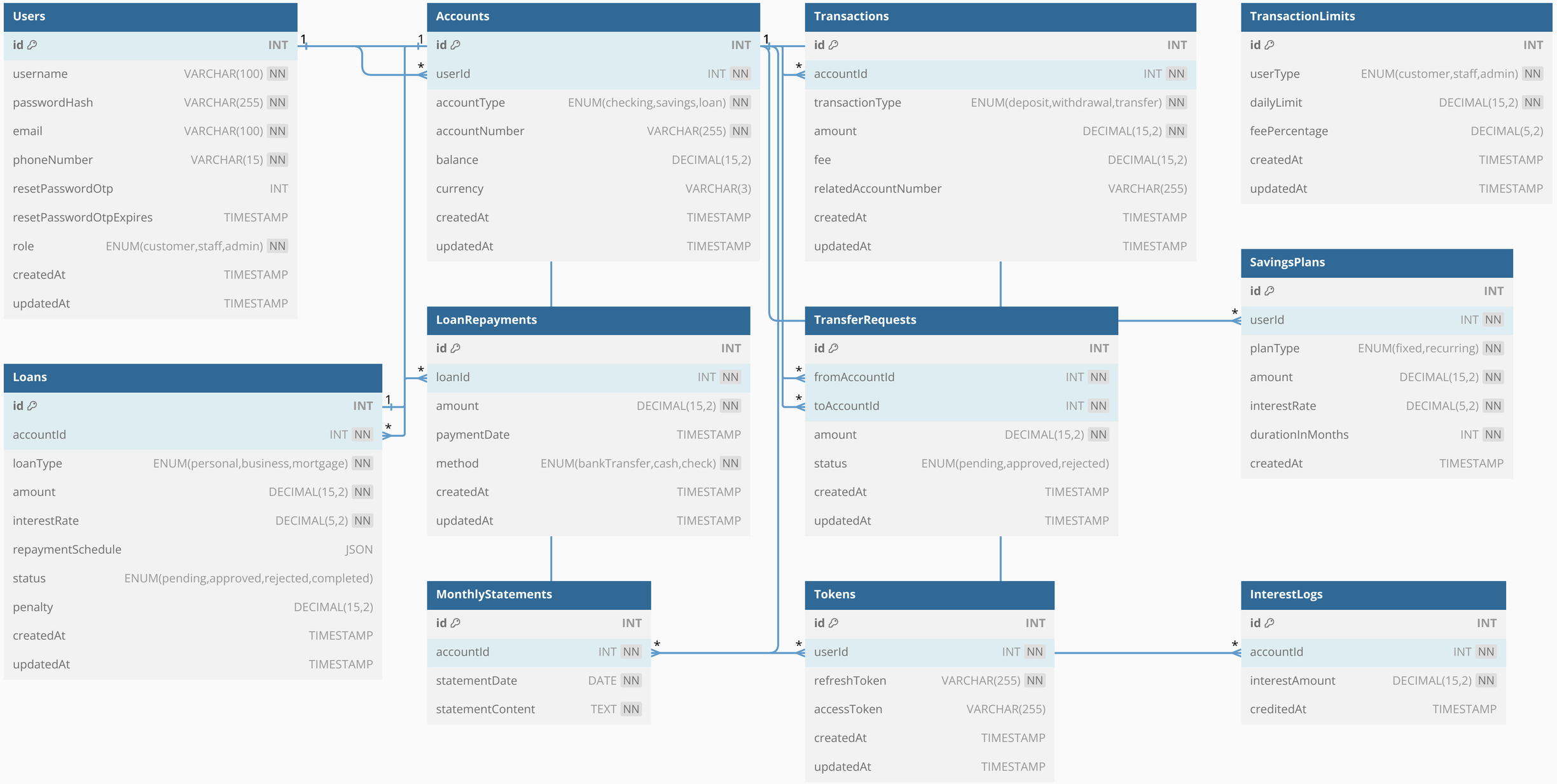
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interestRate DECIMAL(5,2) NN
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