Requirements: Create design (class diagram and schema design) and write working code for a **command-line payment** application that supports the following use cases.

1. Allow users to create accounts via their phone number and password.

```
RegisterUser [phone_number] [password]
```

2. Allow users to update their profile details.

```
UpdateUser [user_id] [name] [email] [phone_number]
```

3. Send money to another user of the application. (Send money to another phone number)

```
CreateTransaction PAYTM [from_user_id] [to_user_id] [amount]
```

4. Send money to a bank account.

```
CreateTransaction BANK [from_user_id] [account_number] [ifsc_code]
[amount]
```

5. Allow users to make payment for the transaction via Card/ UPI/ Netbanking

```
MakePayment [transaction_id] [payment_method] [... details related to payment method ...]
```

6. Allow users to refund a transaction. The refund amount will go to the original source.

```
RefundTransaction [transaction_id]
```

7. Allow users to view transaction history.

```
ViewTransactionsHistory [user_id]
```