API Documentation: Recharge & Transfer Money

Endpoint: /api/wallet/recharge-transfer/

```
Method: POST
Tags: Wallet Management
Summary:
Recharge & Transfer Money
Description:
Deduct money from the user's wallet and credit to the retailer or admin wallet.
Request Body (application/json):
{
  "amount": float,
  "credit_to_email": "recipient@example.com",
  "description": "optional string",
  "service_type": "optional string"
}
Response 200:
{
  "message": "Recharge successful. Amount transferred to retailer/admin.",
  "user_wallet_balance": "250.00",
  "receiver_wallet_balance": "1250.00"
}
Response 400:
{
  "error": "Insufficient wallet balance"
}
```

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Response 500:
{
    "error": "Error message string"
}
```

Authentication: Required (IsAuthenticated)