```
-module(helloworld).
-export([start/0,account/1,bank/0,clerk/0]).
n2s(N) -> lists:flatten(io_lib:format("~p", [N])). %% HACK!
account(Balance) ->
 receive
   {deposit,Amount} ->
    account(Balance+Amount):
   {printbalance} ->
    io:fwrite(n2s(Balance) ++ "\n")
 end.
bank() ->
 receive
   {transfer,Amount,From,To} ->
    From ! {deposit,-Amount},
    To! {deposit,+Amount},
    bank()
 end.
random(N) -> random:uniform(N) div 10.
ntransfers(0,_,_,) \rightarrow true;
ntransfers(N,Bank,From,To) ->
 R = random(100),
 Bank! {transfer,R,From,To},
 ntransfers(N-1,Bank,From,To).
clerk() ->
 receive
   {start,Bank,From,To} ->
    random:seed(now()),
    ntransfers(100,Bank,From,To),
    clerk()
 end.
start() ->
 A1 = spawn(helloworld,account,[0]),
 A2 = spawn(helloworld,account,[0]),
 B1 = spawn(helloworld,bank,[]),
 B2 = spawn(helloworld,bank,[]),
 C1 = spawn(helloworld,clerk,[]),
 C2 = spawn(helloworld,clerk,[]),
 C1! {start,B1,A1,A2},
 C2! {start, B2, A2, A1},
 timer:sleep(1000),
 A1! {printbalance},
 A2! {printbalance}.
```