Below are the few documents which can be implemented.

- 1. The service to be moved on secure, add spring security.
- 2. We can add the config server, so that configurations can be externalize.
- 3. There can be some parts which can be managed using configuration e.g. minimum amount to be transferred etc.
- 4. We assume in prd the actual locking mechanism to be managed on DB side, using row level locking etc.