Below are the few documents which can be implemented.

1. The service should be made secure with TLS1.2 protocol. We can 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.
5. The CI/CD pipeline to be created for continues integration and deployment in different environment.
6. Auto scaling of the application to be considered before the production
7. The performance testing to be done before putting the code to PRD.
8. Endurance testing should be done to make sure there are no memory leak etc. We can use JMeter for this.
9. As this is a banking service, the vulnerability test should be done, as to make sure the code is not vulnerable to different type of attacks.
10. A monitoring tool with some altering should be added like App Dynamics which can monitor on critical stage like high CPU Utilization, High Memory etc.