For the given design, I have applied simple multi-threading approach for the transfer amount operation which should be completed all at once or none. As each request is handled independently by rest controller, I have used Semaphore instance at class level to ensure only one request executes transfer at a time. This can be further improved by implementing micro-service architecture with thread-pool.

The design can be further improved considering the below factors:

1. Security to be implemented
2. Transaction management system
3. The throughput expected by the system
4. Scalability expected from the system
5. Database or data-store to be used and JPA.

If given more time, I would like to implement

1. Transaction authentication mechanism
2. Security such that no url is tempered with to enter the system
3. Remove the query string from URL and have a better way of sending request params.
4. PMD, checkstyle and findBug code analyzers
5. Code coverage reporting tools like Jacoco
6. API documentation like Swagger
7. Continuous Integration tool and deployment