### **Improvements with given time**

### **Concurrency Improvements**

* 1. Improved threading so that transfer can be faster

### **Validation**

* 1. Such as limit the transfer

### **Security Enhancements**

* 1. Add authentication and authorization

### **Database Transaction Management**

* 1. Proper database and transaction management

### **Logging**

* 1. Add proper logging

### **Testing Enhancements**

* 1. Improve test coverage

### **Documentation**

* 1. Design document
  2. Open API specification (Swagger tool to implement those)