Below are the some of the additional points which we may consider doing before this project was turned into a production application

* Instead of storing data in memory. Need to store data in a persistent database.
* We can also use Spring JPA as ORM tool.
* Currently I have not added transaction for transfer operation as it is in memory but transaction needs to apply for transfer operation.
* We can also consider creating a separate microservice for the transfer service.
* if we create a separate microservice, then we can implement SAGA pattern for the transaction.
* After transferring money, we also need to store whole transaction in the transaction table.
* We also need to add authentication and authorization for service (We can use JWT token for it.).
* We can also enable actuator for the API url to get health and monitoring metrics from production-ready applications.
* We also need to apply encryption at rest to store account id.
* Propper logging should be done so that in case of any exception, we can trace it.
* If we use database to store data then we can externalise properties such as datasource ,username and password by creating config server.