Feature 3.1: Internal Transfer

- US1: As a user, I want to transfer money between my own accounts.

Tasks:

- Design transfer UI

- Create backend API

- Update balance in database

Feature 3.2: External Transfer

- US1: As a user, I want to transfer funds to another user’s account.

Tasks:

- Design transfer form UI

- Create API for fund transfer

- Update balances in database

- Validate sufficient funds