```java
public void transfer(Account from,
                     Account to,
                     String refId,
                     Amount amount) {

    accounts.withdraw(from, amount, refId);
    accounts.deposit(to, amount, refId);

}
```
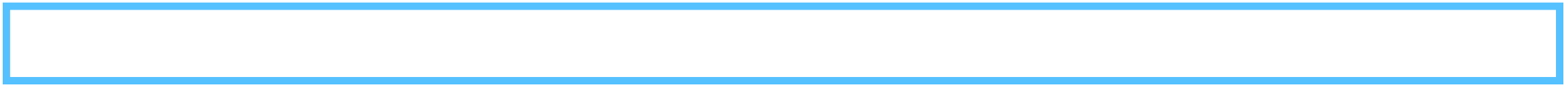
Withdraw

Transfer

Naive Implementations

Banking Service

Banking Service

Naive Implementations

Client

Transfer

```
public void transfer(Account from,
                     Account to,
                     String refId,
                     A        unt) {

    accounts.withdra        , refId);
    accounts.deposit        refId);

}
```

Banking Service

Banking Service

State store

Client

Transfer

```java
public void transfer(Account from,
                     Account to,
                     String refId,
                     Amount amount) {

    accounts.withdraw(from, amount, refId);
    accounts.deposit(to, amount, refId);

}
```

Withdraw

Deposit

Banking Service

Banking Service

DB