**Use Case — Internal Transfer (UC-MOV-003)**

**Acceptance Criteria**

* **AC-MOV-003-01 (Valid transfer — by IDs)**
  + **Given** origin and destination accounts are Ativa, value > 0, origin has sufficient balance and remaining daily limit
  + **When** I send POST /api/transferencias with contaOrigemId, contaDestinoId, valor and IdOperacao
  + **Then** the system returns 201 Created with a transferenciaId and both balances updated.
* **AC-MOV-003-02 (Valid transfer — destination by bank data)**
  + **Given** origin is Ativa, value > 0, sufficient balance/limit, and destination is provided as agencia/numero/digito valid
  + **When** I send the request
  + **Then** the system returns 201 Created with transferenciaId and updated balances.
* **AC-MOV-003-03 (Account not active — either side)**
  + **Given** origin or destination account status is Inativa, Bloqueada or Encerrada
  + **When** I attempt the transfer
  + **Then** the system returns 409 Conflict with CONTA\_NAO\_ATIVA.
* **AC-MOV-003-04 (Same account not allowed)**
  + **Given** origin equals destination
  + **When** I attempt the transfer
  + **Then** the system returns 400 Bad Request with MESMA\_CONTA\_NAO\_PERMITIDA.
* **AC-MOV-003-05 (Invalid value)**
  + **Given** value ≤ 0 or invalid monetary format
  + **When** I send the request
  + **Then** the system returns 422 Unprocessable Entity with VALOR\_INVALIDO.
* **AC-MOV-003-06 (Insufficient balance)**
  + **Given** origin balance < requested value
  + **When** I attempt the transfer
  + **Then** the system returns 409 Conflict with SALDO\_INSUFICIENTE.
* **AC-MOV-003-07 (Daily limit exceeded — origin)**
  + **Given** sum of origin’s transfers for the local day (America/Fortaleza) + requested value > R$5.000,00
  + **When** I attempt the transfer
  + **Then** the system returns 409 Conflict with LIMITE\_DIARIO\_EXCEDIDO.
* **AC-MOV-003-08 (Idempotent replay — identical)**
  + **Given** the same IdOperacao for the same origin and identical payload was already processed
  + **When** I resend the request
  + **Then** the system returns 200 OK/201 Created with the exact same response, without duplicating postings.
* **AC-MOV-003-09 (Idempotent replay — conflicting)**
  + **Given** the same IdOperacao for the same origin but with a different payload (e.g., different value or destination)
  + **When** I resend the request
  + **Then** the system returns 409 Conflict with CONFLITO\_IDEMPOTENCIA.
* **AC-MOV-003-10 (Origin account not found)**
  + **Given** contaOrigemId does not exist
  + **When** I send the request
  + **Then** the system returns 404 Not Found with CONTA\_ORIGEM\_NAO\_ENCONTRADA.
* **AC-MOV-003-11 (Destination account not found)**
  + **Given** the destination account does not exist (by ID)
  + **When** I send the request
  + **Then** the system returns 404 Not Found with CONTA\_DESTINO\_NAO\_ENCONTRADA.
* **AC-MOV-003-12 (Destination bank data invalid)**
  + **Given** destination provided via agencia/numero/digito but fails consistency check (e.g., DV Mod 11 mismatch)
  + **When** I send the request
  + **Then** the system returns 422 Unprocessable Entity with DESTINO\_DADOS\_INVALIDOS.
* **AC-MOV-003-13 (Insufficient permission)**
  + **Given** the user lacks the Transferir permission/role for the origin account
  + **When** they attempt the transfer
  + **Then** the system returns 403 Forbidden with PERMISSAO\_NEGADA.
* **AC-MOV-003-14 (Persistence/transaction failure)**
  + **Given** an internal error occurs while performing the atomic debit+credit
  + **When** I send the request
  + **Then** the system returns 500 Internal Server Error with ERRO\_PERSISTENCIA and no side is posted.