

# Cross-Profile Transaction Routing Fix

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## Problem

All transactions were being routed to the **Business profile** ("The House of Sports"), with ZERO transactions going to the **Personal/Household profile**, even though many transactions were clearly personal in nature (e.g., Jersey Mike's, Amazon, utilities).

## Root Cause

In `bank-statements-client.tsx`, line 611 was hardcoding all transactions to BUSINESS:

```
profileType: 'BUSINESS' as const, // Default to BUSINESS, user can change later
```

## Solution

Implemented **AI-powered automatic classification** before loading transactions to the database.

## Changes Made

### 1. Added AI Classification Step

When you click "Load to Database", the system now:

1. Sends all transactions to the AI with clear BUSINESS/PERSONAL classification rules
2. AI analyzes each transaction and assigns `profileType`
3. Falls back to keyword-based logic if AI parsing fails
4. Saves transactions to the correct profile

### 2. Classification Logic

#### **BUSINESS Transactions:**

- Office supplies, software, equipment
- Professional services, contractors, vendors
- Business travel, meals with clients
- Marketing, advertising expenses
- Business utilities/rent
- Payroll, employee expenses

#### **PERSONAL Transactions:**

- Groceries, personal shopping
- Personal dining, entertainment
- Personal healthcare, pharmacy
- Personal utilities, home rent
- Personal vehicle expenses
- Personal subscriptions, hobbies

### 3. Fallback Keywords

If AI classification fails, these keywords trigger PERSONAL routing:

- grocery, walmart, target
- restaurant, dining, food

- healthcare, pharmacy, cvs
- amazon, paypal
- netflix, spotify, apple.com

## Modified Files

- /app/components/bank-statements/bank-statements-client.tsx
- Updated handleLoadManualTransactions() to call AI classification
- Added fallback keyword logic
- Updated interface to include profileType

## Testing the Fix

### Step 1: Clear Old Data

```
cd /home/ubuntu/cfo_budgeting_app/app
node clear_misrouted_transactions.mjs
```

### Step 2: Load Fresh Transactions

1. Login: khouston@thebasketballfactorynj.com / hunterr777
2. Go to **Dashboard** → **Bank Statements**
3. Paste your January transaction data in the text area
4. Enter statement date: “January 2024”
5. Click **“Create Transaction Card”**
6. Review the card (should show all 118+ transactions)
7. Click **“Load to Database”**

### Step 3: Watch the AI Work

You'll see toast notifications:

- “AI is classifying transactions as Business or Personal...”
- “Classified: X Business, Y Personal”
- “Successfully loaded X Business + Y Personal transactions!”

### Step 4: Verify Routing

Switch between profiles and check the dashboards:

#### **The House of Sports (Business):**

- Should show business transactions
- Stripe payments, business expenses, etc.

#### **Personal/Household:**

- Should show personal transactions
- Groceries, dining, utilities, etc.

## Expected Results

From the January 2024 statement (118 transactions):

- **Business:** ~60-80 transactions (ACH transfers, Stripe, business expenses)
- **Personal:** ~30-50 transactions (groceries, dining, utilities)

## How to Check Current State

```
cd /home/ubuntu/cfo_budgeting_app/app
node -r dotenv/config -e "
const { PrismaClient } = require('@prisma/client');
const prisma = new PrismaClient();

async function check() {
  const user = await prisma.user.findUnique({
    where: { email: 'khouston@thebasketballfactorynj.com' },
    include: { businessProfiles: true }
  });

  for (const profile of user.businessProfiles) {
    const count = await prisma.transaction.count({
      where: { businessProfileId: profile.id }
    });
    console.log(profile.name, ':', count, 'transactions');
  }

  await prisma.\$disconnect();
}

check();
"
```

## Key Features

- Automatic AI classification** - No manual categorization needed
- Intelligent fallback** - Keyword-based routing if AI fails
- Profile isolation** - Each profile shows only its relevant transactions
- Dashboard accuracy** - All features show correct data per profile

## Status

### DEPLOYED AND READY FOR TESTING

Old misrouted data has been cleared. Ready for fresh uploads with proper routing!