



# Week 18.1

## Building Paytm (3/3)

In this final lecture on the PayTm Wallet Project, Harkirat encourages everyone to actively participate by either following the provided project outlines or coding along with him. In this part he guides us through the remaining components: `How to do transfers, transactions, and locking in databases using Prisma and Raw Queries`. By the end, you should have a comprehensive understanding of building a full-stack digital wallet application.

The stack for this project includes Next.js for the frontend and backend (or a separate backend), Express for auxiliary backends, Turborepo for managing the monorepo, a PostgreSQL database, Prisma as the ORM, and Tailwind for styling.

While there are `no specific notes` provided for this section, a mini guide is outlined below to assist you in navigating through the process of building the application. Therefore, it is strongly `advised to actively follow along` during the lecture for a hands-on learning experience.

Building Paytm (3/3)

Get comfortable with the repo

Understanding the example.env file

Finish onramps

Simulating the bank webhook

Add transfers

Problem with this approach.

Locking of rows

Add P2P transactions table

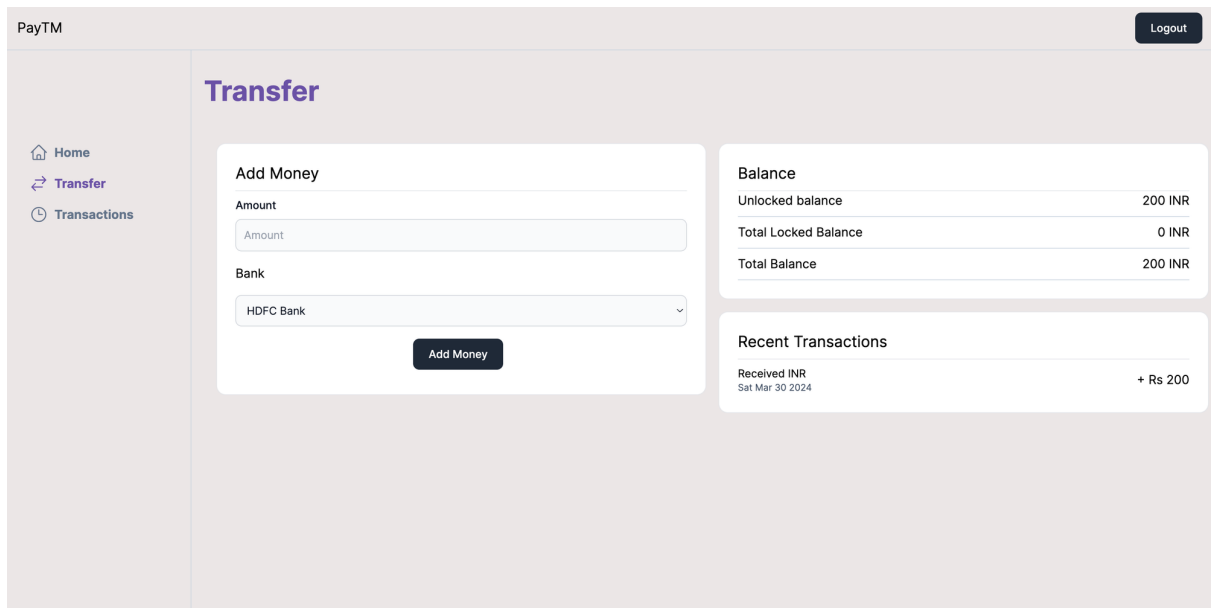
Assignment: Add frontend for the p2p transactions

## Get comfortable with the repo

Our starter repo is this - <https://github.com/100xdevs-cohort-2/week-17-final-code>

The repo has 3 issues, we'll be trying to fix them all today - <https://github.com/100xdevs-cohort-2/week-17-final-code/issues>

The screenshot displays the PayTM web application interface. At the top left, the text "PayTM" is visible. In the top right corner, there is a "Logout" button. A sidebar on the left contains three navigation links: "Home" (with a house icon), "Transfer" (with a double-headed arrow icon and highlighted in purple), and "Transactions" (with a clock icon). The main content area is titled "Transfer" in purple. It features a "Add Money" section with a form containing an "Amount" input field, a "Bank" dropdown menu currently showing "HDFC Bank", and an "Add Money" button. To the right of the form is a "Balance" section with a table showing "Unlocked balance" as 200 INR, "Total Locked Balance" as 0 INR, and "Total Balance" as 200 INR. Below the balance section is a "Recent Transactions" section showing a single entry: "Received INR" on "Sat Mar 30 2024" for "+ Rs 200".



Let's setup the repo locally before we proceed

- Clone the repo

```
git clone https://github.com/100xdevs-cohort-2/week-17-final-code
```

- npm install
- Run postgres either locally or on the cloud (neon.tech)

```
docker run -e POSTGRES_PASSWORD=mysecretpassword -d -p 5432:5432 postgres
```

- Copy over all .env.example files to .env
- Update .env files everywhere with the right db url
- Go to `packages/db`
  - `npx prisma migrate dev`
  - `npx prisma db seed`
- Go to `apps/user-app` , run `npm run dev`
- Try logging in using phone - 111111111 , password - alice (See `seed.ts` )

# Understanding the example.env file

Open source projects often include an `example.env` file to provide a template for setting up required environment variables. This file lists the variables needed by the project, along with placeholders or examples for their values. Users can copy this file as `.env` and fill in the actual values, including sensitive information like API keys or database passwords. The `example.env` file serves as documentation and prevents accidental exposure of secrets in version control.

When contributing to or using an open source project that includes an `example.env` file, the typical workflow is:

1. Copy the `example.env` file and rename it to `.env` (or the appropriate name for the project).
2. Modify the values in the copied `.env` file to match your local environment or deployment settings, including any sensitive information (e.g., API keys, database passwords) that should not be shared publicly.
3. Make sure the `.env` file is included in the project's `.gitignore` file (or equivalent) to prevent it from being committed to version control.
4. Use the project's documentation or instructions to load the environment variables from the `.env` file during development or deployment.

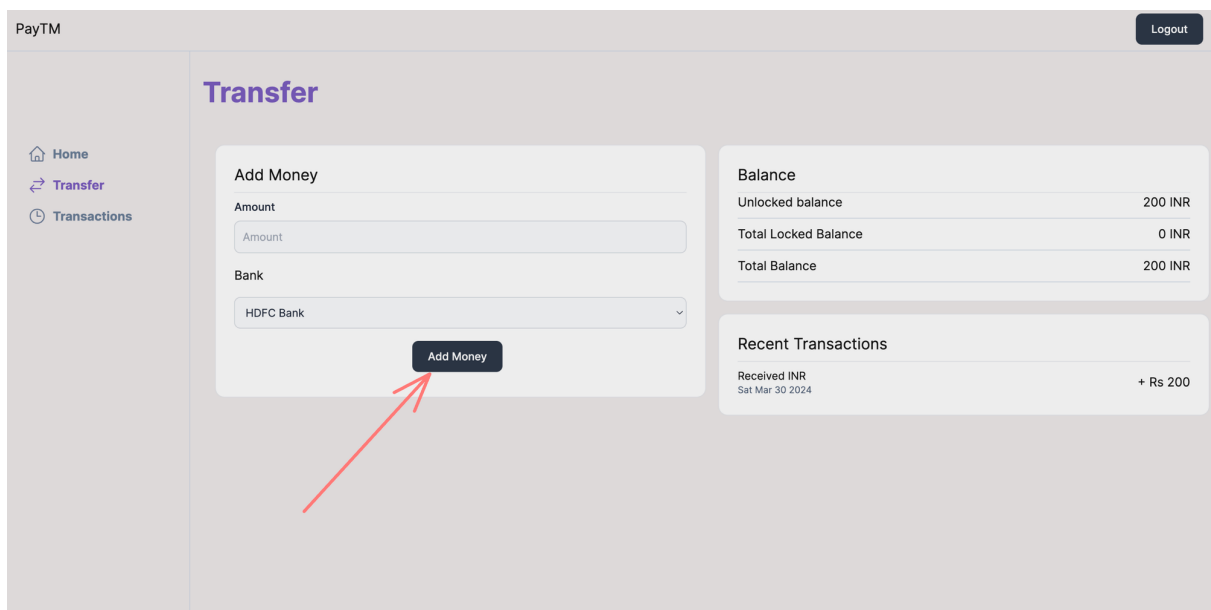
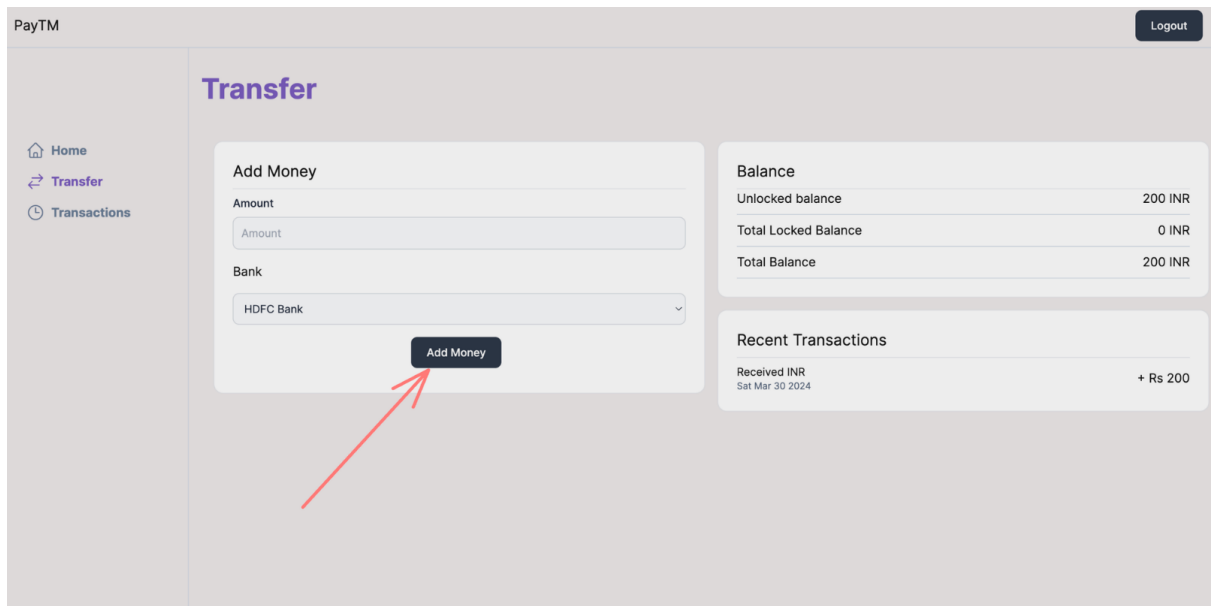
By following this approach, contributors and users can easily set up the required environment variables for the open source project without exposing sensitive information or modifying the project's source code directly.

## Finish onramps

Right now, we're able to see the `onramp` transactions that have been `seeded`.

We don't see any new ones though

Clicking on this button should initiate a new entry in the `onRampTransactions` table, that is eventually fulfilled by the `bank-webhook` module



Let's implement this feature via a `server action`

- Create a new action in `lib/actions/createOnrampTransaction.ts`

```
"use server";

import prisma from "@repo/db/client";
import { getServerSession } from "next-auth";
import { authOptions } from "../auth";
```

```

export async function createOnRampTransaction(provider: string, amount: number) {
  // Ideally the token should come from the banking provider (hdfc/axis)
  const session = await getServerSession(authOptions);
  if (!session?.user || !session.user?.id) {
    return {
      message: "Unauthenticated request"
    }
  }
  const token = (Math.random() * 1000).toString();
  await prisma.onRampTransaction.create({
    data: {
      provider,
      status: "Processing",
      startTime: new Date(),
      token,
      userId: Number(session?.user?.id),
      amount: amount * 100
    }
  });

  return {
    message: "Done"
  }
}

```

- Call the action when the button is pressed ( `AddMoneyCard` )

```

"use client"
import { Button } from "@repo/ui/button";
import { Card } from "@repo/ui/card";
import { Select } from "@repo/ui/select";
import { useState } from "react";
import { TextInput } from "@repo/ui/textinput";
import { createOnRampTransaction } from "../app/lib/actions/createOnrampTransaction";

```

```

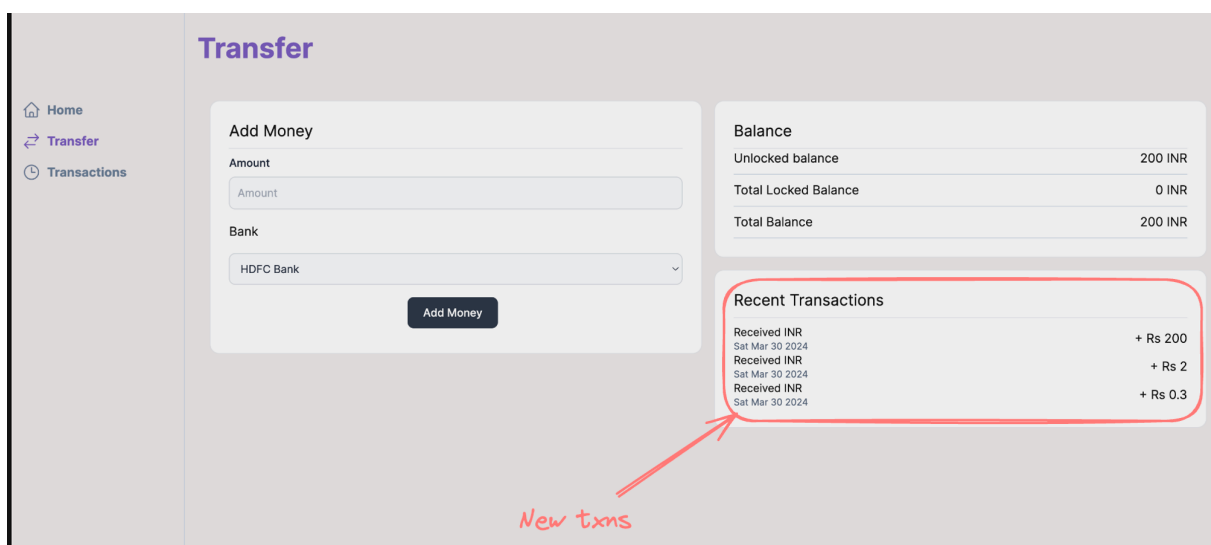
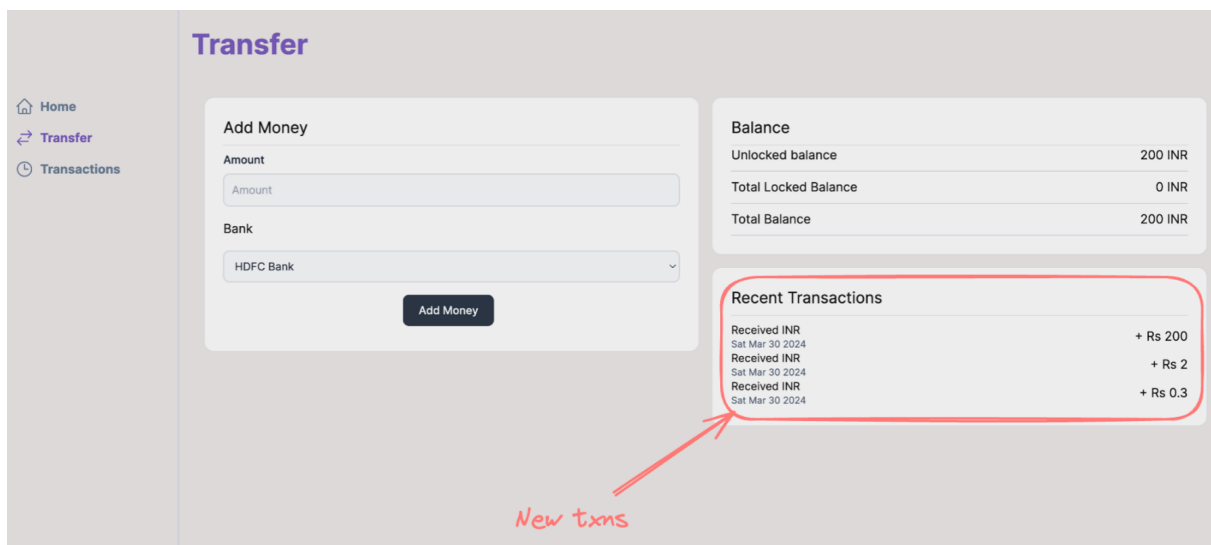
const SUPPORTED_BANKS = [{
  name: "HDFC Bank",
  redirectUrl: "https://netbanking.hdfcbank.com"
}, {
  name: "Axis Bank",
  redirectUrl: "https://www.axisbank.com/"
}];

export const AddMoney = () => {
  const [redirectUrl, setRedirectUrl] = useState(SUPPORTED_BANKS[0]?.redirectUrl);
  const [provider, setProvider] = useState(SUPPORTED_BANKS[0]?.name || "");
  const [value, setValue] = useState(0)
  return <Card title="Add Money">
    <div className="w-full">
      <TextInput label={"Amount"} placeholder={"Amount"}
onChange={(val) => {
        setValue(Number(val))
      }} />
      <div className="py-4 text-left">
        Bank
      </div>
      <Select onSelect={(value) => {
        setRedirectUrl(SUPPORTED_BANKS.find(x => x.name === value)?.redirectUrl || "");
        setProvider(SUPPORTED_BANKS.find(x => x.name === value)?.name || "");
      }} options={SUPPORTED_BANKS.map(x => ({
        key: x.name,
        value: x.name
      }))} />
      <div className="flex justify-center pt-4">
        <Button onClick={async () => {
          await createOnRampTransaction(provider, value)
          window.location.href = redirectUrl || "";
        }} />
      </div>
    </div>
  </Card>
}

```

```
    }}>
    Add Money
  </Button>
</div>
</div>
</Card>
}
```

Notice more balances getting added , but the balance will remain the same.  
This is because the bank hasn't yet approved the txn



## Simulating the bank webhook



- `cd apps/bank-webhook`
- `npm run dev` (If it fails, try installing esbuild)
- In another terminal, get the `token` for one of the onRamp transactions by running `npx prisma studio` in `packages/db`

OnRampTransaction X +					
<input type="button" value="Filters"/> <input type="button" value="None"/> <input type="button" value="Fields"/> <input type="button" value="All"/> <input type="button" value="Showing 4 of 4"/> <input type="button" value="Add record"/>					
<input type="checkbox"/>	id #	status	token A	provider A	amount #
<input type="checkbox"/>	1	Success	token__1	HDFC Bank	20000
<input type="checkbox"/>	2	Failure	token__2	HDFC Bank	2000
<input type="checkbox"/>	3	Processing	970.4572088875194	HDFC Bank	200
<input type="checkbox"/>	4	Processing	974.1217074183197	HDFC Bank	30

OnRampTransaction X +					
<input type="button" value="Filters"/> <input type="button" value="None"/> <input type="button" value="Fields"/> <input type="button" value="All"/> <input type="button" value="Showing 4 of 4"/> <input type="button" value="Add record"/>					
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<input type="checkbox"/>	3	Processing	970.4572088875194	HDFC Bank	200
<input type="checkbox"/>	4	Processing	974.1217074183197	HDFC Bank	30

- Simulate a hdfcBank transaction  
POST `http://localhost:3003/hdfcWebhook`

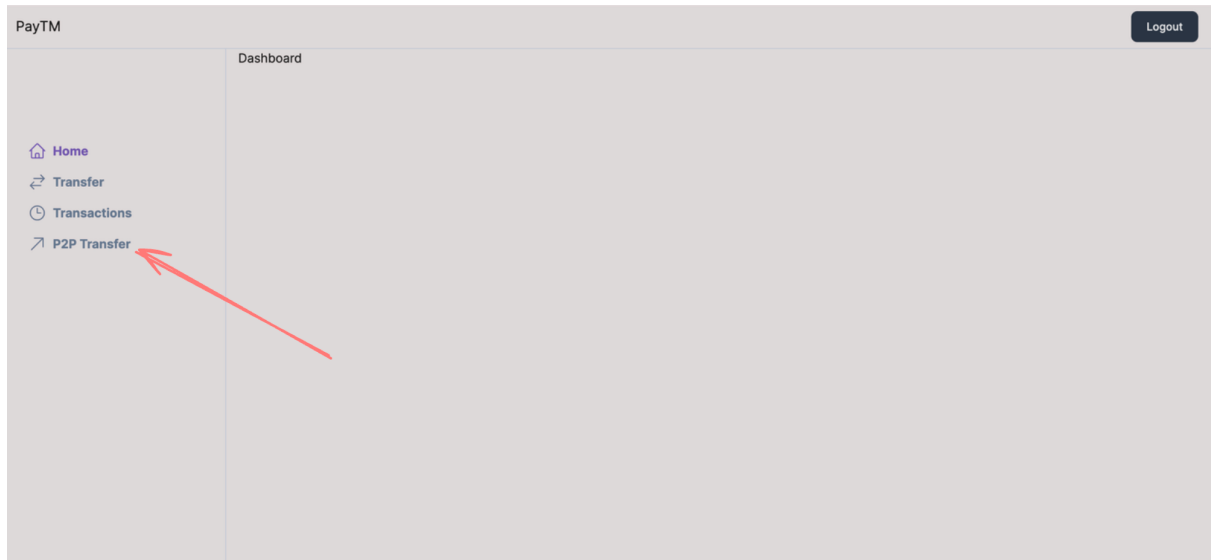
```
{
  "token": "970.4572088875194",
  "user_identifier": 1,
  "amount": "210"
}
```

Do you really need the amount/user id to come from the hdfc bank server? Or is the token enough?

# Add transfers

Once money has been `onramped`, users should be allowed to transfer money to various wallets

Let's create a `P2P transfer` page



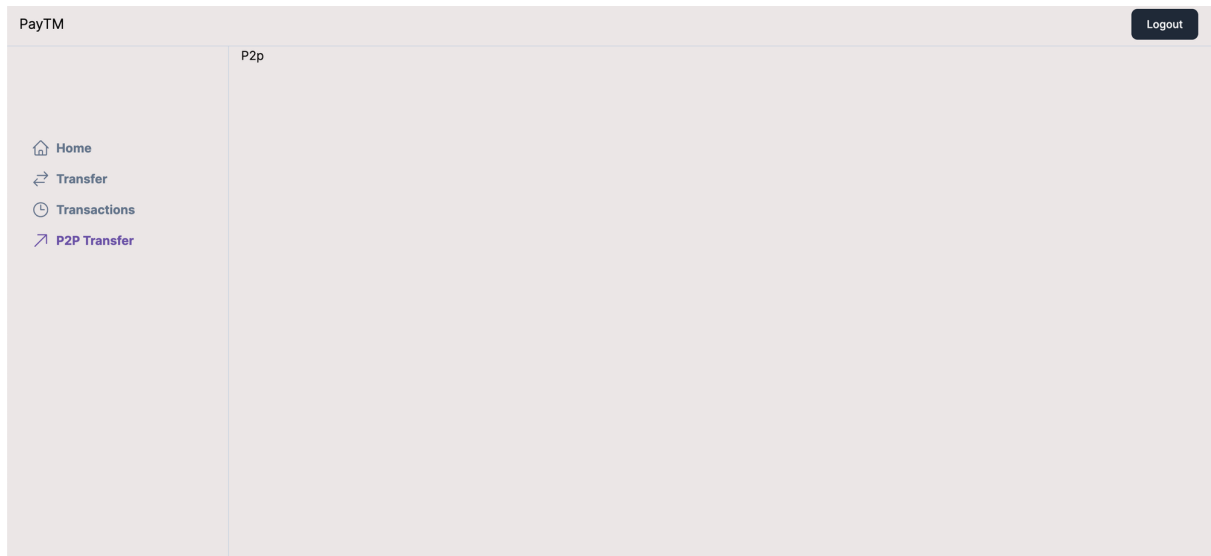
- Got to `user-app/app/(dashboard)/layout.tsx`

```
<SidebarItem href={"/p2p"} icon={<P2PTransferIcon />} title="P2P Transfer" />
```

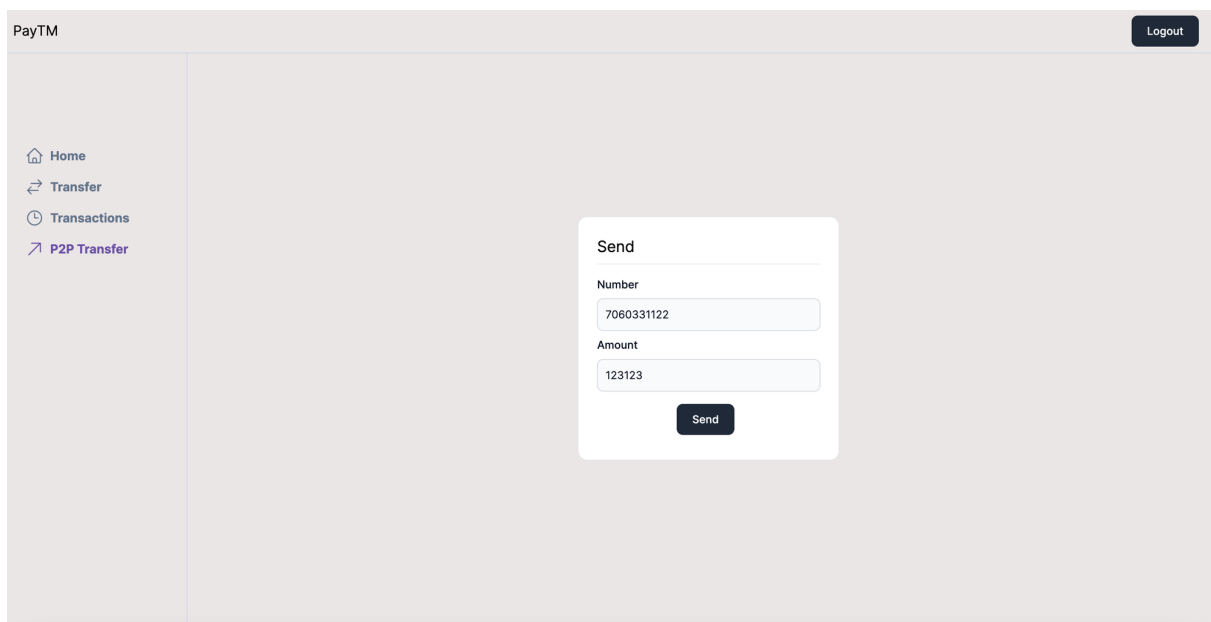
```
function P2PTransferIcon() {  
  return <svg xmlns="http://www.w3.org/2000/svg" fill="none" viewBox="0 0 24 24" stroke-width="1.5" stroke="currentColor" className="w-6 h-6">  
    <path stroke-linecap="round" stroke-linejoin="round" d="m4.5 19.5 15-15m0 0h8.25m11.25 0v11.25" />  
  </svg>  
}
```

- Create a handler for `/p2p` page by creating `user-app/app/(dashboard)/p2p/page.tsx`

```
export default function() {
  return <div>
    Dashboard
  </div>
}
```



- Add a `SendCard` component that let's you put the number of a user and amount to send



`user-app/components/SendCard.tsx`

```

"use client"
import { Button } from "@repo/ui/button";
import { Card } from "@repo/ui/card";
import { Center } from "@repo/ui/center";
import { TextInput } from "@repo/ui/textinput";
import { useState } from "react";

export function SendCard() {
  const [number, setNumber] = useState("");
  const [amount, setAmount] = useState("");

  return <div className="h-[90vh]">
    <Center>
      <Card title="Send">
        <div className="min-w-72 pt-2">
          <TextInput placeholder="Number" label
="Number" onChange={(value) => {
            setNumber(value)
          }} />
          <TextInput placeholder="Amount" label
="Amount" onChange={(value) => {
            setAmount(value)
          }} />
          <div className="pt-4 flex justify-cente
r">
            <Button onClick={() => {
              }}>Send</Button>
          </div>
        </div>
      </Card>
    </Center>
  </div>
}

```

user-app/app/(dashboard)/p2p/page.tsx

```
import { SendCard } from "../../components/SendCard";

export default function() {
  return <div className="w-full">
    <SendCard />
  </div>
}
```

- Create a new action in `lib/actions/p2pTransfer.tsx`

```
"use server"
import { getServerSession } from "next-auth";
import { authOptions } from "../auth";
import prisma from "@repo/db/client";

export async function p2pTransfer(to: string, amount: number) {
  const session = await getServerSession(authOptions);
  const from = session?.user?.id;
  if (!from) {
    return {
      message: "Error while sending"
    }
  }
  const toUser = await prisma.user.findFirst({
    where: {
      number: to
    }
  });

  if (!toUser) {
    return {
      message: "User not found"
    }
  }

  await prisma.$transaction(async (tx) => {
    const fromBalance = await tx.balance.findUnique({
      where: { userId: Number(from) },

```

```

    });
    if (!fromBalance || fromBalance.amount < amount)
    {
        throw new Error('Insufficient funds');
    }

    await tx.balance.update({
        where: { userId: Number(from) },
        data: { amount: { decrement: amount } },
    });

    await tx.balance.update({
        where: { userId: toUser.id },
        data: { amount: { increment: amount } },
    });
    });
}

```

- Update SendCard to call this action

```

"use client"
import { Button } from "@repo/ui/button";
import { Card } from "@repo/ui/card";
import { Center } from "@repo/ui/center";
import { TextInput } from "@repo/ui/textinput";
import { useState } from "react";
import { p2pTransfer } from "../app/lib/actions/p2pTransfer";

export function SendCard() {
    const [number, setNumber] = useState("");
    const [amount, setAmount] = useState("");

    return <div className="h-[90vh]">
        <Center>
            <Card title="Send">
                <div className="min-w-72 pt-2">
                    <TextInput placeholder="Number" label

```

```

    ="Number" onChange={(value) => {
      setNumber(value)
    }} />
    <TextInput placeholder={"Amount"} label
    ="Amount" onChange={(value) => {
      setAmount(value)
    }} />
    <div className="pt-4 flex justify-cente
r">
      <Button onClick={async () => {
        await p2pTransfer(number, Numbe
r(amount) * 100)
      }}>Send</Button>
    </div>
  </div>
</Card>
</Center>
</div>
}

```

Try sending money a few times and see if it works. You can inspect the DB by using `npx prisma studio` in `packages/db`

## Problem with this approach.

Try simulating two request together by adding a 4s sleep timeout in the transaction

```

"use server"
import { getSession } from "next-auth";
import { authOptions } from "../auth";
import prisma from "@repo/db/client";

export async function p2pTransfer(to: string, amount: number) {
  const session = await getSession(authOptions);
  const from = session?.user?.id;
  if (!from) {
    return {

```

```

        message: "Error while sending"
      }
    }
    const toUser = await prisma.user.findFirst({
      where: {
        number: to
      }
    });

    if (!toUser) {
      return {
        message: "User not found"
      }
    }

    await prisma.$transaction(async (tx) => {
      const fromBalance = await tx.balance.findUnique({
        where: { userId: Number(from) },
      });
      if (!fromBalance || fromBalance.amount < amount)
      {
        throw new Error('Insufficient funds');
      }
      await new Promise(r => setTimeout(r, 4000));
      await tx.balance.update({
        where: { userId: Number(from) },
        data: { amount: { decrement: amount } },
      });

      await tx.balance.update({
        where: { userId: toUser.id },
        data: { amount: { increment: amount } },
      });
    });
  }
}

```

Send two requests in two tabs and see if you are able to receive negative balances?

## Locking of rows



In postgres, a transaction ensure that either all the statements happen or none. It does not `lock` rows/ `revert` a transaction if something from this transaction got updated before the transaction committed (unlike MongoDB)

So we need to explicitly lock the `balance` row for the `sending` user so that only one transaction can access it at a time, and the other one waits until the first transaction has committed

Hint 1 - <https://www.cockroachlabs.com/blog/select-for-update/>

Hint 2 - <https://www.prisma.io/docs/orm/prisma-client/queries/raw-database-access/raw-queries>

#### ▼ Solution

```
"use server"
import { getSession } from "next-auth";
import { authOptions } from "../auth";
import prisma from "@repo/db/client";

export async function p2pTransfer(to: string, amount: number) {
  const session = await getSession(authOptions);
  const from = session?.user?.id;
  if (!from) {
    return {
      message: "Error while sending"
    }
  }
  const toUser = await prisma.user.findFirst({
    where: {
      number: to
    }
  });

  if (!toUser) {
    return {
      message: "User not found"
    }
  }

  await prisma.$transaction(async (tx) => {
    await tx.$queryRaw`SELECT * FROM "Balance" WHERE "`
```

```

const fromBalance = await tx.balance.findUnique({
  where: { userId: Number(from) },
});
if (!fromBalance || fromBalance.amount < amount)
  throw new Error('Insufficient funds');
}
await new Promise(r => setTimeout(r, 4000));
await tx.balance.update({
  where: { userId: Number(from) },
  data: { amount: { decrement: amount } },
});

await tx.balance.update({
  where: { userId: toUser.id },
  data: { amount: { increment: amount } },
});
});
}

```

## Add P2P transactions table

Update `schema.prisma`

```

model User {
  id          Int          @id @default(autoincrement())
  email       String?      @unique
  name        String?
  number      String       @unique
  password    String
  OnRampTransaction OnRampTransaction[]
  Balance     Balance[]
  sentTransfers p2pTransfer[] @relation(name: "FromUserRelation")
}

```

```

    receivedTransfers p2pTransfer[] @relation(name: "To
UserRelation")
  }

model p2pTransfer {
  id          Int          @id @default(autoincrement())
  amount      Int
  timestamp   DateTime
  fromUserId  Int
  fromUser    User         @relation(name: "FromUserRelatio
n", fields: [fromUserId], references: [id])
  toUserId    Int
  toUser      User         @relation(name: "ToUserRelation",
fields: [toUserId], references: [id])
}

```

- Run `npx prisma migrate dev --name added_p2p_txn`
- Regenerate client `npx prisma generate`
- Do a global build (npm run build) (it's fine if it fails)
- Add entries to `p2pTransfer` whenever a transfer happens

## Assignment: Add frontend for the p2p transactions

Can you add code that let's you see the users existing transactions?

## Recent Transactions

Received INR	+ Rs 200
Sat Mar 30 2024	
Received INR	+ Rs 0.3
Sat Mar 30 2024	
Received INR	+ Rs 2
Sat Mar 30 2024	

## Recent Transactions

Received INR	+ Rs 200
Sat Mar 30 2024	
Received INR	+ Rs 0.3
Sat Mar 30 2024	
Received INR	+ Rs 2
Sat Mar 30 2024	

Final code - <https://github.com/100xdevs-cohort-2/week-18-live-1-final>