# An Algorithm for Concurrency control in Transactions for E-Wallet

### Neha Sharma, Saurabh Sharma, Gaurang Bharadwaj, Vatsal Sharma, Abhinav Utkarsh

Abstract: It is a period of online exchanges, managing daily installments through e-wallet for shopping, paying to merchant, also to fulfill all the liquid cash requirement through wallet money with no physical notes or currency involved for transaction, wallet exchange help to web advancements. The cash move and gross repayment is conceivable in only hardly any seconds. The web innovations have been utilizing and still new idea dependent on past encounters are currently coming into exploration and confab. A lot of research papers for wallet creation and inner cycle are accessible. Uncommonly, wallet measure through various methodologies like BC (Bank Channel) Wallet, RBI Wallet, Domestic Pay Service Wallet are principle thought in this exploration work. The exchange cycle faces numerous issues, these issues influence the backer, bank, client regarding misfortune in business. Whereas the client is additionally unsatisfied and unable to do finish wallet procedures. This paper presents a recreation examination of the versatility on simultaneous exchange handling over a combination of portable and fixed exchanges, because of moderate organization availability and down worker might be a similar exchange prepared twofold because of which RBI rules infringement happen and backer, client, bank, specialist all is grieved and misfortune the real business. This paper execution normally utilizes conflict location dependent on the Hidden label bases exchange accommodation through which copying any exchange is preposterous, it ensures that every exchange has prepared just a solitary path under RBI rules or wallet terms.

Keywords : About four key words or phrases in alphabetical order, separated by commas.

#### I. INTRODUCTION

The RBI has given a bunch of rules under this represent the guideline of different instruments falling under the Act. The Issuance and Operation of Prepaid Payment Instruments in India (RBI) Directions 2009 consolidate the administrative system relating to pre-paid installment instruments in India. CTC Algorithm offers an insurance for rearrangements to the issue of coding simultaneous projects. CTC Algorithm is recognizable nuclear, and the compiler and run-time framework is responsible for guaranteeing atomicity during

Manuscript received on March 17, 2021. Revised Manuscript received on April 15, 2021. Manuscript published on April 30, 2021. \* Correspondence Author

Neha Sharma\* Assistant Professor, Department of Information Tevhnology, Manipal University Jaipur, nehav.sharma@jaipur.manipal.edu Saurabh Sharma, Associate Professor, Amity School of Hospitality, Amity University Rajasthan, chefsaurabh411@gmail.com

**Vatsal Sharma,** Student, Department of Information Technology, Manipal University Jaipur, Jaipur, India. vats360@gmail.com

Abhinav Utkarsh, Student, Department of Information Technology, Manipal University Jaipur, Jaipur, India. abhinav.179302001@muj.manipal.edu

**Gaurang Bharadwaj,** Student, Department of Information Technology, Manipal University Jaipur, Jaipur, India. gaurangbhardwaj14@gmail.com its execution. The coders no more should be concerned with respect to manual bolting and low level of race conditions or gridlocks.

We show the execution calculation for "Simultaneousness Transaction Controller for E-Wallet" which forestall copy exchanges during moderate organization availability, worker support, fast clicking, worker issues, and so on, In this paper, we essentially actualize the wallet framework measure through Semi-Open RBI Instrument, which is a particular the ACID property of exchanges for E-Wallet and add a kind of synchronization segment to back-end structures so only one string may be getting ready 'to be charged' records into your shrouded data source at any one point true to form. Inside this synchronized region, add a check to ensure that the charge that will be readied does not as of now exist in the data source. In case such a screw up occurs, attempt to yield a kind of smooth message to the customer - regardless, it won't be deadly towards the back end. Kind of wallet framework in which a client moves sum and recipient got the sum, this usefulness accessible just this Semi-Open wallet framework, according to RBI guideline made wallet according to this Semi-Open Instrument (RBI).

#### **II. PROBLEM STATEMENT**

Many of us do various exchanges on the web, here and there at the same time. For instance, you might be intending to purchase an item or additionally move assets to your any recipient, however when we start the compensation, we click on compensation, yet in some uncommon cases like organization availability issue, Fluctuation of Network, DLL (Digital Link Library) and due to forming issue. Different worker affirmation keys issues, worker issue it will require some investment by and large around then we again click on compensation rather than stand by, at that condition an equal string create for a similar exchange, and after some time it will be handled twice rather than a solitary opening, you do both the exchanges scarcely seconds separated. Regularly, in such conditions your (Agents)e-wallet gets debited twice instead of single, in case of semi - closed wallet system.

For this situation, it will be RBI Rules Violations. RBI makes a severe Move against the Issuer framework, may drop the permit of Wallet, which is increasingly costly, or perhaps punished according to RBI Norms. So, we can't maintain a strategic distance from the case we need to zero in on our Code assembled which is running on the Production server.[14][17]

Single exchanges yet Dual asset allowance uncovered a fundamental danger in e-wallets. "This happens on the grounds that fundamental dangers are not tended to.

Published By: Blue Eyes Intelligence Engineering and Sciences Publication © Copyright: All rights reserved.



1

What occurs at the back end during an exchange is that a machine peruses the last equilibrium and deducts the sum from it. At the point when two exchanges happen consistently, the last equilibrium for the two exchanges stays as before. You pay just a single time. This sort of marvel is normal. Some E-wallet organizations have begun tending to this issue by permitting exchanges just at a hole of a couple of moments, so the framework could refresh the past details.[20][21]

# **III. ISSUES IDENTIFICATION**

It is conceivable to get issues in various periods of PPI. (prepaid Instrument), perceived the issues by IT Team, Server. A framework which is wallet based under RBI rules give to the exchange and different administrations to book like travel, charge installment, Recharge, and so on, however on the off chance that a specialist or client discovered this issue this is a straightforwardly question mark on innovation and IT-group, since this issue can be settled just assistance of IT group, yet it influences all progression of this business low to more significant level order including specialists, merchant, branch, and so on [6][7]. The worker group likewise answerable for this issue, this issue might be happening because of worker related issues like fewer association, information base structure, association pooling issues, reserve, worker Type, and so on.

When we develop an exchange-based venture, at that point the security of these exchange information is the main part, if there should arise an occurrence of less security our information is a hack and might be performed exchange with intension, so we need to security fix up and measure just encoded information and information trading just SSL based destinations. For this, we add SSL Certificate pfx. this causes us on worker level code hitting just through Trusted customer hitting.

At user's side:

The backer is the most piece of semi-shut wallet framework because the guarantor is the middle piece of this entire cycle through which chain framework is working (Branch, Distributor, Agent, Sub Distributor, super merchant, and so on generally Issuer is answerable for activity part to run this chain.[7][14][19][20]

### **IV. METHODOLOGY PROPOSED**

In the Proposed approach, we attempt to determine the duplicacy of exchanges utilizing a security token. security token hold security number, which will we produce arbitrarily, during the accommodation of wallet exchange security token also, meeting esteems are looked at, on the off chance that both are the equivalent, at that point the exchange will be effectively executing. something else, this exchange cycle will be disposed of.

Step 1: Start

Step 2: Before open the form generates a random number.

Step3: save that number in session in param "sec\_token".

Step 4: Create a hidden input param in dmt form with name "sec\_token".

Step 4: sec\_token :=Random Number.

Step 5: Input All transaction value like mobile number, IFSC In Form.

Step 6: When user submits the form.

Step 7: you have validate the sec\_token value from user form with session value

Step 8: sec\_token := Session Value

Step 9: If the "sec\_token" is validate process Transaction else redirect user to a error page ,saying that you

have submit the page twice or refreshed the page Step 10: Stop.

## V. IMPLEMENTATION

In the execution part we examine the entire cycle of wallet to stack add up to dump sum and how a wallet made twice, threefold a solitary opening exchange shockingly because of organization network, worker issue, fewer associations, because of murdering inquiry and so forth.

According to CCA (Concurrency Transaction Controller Algo) in this paper present the distinctive instrument through which we evade the copy exchange and most presumably all undesirable simultaneousness of exchange avoidance with this new methodology (CCA).[15][16][17][21]

Generation of Hidden Field:

At the point when we click on target move choice. it opens another page, at the hour of stacking this new page on the UI part we characterize a shrouded field. which is a fundamental piece of this cycle. The following is the punctuation which was actualizing on the Any Money Transfer code which is important for the E-Wallet system.[14][17]

Generation of Sec code:

At the point when a client taps on target move alternative during the backend part of specialized stacking of the page start, according to handle this stacking part load the entire estimation of data [18][19] which id define in this load function, or user define part which we need to load during the first time loading of this page. If page is refresh or load many times due another content value of token can 'be changed, this sec\_token generate only once.

Load Amount:

In the wake of tapping on target move alternative, presently we had done both cycle of Hidden field age and Sec symbolic age. After this cash move window is the open before us, presently we just put the subtleties and burden the sum in this wallet. After stacking the sum, we can prepare to proceed onward the following stage.

9777777777	
Select Account	
10000	

Published By: Blue Eyes Intelligence Engineering and Sciences Publication © Copyright: All rights reserved.



2

Validate Token: According to the above cycle after the credit sum, we simply click on Send Now. In the wake of tapping on this catch Sec\_token and the concealed field esteem is analyzed, if the two qualities are a similar it implies,

Exchange accommodation is the first run through, or there is no change of organization or worker because of which now exchange opening is prepared to push on bank worker for last submission.[10][12]



Unload Amount:

After Validate token now the exchange is prepared to hit on exchange API. after effectively hit on exchange API wallet is dump and an equivalent sum is moved to the recipient account.

# VI. RESULTS

On account of a Semi-Open Wallet exchange, we can undoubtedly comprehend the aftereffect of this methodology. Beneath table in which we are indicating the consequence of exchange status handling in the two cases prior to applying the methodology and in the wake of applying the methodology, for this situation, we notice and take the information throughout the previous three months prior to applying the methodology and take the information of 3 Months after Applying the approach.[14][15][20][21]

Prior to applying the methodology, the all-out number of days is 90 and the quantity of exchange is 5000 inexact, which are the normal of most recent 3-month information. Estimations of every exchange is a limit of 5000 and the benefit are practically 1% of the sum moved. Which is shareable among the piece of the Issuer framework including the bank, office, merchant, specialist. We can undoubtedly comprehend that the all-out advantage creates by this exchange is 2,25,00000 INR however without the methodology of CCA nearly 12 exchanges are copy produced and the drifting of this exchange is practically 60K, which is a deficiency of a tremendous sum. In any case, in the subsequent case in the wake of applying the CCA approach we will improve results which are worthful for us. After this methodology, we are getting to greater dependability in wallet exchanges.

Approach	No.of transactions	Result			
CTC Algo	Per day*30*3	Amount	Profit	Duplicate	Loss
Before	5000*30*3	5000*30 *3*5000	22500000	12	60000
After	5000*30*3	5000*30 *3*5000	22500000	0	0

Fig 5.1 Transaction Status Before And After CCA(Concurrency Control Algorithim)

VII. CONCLUSION

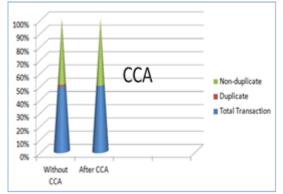


Fig.6. Graphical Representation of Transaction status

We implement Concurrency Transaction Controller Algorithm; through this we make transaction more convenient successfully without duplicity using security token. After this approach we can see result difference in both for applying approach before and after cases, through graphically representation we can see how number of duplicate transactions are reduces and number of push transaction are exponentially grown. After implementation of Concurrency Transaction Controller Algorithm for Semi- Closed wallet system, transaction reliability is enhanced. Which is the objective of this research paper.

### REFERENCES

- 1. Monica E.Hartmann,"E\_Payment Evalution", Europian centrel bank frank fort, Handbuch E-Money, E- Payment and M-Payment Lemmer, springer, ISBN:978-3-7908-1651-8,2006,
- 2. Bappaditeya Mukhopadiya ,"Understanding Cashless Payment In India", Fininancial Innovation ,Springer Open Access ,2016
- 3. Jon M.Peha and Ildar M.khmitov ,"Pay Cash :A Secure Efficient Internet Payment System", ICEC 2003, ACM 1- 58113-788-5 /03/09
- Tomi ,Niina,Jan,Agineszak,"Past,Present And Future of Mobile 4. PaymentResearch", Electronic commerce Research and application 7, Elsevier, 2008
- 5. Amol Bhatnagar, Shekhar Tanwar, R. Manjula," SECURE MULTIPLE BANK TRANSACTION LOG: A CASE STUDY", eISSN: 2319-1163 | pISSN: 2321-7308
- Eric Koskinen \* IBM TJ Watson Research Center, USA ,Matthew 6. Parkinson Microsoft Research Cambridge, UK"The Push/Pull Model of Transactions"



Retrieval Number: 100.1/ijitee.E86770310521 DOI: 10.35940/ijitee.E8677.0410621

Published By

and Sciences Publication

- WELC, A., SAHA, B., AND ADL-TABATABAI, A.-R. Irrevocabletransactions and their applications. In Proceedings of the 20th AnnualSymposium on Parallelism in Algorithms and Architectures (SPAA'08) (2008), ACM, pp. 285–296.
- HERLIHY, M., AND KOSKINEN, E. Transactional boosting: A methodology for highly concurrent transactional objects. In Proceedings of the 13th ACM SIGPLAN Symposium on Principles and Practice of Parallel Programming (PPoPP'08) (2008).
- Tom Kokkola, "Book: The Payment System", Payments, Securities and Derivative, and the role of Eurosystem. European Central Bank, ISBN, 978-92-899-0633-3, 2010.
- Tomi DhalBarg ,Jie Guo,Jan,Ondrus, "A Critical Review of Mobile Payment", Electronic commerce Research and application, Elsevier, 2015.
- 11. JunLiu, Robert J. Kaffman, Dan Ma, "Competition, cooperative and regulation: understanding the evolution of the mobile payment and technology ecosystem", Electronic commerce Research and application, Elsevier, 2015.
- Bernardo Bátiz-Lazo -Bangor University, Andrew Smith University of Liverpool "The Industrial Organization of Hong Kong's Progression Toward a Cashless Economy (1960s-2000s) "NSPECAccessionNumber: 16023224, DOI: 10.1109/MAHC.2016.15
- KOSKINEN, E., AND PARKINSON, M. The push/pull model of transactions [extended version]. Tech. Rep. RC25529, IBM Research, 2015
- RAMADAN, H. E., ROY, I., HERLIHY, M., AND WITCHEL, E. Committing conflicting transactions in an stm. In Proceedings of the 14th ACM SIGPLAN
- Symposium on Principles and Practice of Parallel Programming (PPoPP '09) (2009), pp. 163–172.
- SPEAR, M. F., MARATHE, V. J., DALESSANDRO, L., AND SCOTT, M. L. Privatization techniques for software transactional memory. In Proceedings of the 26th Annual ACM Symposium on Principles of Distributed Computing (PODC'07) (2007), pp. 338–339
- Mia Olsen Dept. of IT Manage., Copenhagen Bus. Sch., Frederiksberg, Denmark , Jonas Hedman Dept. of IT Manage., Copenhagen Bus. Sch., Frederiksberg, Denmark , Ravi Vatrapu Dept. of IT Manage., Copenhagen Bus. Sch., Frederiksberg, Denmark, "e-Wallet Properties" ISBN Details INSPEC Accession Number: 12316015 ,DOI: 10.1109/ICMB.2011.48
- Pradipta De CEWIT Korea & SUNY Korea, Incheon, South Korea, Kuntal Dey IBM Res., New Delhi, India, Vinod Mankar IBM Res., New Delhi, India,
- Ewelina Sokolowsak, Department of Corpate Finance, University Of Gdanask, Poland "Innovations in Payment Card Market", The case of Poland Electronic commerce Research and application, Elsevier, 2015.
- Kunj Bihari Tiwari, Dr. Surendra Yadav, Manish Mathuria, "Automated Scheduling For PPI Based E-Wallet", ISSN 2250-2459, ISO 9001:2008 Certified Journal, Volume 7, Issue 10, October 2017.
- Kunj Bihari Tiwari, Dr. Surendra Yadav, Manish Mathuria, "Bank Independent Cashless Economy through Modern RBI Instruments" ISSN: 0975 – 6760| NOV 16 TO OCT 17| VOLUME – 04, ISSUE – 02.
- Arun Mishra, Kunj Bihari Tiwari, "Mobile Wallet as Intelligent Payment Way" ISSN: 0975 – 6760| NOV 17 TO OCT 18| VOLUME – 05, ISSUE – 01.

#### **AUTHORS PROFILE**



**Neha Sharma**, is an Assistant Professor in department of Information Technology, Manipal University Jaipur, India. She is currently pursuing her PhD. in Network Security from Manipal University Jaipur, India. She has an overall experience in industry and academics of more than 10 years. She has many National and International publications to her

credit..



**Dr. Chef Saurabh**, carries within him an inner drive and a passion for sharing his wisdom and knowledge about the Hospitality Industry with more than 12 years of experience in the Food and Education Industry. Since the digitization of every industry, he is keen on learning new research areas like artificial intelligence.



**Mr. Vatsal Sharma**, a student of B.tech at Manipal University Jaipur. His goal is to solve complex real-world problems via big data. He is passionate about Computer

vision, Software Engineering, and machine learning techniques.



**Mr. Abhinav Utkarsh,** is a final year undergraduate student at Manipal University Jaipur majoring in Information Technology. He is especially interested in the research of Natural Language Processing to improve speech integrated systems.



**Mr. Gaurang Bharadwaj**, is an alumnus of Manipal University Jaipur. He is very passionate in the field of Network Security and believes in implementing the knowledge in Real time problems.

Published By: Blue Eyes Intelligence Engineering and Sciences Publication © Copyright: All rights reserved.



Retrieval Number: 100.1/ijitee.E86770310521 DOI: 10.35940/ijitee.E8677.0410621