CBN Report – Payment Analysis

* Cancelled transactions are always excluded. These are Financial Transactions which have a value for Reversed or Reverses. I am marking them as Void = 1 in the EDW.
* The only organization that gives Pre-Paid Electricity services is *Pakawad Limited*. Some of the filters factor this in.
* User Roles of Interest
  + AGENT and CUSTOMER
  + Initiating or Receiving Users with no role are often excluded
  + Initiating User = Process.ForUserId unless that’s NULL, then Process.UserID is used
  + Initiating User Role is acquired by getting the max RoleID assigned to the User
* BusinessTypeID is needed to separate the Bulk Batch Payments into Government and Private
* NULL Recipient Roles are filtered out of Bulk Batch Payment Calculations
* Bill Pay Counts exclude users who don’t have paga accounts and exclude paga accounts associated with Pre-Paid Electricity services
* Tallies are further split out by Channel which is calculated in the sp\_Report\_MMO\_PaymentAnalysis stored proc rather than derived from ChannelID in the Process Table.
  + If Process.ChannelID = ATM, then Channel = ATM
  + If Process.ForUserID IS NOT NULL then Channel = AGENT
  + All other’s Channel = CUSTOMER

|  |  |  |
| --- | --- | --- |
| Cash-in Cash-out |  |  |
| Cash-in  InitiatorRole <> AGENT | 3 | USER\_DEPOSIT\_FROM\_CARD,  USER\_DEPOSIT\_FROM\_CARD\_FREE,  PAGA\_APPROVE\_CASH\_COLLECTION\_DEPOSIT, USER\_DEPOSIT\_FROM\_BANK\_ACCOUNT |
| Cash-out by customer  InitiatorRole IS NOT NULL | 4 | AGENT\_BFS\_ACCEPT\_WITHDRAWAL, AGENT\_DISPENSE\_CASH\_FOR\_WITHDRAWAL, ORGANIZATION\_WITHDRAWAL\_MANUAL, PAGA\_EXTRACT\_PRE\_PAID\_SERVICE\_REPAYMENT, PAGA\_EXTRACT\_BILL\_PAY\_FEES,  PAGA\_EXTRACT\_LOAD\_CASH\_FEES,  PAGA\_EXTRACT\_MERCHANT\_TRANSACTION\_FEES, PAGA\_EXTRACT\_PRE\_PAID\_SERVICE\_REPAYMENT,  PAGA\_EXTRACT\_PREMIUM\_SMS\_FEES,  PAGA\_EXTRACT\_SELL\_AIRTIME\_FEES,  PAGA\_EXTRACT\_SEND\_CASH\_FEES,  PAGA\_EXTRACT\_TRANSACTION\_HISTORY\_FEES,  PAGA\_EXTRACT\_WITHDRAWAL\_FEES,  PAGA\_PAY\_THIRD\_PARTY\_PAYABLE,  USER\_WITHDRAW\_CASH\_ATM,  PAGA\_EXTRACT\_ACCOUNT\_BALANCE\_FEES |
| Cash-out by unregistered InitiatorRole IS NULL | 5 | AGENT\_DISPENSE\_CASH\_FOR\_SEND\_CASH |

|  |  |  |
| --- | --- | --- |
| Electronic Personal Payments within MMO |  |  |
| P2P on-us  No filters | 6 | AGENT\_SEND\_CASH\_CUSTOMER\_TO\_CUSTOMER, AGENT\_SEND\_CASH\_NONCUSTOMER\_TO\_CUSTOMER, CUSTOMER\_SEND\_CASH\_TO\_CUSTOMER, |
| P2P to unregistered  No filters  \*one of the FT\_Types does not exist though\* | 7 | AGENT\_SEND\_CASH\_CUSTOMER\_TO\_NONCUSTOMER, AGENT\_SEND\_CASH\_NONCUSTOMER\_TO\_NONCUSTOMER, CUSTOMER\_SEND\_CASH\_TO\_NONCUSTOMER, |
|  |  |  |
| Electronic non-Personal Payments within MMO |  |  |
| G2P bulk batched payments into accounts  BusinessTypeID = GOVERNMENT  RecipientRole IS NOT NULL | 8 | BULK\_PAY\_SEND\_CASH\_TO\_CUSTOMER,  CUSTOMER\_SEND\_CASH\_TO\_CUSTOMER,  BULK\_PAY\_SEND\_CASH\_TO\_BANKACCOUNT,  USER\_SEND\_CASH\_TO\_BANK\_ACCOUNT |
| G2P bulk batched payments to unregistered  BusinessTypeID = GOVERNMENT  RecipientRole IS NULL | 9 | BULK\_PAY\_SEND\_CASH\_TO\_NONCUSTOMER, CUSTOMER\_SEND\_CASH\_TO\_NONCUSTOMER, BULK\_PAY\_SEND\_CASH\_TO\_BANKACCOUNT,  USER\_SEND\_CASH\_TO\_BANK\_ACCOUNT |
| B2P bulk batched payments into accounts  BusinessTypeID <> GOVERNMENT  RecipientRole IS NOT NULL | 10 | BULK\_PAY\_SEND\_CASH\_TO\_CUSTOMER,  CUSTOMER\_SEND\_CASH\_TO\_CUSTOMER,  BULK\_PAY\_SEND\_CASH\_TO\_BANKACCOUNT,  USER\_SEND\_CASH\_TO\_BANK\_ACCOUNT |
| B2P bulk batched payments to unregistered  BusinessTypeID <> GOVERNMENT  RecipientRole IS NULL | 11 | BULK\_PAY\_SEND\_CASH\_TO\_NONCUSTOMER, CUSTOMER\_SEND\_CASH\_TO\_NONCUSTOMER, BULK\_PAY\_SEND\_CASH\_TO\_BANKACCOUNT,  USER\_SEND\_CASH\_TO\_BANK\_ACCOUNT |
|  |  |  |
| Electronic Payments outgoing |  |  |
| P2P off-us (Real-time cleared EFT out) | 12 | \*no data for this one yet\* |
| Payment to a Bank account (Real-time cleared EFT out)  No filters | 13 | AGENT\_DEPOSIT\_TO\_BANK\_ACCOUNT,  USER\_SEND\_CASH\_TO\_BANK\_ACCOUNT |

|  |  |  |
| --- | --- | --- |
| Electronic Payments incoming |  |  |
| Inter/Intrabank EFT mobile originating incoming | 14 | \*no data as yet\* |
| Transfer from bank account | 15 | No data as yet |
| Batched EFT incoming | 16 | \*no data as yet\* |
|  |  |  |
| Agent e-float |  |  |
| e-float purchases by agent  Initiator Role = AGENT | 17 | USER\_DEPOSIT\_FROM\_CARD,  USER\_DEPOSIT\_FROM\_BANK\_ACCOUNT |
| e-float sales by agent  Initiator Role = AGENT | 18 | AGENT\_ACCEPT\_DEPOSIT, AGENT\_BFS\_ACCEPT\_DEPOSIT, |
| e-float sales by agent to other agents  Initiator Role = AGENT | 19 | AGENT\_ACCEPT\_DEPOSIT (split and show only where agents are the recipient depositing) |
|  |  |  |
| Virtual product payments |  |  |
| Airtime purchase  No filter | 20 | AGENT\_SELL\_AIRTIME\_PRE\_PAID,  BULK\_PAY\_BUY\_AIRTIME\_PRE\_PAID,  CUSTOMER\_BUY\_AIRTIME\_PRE\_PAID |
| Bill pay  Exclude Pre-Paid Electric  Only Receiving Users with Paga Accounts | 21 | AGENT\_BILL\_PAY,  CUSTOMER\_BILL\_PAY, CUSTOMER\_BILL\_PAY\_VIA\_SERVICE\_AGGREGATOR, MERCHANT\_ACCEPT\_CARD\_PAYMENT\_FREE, MERCHANT\_CHARGE\_CUSTOMER\_CASH, |
| Pre-paid electricity  Only Receiving Users with Paga Accounts  Only Pre-Paid Electric | 22 | AGENT\_BILL\_PAY, CUSTOMER\_BILL\_PAY,  MERCHANT\_ACCEPT\_CARD\_PAYMENT\_FREE,  MERCHANT\_CHARGE\_CUSTOMER\_CASH, |
|  |  |  |
| Purchases from Merchant |  |  |
| Purchase from merchant P2M | 23 | \*this is exactly like Bill-Pay in the stored procedure |
|  |  |  |
| Foreign Remittances |  |  |
| Foreign Remittances incoming  No Filter | 24 | USER\_REMITTANCE\_COLLECTION |
| Foreign Remittances outgoing | 25 | \*no data as yet\* |
|  |  |  |
| Electronic Debits |  |  |
| On-us Standing/debit orders | 26 | confirmed from finance as there is no data for this kind |
| Off-us debit pull EFT | 27 | confirmed from finance as there is no data for this kind |