**Account:** Could be a bank account, paga account, financial account

**Bank Account:** actual account with a bank

**Financial Account:** Lowest level of the chart of accounts

|  |  |
| --- | --- |
| **Financial Account Type** | **Description** |
| AIRTIME\_PRINCIPLE\_REPAYMENT\_ACCOUNT | Value owed to Pagatech for airtime stock princple |
| AIRTIME\_PRINCIPLE\_REPAYMENT\_ACCOUNT\_HOLDING\_ACCOUNT | Holding financial account type for AIRTIME\_PRINCIPLE\_REPAYMENT\_ACCOUNT |
| BANK\_ACCOUNT | An external account at a bank |
| BFS\_PAYABLES\_ACCOUNT | The amount due to a BFS settlement organization pending settlement |
| BFS\_RECEIVABLES\_ACCOUNT | The amount due from a BFS settlement organization pending settlement |
| CASH\_BONUS\_ACCOUNT | Paga cashbonus account |
| COMMISSION\_ACCRUED\_ACCOUNT | commission accrued but not yet awarded |
| MERCHANT\_VIRTUAL\_STOCK\_ACCOUNT | virtual merchant stock |
| MOBILE\_OPERATOR\_AIRTIME\_ACCOUNT | The value of a mobile operators airtime |
| PAGA\_ACCOUNT\_BALANCE\_FEES | Value owed to Pagatech for Account Balance Checks |
| PAGA\_ACCOUNT\_BALANCE\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_ACCOUNT\_BALANCE\_FEES |
| PAGA\_AIRTIME\_SALE\_FEES | Value owed to Pagatech for Airtime Sales |
| PAGA\_AIRTIME\_SALE\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_AIRTIME\_SALE\_FEES |
| PAGA\_AIRTIME\_STOCK | Airtime stock tracking account |
| PAGA\_AIRTIME\_STOCK\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_AIRTIME\_STOCK |
| PAGA\_BILL\_PAY\_FEES | Value owed to Pagatech for Bill Pay |
| PAGA\_BILL\_PAY\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_BILL\_PAY\_FEES |
| PAGA\_FEES\_ACCRUED\_ACCOUNT | Paga fees accrued (not yet realized) |
| PAGA\_FEES\_ACCRUED\_ACCOUNT\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_FEES\_ACCRUED\_ACCOUNT |
| PAGA\_LOAD\_CASH\_FEES | Value owed to Pagatech for Load Cash Fees |
| PAGA\_LOAD\_CASH\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_LOAD\_CASH\_FEES |
| PAGA\_MERCHANT\_POS\_FEES | Value owed to Pagatech for Merchant POS Fees |
| PAGA\_MERCHANT\_POS\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_MERCHANT\_POS\_FEES |
| PAGA\_PAYABLES\_MERCHANT\_VIRTUAL\_STOCK\_ACCOUNT | paga liability of merchant stock |
| PAGA\_POOL\_ACCOUNT | paga pool account at bank |
| PAGA\_POOL\_ACCOUNT\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_POOL\_ACCOUNT |
| PAGA\_RECEIVABLE\_AFFILIATE\_AWARDS | The amount owed to Paga system for affiliate awards paid |
| PAGA\_RECEIVABLE\_AFFILIATE\_AWARDS\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AFFILIATE\_AWARDS |
| PAGA\_RECEIVABLE\_AFFILIATE\_SIGN\_UP\_COMMISSION | The amount owed to Paga system for affiliate sign up commissions paid |
| PAGA\_RECEIVABLE\_AFFILIATE\_SIGN\_UP\_COMMISSION\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AFFILIATE\_SIGN\_UP\_COMMISSION |
| PAGA\_RECEIVABLE\_AGENT\_ACCEPT\_DEPOSIT\_COMMISSION | The amount owed to Paga system for agent accept deposit commissions paid |
| PAGA\_RECEIVABLE\_AGENT\_ACCEPT\_DEPOSIT\_COMMISSION\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AGENT\_ACCEPT\_DEPOSIT\_COMMISSION |
| PAGA\_RECEIVABLE\_AGENT\_BILL\_PAY\_COMMISSION | The amount owed to Paga system for agent bill pay commissions paid |
| PAGA\_RECEIVABLE\_AGENT\_BILL\_PAY\_COMMISSION\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AGENT\_BILL\_PAY\_COMMISSION |
| PAGA\_RECEIVABLE\_AGENT\_CUSTOMER\_UPGRADE\_COMMISSION | The amount owed to Paga system for agent customer upgrade commissions paid |
| PAGA\_RECEIVABLE\_AGENT\_CUSTOMER\_UPGRADE\_COMMISSION\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AGENT\_CUSTOMER\_UPGRADE\_COMMISSION |
| PAGA\_RECEIVABLE\_AGENT\_DISPENSE\_CASH\_COMMISSION | The amount owed to Paga system for agent dispense cash commissions paid |
| PAGA\_RECEIVABLE\_AGENT\_DISPENSE\_CASH\_COMMISSION\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AGENT\_DISPENSE\_CASH\_COMMISSION |
| PAGA\_RECEIVABLE\_AGENT\_MONEY\_TRANSFER\_COMMISSION | The amount owed to Paga system for agent money transfer commissions paid |
| PAGA\_RECEIVABLE\_AGENT\_MONEY\_TRANSFER\_COMMISSION\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AGENT\_MONEY\_TRANSFER\_COMMISSION |
| PAGA\_RECEIVABLE\_AGENT\_SELL\_AIRTIME\_COMMISSION | The amount owed to Paga system for agent sell airtime commissions paid |
| PAGA\_RECEIVABLE\_AGENT\_SELL\_AIRTIME\_COMMISSION\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AGENT\_SELL\_AIRTIME\_COMMISSION |
| PAGA\_RECEIVABLE\_AGENT\_SIGN\_UP\_COMMISSION | The amount owed to Paga system for agent sign up commissions paid |
| PAGA\_RECEIVABLE\_AGENT\_SIGN\_UP\_COMMISSION\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_AGENT\_SIGN\_UP\_COMMISSION |
| PAGA\_RECEIVABLE\_ATM\_PROCESSING\_FEES | The amount owed to Paga system for ATM processing fees paid |
| PAGA\_RECEIVABLE\_ATM\_PROCESSING\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_ATM\_PROCESSING\_FEES |
| PAGA\_RECEIVABLE\_BANK\_TRANSFER\_PROCESSING\_FEES | The amount owed to Paga system for bank transfer processing fees paid |
| PAGA\_RECEIVABLE\_BANK\_TRANSFER\_PROCESSING\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_BANK\_TRANSFER\_PROCESSING\_FEES |
| PAGA\_RECEIVABLE\_CARD\_PROCESSING\_REFUNDS | The amount owed to Paga system for card processing refunds paid |
| PAGA\_RECEIVABLE\_CARD\_PROCESSING\_REFUNDS\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_CARD\_PROCESSING\_REFUNDS |
| PAGA\_RECEIVABLE\_CASH\_TRANSACTION\_COMMISSION | The amount owed to Paga system for commissions earned on a third party cash transactions |
| PAGA\_RECEIVABLE\_PROMOTIONAL\_GIVEAWAYS | The amount owed to Paga system for promotional giveaways paid |
| PAGA\_RECEIVABLE\_PROMOTIONAL\_GIVEAWAYS\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_RECEIVABLE\_PROMOTIONAL\_GIVEAWAYS |
| PAGA\_SEND\_CASH\_FEES | Value owed to Pagatech for Money Transfer |
| PAGA\_SEND\_CASH\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_SEND\_CASH\_FEES |
| PAGA\_TRANSACTION\_HISTORY\_FEES | Value owed to Pagatech for Transaction History Checks |
| PAGA\_TRANSACTION\_HISTORY\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_TRANSACTION\_HISTORY\_FEES |
| PAGA\_USER\_PREMIUM\_SMS\_FEES | Value owed to Pagatech for User premium SMS charges |
| PAGA\_USER\_PREMIUM\_SMS\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_USER\_PREMIUM\_SMS\_FEES |
| PAGA\_WITHDRAWALS\_FEES | Value owed to Pagatech for Withdrawals |
| PAGA\_WITHDRAWALS\_FEES\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_WITHDRAWALS\_FEES |
| PAGA\_WORKING\_CAPITAL\_ACCOUNT | Paga working capital value |
| PAGA\_WORKING\_CAPITAL\_ACCOUNT\_HOLDING\_ACCOUNT | Holding financial account type for PAGA\_WORKING\_CAPITAL\_ACCOUNT |
| PRE\_PAID\_SERVICES\_REPAYMENT\_ACCOUNT | The repayment amount owed to corporate for pre-payment on services |
| PRE\_PAID\_SERVICES\_REPAYMENT\_ACCOUNT\_HOLDING\_ACCOUNT | Holding financial account type for PRE\_PAID\_SERVICES\_REPAYMENT\_ACCOUNT |
| THIRD\_PARTY\_FUNDS\_RECEIVABLE | Pending funds recievable from a third party |
| THIRD\_PARTY\_INVOICED\_CASH\_PAYABLE | The amount owed back to a third party for cash that we have invoiced to collect from them |
| TRANSACTION\_PROCESSING\_FEES\_PAYABLE | Fee owed to an entity for transaction processing executed |
| TRANSACTION\_PROCESSING\_FEES\_PAYABLE\_HOLDING\_ACCOUNT | Holding financial account type for TRANSACTION\_PROCESSING\_FEES\_PAYABLE |
| USER\_COMMISSION\_ACCOUNT | commission due to user but not yet paid |
| USER\_VIRTUAL\_ACCOUNT | Pagas virtual cash account |
| USER\_VIRTUAL\_ACCOUNT\_HOLDING\_ACCOUNT | Holding financial account type for USER\_VIRTUAL\_ACCOUNT |
| VAT\_TAX\_LIABILITY\_ACCOUNT | The amount of VAT payable due |
| VAT\_TAX\_LIABILITY\_ACCOUNT\_HOLDING\_ACCOUNT | Holding financial account type for VAT\_TAX\_LIABILITY\_ACCOUNT |

**Paga Account**: gets created when a user registers, links to a USER\_VIRTUAL\_ACCOUNT or USER\_VIRTUAL\_HOLDING\_ACCOUNT, could also be associated with an actual bank account, but doesn’t have to be

**KYC ID**: “know your customer” ID – has to do with risk management, the higher the level the better the financial risk, applies to all users, whether consumer or business

**User Types:**

* unregistered users
* Paga Account users - registered users operating on their own behalf (consumers)
* Agents – registered users signed up with the explicit purpose of acting on the behalf of individuals
* Businesses – user registered as a business entity

**Merchants**: business users who’ve signed up as a Merchant account (i.e., DsTV/Multichoice, DHL)

**Merchant Statement (also referred to as POS Statement):** listing of all money reported as collected on merchant’s behalf, the amount actually deposited into the merchant’s virtual account and the balance due. Tracks the dealer’s collection activity. Lets Tega know how much to credit to the merchant each day.

**Dealers**: special type of user that moves money only on behalf of the merchant to whom he is assigned.

**Statements:** could be a bank statement or merchant POS (point of sale) statement

**Cash Pool:** The combination of 8 different bank accounts that hold the funds for the virtual account

**Deposit Notification:** the user records the deposit slip number and amount of deposit on the User Website. The E-Float team is notified of the deposit and begins the verification process.

**Bank Deposits**: cash money deposited into the user’s virtual account

**Card Deposit:** credit card transaction credited to the user’s virtual account

**Cash Book:** the general ledger report for the bank deposits

**Cash Pool/Bank Recon:** the process of matching bank statements and general ledger reports for the pool account

**Card Recon:** the process of matching the Extraswitch report to general ledger report and resolving deposit disputes

**Merchant Recon:** the process of aggregating all dealer collection and deposit activity on behalf of a merchant.

**Airtime Recon:** the process of monitoring airtime stock levels and resolving airtime credit disputes

**Corporate Recon**: reconciling the Admin general ledger with Paga Corporate’s General Ledger

**Month End Reports:** Gathering the total amount of PagaTech profit to be entered in the corporate books.

**Integration Ref ID:** the transaction tracking number provided by the integration partner

**E-Float Team:**  the group of people who monitor for deposit notifications and verify that they’ve actually credited to the bank account

**Uncredited Deposit:**  a bank deposit that cannot be matched to a deposit notification

**CBN Report**: goes to the Central Bank of Nigeria every month, purpose is to account for all money movement, tracks businesses and consumers together, tracks agents separately. Breaks activity down by KYC level, by G2P = government business to person transactions, B2P = all other business transactions to person, by transaction direction (i.e. sent on behalf of self, sent on behalf of other)

**Active User:** users with one value transaction in or out of the account in last 3 calendar months

**Inactive User**: An inactive customer is a customer that has not done (at least) a transaction in the last 3 months, but has done a value transaction at some time before that

**FinancialTransactions:** They store header (FinancialTransaction) and detail (FinacialTransactionItem) information in the souce database. They currently track reversals by putting the original tx ID in the [Reverses] column of the new tx. We are making the assumption that our GL rollups should be on effective date (the date of the original transaction).