

BCA SYARIAH – MAPPING GL CODE

FUNCTIONAL SPECIFICATION DOCUMENT V3.2

PT SOLUIX FINTEKNOLOGI INDONESIA

I. Mapping GL Code

GL		Branch	TM Internal Account		
Code	Description		Code	TSIDE	Description
1121005	GL - Giro Wadiah Bank Indonesia - BI Fast	999	IA_1_1121005	ASSET	IA - Giro Wadiah Bank Indonesia - BI Fast
1410002	GL - Aset Lain - PDP - ATM Transfer	999	IA_1_1410002	ASSET	IA Aset Lain - PDP - ATM Transfer
1410009	GL - Aset Lain - PDP - ATM Transfer Prima	999	IA_1_1410009	ASSET	IA Aset Lain - PDP - ATM Transfer Prima
1410017	GL - Aset Lain - PDP - ATM Transfer ALTO	999	IA_1_1410017	ASSET	IA Aset Lain - PDP - ATM Transfer ALTO
1410021	GL - Aset Lain - PDP - Setor Tunai ATM	999	IA_1_1410021	ASSET	IA - Aset Lain - PDP - Setor Tunai ATM
1410022	GL - Aset Lain - PDP - BI Fast	999	IA_1_1410022	ASSET	IA Aset Lain - PDP - BI Fast
2112003	GL - Tahapan Wadiah - TM	TM Account Branch	IA_1_2112003	LIABILITY	IA - Tahapan Wadiah - TM
2171210	GL - Set Dlm Peny - ATM Transfer ALTO	999	IA_1_2171210	LIABILITY	IA - Set Dlm Peny - ATM Transfer ALTO
2171214	GL - Set Dlm Peny - By Switching Transfer ALTO	999	IA_1_2171214	LIABILITY	IA - Set Dlm Peny - By Switching Transfer ALTO
2171218	GL - Transaksi Debet QRIS	999	IA_1_2171218	LIABILITY	IA - Transaksi Debet QRIS
2171219	GL - Set Dlm Peny - Tarik Tunai Cardless	999	IA_1_2171219	LIABILITY	IA - Set Dlm Peny - Tarik Tunai Cardless
2171402	GL - Kewajiban Set Dlm Peny - Bank Indonesia	999	IA_1_2171402	LIABILITY	IA - Kewajiban Set Dlm Peny - Bank Indonesia
2171403	GL - Kewajiban Set Dlm Peny - ATM Transfer	999	IA_1_2171403	LIABILITY	IA - Kewajiban Set Dlm Peny - ATM Transfer
2171436	GL - Kew Set dlm Peny - BI Fast	999	IA_1_2171436	LIABILITY	IA - Kew Set dlm Peny - BI Fast
2172305	GL - Kewajiban antar core	TM Account Branch	IA_1_2172305	LIABILITY	IA - Kewajiban antar core
4822030	GL - Pendapatan atas jasa - Transaksi BI Fast	999	PL_1_4822030	ASSET	PL - Pendapatan atas jasa - Transaksi BI Fast
2174001	GL - Rekening Perantara	999	IA_1_2174001	LIABILITY	IA - Rekening Perantara
4741014	GL - Pendapatan Biaya Admin Wadiah	TM Account Branch	PL_1_4741014	ASSET	PL - Pendapatan Biaya Admin Wadiah
4741018	GL - Pendapatan Biaya Dormant	TM Account Branch	PL_1_4741018	ASSET	PL - Pendapatan Biaya Dormant
4822020	GL - Pendapatan Biaya Tutup Rekening	TM Account Branch	PL_1_4822020	ASSET	PL - Pendapatan Biaya Tutup Rekening
6112003	GL - Beban Bonus - Tahapan Wadiah - TM	TM Account Branch	PL_1_6112003	ASSET	PL - Bonus Wadiah - TM
2161306	GL - PPh Pasal 4 Ayat (2) Tahapan	999	IA_1_2161306	LIABILITY	IA - PPh Pasal 4 Ayat (2) Tahapan
2151001	GL - Titipan Dana Sosial - Zakat	999	IA_1_2151001	LIABILITY	IA - Titipan Dana Sosial - Zakat
2111002	GL - BPKH Account	999	IA_1_2111002	ASSET	IA - BPKH Account
2112003	GL - RTJH Account - TM	TM Account Branch	IA_1_2112003	LIABILITY	IA - RTJH Account - TM
2163001	GL - Kewajiban eMaterai	999	IA_1_2163001	LIABILITY	IA - Kewajiban eMaterai
2171222	GL - Penampung Pencairan	999	IA_1_2171222	LIABILITY	IA - Penampung Pencairan

GL		Branch	TM Internal Account		
Code	Description		Code	TSIDE	Description
4822032	GL - Pendapatan atas jasa - VA - TM	TM Account Branch	PL_1_4822032	ASSET	PL - Pendapatan atas jasa - VA - TM
2162011	GL - PPN Keluaran - VA BCAS TM	999	IA_1_2162011	LIABILITY	IA - PPN Keluaran - VA BCAS TM
4822033	GL - Pendapatan atas jasa - VA - BCA	TM Account Branch	PL_1_4822033	ASSET	PL - Pendapatan atas jasa - VA - BCA
2162009	GL - PPN Keluaran - VA BCA	999	IA_1_2162009	LIABILITY	IA - PPN Keluaran - VA BCA
2171221	GL - Set Dlm Peny - Rintis Gopay	999	IA_1_2171221	LIABILITY	IA - Set Dlm Peny - Rintis Gopay
4822031	GL - Pendapatan atas jasa - Transaksi Top Up e-Wallet	TM Account Branch	PL_1_4822031	ASSET	PL - Pendapatan atas jasa - Transaksi Top Up e-Wallet
2162010	GL - PPN Keluaran - VA e Wallet	999	IA_1_2162010	LIABILITY	IA - PPN Keluaran - VA e Wallet
4711018	GL - Pendapatan Biaya Admin Gold Fin	TM Account Branch	PL_1_4711018	ASSET	PL - Pendapatan Biaya Admin Gold Fin
1231305	GL - Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	IA_1_1231305	ASSET	Gold Fin TM - Default (Piutang Murabahah)
1232307	GL - Gold Fin TM – MMD	TM Account Branch	IA_1_1232307	ASSET	Gold Fin TM – MMD
1522221	GL - Gold Fin TM - Pendapatan Yadit Murabahah	TM Account Branch	IA_1_1522221	ASSET	Gold Fin TM - Pendapatan Yadit Murabahah
4131021	GL - Pendapatan Akru Murabahah Gold Fin TM	TM Account Branch	PL_1_4131021	ASSET	PL - Pendapatan Akru Murabahah Gold Fin TM
6423001	GL - Beban CKPN	TM Account Branch	PL_1_6423001	ASSET	PL - Beban CKPN
4121021	GL - Pendapatan Murabahah	TM Account Branch	PL_1_4121021	ASSET	PL - Pendapatan Murabahah
2152004	GL - Titipan Dana Sosial Tazir	TM Account Branch	IA_1_2152004	LIABILITY	IA - Titipan Dana Sosial Tazir
4611013	GL - Pendapatan Denda Tawidh	TM Account Branch	PL_1_4611013	ASSET	PL - Pendapatan Denda Tawidh
2523001	GL - Cadangan Kolektif – Murabahah	TM Account Branch	IA_1_2523001	LIABILITY	IA - Cadangan Kolektif – Murabahah
2171430	GL - Tampungan Penjualan Agunan	999	IA_1_2171430	LIABILITY	IA - Tampungan Penjualan Agunan
6310003	GL - Rugi Murabahah Emas	TM Account Branch	IA_1_6310003	ASSET	IA - Rugi Murabahah Emas
4413002	GL - Pend Koreksi CKPN Kolektif - Mrb	TM Account Branch	PL_1_4413002	ASSET	PL - Koreksi CKPN
2171405	GL - Kewajiban Set Dlm Peny - Kliring	999	IA_1_2171405	LIABILITY	IA - Kewajiban Set Dlm Peny – Kliring
4822021	GL - Pendapatan atas transaksi – PPOB	999	PL_1_4822021	ASSET	PL - Pendapatan atas transaksi - PPOB
2171421	GL - Kewajiban Set Dlm Peny - m-Banking	999	IA_1_2171421	LIABILITY	IA - Kewajiban Set Dlm Peny - m-Banking
2171442	GL - Kewajiban Set Dlm Peny Biller - AIS	999	IA_1_2171442	LIABILITY	IA - Kewajiban Set Dlm Peny Biller – AIS
2171443	GL - Kewajiban Set Dlm Peny Biller - Artajasa	999	IA_1_2171443	LIABILITY	IA - Kewajiban Set Dlm Peny Biller – Artajasa
2171444	GL - Kewajiban Set Dlm Peny Biller - Finnet	999	IA_1_2171444	LIABILITY	IA - Kewajiban Set Dlm Peny Biller - Finnet
2171441	GL - Kewajiban Set Dlm Peny - VA BCA	999	IA_1_2171441	LIABILITY	IA - Kewajiban Set Dlm Peny - VA BCA

II. Mapping Sub-GL

Transaction Code : TRF25

Channel : BSya

Event : Pindah Buku TM to ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	100.000							
Cr	IA_1_2172305	TM Account Branch	100.000							
				Db	2172305	100.000	Db	2112003	TM Account Branch	100.000
				Cr	Tahapan ISI	100.000	Cr	2172305	TM Account Branch	100.000

Transaction Code : TRF25

Channel : BSya

Event : Pindah Buku TM to TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	100.000							
Cr	Tahapan TM	TM Account Branch	100.000							
							Db	2112003	TM Account Branch	100.000
							Cr	2112003	TM Account Branch	100.000

Transaction Code : TRF25

Channel : BSya

Event : Pindah Buku ISI to TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	100.000				
				Cr	2172305	100.000				
Db	IA_1_2172305	TM Account Branch	100.000							
Cr	Tahapan TM	TM Account Branch	100.000							
							Db	2172305	TM Account Branch	100.000
							Cr	2112003	TM Account Branch	100.000

Transaction Code : BIF25

Channel : BSya

Event : BIFAST from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	100.000							
Cr	IA_1_2171436	999	100.000							
Db	Tahapan TM	TM Account Branch	2.500							
Cr	PL_1_4822030	999	2.500							
Db	IA_1_2171436	999	100.000							
Cr	IA_1_1121005	999	100.000							
							Db	2112003	TM Account Branch	100.000
							Cr	2171436	999	100.000
							Db	2112003	TM Account Branch	2.500
							Cr	4822030	999	2.500
							Db	2171436	999	100.000
							Cr	1121005	999	100.000

Transaction Code : BIFIN
Channel : Other Bank
Event : Incoming BIFAST to TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	1121005	100.000				
				Cr	1410022	100.000				
				Db	1410022	100.000				
				Cr	2172305	100.000				
							Db	2172305	TM Account Branch	100.000
							Cr	2112003	TM Account Branch	100.000
Db	IA_1_2172305	TM Account Branch	100.000							
Cr	Tahapan TM	TM Account Branch	100.000							

Transaction Code : QRC75
Channel : BSya
Event : QRIS Payment from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	100.000							
Cr	IA_1_2171218	999	100.000							
							Db	2112003	TM Account Branch	100.000
							Cr	2171218	999	100.000

Transaction Code : QRC75
Channel : BSya
Event : Refund QRIS to TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	IA_1_2171218	999	100.000							
Cr	Tahapan TM	TM Account Branch	100.000							
							Db	2171218	999	100.000
							Cr	2112003	TM Account Branch	100.000

Transaction Code : SCR78
Channel : Other Bank through ALTO
Event : Incoming Online to TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	1410017	100.000				
				Cr	2172305	100.000				
Db	IA_1_2172305	TM Account Branch	100.000				Db	2172305	TM Account Branch	100.000
Cr	Tahapan TM	TM Account Branch	100.000				Cr	2112003	TM Account Branch	100.000

Transaction Code : SCR75
Channel : Other Bank through PRIMA
Event : Incoming Online to TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	1410009	100.000				
				Cr	2172305	100.000				
Db	IA_1_2172305	TM Account Branch	100.000				Db	2172305	TM Account Branch	100.000
Cr	Tahapan TM	TM Account Branch	100.000				Cr	2112003	TM Account Branch	100.000

Transaction Code : INSKN
Channel : Other Bank
Event : Incoming SKN to TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	2171402	100.000				
				Cr	2172305	100.000				
Db	IA_1_2172305	TM Account Branch	100.000				Db	2172305	TM Account Branch	100.000
Cr	Tahapan TM	TM Account Branch	100.000				Cr	2112003	TM Account Branch	100.000

Transaction Code : RTINC
Channel : Other Bank
Event : Incoming RTGS to TM Account

Entries generated in TM		Branch	Amount	Entries generated in lhsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	2174001	100.000.000				
				Cr	2172305	100.000.000				
Db	IA_1_2172305	TM Account Branch	100.000.000				Db	2172305	TM Account Branch	100.000.000
Cr	Tahapan TM	TM Account Branch	100.000.000				Cr	2112003	TM Account Branch	100.000.000

Transaction Code : CRL77
Channel : BSya
Event : Cardless Withdrawal from TM Account

Entries generated in TM		Branch	Amount	Entries generated in lhsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	100.000							
Cr	IA_1_2171219	999	100.000							
							Db	2112003	TM Account Branch	100.000
							Cr	2171219	999	100.000

Transaction Code : SDB77
Channel : BSya
Event : Transfer H2H BCA from TM Account

Entries generated in TM		Branch	Amount	Entries generated in lhsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	100.000							
Cr	IA_1_2171403	TM Account Branch	100.000							
							Db	2112003	TM Account Branch	100.000
							Cr	2171403	TM Account Branch	100.000

Transaction Code : SCR77

Channel : BCA

Event : Incoming H2H from BCA to TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	1410002	100.000				
				Cr	2172305	100.000				
Db	IA_1_2172305	TM Account Branch	100.000				Db	2172305	TM Account Branch	100.000
Cr	Tahapan TM	TM Account Branch	100.000				Cr	2112003	TM Account Branch	100.000

Transaction Code : SKH

Channel : BSya

Event : Initial Deposit Wadiah iB Bonus from TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	750.000							
Cr	IA_1_2171222	999	750.000							
Db	IA_1_2171222	999	750.000							
Cr	Tahapan TM	TM Account Branch	750.000							
							Db	2112003	TM Account Branch	750.000
							Cr	2171222	999	750.000
							Db	2171222	999	750.000
							Cr	2112003	TM Account Branch	750.000

Transaction Code : SKH

Channel : BSya

Event : Initial Deposit Wadiah iB Bonus from ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	750.000				
				Cr	2172305	750.000				
Db	IA_1_2172305	TM Account Branch	750.000							
Cr	Tahapan TM	TM Account Branch	750.000							
							Db	2172305	TM Account Branch	750.000
							Cr	2112003	TM Account Branch	750.000

Transaction Code : SC

Channel : BSya

Event : Admin Fee Wadiah iB Bonus

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	10.000							
Cr	PL_1_4741014	TM Account Branch	10.000							
							Db	2112003	TM Account Branch	10.000
							Cr	4741014	TM Account Branch	10.000

Transaction Code : SCD
Channel : BSya
Event : Dormant Fee Wadiah iB Bonus

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	10.000							
Cr	PL_1_4741018	TM Account Branch	10.000							
							Db	2112003	TM Account Branch	10.000
							Cr	4741018	TM Account Branch	10.000

Transaction Code : TTR
Channel : BSya
Event : Account Closing Fee Wadiah iB Bonus

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	10.000							
Cr	PL_1_4822020	TM Account Branch	10.000							
							Db	2112003	TM Account Branch	10.000
							Cr	4822020	TM Account Branch	10.000

Transaction Code : SD
Channel : BSya
Event : Bonus Distribution Wadiah iB Bonus

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	PL_1_6112003	TM Account Branch	123.456							
Cr	Tahapan TM	TM Account Branch	123.456							
							Db	6112003	TM Account Branch	123.456
							Cr	2112003	TM Account Branch	123.456

Transaction Code : SDP
Channel : BSya
Event : Tax Deduction Wadiah iB Bonus

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	24.691							
Cr	IA_1_2161306	999	24.691							
							Db	2112003	TM Account Branch	24.691
							Cr	2161306	999	24.691

Transaction Code : SDZ
Channel : BSya
Event : Zakat Deduction Wadiah iB Bonus

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	3.086							
Cr	IA_1_2151001	999	3.086							
							Db	2112003	TM Account Branch	3.086
							Cr	2151001	999	3.086

Transaction Code : SKH
Channel : BSya
Event : Initial Deposit RTJH from TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	25.000.000							
Cr	IA_1_2171222	999	25.000.000							
Db	IA_1_2171222	999	25.000.000							
Cr	RTJH Account – TM	TM Account Branch	25.000.000							
Db	RTJH Account – TM	TM Account Branch	25.000.000							
Cr	IA_1_2172305	TM Account Branch	25.000.000							
Db	Tahapan TM	TM Account Branch	10.000							
Cr	IA_1_2163001	999	10.000							
							Db	2112003	TM Account Branch	25.000.000
							Cr	2171222	999	25.000.000
							Db	2171222	999	25.000.000
							Cr	2112003	TM Account Branch	25.000.000
							Db	2112003	TM Account Branch	25.000.000
							Cr	2172305	TM Account Branch	25.000.000
							Db	2112003	TM Account Branch	10.000
							Cr	2163001	999	10.000
				Db	2172305	25.000.000				
				Cr	Tahapan ISI - 0011900008	25.000.000				

Transaction Code : SKH
Channel : BSya
Event : Initial Deposit RTJH from ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	25.000.000				
				Cr	2172305	25.000.000				
				Db	Tahapan ISI	10.000				
				Cr	2172305	10.000				

Entries generated in TM		Branch	Amount	Entries generated in lhsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	IA_1_2172305	TM Account Branch	25.000.000							
Cr	IA_1_2171222	999	25.000.000							
Db	IA_1_2171222	999	25.000.000							
Cr	RTJH Account - TM	TM Account Branch	25.000.000							
Db	RTJH Account - TM	TM Account Branch	25.000.000							
Cr	IA_1_2172305	TM Account Branch	25.000.000							
Db	IA_1_2172305	TM Account Branch	10.000							
Cr	IA_1_2163001	999	10.000							
							Db	2172305	TM Account Branch	25.000.000
							Cr	2171222	999	25.000.000
							Db	2171222	999	25.000.000
							Cr	2112003	TM Account Branch	25.000.000
							Db	2112003	TM Account Branch	25.000.000
							Cr	2172305	TM Account Branch	25.000.000
							Db	2172305	TM Account Branch	10.000
							Cr	2163001	999	10.000
				Db	2172305	25.000.000				
				Cr	Tahapan ISI - 0011900008	25.000.000				

Transaction Code : SKH

Channel : BSya

Event : Refund Transaction RTJH to TM Account

Entries generated in TM		Branch	Amount	Entries generated in lhsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI - 0011900008	25.000.000				
				Cr	2172305	25.000.000				
Db	IA_1_2172305	TM Account Branch	25.000.000							
Cr	RTJH Account - TM	TM Account Branch	25.000.000							
Db	RTJH Account - TM	TM Account Branch	25.000.000							
Cr	IA_1_2171222	999	25.000.000							
Db	IA_1_2171222	999	25.000.000							
Cr	Tahapan TM	TM Account Branch	25.000.000							

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
							Db	2172305	TM Account Branch	25.000.000
							Cr	2112003	TM Account Branch	25.000.000
							Db	2112003	TM Account Branch	25.000.000
							Cr	2171222	999	25.000.000
							Db	2171222	999	25.000.000
							Cr	2112003	TM Account Branch	25.000.000

Transaction Code : SKH

Channel : BSya

Event : Refund Transaction RTJH to ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI - 0011900008	25.000.000				
				Cr	2172305	25.000.000				
Db	IA_1_2172305	TM Account Branch	25.000.000							
Cr	RTJH Account - TM	TM Account Branch	25.000.000							
Db	RTJH Account - TM	TM Account Branch	25.000.000							
Cr	IA_1_2171222	999	25.000.000							
Db	IA_1_2171222	999	25.000.000							
Cr	IA_1_2172305	TM Account Branch	25.000.000							
							Db	2172305	TM Account Branch	25.000.000
							Cr	2112003	TM Account Branch	25.000.000
							Db	2112003	TM Account Branch	25.000.000
							Cr	2171222	999	25.000.000
							Db	2171222	999	25.000.000
							Cr	2172305	TM Account Branch	25.000.000
				Db	2172305	25.000.000				
				Cr	Tahapan ISI	25.000.000				

Transaction Code : VAS

Channel : BSya

Event : Transfer Virtual Account to VA BCAS from TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	12.750							
Cr	IA_1_2172305	TM Account Branch	12.750							
							Db	2112003	TM Account Branch	12.750
							Cr	2172305	TM Account Branch	12.750
				Db	2172305	12.750				
				Cr	Tahapan ISI – Merchant VA	12.750				
				Db	Tahapan ISI – Merchant VA	1.500				
				Cr	4822032	1.351,35				
				Cr	2162011	148,65				

Transaction Code : VAS

Channel : BSya

Event : Transfer Virtual Account to VA BCAS from ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	12.750				
				Cr	Tahapan ISI – Merchant VA	12.750				
				Db	Tahapan ISI – Merchant VA	1.500				
				Cr	4822032	1.351,35				
				Cr	2162011	148,65				

Transaction Code : VAB77

Channel : BSya

Event : Transfer Virtual Account to VA BCA from TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	12.750							
Cr	IA_1_2171441	999	12.750							
Db	Tahapan TM	TM Account Branch	2.000							
Cr	IA_1_2171441	999	2.000							
							Db	2112003	TM Account Branch	12.750
							Cr	2171441	999	12.750
							Db	2112003	TM Account Branch	2.000
							Cr	2171441	999	2.000

Transaction Code : VAB77

Channel : BSya

Event : Transfer Virtual Account to VA BCA from ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	12.750				
				Cr	2171441	12.750				
				Db	Tahapan ISI	2.000				
				Cr	2171441	2.000				

Transaction Code : GOP75
Channel : BSya
Event : Top Up Go-Pay from TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	25.000							
Cr	IA_1_2171221	999	25.000							
Db	Tahapan TM	TM Account Branch	2.000							
Cr	PL_1_4822031	TM Account Branch	1.801,80							
Cr	IA_1_2162010	999	198,20							
							Db	2112003	TM Account Branch	25.000
							Cr	2171221	999	25.000
							Db	2112003	TM Account Branch	2.000
							Cr	4822031	TM Account Branch	1.801,80
							Cr	2162010	999	198,20

Transaction Code : GOP75
Channel : BSya
Event : Top Up Go-Pay from ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	25.000				
				Cr	2171221	25.000				
				Db	Tahapan ISI	2.000				
				Cr	2171221	2.000				
				Db	2171221	2.000				
				Cr	4822031	1.801,80				
				Cr	2162010	198,20				

Transaction Code : MTPE

Channel : BSya

Event : Down Payment Gold Finance from TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	100.000							
Cr	IA_1_2172305	TM Account Branch	100.000							
							Db	2112003	TM Account Branch	100.000
Db	Tahapan TM	TM Account Branch	10.000				Cr	2172305	TM Account Branch	100.000
Cr	IA_1_2172305	TM Account Branch	10.000							
							Db	2112003	TM Account Branch	10.000
Db	Tahapan TM	TM Account Branch	100.000				Cr	2172305	TM Account Branch	10.000
Cr	IA_1_2172305	TM Account Branch	100.000							
							Db	2112003	TM Account Branch	100.000
							Cr	2172305	TM Account Branch	100.000
				Db	2172305	100.000				
				Cr	4711018	100.000				
				Db	2172305	10.000				
				Cr	2163001	10.000				
				Db	2172305	100.000				
				Cr	Tahapan ISI (RAS - 9999999922)	100.000				

Transaction Code : MTPE

Channel : BSya

Event : Down Payment Gold Finance from ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	100.000				
				Cr	4711018	100.000				
				Db	Tahapan ISI	10.000				
				Cr	2163001	10.000				

Entries generated in TM		Branch	Amount	Entries generated in lhsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	100.000				
				Cr	Tahapan ISI (RAS - 9999999922)	100.000				

Transaction Code : DROP

Channel : BSya

Event : Disbursement Gold to TM Account

Entries generated in TM		Branch	Amount	Entries generated in lhsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	39.900.000							
Cr	IA_1_2171222	999	29.900.000							
Cr	Gold Fin TM - MMD	TM Account Branch	10.000.000							
							Db	1231305	TM Account Branch	39.900.000
Db	IA_1_2171222	999	29.900.000				Cr	2171222	999	29.900.000
Cr	Tahapan TM	TM Account Branch	29.900.000				Cr	1232307	TM Account Branch	10.000.000
Db	Tahapan TM	TM Account Branch	29.900.000				Db	2171222	999	29.900.000
Cr	IA_1_2172305	TM Account Branch	29.900.000				Cr	2112003	TM Account Branch	29.900.000
Db	Gold fin TM - EMI (off)		700.000				Db	2112003	TM Account Branch	29.900.000
Cr	Gold fin TM - Contra (off)		700.000				Cr	2172305	TM Account Branch	29.900.000
				Db	2172305	29.900.000				
Db	Gold fin TM - Principal (off)		29.900.000	Cr	Tahapan ISI (RAS - 9999999922)	29.900.000				
Cr	Gold fin TM - Contra (off)		29.900.000							

Transaction Code : DROP

Channel : BSya

Event : Disbursement Gold to ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	39.900.000							
Cr	IA_1_2171222	999	29.900.000							
Cr	Gold Fin TM - MMD	TM Account Branch	10.000.000							
							Db	1231305	TM Account Branch	39.900.000
Db	IA_1_2171222	999	29.900.000				Cr	2172305	TM Account Branch	29.900.000
Db	IA_1_2172305	TM Account Branch	29.900.000				Cr	1232307	TM Account Branch	10.000.000
Db	Gold fin TM - EMI (off)		700.000				Db	2171222	999	29.900.000
Cr	Gold fin TM - Contra (off)		700.000				Db	2172305	TM Account Branch	29.900.000
Db	Gold fin TM - Principal (off)		29.900.000	Db	2172305	29.900.000				
Cr	Gold fin TM - Contra (off)		29.900.000	Cr	Tahapan ISI	29.900.000				
				Db	Tahapan ISI	29.900.000				
				Cr	Tahapan ISI (RAS - 9999999922)	29.900.000				

Transaction Code : ACCRUE

Channel : BSya

Event : Daily Accrual

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold Fin TM - Pendapatan Yadit Murabahah	TM Account Branch	1.853							
Cr	PL_1_4131021	TM Account Branch	1.853							
							Db	1522221	TM Account Branch	1.853
							Cr	4131021	TM Account Branch	1.853

Transaction Code : PROV
Channel : BSya
Event : Collectability (Kol-1)

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	PL_1_6423001	TM Account Branch	300.000							
Cr	IA_1_2523001	TM Account Branch	300.000							
							Db	6423001	TM Account Branch	300.000
							Cr	2523001	TM Account Branch	300.000

Transaction Code : PROV
Channel : BSya
Event : Collectability (Kol-2) / Collectability Revise

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	IA_1_2523001	TM Account Branch	300.000							
Cr	PL_1_4413002	TM Account Branch	300.000							
							Db	2523001	TM Account Branch	
							Cr	4413002	TM Account Branch	

Transaction Code : DUE
Channel : BSya
Event : Due for Customer's Gold Finance Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold fin TM - Due Principal (off)		644.408							
Cr	Gold fin TM - Principal (off)		644.408							
Db	Gold fin TM - Due Margin (off)		55.592							
Cr	Gold fin TM - Contra (off)		55.592							

Transaction Code : PAYMENT

Channel : BSya

Event : Due Payment for Customer's Gold Finance Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	700.000							
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	700.000							
Db	PL_1_4131021	TM Account Branch	55.592							
Cr	Gold Fin TM - Pendapatan Yadit Murabahah	TM Account Branch	55.592							
Db	Gold Fin TM - MMD	TM Account Branch	55.592							
Cr	PL_1_4121021	TM Account Branch	55.592							
							Db	2112003	TM Account Branch	700.000
Db	Gold fin TM - Contra (off)		644.408				Cr	1231305	TM Account Branch	700.000
Cr	Gold fin TM - Due Principal (off)		644.408							
							Db	4131021	TM Account Branch	55.592
Db	Gold fin TM - Contra (off)		55.592				Cr	1522221	TM Account Branch	55.592
Cr	Gold fin TM - Due Margin (off)		55.592							
							Db	1232307	TM Account Branch	55.592
							Cr	4121021	TM Account Branch	55.592

Transaction Code : PROV
Channel : BSya
Event : Reversal PPAP

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	IA_1_2523001	TM Account Branch	300.000							
Cr	PL_1_4413002	TM Account Branch	300.000							
							Db	2523001	TM Account Branch	300.000
							Cr	4413002	TM Account Branch	300.000

Transaction Code : OVERDUE
Channel : BSya
Event : Overdue for Customer's Gold Finance Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold fin TM - Overdue Principal (off)		644.408							
Cr	Gold fin TM - Due Principal (off)		644.408							
Db	Gold fin TM - Overdue Margin (off)		55.592							
Cr	Gold fin TM - Due Margin (off)		55.592							
Db	Gold fin TM - Denda Tazir (off)		175							
Cr	Gold fin TM - Contra (off)		175							
Db	Gold fin TM - Denda Tawidh (off)		2.000							
Cr	Gold fin TM - Contra (off)		2.000							

Transaction Code : PAYOD

Channel : BSya

Event : Overdue Payment for Customer's Gold Finance Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	700.000							
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	700.000							
							Db	2112003	TM Account Branch	700.000
Db	PL_1_4131021	TM Account Branch	55.592				Cr	1231305	TM Account Branch	700.000
Cr	Gold Fin TM - Pendapatan Yadit Murabahah	TM Account Branch	55.592							
							Db	4131021	TM Account Branch	55.592
Db	Gold Fin TM - MMD	TM Account Branch	55.592				Cr	1522221	TM Account Branch	55.592
Cr	PL_1_4121021	TM Account Branch	55.592							
							Db	1232307	TM Account Branch	55.592
Db	Gold fin TM - Contra (off)		644.408				Cr	4121021	TM Account Branch	55.592
Cr	Gold fin TM - Overdue Principal (off)		644.408							
Db	Gold fin TM - Contra (off)		55.592							
Cr	Gold fin TM - Overdue Margin (off)		55.592							
Db	Tahapan TM	TM Account Branch	175							
Cr	IA_1_2152004	TM Account Branch	175							
							Db	2112003	TM Account Branch	175
Db	Tahapan TM	TM Account Branch	2.000				Cr	2152004	TM Account Branch	175
Cr	PL_1_4611013	TM Account Branch	2.000							
							Db	2112003	TM Account Branch	2.000
							Cr	4611013	TM Account Branch	2.000

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold fin TM - Contra (off)		175							
Cr	Gold fin TM - Denda Tazir (off)		175							
Db	Gold fin TM - Contra (off)		2.000							
Cr	Gold fin TM - Denda Tawidh (off)		2.000							

Transaction Code : INITPAY

Channel : BSya

Event : Early Repayment – Scenario 1 (This scenario occurs when at the time Customer wishes to do Early Repayment, Customer's Gold Finance Account is not having any Overdue)

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	30.000.000				Db	2112003	TM Account Branch	30.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	30.000.000				Cr	1231305	TM Account Branch	30.000.000
Db	PL_1_4131021	TM Account Branch	1.853				Db	4131021	TM Account Branch	1.853
Cr	Gold Fin TM - Pendapatan Yadiit Murabahah	TM Account Branch	1.853				Cr	1522221	TM Account Branch	1.853
Db	Gold Fin TM - MMD	TM Account Branch	3.000.000				Db	1232307	TM Account Branch	3.000.000
Cr	PL_1_4121021	TM Account Branch	3.000.000				Cr	4121021	TM Account Branch	3.000.000
Db	Gold Fin TM - MMD	TM Account Branch	2.000.000				Db	1232307	TM Account Branch	2.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	2.000.000				Cr	1231305	TM Account Branch	2.000.000

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold fin TM - Contra (off)		700.000							
Cr	Gold fin TM - EMI (off)		700.000							
Db	Gold fin TM - Principal (off)		30.000.000							
Cr	Gold fin TM - Contra (off)		30.000.000							

Transaction Code : INITPAY

Channel : BSya

Event : Early Repayment – Scenario 2 (This scenario occurs when at the time Customer wishes to do Early Repayment, Customer's Gold Finance Account is having Overdue)

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	30.000.000				Db	2112003	TM Account Branch	30.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	30.000.000				Cr	1231305	TM Account Branch	30.000.000
Db	PL_1_4131021	TM Account Branch	1.853				Db	4131021	TM Account Branch	1.853
Cr	Gold Fin TM - Pendapatan Yadit Murabahah	TM Account Branch	1.853				Cr	1522221	TM Account Branch	1.853
Db	Gold Fin TM - MMD	TM Account Branch	3.000.000				Db	1232307	TM Account Branch	3.000.000
Cr	PL_1_4121021	TM Account Branch	3.000.000				Cr	4121021	TM Account Branch	3.000.000
Db	Gold Fin TM - MMD	TM Account Branch	2.000.000				Db	1232307	TM Account Branch	2.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	2.000.000				Cr	1231305	TM Account Branch	2.000.000

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	175				Db	2112003	TM Account Branch	175
Cr	IA_1_2152004	TM Account Branch	175				Cr	2152004	TM Account Branch	175
Db	Tahapan TM	TM Account Branch	2.000				Db	2112003	TM Account Branch	2.000
Cr	PL_1_4611013	TM Account Branch	2.000				Cr	4611013	TM Account Branch	2.000
Db	Gold fin TM - Contra (off)		700.000							
Cr	Gold fin TM - EMI (off)		700.000							
Db	Gold fin TM - Principal (off)		30.000.000							
Cr	Gold fin TM - Contra (off)		30.000.000							

Transaction Code : COLLEXC

Channel : BSya

Event : Collateral Execution – Scenario 1 (This scenario occurs when gold's price is higher than the beginning of Akad's price)

Notes Gold's Price = 40 million

Outstanding = 27 million

Margin = 3 million

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	IA_1_2171430	999	30.000.000				Db	2171430	999	30.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	30.000.000				Cr	1231305	TM Account Branch	30.000.000
Db	PL_1_4131021	TM Account Branch	1.853				Db	4131021	TM Account Branch	1.853
Cr	Gold Fin TM - Pendapatan Yadit Murabahah	TM Account Branch	1.853				Cr	1522221	TM Account Branch	1.853
Db	Gold Fin TM - MMD	TM Account Branch	3.000.000				Db	1232307	TM Account Branch	3.000.000
Cr	PL_1_4121021	TM Account Branch	3.000.000				Cr	4121021	TM Account Branch	3.000.000
Db	IA_1_2171430	999	175				Db	2171430	999	175
Cr	IA_1_2152004	TM Account Branch	175				Cr	2152004	TM Account Branch	175
Db	IA_1_2171430	999	2.000				Db	2171430	999	2.000
Cr	PL_1_4611013	TM Account Branch	2.000				Cr	4611013	TM Account Branch	2.000
Db	IA_1_2171430	999	9.997.825				Db	2171430	999	9.997.825
Cr	Tahapan TM	TM Account Branch	9.997.825				Cr	2112003	TM Account Branch	9.997.825
Db	Gold fin TM - Contra (off)		1.933.224							
Cr	Gold fin TM - Overdue Principal (off)		1.933.224							

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold fin TM - Contra (off)		166.776							
Cr	Gold fin TM - Overdue Margin (off)		166.776							
Db	Gold fin TM - Contra (off)		1.750							
Cr	Gold fin TM - Denda Tazir (off)		1.750							
Db	Gold fin TM - Contra (off)		194.000							
Cr	Gold fin TM - Denda Tawidh (off)		194.000							
Db	Gold fin TM - Contra (off)		700.000							
Cr	Gold fin TM - EMI (off)		700.000							
Db	Gold fin TM - Principal (off)		30.000.000							
Cr	Gold fin TM - Contra (off)		30.000.000							

Transaction Code : COLLEXC
Channel : BSya
Event : Collateral Execution – Scenario 2 (This scenario occurs when gold's price is lower than the beginning of Akad's price)
Notes Gold's Price = 25 million
Outstanding = 27 million
Margin = 3 million

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	IA_1_2171430	999	25.000.000				Db	2171430	999	25.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	25.000.000				Cr	1231305	TM Account Branch	25.000.000
Db	PL_1_4131021	TM Account Branch	1.853				Db	4131021	TM Account Branch	1.853
Cr	Gold Fin TM - Pendapatan Yadit Murabahah	TM Account Branch	1.853				Cr	1522221	TM Account Branch	1.853
Db	Gold Fin TM - MMD	TM Account Branch	3.000.000				Db	1232307	TM Account Branch	3.000.000
Db	IA_1_6310003	TM Account Branch	2.000.000				Db	6310003	TM Account Branch	2.000.000
Cr	PL_1_4121021	TM Account Branch	5.000.000				Cr	4121021	TM Account Branch	5.000.000
Db	Gold fin TM - Contra (off)		1.933.224							
Cr	Gold fin TM - Overdue Principal (off)		1.933.224							
Db	Gold fin TM - Contra (off)		166.776							
Cr	Gold fin TM - Overdue Margin (off)		166.776							
Db	Gold fin TM - Contra (off)		1.750							
Cr	Gold fin TM - Denda Tazir (off)		1.750							

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold fin TM - Contra (off)		194.000							
Cr	Gold fin TM - Denda Tawidh (off)		194.000							
Db	Gold fin TM - Contra (off)		700.000							
Cr	Gold fin TM - EMI (off)		700.000							
Db	Gold fin TM - Principal (off)		30.000.000							
Cr	Gold fin TM - Contra (off)		30.000.000							

Transaction Code : COLLEXC

Channel : BSya

Event : Collateral Execution – Scenario 3 (This scenario occurs when gold's price is lower than the beginning of Akad's price)

Notes Gold's Price = 27 million

Outstanding = 27 million

Margin = 3 million

Only pay for Outstanding

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	IA_1_2171430	999	27.000.000				Db	2171430	999	27.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	27.000.000				Cr	1231305	TM Account Branch	27.000.000
Db	PL_1_4131021	TM Account Branch	1.853				Db	4131021	TM Account Branch	1.853
Cr	Gold Fin TM - Pendapatan Yadiit Murabahah	TM Account Branch	1.853				Cr	1522221	TM Account Branch	1.853

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold Fin TM - MMD	TM Account Branch	3.000.000				Db	1232307	TM Account Branch	3.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	3.000.000				Cr	1231305	TM Account Branch	3.000.000
Db	Gold fin TM - Contra (off)		1.933.224							
Cr	Gold fin TM - Overdue Principal (off)		1.933.224							
Db	Gold fin TM - Contra (off)		166.776							
Cr	Gold fin TM - Overdue Margin (off)		166.776							
Db	Gold fin TM - Contra (off)		1.750							
Cr	Gold fin TM - Denda Tazir (off)		1.750							
Db	Gold fin TM - Contra (off)		194.000							
Cr	Gold fin TM - Denda Tawidh (off)		194.000							
Db	Gold fin TM - Contra (off)		700.000							
Cr	Gold fin TM - EMI (off)		700.000							
Db	Gold fin TM - Principal (off)		30.000.000							
Cr	Gold fin TM - Contra (off)		30.000.000							

Transaction Code : COLLEXC
Channel : BSya
Event : Collateral Execution – Scenario 4 (This scenario occurs when gold's price is lower than the beginning of Akad's price)
Notes : Gold's Price = 28 million
Outstanding = 27 million
Margin = 3 million
Pay for Outstanding, but only pay half of Margin

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	IA_1_2171430	999	28.000.000				Db	2171430	999	28.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	28.000.000				Cr	1231305	TM Account Branch	28.000.000
Db	PL_1_4131021	TM Account Branch	1.853				Db	4131021	TM Account Branch	1.853
Cr	Gold Fin TM - Pendapatan Yadit Murabahah	TM Account Branch	1.853				Cr	1522221	TM Account Branch	1.853
Db	Gold Fin TM - MMD	TM Account Branch	1.000.000				Db	1232307	TM Account Branch	1.000.000
Cr	PL_1_4121021	TM Account Branch	1.000.000				Cr	4121021	TM Account Branch	1.000.000
Db	Gold Fin TM - MMD	TM Account Branch	2.000.000				Db	1232307	TM Account Branch	2.000.000
Cr	Gold Fin TM - Default (Piutang Murabahah)	TM Account Branch	2.000.000				Cr	1231305	TM Account Branch	2.000.000
Db	Gold fin TM - Contra (off)		1.933.224							
Cr	Gold fin TM - Overdue Principal (off)		1.933.224							
Db	Gold fin TM - Contra (off)		166.776							
Cr	Gold fin TM - Overdue Margin (off)		166.776							

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Gold fin TM - Contra (off)		1.750							
Cr	Gold fin TM - Denda Tazir (off)		1.750							
Db	Gold fin TM - Contra (off)		194.000							
Cr	Gold fin TM - Denda Tawidh (off)		194.000							
Db	Gold fin TM - Contra (off)		700.000							
Cr	Gold fin TM - EMI (off)		700.000							
Db	Gold fin TM - Principal (off)		30.000.000							
Cr	Gold fin TM - Contra (off)		30.000.000							

Transaction Code : SDB78

Channel : ALTO

Event : Online Transfer ALTO from TM Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch	100.000							
Cr	IA_1_2171210	999	100.000							
Db	Tahapan TM	TM Account Branch	6.500							
Cr	IA_1_2171214	999	6.500							
							Db	2112003	TM Account Branch	100.000
							Cr	2171210	999	100.000
							Db	2112003	TM Account Branch	6.500
							Cr	2171214	999	6.500

Transaction Code : SDB78
Channel : ALTO
Event : Online Transfer ALTO from ISI Account

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	100.000				
				Cr	2171210	100.000				
				Db	Tahapan ISI	6.500				
				Cr	2171214	6.500				

Transaction Code : PUR35
Channel : BSya
Event : Purchase & Payment Biller PPOB (Aggregator AIS) from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
DB	Tahapan TM	TM Account Branch	20.000							
Cr	IA_1_2171442	999	20.000							
Db	Tahapan TM	TM Account Branch	1.500							
Cr	IA_1_2171442	999	1.500							
							DB	2112003	TM Account Branch	20.000
							Cr	2171442	999	20.000
							Db	2112003	TM Account Branch	1.500
							Cr	2171442	999	1.500

Transaction Code : PUR35
Channel : BSya
Event : Purchase & Payment Biller PPOB (Aggregator AIS) from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				DB	Tahapan ISI	20.000				
				Cr	2171442	20.000				
				Db	Tahapan ISI	1.500				
				Cr	2171442	1.500				

Transaction Code : PUR35

Channel : BSya

Event : Purchase & Payment Biller PPOB (Aggregator Artajasa) from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
DB	Tahapan TM	TM Account Branch	20.000							
Cr	IA_1_2171443	999	20.000							
Db	Tahapan TM	TM Account Branch	1.500							
Cr	IA_1_2171443	999	1.500							
							DB	2112003	TM Account Branch	20.000
							Cr	2171443	999	20.000
							Db	2112003	TM Account Branch	1.500
							Cr	2171443	999	1.500

Transaction Code : PUR35

Channel : BSya

Event : Purchase & Payment Biller PPOB (Aggregator Artajasa) from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				DB	Tahapan ISI	20.000				
				Cr	2171443	20.000				
				Db	Tahapan ISI	1.500				
				Cr	2171443	1.500				

Transaction Code : PUR35

Channel : BSya

Event : Purchase & Payment Biller PPOB (Aggregator Finnet) from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
DB	Tahapan TM	TM Account Branch	20.000							
Cr	IA_1_2171444	999	20.000							
Db	Tahapan TM	TM Account Branch	1.500							
Cr	IA_1_2171444	999	1.500							
							DB	2112003	TM Account Branch	20.000
							Cr	2171444	999	20.000
							Db	2112003	TM Account Branch	1.500
							Cr	2171444	999	1.500

Transaction Code : PUR35

Channel : BSya

Event : Purchase & Payment Biller PPOB (Aggregator Finnet) from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				DB	Tahapan ISI	20.000				
				Cr	2171444	20.000				
				Db	Tahapan ISI	1.500				
				Cr	2171444	1.500				

Transaction Code : FLAZZ

Channel : BSya

Event : Topup Flazz from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	20.000							
Cr	IA_1_2171445	999	20.000							
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	20.000
							Cr	2171445	999	20.000

Transaction Code : FLAZZ
Channel : BSya
Event : Topup Flazz from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	2112003	20.000				
				Cr	2171445	20.000				

Transaction Code : TGPLN
Channel : BSya
Event : Payment Tagihan Listrik (Aggregator Iconpay) from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	20.000							
Cr	IA_1_2171446	999	20.000							
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	1.500							
Cr	IA_1_2171446	999	100							
Cr	PL_1_4822034	999	1.261							
Cr	PL_1_2162007	999	139							
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	20.000
							Cr	2171446	999	20.000
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	1.500
							Cr	2171446	999	100
							Cr	4822034	999	1.261
							Cr	2162007	999	139

Transaction Code : TGPLN

Channel : BSya

Event : Payment Tagihan Listrik (Aggregator Iconpay) from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				DB	2112003	20.000				
				Cr	2171446	20.000				
				DB	2112003	1.500				
				Cr	2171446	100				
				Cr	4822034	1.261				
				Cr	2162007	139				

Transaction Code : NTPLN

Channel : BSya

Event : Payment Non-Tagihan Listrik (Aggregator Iconpay) from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	20.000							
Cr	IA_1_2171446	999	20.000							
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	1.500							
Cr	IA_1_2171446	999	100							
Cr	PL_1_4822034	999	1.261							
Cr	PL_1_2162007	999	139							
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	20.000
							Cr	2171446	999	20.000
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	1.500
							Cr	2171446	999	100
							Cr	4822034	999	1.261
							Cr	2162007	999	139

Transaction Code : NTPLN

Channel : BSya

Event : Payment Non-Tagihan Listrik (Aggregator Iconpay) from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				DB	2112003	20.000				
				Cr	2171446	20.000				
				DB	2112003	1.500				
				Cr	2171446	100				
				Cr	4822034	1.261				
				Cr	2162007	139				

Transaction Code : TKPLN

Channel : BSya

Event : Purchase Token Listrik (Aggregator Iconpay) from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	20.000							
Cr	IA_1_2171446	999	20.000							
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	1.500							
Cr	IA_1_2171446	999	100							
Cr	PL_1_4822034	999	1.261							
Cr	PL_1_2162007	999	139							
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	20.000
							Cr	2171446	999	20.000
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	1.500
							Cr	2171446	999	100
							Cr	4822034	999	1.261
							Cr	2162007	999	139

Transaction Code : TKPLN

Channel : BSya

Event : Purchase Token Listrik (Aggregator Iconpay) from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				DB	2112003	20.000				
				Cr	2171446	20.000				
				DB	2112003	1.500				
				Cr	2171446	100				
				Cr	4822034	1.261				
				Cr	2162007	139				

Transaction Code : PDAM35

Channel : BSya

Event : Payment PDAM (Aggregator MKM) from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	20.000							
Cr	IA_1_2171447	999	20.000							
DB	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	1.500							
Cr	IA_1_2171447	999	100							
Cr	IA_1_4822035	999	1.261							
Cr	IA_1_2162007	999	139							
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	20.000
							Cr	2171447	999	20.000
							DB	2112003	TM Account Branch (sesuai pilihan cabang)	1.500
							Cr	2171447	999	100
							Cr	4822035	999	1.261
							Cr	2162007	999	139

Transaction Code : PDAM35

Channel : BSya

Event : Payment PDAM (Aggregator MKM) from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				DB	2112003	20.000				
				Cr	2171447	20.000				
				DB	2112003	1.500				
				Cr	2171447	100				
				Cr	4822035	1.261				
				Cr	2162007	139				

Transaction Code : SKN25

Channel : BSya

Event : Transfer SKN from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	100.000							
Cr	IA_1_2172305	TM Account Branch (sesuai pilihan cabang)	100.000							
				Db	2172305	100.000	Db	2112003	TM Account Branch (sesuai pilihan cabang)	100.000
				Cr	2171405	100.000	Cr	2172305	TM Account Branch (sesuai pilihan cabang)	100.000

Transaction Code : SKN25
Channel : BSya
Event : Transfer SKN from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	100.000				
				Cr	2171405	100.000				

Transaction Code : RTGS25
Channel : BSya
Event : Transfer RTGS from TM

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
Db	Tahapan TM	TM Account Branch (sesuai pilihan cabang)	100.000							
Cr	IA_1_2172305	TM Account Branch (sesuai pilihan cabang)	100.000							
				Db	2172305	100.000	Db	2112003	TM Account Branch (sesuai pilihan cabang)	100.000
				Cr	2171405	100.000	Cr	2172305	TM Account Branch (sesuai pilihan cabang)	100.000

Transaction Code : SKN25
Channel : BSya
Event : Transfer RTGS from ISI

Entries generated in TM		Branch	Amount	Entries generated in Ihsan		Amount	COA movement send to eGL system from TM (REST API B)		Branch	Amount
				Db	Tahapan ISI	100.000				
				Cr	2171405	100.000				

III. Nomor Referensi

1. Nomor Referensi Dicatat di TM

Transaksi	Outgoing		
	Field	Value	Syntax
Overbooking ISI to ISI, ISI to TM, TM to ISI, TM to TM	origin_reference	BCA123456789	AN12
BI Fast	origin_reference	12345678 12345678R	N8 N9 (Reversal)
QRIS	origin_reference	'BCA' + RRN 'BCA'+RRN+'R'	AN12 AN13 (Reversal)
H2H BCA	origin_reference	123456	N6
Cardless	origin_reference	202305290041421900100781790991	N30
RTOL (ALTO)	origin_reference	01609ea9	AN8
Initial Deposit Wadiah iB	origin_reference	BCA123456789	AN12
Admin Fee Wadiah iB	origin_reference	SYSTEM	AN6
Dormant Fee Wadiah iB	origin_reference	SYSTEM	AN6
Account Closing Fee Wadiah iB	origin_reference	SYSTEM	AN6
Tax Wadiah iB	origin_reference	SYSTEM	AN6
Bonus Distribution Wadiah iB	origin_reference	SYSTEM	AN6
Zakat Deduction Wadiah iB	origin_reference	SYSTEM	AN6
Initial Deposit RTJH	origin_reference	'SAR'+random digit	AN20
Stamp Fee RTJH	origin_reference	'STMP'+random digit	AN20
Refund RTJH - Koreksi/Return Setoran Awal via RTJH	origin_reference	'XSAR' + (Random Digit)	AN20
Refund RTJH - Pengembalian Dana Setoran Awal yang belum memiliki No Porsi RTJH	origin_reference	'RTSAR' + (Random Digit)	AN20
Refund RTJH - Batal Awal Reguler RTJH	origin_reference	'BAR' + (Random Digit)	AN20
Virtual Account BCA	origin_reference	'BCA'+123456789 'BCA'+123456789R	AN12 AN13 (Reversal)
Virtual Account BCAS	origin_reference	123456789012345	N15
Top up Go-Pay	origin_reference	123456789012 123456789012R	N12 N13 (Reversal)
Pembayaran Urbun Gold Financing	origin_reference	'BCA'+123456789	AN12
Repayment Gold Financing	origin_reference	'BCA'+123456789	AN12
Early Maturity Gold Financing	origin_reference	'BCA'+123456789	AN12
Outgoing SKN	origin_reference	'BCA'+123456789	AN12
Outgoing RTGS	origin_reference	'BCA'+123456789	AN12
Outgoing Online (ALTO)	origin_reference	123456	N6
Purchase Biller PPOB	origin_reference	'BCA'+123456789	AN12
Payment Biller PPOB	origin_reference	'BCA'+123456789	AN12


2. Nomor Referensi Dikirim ke MIS

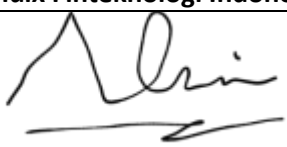
Transaksi	Outgoing		
	Field	Value	Syntax
Overbooking ISI to ISI, ISI to TM, TM to ISI, TM to TM	FNOREF/NOREF	BCA123456789	AN12
BI Fast	FNOREF/NOREF	12345678 12345678R	N8 N9 (Reversal)
QRIS	FNOREF/NOREF	'BCA' + RRN 'BCA'+RRN+'R'	AN12 AN13 (Reversal)
H2H BCA	FNOREF/NOREF	123456	N6
Cardless	FNOREF/NOREF	202305290041421900100781790991	N30 Balikan dari BCA Reference ID
RTOL (ALTO)	FNOREF/NOREF	01609ea9	AN8
Initial Deposit Wadiah iB	FNOREF/NOREF	BCA123456789	AN12
Admin Fee Wadiah iB	FNOREF/NOREF	SYSTEM	AN6
Dormant Fee Wadiah iB	FNOREF/NOREF	SYSTEM	AN6
Account Closing Fee Wadiah iB	FNOREF/NOREF	SYSTEM	AN6
Tax Wadiah iB	FNOREF/NOREF	SYSTEM	AN6
Bonus Distribution Wadiah iB	FNOREF/NOREF	SYSTEM	AN6
Zakat Deduction Wadiah iB	FNOREF/NOREF	SYSTEM	AN6
Initial Deposit RTJH	FNOREF/NOREF	'SAR'+random digit	AN20
Stamp Fee RTJH	FNOREF/NOREF	'STMP'+random digit	AN20
Refund RTJH - Koreksi/Return Setoran Awal via RTJH	FNOREF/NOREF	'XSAR' + (Random Digit)	AN20
Refund RTJH - Pengembalian Dana Setoran Awal yang belum memiliki No Porsi RTJH	FNOREF/NOREF	'RTSAR' + (Random Digit)	AN20
Refund RTJH - Batal Awal Reguler RTJH	FNOREF/NOREF	'BAR' + (Random Digit)	AN20
Virtual Account BCA	FNOREF/NOREF	'BCA'+123456789 'BCA'+123456789R	AN12 AN13 (Reversal)
Virtual Account BCAS	FNOREF/NOREF	123456789012345	N15
Top up Go-Pay	FNOREF/NOREF	123456789012 123456789012R	N12 N13 (Reversal)
Pembayaran Urbun Gold Financing	FNOREF/NOREF	'BCA'+123456789	AN12
Repayment Gold Financing	FNOREF/NOREF	'BCA'+123456789	AN12
Early Maturity Gold Financing	FNOREF/NOREF	'BCA'+123456789	AN12
Outgoing SKN	FNOREF/NOREF	'BCA'+123456789	AN12
Outgoing RTGS	FNOREF/NOREF	'BCA'+123456789	AN12
Outgoing Online (ALTO)	FNOREF/NOREF	123456	N6
Purchase Biller PPOB	FNOREF/NOREF	'BCA'+123456789	AN12
Payment Biller PPOB	FNOREF/NOREF	'BCA'+123456789	AN12

3. Nomor Referensi Dikirim ke ISI

Transaksi	Outgoing		
	Field	Value	Syntax
Overbooking ISI to ISI, ISI to TM, TM to ISI, TM to TM	origin_reference	BCA123456789	AN12
BI Fast	origin_reference	12345678 12345678R	N8 N9 (Reversal)
QRIS	origin_reference	'BCA' + RRN 'BCA'+RRN+'R'	AN12 AN13 (Reversal)
H2H BCA	origin_reference	123456	N6
Cardless	origin_reference	202305290041421900100781790991	N30 Balikan dari BCA Reference ID
RTOL (ALTO)	origin_reference	01609ea9	AN8
Initial Deposit Wadiah iB	origin_reference	BCA123456789	AN12
Admin Fee Wadiah iB	origin_reference	SYSTEM	AN6
Dormant Fee Wadiah iB	origin_reference	SYSTEM	AN6
Account Closing Fee Wadiah iB	origin_reference	SYSTEM	AN6
Tax Wadiah iB	origin_reference	SYSTEM	AN6
Bonus Distribution Wadiah iB	origin_reference	SYSTEM	AN6
Zakat Deduction Wadiah iB	origin_reference	SYSTEM	AN6
Initial Deposit RTJH	origin_reference	'SAR'+random digit	AN20
Stamp Fee RTJH	origin_reference	'STMP'+random digit	AN20
Refund RTJH - Koreksi/Return Setoran Awal via RTJH	origin_reference	'XSAR' + (Random Digit)	AN20
Refund RTJH - Pengembalian Dana Setoran Awal yang belum memiliki No Porsi RTJH	origin_reference	'RTSAR' + (Random Digit)	AN20
Refund RTJH - Batal Awal Reguler RTJH	origin_reference	'BAR' + (Random Digit)	AN20
Virtual Account BCA	origin_reference	'BCA'+123456789 'BCA'+123456789R	AN12 AN13 (Reversal)
Virtual Account BCAS	origin_reference	123456789012345	N15
Top up Go-Pay	origin_reference	123456789012 123456789012R	N12 N13 (Reversal)
Pembayaran Urbun Gold Financing	origin_reference	'BCA'+123456789	AN12
Repayment Gold Financing	origin_reference	'BCA'+123456789	AN12
Early Maturity Gold Financing	origin_reference	'BCA'+123456789	AN12
Outgoing SKN	origin_reference	'BCA'+123456789	AN12
Outgoing RTGS	origin_reference	'BCA'+123456789	AN12
Outgoing Online (ALTO)	origin_reference	123456	N6
Purchase Biller PPOB	origin_reference	'BCA'+123456789	AN12
Payment Biller PPOB	origin_reference	'BCA'+123456789	AN12

IV. APPROVAL

PT Bank BCA Syariah	PT Soluix Finteknologi Indonesia
	
	Arnold Raharja
	Project Manager

PT Bank BCA Syariah	PT Soluix Finteknologi Indonesia
	
	Joshua Alvin
	Business Analyst

PT Bank BCA Syariah	

PT Bank BCA Syariah	

PT Bank BCA Syariah	