

MVP a.01

Scope: 1. Ability to debit money <sup>from multiple account.</sup> from ~~via~~ ACH for

multiple payees to ~~syndicate~~ holding account.

2. Ability to initiate credit ~~from~~ via AC  
holding accounts to payees account.

3. Reporting ability

4. Should support One time, ~~or~~ recurring p

Diagram: M: M → Holding Acct → M: M → Payee.

5. PCI compliance

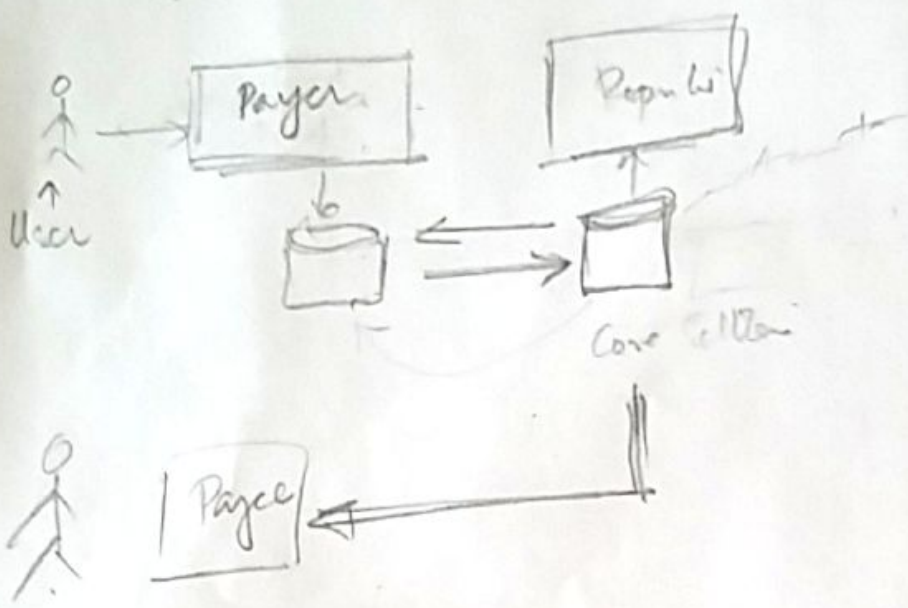
Legal

1. ~~testable~~ company

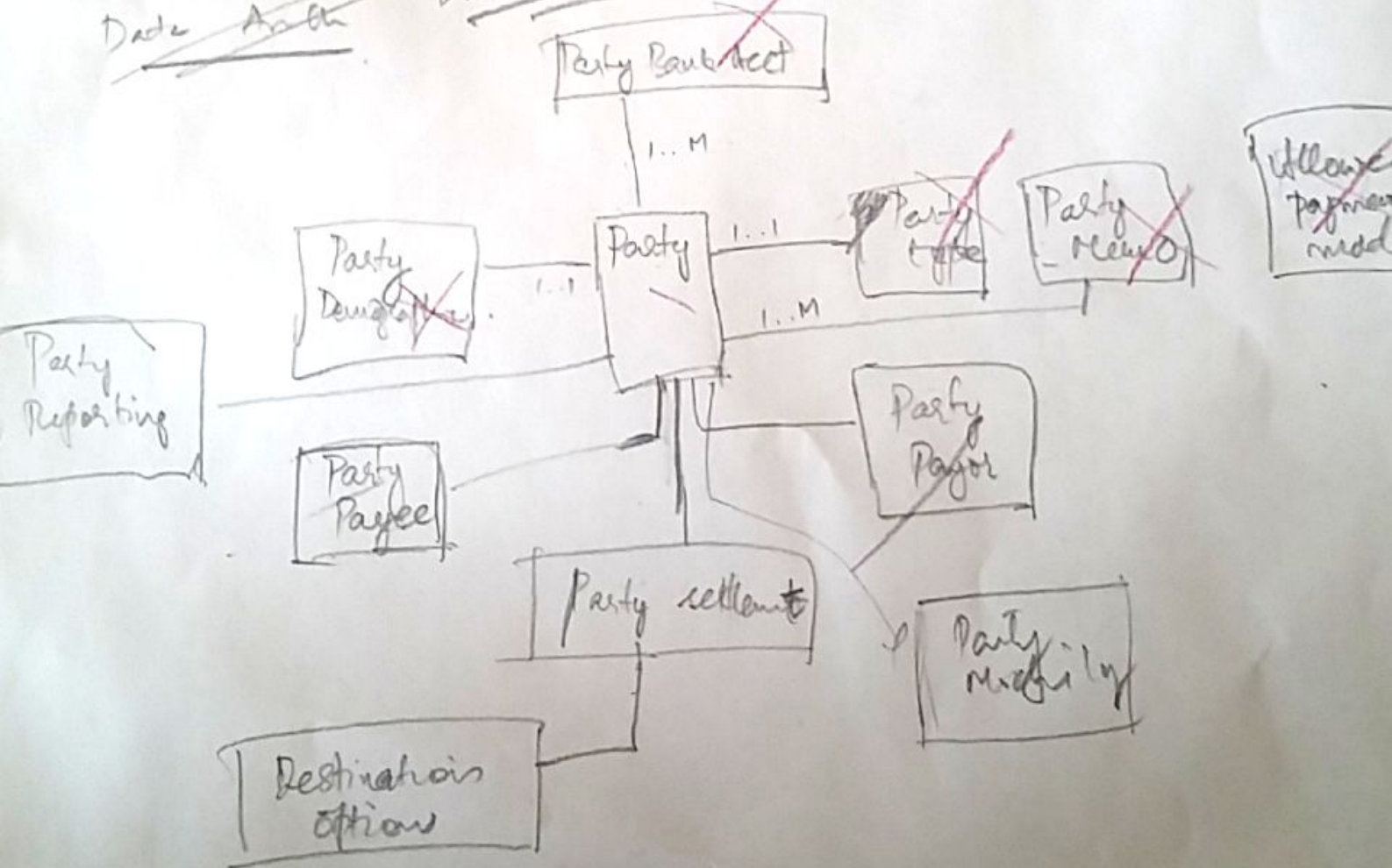
2. ACH contract.

Next Steps  
Logical Archi

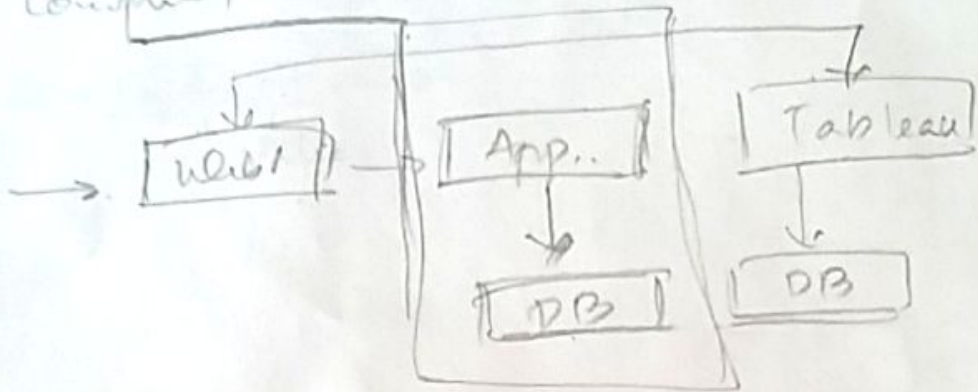
Architect  
Admin



Data Arch  
Database design

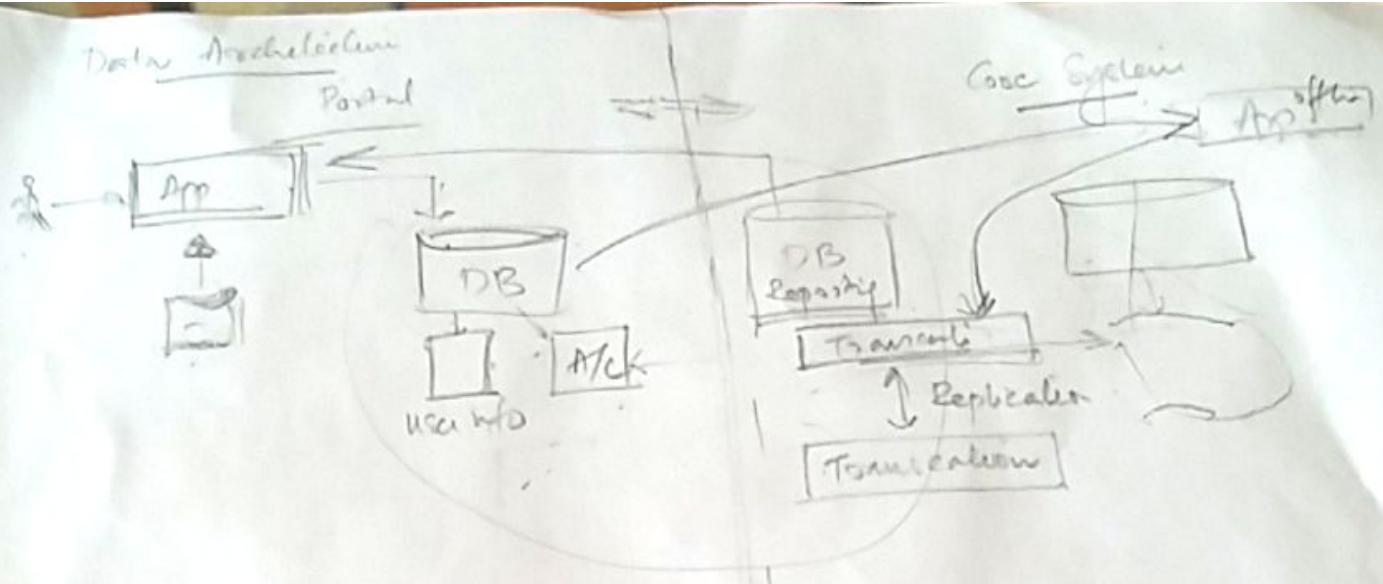


Component Arch.



Detailed Design





Party

- ↳ party-id → unique varchar(20)
- ↳ party-legal-name varchar(80)
- ↳ party-dba-name - varchar(80)
- ↳ party-first-name - varchar(40)
- ↳ party-last-name - varchar(40)
- ↳ last-mod-time timestamp(?)

Party-Type-Rel.

id {

- ↳ party-id (Foreign key)
- ↳ party-type-id ~~varchar(5)~~
- ↳ last-mod-time

Party-Type

Form {

- ↳ party-type-id
- ↳ party-type-desc

### Party - demographics

party - id

Address - type

Address - line - 1

Address - line - 2

Address - line - 3

City

State

ZipCode

Country

Active /

Geo location (GEO)

### Party - Bank - Account

party - id

bank - acct - type - id

bank - a/c - number / iban

bank - routing - number / swift code

bank - fed - wire - code

Account - access - type - id

### Party - Email

party - id

email - type

email - id

### Party - Phone

party - id

phone - type

phone - number

ext. begin

ext. end

### Party - Business

party - id

business - type

business - data

### Account type

type - code

type - desc

### Access - type

access - code

access - description

### Access - type - permission

access - code

Party Memo

party-id  
Content - Reason - type  
Comments

\* Party - Payer \*

Party - Settlement

party-id  
settlement - count - type  
frequency.

\* Party - payer

\* Declaration - option



## Transaction - info

Transaction - id

Date

Type

Originator

Source - party - id

dest - party - id

transaction amount (€1000)