Mraba ETL Architecture

```
Mraba ETL Start  →  SFTP Downloader  →  CSV Parser  ⇄  Build Unprocessed Mraba Records
                                            ↓
                                      Action Dispatcher
                    ┌──────────────────────┼──────────────────────┐
                    ↓                       ↓                      ↓
          Add Account Transfer      Add Bank Transfer        Add DTA Row
                    └──────────────────────┼──────────────────────┘
                                           ↓
                                  Processed Mraba Records
                           ┌───────────────┴───────────────┐
                           ↓                               ↓
                   Backend Notifier                   Error Uploader
```