

Finance Administration Panel

Overview

The Finance Administration Panel is the essential tool for you to work with your online application. Here you can manage balances for both corporations and endusers and generate virtual cards also. The presented solution is prepared for rebranding for the client's brand. The document is divided into sections that describe the various components of the system. Each section contains a screen presenting the functionality and a detailed description of the states occurring in it.

Purpose and scope

This product guide provides a high-level overview of Admin Panel Finance section. This document covers the following topics:

- managing end user Balance
- managing Master balances,
- managing Company balances,
- transaction clearing,
- partner accounting,
- AML user lock
- privileges per role.

Terminology

This section explains a number of key terms and concepts used in this document.

Name	Description
Customer, Partner	Customer who uses MPA.
Operator	User using the Admin Panel.

Balance	Representation of funding collection in specific currency.
Session token	Access to the system by a web application user is secured using a session token to uniquely associate the session with the user. It is required to perform any action.

Customer Balance

Customer balances can be managed from End user detail view, in "Balance" tab.

[end user detailed view balances tab.png](#)

Balance table provides following information:

Parametr	Description
Balance ID	Unique virtual wallet ID.
Currency	Currency for given balance in ISO 4217 format.
Balance	Amount of funds available on balance.
IBAN	IBAN for given balance. It is hidden by default and can be viewed after clicking "Reveal" button.

Add new balance

Operator can create new balances with "Add new balance" button. After clicking it, operator should choose currency for new balance from dropdown list. Newly created balance is visible on Balances list right away.

Balances can be created for any currency. However cards can be created only for currency

compliant with End user balance currency and currency configured in terminal for given project.

Balance detail view

Balance detail view can be entered by click on a row in Balance table, described above.

balance detail view (2).png

Page consists of 3 sections:

1. Details

Contains Balance ID, Balance Currency and Balance Amount and IBAN.

2. List of cards

Contains all cards assigned to given balance along with informations: Card ID, Activation date, Expire date, Type and Processor ID.

3. Statements

A list of statements generated for given balance. Automatycznie generowane i dodawane, co miesiąc.

Generate card

Feature enables Operator to create a virtual card. After clicking "Generate card" a popup with list of terminals configured for Partner is shown. Operator should choose terminal with currency corresponding to end user balance currency. Generated virtual card is verified right away.

Change balance

Operator with Admin role can change end user balance using "Change Balance" button.

change balance.png

1. Select type:

- a) credit - increase balance
- b) debit - decrease balance

2. Select transaction type (described below).

3. Enter transaction amount.

4. Enter transaction description.

4. Add transaction ID (optional).

5. Click 'Confirm'.

Balance is changed right away.

Type	Transaction type	Description
Credit	Cashback	Internal transaction for a Partner who wants to top up the user's balance as part of the loyalty program. Antaca automatically debits the credit Master balance with this transaction.
	Loan	Internal transaction for a Partner who want to top up end user's balance as part of the credit agreement. Antaca automatically debits the credit Master Balance with this transaction.
	Payment	Internal transaction type used to top up the user's balance. This type indicates that the funds come from the antaca system, usually in conjunction with a funding type a debit transaction on the user's balance. Antaca automatically debits the credit masterbalance with this transaction.
	Top up	Internal transaction type used to top up end user balance. This type indicates that the funds come from outside the antaca system, e.g. payment to an account at a bank branch. Antaca automatically debits the credit masterbalance with this transaction.
Debit	Commission	Internal transaction for a partner who wants to debit user balance as a fee. Antaca automatically credits company balance with the funds debited from end user balance.
	Fee	Internal transaction for a partner who wants to debit user balance as a fee. Antaca automatically credits company balance with the funds debited from end user balance.
	Funding	Internal transaction type used to debit the user's balance. This type indicates that the funds still remain in the Antaca system, usually in conjunction with a credit type transaction on the user's balance. Antaca automatically credits the credit Master Balance with this transaction.

Withdrawal	Internal transaction type used to debit end user balance. This type indicates that the funds go outside of Antaca system, e.g. withdrawal from an account at a bank branch.
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Delete balance

Operator with Admin or Manager role can delete end user balance on balance detail view. Option is available only for balances equal to 0.00 and all transactions are cleared. Deleted balance is no longer visible in the End user's Balances tab. All cards assigned to deleted balance are deleted as well.

Master balance

Master Balance page contains 3 sections:

1. Deposits/ Credits - includes a list of Master Balances created for Partner with amount of funds and currency.
2. Filters - allow searching for transactions specific for given time frame, type (credit or debit), amount and transaction title.
3. List of transactions - list of transactions generated for selected Master Balance.

List includes following information:

Parametr	Description
Transaction date	Transaction date in YYYY-MM-DD format and 24 hour format (UTC+0).
Title	Title of transaction.
Amount	Amount of transaction with currency code.
Type	Type of transaction. Available values "Debit" and "Credit".

BIN sponsor can perform 'Change balance' action. Operator should do following actions:

1. Select proper Master balance.
2. Select "Change balance" button.
3. Select transaction type.
4. Enter transaction amount.
5. Enter transaction description.
6. Add transaction ID (optional).
7. Click "Confirm".

This action results in Master Balance change and saving transaction in "List of transactions" table.

Operator with any role can use 'Generate report' functionality.

Balance

Balance page provides information on how much money Partner should have on their bank account to ensure money liquidity on their project. It combines totals of end users' balances and partner balances for chosen currency.

For projects using credit Master Balance, "Bank account" should be equal to sum of credit Master Balance end users' balances and partner balances for chosen currency.

For project using deposit Master Balance, "Balance" page should not be visible.

Manual clearings

Manual clearings page shows all transactions registered in Antaca and settlements generated in payment network.

Manual clearings enable Operators with Admin role to clear transaction which were not cleared automatically.

Page is divided into two sections:

1. Transactions

Operator can filter transactions using following filters: Date from, Date to, Terminal, Transaction ID, Customer ID, Card ID, Type, Status

Table below filter section presents following information:

Parametr	Description
Transaction ID	Transaction identifier obtained from acquirer.

Description	Transaction description.
Card ID	DataCore card ID.
Type	Type of transaction
Amount	Transaction gross value.
Transaction date	Transaction date in YYYY-MM-DD format and 24 hour format (UTC+0).
Status	Transaction status. Available values: Authorized, Cleared, Reversed.

2. Settlement

Operator can filter settlements using following filters: Date from, Date to, Terminal, Transaction ID, Customer ID, Card ID, Status, Processed.

Table below filter section presents following information:

Parametr	Description
Transaction ID	Transaction identifier obtained from acquirer.
Description	Transaction description.
Card ID	DataCore card ID.
Amount	Transaction gross value with currency.
Transaction date	Transaction date in YYYY-MM-DD format and 24 hour format (UTC+0).
Processed at	Settlement clearing date in YYYY-MM-DD format and 24 hour format (UTC+0).

Manual clearing page provides 'Clear transaction' functionality for BIN Sponsors. To clear transaction, Operator with Admin role should perform following actions:

1. Select one or many transactions to be cleared.
2. Select settlement to be linked with transactions chosen in step 1 (this step is optional).
3. Click 'Clear transactions' button at the right top of the page.

Transactions status is changed to 'Cleared'. Settlement chosen in second step will have 'Processed

at' parameter set to the date of clearing.

Partner accounting

Partner accounting page was created to present information about Partner's profits for given project. It contains a list of transactions such as fees, interchange, fx conversion, and transactions generated manually by BIN Sponsor.

Page is devided into 3 sections:

- 1. Company balance - list of Partner balances.
- 2. Filters - allow searching for transactions specific for given time frame and type (credit or debit).
- 3. List of transactions

Parametr	Description
Transaction date	Transaction date in YYYY-MM-DD format and 24 hour format (UTC+0).
Title	Transaction description.
Amount	Transaction gross value with currency.
Type	Transaction type. Available values: Credit, Debit.

Operator with Admin role can perform 'Generate a transaction'. To generate a transaction Operator should do following actions:

- 1. Select proper company balance.
- 2. Select 'Generate a transaction' button.
- 3. Select transaction type.
- 4. Enter transaction amount.
- 5. Enter transaction description.
- 6. Add transaction ID (optional).
- 7. Click 'Confirm'.

Operator with any role can use 'Generate report' functionality. Maximum time range for reports is 3 months.

AML User lock

AML User lock enables Operator with any role to lock a resource which doesn't comply with AML regulations. This lock will disable end user cards and balances and can be created only for ens users with accepted KYC application.

Page is divided into 2 sections:

1. Filters - allow browsing locked resources by their type (e.g. Customer), ID and Lock reason.
2. List of locked resources.

Parametr	Description
Blocked resource	Shows blocked resource type.
Resource ID	Verestro ID for given resource.
Reason	Available values: Any, Document expired.
Action	Available actions: Remove the lock.

Remove the lock option is available only for Operator with Admin role.

New lock can be created using "New lock" button in the top right corner of the page. After clicking it, a popup appears:

[AML user lock new lock.png](#)

After entering Blocked resource, ResourceID and Reason for lock, newly added lock is visible in the list of locked resources.

To remove the lock, Operator should click on Action menu on lock's list and select "Remove the lock".

[AML lock remove the lock.png](#)

Lock will be removed from the list instantly.

Default privileges per role in the portal

Below are the default function settings for described product divided into areas.

Area	Action	Admin	Manager	Employee
Customer Balance	View Company Balance	x	x	-
	Create Customer Balance	x	x	-
	View Customer Balance	x	x	x
	View Customer Balance Details	x	x	x
	Topup Customer Balance	x	-	-
	Delete Customer Balance	x	x	-
Customer	Delete Customer	x	x	
Master Balances	View Master Balance	x	x	-
	Edit Master Balance	x	-	-
	Create Master Balance	x	-	-
Transactions	clearTransaction	x	-	-
KYC	View KYC applications	x	x	-
	Update KYC applications	x	x	-
Cards	Create virtual card	x	x	x

	View cards	x	x	-
	Delete cards	x	x	-
	Create Card Limit	x	x	x
	View Card Limits	x	x	x
	Update Card Limits	x	x	x
	Delete Card Limits	x	x	x
	Generate CVV	x	x	x