



THE ACCOUNTING & TAX REVOLUTION IN WEST AFRICA

WILACCOUNT.COM

The 1st Cloud Accounting, Multi-Company & AI ERP Dedicated to WAEMU Region

Full SYSCOHADA AUDCIF Compliance • 36-Tab Tax Package (DSF) • Wave & Orange Money • SHA-256 Public Trust

& p 100% Cloud & Mobile

No more expensive on-premise servers,
Sage licenses locked to a single PC,
and data loss on USB drives.

Accessible 24/7 on PC, Mac, Tablet, and
Mobile Smartphone (PWA).

Ø=ÜŇ SYSCOHADA & 36 Tabs

Strict configuration of Classes 1 to 9.

Automatic generation of the 36 official
DSF Tax schedules for DGID with
certified Excel/XML export.

Ø<ß Native Mobile Money

Instant bank reconciliation with Wave
and Orange Money.

1-Click mass payroll and supplier
payments with automatic ledger
matching.

Ø=bÁp Forensic AI Audit

AI Anti-fraud Radar with Tax Health
Score (0-100), Benford's Law analysis,
and SHA-256 digital signature with
public online verification.



HOLISTIC SYSTEM ARCHITECTURE

The 6 Core Strategic Pillars of Wilaccount

1. SYSCOHADA General Ledger

- Official Chart of Accounts Classes 1 to 9
- Journal Book, General Ledger & 4/6/8 Column Trial Balance
- Balance Sheet & Income Statement (OHADA standards)
- Strict Debit = Credit verification (Art. 19)

2. Tax Compliance & 36-Tab DSF

- 36 Official statutory DSF Tax Schedules
- VAT Cockpit (1-Click CA3) & 5% WHT (BRS)
- Official Excel & XML export for DGID online filing
- Zero tax filing rejections via automated consistency checks

3. Native Cash & Mobile Money

- Real-time automated bank reconciliation (Account 521)
- Instant Wave / Orange Money collections
- 1-Click bulk payroll and vendor disbursements
- Total elimination of cash discrepancies

4. HR, Payroll & Official Payslips

- Automatic computation of CSS, IPRES, CFCE & Income Tax
- Payslips strictly compliant with regional Labor Codes
- Monthly Payroll Book and consolidated tax returns
- Automated delivery via WhatsApp and e-mail

5. Invoicing, OCR & Inventory

- e-Invoicing with certified QR Code and digital seal
- AI OCR Scanner: receipt scanning with automatic posting
- Inventory valuation (FIFO / Weighted Average) & alerts
- Automated debtor recovery via WhatsApp reminders

6. Financial AI & Forensic Radar

- 90-Day Predictive Cash Flow & Runway forecasting
- DuPont Analysis & 23 Dynamic Financial Ratios
- Tax Health Score (0-100) & Benford's Law audit
- SHA-256 Digital Signature with Public Verification



STATUTORY RIGOR & OHADA STANDARDS

Chart of Accounts Classes 1 to 9 & Strict Double-Entry Ledger

Classes 1 to 5: Balance Sheet

- Class 1: Equity & Long-Term Liabilities (Capital 10, Reserves 11, Long-Term Debt 16).
- Class 2: Fixed Assets (Real Estate 22, Equipment 24, Accumulated Depreciation 28).
- Class 3: Inventory (Merchandise 31, Raw Materials 32, Finished Goods 36).
- Class 4: Third-Party Accounts (Accounts Receivable 411, Accounts Payable 401, Tax/VAT 44, Payroll 42).
- Class 5: Cash & Banks (Bank Accounts 521, Wave Money 5213, Petty Cash 571).

Classes 6 to 8: Income Statement

- Class 6: Operating Expenses (Purchases 60, External Services 61-63, Taxes 64, Payroll Expenses 66, Depreciation 68).
- Class 7: Operating Revenue (Sales of Goods 701, Services 706, Other Operating Income 75).
- Class 8: Non-Operating Items (Extraordinary Income/Expense) and Corporate Income Tax (89).

Strict Accounting Safeguards

- Art. 19 OHADA Uniform Act: Real-time mathematical verification of Debit = Credit.
- Unbalanced Entry Blocking: System strictly rejects any journal voucher with a 1 XOF difference.
- General Ledger & Trial Balance: Dynamic multi-column generation (Opening, Period, Closing).
- Secure Period Closing: Permanent locking of closed months to prevent unauthorized retroactive edits.



COMPETITIVE TRANSITION WEAPON

Sage 100 Saari & Excel Importer: Migrate 10 Years of History in 10s

Ø=Ÿ THE FEAR OF SWITCHING ACCOUNTING SOFTWARE IS OFFICIALLY SOLVED

Do your clients use Sage 100 Saari? Our intelligent import engine ingests .txt, .csv, or Excel export files, maps the SYSCOHADA accounts automatically, and recreates the entire historical ledger in less than 10 seconds.

01

Export from Sage 100

In your local Sage Saari desktop software:

- File > Export > Journal Entries / Trial Balance
- Save in standard text format (.txt or .csv)
- 3-Click simple export process.

02

Drag & Drop into Wilaccount

- Drop the file into our Migration screen.
- The AI engine automatically detects columns (Date, Account No, Description, Debit, Credit).
- Real-time Debit = Credit balance verification.

03

Instant Live Accounting

- All entries are posted to the official General Ledger.
- The Balance Sheet, P&L, and 36-tab DSF Tax Package update instantly.
- Zero operational downtime for your accounting team.



STATUTORY TAX RETURN PACKAGE (DSF)

Official Tax Package (36 Statutory DSF Schedules) in 1 Click

Core Schedules (1 to 10)

- Schedules 1 & 2: Balance Sheet Assets & Liabilities (Normal System)
- Schedule 3: Income Statement (Gross Margin, Value Added, EBITDA, Net Income)
- Schedule 4: Statement of Cash Flows (TFT)
- Schedule 5: Notes to the Financial Statements & Significant Events
- Schedules 6 to 10: Fixed Assets & Annual Depreciation Schedules

Analytical Schedules (11 to 25)

- Schedule 11: Provisions & Asset Impairment Losses
- Schedule 12: Maturity Schedule of Receivables & Payables
- Schedule 13: Finance Lease Assets & Off-Balance Commitments
- Schedule 14: Non-Operating Income & Expense Breakdown
- Schedules 15 to 25: Shareholder Structure, Subsidiaries & Holdings

Tax Computations & Export (26 to 36)

- Schedule 26: Taxable Income Reconciliation & Disallowed Deductions
- Schedule 27: Corporate Income Tax (CIT / Minimum Alternate Tax)
- Schedules 28 to 36: Special Declarations, Payroll & 5% WHT (BRS)
- Official DGID Excel Export: Formatted for direct portal upload
- Compliant XML File: Automated electronic tax submission



AUTOMATED MONTHLY TAX RETURN

VAT Cockpit (1-Click CA3), 5% WHT (BRS) & Wave Settlement

1. Automated VAT Computation

- Output VAT (Account 4431): Calculated automatically at 18% on all sales invoices.
- Input Deductible VAT (Account 4454): Extracted from validated vendor bills.
- Prior Period VAT Credit (Account 4441): Carried forward automatically without manual mistakes.
- Net VAT Position: Real-time calculation of Net VAT Payable or VAT Credit.

2. 5% Withholding Tax (BRS)

- 5% WHT Deductions (BRS): Mandatory withholding tax on local third-party service providers.
- Automated Posting (Account 4472): Automated ledger split between net payable and tax liability.
- Official WHT Certificate: Generates compliant deduction receipts for suppliers.
- DGID Submission: Directly included in the consolidated monthly return.

3. 1-Click Settlement & Posting

- Automated Closing Voucher: System debits Output VAT and credits Input VAT generating the liability.
- Direct Wave Money Payment: Settle VAT liabilities by scanning the on-screen QR Code.
- SHA-256 Certified Tax Receipt: Timestamped digital receipt with public evidentiary value.
- Zero Late Penalties: Proactive alerts prior to the statutory 15th monthly filing deadline.



NATIVE MOBILE MONEY INTEGRATION

Real-Time Wave & Orange Money Bank Reconciliation

1. Automated Mobile Collections

- Wave QR Code on Invoices: Customers scan and settle bills in 3 seconds.
- Instant Cash Credit: Automatic debit to Cash/Bank Account 5213 (Wave Money).
- Real-time Invoice Matching: Invoices are automatically marked "Paid" upon webhook confirmation.
- Zero Cash Discrepancies: Direct API integration eliminating register imbalances.

2. Mass Payroll & Vendor Payments

- Bulk Salary Transfers: Pay net salaries of 50+ employees in 1 click directly to their Wave wallets.
- Vendor Bill Settlements: Pay suppliers directly from the Wilaccount dashboard.
- Digital Audit Proof: Every transaction generates a certified payment reference and timestamp.
- Regional Multi-Currency: Native ledger in XOF (CFA Franc) with official BCEAO parity.

3. AI Bank Reconciliation

- Bank Statement Ingestion: Ingest statements from CBAO, SGBS, Ecobank, BOA, NSIA, Coris.
- Intelligent Reconciliation Algorithm: Automatic matching between bank line items and ledger entries.
- Fee & Interest Detection: Automatic posting of unrecorded bank charges and interest fees.
- Audited Reconciliation Report: Generates compliant signed reconciliation statements for auditors.



COMPLIANT PAYROLL & SOCIAL CONTRIBUTIONS

SYSCOHADA Payroll Engine: Payslips, CSS, IPRES & Tax Returns

1. Automated Social Deductions

- Employee Deductions: IPRES Pension Fund (General & Executive tiers), Personal Income Tax (IRPP/TRIMF).
- Employer Contributions: Social Security Fund (CSS), National Training Fund (CFCE 3%).
- Allowances & Overtime: Tax-exempt transport allowance, overtime, leave allowances and bonuses.
- Multi-Country Tax Brackets: Up-to-date income tax grids for Senegal, Côte d'Ivoire, Benin, Togo, etc.

2. Certified Payslips & Legal Books

- Standardized Official Payslips: Clear itemization of gross salary, statutory deductions, and net pay.
- Digital Signature & QR Code: Every payslip is sealed with a HMAC SHA-256 cryptographic hash.
- Monthly Payroll Book: Mandatory statutory ledger for Labor Inspection audits.
- Severance & Work Certificates: Automatic end-of-contract settlement and legal work certificates.

3. Instant Posting & Wave Payout

- 1-Click Journal Voucher: Debits Payroll Expenses (66) vs Credits Social Security (43) & Wages Payable (422).
- WhatsApp Delivery: Employees securely receive their PDF payslips on their mobile phones.
- 1-Click Wave Payroll Transfer: Settle all net wages straight to employees' Wave wallets.
- Consolidated Social Return: Ready-to-file summary schedule for IPRES & CSS contributions.



COMPLIANT ELECTRONIC INVOICING

e-Invoicing, Client Portal & Autonomous WhatsApp Debt Recovery

1. DGID Compliant Invoicing

- Official Invoice Templates: Mandatory statutory mentions (TIN, Trade Registry RCCM, 18% VAT, WHT).
- Wave Payment QR Code & SHA-256 Seal: Tamper-proof digital invoices with legal evidentiary value.
- Automated Ledger Posting: Debits Receivables (411) vs Credits Sales (70) & Output VAT (4431).
- Multi-Currency Engine: Issue invoices in XOF, EUR, USD with automated exchange rate conversion.

2. Public Client Portal

- Secure Client Area: Your customers view outstanding balances, quotes, and invoice history online.
- 1-Click Wave / Orange Payment: Settle invoices instantly without bank visits or paper checks.
- Download Certified Copies: 24/7 access to official authenticated receipts and invoice duplicates.
- Drastic DSO Reduction: Collect receivables up to 3 times faster through frictionless mobile payment.

3. Autonomous WhatsApp Recovery

- Friendly Pre-Due Reminders: Automatic courteous WhatsApp messages sent 3 days before due date.
- Graduated Overdue Follow-ups: Automated reminders at D+1, D+7, D+15 with embedded Wave payment link.
- Interaction Audit Log: Complete dashboard tracking delivered, read, and settled reminders.
- Bad Debt Elimination: Recovers overdue invoices without costly collection agency fees.



EXPENSE AUTOMATION & PHYSICAL INVENTORY

AI OCR Receipt Scanner, Vendor Management & Inventory Valuation

1. AI Mobile OCR Scanner

- 1-Second Mobile Capture: Snap a photo of fuel receipts, travel bills, utility invoices or supplies.
- Instant Data Extraction: AI reads Vendor TIN, subtotal, 18% VAT, and total payable amount.
- Automated Voucher Posting: Debits Expense (60/61/62) + Input VAT (4454) vs Credits Vendor (401).
- Statutory Digital Archive: Receipt image permanently linked to the accounting journal entry.

2. Accounts Payable & Vendor Flow

- 3-Way Matching: Cross-checks Purchase Orders, Goods Received Notes, and Vendor Invoices.
- Payables Aging Schedule: Strict monitoring of maturity dates to avoid late payment penalties.
- 1-Click Vendor Settlement: Direct electronic disbursements via Bank Transfer or Wave Money.
- Duplicate Invoice Blocking: AI instantly blocks accidental duplicate entries of supplier bills.

3. Inventory Valuation (FIFO / WAC)

- SYSCOHADA Valuation Methods: Weighted Average Cost (WAC/CMP) and First-In, First-Out (FIFO).
- Automated Inventory Variance: Year-end inventory change vouchers posted automatically (Accounts 31 vs 603).
- Reorder Point & Stock Alerts: Automatic notifications when inventory hits safety stock thresholds.
- Real-Time Stock Cards (Kardex): Real-time valuation and tracking of every stock movement.

100% DYNAMIC ADVANCED FINANCIAL RATIOS

23 Financial Ratios, DuPont Identity & Altman Z-Score Model

1. SYSCOHADA Financial Equilibrium

- Working Capital (FRNG): Permanent Capital minus Fixed Assets.
- Working Capital Requirements (BFR): Operating Current Assets minus Operating Liabilities.
- Net Cash Position (TN): Invariant equilibrium validation (FRNG - BFR = Net Cash).
- Liquidity Ratios: Current Ratio, Quick Ratio, and Cash Ratio computed dynamically.

2. DuPont Return on Equity (ROE)

- Return on Equity (ROE) = Net Profit Margin × Asset Turnover × Financial Leverage.
- Net Profit Margin (Net Income / Revenue): Measures operational profitability after tax.
- Asset Turnover (Revenue / Total Assets): Measures efficiency of asset utilization.
- Equity Multiplier (Total Assets / Total Equity): Measures financial leverage and solvency.

3. Solvency & Altman Z-Score

- Emerging Market Z-Score: $Z = 6.56(X1) + 3.26(X2) + 6.72(X3) + 1.05(X4)$ dynamically evaluated.
- 3-Zone Solvency Risk: Safe Zone (Green), Grey Zone (Yellow), Distress Zone (Red).
- Cash Runway in Months: Exact runway calculated against current monthly operational burn rate.
- Executive Board Report: High-impact PDF ready for investors, boards, and banking partners.



LIQUIDITY CRUNCH PREVENTION

90-Day Predictive Cash Flow & 3D Financial Stress Simulator

1. 90-Day Predictive Engine

- Daily Cash Flow Forecasting: Algorithmic modeling of incoming collections and outgoing disbursements.
- Historical Client Behavior: Ingests true payment cycles of accounts receivable and supplier payment terms.
- Payroll & Tax Integration: Automatically reserves for month-end payroll and 15th monthly VAT settlements.
- Early Deficit Warnings: Issues proactive alerts 30 days ahead of any projected cash deficit.

2. 3D Financial Stress Simulator

- Revenue Drop Scenarios: Instantly simulate the financial impact of a 10%, 25%, or 50% revenue drop.
- Client Default Scenarios: Stress test liquidity if your top 3 clients delay payments by 30-60 days.
- Inflationary Shock: Test corporate cash resilience if supplier procurement costs rise by 15-20%.
- Contingency Planning: Automatically flags non-essential overhead expenses that can be frozen immediately.

3. Executive Decision Cockpit

- Interactive Liquidity Curves: Real-time visual cash charts displaying safety and critical zones.
- AI Strategic Recommendations: Actionable prompts (early payment discounts, credit term renegotiations).
- Bank Credit Readiness: Rock-solid forecasts for securing working capital lines and bank overdrafts.
- Total Management Peace of Mind: Lead your business on hard predictive data rather than assumptions.

REAL-TIME LEGAL & TAX AUDIT SHIELD

Forensic AI Radar, Fraud Detection & Benford's Law Audit

1. Tax Health Score (0-100)

- Continuous Ledger Audit: Continuous automated inspection of every posted voucher to flag irregularities.
- Abnormal Balance Alerts: Instant warning if Petty Cash (571) turns credit or accounts receivable turns negative.
- Suspense Account Clearance (471): Blocks fiscal closing while unexplained suspense items remain.
- DGID Audit Risk Index: Proactively eliminates the most common red flags triggering government tax audits.

2. Benford's Law Forensic Testing

- Benford's Law Application: Statistical frequency tests on the first digits of all recorded financial amounts.
- Simulated Entry Detection: Flags fabricated invoices or artificial expense splitting designed to bypass approval limits.
- Petty Cash & Expense Auditing: Surfaces cash skimming, duplicate receipts, and unverified reimbursements.
- CPA Liability Protection: Automated evidentiary compliance records proving professional auditing diligence.

3. Immutable Audit Trail

- Tamper-Proof Audit Trail: Complete chronological log recording user ID, timestamp, and IP address for every edit.
- Zero Retroactive Tampering: Modifications require formal counter-entries; physical data deletion is blocked.
- Granular Role-Based Access (RBAC): Strict separation of duties (Clerk, Accountant, CFO, External Auditor).
- Bank-Grade Security: End-to-end 256-bit encryption and continuous geo-redundant automated cloud backups.



INVIOABLE FINANCIAL STATEMENTS

SHA-256 Digital Signature & Public Verification Portal

1. HMAC SHA-256 Cryptographic Seal

- Unique 64-Character Hash: Every balance sheet, invoice, and payslip generates an unforgeable digital fingerprint.
- Immutable Timestamping: Records the exact second and date of formal accounting certification.
- Absolute Mathematical Integrity: If even a single cent is modified on the PDF, the cryptographic hash fails.
- Full Legal Standing: Conclusive evidentiary value under regional WAEMU electronic commerce regulations.

2. QR Code & Public Validation

- Embedded QR Code: Enables instant authentication by scanning with any smartphone camera.
- Public Portal wilaccount.com/verify: Commercial banks, statutory auditors, and DGID inspectors verify documents in 1 second.
- Official Metadata Display: Shows Legal Entity Name, TIN (NIF), fiscal year, total assets, and certification date.
- Zero Document Fraud: Completely eradicates fraudulent and unauthorized financial statements.

3. Corporate Banking Passport

- Digital Credit Dossier: Generates a certified banking package (Balance Sheet, Cash Flow, Financial Ratios).
- Accelerated Loan Approvals: Commercial banks process business loan applications up to 5 times faster.
- Unmatched Brand Authority: Positions your company as a transparent, bankable, and high-tech enterprise.
- Accountant Signature Protection: Shields CPAs and accounting firms from illegal forgery of their professional sign-off.



TECHNOLOGICAL & ECONOMIC SUPERIORITY

Wilaccount vs Sage 100 Saari, Odoo and Traditional ERPs

Feature / Criteria	SAGE 100 SAARI	ODOO / XERO	WILACCOUNT Ø=ÜŽ
Deployment & Cloud Architecture	Local On-Premise (Locked to PC)	Standard Cloud	100% Cloud & Mobile PWA
SYSCOHADA & 36-Tab DSF Tax Package	Complex / Pricey add-on	Not available	100% Native in 1 Click
Wave & Orange Money Integration	Non-existent	Not integrated	Native Wave & Orange Money
Sage Saari Importer (10s)	No	No	Included in 1 Click
WAEMU Payroll & Social Taxes	Very expensive add-on	Complex to configure	Native (CSS, IPRES, IRPP)
AI Mobile OCR Scanner	No	Paid add-on	Included via Mobile AI
90-Day Predictive Cash Flow	Not available	Basic	Native AI Algorithm
Forensic Anti-Fraud Radar	None	Basic	DGID Score & Benford's Law
SHA-256 Digital Signature	No	No	Public Verification & QR Code
Total Cost of Ownership	1.5M - 3.5M XOF upfront	Expensive per-user fees	From 20,000 XOF/month

Ø=Ü; RETURN ON INVESTMENT: Wilaccount cuts your software costs by 80% while multiplying accounting speed by 10x.



TAKE ACTION WITH ZERO RISK

Pricing Plans & VIP Pilot Program: 30 Days Free Trial

& BEST VALUE

STARTER (Small Biz)

20.000 XOF / mo

200,000 XOF/yr (-17%)

- ' 1 Company / 2 Users
- ' e-Invoicing & 18% VAT
- ' Cash Management & Wave
- ' General Ledger & Trial Balance
- ' Balance Sheet & Income Statement

PRO SME Ø=ÜŽ

49.000 XOF / mo

490,000 XOF/yr (-17%)

- ' Up to 3 Companies / 5 Users
- ' Full SYSCOHADA (Classes 1-9)
- ' Official Regional Payroll
- ' 1-Click VAT Returns (CA3)
- ' 90-Day Predictive Cash Flow
- ' AI Reconciliation & WhatsApp

FIRM & ENTERPRISE

149.000 XOF / mo

1,490,000 XOF/yr

- ' Up to 20 Client Companies
- ' Official 36-Tab DSF Tax Package
- ' 10-Second Sage Saari Importer
- ' SHA-256 Public Trust Digital Seal
- ' Forensic Radar & Benford's Law
- ' 24/7 Dedicated VIP Support

Ø<ß• WHAT IS INCLUDED IN YOUR VIP PILOT TRIAL (30 DAYS FREE • NO COMMITMENT) :

- ' Full access to Enterprise / Firm Tier (Value: 149,000 XOF) • Free assisted migration of your 1st Sage Saari or Excel file
- ' Certified generation of 36-Tab DSF Tax Return • 45-Minute private video onboarding session for your accounting team
- ' No credit card required to start • Launch your live account in 2 minutes at wilaccount.com

Ø=Þ€ START FREE TRIAL AT WILACCOUNT.COM