



PREMIUM**TRUST** BANK LTD

REGULATORY Reporting

PTB/COPS/EBANKING/22/0001
Version 1.0



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Document Control Sheet


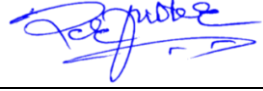
Version and Update History

Date	Document Version	Document Revision History	Document Author/Reviser
01-07-2022	1.0	Document creation	E-Banking Operations
01-07-2022	1.0	Document Review	Conduct & Compliance
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Reviewed by

Name	Title	Version	Signature & Date
Temitope Obielodan	Unit Head	1.0	 11.01.2023
Tomisin Bodunde	Team Lead	1.0	 11.01.2023
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	Conduct & Compliance	1.0	

Approval

Name	Title	Version	Signature & Date
Kingsley Emekpe	GH COPS	1.0	 01/09/2022
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Cyril Osheku	COO	1.0	

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Change Control

Change Clause/Frequency
The contents of this document are subject to change control on a twenty-four (24) months review cycle.

1. PURPOSE

This process manual is aimed at the refined procedures to which transactions are consummated in Ebanking operations as it pertinently affects the standard operating activities, performer, responsibility, timeline, and priority.

2. DEFINITIONS

This comprises of abbreviations and the full meanings.

- COPS- Central Operations
- GH- Group Head
- MICR: Magnetic Ink Character Recognition
- ATM- Automated Teller Machine
- POS- Point of Sale
- CBG- Corporate Banking Group
- CCMO- Conduct & Compliance Monitoring Officer
- NUBAN- Nigeria Uniform Bank Account Number
- CBA- Core banking Application
- CBN- Central Bank of Nigeria
- NOSTRO- Premium Trust Bank Account with other banks or Our Operating Account with other banks
- URL- Uniform Resource Locator

- RM- Relationship Manager
- EOD- End of Day
- FGN- Federal Government of Nigeria
- WHT- Withholding Tax
- VAT- Value Added Tax
- BVN- Bank Verification Number
- CEMP- Customer Experience Management Personnel
- CCMO- Conduct Compliance and Monitoring Officer

3. APPLICABILITY & SCOPE

The process manual takes effect immediately has been signed off and the scope covers all transactions captured in this process manual.

4. POLICY REQUIREMENTS

To ensure transactions are consummated according to the documented and signed off procedures as contained in the process manual.

Roles and Responsibilities – REGULATORY Reporting

S/N	Roles	Responsibility
1.	Regulatory Reporting (CYBERSECURITY CHARGE), ELECTRONIC GOVERNMENT TRANSACTIONS, PARTIAL ATMS NON-DISPENSE OR PARTIAL DISPENSE, QUARTERLY RENDITION OF EPAYMENT DATA GFIWG, Uploading the Global Mobile Payments	E-Banking Funds transfer Officer

No.	Action	Description	Responsibility	Time Taken
	RENDITION OF CYBER SECURITY CHARGES TO NIBSS	<ul style="list-style-type: none"> Check the closing balance of Cyber security account number XXXXXX of Previous month Obtain cyber security data on NIP & NEFT from Clearing Unit Obtain cyber security data on RTGS from Treasury Operations Use security template and input these figures in the sheet to obtain amount to be debited on cyber security Send a mail to NIBSS abcoperations@nibssplc.com.ng advising them of cyber security data 	E-Banking Funds transfer Officer	2 hours
No.	Action	Description	Responsibility	Time Taken

		<ul style="list-style-type: none"> Once Clearing team send NEFT advise on cyber security remittance, a response is given via mail to pass debit provided the amount and date of NEFT debit is the same what was advised to NIBSS 		
	RENDITION OF DATA ON ELECTRONIC GOVERNMENT TRANSACTIONS	<ul style="list-style-type: none"> Send a request to Collection settlement officer & remittance officer to provide data on epayment Government collections on Paydirect & Lagos state Once collated, send to Fraud desk team frauddesk@Premiumbank.ng advising them of the report Report must be sent on or before 2nd day of the New month for previous month's transactions 	E-Banking Funds transfer Officer	24hrs
	RENDITION OF PARTIAL ATMS NON-DISPENSE OR PARTIAL DISPENSE ERROR TO CBN	<ul style="list-style-type: none"> Send a mail to Service desk, Cards & Switch team, Dispute Team, APPS MGT Team requesting for data on partial or non-dispense or partial dispense error report of precious month Data is collated and a mail is sent to CBN psmd@cbn.gov.ng which is sent monthly on or before 7th of the New month 	E-Banking Funds transfer Officer	
	QUARTERLY RENDITION OF E-PAYMENT DATA GFIWG Data Collection TO CBN	<ul style="list-style-type: none"> Send a mail to Service desk, Cards & Switch team, Settlement officers in E-Banking for epayment data collection on salaries, Government collections to CBN Data is collated and a mail is sent to CBN psmd@cbn.gov.ng which is sent QUARTERLY on or before 8th of the New month 	E-Banking Funds transfer Officer	
	Uploading the Global Mobile Payments Monitoring & Regulation System	<ul style="list-style-type: none"> Click on the hyperlink \\10.0.0.229 to access the Global mobile payments Save on documents Login to the FTP file https://webserver.nibssplc.com/thinclient/ and upload the file Ensure file is uploaded before 12noon daily 	E-Banking Funds transfer Officer	15mins

Work Tools:

Available workstation

- NIBSS FTP File server
- Microsoft Excel sheet
- Email (Outlook)

