



PREMIUM**TRUST** BANK LTD

MasterCard Settlement

PTB/COPS/EBANKING/22/0001
Version 1.0



Policy number	PTB/COPS/EBANKING/22/0001
Policy Owner	E-banking Operations
Policy Status	Current
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Next Review Date	July 2024

Document Control Sheet


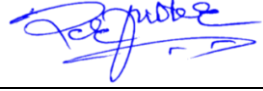
Version and Update History

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
01-07-2022	1.0	Document Approval	ED OPS & MD

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
	Team Lead	1.0	
	Conduct & Compliance	1.0	

Approval

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

Emmanuel Emefienim	MD/CEO	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 – MasterCard Settlement

s/n	Roles	Responsibility
1	MasterCard Domestic & International Settlement	Card Settlement Ops Officer
2	MasterCard Chargeback/Disputes, Merchandise Refunds	Card Settlement Supervisor
3.	MasterCard Treasury Deals Settlement & Reconciliation	Card Settlement Supervisor
4.	MasterCard billings Report Rendition & Posting	Card Settlement Supervisor
6.	MasterCard Pre-auth Posting	Card Settlement Ops Officer
7.	MasterCard Time-Out Refunds/Failed transactions	Card Settlement Ops Officer

9.	Mastercard Currency File Rendition	Card Settlement Supervisor
10.	MasterCard NOU & ROU Reconciliation	Card Settlement Supervisor
11.	Locked Fund Investigation	Card Settlement Ops Officer
12.	Funding of Mastercard Nostro	Card Settlement Supervisor

Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken	
10.11	Mastercard SETTLEMENT		Card Settlement Ops Officer	3hours	
		Card Variants			
		Bank ID			
		ICAs			– Issuing (Principal ICA) - Acquiring
		REPORT REQUIREMENTS			

No.	Action	Description	Responsibility	Time Taken								
		<p>The following reports are required for a complete settlement of transactions.</p> <ul style="list-style-type: none">1. T4642. T461 (SWCHD363)3. T140 (IP728010-AA & IP727020-AA)4. T057 5. T3336. T1127. SWCHD3648. SWCHD5869. SWCHD537-110. SAMs (Settlement Advisement) USD & NGN 11. Billing Collection Report <p>In order to access these reports, you need access to the following Mastercard Applications.</p> <ul style="list-style-type: none">1. Mastercard Data Exchange (T464, T461, T140, T057, T333, T112)2. eService Settlement Advisements3. eService Online Reports (MDS, MCBS and GCMS Clearing) <p>For the NOU reports,</p> <ul style="list-style-type: none">1. Unified Payments FTP (using Filezilla) <p>The accounting entries for settlement are:</p> <p>AT SETTLEMENT</p> <p>DOMESTIC</p> <table><tr><td>Dr NGN GL</td><td>NET SETTLEMENT POSITION FROM NIBSS</td></tr><tr><td>Dr NGN GL</td><td>ROU ATM MASTERCARD SETTLEMENT</td></tr><tr><td>Dr NGN GL</td><td>ROU POS MASTERCARD SETTLEMENT</td></tr><tr><td>Dr</td><td>NOU DSP ERR CHARGEBACK FEE SETTLEME</td></tr></table>	Dr NGN GL	NET SETTLEMENT POSITION FROM NIBSS	Dr NGN GL	ROU ATM MASTERCARD SETTLEMENT	Dr NGN GL	ROU POS MASTERCARD SETTLEMENT	Dr	NOU DSP ERR CHARGEBACK FEE SETTLEME		
Dr NGN GL	NET SETTLEMENT POSITION FROM NIBSS											
Dr NGN GL	ROU ATM MASTERCARD SETTLEMENT											
Dr NGN GL	ROU POS MASTERCARD SETTLEMENT											
Dr	NOU DSP ERR CHARGEBACK FEE SETTLEME											

		Dr	ROU ATM FEE TRX SETTLEMENT		
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No.	Action	Description		Responsibility	Time Taken
		Dr	ROU AMT CHARGEBACK FEE SETTLEMENT		
		Dr NGN GL	ROU MESTRO POS TRX SETTLEMENT		
		Dr NGN GL	ROU ATM DSP ER REPRES SETTLEMENT		
		Dr NGN GL	NOU DSP ERR CHARGEBACK TRX SETTLEMENT		
		Cr NGN GL	NOU MASTERCARD SETTLEMENT		
		Cr NGN GL	NOU POS MASTERCARD SETTLEMENT		
		Cr	ROU POS INC SETTLEMENT		
		Cr	NOU INCM TRX SETTLEMENT		
		Cr	ROU ATM DSP ERR FEE SETTLEMENT		
		Cr NGN GL	ROU DSP ERR TRX SETTLEMENT		
		Cr NGN GL	NOU DSP ERR REPRESENTMENT TRX SETTLEMENT		
		Cr NGN GL	ROU POS CHARGEBACK SETTLEMENT		
		Cr NGN GL	NOU ACQ POS TRX SETTLEMENT		
		FAILED TRANSACTIONS			
		Dr NGN GL	MASTERCARD ATM FAILED TRANS		
		CR XXXXXXXXXX	MASTERCARD ATM FAILED TRANS		
		Cr NGN XXXX	MASTERCARD POS FAILED TRANS		
		Cr XXXXXXXXXX	MASTERCARD POS FAILED TRANS		
		DR XXXXXXXXXX	PREAUTH FAILED TRANS.		
		CR NGN XXXX	PREAUTH FAILED TRANS.		

		INTERNATIONAL	
	DR USD XXXXX	USD MASTERCARD POS TRAN.	
	DR GBP XXXX	GBP MASTERCARD POS TRAN.	

No.	Action	Description	Responsibility	Time Taken
		DR USD XXXXXX	NAIRA MASTERCARD POS TRAN.	
		DR USD XXXXXX	USD MASTERCARD INTL ATM TRAN	
		DR USD XXXXX	NAIRA MASTERCARD INTL ATM TRAN	
		DR USD XXXXX	MASTERCARD REPRESENTMENT POS TRAN.	
		CR XXXXX	MASTERCARD SETT.ADVSMT	
		CR USDXXXXX	MASTERCARD MERCHANDISE REFUND.	
		CR USD XXXXX	MASTERCARD CHARGEBACK REFUND. POS	
		CR USDXXXXX	MASTERCARD INTL ATM NOU INTL SETT.	
		NGN INTERNATIONAL		
		DR NGN XXXXX	NAIRA MASTERCARD POS TRAN.	
		DR NGN XXXX	NAIRA MASTERCARD ATM TRAN	
		DR NGN XXXX	NAIRA MASTERCARD MAESTRO TRAN	
		DR NGN XXXXX	MASTERCARD REPRESENTMENT POS TRAN.	
		DR NGN XXXXX	MASTERCARD REPRESENTMENT ATM TRAN.	
		DR NGN XXXXX	NAIRA MASTERCARD ACQ POS TRAN.	
		DR NGN XXXXX	NGN MASTERCARD MERCHANDISE REFUND.	
		DR NGN XXXX	MASTERCARD CHARGEBACK POS	

		DR NGN XXXX	MASTERCARD CHARGEBACK ATM		
		DR NGN XXXX	NAIRA MASTERCARD ACQ POS TRAN.		
		DR NGN XXXX	MASTERCARD ATM NOU INTL SETT.		
		CR NGN XXXX	NAIRA MASTERCARD POS TRAN.		
		CR NGN XXXX	NAIRA MASTERCARD ATM TRAN		
		CR NGN XXXX	NAIRA MASTERCARD MAESTRO TRAN		
		CR NGN XXXX	MASTERCARD REPRESENTMENT POS TRAN.		

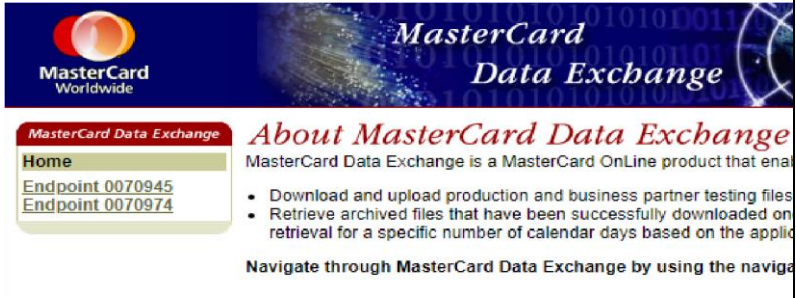

No.	Action	Description		Responsibility	Time Taken
		CR NGN XXXX	MASTERCARD REPRESENTMENT ATM TRAN.		
		CR NGN XXXX	NAIRA MASTERCARD ACQ POS TRAN.		
		CR NGN XXXX	NGN MASTERCARD MERCHANDISE REFUN .		
		CR NGN XXXX	MASTERCARD CHARGEBACK POS		
		CR NGN XXXX	MASTERCARD CHARGEBACK ATM		
		CR NGN XXXX	NAIRA MASTERCARD ACQ POS TRAN.		
		CR NGN XXXX	MASTERCARD ATM NOU INTL SETT.		

STEP BY STEP PROCESS FOR MASTERCARD SETTLEMENT (ROU & NOU)(DOMESTIC AND INTL)

- Settlement officer logs onto Mastercard Connect (<https://www.mastercardconnect.com/>) using Login ID and RSA PIN.

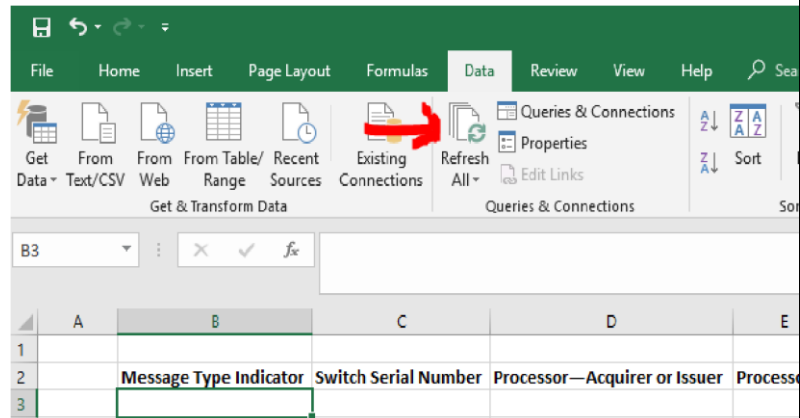
- Open Mastercard Data Exchange > Endpoint > Download Files

No.	Action	Description	Responsibility	Time Taken
		<p>and downloads ROU T464, T461, T140, T057 for required date.</p>		

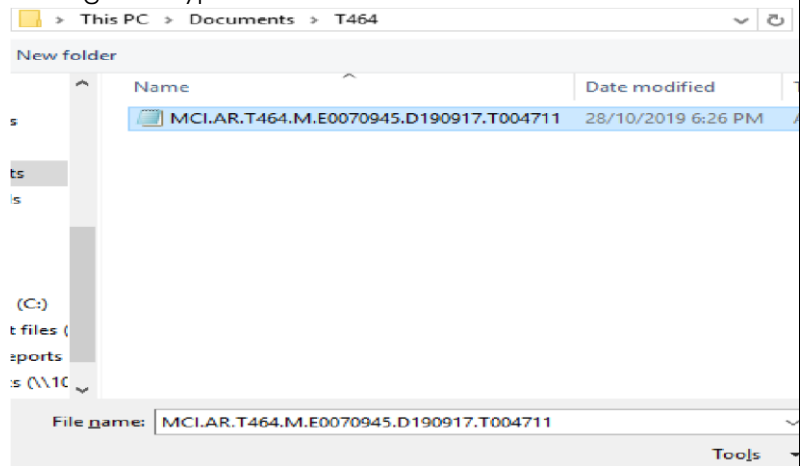
				
		 <p>Settlement Officer logs into Unified Payments FTP on Filezilla and downloads NOU T464, T461, T140</p> <ul style="list-style-type: none"> Convert the ROU T464 to Excel using the "T464_Excel_Export_Template". 		

No.	Action	Description	Responsibility	Time Taken

- Open the T464_Excel_Export_Template > Goto Data > Refresh.



- Change File type to All files



- Locate T464 file and click Import.
- Sort by Message type indicator and extract the EREC and FREC.(EREC = Chargeback and Representments)(FREC = Actual Financial Transaction settlement)

No.	Action	Description	Responsibility	Time Taken
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- Under NREC, sort by interchange Fee and extract the transactions with values and add to FREC

	AA	AB	AC	AD	AE	AF	AG
1	Access Fee	Access Fee	Currency	Implied D	Conversion	Complete	Comp
15628	0 D		840	2	33626999	193 D	
15629	0 D		840	2	33614414	83 D	
15630	0 D		840	2	33617945	691 D	
15631	0 D		840	2	33618992	16701 D	
15632	0 D		840	2	33608285	97 D	
15633	0 D		840	2	11000000	399 D	
15634							
15635							
15636							
15637	0 D		840	2	8016306	0 D	
15638	0 D		840	2	11000000	0 D	
15639	0 D		840	2	11000000	0 D	
15640	0 D		840	2	11000000	0 D	
15641	0 D		840	2	26415702	0 D	
15642	0 D		840	2	8016306	0 D	
15643	0 D		840	2	11318836	0 D	
15644	0 D		840	2	33619100	0 D	
15645	0 D		840	2	22475406	0 D	
15646	0 D		840	2	21635450	0 D	
15647	0 D		840	2	11000000	0 D	
15648	0 D		840	2	15496942	0 D	
15649	0 D		840	2	8016306	0 D	
15650	0 D		840	2	11000000	0 D	
15651	0 D		840	2	11000000	0 D	

- Under EREC, sort by **completed amount settlement** and reverse the DR/CR indicators for the transactions with values. (where there is D put C and vice versa)

AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM
Currency	Implied D	Conversion	Completed Amount	Settlement	Completed Amount	Settlement	DR/CR Indicator	Interchange Fee	Interchan	Service
566	2	11000000		0 D				5500 D		90
566	2	11000000		0 D				5500 D		100
566	2	11000000		0 D				1125 C		50
566	2	11000000		0 D				5500 D		100
566	2	11000000		0 D				5500 D		200
566	2	11000000		0 D				5500 D		10
566	2	11000000		0 D				5500 D		200
566	2	11000000		0 D				3850 C		171
840	2	11000000		900 D				14 D		0
840	2	11000000		900 C				14 C		0
840	2	11000000		900 C				14 C		0
840	2	11000000		900 D				14 D		0
840	2	11000000		2139 D				34 D		0
840	2	8063355		2778 D				44 D		0

- For the transactions with 0 values, copy the values from column **Requested Amount Trans Local** and paste.
- Now convert all values (EREC & FREC) with DR/CR indicator as C to negative figures. (You can do this by multiplying each by -1).
- Do same for interchange fee i.e. convert to negative.
- Separate all transactions, (EREC & FREC & NREC fee) based on **Currency Code Settlement** (566 & 840).
- Separate each currency (566 & 840) based on transaction type under column **Brand**. (CI = ATM, MD = POS).
- Separate each Transaction type based on Completed Amount settlement DR/CR indicator.
- The transactions should be grouped as follows (Message Type Indicator/Brand/Currency Code settlement/ Completed Amount settlement DR/CR indicator)
EREC/CI/566/C
EREC/CI/566/D
EREC/MD/566/C
EREC/MD/566/D
EREC/CI/840/C

No.	Action	Description	Responsibility	Time Taken
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EREC/CI/840/D
 EREC/MD/840/C
 EREC/MD/840/D
 FREC/CI/566/D
 FREC/MS/566/C
 FREC/MS/566/D
 FREC/MD/566/C
 FREC/MD/566/D
 FREC/CI/840/D
 FREC/MS/840/C
 FREC/MS/840/D
 FREC/MD/840/C
 FREC/MD/840/D

8. Divide all the amounts (Completed Amount_Settlement & Interchange Fee) by 100
9. Sum each group both Completed Amount_Settlement & Interchange Fee
10. Confirm the groupings are accurate using your T461.
Exception items = EREC, Financial = FREC. Confirm for both USD and NGN transactions.

MCLAR.T461.M.E0070945.D191128.T012430 - Notepad

File	Edit	Format	View	Help
SETTLEMENT ICA : 016072				
0 DESCRIPTION	NUMBER	DEBITS AMOUNT	NUMBER	CREDITS
FINANCIAL SETTLEMENT	807	38,171.08	34	
0 EXCEPTION ITEMS				
SAME DAY (CODE 09)	0	0.00	169	
NON-SAME DAY	2	442.93	1	
0 SETTLEMENT	2	442.93	170	
0 NON-SAME DAY, NON-FINANCIAL	0		8	
0 TOTAL FINANCIAL SETTLEMENT		37,420.01		
0 TOTAL FEES				
SETTLEMENT		13.84		
0 INTERCHANGE SETTLEMENT		36,968.70		
- ACCESS CHARGE(ATM SURCHRG)	0	0.00	0	
- ACCESS CHARGE(POS SURCHRG)	57	10.34	0	
- ACCESS CHARGE(ATM SUR) REV	0	0.00	0	
- ACCESS CHARGE(POS SUR) REV	3	0.42	0	
0 TOTAL CCA		0.00		
0 TOTAL ICCR		0.06		
0 SURCHARGE FREE	0			
15WCHD363				
		MASTERCARD DEBIT SWITCH		
		DAILY CONTROL REPORT		
		NET SETTLEMENT SUMMARY		
PROCESSOR	: STERLING BANK PLC			
PROCESSOR ID	: 9000001812			
CURRENCY	: 840 U.S. Dollar			

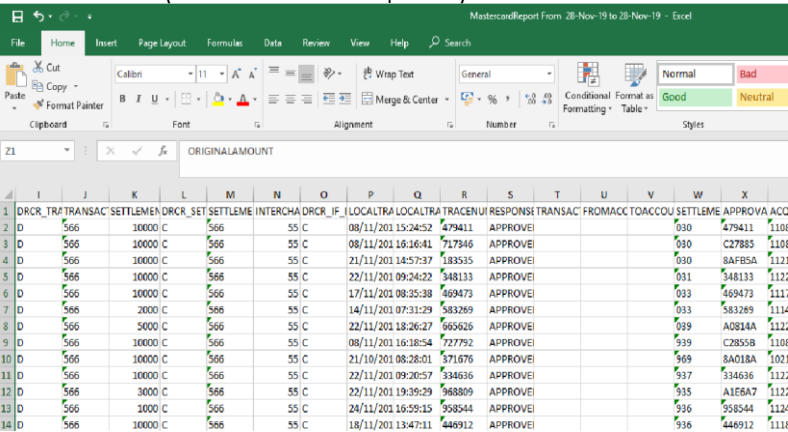
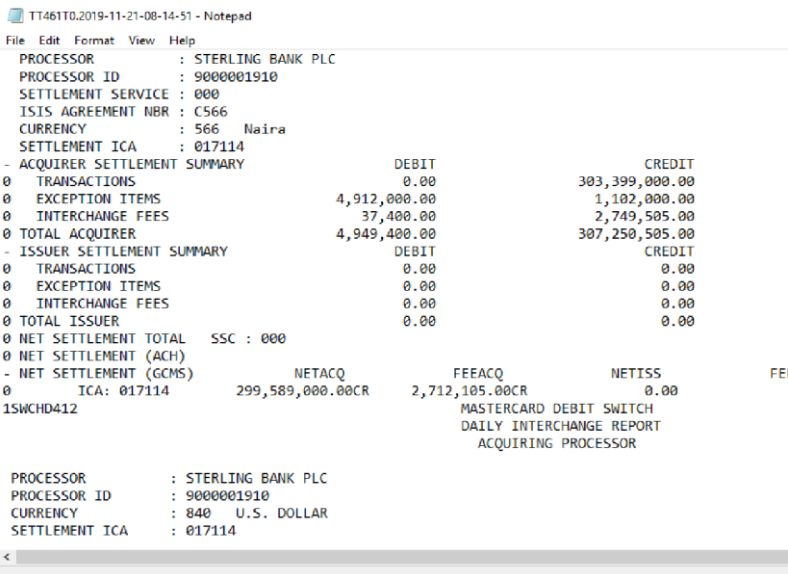
11. Sort the international POS & ATM by card Pan and separate by their currencies.
12. Add the Completed Amount Settlement & Interchange Fee to arrive at a net settlement amount
13. You need two T464 for complete settlement for any day (T), CI & MS of day T (EREC & FREC) plus MD of day T +1 (EREC & FREC). Do same for both Currency Code settlement (566 & 840)
14. For USD settlement, sum the Net settlement amount for day (T) CI & MS (EREC & FREC) and same day (T+1) MD (EREC &

No.	Action	Description	Responsibility	Time Taken
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15. For NGN Settlement, add the Net settlement amount for previous day (T) CI & MS (EREC & FREC) and same day (T+1) MD (EREC & FREC) to arrive at the Cycle 6 clearing total in T140 including pending MDS transactions.

16. Include the billings to arrive at the SAM figure for ROU under ICA xxxxxx.

17. Open the NOU excel report and sort by **MSGTYPE** extract the EREC and FREC.(EREC = Chargeback and Representments)(FREC = Actual Financial Transaction settlement)
18. Under NREC, sort by interchange Fee and extract the transactions with values and add to FREC.
19. Sort the EREC & FREC by **SETTLEMENTAMT_CURRENCYCODE**, separate 566 & 840.
20. Group the 840 with the NREC with values.
21. Sum the TRANSACTIONAMOUNT for the 840 transactions, sum the SETTLEMENTAMOUNT and INTERCHANGEFEE as well.
22. Sort the 566 EREC by SETTLEMENTAMOUNT and reverse the DR/CR indicators for the transactions with values. (where there is C put D)
23. For the transactions without values, copy the values from column **ORIGINALAMOUNT** and paste on

No.	Action	Description	Responsibility	Time Taken
		<p>SETTLEMENTAMOUNT, reverse the DR/CR indicators for the transactions (where there is D put C)</p>  <p>24. Now convert all values under EREC with DR/CR indicator as D to negative figures. (You can do this by multiplying the amount by -1).</p> <p>25. Confirm the groupings are accurate using your T461. Exception items = EREC, Financial = FREC. Confirm for both USD and NGN transactions.</p>  <p>26. Populate the USD & NGN upload sheet using the ROU Completed settlement amount for previous day CI & MS (EREC & FREC), same day MD (EREC & FREC), same day NOU and ACQ POS.</p>		

No.	Action	Description	Responsibility	Time Taken																																																																																																																																																																																																																																																																																																																																																																																																																																																		
		<table><thead><tr><th>Customer Number</th><th>Amount</th><th>Dr/Cr</th><th>Ir Value Date</th><th>Expl</th><th>PC Code</th><th>Narrations</th></tr></thead><tbody><tr><td>USD1570500012001</td><td>-</td><td>1</td><td></td><td></td><td>1030</td><td>USD MASTERCARD</td></tr><tr><td>USD1570500012001</td><td>1,159.21</td><td>1</td><td></td><td></td><td>1030</td><td>GBP MASTERCARD</td></tr><tr><td>USD1570500012001</td><td>37,011.87</td><td>1</td><td></td><td></td><td>1030</td><td>NAIRA MASTERCARD</td></tr><tr><td>USD1570500012001</td><td>107.31</td><td>1</td><td></td><td></td><td>1030</td><td>NAIRA MASTERCARD</td></tr><tr><td>USD1570500012001</td><td>18,500.37</td><td>1</td><td></td><td></td><td>1030</td><td>NAIRA MASTERCARD</td></tr><tr><td>USD1570500012001</td><td>442.93</td><td>1</td><td></td><td></td><td>1030</td><td>MASTERCARD RE</td></tr><tr><td>USD1570500012001</td><td></td><td>1</td><td></td><td></td><td>1030</td><td>MASTERCARD RE</td></tr><tr><td>PL63167</td><td>139.28</td><td>1</td><td></td><td></td><td>1030</td><td>NAIRA MASTERCARD</td></tr><tr><td>USD1570500012001</td><td></td><td>1</td><td></td><td></td><td>1030</td><td>NAIRA MASTERCARD</td></tr><tr><td></td><td>57,360.97</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>USD1570500012001</td><td>888.41</td><td>2</td><td></td><td></td><td>1030</td><td>MASTERCARD A</td></tr><tr><td>USD1570500012001</td><td>1,123.74</td><td>2</td><td></td><td></td><td>1030</td><td>MASTERCARD M</td></tr><tr><td>USD1570500012001</td><td>70.26</td><td>2</td><td></td><td></td><td>1030</td><td>MASTERCARD C</td></tr><tr><td>USD1570500012001</td><td>-</td><td>2</td><td></td><td></td><td>1030</td><td>MASTERCARD C</td></tr><tr><td>PL52382</td><td>451.85</td><td>2</td><td></td><td></td><td>1030</td><td>NAIRA MASTERCARD</td></tr><tr><td>PL52371</td><td>20.47</td><td>2</td><td></td><td></td><td>1030</td><td>MASTERCARD ATM</td></tr><tr><td>USD1570500012001</td><td>12.43</td><td>2</td><td></td><td></td><td>1030</td><td>NAIRA MASTERCARD</td></tr><tr><td>0040819951</td><td>54,793.81</td><td>2</td><td></td><td></td><td>1030</td><td>MASTERCARD SETT</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>1</td><td>PL52382</td><td>31,653.15</td><td>2</td><td>20191017</td><td>213</td><td>1030 NMC ROU P</td></tr><tr><td>4</td><td>NGN1030000042001</td><td>15,771.00</td><td>2</td><td>20191017</td><td></td><td>NMC ROU P</td></tr><tr><td>7</td><td>NGN1030000042001</td><td>542,799.92</td><td>2</td><td>20191017</td><td>213</td><td>NMC ROU P</td></tr><tr><td>10</td><td>PL52382</td><td>27.90</td><td>2</td><td>20191017</td><td>213</td><td>1030 NMC ROU P</td></tr><tr><td>11</td><td>NGN1020400042001</td><td>136,000.00</td><td>2</td><td>20191017</td><td></td><td>NMC ROU D</td></tr><tr><td>14</td><td>PL52382</td><td>1,045.00</td><td>2</td><td>20191017</td><td></td><td>1030 NMC ROU D</td></tr><tr><td>15</td><td>NGN1030000042001</td><td>510,715.04</td><td>2</td><td>20191017</td><td></td><td>1030 NMC SUSPE</td></tr><tr><td>16</td><td>NGN1030000042001</td><td></td><td>2</td><td>20191017</td><td></td><td>1030 NMC SUSPE</td></tr><tr><td>17</td><td>NGN1020400042001</td><td></td><td>2</td><td>20191017</td><td></td><td>1030 FEE COL CR</td></tr><tr><td>18</td><td>NGN1584100032001</td><td>1,018,000.00</td><td>2</td><td>20191017</td><td>213</td><td>NMC NOU A</td></tr><tr><td>21</td><td>PL52371</td><td>6,545.00</td><td>2</td><td>20191017</td><td></td><td>1030 NMC NOU A</td></tr><tr><td>22</td><td>PL52371</td><td></td><td>2</td><td>20191017</td><td></td><td>1030 NMC NOU A</td></tr><tr><td>23</td><td>NGN1030000042001</td><td>1,034,366.37</td><td>2</td><td>20191017</td><td></td><td>NMC NOU A</td></tr><tr><td>26</td><td>NGN1584100032001</td><td>375,813,500.00</td><td>2</td><td>20191017</td><td></td><td>NMC NOU A</td></tr><tr><td>29</td><td>PL52371</td><td>3,219,590.00</td><td>2</td><td>20191017</td><td>1030</td><td>NMC NOU A</td></tr><tr><td>30</td><td>NGN1584100032001</td><td>256,000.00</td><td>2</td><td>20191017</td><td></td><td>NMC NOU A</td></tr><tr><td></td><td></td><td>382,586,013.38</td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>1</td><td>NGN1570500022001</td><td>256,000.00</td><td>1</td><td>20191017</td><td></td><td>1030 NMC NOU A</td></tr><tr><td>4</td><td>NGN1584100032001</td><td>1,642,500.00</td><td>1</td><td>20191017</td><td></td><td>NMC NOU A</td></tr><tr><td>7</td><td>PL62235</td><td>12,595.00</td><td>1</td><td>20191017</td><td></td><td>1030 NMC NOU A</td></tr><tr><td>8</td><td>NGN1030000042001</td><td></td><td>1</td><td>20191017</td><td></td><td>NMC ACQ P</td></tr><tr><td>9</td><td>NGN1584100032001</td><td></td><td>1</td><td>20191017</td><td></td><td>1030 FEE COLL-CS</td></tr><tr><td>10</td><td>PL63167</td><td></td><td>1</td><td>20191017</td><td></td><td>1030 AB Issuer A</td></tr><tr><td>11</td><td>PL63167</td><td></td><td>1</td><td>20191017</td><td></td><td>1030 MO POS Iss</td></tr><tr><td>12</td><td>PL62235</td><td></td><td>1</td><td>20191017</td><td></td><td>1030 GF IPM Acq</td></tr><tr><td>13</td><td>PL62235</td><td></td><td>1</td><td>20191017</td><td></td><td>1030 GF IPM Acq</td></tr><tr><td>14</td><td>NGN1020400042001</td><td></td><td>1</td><td>20191017</td><td></td><td>1030 OUTBOUND</td></tr><tr><td>15</td><td>NGN1030000042001</td><td>409,975.25</td><td>1</td><td>20191017</td><td></td><td>1030 NMC SUSPE</td></tr><tr><td>16</td><td>NGN1030000042001</td><td></td><td>1</td><td>20191017</td><td></td><td>1030 NMC SUSPE</td></tr><tr><td>17</td><td>NGN1030000042001</td><td>156,323.75</td><td>1</td><td>20191017</td><td></td><td>NMC ROU P</td></tr><tr><td>20</td><td>PL63167</td><td>362.82</td><td>1</td><td>20191017</td><td>213</td><td>1030 NMC ROU P</td></tr><tr><td>21</td><td>PL63167</td><td>13.91</td><td>1</td><td>20191017</td><td>213</td><td>1030 NMC ROU P</td></tr><tr><td>22</td><td>NGN1020400042001</td><td>239,000.00</td><td>1</td><td>20191017</td><td></td><td>NMC ROU A</td></tr><tr><td>25</td><td>PL63167</td><td>1,100.00</td><td>1</td><td>20191017</td><td></td><td>1030 NMC ROU A</td></tr><tr><td>26</td><td>NGN1030000042001</td><td>38,955,040.73</td><td>1</td><td>20191017</td><td></td><td>NMC ROU P</td></tr><tr><td>29</td><td>NGN1020400042001</td><td>87,741,700.00</td><td>1</td><td>20191017</td><td>213</td><td>NMC ROU A</td></tr><tr><td>32</td><td>PL63167</td><td>546,535.00</td><td>1</td><td>20191017</td><td>1030</td><td>NMC ROU A</td></tr><tr><td>33</td><td>NGN1570500052001</td><td>252,624,866.92</td><td>1</td><td>20191017</td><td></td><td>NMC NET SB</td></tr></tbody></table>	Customer Number	Amount	Dr/Cr	Ir Value Date	Expl	PC Code	Narrations	USD1570500012001	-	1			1030	USD MASTERCARD	USD1570500012001	1,159.21	1			1030	GBP MASTERCARD	USD1570500012001	37,011.87	1			1030	NAIRA MASTERCARD	USD1570500012001	107.31	1			1030	NAIRA MASTERCARD	USD1570500012001	18,500.37	1			1030	NAIRA MASTERCARD	USD1570500012001	442.93	1			1030	MASTERCARD RE	USD1570500012001		1			1030	MASTERCARD RE	PL63167	139.28	1			1030	NAIRA MASTERCARD	USD1570500012001		1			1030	NAIRA MASTERCARD		57,360.97																				USD1570500012001	888.41	2			1030	MASTERCARD A	USD1570500012001	1,123.74	2			1030	MASTERCARD M	USD1570500012001	70.26	2			1030	MASTERCARD C	USD1570500012001	-	2			1030	MASTERCARD C	PL52382	451.85	2			1030	NAIRA MASTERCARD	PL52371	20.47	2			1030	MASTERCARD ATM	USD1570500012001	12.43	2			1030	NAIRA MASTERCARD	0040819951	54,793.81	2			1030	MASTERCARD SETT								1	PL52382	31,653.15	2	20191017	213	1030 NMC ROU P	4	NGN1030000042001	15,771.00	2	20191017		NMC ROU P	7	NGN1030000042001	542,799.92	2	20191017	213	NMC ROU P	10	PL52382	27.90	2	20191017	213	1030 NMC ROU P	11	NGN1020400042001	136,000.00	2	20191017		NMC ROU D	14	PL52382	1,045.00	2	20191017		1030 NMC ROU D	15	NGN1030000042001	510,715.04	2	20191017		1030 NMC SUSPE	16	NGN1030000042001		2	20191017		1030 NMC SUSPE	17	NGN1020400042001		2	20191017		1030 FEE COL CR	18	NGN1584100032001	1,018,000.00	2	20191017	213	NMC NOU A	21	PL52371	6,545.00	2	20191017		1030 NMC NOU A	22	PL52371		2	20191017		1030 NMC NOU A	23	NGN1030000042001	1,034,366.37	2	20191017		NMC NOU A	26	NGN1584100032001	375,813,500.00	2	20191017		NMC NOU A	29	PL52371	3,219,590.00	2	20191017	1030	NMC NOU A	30	NGN1584100032001	256,000.00	2	20191017		NMC NOU A			382,586,013.38																			1	NGN1570500022001	256,000.00	1	20191017		1030 NMC NOU A	4	NGN1584100032001	1,642,500.00	1	20191017		NMC NOU A	7	PL62235	12,595.00	1	20191017		1030 NMC NOU A	8	NGN1030000042001		1	20191017		NMC ACQ P	9	NGN1584100032001		1	20191017		1030 FEE COLL-CS	10	PL63167		1	20191017		1030 AB Issuer A	11	PL63167		1	20191017		1030 MO POS Iss	12	PL62235		1	20191017		1030 GF IPM Acq	13	PL62235		1	20191017		1030 GF IPM Acq	14	NGN1020400042001		1	20191017		1030 OUTBOUND	15	NGN1030000042001	409,975.25	1	20191017		1030 NMC SUSPE	16	NGN1030000042001		1	20191017		1030 NMC SUSPE	17	NGN1030000042001	156,323.75	1	20191017		NMC ROU P	20	PL63167	362.82	1	20191017	213	1030 NMC ROU P	21	PL63167	13.91	1	20191017	213	1030 NMC ROU P	22	NGN1020400042001	239,000.00	1	20191017		NMC ROU A	25	PL63167	1,100.00	1	20191017		1030 NMC ROU A	26	NGN1030000042001	38,955,040.73	1	20191017		NMC ROU P	29	NGN1020400042001	87,741,700.00	1	20191017	213	NMC ROU A	32	PL63167	546,535.00	1	20191017	1030	NMC ROU A	33	NGN1570500052001	252,624,866.92	1	20191017		NMC NET SB		
Customer Number	Amount	Dr/Cr	Ir Value Date	Expl	PC Code	Narrations																																																																																																																																																																																																																																																																																																																																																																																																																																																
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22	NGN1020400042001	239,000.00	1	20191017		NMC ROU A																																																																																																																																																																																																																																																																																																																																																																																																																																																
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26	NGN1030000042001	38,955,040.73	1	20191017		NMC ROU P																																																																																																																																																																																																																																																																																																																																																																																																																																																
29	NGN1020400042001	87,741,700.00	1	20191017	213	NMC ROU A																																																																																																																																																																																																																																																																																																																																																																																																																																																
32	PL63167	546,535.00	1	20191017	1030	NMC ROU A																																																																																																																																																																																																																																																																																																																																																																																																																																																
33	NGN1570500052001	252,624,866.92	1	20191017		NMC NET SB																																																																																																																																																																																																																																																																																																																																																																																																																																																
		27. ACQ POS figure can be found from the SAM with file ID 002xxxxxxxxxxxxx under ICA xxxxxx. Where the figure is a																																																																																																																																																																																																																																																																																																																																																																																																																																																				

No.	Action	Description	Responsibility	Time Taken

debit, then its an acq pos chargeback.

16072-TAD-ME00056601-2019-11-28 - Notepad

File	Edit	Format	View	Help
685,569.02 C	127,497,608.47 D	126,812,039.45 D		

MEMBER NAME: STERLING BANK PLC
MEMBER ID: 17114
INTERNAL ID: 17114

NO	RECON DATE	INPUT SOURCE	File ID
1	27 NOV 2019	0000000001	0021911270000001711400001
2	28 NOV 2019	0000000001	0011911280000001711401101
3	28 NOV 2019	0000000001	0021911280000001711400000

NO	ORIGINATED IN	D/	RECEIVED IN	D/	NET AMOUNT IN	D/
	Payment	C	Payment	C	Payment	C
1	3,000.00 C		0.00 C		3,000.00 C	
2	0.00 C		378,402,540.00 C		378,402,540.00 C	
3	1,031,366.37 C		0.00 C		1,031,366.37 C	

MEMBER TOTALS IN PAYMENT CURRENCY 566:
1,034,366.37 C 378,402,540.00 C 379,436,906.37 C

28. The difference between your T140 cycle 6 amount and the ROU(xxxx) advisement amount, should be suspended in an account and reversed at the next day settlement while the new figure is suspended and so on and so forth. This is due to some uncleared transactions present in your T464.

K	L	M	N	O	
T140	CHECK	BILLING ISS	ISS ADVISEMENT	DIFF	ACQ ATT
98,374,866.08	0.00		83,967,338.72	14,407,527.36	- 215
91,452,076.23	-				- 308,4
- 66,947,851.00		839,338.81			- 152,4
186,829,785.31	66,947,851.00		289,177,307.25	10,056,106.30	- 238
98,224,274.78	-		101,146,436.30	2,922,161.52	- 247,8
100,490,669.14	0.00		100,198,882.15	291,786.99	- 264,8
121,236,063.49	0.00		104,358,173.19	16,877,890.30	- 306,7
112,855,493.41	-		124,170,585.04	11,315,091.63	- 288,8
124,698,865.52	-				- 381,8
- 82,885,350.00		768,911.44			- 311,3
228,525,116.78	82,885,350.00		340,896,375.93	13,096,517.81	- 171
120,014,847.39	0.00		139,296,272.44	19,281,425.05	- 350,4
119,004,482.44	-		117,680,044.88	1,324,437.56	- 360
123,633,557.93	-		128,663,883.70	30,274.29	- 416
128,100,628.34	-		113,814,899.68	14,285,728.66	- 367
128,778,859.69	-				- 395
- 76,483,951.00		825,328.50			- 278,2
214,656,869.98	76,483,951.00		359,348,632.53	15,087,574.36	- 189

- Bulk upload Team receive upload file and post to impact the customer's and settlement accounts on PTB'S CBA Receive processed transaction report for call over from the bulk upload Team Call over Processed transaction report and escalate exception(s) to bulk upload Team for correction.

Bulk Upload Officer

No.	Action	Description	Responsibility	Time Taken
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10.12	<p>MASTERCARD CHARGEBACK/ DISPUTES, MERCHANDISE REFUNDS</p>	<ul style="list-style-type: none"> FREC transactions with Completed Amount Settlement DR/CR Indicator as C are refunds to be credited to customers. These are converted to Naira for NGN accounts using the prevailing settlement rate advised by CSU and applied. USD accounts are credited directly. Sort by the Card pan and separate by the different card currency. <p>Use the Narration below to apply the credits</p> <p>"MASTERCARD INTL/DOM REFUND-TRAN DATE-PAN-TERMINAL-AUTH CODE-SSN"</p> <p>EREC transactions with are to be warehoused in the settlement account awaiting representment before applying to customers' accounts for accepted claims. Reconcile the Debits and Credits using the SSN, PAN and amount.</p> <p>DOMESTIC ATM – 3 WORKING DAYS FROM SETTLEMENT DATE OF RECEIVED CREDIT</p> <p>DOMESTIC POS – 5 WORKING DAYS FROM SETTLEMENT DATE OF RECEIVED CREDIT</p> <p>INTERNATIONAL ATM & POS - 45 DAYS FROM SETTLEMENT DATE OF RECEIVED CREDIT</p> <p>Use the Narration below to apply the credits</p> <p>"MASTERCARD INTL/DOM ATM/POS DISPUTE-TRAN DATE-RRN-STANPAN-TERMINAL-AUTH CODE-SSN"</p>	Card Settlement Supervisor	1 hour
10.13	<p>MasterCard Treasury Deals Settlement</p>	<p>After settlement has been processed, there is a need to recoup the USD funds utilized by customers with Naira accounts and also refund the customers for international transactions received in USD.</p> <p>1. Populate the deals template by summing up the International transactions figure for GBP POS, NAIRA POS, NAIRA MAESTRO, NAIRA ATM, REPRESENTMENT POS AND ATM and less the figure for ATM NOU INTL, MERCHANDISE</p>	Card Settlement Supervisor	1 hour

No.	Action	Description	Responsibility	Time Taken																																																																																																																																																																																																																
		<p>REFUND, CHARGEBACK POS AND ATM to arrive at the NET SALES.</p> <p>2. Populate the NGN equivalent of the USD figures using the prevalent settlement rate from mastercard.</p> <table><thead><tr><th>S/No.</th><th>Customer Number</th><th>Amount</th><th>Dr/Cr Indicator</th><th>Value Date</th><th>Explanation Code</th><th>PC Code</th><th>Narration</th></tr></thead><tbody><tr><td>1</td><td>NGN1030000042001</td><td>-</td><td>1</td><td></td><td></td><td></td><td>USD MA</td></tr><tr><td>2</td><td>NGN1030000042001</td><td>423,111.65</td><td>1</td><td></td><td></td><td></td><td>GBP MA</td></tr><tr><td>2</td><td>NGN1030000042001</td><td>13,509,332.55</td><td>1</td><td></td><td></td><td></td><td>NAIRA N</td></tr><tr><td>2</td><td>NGN1030000042001</td><td>39,168.15</td><td>1</td><td></td><td></td><td></td><td>NAIRA N</td></tr><tr><td>3</td><td>NGN1020400042001</td><td>6,752,635.05</td><td>1</td><td></td><td></td><td></td><td>NAIRA N</td></tr><tr><td>4</td><td>NGN1030000042001</td><td>161,669.45</td><td>1</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td>4</td><td>NGN1030000042001</td><td>-</td><td>1</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td>5</td><td>NGN1570500022001</td><td>410,165.10</td><td>1</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td>6</td><td>NGN1570500022001</td><td>25,644.90</td><td>1</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td>6</td><td>NGN1570500022001</td><td>-</td><td>1</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td></td><td></td><td>21,321,726.85</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>1</td><td>NGN1570500022001</td><td></td><td>2</td><td></td><td></td><td></td><td>USD MA</td></tr><tr><td>2</td><td>NGN1570500022001</td><td>423,111.65</td><td>2</td><td></td><td></td><td></td><td>GBP MA</td></tr><tr><td>2</td><td>NGN1570500022001</td><td>13,509,332.55</td><td>2</td><td></td><td></td><td></td><td>NAIRA N</td></tr><tr><td>2</td><td>NGN1570500022001</td><td>39,168.15</td><td>2</td><td></td><td></td><td></td><td>NAIRA N</td></tr><tr><td>3</td><td>NGN1570500022001</td><td>6,752,635.05</td><td>2</td><td></td><td></td><td></td><td>NAIRA N</td></tr><tr><td>4</td><td>NGN1570500022001</td><td>161,669.45</td><td>2</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td>4</td><td>NGN1570500022001</td><td>-</td><td>2</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td>5</td><td>NGN1030000042001</td><td>410,165.10</td><td>2</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td>6</td><td>NGN1030000042001</td><td>25,644.90</td><td>2</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td>6</td><td>NGN1030000042001</td><td>-</td><td>2</td><td></td><td></td><td></td><td>MASTERC</td></tr><tr><td></td><td></td><td>21,321,726.85</td><td></td><td></td><td></td><td></td><td></td></tr></tbody></table>	S/No.	Customer Number	Amount	Dr/Cr Indicator	Value Date	Explanation Code	PC Code	Narration	1	NGN1030000042001	-	1				USD MA	2	NGN1030000042001	423,111.65	1				GBP MA	2	NGN1030000042001	13,509,332.55	1				NAIRA N	2	NGN1030000042001	39,168.15	1				NAIRA N	3	NGN1020400042001	6,752,635.05	1				NAIRA N	4	NGN1030000042001	161,669.45	1				MASTERC	4	NGN1030000042001	-	1				MASTERC	5	NGN1570500022001	410,165.10	1				MASTERC	6	NGN1570500022001	25,644.90	1				MASTERC	6	NGN1570500022001	-	1				MASTERC			21,321,726.85																														1	NGN1570500022001		2				USD MA	2	NGN1570500022001	423,111.65	2				GBP MA	2	NGN1570500022001	13,509,332.55	2				NAIRA N	2	NGN1570500022001	39,168.15	2				NAIRA N	3	NGN1570500022001	6,752,635.05	2				NAIRA N	4	NGN1570500022001	161,669.45	2				MASTERC	4	NGN1570500022001	-	2				MASTERC	5	NGN1030000042001	410,165.10	2				MASTERC	6	NGN1030000042001	25,644.90	2				MASTERC	6	NGN1030000042001	-	2				MASTERC			21,321,726.85							
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		<p>3. Click on E-banking Operations</p> <p>4. Double click on IMTO and Card Settled</p> <p>5. Under “REQUEST TYPE” select “CARD SETTLEMENT”, then select “MASTERCARD” under “CUSTOMER NAME”, “CONTRACT TYPE” select “SALES”.</p> <p>6. Input the NET SALES amount from the Deals template in the USD amount option, ensure the “ACCOUNT TO DEBIT” is funded then click “SUBMIT REQUEST”.</p> <p>7. After treasury posts credit USD entry in CR XXXXX and debit NGN entry in CR xxxxxx, reconcile amount for both USD and NGN against settlement amount posted</p>																																																																																																																																																																																																																		

2. Populate the NGN equivalent of the USD figures using the prevalent settlement rate from mastercard.

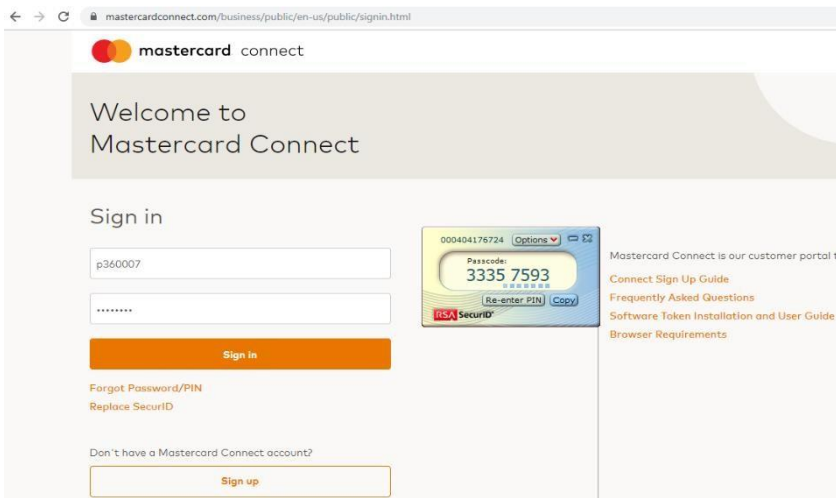
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4. Double click on IMTO and Card Settled
5. Under **"REQUEST TYPE"** select **"CARD SETTLEMENT"**, then select **"MASTERCARD"** under **"CUSTOMER NAME"**, **"CONTRACT TYPE"** select **"SALES"**.
6. Input the **NET SALES** amount from the Deals template in the USD amount option, ensure the **"ACCOUNT TO DEBIT"** is funded then click **"SUBMIT REQUEST"**.
7. After treasury posts credit USD entry in CR XXXXX and debit NGN entry in CR xxxxxx, reconcile amount for both USD and NGN against settlement amount posted

10.15	MASTERCARD PRE-AUTH POSTING	<ul style="list-style-type: none"> • Get the PreAuth report from the file serve • Open the report with note pad. Copy and paste on a new excel sheet. • On the ribbon bar, click on Data > Text to Columns > Delimited. • Sort the worksheet by COMP_TRXN_STAT • Separate the Failed from the processed 	Card Settlement Ops Officer	2hours
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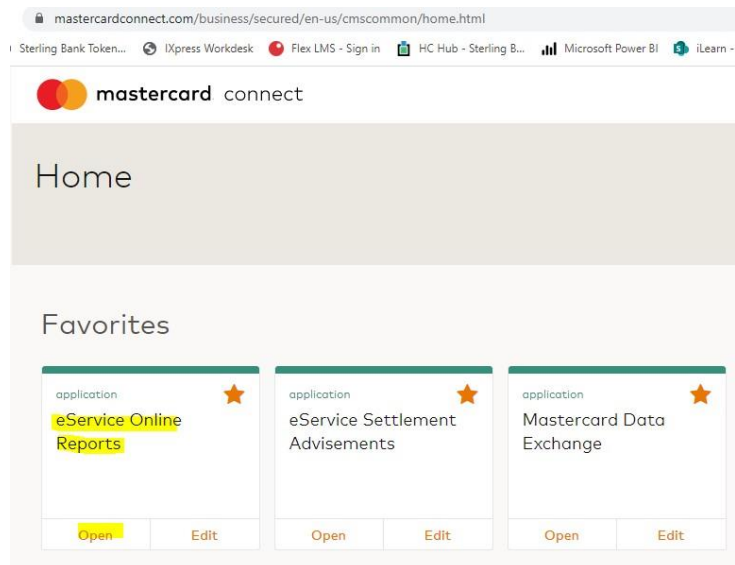
No.	Action	Description	Responsibility	Time Taken
		<ul style="list-style-type: none"> • Sort the Failed transactions by the Pan and choose only MasterCard Pans. • Create a column between the COMP_TRXN_AMT and COMP_TRXN_ERR • Divide the value on COMP_TRXN_AMT by 100 in the new column • Sort the worksheet by COMP_TRXN_ERR • Get the branch name and branch suspense account of all the accounts with restriction/insufficient balance. • Debit the individual accounts and branch suspense accounts and credit the MasterCard Pos ledger account (XXXXX). 		

10.17	MASTERCARD REFUND PROCESS FOR TIMED OUT TRANSACTIONS	<ul style="list-style-type: none"> Download Transactional reports XXXXXXXX and XXXXXXXX from sharedfolder Open the reports with notepad Copy and paste on a new excel sheet. On the ribbon bar, click on Data > Text to Columns > Delimited. Use conditional formatting to remove the duplicate of OUR.REF for each report to another sheet as they are auto reversals Sort by AMT.ICY and move the debits to another sheet as they are manual debits. Label the reports ATM statement and POS statement respectively. Get the timeout report from the file server \\Hq-empreserv\PreAuthReports\Timeouts Open the report with note pad. Copy and paste on a new excel sheet. On the ribbon bar, click on Data > Text to Columns > Delimited. Sort the worksheet by REMARK, Pick all the Impacted but Not Reversed and Reversed Not Impacted. Sort by Terminal Id, remove 1232 and 2232. Create a column between datetime req and Transaction Type. Download failed reports for atm and pos from Extraswitch portal (https://webpay.interswitchng.com/extraswitch/login.do) Use the unique id in the statements to do VLOOKUP with the timeout report and failed reports 	Card Settlement Ops Officer	1hour
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No.	Action	Description	Responsibility	Time Taken
		<ul style="list-style-type: none"> Anyone that returns data on the statement may be liable to get refund. Check the account if it has been reversed and if not process a refund. 		

10.18	MASTERCARD IPM FILES UPLOAD	<ol style="list-style-type: none"> 1. Settlement officer logs onto Mastercard Connect (https://www.mastercardconnect.com/) using Login ID and RSA PIN. 2. Open Mastercard Data Exchange > Endpoint 0070974 > Upload Files > R111 - PROD IPM INBOUND DATA MEMBER TO MC and uploads the required IPM files. 3. You need to request access to Bulk type R111, endpoint from mastercard to have access to this feature 4. You can view all files uploaded during the session when done uploading. 	Card Settlement Supervisor	1 hour
10.18	MasterCard billings Report Rendition & Posting	<ol style="list-style-type: none"> 1. Billings are received every Sunday and last day of the month 2. Settlement officer logs onto Mastercard Connect (https://www.mastercardconnect.com/) using Login ID and RSA PIN.  <p>Open eService Online Reports> ICA xxxxx > Choose the required date > Category MCBS, click search.</p>	Card Settlement Supervisor	

No.	Action	Description	Responsibility	Time Taken
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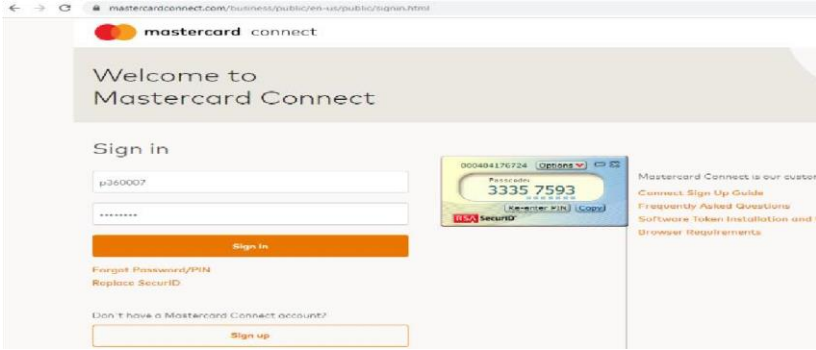
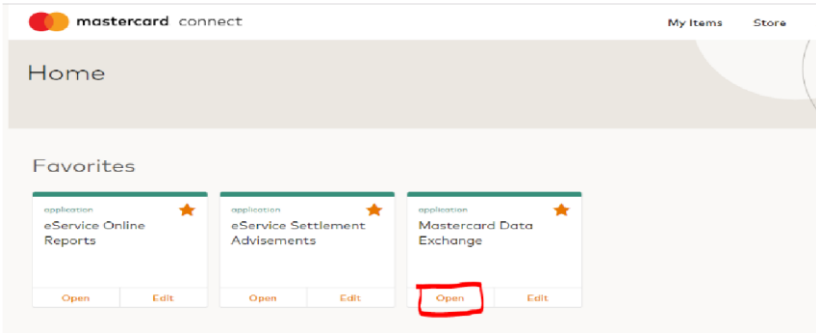

Download the Billing Collection Report(pdf & xls), MCI Credit Note(xls)(if any) and MCI invoice(xls).

Report	Date	ICA	Lines
Billing Collection Billing Collection Report	06/28/2020	16072	85
Billing Collection Billing Collection Report	06/30/2020	16072	32
MCI Credit Note MCI Credit Note	06/28/2020	16072	NA
MCI Domestic MCI Domestic	06/28/2020	16072	NA
MCI Invoice MCI Invoice	06/28/2020	16072	NA
MCI Invoice MCI Invoice	06/30/2020	16072	NA
Monthly Billing Summary Monthly Billing Summary	07/01/2020	16072	292
Weekly Billing Summary Weekly Billing Summary	06/28/2020	16072	77

Do the same for ICA xxxxx

Send MCI invoices for both ICAs xxxxx & xxxxx to the business team for analysis.

3. Post debit entries to expense account as advised by the team.

No.	Action	Description	Responsibility	Time Taken
10.19	Mastercard Currency File Rendition	<p>The currency file is rendered daily in the morning. Settlement officer logs onto Mastercard Connect (https://www.mastercardconnect.com/) using Login ID and RSA PIN.</p>   <p>Open Mastercard Data Exchange > Endpoint 0070945 > download Files > MCI.AR.T057.B.E0000000.DXXXXXX.T090324.A001</p>  <p>Send the file to Card operations and card & Switching Units for processing.</p>	Card Settlement Supervisor	15mins

10.20	MasterCard NOU & ROU Reconciliation	9. Download files advised by ERC. 10. Review aged items in ledger and statement.	Card Settlement Supervisor	2hours
No.	Action	Description	Responsibility	Time Taken
		11. For NOU, all debit items overaged in ledger should be investigated if they are failed transactions and debits passed to the branches. 12. Obtain branch codes from the terminal ID. 13. If successful, kindly liaise with the switch for settlement 14. All overaged debit items in statement are disputed transactions accepted by dispute management, kindly debit branches. 15. Outstanding credit items in ledger and statement are unimpacted and representment transactions. Kindly pass credit to branches, after confirming from atm reports that they were successful. If failed, return via AIR. 16. For ROU, long outstanding credit items in ledger are awaiting settlement, if overaged liaise with switch or return to cardholder. 17. Outstanding credit items in statement are refunds for customers, kindly pass to cardholder 18. Long outstanding debits in ledger and statement should be debited to customer.		
10.22	FUNDING OF MASTERCARD OFFSHORE ACCOUNT WITH UBA NEWYORK	<ul style="list-style-type: none"> - Funding is done by crediting our Offshore Mastercard Account in UBA NY with funds recouped from customers in the Nostro account. - Funding is based on daily net settlement figures debited to the account. - Approved memo request is scanned and sent to Trade services and Treasury for processing. - The minimum balance to be maintained in the Nostro Account is USD500,000.00 	Card Settlement Supervisor	

Work Tools:

- Available workstation/VPN
- Access to MastercardConnect
- Access to UP FTP file server
- Access to Pre-Auth Fileserver
- Access to Flexcube
- Access to ledger reports on sharepoint