

Process flow for all customer interactions across all channels.

1. Account Balance/ Account Number Request.

Step 1: PCE confirms the request from the customer.

Step 2: PCE authenticates the customer by asking at least 5 security questions. Agent can

Step 3: PCE provides the customer with his/her account number or account balance based on the customer request.

Please note if such inquiry received via messaging platform (Email, Livechat or social media), customers are advised to call into the Contact Center for assistance for security & verbal authentication reasons or the Contact Center call the customer.

2. Block Card Request

STEP 1: PCE acknowledges the requests. However, the PCE enquires the reason for the request (why the customer wants to block his card), to determine if it is a case of unauthorized/ fraudulent transactions or a case of card theft, misplaced card, trapped card, etc. For instance, the customer could say I want to block my card and not inform the Agent that he has compromised card.

In a case where it is unauthorized/ fraudulent transaction

STEP 2: PCE confirms the account number tied to the card.

STEP 3: PCE blocks the card immediately on Postilion. In the case where customer is unable to specify the actual account tied to the card, the PCE blocks all the card.

STEP 4: PCE places restrictions on the account. In the case, where customer is unable to specify the actual account tied to the card, the PCE blocks all the account.

STEP 5: PCE confirms to the customer that the card has been blocked and authenticates the customer to provide the customer with account balance at point of the interaction.

Due to possible T+1/ TRANSACTIONS already debited but to impact on customer's account balance. The PCE MUST check flexcube to get available balance and confirm to customer the available funds and any blocked fund at the end of the interaction.

STEP 6: PCE advises the customer to send a formal complaint and (duly signed) instruction to lift restriction to contactpremium@premiumtrustbank.com and sends to the domiciled branch for further action. The PCE should also advise the customer to request a debit card via the Mobile App or can visit the nearest branch to initiate any of the above requests.

STEP 7: PCE sends the complaint to the Fraud Desk team for further investigation.

In a case where it is misplaced card, trapped card or card theft.

STEP 2, 3, 5 & 6 above are to be carried out.

3. Unauthorized/ Fraudulent transaction Complaint.

STEP1: PCE requests for the customer's account and places a restriction on the account.

STEP 2: PCE checks flex cube application for the reported transaction and confirms the debit occurred on the account.

STEP 3: PCE blocks/delete/ deactivates all e-channel associated to the account (Card, Mobile App, USSD).

STEP4: PCE authenticates the customer (at least 5 security questions) and provides him/her the actual account balance at the time of the interaction. The PCE MUST check flexcube to get available balance and confirm to customer the available funds and any blocked fund at the end of the interaction.

STEP 5: PCE advises the customer to send a formal complaint and (duly signed) instruction to lift restriction to contactpremium@premiumtrustbank.com for onward processing to the domiciled branch for further action. The PCE can also advise the customer to visit the nearest branch as well for the same request.

STEP 6: PCE sends the complaint/ claim to Fraud Desk team for onward investigation.

4. Mobile App Request (Unlock Profile, PIN reset & Enable Profile)

A. Unlock Profile Request.

From Customer to Premium Care.

STEP1: PCE contacts the customer to affirm the request (Mobile App profile unlock request).

STEP2: PCE authenticates the customer by asking at least 4 security questions.

STEP 3: PCE confirms that answers provided by the customer match the record in our database. Where the PCE is not comfortable with response provided, the PCE refers the customer to the branch (pending the Video Banking is fully set up).

STEP 4: PCE initiates unlock request IFO the customer and sends it to the supervisor for approval.

STEP 5: Supervisor reviews the request and approves.

From Branch to Premium Care.

STEP1: The branch presents the request to Premium care to handle attaching the customer's request, signature verification and BSM's concurrence.

STEP 2: Agent initiates unlock request IFO the customer and sends it to the supervisor for approval.

STEP 3: Supervisor reviews the request and approves.

In the case where the branch does not provide a written request, the process – **From Customer to Premium Care** applies.

B. PIN reset Request

From Customer to Premium Care.

STEP 1: Agent contacts the customer to affirm the request (PIN reset request). STEP 2: Agent authenticates the customer by asking at least 5 security questions.

STEP 3: Agent confirms that answers provided by the customer match the record in our database. Where the PCE is not comfortable with response provided, the PCE refers the customer to the branch (pending the Video Banking is fully set up).

STEP 4: Agent sends the request to the Digital banking team for onward treatment.

From Branch to Premium Care.

STEP 1: The branch presents the request to Premium care to handle attaching the customer's request, signature verification and BSM's concurrence.

STEP 2: Agent sends the request to the Digital banking team for onward treatment.

In the case where the branch does not provide a written request, the process – **From Customer to Premium Care** applies.

C. Disable Panic Mode/Mask Mode.

From Customer to Premium Care.

STEP 1: PCE contacts the customer to affirm the request (Disable Panic Mode/Mask Mode).

STEP 2: PCE authenticates the customer by asking at least 4 security questions.

STEP 3: PCE confirms that answers provided by the customer match the record in our database. Where the PCE is not comfortable with response provided, the PCE refers the customer to the branch (pending the Video Banking is fully set up).

STEP 4: PCE initiates unlock request IFO the customer and sends it to the supervisor for approval

STEP 5: Supervisor reviews the request and approves.

From Branch to Premium Care.

STEP 1: The branch presents the request to Premium care to handle attaching the customer's request, signature verification and BSM's concurrence.

STEP 2: Agent initiates unlock request IFO the customer and sends it to the supervisor for approval.

STEP 3: Supervisor reviews the request and approves.

In the case where the branch does not provide a written request, the process – **From Customer to Premium Care** applies.

5. Account Enrichment Exercise for Virtually Opened Accounts.

Stage 1: Document Upload Process

Step 1: PCE downloads all prompts/notifications received via mail/ Mobile App. Step 2: PCE review all

documents to ensure they are correct and visible.

Step 3: PCE creates a customer file on the drive and saves uploaded documents (Tag correctly- File name MUST be the customer's name).

Step 4: PCE segments the customer's profile correctly (complete document & pending document).

Step 5(a): For pending document, the PCA send an email notification to the customer on the outstanding documents. A follow-up call is initiated immediately after the email.

Step 5(b): For the complete document, the PCA sends an email notification to the customer, confirming receipt of all documents and informing the customer that the Address Verification exercise will be done within 24- 96 hours, upon a successful exercise, the account will be activated.

Stage 2: Address Verification Exercise.

Step 1: PCE reviews all accounts with complete & pending documents, to confirm the utility bill uploaded matches the one the customer must have inputted while registering on the Mobile App.

Step 2: PCE confirms step 1 above is in place, then PCA enters the customer's information into the Address Verification platform (Comono App) and submits.

Step 3: PCE checks daily the Address Verification platform for the completed task, as the agreed SLA with vendor is within 24 – 96 hours, this implies that results for each created record

Step 4: For the customers with complete documents only and successful Address Verification exercise, the PCA moves the account to the branch (attaching all customer's document and evidence of successful address verification exercise) for PND removal

Step 5: PCE engages the customer to inform him/ her on the status of the account once the restriction is lifted by the branch.

Email Notification- Customers with Pending Documents

Dear {FirstName},

Welcome onboard the PremiumTrust Mobile App.

We received your last document upload and observed that you are yet to fully complete your enrolment process.

Kindly login to your app and re-upload the document(s) below.

- Selfie photograph
- Valid Means of Identification
- Utility bill (not more than 3months Old).
- Signature

Thank you for choosing PremiumTrust Bank.

Email Notification - Customers with Complete Documents

Dear {FirstName},

Welcome onboard the PremiumTrust Mobile App.

This is to acknowledge that we have received all your uploaded documents. Please note that Address Verification exercise will be carried out the next 72working hours.

Thank you for choosing PremiumTrust Bank.

***** Documents Required

- Utility Bill (Not more than 3 months old) bearing address inputted on theMobile App while registering.
- Valid Means of Identification (Driver's license, International Passport, NIN or Voter's Card)
- Electronic Signature
- Passport Photograph



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