PREMIUMTRUST BANK LTD

NAPS (NIBSS Automated Payment System)

PTB/COPS/EBANKING/22/0001
Version 1.0

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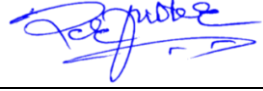
Version and Update History

Date	Document Version	Document Revision History	Document Author/Reviser
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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

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- ○ 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 – NAPS (NIBSS Automated Payment System)

s/n	Roles	Responsibility
1.	Report Generation	E-Banking Funds transfer Officer
2.	Treating transactions in TAC Window	
3.	Processing failed & rejected transactions	
4.	User profile creation	
5.	NAPS Corporate Account Profiling	
6.	NAPS Reconciliation	

No.	Action	Description	Responsibility	Time Taken
	NAPS			
	NAPS Report Generation	• • Login to NAPS platform • Click on All transaction Reports section In Type of Display section, select Transaction List • Under Display format, select Microsoft Excel In settlement session, 4 reports should be generated. Enter the first report which is YY/MM/DD (date to be inputted must be previous date e.g report generated on 17.01.2020 must be inputted as 2001170600 which will be the 1st ssn report for 16.01.2020 with 1st session code 0600) 1st report must be entered as 2001170600. This 1st session report is saved as 1st ssn report for 16012020.0600	E-Banking Funds transfer Officer	115mins

No.	Action	Description	Responsibility	Time Taken
		• Repeat same process for generating the 2nd 3rd & 4th report but the 2nd session code is 1000. 2nd report must be inputted as 2001161000, 3rd ssn will be 2001161300 and 4th ssn will be 2001161600 • Generated report is sent to ERC Team		
	Treating transactions in TAC Window	• • Login to NAPS platform Under Platform monitoring, select option • Transaction awaiting clarification (TAC) Identify beneficiary account, NAPS reference and amount • Check beneficiary account using NAPS reference to confirm if customer received value • If yes, click PAID option on TAC window to close transaction • If NO, click RETRY option on TAC window to reprocess transaction If account is dormant or inactive, click REJECT to return funds to sender Bank	E-Banking Funds transfer Officer	50mins

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	Action	Description	Responsibility	Time Taken
	Processing failed & rejected transactions	• Login to NAPS platform • Click on All transaction Reports section • Change Aggregator section to Premium Bank • Change Status of Payment section to failed (closed) • Select the previous date e.g in 17.01.2020, failed/rejected transactions to be processed are for 16.01.2020 • Spool failed/rejected transaction report • Copy the NAPS reference number from spooled report and paste in Reference number section in NAPS platform. This is to confirm if fund returned to the Banks position and identify the RT NAPS reference it returned to the Bank with • Prepare an upload to debit the NAPS account XXXXXXX and credit affected customers account • Repeat the process for rejected transactions	E-Banking Funds transfer Officer	30mins
	User Profile creation	• Login to NAPS platform • Click on Administration section • Click on users • Input new users' details and submit for Approval • Approver must authorize the profile and user is created	E-Banking Funds transfer Officer	15mins
	NAPS Corporate Customer Account Profiling	• Login to NAPS platform • Click Manual Operations section • Click on Assign Customer to Aggregator • Check and ensure customer name and account number is the same as Mandate printed	E-Banking Funds transfer Officer	15mins

No.	Action	Description	Responsibility	Time Taken
		• Input customer's details which officer must printer and ensure signature verification stamp is applied with Authorised signatories. Customer must also sign on instruction • Aggregator ID inputted is ABCOPS • Where Mandate doesn't have email address or customer number, input NIBSS number and email • Click submit • Approval goes to authorizer who will approve details inputted and account is created		

No.	Action	Description	Responsibility	Time Taken
	NAPS Reconciliation	• ERC (Enterprise Reconciliation & Control team) send the outstanding report to the funds transfer officer which captures credit and debit outstanding in ledger and statement **OUTSTANDING IN LEDGER** • For outstanding credit in ledger, download the NAPS XXXXX statement from shared folder/Mecury folder and identify the transaction date seen in the reconciliation report to know the report date to be downloaded • Get the customer account number from NAPS account statement and check to confirm if customer was debited Once • account is obtained, go to NAPS platform and under report input account number under FUNDING ACCOUNT NUMBER • • Set the date range and spool If no report is seen, send the NAPS reference, amount and account number to APPS MGT Team to confirm status as transaction is not on NAPS • APPS MGT will provide a response to confirm that it rejected or FAILED to send to Gateway or NULL • Then, you reverse transaction by debiting NAPS account XXXXX and crediting customer • For outstanding debit in ledger, download the NAPS XXXXX statement from shared point and identify the transaction date seen in the reconciliation report to know the report date to be downloaded • Get the customer account number from NAPS account statement and check to confirm if customer received credit twice or transaction failed but credited customer • Once confirmed credit impacted twice, send a mail to the branch stating that the customer would be debited due to system	E-Banking Funds transfer Officer	24hrs

No.	Action	Description	Responsibility	Time Taken
		glitch and debit customer account to credit NAPS account XXXXX **OUTSTANDING IN STATEMENT**		

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| | | • For outstanding credit in statement, pick the NAPS reference in the reconciliation report and paste in the Reference section of the NAPS platform
• Details extracted should show inflows that impacted our NAPS account XXXXX but did not credit customers
• Debit the NAPS account XXXXXX and credit the customer
• For outstanding debit in statement, pick the NAPS reference in the reconciliation report and paste in the Reference section of the NAPS platform
• Details extracted should show inflows that credited customers twice or failed but credit customers
• Once confirmed credit impacted twice, send a mail to the branch stating that the customer would be debited due to system glitch and debit customer account to credit NAPS account XXXXXX | | |

Work Tools:

Available workstation

- NAPS Platform
- CBA
- Shared Point statement
- Microsoft Excel sheet