PREMIUMTRUST BANK LTD

PAYDirect Administration

PTB/COPS/EBANKING/22/0001
Version 1.0

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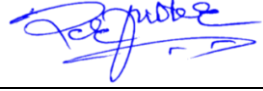
Version and Update History

Date	Document Version	Document Revision History	Document Author/Reviser
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Reviewed by

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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 – PAYDirect Administration

s/n	Roles	Activity	Responsibility
1.	Access Creation	Creation of HQ users on PAYDirect	e-Banking Ops Staff
2.	PAN generation & PIN Reset	PIN generation for old and new users on PAYDirect	e-Banking Ops Staff
3.	Profile Activation on PAYDirect	Branch request to activate user profile on PAYDirect	IT Control/e-Banking Ops Staff
4.	Collection account setup	Request to set up collection account	e-Banking Ops Staff

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Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
1	**PAYDIRECT ADMINISTRATION**			
1.1	**Administration & support**			
1.1	Access Creation	HQ staff requests for PAYDirect access sending his/her details (Name, Role, email address) via email & provides Supervisor's concurrence	HQ Staff	2mins
		New User is created and advised of his/her username and password via mail	E-Channel Support Officer	10min
	PAN Generation (Generating Virtual cards for new users on PAYDirect)	Branch sends request to generate PAYDirect PIN for a new teller using generic excel template.	Teller/Branch SM	5mins
		Send template to the teller to fill & obtain RSM's concurrence	E-Banking Ops staff	5mins
		Send mail to Card Operations requesting for virtual card creation	E-Channel Support Officer	5mins
		Create virtual card	Card Operations Officer	10mins
		Confirm virtual card creation	Card Operations Officer	5mins

No.	Action	Description	Responsibility	Time Taken
1.2		Update card details on PAYDirect through the following process: • Teller card management • Add teller card • Select teller to attach card based on list forwarded from technology • Enter card number • Enter expiry date (Usually 2 years from last day of the month of creation) • Save • Generate PIN and advise user	E-Channel Support Officer	15min

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1.3	PIN Reset	Request to reset a teller's PAYDirect PIN	Teller/Branch SM	1min
		Reset PIN and advise by auto mail	E-Channel Support Officer	10min
1.4	Profile Activation on PAYDirect	Request for PAYDirect prolife activation.	Channel Coordinator/ IT Control/ebanking Ops staff	10mins
		Activate PAYDirect profile and advise	IT Control	10mins
1.2	**Collection Account Set up**			
1.2.1	Opening of Collection Account	Request to setup a collection account for a new product	Interswitch Ltd	5mins
		Open a collection account for the new product	E-Banking Ops Staff	10mins
		Authorize new on Core Banking Application	E-Banking Supervisor	10mins
		Map authorized account to the product on PAYDirect platform	E-Banking Ops Staff	10mins

Key Reports:

Policy Implications:

Work Tools:

- Available workstation
- Access to PAYDirect platform
- Access to Extraswitch platform

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