



PREMIUM**TRUST** BANK LTD

ARBITER ADJUSTMENT, REFUNDS TO MERCHANTS, BILL PAYMENT- (DATA BUNDLE)

PTB/COPS/EBANKING/22/0001
Version 1.0



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Document Control Sheet


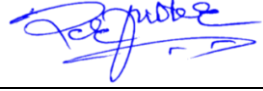
Version and Update History

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

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Approval

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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 – ARBITER ADJUSTMENT, REFUNDS TO MERCHANTS, BILL PAYMENT- (DATA BUNDLE)

s/n	Roles	Responsibility
1.	ARBITER ADJUSTMENT	E-Banking Settlement Officer
	REFUNDS TO MERCHANTS	
	BILL PAYMENT- (DATA BUNDLE)	
	SAFE TOKEN	

Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
	ARBITER ADJUSTMENT			
	ARBITER ADJUSTMENT	<p>This is a report generated on the EXTRASWITCH portal. Its comprises of ATM, POS, WEB</p> <ul style="list-style-type: none"> Copy the report generated on the Extraswitch portal -T+1 to another sheet and rename Debit Sort using the Log codes; the Log codes comprises of the different Banks code for example; FBN, FBP e.tc with a serial no for each dispute e.g. GTB032363746. After sorting using the Log codes, cut out all XXXX against PB for example; PBXXX –SBP and move to a new sheet to be named PB 	E-Banking Settlement Officer	

No.	Action	Description	Responsibility	Time Taken
		<p>The report generated except for all SBP against SBP already cut out then sort again using the amount column and move out all debits.</p> <ul style="list-style-type: none"> The Debits are to be worked on while settlement officer works on the credit aspect After moving all debit transaction to the next sheet, sort using the Scheme, i.e., ATM, POS and WEB. Sort again using the Dispute type, i.e., Local dispute ATM, Local transfer ATM, etc.. 		

		<ul style="list-style-type: none"> • Then color and sort all Local Transfer ATM on the first line of the transactions using Sort, cell color and move on top. • Create 6 Lines in between the Scheme column and prepare the below; • Left of the Log code-=LEFT(A2,5), • Concatenate the first 5 digit of the log code above with the stan; =CONCATENATE(J2,E2) • First 4 digit of the terminal ID; =RIGHT(H2,4) • First 3 digit of the terminal ID as shown above; =LEFT(H2,3) • The First 3 digit above is the Branch Codes to get the respective Manual Inter branch e.g. 528 VLOOKUP the List of the branch codes is XXXXX • Then concatenate the column created below i.e. =CONCATENATE(K2,O2,V2,"ATM FLD NOU") to get the narration for the different transaction as done on the various branch terminal. 		
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No.	Action	Description	Responsibility	Time Taken
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		<p>NB: The above narration pertains to all ATM transactions-</p> <ul style="list-style-type: none"> Concatenate all created column also for all POS transaction, for example; UBA032345406-POS-01.11.2019-506102xxxxxxxx1417-22096-000220017361-2232LI77 Concatenate all created column also for all WEB transaction, for example; CHATPAY REFUNDS RRN 001624586267 05.11.2019 We have a column for Adjusted amount and transaction amount, The Adjusted amount comprise of the transaction amount and the charges E.g, 10,055.00 an ATM withdrawal transaction Find differences between the Adjusted Amount and the transaction amount, i.e. $N10,055 - N10,000 = N55$ to be debited to PLxxx- all charges on ATM and the transaction amount to debited to the branch inter branch account, also we have a charge of N 28.88 to passed to PLXXXXX For all POS transactions; we have various merchants with different terminals and settlement account linked to their terminal. For every transaction done on a terminal , the merchant will be settled the next day. To get the merchant's account details and the amount to debit the merchant, download POS Report on the Extra switch portal which comprises of the account details and amount the merchant was settled and trace the RRN, i.e. the Unique Identifier with the Stan to pick the account amount details for each of the POS transaction for different transaction date for example, transaction done on the 5/12/2019 will be settled on 6/12/2019 and so on 		
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No.	Action	Description	Responsibility	Time Taken
		<p>WEB Transactions are Charges to debited to our PL62207 subject to amendment, there are some exceptions where inters witch wrongly debit our position with the transaction amount, it is to be logged on the Help Portal of inter switch for a reversal to our position.</p> <p>Credit Leg of the Report</p> <ul style="list-style-type: none"> Sort according to the Scheme, i.e., POS, WEB, ATM, Select the POS&WEB and move to the next sheet with name-POS&WEB, concatenate the Log codes with the date of Report being worked on e.g., PB032357516 26.11.2018 On the POS&WEB Sheet, find the difference between the transaction and adjusted amount, the debit should be credited to XXXX while the credit should be debited to XXXX <p>OVERLOGGED DISPUTES</p> <p>These are transactions done more than once and the disputed transaction cannot be identified by us until the customers disputes. An Arbiter Report prepared by the settlement officer sent to us is used to move out all Over logged claims from our POS&WEB Report Using V-LOOK UP against Settlement officer's report because entries have already been passed on both the transaction amount and charges to the account where the fund was initially warehoused</p>		

	REFUNDS TO MERCHANTS	<ul style="list-style-type: none"> Refunds to merchants includes Re-opened claims and Visa declined claims. The merchants account has been debited earlier. Subsequently merchants 'account are refunded after providing an Approved Receipts Sort the Original Report that comprises of the Credit entries using the Acquirer's column and spool out all SBP transactions Exclusive of 	E-Banking Settlement Officer	
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No.	Action	Description	Responsibility	Time Taken
		<p>Charges of N 28.88 to another sheet named Refunds and credit the merchant's account for claims earlier debited with the full transaction amount</p> <ul style="list-style-type: none"> Prepare an Upload by inserting the details into their respective heading, The difference arising on the debit to the merchant's account should be passed to XXXX as Difference in Debits to merchants The difference arising on the Over logged claim , i.e. SBP against SBP should be passed to XXX as Reversal Diff. <p>The overall diff arising on the report should be passed to XXXXX if credit and PLXXXX if credit as Settlement diff</p>		


	BILL PAYMENT- (DATA BUNDLE)	<p>The Settlement account is XXXXXX</p> <p>All bill payment (data Bundle done are usually settled into the above Internal Ledger and generated by Core banking team on share point. The status report confirming if the transactions are successful or failed is usually provided by sending mail to APP MGT Team and Copying service desk and Digital team</p> <p>A sample of statement generated by the core banking team</p> <p>Select the first column, click on data, text to column, select delimited and also click on other using select finish to break the column into each header such as ACCT No, Amt .LCY, BK. Date, value date, Narration and our ref as shown below</p>	E-Banking Settlement Officer	
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No.	Action	Description	Responsibility	Time Taken
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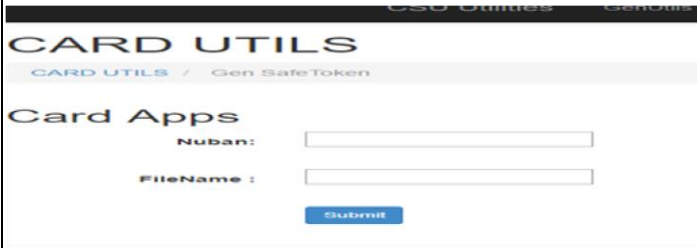
		<p>After breaking the columns into each header as shown above, extract the unique identifier known as sid in other to be used to reconciled against the status report provided by Digital team to get transaction that are successful and failed ones using Vlook up the sid extracted against the status report on column.</p> <p>00-successful transaction</p> <p>NULL , ** -failed transaction</p> <p>NB: Any transaction with status aside 00 or 0 is failed transaction and should be filtered</p>		
		<p>Auto-reversal done on Bill</p> <ul style="list-style-type: none"> • An Auto-reversal Report is generated by Technology and the unique identifier is used against transactions already confirmed failed and moved out of the failed transactions since they have been Auto-reversed automatically. • The remaining transactions yet auto-reversed failed are prepared for manual reversal. 		

	SAFE TOKEN This involves enabling cardholders on the paydirect platform for web transactions such as purchasing online on jumia, facebook, paying bills online e.t.c. for customer to be profiled for safe token, see below requirement REQUIREMENTS <ul style="list-style-type: none"> • Cardholder's phone number • Account number 	E-Banking Settlement Officer	
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No.	Action	Description	Responsibility	Time Taken
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		<p>Card masked number for example</p> <ul style="list-style-type: none"> 53334*****2222 <p>LINKS</p> <p>https://172.25.15.11/paydirect/main.htm</p> <p>The above URL should be used to confirm if the cardholder has already been profiled for safe token using the Cardholder's phone number or the full card number</p> <p>After login on the above paydirect platform with a registered username and password, it takes user to the next page which has different icons for different platform, search for interswitch safe token, click on it and it also bring you to the next page</p>  <p>From the above icon, click on the dropdown</p> <p>View cardholder: This is used to view if cardholder has been profiled for safe token using either The Phone number or the full card masked number</p> <p>Add cardholder: not to be use</p>		
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No.	Action	Description	Responsibility	Time Taken
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		<p>View pending cardholder: This is used to view pending cardholder awaiting approval by the Authorizer</p> <p>Upload: This pops up upload cardholders and view upload progress.</p> <p>Upload cardholder is used to upload cardholder's details on the platform while the view</p> <p>Upload progress is used to view the cardholder's details if it is completed</p> <p>http://172.25.31.202/utlis/cardApp?id=1</p> <p>The above URL is use when a cardholder has not been profiled for safe token by inserting the Nuban (account number) and the last four digit number of the card number for the file number and selecting submit</p>  <p>After clicking on submit, it pops up the below page then tick all the cardholder's details and generate safe token, a file would be generated in zip format and drops into download file on your system, extract the file and right on the new file extracted by using notepad, remove the N in front of the NGN to enable you upload file on the first link provided then you can save the file to save the changes, upload the file on the first link provided click on yes to finish ploading the file.</p>		
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