PREMIUMTRUST BANK LTD

PREMIUM VTU

PTB/COPS/EBANKING/22/0001
Version 1.0

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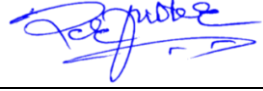
Version and Update History

Date	Document Version	Document Revision History	Document Author/Reviser
01-07-2022	1.0	Document creation	E-Banking Operations
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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 – *PREMIUM VTU*

s/n	Roles	Responsibility
1.	Premium VTU Process	E-Banking Ops Staff

Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
12.	**PREMIUM BANK VTU**			
	Premium TruVTU Process	• Download statement from via portal link: • Open the statement and copy the raw report to another sheet in the same excel workbook. • Format the statement and separate the debit from the credit by cutting it and pasting into another sheet.	E-Banking Settlement Staff	

No.	Action	Description	Responsibility	Time Taken
		• Name the debit sheet, reversal and credit sheet • Download status report from Interswitch platform via link: • Log on to the link, then click on report from the menu and you see a drop down named reports, click it. • Click on choose a report and select Issuer Approved Transactions. • Then select date, but ensure the date range is the same and not two different date at a time. • Then click Generate Report. • Once report is generated click 　　　 to download. • Note: Any day you are working on, you need to generate status report from Interswitch for the day that precedes that day and the day you are working on and combine them. • Then separate the terminal with 4stm from others and paste in a new sheet in your workbook. • Then extract the unique identifier from the report and paste in column A. • Also extract the unique identifier from Interswitch status report and paste in column A. • Then vlookup the unique identifier on the report with the one in status report from Interswitch.		

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No.	Action	Description	Responsibility	Time Taken
		• Those that match are **successful** while those that do not match **failed.** • Request for failed auto reversed transactions report from Technology by logging on Service Desk. • Extract unique identifier from the reports sent by Technology and paste in column A. • Vlookup the failed entries with the report from Technology. • Those that match have been auto reversed while those that do not match are the ones to be reversed manually Then save your workbook and prepare upload • to refund customers for failed ones to be reversed manually and send for upload.		

Work Tools:

- Available workstation
- Extraswitch

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