



# PREMIUM**TRUST** BANK LTD

## PREMIUM MOBILE

PTB/COPS/EBANKING/22/0001

Version 1.0



<b>Policy number</b>	PTB/COPS/EBANKING/22/0001
<b>Policy Owner</b>	E-banking Operations
<b>Policy Status</b>	Current
<b>Date Signed Off</b>	July 2022
<b>Review Frequency</b>	24 Months
<b>Next Review Date</b>	July 2024

## Document Control Sheet


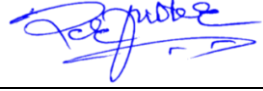
### Version and Update History

Date	Document Version	Document Revision History	Document Author/Reviser
01-07-2022	1.0	Document creation	E-Banking Operations
01-07-2022	1.0	Document Review	Conduct & Compliance
01-07-2022	1.0	Document Approval	ED OPS & MD

### Reviewed by

Name	Title	Version	Signature & Date
Temitope Obielodan	Unit Head	1.0	 11.01.2023
Tomisin Bodunde	Team Lead	1.0	 11.01.2023
	Team Lead	1.0	
	Conduct & Compliance	1.0	

### Approval

Name	Title	Version	Signature & Date
Kingsley Emekpe	GH COPS	1.0	 01/09/2022
Cosmas Uwaezuoke	CCO	1.0	
Cyril Osheku	COO	1.0	

Emmanuel Emefienim	MD/CEO	1.0	
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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 – PREMIUM MOBILE**

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

### Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
12.	<b>Premium Mobile</b>			
	Premium Mobile Process	<ul style="list-style-type: none"> <li>Download statement from portal via link:</li> <li>Open the statement and copy the raw report to another sheet in the same excel workbook.</li> <li>Format the statement and separate the debit from the credit by cutting it and pasting into another sheet.</li> <li>Name the debit sheet, <b>bulk reversal</b>, and credit sheet <b>vtu</b>.</li> <li>Then request for status report from <b>Digital team</b> in Technology.</li> <li>Then paste the report in a new sheet of the workbook you are working on and give a name for the report <b>pl</b>.</li> </ul> <p>Also, filter the status report and extract the status, Reversal Failed. Paste it in another sheet and name the sheet Reversal Failed.</p> <ul style="list-style-type: none"> <li>Note: Any day you are working on, you need to request for status report from the day that</li> </ul>	E-Banking Ops Staff	

No.	Action	Description	Responsibility	Time Taken
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		<p>precedes that day up to the day you are working on, then combine them.</p> <ul style="list-style-type: none"> <li>• Then extract the unique identifier from the report, which is always found in the <b>Narrative column</b> and paste in column A.</li> <li>• Also extract the unique identifier from status report provided by <b>Digital team</b> and paste in column A.</li> <li>• Then vlookup the unique identifier on sheet named <b>vtu</b> with the one in sheet named <b>pl</b>.</li> <li>• Those that match are <b>successful</b> while those that do not match either <b>failed</b> or are <b>pending</b>.</li> <li>• The successful <b>vtu</b> are shared, using the sharing formula, <b>4.1%</b> to be credited to income PL while <b>95.9%</b> should be credited to vendor settlement account, <b>XXXXX</b></li> <li>• The successful <b>bill</b> will be shared, using the formula: 0.075% to be credited to income PL</li> <li>• The pending one are also vlookup with the sheet named <b>reversal failed to enable us extract failed ones with status reversal failed</b>.</li> <li>• The remaining ones with pending status are copied and pasted in a new sheet, named as nextday and sent to to confirm the final status.</li> <li>• Once the final status is confirmed, then you paste it in a new sheet beside the nextday.</li> <li>• Vlookup the nextday with the final status provided by vendor,</li> </ul>		
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No.	Action	Description	Responsibility	Time Taken
		<ul style="list-style-type: none"> <li>Those that failed should be sent for reversal while those that are successful will be shared based on the sharing formula below:  <b>4.1%</b> to be credited to income <b>XXXXX</b> while</li> <li><b>95.9%</b> should be credited to vendor settlement account, <b>XXXXX</b>.</li> </ul>		