PREMIUMTRUST BANK LTD

e-Tranzact

PTB/COPS/EBANKING/22/0001
Version 1.0

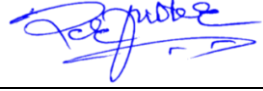| Policy number	PTB/COPS/EBANKING/22/0001
Policy Owner	E-banking Operations
Policy Status	Current
Date Signed Off	July 2022
Review Frequency	24 Months
Next Review Date	July 2024

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
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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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- O RM- Relationship Manager

- O EOD- End of Day

- O FGN- Federal Government of Nigeria

- O WHT- Withholding Tax

- O VAT- Value Added Tax

- O BVN- Bank Verification Number

- O CEMP- Customer Experience Management Personnel

- O 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.

<u>Roles and Responsibilities – e-Tranzact</u>

s/n	Roles	Responsibility
1.	Settlement & Remittances	e-Banking Ops & Technology Staff
2.	Reconciliation	e-Banking Ops Staff, ERC staff & e-Tranzact

Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
1	**Remittances and Settlement**			
a		**PROCESS MANUAL** Etranzact transaction processing are inflows from other banks customers' to Premium Bank beneficiary. They come in 2 forms, which are: Transfers inflows - TSS - XXXXXX Corporate Pay (Cpay) - CPAY - XXXXXx	**Settlement Officer**	
b	**Statement Generation**	On daily basis, statement for the previous day's transaction is spooled from Infosource and sent to Etranzact to check and revert with status. Log onto Infosource with system username and password, then click on **BRANCH ENQUIRIES_ATM** After the BRANCH ENQUIRIES_ATM is clicked, enter the previous day's date in **VALUE DATE**; in CARD NUMBER and click SEARCH beside it. Click on **MORE OPTIONS,** then export data, choose underlying date and then export. Copy and paste in a fresh excel page.	**Settlement Officer**	20 minutes

No.	Action	Description	Responsibility	Time Taken

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		Retain only headers and its content as outlined below and delete others
		
		   (1) *Debit Account No*
		   (2) *Retrieval Ref No*
		   (3) *Auth Code*
		   (4) *Pan Number*
		   (5) *Credit Acct No*
		   (6) *Txn Amount*
		   (7) *Value Date*
		   (8) *Booking Date*
		   (9) *Narrative*
		   (10) *Trans Status*
		   (11) *Card Acc Name LOC*
		
		Once this have been done, the excel sheet should be sorted by **DEBIT_ACCT_NO.** Account that is not TSS (XXXXXX) and CPAY (XXXXXX) will appear at the top and should be deleted. After this is done, separate TSS and CPAY by inserting cells to separate them and sum up for each. Save file as Etranzact TSS_CPAY DD.MM.YYYY.
		
		The saved file will be sent to the bank's contacts in Interswitch
		
		The mail to Etranzact will be as follows:
		
		Good Day,
		
		Kindly find attached online transactions that impacted on our accounts from DD.MM.YYYY
		
		@PocketMoni Team, Please refer to Etranzact TSS statement DD.MM.YYYY for your successful transfer transactions.
		
		Kindly ensure to acknowledge the report with the status of the transactions.		

	Etranzact Response	**ETRANZACT RESPONSE**		Within the day

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No.	Action	Description	Responsibility	Time Taken
c		Response by Etranzact will contain status of the transactions as SETTLED, TO BE SETTLED or FAILED. For the settled, it is okay. For to be settled, follow up with Etranzact to ensure they are settled, while for the failed, customers' account will be checked for inflow and they will be debited to credit TSS or CPAY as the case may be. If account is not funded, do a mail to the customer's branch to notify customer to fund account. If this is not recovered, it will be sticking out in reconciliation.	**Etranzact**	
d	**Downloading Settlement report daily**	**DOWNLOADING SETTLEMENT REPORT DAILY** Etranzact settlement report is downloaded daily from the Etranzact console, url. Launch the url and input your username and password. Check the box and click continue Toggle on view and click **Settlement Reports Download** Click on the date of the report to be downloaded Create a folder and also a subfolder and name the subfolder as the date of the settlement report to be downloaded from the console. Right click on each of the item, select the right location of the folder saved and name the file as e.g. **232_INCOMING_COMMISSIONS_DETAILS_25112019.PDF**. NOTE, the item clicked will appear just type **FULL STOP .PDF or .CSV or .xlsx** as the case may be for each.	**Settlement Officer**	10 minutes

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No.	Action	Description	Responsibility	Time Taken
e	**Treating Uploads**	The settlement report downloaded is used in preparing daily uploads for posting. The figures on the summary sheet (pdf) is usually copied and pasted on		10 minutes
		the upload file. The entries could be more on different dates depending on the settlement received.	**Settlement Officer**	
2	**Reconciliation**			
A		After the statements have been loaded on Clirec by the ERC officer, the output is sent to the desk officer on daily basis for outstanding items which must be worked on regularly by the desk officer. Any outstanding debit must be checked to see if customer is owing or if the credit is in the recon statement. Reconciliation must be done regularly by the desk officer and observations reverted to the ERC officer.	**Settlement Officer**	Daily
B	**Return unapplied funds**	Identify unsettled items and notify E-tranzact accordingly	**Enterprise Reconcilaition & Control /E-Banking settlement officer**	Daily
		Any unapplied fund with regards to CPAY OFFLINE should be returned to E-tranzact. They are notified via mail to debit our settlement position.	**Settlement Officer**	Daily

Work Tools:

- Available workstation & Network
- Access e-Tranzact platform.

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