PREMIUMTRUST BANK LTD

PIN Administration

PTB/COPS/EBANKING/22/0001
Version 1.0

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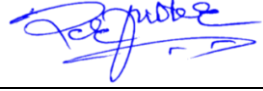
Version and Update History

Date	Document Version	Document Revision History	Document Author/Reviser
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

- **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.

Roles and Responsibilities – PIN Administration

s/n	Roles	Activity	Responsibility
1.	PIN Reissuance for prepaid/Gift cards	PIN reissuance for Prepaid cards	E-Banking support Officer
2.	PIN Reset for Prepaid/Gift cards	PIN reset for Prepaid cards	
3.	Limit Enhancement for Prepaid/Gift cards	Request to enhance Prepaid/Gift card limit	
4	Verve PIN reset	Execution of PIN reset where branch twig POS is faulty	E-Banking Ops Officer/ Technology

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Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
5	**PIN ADMINISRATION**			
5.1	**PIN administration & support services**			
5.1.1	PIN Reissuance for prepaid/Gift cards	Branch makes request via mail to reissue pin for prepaid cards	Branch Customer Service	1min
		Card Operations Officer logs on Interswitch Support Portal for a PIN reissue	Card Operations Officer	Within 24hrs

No.	Action	Description	Responsibility	Time Taken
		Card Operations Officer sends request to Interswitch through the Support Portal to reissue PIN which is communicated to the officer	Card Operations Officer /Interswitch	Within 24hrs
		Card Operations Officer responds to the branch stating that the request has been treated	Card Operations Officer	5mins
5.13	PIN Reset for Prepaid/Gift cards	Branch makes request via mail to reset pin for prepaid cards	Branch CEMP	1min
		Card Operations Officer logs on Interswitch Support Portal for a PIN reissue	Card Operations Officer	Within 24hrs
		Card Operations Officer advises the branch staff to inform the customer to use his default PIN for the request	Card Operations Officer	5mins
5.15	Card PIN Reset	Where the branch twig POS is faulty & branch requires a pin reset, requests for PIN reset is sent via mail	Branch CSO	1min
		Card Operations Officer logs in to Postilion Navigator platform and flags the card for PIN reset	Card Operations Officer	5mins
		Card Processing job carried out, PIN files generated and stored on file server	Card Operations Officer	1hr
		The PIN Request officer prints the PINs and dispatch to the Mail Room for Upcountry, while Lagos branches pick in clearing bags from Ebanking.	PIN Request Officer	1hr

Work Tools:

- Available workstation
- Access to PIN production platform
- Access to file server
- Access to Postilion Navigator/Prepaid Card Platform

PINs printing machine