



PREMIUMTRUST BANK LTD

NIP FAILED TRANSACTION (Outward and Inward)

PTB/COPS/EBANKING/22/0001

Version 1.0



Policy number	PTB/COPS/EBANKING/22/0001
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Next Review Date	July 2024

Document Control Sheet


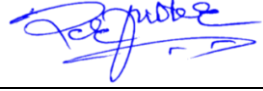
Version and Update History

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
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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 – NIP FAILED TRANSACTION (Outward and Inward)

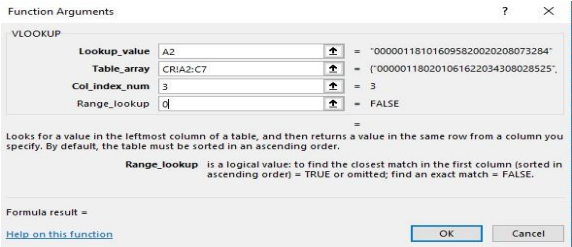
s/n	Roles	Responsibility
1.	NIP Failed Transaction	E-Banking Funds transfer Officer

No.	Action	Description	Responsibility	Time Taken
	NIP SETTLEMENT			
	NIP Failed outward and inward transaction	<p>The reports required to resolve FAILED NIP transaction for Outflow and Inflow.</p> <ul style="list-style-type: none"> • Statement of account from CBA • E-Channel Daily report • Settlement report – 1st, 2nd 3RD & 4TH Session <p>STEP 1 – STATEMENT OF ACCOUNT on CBA for NIP TSS – account (XXXXXX)</p> <ul style="list-style-type: none"> • The statement is picked from the Ebanking Share point daily. The Core banking Application team makes this available. • A second statement is daily generated by the CBA Team to accommodate transactions treated after EOD, before 12:00 midnight. • Both statement are been join together and session ID separated under the remark column, using the formula $= \text{MID}(\text{H2}, (\text{SEARCH}(\text{"FROM "}, \text{H2}, 1) + 5), 30)$ H2: Variable (COLUMN which contains the remark) FROM: Variable (any information before the session ID) +5: Variable (spaces, letters before the Session ID) 30: Every session ID contains 30 digits 	E-Banking Funds transfer Officer	120 MINS

No.	Action	Description	Responsibility	Time Taken
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		<ul style="list-style-type: none"> • Copy out Session ID and Amount on the sheet, to a new sheet. • Separate DR Amount from CR Amount. By moving the other to a separate sheet. <p>STEP 2 – E-CHANNEL EXTRACTION</p> <ul style="list-style-type: none"> • One, clicks on the E-channel application on the bank dashboard under e-Channel and sign-on using user name and password. • Under Daily Report one clicks on “All Transaction” • Select the date of the period that is required and click on search. • The report is downloaded, select all and copy. • The copied information is paste on a notepad. • On the notepad, edit and “Replace”. The 1st seven digits, (0000012) with same digit but allow an apostrophe (') before the digits ('0000012). Click “replace all”. This ensures that the session ID stand as TEXT and not general. • Select the whole transaction and copy. • Paste the copied information to an excel sheet and ready for use. <p>STEP 3 – DOWNLOADING SETTLEMENT REPORT</p> <ul style="list-style-type: none"> • Sign onto the NIBSS application. • Click on “Report” and click on Transaction report. • Select “Settlement date and report type. The report type to choose should be “Settlement”. <p>Click on the session period that is required, this enable one to download the report for the period under review. Example. To confirm report for 15/03/2020. The session</p>		
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No.	Action	Description	Responsibility	Time Taken
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		<p>period required shall be 15/03/2020 09:59:59, 12:59:59, 15:59:59 and 16/03/2020 05:59:59 hours.</p> <ul style="list-style-type: none"> For the bank click on the settlement period for "Premium bank". Download the report and extract for Inward successful and outward successful. Which makes a total of 8 reports required to complete a daily reconciliation to be applied. Copy the said reports to an excel sheet each for inward and outward. <p>STEP 5 – MERGING REPORTS GENERATED - FAILED OUTWARD</p> <p>Sought the e-channel report</p> <ul style="list-style-type: none"> Transaction with IMAL account number and ledger number 566 Transaction successful under R3 with response code "0" Transaction successful under R2 with response code "0" Remove transaction with no SESSION ID on the report. To enable us use VLOOKUP we do add "debit" before the credit items on the statement extract and "reversed" before the credit items on the statement extract. <p>THIS IS THEN APPLIED IN THIS FORM</p>  <p>*Lookup_value: Session ID,</p> <p>*Table_array: The column containing DR items from the statement</p>		
No.	Action	Description	Responsibility	Time Taken

		<p>*Col_index_num: The 3 column of session ID, value and Debit</p> <p>*Range_lookup: 0 (item used to confirm matching.</p> <p>This is to enable us to determine the transaction that were debited to customer's account and determine transaction reversed already to customer.</p> <ul style="list-style-type: none"> • All item captured as debited and reversed, identified above are removed. Items that were not debited are also removed. • Items left are then checked with the Outward report using remove duplicate. • The remaining items after removing duplicate are FAILED – OUTWARD. This are reversed to customers account. <p>STEP 6 - MERGING REPORTS GENERATED - FAILED INWARD.</p> <ul style="list-style-type: none"> • From the Inward settlement report bring the Session Id & Amount to the 1st and 2nd column copy and paste to Debit extracted from the statement and use "remove duplicate. • Copy outstanding item on the settlement report • Confirm outstanding items extracted by checking the account status. • The remaining items at this stage are FAILED – INWARD. These are credited to customers whose account status are OK or returned to sending bank where account status is NOT OK. 		
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Work Tools:

- ECHANNELS Platform
- NIBSS Settlement reports
- CBA
- Shared Point statement
- Microsoft Excel sheet