



PREMIUM**TRUST** BANK LTD

REMITA Profiling

PTB/COPS/EBANKING/22/0001
Version 1.0



Policy number	PTB/COPS/EBANKING/22/0001
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Document Control Sheet


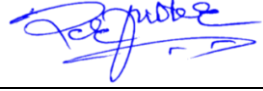
Version and Update History

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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Temitope Obielodan	Unit Head	1.0	 11.01.2023
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	Conduct & Compliance	1.0	

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 – REMITA Profiling

s/n	Roles	Responsibility
1.	User Administration	Card Operations

Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
1	User Administration			
1a	Access Creation	Branch send a request for access creation in a template with SM concurrence	Teller/SM	5mins
		E-Banking Ops Officer creates user which is sent for approval	E-Channel Ops Officer	5mins

No.	Action	Description	Responsibility	Time Taken
		Supervisor approves user profile & E-banking officer respond stating that the user has been created	E-Channel Ops Officer	5mins
1b	Password reset	Fund Transfer/SM sends a request for a password reset	Teller/SM	5mins
		E-Banking Ops Officer initiates a password reset after supervisor approves	E-Channel Ops Officer	5mins
		E-banking officer respond stating that the user's profile has been reset	E-Channel Ops Officer	5mins
1c	Location transfer	Branch user sends a request to migrate his profile from one location to another one	Teller/SM	5mins
		Branch Service Manager concurs to the request which is treated by E-Banking Ops officer	BSM/EChannel Support	10mins
		E-banking officer respond stating that the user's profile has been migrated to new location	E-Channel Ops Officer	5mins

Work Tools:

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- Available workstation
 - Access to PAYDirect platform
 - Access to Extraswitch platform