



PREMIUM**TRUST** BANK LTD

Lagos State Rev-Pay

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


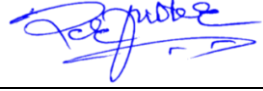
Version and Update History

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
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 – Lagos State Rev-Pay

s/n	Roles	Activity	Responsibility
1.	Lagos state payment on Revpay	Branch makes payment for customers on rev pay platform based on details provided by customer	Branch e-banking officer
2.	Rev pay daily reconciliation	Bank admin reconciles transaction done on the rev pay platform with what is on EBSRCM platform daily	
3.	Posting of neft/sweep/transfers	Bank admin post neft/sweep/transfer daily	E-banking officer
4.	Reversal of erroneous posting	Collating of reversal letter sent by branches and sending them to Alausa and alphabeta	E-banking officer E-banking officer

5.	Weekly/Monthly Statement of Accounts to Alpha Beta Consulting LLP	Spooling of account Statement for the week or month as the case may be and send to ABC	
6.	Lagos e-payment support	Investigate and notify branches of imbalances between LASG EBS platform and Bank application for appropriate actions	
7.	Monthly remittance of Property Tax(Land Use Charge-	Remit the closing balance at the end of the month to access bank plc	
8.	Weekly remittance of MVAA	Remit the closing balance at the end of the week to UBA bank plc	

Business Process Flow Description: LAGOS STATE e-PAYMENT Reconciliation

3	LAGOS STATE e-PAYMENT
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2.1	Administration			
		Customer makes payment to branch, processor uses details provided by customer to process transaction and prints receipt for customer	Branch	Dependent on teller speed and network
	Lagos state payment on Rev-pay			

	Rev pay daily reconciliation	<ul style="list-style-type: none"> • Download Revpay Report from Revpay Portal • Login with Username and Password (System Name and Password) • Click on CPC Menu and Functions and click on Global Transaction Reports • Select the Start Date & End Date only (Both usually the previous day) and click on Export Payments and Notifications Full Report Excel • Open the excel sheet, Copy the full report and paste special in another sheet properly.(N.B Do not tamper with the Original Report, always works with the Paste Special File) • Sort the File by FTRef_Remark (AO) and go straight down to copy the file from where Transaction Successful ends. • Copy all unsuccessful/Incomplete transactions and paste them in another sheet entirely • Sort again by Receipt Number (AU) copy all transactions without receipts too and put in the incomplete sheet too. • Check column AT (Response Desc) to ascertain if there are duplicated transactions in the report • Validate all Duplicated transactions by checking if they have the same entry I.D. Remove the duplicate and put in another sheet entirely • Sort by Credit Account (Column AE) • Log on to Ebsrcm Platform https://lagos.ebsrcm.com/ • Click on View Bank Collection (Transaction Details) to display • Select the Account Number you want to download report for and pick the date • Click the Download Report Data Excel and paste special in Revpay report • Compare ebsrcm report for each account with Revpay report for each account and confirm they are the same count and amount • After all Ebsrcm reports have been confirmed with Revpay report, download T-24 report for all accounts • Compare all T-24 reports with Revpay reports to confirm all transactions correlate • For every transaction in T-24 but not on Revpay for that date signals failure. You will the outstanding transaction/failed transaction on Revpay. 	E-Banking Ops Officer	
		<ul style="list-style-type: none"> • Reverse all the failed transactions in T-24 appropriately. 		

		<p>Login to Rev pay</p> <ul style="list-style-type: none"> • Login with Username and Password (System Name and Password) • Click on CPC Menu and Functions and click on Transfer/Neft/Sweep posting <p>Note: Payer ID, should be used for all Clearing and Transfers on EBSRCM</p>	E-Banking Ops Officer	
	Posting of neft/sweep/transfers	<p>Log on to REV PAY as stated in clearing and transfer above and supply details same as above; Note: Payer ID should be used for Sweep</p> <p>Agency Code: XXXX Revenue Code for clearing: XXX</p> <p>Log on to REV PAY as stated in clearing, transfer and sweep above and supply details; Note: Payer ID varies according/depending on the Ministry/Agency involved.</p> <p>Agency Code: XXXXX or whichever one as stated by the Ministry/Agency involved</p> <p>Revenue Code for Remita Posting: XXXXX (Generic Revenue Code)</p>	E-Banking Ops Officer	
	Weekly/Monthly Statement of Accounts to Alpha Beta Consulting LLP	Download all LASG accounts for the month/week via Online Statement or log on service desk, save them and send to Account Officer in Alpha-Beta, copying the necessary people via mail.	E-banking officer	
	Lagos e-payment support	Investigate and notify branches of imbalances between LASG EBS platform and Bank application for appropriate actions	E-banking officer	
	Monthly remittance of Property Tax(Land Use Charge-0002153323	<p>Remitted to Access bank Plc once in a month, precisely 2ND day of the month or next working as the case may apply.</p> <p>Copy the balance on 1ST or as the case applies and paste it into the formula memo created to generate the amount to be remitted to the bank stated above.</p> <p>Then post the charges to the different accounts as stated in the formula memo by preparing an upload to be forwarded to Bulk Upload.</p> <p>Also supply details in the formula memo to NEFT memo; sign it and scan a copy to Central Clearing to treat.</p>	E-banking officer	

	Weekly remittance of MVAA(Number Plates-XXXXX	Remitted to UBA Plc every week, precisely 1ST day of the week (Monday).	E-banking officer	
		Copy the balance as at the end of the previous week and paste it into the formula memo created to generate the amount to be remitted to the bank stated above. Then post the charges to the different accounts as stated in the formula memo by preparing an upload to be forwarded to Bulk Upload. Send this in Funds Transfer format to Central Clearing Unit for movement to the receiving bank same day.		

Work Tools:

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- Available workstation
 - Access to EBS-RCM platform
 - PTB'S CBA CBA
 - Revpay Platform