



PREMIUMTRUST BANK LTD

Card Services (Mapping of Verve/Master Card)

PTB/COPS/EBANKING/22/0001
Version 1.0



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Document Control Sheet


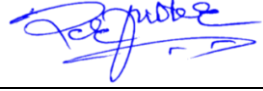
Version and Update History

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

Name	Title	Version	Signature & Date
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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 – Card Services (Mapping of Verve/Master Card)

s/n	Roles	Activity	Responsibility
1.	Card Mapping	Mapping of Verve/Master Cards	E-Banking Ops Staff
2.	Resolution of Card Complaints	Investigating & resolving card complaints	

Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
8	CARD SERVICES			
8.1	Card Services & Resolution of Card Complaints			
8.1	Card Mapping (Verve/Master card)	Branch CEMP sends a request via mail to map card providing card details	Branch CEMP	2mins

		Card Operations Officer login to Postilion Navigator & links account to card	Card Operations Officer	10mins
		Card Operations Officer respond stating that account has been mapped to card	Card Operations Officer	5min
8.2	Resolution of Card Complaints	Branch CEMP sends a complaint via mail stating customer's inability to use a verve/master card (account name, NUBAN, last 4 digit of card)	Branch CEMP	3min
		Card Operations Officer login to Postilion Navigator to investigate the issue & resolves it if it is a card linkage challenge	Card Operations Officer	10min
		If the issue is beyond card linkage, the complaint is escalated to Card & Switch Unit to probe further	Card Operations Officer /Card & Switch Unit	

Work Tools:

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- Available workstation
 - Access to Postilion Navigator Platform