

PREMIUM**TRUST** BANK LTD

Cards Operations (Cards Operations Functions)

PTB/COPS/EBANKING/22/0001
Version 1.0


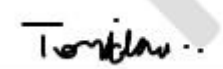
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Document Control Sheet



Version and Update History

Date	Document Version	Document Revision History	Document Author/Reviser
01-07-2022	1.0	Document creation	E-Banking Operations
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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 – Cards Operations (Cards Operations Functions)

s/n	Roles	Activity	Responsibility
1.	Production of Cards	Production of all card's variants	Cards Operations Staff
2.	Dispatching of Cards	Dispatching of processed cards to branches through the Mail Room	
3.	Cards blocking/unblocking	Blocking and unblocking of lost/damaged cards	
4.	Rendering of Regulatory Reports	Rendering of all required Regulatory Reports	
5.	Stocks Management	Management of all card's stocks	
6.	Payment to Personalisation Companies	Raising memos for the Payment of Personalised jobs to respective Companies	
7.	Setting of Rate	Setting of rates for Mastercards transactions	
8.	Rendering quarterly reports to Cards Scheme	Rendering of quarterly reports on issuing and acquiring figures to cards schemes (Visa and Mastercard)	

9.	Credit Cards Contract Closure	Credit Cards Contract Closure
10.	Resolution of Card Complaints	Investigating & resolving card complaints

Business Process Flow Description:

No.	Action	Description	Responsibility	Time Taken
	CARDS OPERATIONS			
11	Cards Operations Functions			
	Production of Cards	Branch sends a request via mail or log the request on the portal to request for different cards variant except for visa products which are requested directly via the card's platform.	Branch/ Customer	5mins
		Cards Ops staff download the request on the cards platform generate the cards files, run the cards on smartcard and then upload the records to respective perso companies	Cards Ops	30mins
		Visa credit cards NGN and USD are downloaded and sent to Network International for processing	Cards Ops	10mins

No.	Action	Description	Responsibility	Time Taken
11.1		while Renewal and Reissue request are processed directly via TWCMS (TranzWare Card Management System)		
		Perso companies personalize the cards and dispatch to MICR	Perso Companies	24-48hours
	Dispatching of Cards	The received cards from the perso companies are batched according to branches and sealed in an envelope with branch/card details written on them	MICR	1 hour
		The batched cards are sent through the dispatch rider to the Mail Room.	Dispatch Rider	1 hour

11.2		The cards for up countries are dispatched through a courier company while the dispatch riders for Lagos branches pick the cards for their respective branches in clearing bags. Cards requested via Online are dispatched through 3 rd part vendor.	Mail Room/ Dispatch Riders/ 3 rd Party Vendor.	Within 72 to 96hours
		Mails are sent to branches on dispatched cards	MICR	
		Records of Cards to customers via 3 rd party vendors are uploaded on the vendors's platform	MICR	
		Vendor sends report of delivered daily to Card Operations	Vendor	
		Details of delivered cards is sent to Service Standards to send notifications to customers on delivery for acknowledgement.	MICR	10mins
11.3	Cards blocking/unblocking	Branch Customer Experience Personnel sends request for card blockage where there is a challenge at the branch	Branch CEMP	2mins
		Fraud Desk sends requests for card blockage when conducting a fraudulent transaction on cards	Fraud Desk	2mins
		Service Managers approves the unblocking of cards	Service Managers	2mins
		Cards Ops logs on to postilion to block or unblock the card based on request	Cards Ops	2mins
11.4	Rendering of Regulatory Reports	Daily rendition of international cards transactions to CBN via NIBSS	Cards Ops	30mins
		Monthly rendition of international cards transactions (issued, active, volume and value) to CBN –	Cards Ops	30mins

No.	Action	Description	Responsibility	Time Taken
		Rendering monthly reports of verve cards to Interswitch	Cards Ops	30mins
		Quarterly rendition of data on cards to CBN through Fraud Desk	Cards Ops	30mins
		Stocks management of all cards variants in relation to balances of cards with vendors	Cards Ops	24-48hours

11.5	Stocks Management	Stocks management of cards with Perso companies	Cards Ops	Weekly
11.6	Payment to Personalisation Companies	Preparation of memo to Finance Operations for the payment of personalized cards to respective perso companies	Cards Ops	Monthly
		The memo is approved by the unit head	Unit Head, e-Ops	Monthly
		The respective companies accounts are credited through Finance Operations	FinOps	Monthly
11.7	Setting of Rate	Advice on the rate is sent to Cards Ops	Mastercard Settlement Officer	Every Work Day
		The advice is run through some process (Filezilla and Realtime)	Cards Ops	10mins
		The rate advice is automatically sent stakeholders (Customer Care, Card Business Unit, Settlement Team and Card and Switching Unit) via mail	Cards Ops	Automated
	Rendering quarterly reports to Cards Scheme	The acquiring figures are requested via mail from helpdesk@up-ng.com on visa cards transactions on the next official day after a quarter to be reported	Cards Ops	3mins
		The issuing figures for visa are downloaded from SFTP, Secured File Transfer Protocol	Cards Ops	15min
		The issuing figures required for mastercards report is logged on Service Desk to Technology to provide	Cards Ops	5mins
		The template to be populated for acquiring figures on mastercards is sent to the concerned units (POS and ATM) to populate	Cards Ops	5mins
		The figures for Visa is submitted via visaonline	Cards Ops	2hours
		The figures for mastercard is also submitted	Cards Ops	1 hour
		Successful submission pages are received from the schemes	Visa/Mastercard	Once submitted

No.	Action	Description	Responsibility	Time Taken
11.8				
11.9	Credit Cards Contract Closure	Credit cards contract closure is treated after a request is received from Retail risk/Branches/Customers. The process is initiated upon confirmation of credit card account regularization.	Card Ops	24hours
11.10	Resolution of Card Complaints	Branch Customer Service sends a complaint via mail on cards variants providing the account details	Branch CEMP	2mins
		Cards Ops staff login to Postilion Navigator and or FIMI to investigate the issue and resolve	Cards Ops	5mins
		A mail is sent to the CEMP on the challenge and what has been done or to be done as resolution	Cards Ops	2mins

Work Tools:

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- Available workstation
 - Access to eChannels portal
 - Access to Postilion Navigator Platform
 - Access to TWCMS
 - Access to FIMI
 - Access to Visaonline
 - Access to Mastercard Connect
 - Access to NIBSS Site
 - Access to Securecode
 - Access to Filezilla
 - Access to EMP
 - Access to SecureID
 - Access to ePayplus
 - Access to Cardcentre
 - Access to Berkeley
 - Access to Cardinal Commerce
 - Access to SFTP

