



PREMIUM**TRUST** BANK LTD

DISPUTE RESOLUTION

PTB/COPS/EBANKING/22/0001

Version 1.0



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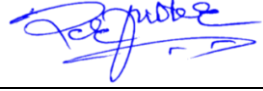
Version and Update History

Date	Document Version	Document Revision History	Document Author/Reviser
01-07-2022	1.0	Document creation	E-Banking Operations
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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 –DISPUTE RESOLUTION

s/n	Roles	Responsibility
1.	Verve Card dispute (ON US)	ATM Dispute Officer
2.	Verve Card dispute (Remote On Us)	
3.	Verve Card dispute (Not On Us)	
4.	Point of Sale transaction disputes	
5.	Recharge Card disputes	
6.	MasterCard dispute (ON US)	
7.	MasterCard dispute (Remote ON US)	
8.	MasterCard dispute (Not ON US)	

9.	Visa Card dispute (ON US)	
10.	Visa Card dispute (Remote On Us)	
11.	Visa Card dispute (Not On Us)	
12.	Point of Sale transaction disputes	
13.	Footage request	ATM Dispute Officer
14.	Re-open of Claim in good faith	ATM Dispute Officer
15.	Recall of fund	ATM Dispute Officer

Business Process Flow Description

No.	Action	Description	Responsibility	Time Taken
	DISPUTE RESOLUTION			
	VERVE CARD DISPUTES			
	Verve Card dispute (ON US)	ON US verve card disputes are resolved at the branch level. The branch checks the journal for the status of the transaction and resolves accordingly.	Channel Operations CEMP/SM	10mins

No.	Action	Description	Responsibility	Time Taken
	Verve Card dispute (Remote On Us)	<p>Log claim on extraswitch platform against the acquirer bank.</p> <p>Once the claims are accepted, Interswitch passes settlement for the claims to credit cardholder</p> <p>If the claims are declined, dispute officer must advice the branch</p> <p>If the cardholder insists of not receiving value, the details of the claim is sent to acquirer bank for footages</p>	Dispute Officer/ Settlement Team	<p>POS Transactions (3 working days)</p> <p>ATM (2 working days)</p>

	Verve Card dispute (Not On Us)	Verve Card Not On Us disputes – Dispute officer to respond with the use of suitable and appropriate journals within 24 hours.	Dispute Officer	POS Transactions (3 working days) ATM (2 working days)
	MASTERCARD DISPUTES			
	MasterCard Card dispute (ON US)	ON US MasterCard disputes are resolved at the branch level. The branch checks the journal for the status of the transaction and resolves accordingly.	Channel Operations CEMP/SM	10mins
	MasterCard dispute (Remote On Us)	Remote On Us disputes are our cardholders on other Banks terminal. Log claim on MasterCard Connect (SMTM) platform against the acquirer bank. Once the claims are accepted, MasterCard passes settlement for the claims to credit cardholder If the claims are declined, dispute officer must advice the branch If the cardholder insists of not receiving value, the details of the claim is sent to acquirer bank for further review.	Dispute Officer/ Settlement Team	POS Transactions (3 working days) ATM (2 working days)
	MasterCard dispute (Not On Us)	MasterCard Not On Us disputes Dispute officer to respond with the use of suitable and appropriate journals within 24 hours.	Dispute Officer	POS Transactions (3 working days) ATM (2 working days)

No.	Action	Description	Responsibility	Time Taken
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	Point of Sale transaction disputes	<p>Point of Sales disputes -Dispute officer is either expected to respond to or log against acquirers. This also flows the same way verve card ROU is been treated.</p> <p>For verve card On Us POS disputes, the merchant branch is to confirm status from the merchant. When consent is received from merchant to refund customer, we advise the settlement team to pass necessary entry</p> <p>In the case of failure, Settlement debits the merchant account and credit the cardholder while card holder is advised for successful transactions</p>	Dispute Officer/Settlement Officer	48 hours
VISA CARD DISPUTES				
	Visa Card dispute (ON US)	ON US Visa Card disputes Dispute officer to provide branch with the STAN and terminal ID which is used to resolve the dispute.	Dispute Officer	10mins
	Visa Card Remote On Us disputes	<p>For Visa Card Remote On Us disputes, Dispute officer to check cardholder's account to verify debit and also check card statement using TWCMS.</p> <p>Fill chargeback & upload on JIRA to MSCC Processors a 3 days' timeframe for resolution with the acquirers FOR LOCAL TRANSACTIONS and 45 working days timeframe for the resolution with the acquirers FOR INTERNATIONAL TRANSACTIONS</p>	Dispute Officer	<p>3 Working days for Local transaction</p> <p>45 Working days for International transactions</p>

	Visa Card Not On Us disputes	The dispute officer must log on the UPS Visa Dispute Management Platform, obtain required data (STAN, Journals) & respond to claims using these journals	Dispute Officer	POS Transactions (3 working days) ATM (2 working days)
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No.	Action	Description	Responsibility	Time Taken
	Visa Card On Us POS disputes	Visa Card On Us POS disputes refers to our cardholder on our merchant terminal that has put forward a claim. Customer's account is checked for debit, merchant is contacted to ascertain that cardholder did not get value and merchant account is checked for value for the transaction. Once established, merchant is informed that the debit will be passed for the amount that has earlier been credited to them (merchant) and value not given to cardholder.	Dispute Officer	48 hours
	Visa Card Remote On Us POS disputes	For Visa Card Remote On Us POS disputes, it takes the normal process for treating remote on us visa card non dispense of cash claims	Dispute Officer	45 Working days for International transactions
	Visa Card Not On Us POS disputes	For Visa Card Not On Us POS disputes, it also takes the same form of responding to visa card not on us dispute claims. The additional thing to do here will be to upload the claims on the POS Management Solution portal where the account officers of the merchant is notified via auto generated mails to contact merchant and provide evidence (approved POS print out) for decline if the cardholder's claim is meant to be declined.	Dispute Officer	48 hours

	Footage request	For Premium Bank to Premium Bank transactions, the dispute officer check CAMGUARD or alternative platform using the date, card PAN, amount, auth code and terminal to retrieve the footage. In the event footage is not available on CAMGUARD, it is escalated to ATMSupport. This is 24 hours SLA Footage request against other banks, the dispute officer sent to request to acquirer bank with the detail below. Date of transaction, stan , terminal and PAN. This is 14 days SLA. the required footage and journal should be provided within the next 14 days. Please note that our request is in line with CBN circular ref: BPS/DIR/CIR/GEN/02/003 on ATM Operations. Footage request from other bank, , the dispute officer check CAMGUARD or alternative platform using the date, card PAN, amount, auth code and terminal to retrieve the footage. In the event footage is not available on CAMGUARD, it is escalated to ATMSupport. the required footage and journal should be provided within the next 14 days, note that our request is in line with CBN circular ref: BPS/DIR/CIR/GEN/02/003 on ATM Operations.	Dispute Officer	24 hours
	Re-open of Claim in good faith	The dispute officer checks the customer's account to confirm availability of fund in customer's account. Fund is blocked and customer's branch is contacted to inform customer to give consent to refund issuer	Dispute officer	10mins

No.	Action	Description	Responsibility	Time Taken
		bank or fund account and give consent to return fund. Feedback is given to issuer bank accordingly		
			Dispute officer	

	<p>Recall of fund (Session 10.0 – 10.5 in CBN circular-BPS/DIR/CIR/05/011)</p>	<p>RECALL OF FUND –INWARD RECALL: BANK ERROR</p> <p>This is a bank erroneous transaction from other bank to Premium Trust bank and below is the process guideline.</p> <ul style="list-style-type: none"> • After receiving the mail from sender bank. • Verify the beneficiary account number, the amount and date of transaction. • Confirm from the beneficiary statement of account if fund was received. • Block fund in customer's account return fund within 24 hours without recourse to receiving customer. • Send mail to customer's domiciled branch informing them of the bank erroneous inflow due to bank error and will be returned in accordance to the CBN policy. • Informed the other bank that to log on DRS 10.2 in <p>INWARD RECALL: CUSTOMER ERROR</p> <p>These are customer initiated erroneous transaction from other bank to Premium Trust bank and below are the process guideline.</p> <ul style="list-style-type: none"> • After receiving the mail from sender bank. • Highlight the beneficiary account number, the amount and date of transaction • Confirm from the beneficiary statement of account if fund was received. • Block fund in customer's account if funded for only 2 weeks in accordance to CBN policy. • Send mail to customer's domiciled branch. • Informed the other bank that fund will be lock for 2 weeks, • Where beneficiary does not give consent, the internal auditors of the sending and receiving banks shall mediate, within two weeks and their decision shall be final. Bbeneficiary's account shall not last more than 2 weeks;(According to CBN Circular. 		
No.	Action	Description	Responsibility	Time Taken

		<p>OUTWARD RECALL: BANK ERROR</p> <p>These are bank erroneous transactions from Premium Trust bank to other banks and below is the process guideline.</p> <ul style="list-style-type: none"> • After receiving mail from beneficiary branch • Confirm the sender account number, amount and date of transaction. • Confirm if the account was debited for that amount • Spool the receipt from either eChannels or extra switch. • Send mail to beneficiary bank informing them of the erroneous transaction • communicate feedback to the branch. • Await response from other bank when to log on DRS <p>OUTWARD RECALL: CUSTOMER ERROR</p> <p>These are customer initiated erroneous transactions from Premium Trust bank to other banks and below is the process guideline.</p> <ul style="list-style-type: none"> • After receiving mail from beneficiary branch • Confirm the sender account number, amount and date of transaction. • Confirm if the account was debited for that amount • Confirm the type of transaction and spool the receipt from either eChannels or extra switch. • Send mail to beneficiary bank informing them of the erroneous transaction • Share feedback to the branch. • Await response from other bank when to log on DRS <p>DISPUTE RESOLUTION SYSTEM (DRS)</p> <p>This is where we log for return for all NIP TRANSACTIONS</p> <p>EXTRA SWITCH</p> <p>This is where we log for return all POS or ATM transactions</p>		
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Work Tools:

- Available workstation
- Access to Extraswitch
- Access to Dispute Management system
- Access to MasterCard Connect
- Access to Corebanking