



UNIT: RETAIL DIGITAL BANKING

PROCESSES: NCBK SASA AND DIGITAL PERSONAL LOAN PROCEDURE

VERSION: 2.0

DATE: JUNE 2025

Table of Contents

DOCUMENT INFORMATION AND REVISION HISTORY:.....	5
POLICY AND RISK ALIGNMENT:.....	5
REVIEW AND APPROVAL:.....	6
SCOPE AND OBJECTIVE:	7
REFERENCES:	8
PROCESS DEFINITIONS:	8
OUTLINE	9
REVISED PROCESS/ACTIVITIES	10
New Mobile Number Registration.....	10
Existing Record on ELMA & Subsequent Update On SASA.....	13
Backend Amending and updating Mobile Number on SASA System.....	15
Automated Monthly Digital Personal Loan Data Upload.....	20
Preparation of Customer Master File (KYC	20
Scoring data Preparation:.....	21
Proxy Income Computation	22
On US EMI Calculation.....	24
Output File Processing:.....	25
Data Output:.....	25
Monthly Scoring Data Output Review.....	25
Manual Upload Data Preparation- To Be Adopted in Case Of System Outage For The Automated Process	25
Prepare Upload File:	25
Share with RDB:	26
Data Refresh	26

Making changes on the scoring tool:	26
Data Quality Assurance:	26
Checks, Verification, And Approval for Manual Data Upload	27
Manual Data Approvals	27
Independent Review	28
Data Upload in To the NCBA SASA Portal	28
Program Subscription Process	28
Customer Scoring Data Upload Process	30
Post Data Upload Processes	32
Commercial Engagements	32
Profile Delinking/Deactivating/ Un Subscription	33
Call Back Options Validations	34
Executing Request on SASA portal	34
Deactivating Closed account on SASA	34
Call Back Options Validations	35
Executing the Request on SASA Portal	35
Updating Dropped/Incomplete Customer Profile On SASA	36
Call Back Options Verifications	39
Updating Incomplete Customer Profile On SASA	39
Digital Loans Repayments/Payoffs	39
Digital Loans Reversal	40
Execute the Reversal	41
Digital Personal Loan Reconciliation Issues	42
Digital Loans Capitalization of Arrears Below KES 1,000 That Impact On The Quality Of The Book	43

How to Search A Customer Profile and Confirm Limits Awarded on SASA Portal	44
Digital Loans Crisis Management Process.....	45
Frontline Team Support During A Crisis	48
Definition of Crisis:	48
Loan Application Crisis:	48
Loan Repayment Crisis:	48

DOCUMENT INFORMATION AND REVISION HISTORY:

Document Version	Revised By	Date	Modification Details:
2.0	Sarah Kariuki	July 2024	Review and update to incorporate the Digital personal loan which is a newly released product within Retail Digital Banking Unit.
	Grace Nkatha	July 2024	

POLICY AND RISK ALIGNMENT:

Aligned to Main Policy and System Specifications:			
Process Risk Assessment Matrix Reference (Confirming procedure aligned to last assessment)		Last Assessment Date: August 2024	Next Update; August 2025

REVIEW AND APPROVAL:

ACTION	NAME	ROLE	SIGNATURE	DATE
PREPARED BY:				
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	Grace Nkatha	Product Manager Retail Digital Solutions		
REVIEWED BY:				
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SCOPE AND OBJECTIVE:

The objective of this document is to provide a reliable framework for executing various operational tasks related to digital products within the Retail Digital Banking unit. It has been updated to include newly launched products such as the Digital Personal Loan.

NCBA Digital Loan Overview:

The NCBA Digital Loan aims to provide short-term credit to all Personal Banking customers who are:

- **Age:** 21 years or older.
- **Account Status:** Hold an active transactional account with evidence of credit turnover.
- **Banking History:** Have a banking relationship with NCBA Bank for at least 6 months.
- **Credit Turnover:** Maintain a consistent credit turnover in their bank account, with a minimum average monthly credit turnover of Ksh. 6,000.

Loan Details:

- Minimum Loan Amount: Ksh. 1,000.
- Maximum Loan Amount: Ksh. 1,000,000 or its FCY equivalent.

Loan Term:

- Minimum term: 3 months.
- Maximum term: 12 months.

Special Note:

- Loan amounts below Ksh. 50,000 are restricted to a tenor of up to **3 months**.

REFERENCES:

This process review refers to the following documents and guidelines:

- NCBAK Account Opening Procedure
- Mobile Banking Procedures
- NCBAK Account Closure Process
- Credit Risk Management
- Lending for All Product Paper
- Customer Instructions Handling Procedure
- Contact Center KYC Validation Process
- Crisis and Incident Management Procedure
- Customer Complaints Management Process
- Digital Customer Management Process
- Mobile Banking Contact Centre Customer Support
- NCBA SASA Pin Reset Process
- NCBA Secure Message Process
- Account Maintenance Procedure
- Credit Risk Management, Collections and Recoveries Procedure
- IT Services Management Process

PROCESS DEFINITIONS:

No	Abbreviation	Description
1.	CC	Contact Center
2.	RM	Relationship Manager
3.	IT	Information & Technology
4.	RDB	Retail Digital Banking
5.	Credit Ops	Credit Operation Unit
6.	Credit Admin	Credit Administration Unit
7.	AMU	Account Maintenance Unit
8.	DPL	Digital Personal Loan
9.	DR	Debit
10.	DPD	Date Past Due
11.	RA	Retail Analytics
12.	RCM	Retail Credit Management

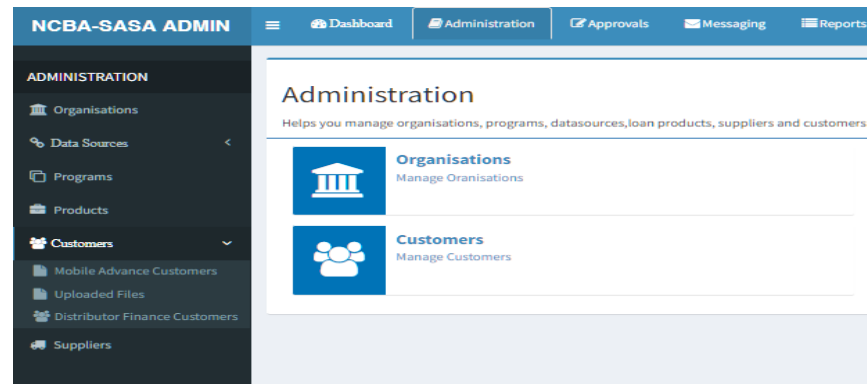
OUTLINE

This is a combination of various processes that depicts receipt of a customer request from the branch and or contact center team, after which the request is channeled to the respective departments captured herein for support as well as also highlighting the data preparation process and expectation for upload file. The document has been updated to include newly rolled Digital Personal Loan product.

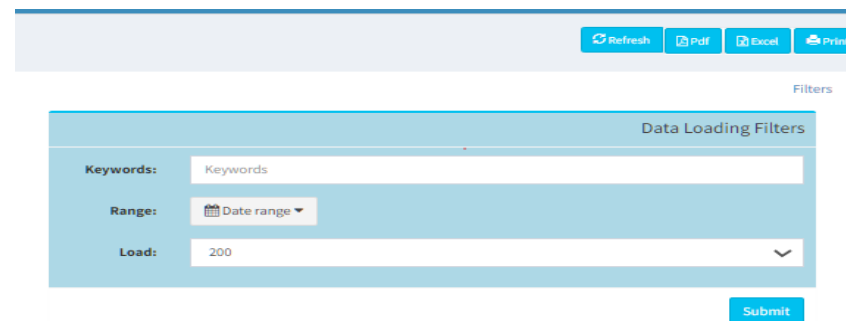
REVISED PROCESS/ACTIVITIES

NO.	ACTIVITY	DETAILED TASKS.	RESPONSIBLE	TIMELINES
1.0	New Mobile Number Registration	<p>I. Customer walks into the banking hall at the branch or calls CC team and requests to amend their existing mobile number linked to their account these requests can be classified as below:</p> <p>a. New mobile number introduction in ELMA.</p> <p>b. An already existing mobile number on ELMA but missing on customer's SASA Profile. – Refer to product guidelines.</p> <p>Note;</p> <ul style="list-style-type: none"> To confirm the above, log in to both ELMA & SASA portals and confirm. CC& Branch users should have view only right on SASA and each team will handle issues directly channeled to them by customer's without transferring the same unless it's an escalation to RDB team. Refer to the mobile banking procedure document for that defines the different journeys for cc and branch team. <p>II. Customer Issue a written & signed instructions as per account mandate, the operations officer at the branch or CC confirm the customer documentation requirements in line with our Know Your Customer (KYC) guidelines for static data amendment. Refer to Account Maintenance Procedure (For the branch team the instructions will be submitted at branches and contact center through secured messages)</p>	CC/Branch Operations Officer	1 Hr

- III. Subject to meeting the KYC & Accounts Mandates Requirement proceed to Login to NCBA SASA, Select Administration, Click on Customers options on the lower left corner of the screen to expand the customer categories then proceed to select Mobile Advance Customers.



- IV. Select the filter option on the upper right corner of the screen to search the customer's profile on SASA



- V. Customer profile populates as below:

Name	Id Number	Email	Msisdn	Nic Bank Account	Status
PATRICK NGANGA MUCHAI	22700225	muchaipatrick@gmail.com	254711890557	0513260011	Approved and Active

Showing 1 to 1 of 1 entries

VI. Expand the profile. Click on the nominated user tab and check accounts and mobile against the Elma profile.

Name	Id Number	Email	Msisdn	Nic Bank Account
VIRGINIA ENTERPRISES LIMITED	CPR/2009/16138	jnmwangi@gmail.com	254721451294	3130470048

Basic Details	Loans	Repayment	Programs	Nominated Users	Disbursement Accounts	Borrowing Status
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Nominate a user			
NAME	PHONE NUMBER	EMAIL	ID NUMBER/PASSPORT
JANE MWANGI	254721451294	jnmwangi89@gmail.com	8954715

Note;

- The account maintained on ELMA under that customer should be the same account number that has been captured on SASA for the update requested to be forwarded.
- If the account does not exist on SASA, there will be no need for an update and the ELMA change request can proceed without the SASA update.
- Subject to meeting the above verification checks and customer informed on the importance of the update same on SASA then proceed to the next step.

VII. Channel the instructions to Digital operations via IBPS queue maintenance type **Mobile amendments queue** and in that

		<p>request ensure to capture the subsequent mobile number update on SASA request.</p> <p>VIII. Checker to confirm the below:</p> <ul style="list-style-type: none"> • That all the above checks have been met and the instruction should be clear that the only update requested in this case is on SASA to update the already existing number on ELMA. • Forward the instruction to digital operations via the IBPS maintenance type Mobile amendments. 		
2.0	Existing Record on ELMA & Subsequent Update On SASA	<p>I. Customer walks into the banking hall or engages CC team via the various channels available with the request to update their mobile number maintained on ELMA to their SASA profile, or a query on mobile loan unavailability due to user challenges or technical issues which may require a mobile number update on SASA to resolve.</p> <p>No changes will be made to the ELMA system in this case, so customer instructions are not required for ELMA. Internal checks will handle the necessary updates.</p> <p>II. The below verification checks need to be conducted:</p> <ul style="list-style-type: none"> • Account number on their SASA profile should be the same as the one on ELMA. • Mobile number to be updated on SASA should be the one already maintained ELMA. • Customer static data should also match. • ELMA profile status should be ACTIVE. 	CC/Branch operations/Branch Sales Team/RM	1 Hr

Client Details

SIM SWAP Check. Enter Mobile No.

Mobile Number

Elma ID

Title First Name

Middle Name Last Name

Address

City Registration Branch

Type of ID Email Address

ID No.

Account Details

Bank A/C ID

Transaction Limit Daily Limit

Currency

Account List

Account No	Acc Name	Card Number	CurrencyID	Transaction Limit	Daily Limit	Status
30003	...		KES	70,000.00	140,000.00	ACTIVE

Table 1: Client Information

Name	ID Number	Email	Msisdn	Nic Bank Account
VIRGINIA ENTERPRISES LIMITED	CPR/2009/16138	jnmwangi@gmail.com	254722 11294	110471048

Table 2: Nominated Users

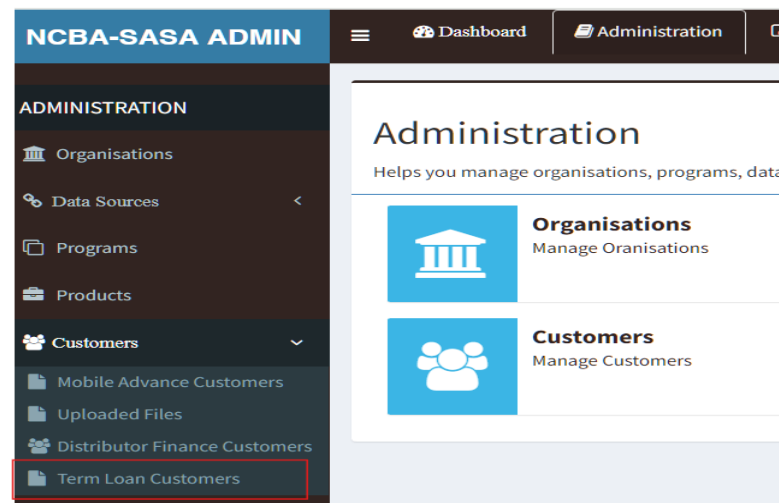
NAME	PHONE NUMBER	EMAIL	ID NUMBER/PASSPORT
JANE MWANGI	254722 11294	jnmwangi89@gmail.com	8954715

- III. Subject to meeting the above verification checks, initiate an AM to digital operations team via the IBPS maintenance type **Mobile amendments**. On your request include the following:
- The customer current **ELMA & SASA** set up screen shorts.
 - Your request should be clear that the update being sort is on **NCBA SASA** to match **ELMA** profile.

		<ul style="list-style-type: none"> Update the change requested in the {Customer Amendments file} in the shared folder RDB loans Customer Support. <p>IV. Checker to confirm the below:</p> <ul style="list-style-type: none"> That all the above checks have been met and the instruction should be clear that the only update requested in this case is on SASA to update the already existing number on ELMA. <p>V. Forward the instruction to digital operations</p>		
3.0	Backend Amending and updating Mobile Number on SASA System	<p>I. Receive the customer amendment request from the branch through the Mobile Amendments queue on IBPS. This request may include:</p> <ol style="list-style-type: none"> A request to update the customer's static account data, such as changing the mobile number and subsequently updating the new number on SASA. A request to update the customer's mobile number on SASA after it has already been changed on ELMA. <p>II. Receive the customer amendment request from the branch through the current Mobile amendments queue on IBPS . This can be;</p> <ol style="list-style-type: none"> The normal customer account static data amendment request that includes change in mobile number and subsequent updates of the new number on SASA. The request to update customer mobile number on SASA after the same was changed on ELMA earlier. <p>Note;</p>	Digital operations Team	1 Hr

- Digital operations team should have the necessary access rights on the NCBA SASA Portal as the update requires maker checker process on the same.

III. Login to NCBA SASA, select **Administration** click on **Customers** options on the lower left corner of the screen to expand the customer categories then proceed choose the product in question i.e. **Term Loan/mobile/distributor Finance Customers**



IV. Select the filter option to search the customer's profile on SASA.

- V. Paste customer's mobile number, select date range, maximum load and submit. It's should populate customers profile as below:

	Name	Id Number	Email	Msisdn	Nic Bank Account	Status
	PATRICK NGANGA MUCHAI	22700255	muchaipatrick@gmail.com	254711990557	0513260011	Approv

Showing 1 to 1 of 1 entries

- VI. Expand the + icon and select, you will notice an **Edit** option and click on it. (**This applies to all the products**)

MANPOWER NETWORKS LIMITED C.116069 254705142791 1628780057 Inactive

Basic Details Loans Repayment Programs Nominated Users Disbursement Accounts Borrowing Status

Names: MANPOWER NETWORKS LIMITED MANPOWER NETWORKS LIMITED

Id Number: C.116069

Email:

Loan Limit:

Phone Number: 254705142791

NCBA Bank Account: 1628780057

NCBA Customer Number: 162878

Pin Status: Active

Status: Inactive

Date Created: 28-APR-23 11:51:05.107000 AM

Loan Approvals: 0

Repayment Approvals: 0

Edit

VII. Updating the effected change on NCBA SASA system:

- If the customer exists- Click Edit and change Phone Number on the profile to replicate the mobile number maintained earlier on ELMA and click save.

Phone Number: 254722415336

First Name: JAMES MAINA MWANGI

Middle Name: Enter middle name (optional)

Last Name: JAMES MAINA MWANGI

ID Number: 9271268

Email: Enter email

Borrowing Limit(Amount in KES): 0

Status: Active

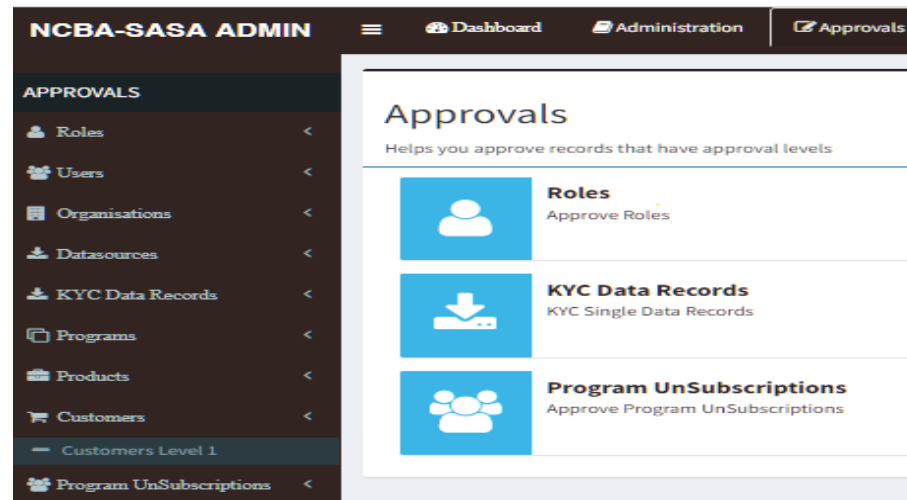
Can Borrow: YES

Can Approve: YES

Can Access USSD: YES

Save Cancel

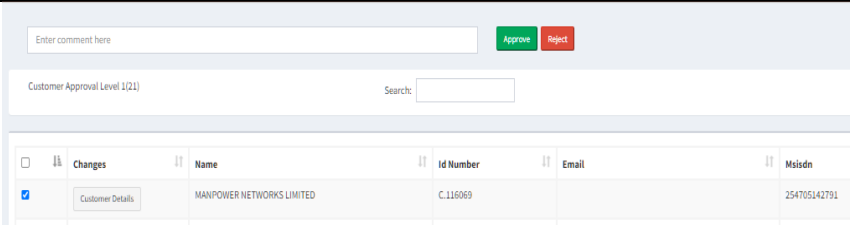
VIII. **Digital Operations Approver:** to select Approvals on the upper screen and select Customers level.



Note;

- The user needs to have **Inputter rights with approver role to execute this.**

IX. Select the customer details, input comments on the box provided and Approve.

		 <p>The screenshot displays a web interface for customer approval. At the top, there is a text input field labeled 'Enter comment here' with 'Approve' and 'Reject' buttons. Below this is a section for 'Customer Approval Level (1/21)' with a search bar. A table below shows customer details with columns: Changes, Name, Id Number, Email, and Msisdn. The first row shows 'Customer Details' for 'MANPOWER NETWORKS LIMITED' with Id Number 'C.116069' and Msisdn '254705142791'.</p>		
4.0	Automated Monthly Digital Personal Loan Data Upload	<p>Preparation of Customer Master File (KYC):</p> <ol style="list-style-type: none"> Extract the customer basic KYC data from the customer table in the data warehouse using the script below. The data should flag accounts under below categories: <ul style="list-style-type: none"> The customers must be registered on mobile banking Their credit risk classification for the customer and any other related accounts must be between A1 and B7 Diaspora customers and customers who do not hold a Kenya shillings accounts Joint account holder or an account(s) with more than one signatory. In active and dormant accounts The customer must have banked with us for six months: where a customer has two different base number, consider the older as per account opening date Exclude staff and VVIPs customers – this list is maintained separately off the system and are updated on a regular basis Commercial and SME Banking Customers. 	Automated Scripts(BI System)	Real Time& Every day for New Customers

	<p>Scoring data Preparation:</p> <p>I. The lending for all scorecard consumes 15 data parameters from both T24 and CRB to score customers and allocate limits. These data points are as shown below.</p>																							
	<table><tr><th>Variable</th><th>Description</th><th>Data Source</th></tr><tr><td>Proxy Income</td><td>This is average 12 months credit turnover (CTO) having eliminated non-customer-initiated transactions. Outlier CTOs are also eliminated based on a statistical process detailed below.</td><td>T24</td></tr><tr><td>Onus EMI</td><td>These are repayments of existing credit facilities. (detailed below)</td><td>T24</td></tr><tr><td>Current Balance Amount</td><td>sum of the outstanding balance amount for all accounts</td><td>CRB</td></tr><tr><td>Dr turnover</td><td>Total of all debit amounts into the customer's accounts in the 12-month window</td><td>T24</td></tr><tr><td>Total Assets</td><td>Sum of all the term deposits opened during the 12-month window for this customer + credit balance at the last day of the 12-month window</td><td>T24</td></tr><tr><td>Mobile Total</td><td>sum of count of mobile loans</td><td>CRB</td></tr></table>	Variable	Description	Data Source	Proxy Income	This is average 12 months credit turnover (CTO) having eliminated non-customer-initiated transactions. Outlier CTOs are also eliminated based on a statistical process detailed below.	T24	Onus EMI	These are repayments of existing credit facilities. (detailed below)	T24	Current Balance Amount	sum of the outstanding balance amount for all accounts	CRB	Dr turnover	Total of all debit amounts into the customer's accounts in the 12-month window	T24	Total Assets	Sum of all the term deposits opened during the 12-month window for this customer + credit balance at the last day of the 12-month window	T24	Mobile Total	sum of count of mobile loans	CRB		
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Mobile Total	sum of count of mobile loans	CRB																						

		Past Due Amount	sum amount that has fallen in arrears for all accounts	CRB		
		Max Arrears	the maximum number of days in arrears an account has accrued, we pick account that has maximum days	CRB		
		Current in Arrears	sum of number of accounts currently in arrears	CRB		
		Non-Performing	Account is in default, in the bank space this will be 91 or more days in arrears. How many accounts are non-performing	CRB		
		Gender	Male or female	T24		
		Band 6m Sav Acc Tdepcnt	Count of deposits made to the customer's account in 6 months	T24		
		Age	Customer's age in years	T24		
		Tenure of Relationship with Bank	Length of banking with in NCBA in years.	T24		
		Employer Strength	Marker of whether a customer is Scheme, Approved of Walk-in	T24		
		Proxy Income Computation I. Normalized average turnover is used as a proxy income for 2 reasons, namely;				

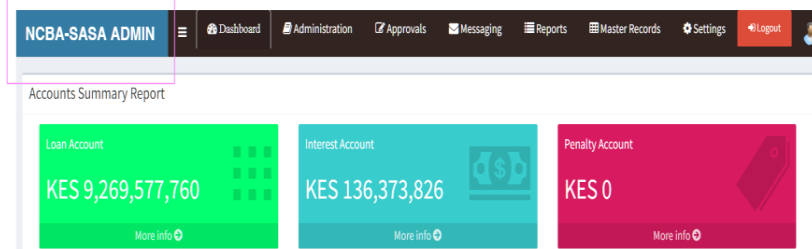
		<p>a. There is no reliable salary marker that can enable us identify salaried customers.</p> <p>b. The product targets all consumer customers, both salaried and salaried.</p> <p>c. To arrive at the average turnover, we extract from the system 12 months credit turnovers that are customer initiate.</p> <p>Further checks are conducted on the turnover to ascertain their consistency and frequency. This ensures that we are allocating limits on turnovers with low variability and to customers that are actively banking with NCBA. These checks are;</p> <ul style="list-style-type: none"> ▪ Frequency and recency of turnover; this is a check on whether the customer is regularly utilizing their accounts. The customer must have turnovers in 5 or the preceding 6 months for them to be allocated a limit. Additionally, the month with not turnover cannot be the immediately preceding month. ▪ Consistency of turnover; Outliers in the monthly turnovers are eliminated arrive at average turnover that has minimal variability. Outliers, especially positive outliers tend to overstate average turnovers that result in allocation of high limits that the customers may not be able service over the tenure of the loan. We perform a statistical analysis on each customer's 12 months turnovers to identify outliers that are then excluded from computation of proxy income. The steps undertaken for this analysis are; <ul style="list-style-type: none"> a. Compute the average and standard deviation for the 12 months turnovers. 		
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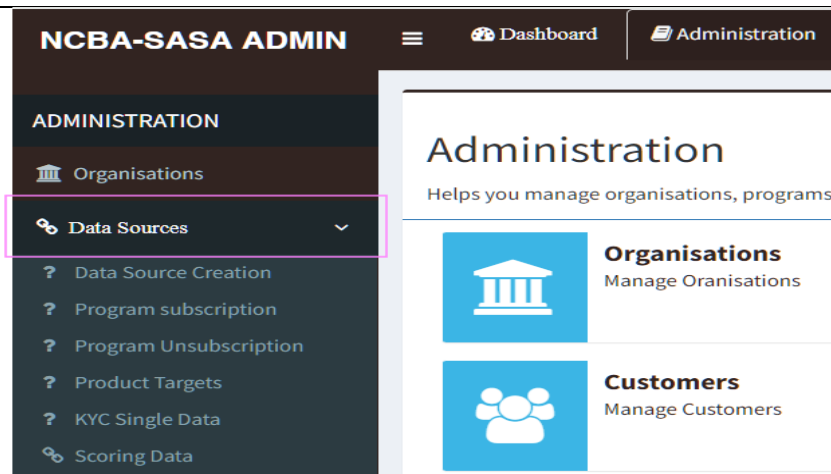
		<p>b. Compute the Z score for each month's turnover. Z score is computed as follows</p> $\text{Z-score} = \frac{\text{monthly CTO} - 12 \text{ mnths average CTO}}{\text{Standard deviation of 12mnths turnovers}}$ <p>c. The Z statistic indicates the number of standard deviations a number is away from the average of the parameter. Typically, a Z score of 3 and above (or lower than -3) indicates that the CTO is an outlier. In the case of LFA, we have set a lower threshold of 1.7</p> <p>d. Compute average CTOs excluded turnovers whose Z- score is above 1.7.</p> <p>On US EMI Calculation</p> <p>I. We consider existing credit obligations when scoring and allocating limits to ensure we don't overcommit customers. This is done by obtaining monthly repayments for existing loan obligations. For mobile loans, given the short-term nature of the product, we not only consider existing obligations, but we also look at average mobile loan borrowings over the preceding 3 months.</p> <p>II. The rationale for this treatment of mobile loans is that the SASA limit is a preapproved limit that is available to the customer at any time without manual intervention.</p> <p>III. The calculation of EMI is;</p> <p>OnUseEMI = summation of EMI for existing non digital products + 3 months average of mobile loan borrowings</p>		
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		<p>Output File Processing:</p> <ul style="list-style-type: none"> Combine data from customer master and scoring data to produce an output file. The output file excludes the ineligible customers described in Step 1 above. <p>Data Output:</p> <ul style="list-style-type: none"> Output the upload file Output the exclusions file that lists customers with the list of eliminated customers with reasons for exclusion captured Output the customers not registered on ELMA 		
5.0	Monthly Scoring Data Output Review	<p>I. Conduct a Monthly review of the output of the scoring model and share feedback with the business team with the relevant recommendations this is due every last day of the month.</p> <p>II. The monthly review includes:</p> <ul style="list-style-type: none"> Confirm that there are no customers who have expired loans arrangements/date past due report are being scored or award a limit. Ensure no Staff are scored/awarded a limit Ensure the customer has the ability to repay the expected EMI. 	Retail Analytics	Monthly
6.0	Manual Upload Data Preparation- To Be Adopted in Case Of System	<p>Prepare Upload File:</p> <ul style="list-style-type: none"> Retail Analytics prepares the mobile loan customer upload file by the 5th of each month. The file should include 	Retail Analytics	5 th of Each Month

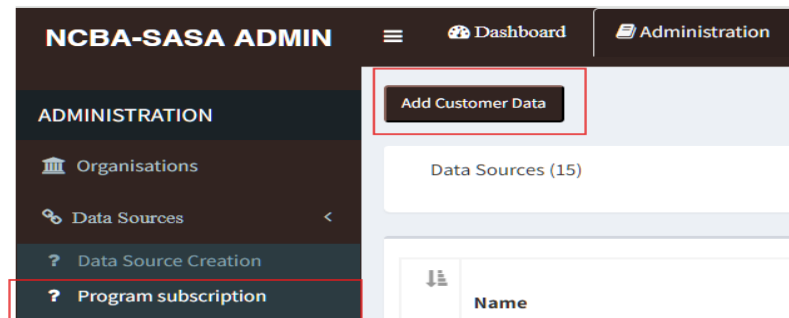
	<p>Outage For The Automated Process or for customers with Exceptional approval</p>	<p>consumer banking customers with the approved 13 parameters under 4.0 above</p> <p>Share with RDB:</p> <ul style="list-style-type: none">• Share the file with the Retail Credit Solutions team via email for confirmation and verification. <p>Data Refresh:</p> <ul style="list-style-type: none">• The Retail Analytics team to refresh data every month and share for review by the retail monitoring and controls and further approval from Business <p>Making changes on the scoring tool:</p> <ul style="list-style-type: none">• Credit Risk, Credit Monitoring, Retail Digital Business and Retail Analytics approval to be sought via email before any changes are implemented on the scoring tool including Ad hoc ones, and proper documentation done. <p>Data Quality Assurance:</p> <ul style="list-style-type: none">• Credit Risk to own up the Quality assurance and score card review process which include:		
--	--	--	--	--

		<p>For Exceptional approval.</p> <p>Customer requests are shared by the relevant stakeholders to Head of Retail Digital business, Head of Retail Credit Solutions and Head of Retail Analytics for review and approval.</p> <p>Retail Analytics prepares the mobile loan customer upload file with a TAT of 24hrs after the approval. The file should include consumer banking customers with the approved 13 parameters under 4.0 above.</p> <p>After approval, forward the file to the Account Maintenance Unit (AMU) via email for upload.</p>		
7.0	Checks, Verification, And Approval for Manual Data Upload	<p>I. Verify the data against the approved product parameters and guidelines. Refer to Lending for All product paper document.</p> <p>II. Prepare and review the data dump, then place it in a shared folder where it can be accessed by the Retail Monitoring and Controls team for periodic review.</p>	HOD Retail Analytics	4 Hrs
8.0	Manual Data Approvals	<p>I. The Retail Monitoring and Controls team, along with Retail Analytics team and Retail Digital Business team, will review and approve the data via email. The data will be approved by HOD RDB, RCM & RA.</p> <p>II. After approval, forward the file to the Account Maintenance Unit (AMU) via email for upload.</p>	HOD Retail Monitoring	1 Hr

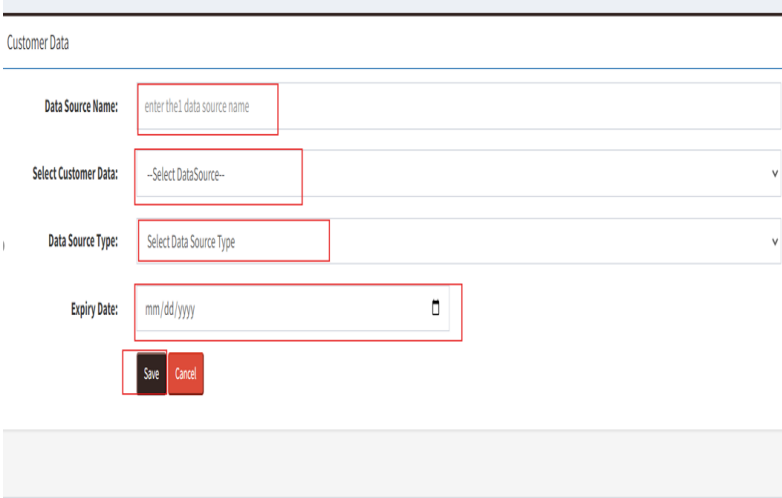
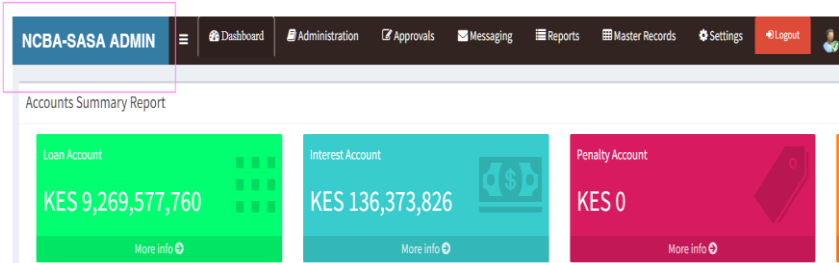
9.0	Data Quality Assurance: Independent Review	<p>I. Independent reviews done on the score card and efficiency of the data Review the product portfolio performance against the limits assigned and to ensure the lending is within the product guidelines (refer to the approved product scorecard parameters on (step 4.0))</p> <p>II. The approved scorecard parameters as captured in (step 4.0) will determine the efficiency and accuracy of the data.</p> <p>III. Incase it deviate the same should be flagged and business notified for correction.</p>	HOD Retail Credit Approvers	Every 3 Months
10.0	Data Upload in To the NCBA SASA Portal for manual intervention	<p>IV. Receive the data via email after approval by the Retail Credit Solutions team, Retail Analytics and Retail Digital Business then upload the file.</p> <p>V. Confirm the upload status. If the upload fails, notify the Retail Credit Solutions, Retail Analytics team and include the Retail Digital Banking team in the notification.</p>	Account Maintenance Unit (AMU) officer	4 Hrs
11.0	Program Subscription Process	<p>I. Go to the Administration Module</p>  <p>II. Select the Data Sources Menu</p>	AMU Officer	1 Hr



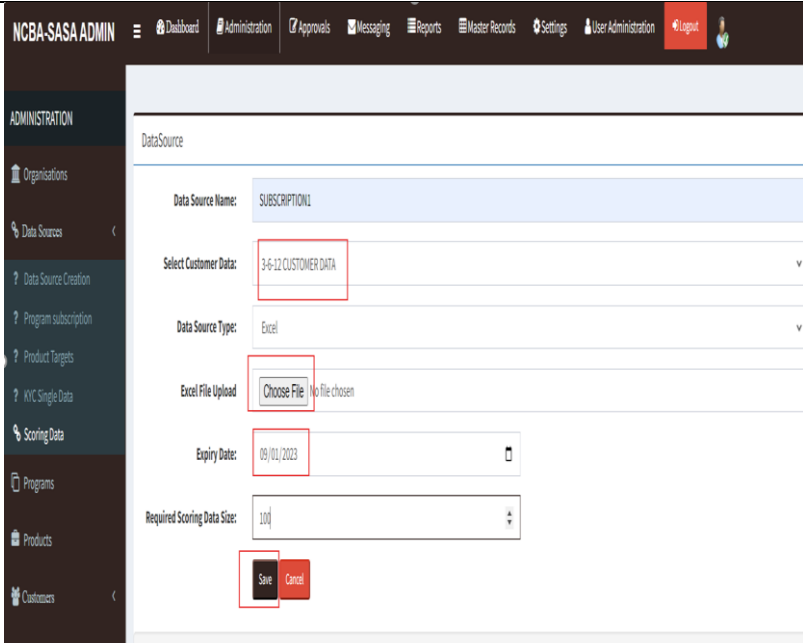
- III. Pick the Program subscription option within the Data Sources menu and Select the "Add Customer data" button on the upper left.



- IV. Complete the form by providing the data source name, choosing the customer data **(3-6-12 CUSTOMER DATA)** associated with the specific program you wish to subscribe customers to from the drop down, indicating the data source type, setting the expiry date, and then proceed to save.

				
12.0	Customer Scoring Data Upload Process	<p>I. Go to the Administration Module</p>  <p>II. Select the Data Sources Menu, Pick the Scoring Data option within the Data Sources menu and then Select the "Add Data Source" button.</p>	AMU Officer	1 Hr

		<div><div><div><div><div>NCBA-SASA ADMIN</div><div><div>Dashboard</div><div>Administration</div></div></div><div><div>ADMINISTRATION</div><div><div>Organisations</div><div><div>Data Sources</div><div>Data Source Creation</div><div>Program subscription</div><div>Program Unsubscription</div><div>Product Targets</div><div>KYC Single Data</div><div>Scoring Data</div></div></div></div></div><div><div>Add Data Source</div><div>Data Sources (100)</div><div><div><div>Name</div><div>MissingCustomers.Scoring Data 05072024</div><div>Missing Customers</div></div></div></div></div></div>		
		<p>III. Complete the form by providing the data source name, choosing the customer data (3-6-12 CUSTOMER DATA) associated with the specific program whose customer scoring data are being added, indicating the data source type, setting the expiry date and the number of records contained within the upload, and then proceed to save.</p>		

				
13.0	Post Data Upload Processes	<p>I. Post upload - Retail analytics team should undertake the following;</p> <ul style="list-style-type: none"> • Generate and share output file after the upload to the respective stakeholders. • Provide details {Value & Volumes} of failed upload with reasons of fail. • Provide list of new customers under the specific upload with value and volume and share the reports to RDB team. • Review the output file against the input file. 	HOD Retail Analytics	6 Hrs
14.0	Commercial Engagements	<p>I. Product manager in RDB team should execute the following</p>	Product Manager RDB	EOD

		<ul style="list-style-type: none"> • Provide details of the scored customers with limits to respective Relationship Managers in respective branches via email. • Provide performance dashboard for each RMs in respective branches via email. <p>II. Share the portfolio performance for each branch with the HOD RDB</p>		
15.0	Profile Delinking/Deactivating/ Un Subscription	<p>I. Receive, customer request to delink their profile on SASA in writing and signed as per mandate at the branch physically or via indemnified email address or secure message.</p> <p>Note: <i>For detailed guidance on handling customer instructions, please refer to the procedures captured under references. These documents outline the various processes and steps for the Contact Center and Branch teams follow when receiving and managing customer requests.</i></p> <p><i>In cases where deactivation is requested internally due to risk mitigation factors or internal system errors, the process can proceed without the customer's instructions. However, approval from the respective Head of Department (HOD) or Branch Manager is required.</i></p> <p>II. Validate the request:</p> <ul style="list-style-type: none"> • Ensure that the customer making the request has the signing mandate for the specific account. • The customer must provide a reason for their request. -I.e. due to personal financial discipline, or they don't want a loan limit at that particular moment. 	CC Officer/Branch Operations officer Team/Sales Team/ RM	1 Hr

		<ul style="list-style-type: none"> For internally raised requests, an explanation should be provided. <p>III. The Inputter should Initiate a Maker Checker request to AMU team via IBPS, through the NCBA SASA Application queue</p> <p>IV. The Checker to confirm the request by ensuring that;</p> <ul style="list-style-type: none"> The customer requesting the delink has the appropriate signing mandate according to the account status in T24. 		
16.0	Call Back Options Validations for manual interventions	<p>I. Confirm the signed customer instruction as per mandate.</p> <ul style="list-style-type: none"> If the request is correct: Proceed with advancing the item to the AMU team. If the request does not match the mandate: Return the request to the branch with feedback. For internally raised requests: Ensure that an explanation supporting the request is provided. 	Retail Credit Solutions Officer	1 hr
17.0	Executing Request on SASA portal	<p>I. Receive the request through IBPS and delink customer's profile on SASA.</p> <p>II. Confirm the signed customer instructions or the provided explanation for internal requests before delinking the profile.</p>	AMU Officer	1 Hr
18.0	Deactivating Closed account on SASA	<p>I. Receive written & signed customer instructions (at the banking hall or via Secured messages for CC) as per account mandate and confirm that the customer documentation meets our Know Your Customer (KYC) guidelines for account closure.</p>	CC Officer/Branch Operations	1 Hr

		<p>II. Adhere to the current procedure for account closure approvals as outlined in the Account Closure Procedure Document.</p> <p>III. After obtaining the necessary approvals and closing the account on T24, log in to SASA and verify the account's existence.</p> <p>IV. If the account exists on SASA, create a request on IBPS under the NIC SASA Application queue to deactivate the account. Ensure that the account closure form and KYC documents are attached to the request.</p> <p>V. The checker should verify that:</p> <ul style="list-style-type: none"> • The account mandate matches the request and KYC documents. • The account closure form and KYC documents are properly attached. 	Officer/Sales Officer/ RM	
19.0	Call Back Options Validations	<p>I. Receive the instructions on IBPS, verify the account mandates as per the attached instructions and KYCs.</p> <p>II. Confirm the account closure status on T24 and if all is met proceed the item.</p>	Retail Credit Solutions Officer	2 Hrs
20.0	Executing the Request (Deactivating Closed	<p>I. Receive the request log in to SASA and deactivate the account.</p>	AMU Officer	2 Hrs

	account) on SASA Portal			
21.0	Updating Dropped/Incomplete Customer Profile On SASA	<p>I. A customer reaches out to the branch or CC with the error of missing disbursement account or with a request to change their disbursement account. This can occur through a physical visit to the branch; a call to the CC team or in some cases, queries that require an update to resolve. Update Scenarios:</p> <ul style="list-style-type: none"> • Approved/Valid Profiles: Update the disbursement account for profiles that are approved and valid, as identified in the Combined Upload Data. • Non-Valid Customer Details: For customers not listed in the Combined Upload Data but present in the Main-Mobile Loan Upload Data, update the disbursement account as necessary. <p>II. Receive customer request query and do the verifications of account ownership as per account mandate on T24.</p> <p>III. Log in to SASA and check the customer profile to confirm if the same is incomplete if it is, proceed the next step.</p> <p>IV. Log in to ELMA and check to confirm that the account being update is maintained and linked to the subject mobile number.</p> <p>V. Review the customer's mobile loan eligibility in the Combined Upload Data located in the respective shared folder. If the customer is eligible, prepare their update file</p>	CC/Branch Operations Team/Sales Team/ RM	1 Hr

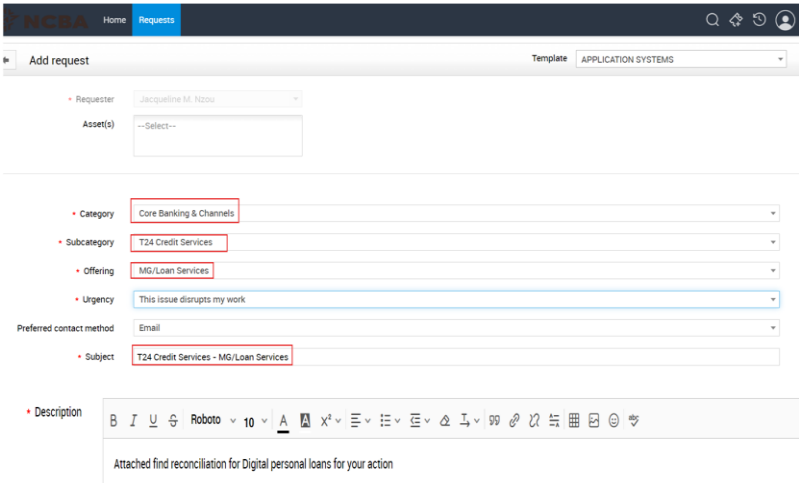
		<p>using the Main-Mobile Loan Upload Data from the shared folder. Ensure the Account Meets the Following Criteria:</p> <ul style="list-style-type: none"> ✓ Maximum DPD: The customer should not have a maximum DPD (Days Past Due) of 10 days. ✓ Risk Classification: The customer should not be classified as risky in categories B10, B11, B12, or B20. ✓ Account Type: The account should not be a joint or diaspora account; it should be a current account. ✓ File Accuracy: Ensure the final update file matches the final uploaded data in the shared folder. ✓ Account Status: The account number being updated should be active on ELMA and linked to the mobile number used for the facility. ✓ File Format: The file format should be CSV, and data should be extracted from the master data in the shared folder, specifically columns A-X only <p>VI. For customers who fall into any of the disallowed categories listed above but still request a change of disbursement accounts:</p> <ul style="list-style-type: none"> • Prepare their update files using the Main-Mobile Loan Upload Data. • Ensure that the update files contain zeroized turnovers, indicating that no financial activity or turnover data is included. <p>Note:</p> <ul style="list-style-type: none"> • Data Verification: If the customer account is not listed in either the Combined Upload Data or the Main-Mobile Loan Upload Data available in the shared folder, do not 		
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		<p>proceed. Instead, escalate the issue to the RDB team. If the account is found and matches the criteria, proceed to the next step.</p> <ul style="list-style-type: none"> • Monthly Updates: Both data sets (Main-Mobile Loan Upload Data and Combined Upload Data) are updated monthly. Always use the most recent version available for the current month and date when verifying and processing requests. <p>VII. For any exceptional request to reinstate a dropped or zeroized profile, ensure that it is accompanied by a valid reason i.e If the drop/gap was due to an internal system error/gap. Such requests must first be approved by the RDB team before proceeding.</p> <p>VIII. Initiate a Maker-Checker request on IBPS under the NCBA SASA Application queue to the AMU team for processing the update. The checker should:</p> <ul style="list-style-type: none"> • Confirm that all the checks and criteria outlined in previous steps have been met. • Ensure that the requested amendment has been accurately recorded in the Customer Amendments file located in the shared folder RDB Loans Customer Support. <p>Note;</p> <ul style="list-style-type: none"> • The checker must ensure that the file meets all the specified criteria before proceeding with the upload. If the file does not meet these criteria, it should be rejected, and the customer should be advised accordingly. 		
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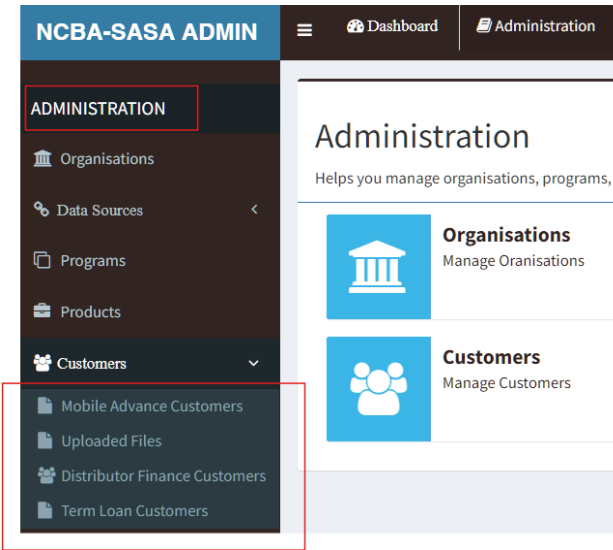
22.0	Call Back Options Verifications	<p>I. Receive the items on IBPS do the verifications of account ownership as per account mandate on T24.</p> <p>II. Check the customer profile against the Final Upload Data File on shared folder {RDB Loans Customer Support} to ensure the below and proceed the item:</p> <ul style="list-style-type: none"> • Approved List: Ensure that the customer's turnover on the file matches the turnover on the Combined Upload file. • Non-Approved List: The file should not contain turnover data unless it has been pre-approved by the RDB team. Ensure that approval documentation is attached. • Account Information: Confirm that the account being changed is correctly captured in the IBPS request. 	Retail Credit Solutions	2 Hrs
23.0	Updating Incomplete Customer Profile On SASA	<p>I. Receive the request, ensure the above have been met and Upload the file to update customer's profile.</p>	AMU Officer	1 Hr
24.0	Digital Loans Repayments/Payoffs	<p>I. Receive customer Manual Repayments Requests.</p> <p>II. Interrogate the customer and ensure it is not a user issue but a system issue affecting the customer.</p> <p>III. Raise to credit operations via IBPS for processing and ensuring to quote issue and the time customer engaged.</p> <p>Note;</p> <ul style="list-style-type: none"> • This is an intervention in instances where customers are unable to repay loans normally through their mobile phones. 	CC/Branch Operations Team/Sales Team/ RM	2 Hrs

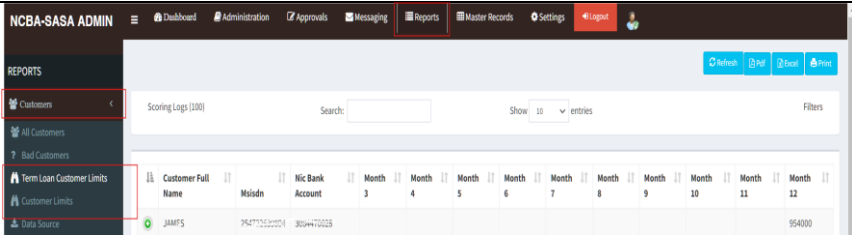
		I. Execute the manual repayment request end to end.	Credit Ops team	6 Hrs
25.0	Digital Loans Reversal	I. Receives the reversal request from customers or internal users through email; review, recommend and submit to business segment head for approval via email.	CC Agent /Branch Operations Officer /Sales officer/ RM	6 Hrs

	Review & approval of the reversal request	Respective Business Segment Head review the reversal & approves via email	HOD	1hr
	Index the reversal request on IBPS	<p>I. Raise a GRC for the reversal request on GRC system</p> <p>II. Raise an IBPS item to Credit operation team via mobile/digital loans queue with the Business segment Head approval attached.</p> <p>Note:</p> <ul style="list-style-type: none"> The process should follow the approval matrix and the PL to be debited will be defaulted to the customer's domicile branch as advised by the Finance team. CC team can always liaise with the branch in question in this case. <p>A digital loan reversal would be justified if there is an Erroneous disbursement into the account not linked or affiliated to the customer and this has been sighted & confirmed through the customer's account statement</p>	CC Agent /Branch Operations Officer /Sales officer/ RM	6hrs
26.0	Execute the Reversal	I. Receive the request via IBPS and execute the reversal request end to end.	Credit Ops Officer	6 Hr

27.0	Digital Personal Loan Reconciliation Issues	<p>I. Log onto Daraja</p> <p>II. Choose Application System options</p> <p>III. Under category choose Core banking & Channels</p> <p>IV. Under subcategory select T24 credit services</p> <p>V. Under offering choose MG/Loan services</p> <p>VI. Choose an option under Urgency</p> <p>VII. Attach template and give a summary of the request</p> <p>VIII. Send a follow up email on the same to Fastrack the process.</p>  <p>LFA Reconciliation Template</p>	Branch Customer service Officer /Branch Operations officer / CC agent /RM	1 Hr
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28.0	Digital Loans Capitalization of Arrears Below KES 1,000 That Impact On The Quality Of The Book.	<p>i. From the daily PDO report Identify digital loan accounts with arrears of less than KES 1,000:</p> <ul style="list-style-type: none">Genuine Arrears: Accounts with small, genuine, but negligible uncollectable arrears less than KES 1,000.Technical Challenges: Accounts with arrears due to technical issues, such as missed monthly billing triggers or delays in fund availability, resulting in arrears once the billing is eventually triggered. <p>ii. Prepare a listing of the accounts identified based on the criteria above and submit the prepared listing via email for approval.</p>	BRM Digital Collection Officer	2 Hrs																																										
		<p>iii. Receive the list review and approve the selected accounts.</p>	BRM Digital Collection Manager	1 Hr																																										
		<p>iv. Share via IBPS, the approved list of the accounts with Credit operations.</p>	BRM Digital Collection Officer	1 Hr																																										

		v. Receive the report and proceed to capitalize the accounts as guided/shared above.	Credit Ops Officer	6 Hrs
29.0	How to Search A Customer Profile and Confirm Limits Awarded on SASA Portal	<p>I. Log in to SASA select Administration, select Customers tab, click on the Mobile Advance Customers icon then filter to search the customer using their mobile number or account number.</p>  <p>II. Checking customer limits, select the reports tab, choose customers tab on the far left to expand all the digital loans customers limit for digital personal and instant loan, click on the appropriate product in question.</p>	Branch Operations Officer/CC Agent /Branch Sales Team / RM	30 Min

				
30.0	Digital Loans Crisis Management Process	<p>I. Identify the system related issue causing the crisis and raise with relevant stakeholders for resolution. Refer to approved NCBA SASA Processes document.</p> <p>II. Share notification on downtime and the expected timelines for resolution with all stakeholders which should include the below segments:</p> <ul style="list-style-type: none"> • Retail digital banking. • Customer experience. • All branches. 	IT Monitoring Officer	30 Min
31.0	Digital Loan Collection			
	Automated Notifications For disbursement	i. Automated SMS from SASA is sent to the customer upon disbursement of the loan facility, indicating amount disbursed and the due date.	Sasa Platform	Upon disbursement
	Automated Notifications for Repayment	ii. A prompt SMS is automatically sent to the customer via the SASA platform to remind him or her of the due date on the following days: 29th day 6th day	Sasa Platform	Monthly until full repayment
	Collection 1 dpd-7 dpd	<p>i. Accounts over 0 days in arrears are queued automatically in the collection system i.e. Kollect Pro.</p> <p>ii. Kollect Pro dispatches sms demand and notifications, twice per day (in the morning and in the evening)</p>	Retail early collections Officer (R.E.D)	Daily

		iii. Kollect Pro dispatches email notifications and demand twice per day (in the morning and in the evening)		
	Collection 8 dpd - 90 dpd	<p>1. Daily extraction of reports off Kollect Pro on the dispatched demand SMS and \or emails sent previous day and send to the Products and Digital Banking team for purposes of monitoring the trend in volumes\values falling into arrears daily and monitoring the performance of the automated messaging service on Kollect Pro.</p> <p>2. Follow up and review of the daily reports from:</p> <ul style="list-style-type: none"> ➤ Collect Pro ➤ Collection Agencies ➤ Core Banking <p>3. Daily restriction of accounts with overdue balances and submission of a report on the restricted account to Products and Digital Banking team.</p> <p>The Collection System-Kollect Pro, will automatically allocate accounts over 8 DPD to external collection agencies.</p>	Remedial Officer	Daily
	Collection 8 dpd - 90 dpd	<p>1.The Collection System-Kollect Pro, will automatically allocate accounts over 8 DPD to external collection agencies.</p> <p>The Collection System-Kollect Pro, will automatically allocate PEZESHA loan accounts over 30 DPD to external collection agencies.</p> <p>2.A formal notification to the customer from the Bank through Kollect Pro will be sent informing them that their debts have been outsourced to a collection agency at their cost. This will be done through a letter/email and notification SMS.</p> <p>3.The external debt collection agency will follow up with the customer through SMS/calls/Emails and field visits.</p>	Remedial Officer	Daily

		<p>4.The amount outsourced will include the total outstanding amount with the Bank plus the related collection charges by the debt collector.</p> <p>5.The collection charges levied will be based on a graduated scale negotiated with the collection agencies.</p> <p>6.Payments collected will be banked to the respective customers' accounts with us.</p> <p>7.Payments will then be applied to the respective loan accounts and payoff done.</p> <p>8.The external collection agencies will then raise their invoices at the end of every month for review and settlement.</p> <p>9.Invoices will be settled within 14 days of receipt by the Bank.</p> <p>10.Reallocation of accounts between collection agencies will take place after 30 days for both the 1-month loan and the 1-week loan.</p> <p>11.Reports from the agencies will be provided to BRM and the Product & Digital Banking team every 30 days from the date of allocation of a batch of accounts</p>		
	Portfolio Performance managements	12. A weekly performance report will be shared with the Products, Digital Banking and BRM team to show performance of the book and recoveries from ICAs shared	Portfolio/Recoveries Officer Live and B20	Weekly
	CRB Pre and Post-Listing 30 dpd-90 dpd	13. Send letters\email and SMS notifying the customers of pre and post-listing status as per CBK guidelines.	Credit Operations Officer	Daily
	Over 90 dpd	14.Upon reaching 90 days past due, the loans that will still be outstanding will be recalled from the external debt collection	Business Remedial	Daily

		<p>agencies and migrated to Memo/B20 book where accrual of interest will be stopped.</p> <p>15. Follow up with the customers will continue until they make full payments or accounts are written off.</p>	Manager	
33.0	Frontline Team Support During A Crisis	<p>Definition of Crisis:</p> <p>A crisis warranting support through manual intervention shall be defined by:</p> <p><i>Major system outage affecting core services such as loan application and/or loan repayment not processing at all.</i></p> <p>During a crisis confirmed by monitoring team the cc team should respond as follow depending on the affected services:</p> <p>Loan Application Crisis:</p> <ul style="list-style-type: none"> • Extract from SASA system, the report of affected customers and send a service recovery message for loan application after services restored. <p>Loan Repayment Crisis:</p> <ul style="list-style-type: none"> • For Loan repayment, collate the affected prepare a batch file and share the same with IT and credit Administration team. 	CC Agent)	1 Hr After Resolution

		Note: <ul style="list-style-type: none"> The loan repayment file may be combined with the daily batch file from the Credit Administration team and sent to IT for processing. In the event of a crisis or urgent issue occurring after the routine file has been submitted, prepare and execute an exceptional loan repayment file as needed. 		
		I. Credit Administration team file checks & validations	Credit Admin Officer	1 Hr

Appendix