



Factsheet for IT Operation and Service Delivery Audit Digital Banking Technologies Department Response

s/ n	Condition and Criteria	Possible Cause, Effect and Recommendations	Auditee's Response	Target Date / dependency
1	<p>CONDITION</p> <p>There is no documented role matrix for users on delivery channels back office.</p> <p>CRITERIA</p> <p><i>Enat Bank SC Information security procedure 2025 page 26 at 4.7.2 Separation of duties</i></p>	<p>EFFECT</p> <p>✓ There will be Risk of unauthorized access, role overlap, and unclear accountability.</p> <p>RECOMMENDATION</p> <p>Role matrix should be designed and documented for digital banking platforms, clearly assigning responsibilities and segregation of</p>	<p>We acknowledge the observation. Department will prepare formal role matrix document.</p>	<p>1/1/2026</p>

		duties.		
2	<p>CONDITION</p> <p>There is no developed, documented, or signed OLA (Operational level agreement) specifying service priorities, responsibilities, and timelines with Branch Operations and Digital Banking Operation.</p> <p>CRITERIA</p> <p><i>Enat Bank SC Digital Banking Service Policy 2024 page 6 at 8.4.2 Digital Banking Department</i></p>	<p>EFFECT</p> <p>✓ Ambiguity in service expectations, inconsistent handling of branch issues and digital banking operation.</p> <p>RECOMMENDATION</p> <p>Develop, approve, and implement OLAs between branch operations and digital banking Technologies.</p>	<p>We acknowledge the observation. We will develop, document, and obtain approval for the OLA to clearly define service priorities, responsibilities, and timelines</p>	7/1/2026
3	<p>CONDITION</p> <p>The digital banking platform, Application system backups are not being taken to external or tape backups stored at an off-site and onsite location with External Hard disk.</p> <p>CRITERIA</p> <p><i>Enat Bank SC Information security</i></p>	<p>EFFECT</p> <p>✓ Risk of data loss or unavailability in case of hardware failure, fire, or other site disasters.</p> <p>✓ Inability to restore services quickly following an incident.</p> <p>RECOMMENDATION</p> <p>Implement a regular backup schedule for the digital banking</p>	<p>The issue will coordinating with the Atlas team and the Infrastructure team to back up on the tape.</p>	15/1/2026

	<i>procedure 2025 page 18-19 at 4.6.4 Backup and Recovery</i>	platform, including both onsite and offsite storage.		
4	<p>CONDITION</p> <p>User access to digital banking systems is not reviewed on a quarterly basis as required by IS Security policy.</p> <p>CRITERIA</p> <p><i>Enat Bank SC Information security procedure 2025 page 25 at 4.7.1 Account Management</i></p>	<p>EFFECT</p> <ul style="list-style-type: none"> ✓ Increased risk of unauthorized access. ✓ Potential Segregation of Duties (SoD) violations. <p>RECOMMENDATION</p> <p>Implement quarterly user access reviews for digital banking platforms (Clarification)and document the review process, findings, and corrective actions.</p>	We acknowledge the observation. A User Access Review document for digital banking systems will be prepared	21/2/2026
5	<p>CONDITION</p> <p>During the audit engagement, we observed gaps related to digital banking support including :</p> <ul style="list-style-type: none"> • No call log management, call-based case management, or resolution procedure exists for digital banking operations via 	<p>EFFECT</p> <p>Risk of unresolved issues, poor customer experience, and lack of accountability in digital banking operations.</p> <p>RECOMMENDATION</p> <p>Establish a centralized contact center for digital banking with call</p>	The Bank is in the process of establishing a Call Center, which will be managed the Call Center team. This will solve the issue and the support log issue will be handle.	

	<p>the contact center.</p> <ul style="list-style-type: none"> • There is no centralized contact center to manage digital banking support requests. • Complaint handling logbook and call log records for hotline 9845 (digital payment support) are not maintained. <p>CRITERIA</p> <p><i>NBE Directive ONPS/02/2020 (Articles 18 & 19).</i></p> <p><i>NBE Directive ONPS/09/2023 (Articles 12.2. i)</i></p>	log management and call-based case management, or resolution procedure		
6	<p>CONDITION</p> <p>The Digital platform Support, availability Uptime of digital platform, performance of digital banking support activities were not incorporated and doesn't included in key performance indicators (KPIs) which shared as annual corporate</p>	<p>EFFECT</p> <ul style="list-style-type: none"> ✓ Lack of measurable metrics reduces accountability and prevents performance improvement. ✓ Management cannot make data-driven decisions on resource allocation or process 	<p>The digital banking support metrics, including platform availability, uptime, and performance of support activities, are already incorporated in the Key Performance</p>	

	<p>Plan to Strategic and innovation department.</p> <p>CRITERIA</p> <p><i>NBE Directive SBB/083/2022 Page 2 Article 4.3 – I- VI.</i></p>	<p>improvements.</p> <p>RECOMMENDATION</p> <p>Include digital banking support metrics (e.g., response time and resolution time) in KPI dashboards.</p>	<p>Indicators (KPIs) shared as part of the annual Corporate Plan with the Strategic and Innovation Department. Please refer to Appendix 9</p>	
7	<p>CONDITION</p> <p>Critical data such as EJ files and surveillance camera footage is not backed up on onsite or offsite storage.</p> <p>CRITERIA</p> <p><i>Enat Bank SC Information security procedure 2025 page 18-19 at 4.6.4 Backup and Recovery</i></p>	<p>EFFECT</p> <p>✓ High risk of data loss, operational disruption, and inability to investigate incidents.</p> <p>RECOMMENDATION</p> <p>Implement regular backups for EJ files and camera footage, store them both onsite and offsite, and periodically test backup restoration.</p>	<p>The EJ backup is properly maintained; however, we have noted that some camera data has not yet been backed up, and we will correct this. The ATM and backup server are located in different sites, ensuring that the backup is stored off-site</p>	7/2/2026
8	<p>CONDITION</p> <p>Successful USSD top-up transactions do not include full information, such as amount, sender and receiver names.</p>	<p>EFFECT</p> <p>✓ Customers cannot fully verify transaction details, increasing dispute risk.</p> <p>✓ Reduced trust in digital payment</p>	<p>USSD transactions confirmation screen displays the Sender Account, Receiver Name, Receiver Account, Receiver Bank</p>	

	<p>Please see appendix 5</p> <p>CRITERIA</p> <p><i>NBE Directive ONPS/02/2020 (Articles 18)</i></p>	<p>systems.</p> <p>RECOMMENDATION</p> <p>Update the USSD platform to include complete transaction details (sender, receiver, and amount).</p>	<p>Name and Amount.</p> <p>Please see appendix 7</p>	
9	<p>CONDITION</p> <p>The payment receipt generated from the digital banking platform</p> <ul style="list-style-type: none"> Does not include key transaction details such as the service charge amount to other bank and time stamp of transaction. On top of receipt address information the short code 9845 is not included. Lack of customer data protection like visibility of sender and receiver account. <p><i>Please see appendix 1</i></p> <p>CRITERIA</p>	<p>EFFECT</p> <ul style="list-style-type: none"> ✓ Customers may not have full visibility of the total transaction cost. ✓ This can lead to customer disputes, lack of transparency, and non-compliance with NBE directives. ✓ It reduces the reliability of receipts as official evidence for audit or reconciliation purposes. <p>RECOMMENDATION</p> <p>All digital and electronic receipts should display full transaction details including the service charge amount and time of execution.</p>	<p>The digital banking transaction receipts already include VAT and service charges handled by Enat Bank . please find the attached file. Charges for other bank transactions are managed by EthSwitch. We will continue to review receipt formats to ensure compliance with NBE directives. Please see appendix 8</p>	


	<p><i>NBE Directive ONPS/02/2020 (Articles 18)</i></p> <p><i>NBE Directive ONPS/09/2023 (Articles 12.2. a-j)</i></p>			
10	<p>CONDITION</p> <p>There is no user manual and administrative manual for back office system and delivery channel.</p> <p>CRITERIA</p> <p><i>Enat Bank SC Digital Banking Service Policy 2024 page 6 at 8.4.2 Digital Banking Department</i></p>	<p>EFFECT</p> <ul style="list-style-type: none"> ✓ Lack of manuals may lead to inconsistent system operation and inefficient issue handling. ✓ New or replacement staff may experience delays in understanding system processes. ✓ Increases the risk of operational errors or unauthorized activities due to unclear procedures. <p>RECOMMENDATION</p> <p>Develop and maintain User Manuals and Administrative Manuals for delivery channel back office</p>	<p>We acknowledge the observation. A user manual for branch operations has already been prepared and is available for sharing as needed.</p>	
11	<p>CONDITION</p> <p>The Electronic Journal (EJ) file is not configured to reflect all actual birr</p>	<p>EFFECT</p> <ul style="list-style-type: none"> ✓ Inaccurate cash reconciliation between ATMs and back-end 	<p>The EJ denomination configuration issue has been corrected</p>	<p>30/2/2026</p>

	<p>note denominations. Specifically, the 200 birr note is excluded from the combination matrix and also there were inconsistency of birr note denomination throughout the bank ATM EJ File configuration. And Customer Account information were not hidden or not Protect, it was visible on EJ file</p> <p><i>Please see appendix 4</i></p> <p>CRITERIA</p> <p><i>Enat Bank SC Domestic Card Banking Procedure Manual 2024 page 21 at 4.3. E. ATM Cash loading</i></p>	<p>reports.</p> <ul style="list-style-type: none"> ✓ Increased risk of undetected cash mismatches and reporting errors. ✓ Potential customer disputes during withdrawal transactions. <p>RECOMMENDATION</p> <p>Update the EJ file configuration to include all active birr denominations (including the 200 birr note) and validate the change through test transactions and reconciliation reports.</p>	<p>Regarding the visibility of customer account information in the EJ file, communication has been initiated with the Switch and CBS teams to address the issue and implement the necessary system adjustments to ensure account information is properly masked and protected in accordance with the Bank's information security standards.</p>	
12	<p>CONDITION</p> <p>In the digital banking back office system user at Digital banking operation department users, the authorization tab allowed them to make amendments to customer data</p>	<p>EFFECT</p> <ul style="list-style-type: none"> ✓ Risk of unauthorized or erroneous changes to customer profiles. ✓ Non-compliance with segregation of duties principles. 	<p>The maker-checker workflow for customer data amendments is already implemented in the digital banking back office system. Additional</p>	

	<p>(e.g., phone and e-banking details) without enforcing a maker-checker control.</p> <p>Please see appendix 2</p> <p>CRITERIA</p> <p><i>Enat Bank SC Information security procedure 2025 page 26 at 4.7.1 Account management</i></p> <p><i>Enat Bank SC Mobile Banking and Mobile Wallet Operational Procedure Manual 2024 page 7 at 2.4 change of mobile phone number</i></p>	<p>✓ Potential financial and reputational risk due to fraud or data tampering.</p> <p>RECOMMENDATION</p> <p>Implement a maker-checker workflow for all customer data amendments in the digital banking system, ensuring changes are independently verified before activation.</p>	<p>clarification or evidence can be provided upon request.</p>	
13	<p>The Digital Banking Technology Department is performing unauthorized database administrative tasks such as executing DB backups and managing core databases, despite these duties not being part of their defined roles or approved access rights.</p> <p>CRITERIA</p> <p><i>Enat Bank SC Digital banking office</i></p>	<p>EFFECT</p> <p>This Situation demonstrates a violation of segregation of duties and access control principle with against of their Job description assigned by the bank</p> <p>RECOMMENDATION</p> <p>The department shall transfer all database management role, administrative credential task for the</p>	<p>Digital Banking technologies department has no core databases access.</p> <p>Monitoring/Taking DBS Database backups should be Digital Banking Technologies Department duties, please see the updated Job description.(Online</p>	

	<i>job descriptions</i>	bank Database and MIS work unit.	system administration division)	
14	<p>Privileged accounts (Administrator, root and Service Accounts) are being operated without implementation of Left Security Operation (LSO) and Right Security Operation (RSO) controls, leaving privileged activities without required oversight and segregation of duties.</p> <p>CRITERIA</p> <p><i>Enat Bank SC Information security procedure 2025 page 26 at 4.7.1 Account management</i></p> <p><i>Segregation of duties for privileged activities (NIST SP 800-53: AC-5, AC-6)</i></p>	<p>EFFECT</p> <p>These security weaknesses create the potential for:</p> <ul style="list-style-type: none"> • Unauthorized access to critical systems • Privilege misuse and insider threats • Inability to trace privileged actions during incidents <p>RECOMMENDATION</p> <ul style="list-style-type: none"> • Formally implement RSO and LSO controls for all root and service account operations with Collaborating ISD • Ensure privileged credentials are stored in a secured, sealed, controlled safe, with documented break-glass procedures 	<p>We acknowledge the audit observation; however, we would like to clarify that key Left Security Operation (LSO) and Right Security Operation (RSO) controls are already implemented within our privileged BO user management processes. Specifically: Dual authorization (maker-checker) is enforced for critical privileged actions, including digital banking activations and user administrative tasks. Approval workflows are in place.</p>	

		<ul style="list-style-type: none"> • Enforce dual-authorization for privileged command execution and emergency use • Enable continuous monitoring and periodic review of privileged access activities 		
15	<p>CONDITION</p> <p>In the Tele birr transaction report generated from the delivery channel back office, the transaction time is not included, which limits the accuracy and completeness of transaction details.</p> <p>Please refer appendix 3</p> <p>CRITERIA</p> <p><i>Best practice</i></p>	<p>EFFECT</p> <ul style="list-style-type: none"> ✓ Incomplete transaction data reduces the accuracy of reconciliations and audit trails. ✓ Difficulty in resolving customer complaints and disputes due to missing transaction time. ✓ Increased risk of operational and financial discrepancies. <p>RECOMMENDATION</p> <p>The Tele birr transaction reporting should include the exact <i>transaction time</i> for all records generated in the delivery channel back office.</p>	<p>The Back office report is generated based on date-range input given. Therefore, only the transaction date is displayed as requested. The system records full timestamps internally, and detailed time data can be retrieved when required. And To apply this kind of functional requirement, time fetching data, system resource and performance related issues also be considered.</p>	

PAYMENT RECEIPT		
 ENAT BANK	ENAT BANK	Kirkos Sub-City, Woreda 8, Addis Ababa
	VAT Reg. Number	6935790003
	Tin No.	0036793983
	P.O.Box	18401
	Telephone	+251115589416
	Fax	+251115151338
TRANSACTION INFORMATION		
PAYER NAME	SAMRAWIT WORKU BELETE	
PAYER ACCOUNT NO	00111851-4001	
CREDITED PARTY NAME	SAMRAWIT WORKU BELETE	
CREDITED PARTY ACCOUNT NO	100051440-5555	
TRANSACTION REFERENCE NUMBER	251017062534	
TRANSACTION TYPE	Other Bank Transfer	
TRANSACTION DETAIL		
RECEIPT NO	251017062534	
PAYMENT DATE	17/10/2025	
AMOUNT IN FIGURE	TT,000.00	
SERVICE CHARGE	0.00	
VAT	0.00	
TOTAL AMOUNT IN FIGURE	TT,000.00	
TOTAL AMOUNT IN WORD	SEVENTEEN THOUSAND ONLY	
PAYMENT MODE	ENAT BANK + MB	
PAYMENT REASON	A	



THANK YOU FOR USING ENAT BANK

Appendix 1

Customer ID: 1905305

Customer Type: Individual

Permanent Address: AA,BOLE,W 01,HNO NEW,

Phone Number: 922024703

Date Of Birth: 24/05/1989

User Status: New User

Mobile Number (9XXXXXXXX): Ethio Telecom 922024703

Sms Password Required: ☒

Preferred User ID: 359816 User ID

Customer Email ID (a@a.com): a@a.com

Internet Banking: ☐ Internet ☒ Mobile App ☒ USSD

Internet Mark Reason: New Activation

Mobile App Mark Reason: New Activation

De-Activate User: ☐

Image Captcha Required: ☐

Email Password Required: ☒

Personal Security Questions: ☐

Customer Category: Retail

Upload Document: Choose File No file chosen

Account Type	Customer ID	Account Number	Name	Account Description	Currency	Net Banking View Only	Net Banking Trans Allowed
RSCPRS REGULAR SAVING COOPERATIVE ASSOCIATIONS,PRIVATE AND INDIVIDUALS AND STAFF	1905305	0671190935513002	FEYO BEKELE LELISA	FEYO BEKELE LELISA	ETB	<input checked="" type="checkbox"/> N	<input type="checkbox"/> N

Pass Reject Cancel

Appendix 2

Reports » Transaction Wise » Telebirr Trn C2B

Telebirr Trn C2B

Find... 1 of 3 100%

«Group Tree

Main Report



ENAT BANK S.C.

Telebirr Transaction C2B Report :: Transaction Date Between 25/10/2025 And 25/10/2025, Status: All

Sr No	Date	Bank Reference	Credit Account	Amount	Status	Description	Telebirr Ref
1	25/10/2025	004TBIT252980025	1031129692776001	2,960.00	SUCCESS	SUCCESS	CJP704BNR3
2	25/10/2025	004TBIT252980026	0941208077013001	400.00	SUCCESS	SUCCESS	CJP904C18Z
3	25/10/2025	004TBIT252980027	0201232075813001	5,000.00	SUCCESS	SUCCESS	CJP8048TB4
4	25/10/2025	004TBIT252980028	0621221174734001	298.00	SUCCESS	SUCCESS	CJP604FZHG
5	25/10/2025	004TBIT252980029	1731230764013001	5,000.00	SUCCESS	SUCCESS	CJP804JC86
6	25/10/2025	004TBIT252980030	1071162846930001	300.00	SUCCESS	SUCCESS	CJP704NI5D
7	25/10/2025	004TBIT252980031	1031157385030001	1,600.00	SUCCESS	SUCCESS	CJP604OWLQ
8	25/10/2025	004TBIT252980032	0721121408813001	1,000.00	SUCCESS	SUCCESS	CJP304U0HX
9	25/10/2025	004TBIT252980033	0201211277213001	50,000.00	SUCCESS	SUCCESS	CJP704WIA9
10	25/10/2025	004TBIT252980034	0831229099513001	20,000.00	SUCCESS	SUCCESS	CJP804Y11C
11	25/10/2025	004TBIT252980035	1051217935413001	500.00	SUCCESS	SUCCESS	CJP2056C6O
12	25/10/2025	004TBIT252980036	0261212696226001	25,000.00	SUCCESS	SUCCESS	CJP405CJCC
13	25/10/2025	004TBIT252980037	0601140779913001	1,025.00	SUCCESS	SUCCESS	CJP505F8JJ
14	25/10/2025	004TBIT252980038	0471111956480001	15,000.00	SUCCESS	SUCCESS	CJP405FIZM
15	25/10/2025	004TBIT252980039	0471111956480001	15,000.00	SUCCESS	SUCCESS	CJP005FXNU
16	25/10/2025	004TBIT252980040	0081229363334001	5,000.00	SUCCESS	SUCCESS	CJP905MLLL

25/Oct/2025 10:22 AM 26

Type here to search



Appendix 3

2025-10-17_MEKELLEATM_EJDATA - Notepad

File Edit Format View Help

```
[[020t 10:04:00 PIN ENTERED
[[020t 10:04:38 CARD TAKEN
[[020t 10:04:40 TRANSACTION END
[[020t*874*10/17/2025*10:04*
    *TRANSACTION START*
[[020t CARD INSERTED
[[020tCARD: *****2708
DATE 17-10-25    TIME 10:04:44
    10:04:46 ATR RECEIVED T=0
[[020t 10:04:54 PIN ENTERED
[[020t 10:05:04 OPCODE = AA  F DB
    10:05:05 GENAC 1 : ARQC
    10:05:07 GENAC 2 : TC
[[020t 10:05:14 NOTES STACKED
[[020t 10:05:17 CARD TAKEN
```

```
1801 17/10/25 ATM: EA010001 RC -1
10:16:13 WITHDRAWAL
REQ:ETB 200.00
    0 -    0 -    0 -    1
```

CARD: 923140XXXXXXXXX2708

ACCT: 1000255403056

AUTH. CODE: 370381 UTRNNO: 2442721710

[[020t 10:05:22 NOTES PRESENTED 0,0,0,1

[[020t

CASH TOTAL	TYPE1	TYPE2	TYPE3	TYPE4
DENOMINATION	5	10	50	100
DISPENSED	00000	00001	00029	01645
REJECTED	00000	00003	00000	00028
REMAINING			00000	

[[020t 10:05:23 NOTES TAKEN

[[020t 10:05:27 TRANSACTION END

[[020t*874*10/17/2025*10:04*

2025-10-03_ETEGEENATBANK_EJDATA - Notepad

File Edit Format View Help

[[020t 15:50:46 NOTES STACKED

[[020t 15:50:50 CARD TAKEN

3202 08/07/25 ATM: EA001001 RC -1

15:43:39 WITHDRAWAL

REQ:ETB 200.00

0 - 0 - 0 - 1

CARD: 458300XXXXXX1997

ACCT: 1000254916793

AUTH. CODE: 567071 UTRNNO: 2186813735

[[020t 15:50:53 NOTES PRESENTED 0,0,0,1

[[020t 15:50:54 NOTES TAKEN

[[020t

CASH TOTAL	TYPE1	TYPE2	TYPE3	TYPE4
DENOMINATION	5	10	20	50
DISPENSED	00000	00000	00000	00442
REJECTED	00000	00000	00000	00116
REMAINING	00000	00000	00000	01309

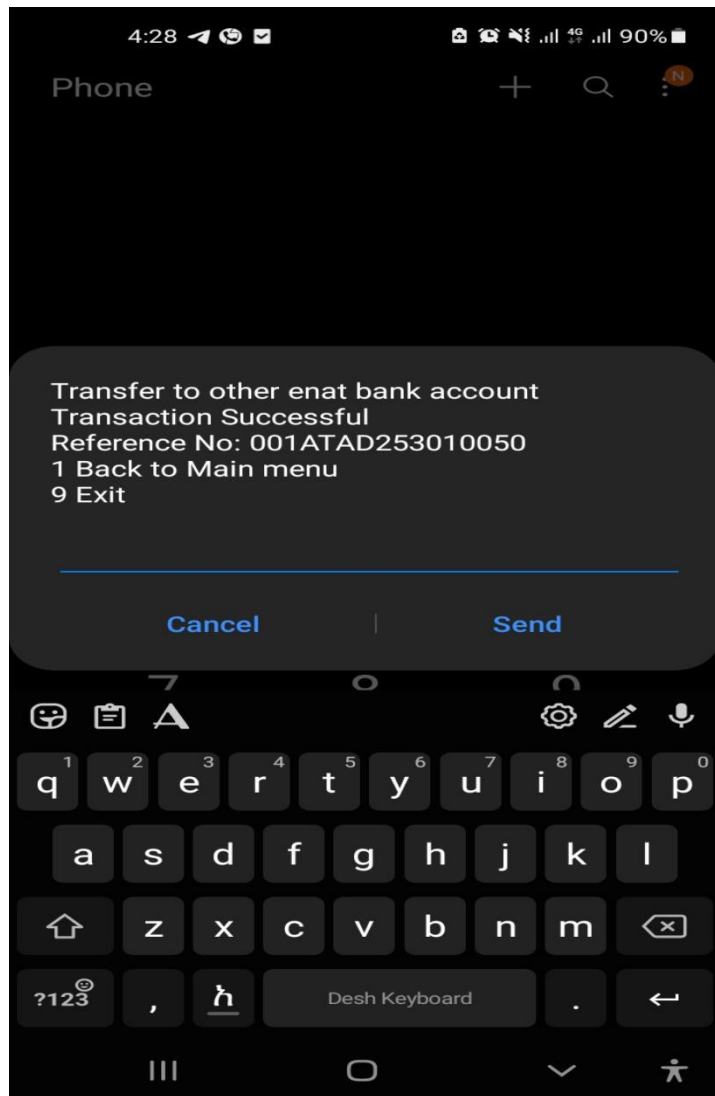
[[020t 15:50:58 TRANSACTION END

[[020t*367*07/08/2025*15:50*

PRIMARY CARD READER ACTIVATED

[[020t*368*07/08/2025*15:55*

Appendix 4



Appendix 5

Debit Acc : 0011122015513002

Beneficiary Name :ABERA F

Beneficiary Acno : 9547

Other Bank: Bank of Abyssinia

Amount :10

Continue :

1 Yes

2 No

Cancel

Send

<

⚙

👕

👉

😊

fF

⌨

1

2

3

4

5

6

7

8

9

0

@

#

€

\

^

&

*

(

)

!

q

w

e

r

t

y

u

i

o

p

a

s

d

f

g

h

j

k

l

🏠

z

x

c

v

b

n

m

✖

?12

UA
AB

,

English

.

←

Appendix 7

PAYMENT RECIEPT		
	ENAT BANK	Kirkos Sub-City, Woreda
		8, Addis Ababa
	VAT Reg. Number	6935790003
	Tin No.	0036793983
	P.O.Box	18401
	Telephone	+251115589416
	Fax	+251115151338
TRANSACTION INFORMATION		
PAYER NAME	ABERA FEKEDE MEBRAHTU	
PAYER ACCOUNT NO	0011122015513002	
CREDITED PARTY NAME		
CREDITED PARTY ACCOUNT NO	929935015	
TRANSACTION REFERENCE NUMBER	001TBTT253070061	
TRANSACTION TYPE	telebirr Transfer (Self)	
TRANSACTION DETAIL		
RECEIPT NO	CK36UXG5VG	
PAYMENT DATE	03/11/2025	
AMOUNT IN FIGURE	700.00	
SERVICE CHARGE	0.70	
VAT	0.10	
TOTAL AMOUNT IN FIGURE	700.80	
TOTAL AMOUNT IN WORD	SEVEN HUNDRED AND CENT EIGHTY ONLY	
PAYMENT MODE	ENAT BANK + MB	
PAYMENT REASON	s	



THANK YOU FOR USING ENAT BANK

3.	Enhance ATM (Service Availability, Decrease ATM-Technical Decline Ratio)	10	95% of ATM Success rate
4.	Ensure maximum availability for digital banking platforms	10	99% of the digital platform up time target attained
5.	Apply projects that	10	New integration

Appendix 9