BVN UPDATE ON
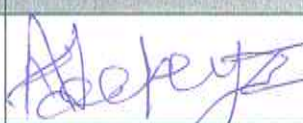# UBN WEBSITE
&
CHANGE OF CUSTOMER
BVN DETAILS AT BRANCH

July 2015

This document is maintained under change control. All changes must be formally documented and agreed by the Project Team before they are put into effect.

Document Reference	

Version	Details	Author of the Changes	Signature
1.	Documentation and review of the Initial and Final Draft	Idowu Adekoya	

Document Concurrence

Designation	Name	Signature	Date
Branch Coordination	Opeyemi Ojumola		10/78/2015
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Document Approval

Details	Names	Signature	Date

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INTRODUCTION

This request is based on the recent CBN promulgation on the need for customers to register their biometric details with their Banks and the provision of same to other Banks they have a relationship with. We currently have customers who have registered elsewhere but are relunctant to provide same for linking to their UBN accounts.

There is an urgent need to capture data that changes over time i.e. address etc.,and also to update records of customers (either due to errors during enrollment or for any other reason at that).

PURPOSE OF THE DOCUMENT

The purpose of this document is

- To create a solution through a link on the UBN website where Customers who registered in other Banks input their account number/s (to be verified), BVN and Bank of enrolment and the data is dropped in a central NIBSS server. A copy will also be dropped in a database at UBN. The report can be picked up the next day from any of these locations and BVN is validated using the BVN validation portal and also cross-checked with the demographic customer details on FCUBS against the details attached to the BVN (i.e. Name of customer, date of birth and phone number).

- Also, provision of a portal where customer records can be updated (either due to errors during enrollment or for any other cogent reason) by integrating this solution/portal to the NIBSS Biometric application for modification/update.

Current Process "AS IS"

The current process bank-wide is purely driven by branches where a customer who registered in another Bank submits their BVN in branches. The CSO/HCSO validates the BVN against customer details in FCUBS. The BVN is now updated/mapped to customer profile on FCUBS.

Problem (As-Is)

- Difficulty in getting BVN details from customers who are registered in other Banks
- Delayed capture of BVN on the platform.
- This is a CBN policy which may result in sanctioning if the Bank fails to comply.
- UBN customers might be impacted once the CBN deadline lapses
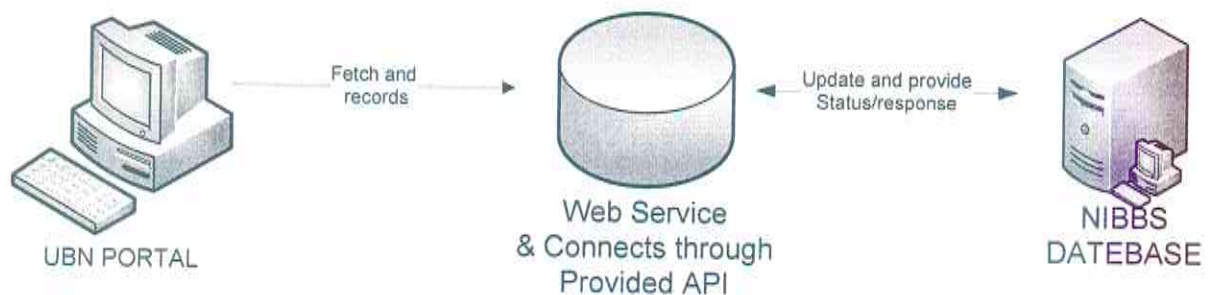
Envisioned "TO BE"

1. Provisioning of specific fields on UBN website so that a customer who logs into their internet banking platform can provide their BVN.

   New process entails-

   - The provision of fields to validate account numbers, since the customer will have to provide all the necessary security details to log onto the internet banking platform
   - Capturing of BVN registered in other Banks by selecting the Bank Name etc.

2. The provision of a front end interface/portal that the branch HBO can login and place request for modification of BVN details captured (either due to errors during enrollment or for any other cogent reason), request for cancellation of wrongly enrolled BVN or customer records can be updated (to attach relevant document) and authorization at branch coordination head office by integrating this solution/portal to the NIBSS Biometric application for modification/update.

   ### FUNCTIONAL REQUIREMENTS

   - Capability to Select Bank where BVN was registered earlier
   - Capability to Validate entries such as:-
     - Account no validation to ensure account its NUBAN complainace
     - Account No and Account Name validation to ensure account no tallies with the account name of the current bank (if applicable)
   - Capaibility to store the inputted BVN on the BVN line & Submit
   - Front End capability to update basic details on registered BVN data
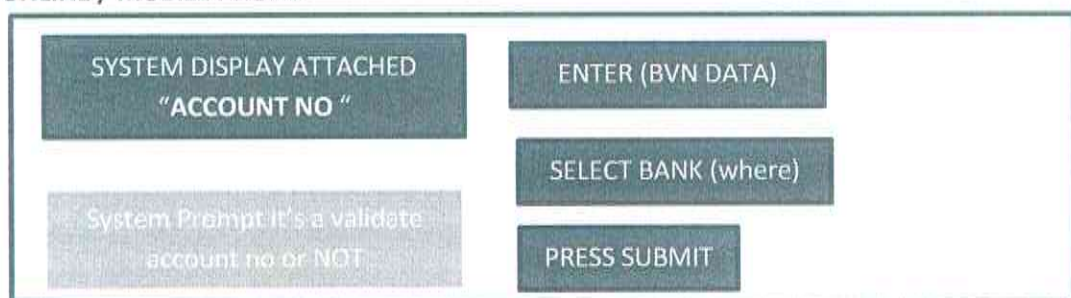

UBN PORTAL   Fetch and records   Web Service & Connects through Provided API   Update and provide Status/response   NIBBS DATEBASE

On the UBN Web (Select BVN Link (For already registered Customer of other Bank)

ENTER (ACCOUNT NO)	System Prompt it's a validate account no or NOT
ENTER (BVN DATA)	SELECT BANK (where) — PRESS SUBMIT

On UNION ONLINE / MOBILE PHONE

SYSTEM DISPLAY ATTACHED "ACCOUNT NO "	ENTER (BVN DATA)
System Prompt It's a validate account no or NOT	SELECT BANK (where)
	PRESS SUBMIT

Features that can change on customer records

Below details are what the branch can request for change. The interface should allow for attachment of the BVN enrolment form, means of id, copy of marriage cert., sworn affidavit, age declation e.t.c..

Demography

- Title
- Name (Surname, First name, and other names)
- Marital Status
- Customer ID
- Gender
- Date of Birth
- Nationality
- State of Origin
- LGA

Contact Details

- Residential Address

- City/Town
- Landmarks (Where applicable)
- Phone Number 1
- Phone Number 2
- E-Mail
- State of Capture
- LGA of Capture

REQUIREMNTS NECESSARY FOR CHANGES TO TAKE PLACE

1. Demographic change - Change of Address/location
   - Utility Bill
   - Proof of ID
   - Initial BVN enrolment form

2. Date of Birth (Captured wrongly at enrollment etc.
   - Sworn declaration of Age
   - Proof of ID
   - Initial BVN enrolment form

3. Change of Name
   - Proof of ID
   - Newspaper publication / advert indication change of name
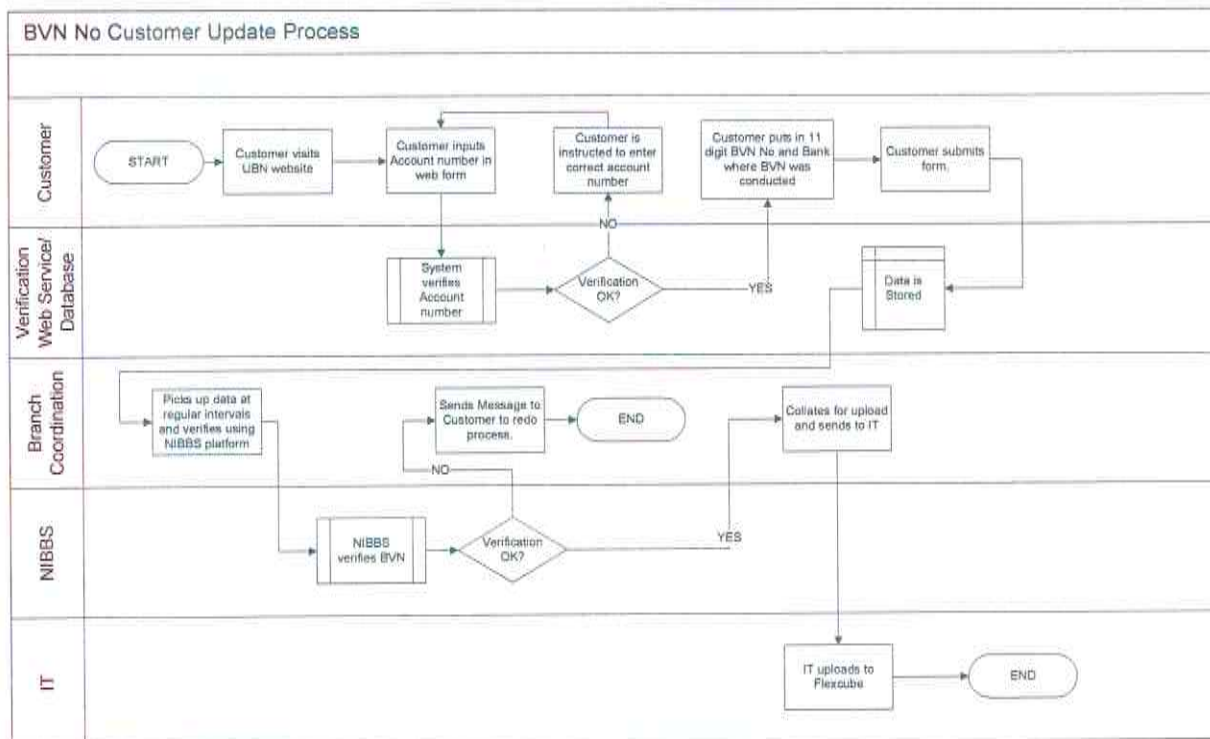   - Court Afiidavit
   - Initial BVN enrolment form

*** This change of amendment process is only applicable to customer that registered with Union Bank at any of our branches.
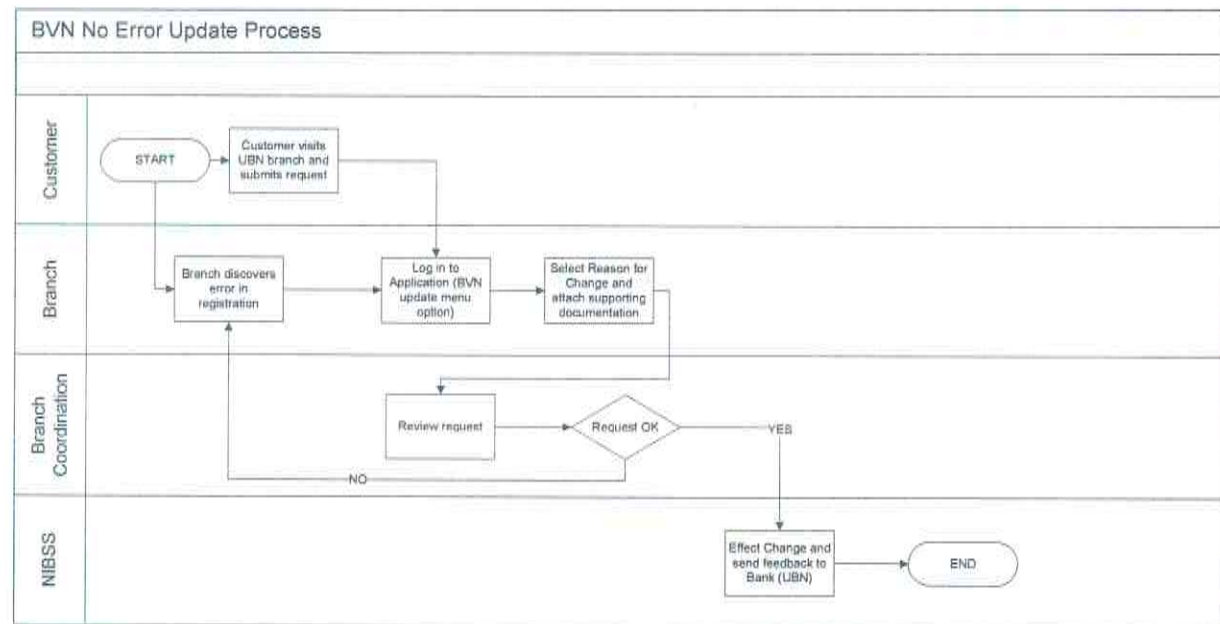
BENEFITS

With the introduction of an easy platfiorm for the provision of BVN, the Bank will further obtain registered BVN onto the Bank's platform and further drive compliance

Update Process

BVN No Customer Update Process

BVN No Error Update Process

Customer

START → Customer visits UBN branch and submits request

Branch

Branch discovers error in registration → Log in to Application (BVN update menu option) → Select Reason for Change and attach supporting documentation

Branch Coordination

Review request → Request OK — YES / NO

NIBSS

Effect Change and send feedback to Bank (UBN) → END

NON FUNCTIONAL REQUIREMENTS

In providing the application / solution to assist in the collation of BVN for modification/change and update on BVN on UBN website and internet banking it would be ideal to ensure it addresses the following security concerns below-:

- The application server should be protected by the Bank's Web Application Firewall - Imperva WAF **– Dev team**
- The application should conform to the Bank's Software Development Life Cycle - SDLC and Application Security Standard . **– Dev team.**
- The servers should have provisions for Backup and Disaster Recovery **– Storage team**
- The servers in use should be configured in line with Bank's server security baseline. **– Hardware team**
- The link/URL on UBN website where customers who registered in other banks can input the account number, BVN and bank of enrolment should be on "HTTPS" to prevent eavesdropping of personal identifiable information by hackers on the internet **– Dev team**
- Since this is a public accessible service, the application/web server should be placed on the DMZ and permitting only required ports from the Database.
- The database server should be placed in the Bank's internal server Farm.
- Periodic vulnerability assessment (VA) will be conducted on the application to ensure that vulnerabilities that can be exploited are promptly detected and remediated. It is also important to note that security testing of the application will be done and critical vulnerabilities remediated before go-live.
- Audit trail should be available for review of access and all activities done on the portal/solution for modification/change of BVN details.