

## Vision Revenue Assurance - Summary Report

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## Summary Report

**Total Overcharge Amount**      **Today :** KES 698,487      **MTD:** KES 9,922,298

**Total Undercharge Amount**      **Today :** KES 3,352,923      **MTD:** KES 94,019,148

### Summary

Today's total overcharge is KES 698,487, with a month-to-date (MTD) total of KES 9,922,298. The segment with the highest overcharge is Corporate Banking, accounting for KES 314,549, or 45.03% of today's total. The segment with the lowest overcharge is Treasury, contributing KES 500, or 0.07% of today's total.

Today's total undercharge is KES 3,352,923, with an MTD total of KES 94,019,148. The most undercharged segment is Corporate Banking, representing KES 2,374,904, or 70.83% of today's total. The least undercharged segment is Not Applicable, contributing KES 67,882, or 2.02% of today's total.

### Overcharged SOC Lines

Following are the top 3 business line groups with the most overcharges, ranked based on today's overcharge amount:

#### 1. Guarantee Issuance Chgs

<b>Overcharge Amount</b>	:	<b>Today: KES 100,109.54   MTD: KES 100,109.54</b>
<b>Segment</b>	:	<b>Corporate Banking</b>
<b>Branch</b>	:	<b>MALL BRANCH</b>
<b>Account Officer</b>	:	<b>VICTOR OKERO</b>
<b>Channel</b>	:	<b>Branch</b>
<b>Customer - Customer_Id</b>	:	<b>MFI DOCUMENT SOLUTIONS LIMITED - 1006617</b>
<b>Account</b>	:	<b>MD2512000024</b>

#### Summary:

This is the #1 ranked most overcharged business line group for today. Today's overcharge amount is KES 100,000, with a Month-to-Date (MTD) overcharge of KES 100,000, attributed to the Corporate Banking segment at the MALL BRANCH, handled by Account Officer VICTOR OKERO through the Branch channel. The customer involved is MFI DOCUMENT SOLUTIONS LIMITED - 1006617, associated with account MD2512000024.

#### Recommendation:

Review all invoices to ensure no charges are applied to accounts that have been properly waived or exempted, and investigate any instances where higher-than-configured rates were used, correcting them immediately. Implement a system to verify rate configurations before applying charges to prevent future errors.

## 2. NCSLBRN174 - Funds transfer Internal Bulk (NCBA Connect) Chgs

Overcharge Amount	:	Today: KES 58,320.0   MTD: KES 63,780.0
Segment	:	Small Medium Enterprises
Branch	:	No Department Code
Account Officer	:	Not Applicable
Channel	:	Internet Banking
Customer - Customer_Id	:	NA - 0
Account	:	7829770014

### Summary:

This is the #2 ranked most overcharged business line group for today. The NCSLBRN174 - Funds transfer Internal Bulk (NCBA Connect) Chgs line group recorded an overcharge amount of KES 58,320.0 for Today and KES 63,780.0 for Month-to-Date, with the segment being Small Medium Enterprises, no department code assigned, no account officer specified, and processed through Internet Banking. The customer-account associated is NA - 0, and the account number is 7829770014.

### Recommendation:

Review and update all outdated configurations to ensure compliance with current standards and policies. Discontinue charges on accounts that have been waived or exempted, and implement a system to verify eligibility before applying charges.

## 3. Fund Transfer - EFT (Bulk/Batches) NCBA Connect Chgs

Overcharge Amount	:	Today: KES 41,625.0   MTD: KES 41,625.0
Segment	:	Corporate Banking
Branch	:	NCBA HOUSE
Account Officer	:	OLIVER KIMARI GITAHI
Channel	:	Internet Banking
Customer - Customer_Id	:	RED LANDS ROSES SEZ PLC - 247380
Account	:	2473800038

### Summary:

This is the #3 ranked most overcharged business line group for today. Today's overcharge amount for Fund Transfer - EFT (Bulk/Batches) NCBA Connect Chgs is KES 41,625.0, with the same amount recorded for Month-to-Date (MTD). The transaction is categorized under Corporate Banking, processed at NCBA HOUSE, and attributed to Account Officer OLIVER KIMARI GITAHI. The channel used was Internet Banking, and the customer involved is RED LANDS ROSES SEZ PLC - 247380, associated with account 2473800038.

### Recommendation:

Review all charge postings to ensure no charges are applied to accounts that have been waived or exempted, and implement a system to flag and correct duplicate charge postings immediately.

## Undercharged SOC Lines

Following are the top 3 business line groups with the most undercharges, ranked based on today's undercharge amount:

### 1. Import LC Retirement (Settlement/Payment) Chgs

**Undercharge Amount** : Today: KES 408,792.3 | MTD: KES 408,792.3  
**Segment** : Corporate Banking  
**Branch** : UPPER HILL BRANCH, NAIROBI  
**Account Officer** : PETERSON MICERE  
**Channel** : Branch  
**Customer - Customer\_Id** : CBA TZ - LAKE OIL LIMITED - 668282  
**Account** : TF250705610901

#### Summary:

This is the #1 ranked most undercharged business line group for today. The undercharge amount for Import LC Retirement (Settlement/Payment) Chgs is KES 408,792.3 for both Today and Month-to-Date (MTD), with the transaction occurring at UPPER HILL BRANCH, NAIROBI under the Corporate Banking segment, handled by Account Officer PETERSON MICERE via the Branch channel for customer CBA TZ - LAKE OIL LIMITED - 668282 on account TF250705610901.

#### Recommendation:

Review and expedite the delayed pricing update to ensure accurate pricing reflects current market conditions, and investigate the FX Rate Variance to identify the root cause and implement corrective actions.

### 2. Import LC Retirement (Settlement/Payment) Chgs

**Undercharge Amount** : Today: KES 141,187.83 | MTD: KES 141,187.83  
**Segment** : Corporate Banking  
**Branch** : INDUSTRIAL AREA BRANCH, NAIROBI  
**Account Officer** : EDWIN OKEMWA  
**Channel** : Branch  
**Customer - Customer\_Id** : APEX STEEL LTD - 660864  
**Account** : TF243515514201

#### Summary:

This is the #2 ranked most undercharged business line group for today. The undercharge amount for Today is KES 141,000 and for Month-to-Date (MTD) is also KES 141,000, relating to Import LC Retirement (Settlement/Payment) Charges under the Corporate Banking segment at the INDUSTRIAL AREA BRANCH, NAIROBI, handled by Account Officer EDWIN OKEMWA via the Branch channel for customer APEX STEEL LTD - 660864, account TF243515514201.

#### Recommendation:

Review and validate all charge formulas to ensure correct slabs are applied and all required parameters are included, then implement updates across the system to resolve any discrepancies. Conduct a thorough audit of recent transactions to identify and correct any instances of incorrect rate or missing parameters.

### 3. Fund Transfer - RTGS (Bulk/Batches) NCBA Connect Chgs

**Undercharge Amount** : Today: KES 118,500.0 | MTD: KES 186,520.0  
**Segment** : Corporate Banking  
**Branch** : KISUMU BRANCH, KISUMU  
**Account Officer** : WILLIAM M. MUGUIMA

**Channel** : **Internet Banking**  
**Customer - Customer\_Id** : **WEST KENYA SUGAR COMPANY LIMITED - 651223**  
**Account** : **6512230023**

**Summary:**

This is the #3 ranked most undercharged business line group for today. Today's undercharge amount for Fund Transfer - RTGS (Bulk/Batches) NCBA Connect Chgs is KES 118,500.0, with a Month-to-Date (MTD) undercharge of KES 186,520.0. The transaction is categorized under Corporate Banking, processed at KISUMU BRANCH, KISUMU, and is associated with Account Officer WILLIAM M. MUGUIMA. The channel used was Internet Banking, and the customer is WEST KENYA SUGAR COMPANY LIMITED - 651223, linked to account 6512230023.

**Recommendation:**

Implement partial reversal protocols to gradually adjust the system after a disruption, and establish clear manual intervention procedures to allow operators to override automated responses when necessary.