



Dashboard Report

Comprehensive Analysis Report
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#	Control Name	Department
1	control	4368451f-0dd9-4e8e-986c-c3b0f6a281fb
2	testing control uploaded23	J0176
3	testing control uploaded2	J0176
4	testing control uploaded	J0176
5	best practices5	J0176
6	safe guard5	J0176
7	new control12345	J0176
8	new control1234	J0176
9	new control123	J0176
10	new control	J0176
11	test 1-10	J0003
12	1.1.4.d Mission, Vision, and Goals8	J0176
13	1.1.4.d Mission, Vision, and Goals5	J0176
14	1.1.4.d Mission, Vision, and Goals4	J0176
15	1.1.4.d Mission, Vision, and Goals3	J0176
16	1.1.4.d Mission, Vision, and Goals2	J0176
17	1.1.4.d Mission, Vision, and Goals test	J0176
18	1.1.4.c test	J0176
19	Control 2	J0176
20	test 16-8	J0002

#	Control Name	Department
21	securty_test2	J0001
22	1.1.3 People	J0176
23	5.2.5.k Log Collection	J0176
24	5.2.5.j Web application firewall (WAF)	J0176
25	5.2.5.i DNS security	J0176
26	5.2.5.h Privileged Access Management	J0176
27	5.2.5.g DDoS mitigation	J0176
28	5.2.5.f Multi-Factor Authentication	J0176
29	5.2.5.e Application Firewall	J0176
30	5.2.5.d Endpoint Detection and Response (EDR)	J0176
31	5.2.5.c Verbose Logging	J0176
32	5.1.4.f Onboarding/Off boarding	J0176
33	4.7.6.a Layer 2/3 Security	J0176
34	4.7.4.e Wireless Standards	J0176
35	4.2.5.b Data Disposal and Retention	J0176
36	4.1.4.a Onboarding/Off boarding	J0176
37	1.4.5.e Phishing Awareness	J0176
38	Final	J0001
39	new test	J0001
40	Monitoring customer feedback across all ATMs once they execute a transaction through the ATM	J0061
41	Monitoring customer feedback across all branch touchpoint once they visit the branch. (SMS)	J0061
42	Monitoring customer feedback across the Call Center once they end a call with the Call Center Unit	J0061
43	Monitoring customer feedback across the internet banking platform through the link survey that appears in the pop message once they out of the platform	J0061
44	Monitoring customer feedback across their facebook inquiries being handled by Call Center Unit on monthly basis	J0061
45	Automated transaction monitoring system with alert security	J0004
46	5.2.5.o File Encryption and Integrity Monitoring Technology	J0180
47	5.2.5.n Authorized Use Monitoring Technology	J0180

#	Control Name	Department
48	5.2.5.m Resource Monitoring Technology	J0180
49	5.2.5.l Host Firewall Technology	J0180
50	5.2.5.k Encryption at Rest	J0180
51	5.2.5.j Log Collection	J0180
52	5.2.5.i Web application firewall (WAF)	J0180
53	5.2.5.h DNS security	J0180
54	5.2.5.g Privileged Access Management	J0180
55	5.2.5.f DDoS mitigation	J0180
56	5.2.5.e Multi-Factor Authentication	J0180
57	5.2.5.d Application Firewall	J0180
58	5.2.5.c Endpoint Detection and Response (EDR)	J0180
59	5.2.5.b Verbose Logging	J0180
60	5.2.5.a Cloud Access Security Broker (CASB)	J0180
61	5.2.4.f Data Flow/Connectivity Requirements	J0180
62	5.2.4.e Privilege Management	J0180
63	5.2.4.d Hardening	J0180
64	5.2.4.c Geographic Boundary Requirements	J0180
65	5.2.4.b Approved Supply Chain	J0184
66	5.2.4.a Cloud Security Requirements	J0180
67	5.1.4.f Onboarding/Offboarding	J0174
68	5.1.4.e Security Vetting	J0184
69	5.1.4.d Vendor Compliance and Auditing Program	J0184
70	5.1.4.c Vendor Non-Disclosure Agreement (NDA)	J0182
71	5.1.4.b Supply Chain Assessment	J0184
72	5.1.4.a Approved Vendor Standards	J0184
73	4.9.5.g HVAC Monitoring	J0180
74	4.9.5.f Leak Detection	J0180

#	Control Name	Department
75	4.9.5.e Power Protection and Conditioning	J0180
76	4.9.5.d Surveillance	J0180
77	4.9.5.c Physical Tamper Protection	J0180
78	4.9.5.b Fire Detection and Suppression	J0180
79	4.9.5.a Access Monitoring/Logging	J0180
80	4.9.4.e Visitor Management	J0180
81	4.9.4.d Multi-Factor and Two-Person Integrity (TPI) Access Standards	J0180
82	4.9.4.c Role-Based Access Control (RBAC)	J0180
83	4.9.4.b Hardening	J0180
84	4.9.4.a Key Control/Management	J0180
85	4.8.5.j Security Incident and Event Monitoring (SIEM)	J0180
86	4.8.5.i Web application firewall (WAF)	J0180
87	4.8.5.h DNS security	J0180
88	4.8.5.g Device Fingerprinting	J0180
89	4.8.5.f Biometric Authentication	J0180
90	4.8.5.e Privileged Access Management	J0180
91	4.8.5.d DDoS Mitigation	J0180
92	4.8.5.c Multi-Factor Authentication	J0180
93	4.8.5.b Application Firewall	J0180
94	4.8.5.a Fraud Detection/Prevention	J0180
95	4.8.4.j Intersystem Connection Standards	J0180
96	4.8.4.i Payment and Transaction Requirements	J0180
97	4.8.4.h Data Integrity Monitoring	J0180
98	4.8.4.g Data Security	J0180
99	4.8.4.f Online Banking Requirements	J0180
100	4.8.4.e Digital Wallet Requirements	J0180
101	4.8.4.d Data Management	J0180

#	Control Name	Department
102	4.8.4.c Mobile Application Standards	J0180
103	4.8.4.b Hardening	J0180
104	4.8.4.a End-User Identity Verification	J0180
105	4.7.6.t Virtual private network	J0180
106	4.7.6.s DNS security	J0180
107	4.7.6.r Network Time Protocol (NTP)	J0180
108	4.7.6.q Wireless Controller/WIDS	J0180
109	4.7.6.p Encryption in Transit	J0180
110	4.7.6.o URL Filter	J0180
111	4.7.6.n Proxy/Reverse Proxy	J0180
112	4.7.6.m Traffic Monitoring and Analysis	J0180
113	4.7.6.l Network Data Loss Prevention (DLP)	J0180
114	4.7.6.k Network Access Control	J0180
115	4.7.6.j Network Intrusion Detection/Prevention System (NIDS/IPS)	J0180
116	4.7.6.i Monitoring and Log Collection	J0180
117	4.7.6.h Configuration Management	J0180
118	4.7.6.g Network Management System	J0180
119	4.7.6.f Deep Packet Inspection	J0180
120	4.7.6.e Stateful Packet Filter	J0180
121	4.7.6.d Secure Privileged Access	J0180
122	4.7.6.c Jump Host	J0180
123	4.7.6.b Network Segmentation	J0180
124	4.7.4.d Network Hardening	J0180
125	4.7.4.c Out-of-Band Management	J0180
126	4.7.4.b Change Management	J0180
127	4.7.4.a Telework Standards	J0180
128	4.6.5.r Database activity monitoring	J0180

#	Control Name	Department
129	4.6.5.q Sandboxing	J0180
130	4.6.5.p Host Intrusion Detection/Prevention System (HIDS/HIPS)	J0180
131	4.6.5.o File Encryption and Integrity Monitoring	J0180
132	4.6.5.n Remote Tracking/Wiping	J0180
133	4.6.5.m Mobile Device Manager (MDM)	J0180
134	4.6.5.l Application Control/Allow-Listing	J0180
135	4.6.5.k Authorized Use Monitoring	J0180
136	4.6.5.j User Behavior Analytics (UBA)	J0180
137	4.6.5.i Resource Monitoring	J0180
138	4.6.5.h Host Data Loss Prevention	J0180
139	4.6.5.g Host Firewall	J0180
140	4.6.5.f Encryption at Rest	J0180
141	4.6.5.e Log Collection	J0180
142	4.6.5.d Compliance Agent	J0180
143	4.6.5.c Endpoint Detection and Response (EDR)	J0180
144	4.6.5.b Vulnerability Scanner	J0180
145	4.6.5.a Asset Management Agent	J0180
146	4.6.4.e Disposal	J0180
147	4.6.4.d Hardening	J0180
148	4.6.4.c Sourcing	J0187
149	4.6.4.b Gold Image	J0180
150	4.6.4.a Onboarding	J0180
151	4.5.6.g DDoS Mitigation	J0180
152	4.5.6.f Web Application Firewall	J0180
153	4.5.6.e Application Firewall	J0180
154	4.5.6.d Data Integrity and Protection	J0169
155	4.5.6.c Source Code Management	J0180

#	Control Name	Department
156	4.5.6.b Test and Development Platform	J0180
157	4.5.6.a Verbose Application Logging	J0180
158	4.5.4.g Application Supply Chain Management	J0180
159	4.5.4.f Software Development Lifecycle (SDLC)	J0168
160	4.5.4.e Application Architecture	J0180
161	4.5.4.d Application Dependencies	J0180
162	4.5.4.c Privilege Management	J0180
163	4.5.4.b Hardening	J0180
164	4.5.4.a Application Security Standards	J0180
165	4.4.5.h Email Encryption/Authentication	J0180
166	4.4.5.g Sandboxing	J0180
167	4.4.5.f Outbound Compliance Filtering	J0180
168	4.4.5.e Email Data Loss Prevention	J0180
169	4.4.5.d Malware/Spam/Phishing Filtering	J0180
170	4.4.5.c Relay Protection	J0180
171	4.4.5.b Reputation Engine	J0180
172	4.4.5.a Email Logging	J0180
173	4.4.4.c Email Architecture	J0180
174	4.4.4.b Hardening	J0180
175	4.4.4.a Email Standard	J0180
176	4.3.5.c Web Application Scanner	J0180
177	4.3.5.b Vulnerability Management tool	J0180
178	4.3.5.a Patch Management System	J0180
179	4.3.4.c Testing Plan	J0180
180	4.3.4.b Vulnerability Management Program	J0180
181	4.3.4.a Patch Management Program	J0180
182	4.2.5.e Data Storage System	J0176

#	Control Name	Department
183	4.2.5.d Secure File Sharing	J0176
184	4.2.5.c Data Integrity Monitoring	J0176
185	4.2.5.b Data Loss Prevention (DLP)	J0176
186	4.2.5.a Brand and Reputation Management	J0183
187	4.2.4.d Reporting Requirements	J0175
188	4.2.4.c Removable Storage Standards	J0176
189	4.2.4.b Cryptographic Standards	J0176
190	4.2.4.a Data Classification	J0180
191	4.1.5.h Public Key Cryptography	J0180
192	4.1.5.g Centralized Access Management	J0180
193	4.1.5.f Service Account Management	J0180
194	4.1.5.e Password Vaulting	J0180
195	4.1.5.d Session Recording	J0180
196	4.1.5.c Identity & Privileged Access Management tools	J0180
197	4.1.5.b Authentication Logging	J0180
198	4.1.5.a Multi-Factor Authentication	J0180
199	4.1.4.e IAM Standards	J0180
200	4.1.4.d Identity Federation	J0180
201	4.1.4.c Access Compliance	J0180
202	4.1.4.b Hardening	J0180
203	4.1.4.a Onboarding/Offboarding	J0173
204	3.4.5.b Threat Intelligence Platform (TIP)	J0189
205	3.4.5.a Threat Intelligence Feeds	J0189
206	3.4.4.e Operational Integration	J0166
207	3.4.4.d Analysis and Reporting	J0166
208	3.4.4.c Key Intelligence Questions	J0166
209	3.4.4.b Priority Intelligence Requirements	J0166

#	Control Name	Department
210	3.4.4.a Cyber Threat Profile	J0176
211	3.3.5.e Security Orchestration, Automation and Response (SOAR)	J0180
212	3.3.5.d EDR Integration	J0180
213	3.3.5.c Correlation Rules and Use Cases	J0180
214	3.3.5.b Centralized Log Management System	J0180
215	3.3.5.a Security Incident and Event Management (SIEM)	J0180
216	3.3.4.h Exercise Schedule	J0175
217	3.3.4.g Threat Hunting	J0180
218	3.3.4.f Playbooks	J0175
219	3.3.4.e Penetration Testing	J0180
220	3.3.4.d Operational Level Agreements (OLA)	J0180
221	3.3.4.c Log Retention Standard	J0180
222	3.3.4.b Verbose Logging Standard	J0180
223	3.3.4.a 24x7x365 Staffing	J0188
224	3.2.5.b Digital Forensics	J0178
225	3.2.5.a Case Management System	J0175
226	3.2.4.d Incident Response Plan	J0175
227	3.2.4.c Exercise Schedule	J0175
228	3.2.4.b Communications Plan	J0175
229	3.2.4.a Malware Analysis	J0175
230	3.1.5.b Knowledge Management System	J0175
231	3.1.5.a Communications Systems	J0179
232	3.1.4.d Escalation Matrix	J0180
233	3.1.4.c Communications Plan	J0175
234	3.1.4.b Incident Categorization	J0175
235	3.1.4.a Incident Classification	J0175
236	2.4.5.d honeypot	J0175

#	Control Name	Department
237	2.4.5.c Isolated Case Management System	J0180
238	2.4.5.b Advanced Forensics	J0180
239	2.4.5.a User Behaviors Analytics (UBA)	J0178
240	2.4.4.c Need-to-Know RBAC	J0176
241	2.4.4.b Employee Risk Profiling	J0173
242	2.4.4.a Legal/HR Collaboration	J0172
243	2.3.5.b Backup System	J0181
244	2.3.5.a High Availability System	J0181
245	2.3.4.g Exercise Schedule	J0163
246	2.3.4.f Business Impact Analysis (BIA)	J0163
247	2.3.4.e Business Continuity Plan (BCP)	J0181
248	2.3.4.d Disaster Recovery Plan (DRP)	J0181
249	2.3.4.c Recovery Strategy	J0181
250	2.3.4.b Backup and Retention Policy	J0164
251	2.3.4.a Change Management Program	J0161
252	2.2.5.b Asset Management Database	J0181
253	2.2.5.a Configuration Management Database	J0176
254	2.2.4.b Media Handling and Information Asset Classification	J0161
255	2.2.4.a Asset management	J0181
256	2.1.5.a Governance, Risk, and Compliance (GRC) System	J0181
257	2.1.4.d Risk Classification	J0186
258	2.1.4.c Risk Monitoring and Risk Register	J0186
259	2.1.4.b Formal Risk Management Program	J0186
260	2.1.4.a Risk Committee	J0186
261	1.4.5.b Phishing Awareness	J0176
262	1.4.5.a Learning Management System (LMS)	J0176
263	1.4.4.c Metrics	J0001

#	Control Name	Department
264	1.4.4.b Role-Based Training Plan	J0176
265	1.4.4.a Formalized Security Awareness Program	J0171
266	1.3.5.a Governance, Risk, and Compliance (GRC) System	J0181
267	1.3.4.d Regulatory Alignment	J0165
268	1.3.4.c Reporting Requirements	J0185
269	1.3.4.b Self-Assessment	J0165
270	1.3.4.a Audit and Compliance Program	J0177
271	1.2.5.a Policy Management System of Record	J0176
272	1.2.4.c Policy Training and Acceptance	J0176
273	1.2.4.b Critical Policy Coverage	J0176
274	1.2.4.a Policy Management	J0176
275	1.1.4.e Operations and Execution Validation	J0176
276	1.1.4.d Mission, Vision, and Goals	J0170
277	1.1.4.c Documented Strategic Objectives	J0167
278	1.1.4.b Defined Roles and Responsibilities (RACI)	J0176
279	1.1.4.a Leadership Advocacy	J0162
280	Manual reconciliation using the reports sent from the provider as no transactions came through our system	J0080
281	يقوم مدير الوحدة بمراجعة السجل كل شهر والتأكد من تداول المفاتيح والاختام بشكل صحيح على سجل الخزنة والانصراف.	J0142
282	يقوم الموظف باعداد البيان الشهري للبنك المركزي موضحا به نسبة مساهمة المال العام و القطاع الخاص والافراد في اجمالي اموالنا مصرفنا شهريا	J0191
283	يجب تحديد شخص مسئول عن حفظ هذه السجلات و المستندات ذات القيمة لعدم شيوع المسئولية	J0113
284	يجب ان تكون جميع بيانات ايصالات توريد النقدية مستوفاه و واضحه (المبلغ التاريخ.....الخ)	J0113
285	يجب التأكد من عدم إدخال العميل والكفيل بقوائم الحظر (أفراد وشركات) وتطبيق مبدأ الرقابة المزدوجة (Maker & Checker)	J0113
286	جميع ارصدتهم بغرض حضور الجمعية على ان يقدم المساهم شهادة تجميد ارصدة + توقيع رسمي للحضور في حال	J0101
287	م التطوير على أساس 2 في الالف 101 اجمالي الإيرادات الربع سنوية طبقا لارقام القوائم المالية ويتم تحويله الى حساب ائتمانية الرقابة المالية بالبنك	J0101
288	يتم تقديم اصول المستندات للعميل وفحصها والتأكد من عدم تزويرها، ويتم تصويرها بمعرفة موظفي الوحدة ولا يدخل صور من العميل.	J0113
289	من خلال الفحص الدقيق لمستندات ائتمانية ، بالإضافة إلى العمل على التحقق من صحة المستندات من خلال الرجوع للجهات الحكومية المختصة في	J0108
290	معية ب 21 يوم على الأقل ولايجوز الاعذار للعقد الجمعية الا بعد تسليم القوائم المالية مستوفاة لهئية الرقابة المالية وهئية اوراق المصرية . ويتم حضور	J0101

#	Control Name	Department
291	يتم التحديث بشكل دوري	J0101
292	يتم الالتزام باعداد	J0101
293	الاجراءات اللازمة للجمعية	J0101
294	يتم تحديد عن طريق	J0113
295	يتم تحديد عن طريق	J0113
296	يتم تحديد عن طريق	J0113
297	يتم تحديد عن طريق	J0113
298	يتم تحديد عن طريق	J0113
299	يتم تحديد عن طريق	J0113
300	يتم تحديد عن طريق	J0113
301	يتم تحديد عن طريق	J0113
302	يتم تحديد عن طريق	J0113
303	يتم تحديد عن طريق	J0113
304	يتم تحديد عن طريق	J0113
305	يتم تحديد عن طريق	J0113
306	يتم تحديد عن طريق	J0113
307	يتم تحديد عن طريق	J0113
308	يتم تحديد عن طريق	J0113
309	يتم تحديد عن طريق	J0113
310	يتم تحديد عن طريق	J0113
311	يتم تحديد عن طريق	J0113
312	يتم تحديد عن طريق	J0113
313	يتم تحديد عن طريق	J0113
314	يتم تحديد عن طريق	J0113
315	يتم تحديد عن طريق	J0108

#	Control Name	Department
316	إدارة صيانه الحسابات – افراد وشركه	J0108
317	إدارة صيانه الحسابات – افراد وشركه	J0113
318	إدارة صيانه الحسابات – افراد وشركه	J0113
319	إدارة صيانه الحسابات – افراد وشركه	J0113
320	إدارة صيانه الحسابات – افراد وشركه	J0113
321	إدارة صيانه الحسابات – افراد وشركه	J0113
322	إدارة صيانه الحسابات – افراد وشركه	J0113
323	إدارة صيانه الحسابات – افراد وشركه	J0113
324	إدارة صيانه الحسابات – افراد وشركه	J0113
325	إدارة صيانه الحسابات – افراد وشركه	J0080
326	إدارة صيانه الحسابات – افراد وشركه	J0017
327	إدارة صيانه الحسابات – افراد وشركه	J0103
328	إدارة صيانه الحسابات – افراد وشركه	J0150
329	إدارة صيانه الحسابات – افراد وشركه	J0152
330	إدارة صيانه الحسابات – افراد وشركه	J0152
331	إدارة صيانه الحسابات – افراد وشركه	J0152
332	إدارة صيانه الحسابات – افراد وشركه	J0109
333	إدارة صيانه الحسابات – افراد وشركه	J0048
334	إدارة صيانه الحسابات – افراد وشركه	J0079
335	إدارة صيانه الحسابات – افراد وشركه	J0025
336	إدارة صيانه الحسابات – افراد وشركه	J0080
337	إدارة صيانه الحسابات – افراد وشركه	J0080

#	Control Name	Department
338	Transactions are executed in accordance to the CBE circulars under maker and checker control.	J0096
339	Transactions are executed in accordance to the CBE circulars under maker and checker control.	J0026
340	Transactions are executed in accordance to the CBE circulars under maker and checker control.	J0146
341	Training plan is to be prepared and sent yearly to HR to have the training quarterly for team members	J0067
342	Trade is required to make a monthly proof on monthly bases	J0152
343	There is IT program and project management methodology process & Project review meetings	J0070
344	There is IT committee composed of executive, IT charter policy , IT org chart	J0087
345	and authorization mechanisms, such as passwords, tokens or digital signatures, for enforcing access rights according to the sensitivity and Ensure that all users (internal, external and temporary) and their activity on IT systems are identifiable.	J0092
346	Then Sharia department sends the Testimony to the finance department, who in turn deliver it to the CBE.	N/A
347	compares annual capacity plans based on the business projections and booking volumes. The hiring in the unit is based on the approved capacity	J0055
348	Tests are carried out in compliance with the tests plan based on communication test plan	J0017
349	The Teller implemented the sanction screening required data through SAS system which checked by the Operation Officer or Head Cashier for the pending alerts, the business communicated with the branch for calling the customer for providing the support documents.	J0124
350	The tawaroq concentration ratio shall be monitored periodically and a report following it up is submitted to the Shari'a board.	N/A
351	Sharia department will report to the Sharia board periodically to highlight the usage of the alternative structure for treasury bills and bonds	N/A
352	The Sharia department will negotiate and explain to the clients all Sharia requirements to ensure proper understanding.	N/A
353	Sharia department will involve other departments such as operation and documentation to control executing transactions by Sharia approval	N/A
354	The Shari'a department shall review contracts, forms, and the system setup, relevant charges, or commissions from the Shari'a perspective	N/A
355	Management reviews any kind of contract with external parties that is not standard to assure its compliance with Sharia regulations and Sharia	N/A
356	The Sharia department has communicated guidelines to concerned parties in the Finance department.	N/A
357	Sharia Audit reports on the financial statements upon which the Sharia Board issues its yearly Sharia Testimony regarding ADIB compliance	N/A
358	Recovery plan is prepared by the provisions officer and checked by the provisions head, then approved by the CRO, BRC and BOD respectively	J0029
359	It dept. contacts the business owner before expiry of the vendor's contract by 3 months, and ask them to fill the score card and the vendor	J0132
360	The payable unit in the Finance department shall follow the below: Charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, inheritance, and other barked - A record should be kept and updated with all amounts credited to this GL.	N/A

#	Control Name	Department
360	The payable unit in the Finance department shall follow the below: -Collection expenses shall not exceed 50% of a department contribution to the Charity GL. SBR (2/1/2019-1) -Expenses shall not be paid to collection agencies before Sharia Board/ department approval (2/2/2016-1). -Any reversal request must be linked to the amount credited to Charity GL by the same department.	
361	Charity account will be excluded from any debiting transactions since it includes dormant amounts, checks, interest, and other banked	
362	Officer uploads the manual / procedures on the portal, the Internal Regulations Head checks the uploaded manual / procedure to ensure	J0106
363	ss. After initiating the Procedure / manual, the Internal regulations head reviews the Procedure / manual, then obtains the process own	J0100
364	ICAAP report is prepared by provisions officer and checked by the provisions head, then reviewed by the CRO, BRC and BOD respecti	J0029
365	tered by recovery solutions in order to restore some of PCs, laptops with in same time in order to calculate the time to determine all m	J0017
366	points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of u	J0139
367	points within facilities and buildings housing physical IT assets are controlled to prevent unauthorized access, theft, or concealment of u	J0139
368	The corrective actions plan determined from previous tests is taken into account	J0017
369	The Cash Product head has the authority to refund up to EGP 1000 to customers subject to Sharia criteria.	Sharia
370	The branch make sure each opening account transaction the customer to fulfil all the required data and to be signed by him.	J0124
371	and other stakeholders are made aware of potential threats to the bank's information assets and taught how to avoid situations that might	J0139
372	equipment supporting security systems is regularly maintained to minimize the wear of components that can cause a failure at an inoppo	J0131
373	test all location main and backup sites	J0017
374	calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessing provisions to financial controller	J0147
375	calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessing provisions to financial controller	J0147
376	calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessing provisions to financial controller	J0147
377	calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessing provisions to financial controller	J0147
378	calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessing provisions to financial controller	J0147
379	calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessing provisions to financial controller	J0147
380	calculating all types of tax and Tax unit head is reviewing and submitting the payments and assessing provisions to financial controller	J0147
381	Tax calculations are automated on Oracle system. of change in parameters, it should be processed from the vendor and assessed from HR Information system manager and HR head of	J0086
382	s by the risk committee per policy guidelines to ensure proper renewal in place enclosing business strategy TM/RAC, based on stress	J0078
383	Talent Review model is in place and being implemented	J0129
384	System performance issues should be reported immediately to IT in order to take required action	J0055
385	&E department members that insure the easy workflow of action being made, and are in continuous date and following instruction bei	J0082

#	Control Name	Department
386	Sustainable finance policy as mandated by CBE.	J0144
387	Environmental permit and the IFC checklist received via email from the credit risk, before approving financing the	J0144
388	the designated dept/branch. Then once delivered to the branch/dept., and email is sent to the concerned dept. with the stamp copy of	J0132
389	providing services to ADIB Capital such as finance, Audit, Agency credit control , Operation...etc. should be in	J0097
390	SLAs available with all interacting units as applicable.	J0055
391	checks in busienss flow (SLA should govern corproate team relation with concerned parties as Trade /Clearing	J0137
392	Signatures on all type of documents should be verified & contains clear signatures with its powers, Limits & signatures numbers.	J0019
393	Signature circular are distributed to other banks and the I SCORE system updated.	J0036
394	Sharia, Finance and IT are working to change the accounting mechanism to show the actual Charity amount collected, not accruals.	N/A
395	Shari'a department should review financing structures regarding the relevant and applied Shari'a Board resolutions.	N/A
396	Sharia Board internal regulation that governs its roles and responsibilities. ADIB Sharia Board issues a fatwa	N/A
397	-Shares custody must be kept on fire proof capinat & should be dual custody - Shares inventory at lease annual	J0141
398	related party and FRU is preforming Monthly proofing with related parties finance team on transactions and balances that ap	J0076
399	ing all covenants & events of defaults to ADIB Capital / ADIB Risk for review & testing before communicating such to participant bank Monitoring of client payment terms & conditions performed by maker & checker & communicating to participant bank in timely manner.	J0051
400	EA bcp plane, their scope during crises mode,...etc in addtion provide evidence of test plan , bcp test, c	J0017
401	Send form 2 to social insurance office on a yearly basis	J0086
402	Revoke and clean undesired RMAs with no business relation as per FI department monthly.	J0146
403	re-visiting capacity plan and to be approved	J0109
404	different versions , we worked on the issuance of 1 consolidated P&P manual that clarifies & includes all the b	N/A
405	Reviewing international spend transactions on a customer level	J0030
406	Notifying branches with clearing returned/ Trade Bills Mails through report sent to branches on daily basis with	J0039
407	Review the support contracts in place against planned SLA, define (outdates SLA, soon to outdate, unbudgeted by needed)	J0103
408	in the month and send them to the cards operations to block and review mail confirmation that they have all been blocked with correc	J0121
409	Review the initiated product and ensure having stakeholders approval	J0109

#	Control Name	Department
410	review selling scripts - Mistry shopping to branches - training sessions to bank staff on referral script welcome calls and meet the customer to investigate if the compnaint involved a bank staff. if not he's referred to the compnay directly -customer is referred back to the insurance provider HO to raise his concerns	J0060
411	Review RTS reasons and report to Business Planning Team to consider in pay calculation	J0004
412	Review profitability per product to ensure the product is profitable	J0133
413	Review of syndication documents as per approved Term sheet by Maker	J0051
414	Review of documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CADC side.	J0025
415	Review of documents provided by customer for granting system access.	J0025.
416	Documents reviewed by maker/checker at CADC side. (system support maker and checker for activation process as account doesn't activated)	J0025
417	Review FRMU Users system access	J0079
418	Review compliance with all FRA Rules & Regulations	J0097
419	Review compliance with all CBE Rules & Regulations, including the following : 1-Financing rules & regulations (CBE section 3&4)	J0078
420	Returned Cards 5- Sudden check on returned cards custody & shredding memo by Quality unit head	J0150
421	Report the receiving documents from postal department to stakeholder in order to inform the related customer accordingly. Reconcile the existing documents with stakeholders on montly basis.	J0152
422	Optional resolutions before their expiration date to get the Shari'a Board decision on either renewal, replacement or ceasing the execution	N/A
423	Regular visits are conducted from the maintenance service providers to check the alarm systems, fire detectors, CCTV as per the SLA agreement	J0088
424	Issuance of bank notes / Registered the circulation of the new editions of GBP & collection of old versions to be cancelled	N/A
425	Regular security testing from external and internal to verify flaws are not accessible or used. Direct access on the servers the users are log in through CITRIX and F5 is directing the login session to the available server as a load balancer Servers are highly protected against external cyber attacks Some applications is accessed through Citrix by Internal users	J0092
426	Regular review of Application Access Control via DB queries and screenshots	J0090
427	Reconcile with all units (LC, LG, TBO, Remittance) by sending a full report with all messages IN/OUT in end of day.	J0146
428	raise a legal action for all customers who met the legal dunning criteria	J0005.
429	Documented by the Development officer and reviewed by the development team leader. Then circulated to the stakeholders and control function	J0064
430	Procedures/Policies in place and updated.	J0137

#	Control Name	Department
431	Prepare capacity plan and to be approved	J0022
432	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	J0043
433	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	J0043
434	Preform three way match as AP officer matching PO with invoice and receiving note and reviewed by AP manger.	J0043
435	post all PDCs received from branches on Daltex without any exceptions, Call Daily log	J0128
436	Physical security risk that the bank's security procedures are complaine	J0129
437	and environmental security within the Bank is effectively managed in accordance with business requirements, governing laws and local o	J0139
438	physical access control " existing allowed access for all DC users & Role of each user "	J0141
439	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0143
440	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0146
441	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet	J0125
442	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet.	J0026
443	Periodically review to all the used spreadsheets to include : 1- Input Control : reconciled with the source of data by a seniority level in the department. 2- Version Control: approved version of spreadsheets are used. 3- Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. 4- Protected spreadsheet.	J0096
444	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0008
445	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0151
446	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	

#	Control Name	Department
447	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	N/A
448	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0079
449	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0132
450	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0082
451	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0118
452	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0085
453	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0141
454	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0063
455	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0033

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456	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0122
457	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0113
458	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0025
459	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	N/A
460	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0048
461	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0055
462	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0056
463	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0040

#	Control Name	Department
464	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0050
465	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	N/A
466	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0030
467	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0021
468	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0088
469	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0017
470	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0063
471	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0083
472	<p>Periodically review to all the used spreadsheets to include :</p> <ul style="list-style-type: none"> • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet 	J0011

#	Control Name	Department
473	Periodically review to all the used spreadsheets to include : • Input Control : reconciled with the source of data by a seniority level in the department. • Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. • Protected spreadsheet	J0148
474	Periodically review to all the used spreadsheets to include : - Input Control : reconciled with the source of data by a seniority level in the department. - Version Control: approved version of spreadsheets are used. - Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side. - Protected spreadsheet	J0152
475	• Version Control: approved version of spreadsheets are used. • Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.	J0152
476	Version Control: approved version of spreadsheets are used.	J0059
477	Periodically review to all the used spreadsheets	J0060
478	Periodic market scan highlighting key competitive advantages and market share	J0015
479	PDCs position is updated manually through the central clearing unit second day of delivering checks to branches. Preferrable for PDCs to be on automated system to avoid any human errors.	J0034
480	Our list with the regional managers, and coordinated it with all involved departments (legal, Admin, Consumer Affairs)	J0062
481	Out source companies not complying to physical & environmental	J0139
482	Ops staff are kept updated with their roles & responsibilities.	J0113
483	Ops officer should ensure the below; 1- Checking the ATM machine if there is any device is installed for skimming يقوم مدير العمليات بمراجعة التالي: 1- التأكد من فحص ماكينة الصراف الألى ثلاث مرات يوميا والتأكد من عدم تركيب إي اجهزة احتيال	J0124
484	Ops officer ensure that the branch security update the branch security register with the below: 1- Alarm system / ATM machine 1- التأكد من اجهزة الانذار	J0124
485	Ops officer and SPB review the safe lockers register to ensure applying the P&P and deducting the fees يقوم كلا من مدير العمليات وخدمة العملاء بمراجعة سجل خزائن العملاء للتأكد من تطبيق السياسات والاجراءات وخصم المصاريف	J0124
486	Ops officer & branch manager ensure the below: 1- changing the account status to inheritors. يقوم مدير العمليات ومدير الفرع بالتأكد من التالي: 1- تغيير حاله الحساب الى متوفى	J0124
487	On going review CBE, FRA websites and other regulatory bodies to ensure receiving all regulations	J0045
488	When the concerned functions to start drafting the Procedure / manual, the Internal Regulations head reviews the	J0100
489	Expired financing documents and documents and upcoming expires	J0052

#	Control Name	Department
490	New structure of file server ensure that the access rights are modified by business owner FIM (file integrity monitoring) monitoring of the new shared folders post fact. Old file server is out of information security scope for review or monitoring. IT responsibility to migrate the old shared folder to the new structure	10092
491	Ideas are reviewed by the development officer and then circulated to the related stakeholders and obtain their approval before going forward	10094
492	(APT) is a well-resourced adversary engaged in sophisticated malicious cyber activity that is targeted and aimed at the organization Threat Intelligence platform that is integrated with all security gateways to prevent malicious actors.	10092
493	Review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all team	10056
494	Review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related team	10113
495	Review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related team	10138
496	Review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related team	10062
497	Review of the compliance updates folder on the portal for departmental related CBE circulations then ensure communication with all related team	10063
498	Monthly review is being conducted to the executed transfers to taxes, health insurance and labor office	10086
499	Reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formula	10147
500	Reconciliation between Tax senior officer and HR payroll manager to ensure no difference between two calculations which is according to Formula	10147
501	Proactive maintenance visits and inspections made by contractors while coordinating with both the Security department and Branch management	J0082
502	Monitoring of Risk appetite limits by provisions officer and checked by provisions head , in case of breaches detected, the breaches are reported	10029
503	Monitoring of Risk appetite limits by provisions officer and checked by the provisions head to ensure that all figures are within the accepted threshold, in case of breaches	10029
504	Monthly monitoring of Complaints handled by CHU to identify proper root-cause to take the right actionability	10091
505	Monitoring of projects plans on regular basis and escalation of any delays.	J0069
506	Monitoring of projects plans on regular basis and escalation of any delays.	J0104
507	Monitoring customer feedback through the mobile banking app through the link survey that appears in the pop up message once they out of the app	10061
508	Market Risk manager Review the daily overnight FX position and ensure adherence the regulatory limits to be reviewed from market risk head	J0115
509	Market Risk manager reports LCY & FCY Gap and finance to deposits, actual Gap and Treasury investments positions on a weekly basis to Market risk Head	J0115
510	Market Risk manager reports (Intraday, FX Over night position, SE position, FWD and liquidity ratios) to Treasury head, Risk head, Treasury team and CAD team on daily basis	J0115
511	Market Risk manager reports VaR (FX,T-Bills & Bonds) & MTM which reviewed by Market Risk Head, results and breaches reports to Treasury team, Risk head	J0115
512	Market Risk manager reports Maturity Ladder report and ensure it's compliance with regulatory limits and report it to be reviewed from market risk head and the Treasury team	J0115
513	Market Risk manager reports Liquidity and reserve ratios report which is being extracted from Finance Dept. & TMO Dept. to ensure the ratios are in compliance with CBE regulations	J0115
514	Market Risk manager reports breaches of management limits, EAR, EVE, Liquidity Gap and top depositors limits and communicated to Market Risk Head for final review	J0115

#	Control Name	Department
515	Risk Manager generate reports concerning the Liquidity gap and to be reviewed from Market Risk	J0145
516	Manual review and monitor for firewall configuration changes. Identify and report on risk including compliance to initiate corrective action and meet business regulatory requirements	J0093
517	process is in place however Process is not properly enforced Patch management KRI will be added to the process, to highlight the critical	J0001
518	and the data entered by bearing unit and that any error in data entry is reported to EGITService desk team for rectification by mail with	J0019
519	thiving project that will ensure the presence of all necessary documents that are sent and/or received between P&E and any other depart	J0082
520	e of ADIB branches to a reference to all employees in the P&E department to maintain the same look and feel for renovated and cor	J0082
521	Maker checker mechanism should be strictly implemented. A check point must be established and daily reconciliation must be performed. This consequently resulting into proper provision calculations that should be following IFRS 9 rules	J0109
522	Maker / checker from business Side maker review the case and the price	J0109
523	make sure to distribute masks, or washable Masks ,sanitizers, and gloves	J0175
524	Main & backup sites are using different sources of power & communications & the distance about more than 35 KM.	J0175
525	List of Users who can implement changes to the production environment indicate the User ID, name and designation of the User	J0106
526	IT SOPs is reviewed on Bi- annual basis by IT team and its already auto renewed ,unless there is change need to be updated IT Process – auto renewed without expiry date , unless there is change need to be updated Operational risk, compliance and Audit team can raise flag to update any IT SOP, accordingly proposed change will be assessed.	J0106
527	Investment manager communicate with external advisor to prepare studies for fair value	J0141
528	Investment manager & head of investments should review action and process related to liquidation	J0141
529	with delivery of the Tokens . Tokens are kept in fire proof cabinets. Default password is provided to customer through welcome letter	J0025
530	view and approve the Procedures / Manual / Policy , then circulate the approval from the concerned committee (Operational risk- Corp	J0100
531	Integrate and Monitor Application Logs with SIEM Monthly review of application audit logs reports done by IAM team for non-Integrated services.	J0090
532	duct team only to approved deducting from cost center, appraisal fees invoices to be delivered from tag support sales cordinators	J0083
533	initiation and updated the liabilities procedures	J0109

#	Control Name	Department
534	Information security policies cycle for update starts in Q3 of each year and is communicated to the policy stakeholder by Q4 of the year with summary of changes. Follow up with the policy committee to avoid the delay	J0126
534	Measure the effectiveness of the policies will be part of the updated Information security policies	J0126
535	Conduct regular information security training for employees and stakeholders. The budget allocated for information security training has been developed	J0091
535	Face to face information security workshops, induction to new hires	J0091
535	Supports raising business awareness against live forms of phishing trends and other social engineering methods , beside customized training	J0091
536	BSA are be verified and evidence of this verification available on the RIM	J0025
537	Implement DAM Database activity monitoring solution to monitor all bank DBs	J0092
538	the Bank's Clean Desk Policy. Also, last employee to leave the office make sure the clean desk policy is applied	J0099
539	IAM team is controlling the process by 1- Ensuring that the proper approval by division/department head are obtained on ITSM system before providing approval 2- New Joiners announcement provide from HR side	J0090
540	relevant stakeholders via emails and the register is included in the payroll	J0086
541	employees and reviewed by HR staff payment governmental relations manager on Oracle system to ensure	J0086
542	disciplinatory committee secretary on Oracle system and being reviewed by HR staff payment governmental relations manager	J0086
543	Hiring plan in place and managed by HR team with regular update from Senior HR Business Partner, Human Resources and IT Head's	J0105
544	documents are uploaded on Taleo after obtaining all the required approvals and signing the form from Head of HR or his designee	J0024
545	Highlighting any pending issue from either of the related parties on spot & providing the required recommendation	N/A
546	Health Insurance exemption process is done on annual basis by and delivered to the concerned authorities	J0086
547	Head Of product approval before circulating to front liners to launch any new product/program/scheme . Risk approval before the launch	J0083
548	sources and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceo's operations review the final approved sheet received from com and ben	J0044
549	sources and Organisation obtains approvals from remuneration committee through minutes of meeting, the Scheme is approved for ceo's operations review the final approved sheet received from com and ben	J0044
550	Having job description for the existing staff and new hiring	J0118
551	Have a clear research objectives / scope / questions to be answered	J0061
552	Form of Name , nature , mapping of any GL and form must be signed by Financial control head for accuracy and	J0076

#	Control Name	Department
553	Get backup schedule and restore frequency of below services <ul style="list-style-type: none"> • PHX • FP • G12 • IBS • SWIFT • SUNGARD • BO • TRADWINDS 	J0106
554	Generate regular report from TW Close all expired LCs & LGs in case there is no pending action on it like: <ul style="list-style-type: none"> - Business consent - Legal advise - Customer consent - Limit issue - Pending Documents - Etc ... 	J0152
555		J0082
556	full job descriptions and defined roles and responsibilities are made and regularly updated for P&E staff	J0082
557	FRU team leader is preparing the settlement entries against memo and customer position and all related data , FRU head is reviewing	J0076
558	recording the legal position based on assessment received from legal department , FRU head is reviewing the entries against Legal de	J0076
559	FRU Manager is preparing ADIB Group Pack mapped against approved pack template. FRU head is reviewing and submitting	J0076
560	between output file and portfolio GLs of trail balance and confirming to risk team, ensure to match deviation from stages YTD coveri	J0076
561	FRU manager is performing reconciliation between interfaces systems and Trail Balance GLs , FRU head approving the reconciliation.	J0076
562	FRU manager is performing reconciliation between input file and portfolio GLs of the trail balance and confirming to risk team.	J0076
563	FRU Head to Ensure adequate Financial statements disclosure by reviewing against closure checklist.	J0076
564	FRU deliverables are in form of pdf which is not editable. J0076	J0076
565	For Out-dated Core Banking Platform/Limited Supplier (ITS) controls as below : <ol style="list-style-type: none"> 1. Escrow agreement in place - 2. Highly skilled ITS calibers are hired/retained ITS on all open issues to get the max. support possible "we got letter from the vendor (ITS) to ensure that the application will be supp	J0105
566	For Head office projects, Working on making a yearly plan. willing to extend in before the beginning of every new year and determine the number of branches required to open and also to obtain	J0082
567	expenditure control margin is requesting FX rate from treasury team to perform the transactions , J0019 FCY balances are reveled on dai	J0019
568	Fixed assets register is prepared and updated along with depreciation calculation by AP manager and reviewed by AP head.	J0013
569	Fixed assets register is prepared and updated along with depreciation calculation by AP manager and reviewed by AP head.	J0013
570	Finance will report EPCM quarterly and Sharia audit will review and report to Sharia board quarterly and will never requested.	MA

#	Control Name	Department
571	Extracting Daily transaction history reviewed by AP head.	J0013
572	Extract list of terminated users and valdiate related actions	J0106
573	Extract list of services incidnets and check process complaince	J0106
574	Extract list of requests and valdiate related approvals	J0106
575	Extract list of requests and valdiate related approvals	J0106
576	Monitoring between the approved MEP (Major Expenditure proposal) and the	J0013
577	Monitoring between the approved MEP (Major Expenditure proposal) and the	J0013
578	Evacuation plan tested successfully and BCP implemented successfully several times.	J0124
579	Evacuation plan tested successfully and BCP implemented successfully several times م اختبار خطة الإخلاء بنجاح وتم تنفيذ خطة الإخلاء عدة مرات بنجاح	J0124
580	Evacuation plan tested successfully and BCP implemented successfully several times	J0124
581	Evacuation plan tested successfully and BCP implemented successfully several times	J0124
582	Evacuation plan tested successfully and BCP implemented successfully several times	J0124
583	Evacuation plan tested successfully and BCP implemented successfully several times	J0124
584	Evacuation plan tested successfully and BCP implemented successfully several times	J0124
585	Evacuation plan tested successfully and BCP implemented successfully several times	J0124
586	Evacuation plan tested successfully and BCP implemented successfully several times	J0124
587	Evacuation plan tested successfully and BCP implemented successfully several times	J0124
588	Evacuation plan tested successfully implemented successfully. BCP complies to corporate regulatory standards.	J0124
589	Escrow agreement in place to be renew anua ly	J0103
590	Escalation matrix is in place and followed strictly. meeting with the agents to facilitate closure	J0056
591	ensuring testing quarterly to ensure efficiancy of CSU plan	J0059
592	Ensure verification guidelines are followed: Questions (Last payment/transaction r and/or account specific information).Last deposit, last transaction, e	J0089
593	Ensure that the reporting is reported properly to Iscore	J0102
594	Ensure that our signatures record are matched with the received circulars	J0145
595	Conditions exist for IT systems, equipment, and supporting components to minimize damage to or loss of bank	J0111

#	Control Name	Department
596	Ensure that optimal operating conditions exist for IT systems, equipment and supporting components to minimize damage to or loss of bank assets	J0131
597	Ensure that Job descriptions are in place and acknowledged by the respective staff	N/A
598	Ensure that customers are contacted and their queries are correctly answered within the agreed upon service level	J0065
599	Ensure that all users applications are active	J0089
600	Ensure that all system features are working smoothly	J0075
601	Ensure that all functions are prepared by maker and checker	J0050
602	Ensure that all eligible customers are getting charged with the monthly statement fees	J0030
603	Ensure that all checks are issued on the correct accounts & name with the requested number of leafs. - Keeping the checks in fire proof cabinets to avoid financial loss	J0142
604	Ensure that agents performance is recorded in the score card	J0028
605	Ensure staff, are compliance and AML Trained , also ensure training is provided frequently and not only once to ensure compliance / AML concerns	J0040
606	Ensure proper follow up from MIS Head to submit reports on a timely manner.	J0120
607	Ensure training to all concerned staff members , so as to have required knowledge to stand of their required performance , guidance	J0050
608	Ensure Business Continuity Plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate policy	J0051
609	Ensure Business Continuity Plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate policy	J0052
610	Ensure Business Continuity Plan had been tested successfully, implemented successfully and that there is a current continuity of business (COB) plan which obeys corporate policy	J0053
611	Ensure Business Continuity Plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate policy	J0054
612	Ensure Business Continuity Plan has been tested successfully implemented successfully & that there is a current Continuity of Business (COB) Plan which obeys corporate policy	J0055
613	Ensure all the complaints and retention requests are logged on CRM for tracking and resolution.	J0089
614	Ensure all procedures / Policies are updated and approved All functions are communicated by the agreed SLA	J0059
615	Ensure all policies and processes are updated, reviewed and approved periodically.	J0029
616	Ensure activation guidelines are followed , and all buy and sell metal details are mentioned during the activation call.	J0089
617	Ensure that all corporate client accounts mentioned in CBE list dealing with Major Goods not exceeding USD \$30,000.00 per client per day	J0128
618	Ensure abiding to the CBE regulations through the daily transactions, under maker checker	J0137 (Officer and Team leader)
619	Ensure abiding to the CBE regulations through the daily transactions, under maker checker	J0132 (Officer and Team leader)

#	Control Name	Department
	Ensure that all processes in place and properly communicated.	
620	Ensure properly approved and communicated SLA between concerned departments.	J0080
621	Documents are reviewed by the development officer and then circulated to the related stakeholders and concerned functions to obtain their approval.	J0054
622	Maker and details sheets are checked by HR staff payment and governmental relations Manager on Oracle system for new joiners/ existing.	J0086
623	Employee File Management Process is in place and being applied.	J0086
624	Duties are segregated	J0118
625	Dual custody of tokens kept under CADC custody.	J0025
626	Dual control is applied by maker and checker on regulatory system.	J0033
627	Token from different providers.	J0104
628	Emergency site readiness	J0104
629	Direct investment officer should follow up and ensure that affiliates profit shares transferred.	J0141
630	Direct investment officer designate BOD members to sector head based on approved criteria and as per law 159 & 125	J0141
631	Direct Debit Account Linkage	J0150
632	System generated reports review versus customers' requests versus PRIME	J0150
633	Develop a detailed outline of the department manual, including policies, procedures, processes, and related documents	J0036
634	Develop IT strategy or IT plan (3-5 years) that is formally approved at an appropriate level	J0037
635	Detailed work procedures for every function performed in the department should be in place	J0037
636	Department head ensures the below is in place to ensure efficient handling for assigned responsibilities:	
637	1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	J0078
638	Department head ensures proper segregation of duties & independency of functions to ensure preventing fraud/losses.	J0078
639	Department head assigns maker and checker on setup in order to ensure accurate Setup.	J0078
640	Analysis for hurdle compliance to ensure proper escalation of any breaches if any; worth noting that trade and trade perform pre-booking	J0078
641	database backup policy guarantee minimal data loss if any corruption. Database online replicated to DR	J0067
642		J0104
643	Data Analytics insights/recommendations reviewed by Data Analytics Manager, Head of Organization & Head of HR & Organization.	J0062
644	Daily follow up from Regional Ops team with branches until closing all the findings .	
645		J0134

#	Control Name	Department
642	Daily core banking system log report review versus card management issued report	J00150
643	Daily control reports for phoenix users reviewed by the checkers (Hold & release report , Edit Rm report ,Dormant & restriction report)	J00150
644	Customers' documents (Signed contracts & Cheques) are safe kept under dual custody by Consumer Operations	J00066
645	CRM data base are feed with SME CP criteria to ensure that all approved cases through the system are matching with it CRM reported figures should be matching with CBS to ensure that all approvals are lodged on CRM	J00002
646	Critical IT systems and equipment are protected from damage caused by environmental hazards.	J00131
647	ADIB board of directors whenever needed and followed by all stakeholders; department heads align with maker & checker to ensure t	J00078
648	Credit due diligence should be performed and in line with policy requirements: Validate all components of the credit approval package were completed and appropriate.	J00078
649	Automatically will alert us with pop-up message that there is a message on investigation queue have to check. for NACK (Creating queue with	J00046
650	Unit Head (his replacement) reviews bank's portal to verify sharing all new / updated laws and regulations with all staff members and	J00045
651	Senior management know a yearly plan and the expansion plan for the upcoming years to set proper capacity plan for the department	J00082
652	Prospectuses, and documents of investment funds and syndications should be reviewed by the Shari'a department to ensure its Shari'a c	N/A
653	contingency plan are performed	J00017
654	contact crisis management team in order to make sure that all contact updated in addition send awareness to crisis team	J00017
655	consolidate all the received CBE circulars to ensure implementation	J00109
656	Conduct sufficient fraud awareness training to the eligible population	J00075
657	Conduct sample review of training certification records and refresher training records based on any policy/procedure amendments.	N/A
658	Conduct evacuation plan test periodically and BCP implementation	J00096
659	conduct call tree test for coordinator and backup coordinator in addition send confirmation email to Seniors regarding call tree	J00017
660	conduct annual BCP test in order to test backup data center	J00017
661	Follow up by ICD with respective units for closing the open items on or before the agreed target dates. An XL file is being prepared to	J00096
662	Complaints escalation matrix is in place and effective	J00066
663	and the data entered through branch by Clearing unit took place in order to rectify any wrong data by notifying the branch through Em	J00039
664	Collection system access is restricted and approved based on the role of employee.	J00047
665	Collection expenses should be settled yearly to reduce any chances of overdrawn charity accounts	N/A
666	earn leader in order to provide the new comers with good quality of training ,beside the job description and designations letters prepared	J00040

#	Control Name	Department
667	The e-mail and fax/MIFT Indemnity.Clients' inquiries reieved by phone ,	10057 be recived by the pre designated
668	Clear designations are in place to segregate duties maintained within	10118 unit
669	Clear designations are in place to segregate duties maintained within	10113 unit
670	Clear designations are in place to segregate duties maintained within	10146 unit
671	ed exposures (performing) are properly monitored and that better and worse classification triggers are in place as per Classification P For the classifiable portfolio, the below ORR Grid will apply: From DPD 31- to 90 ORR 7 (Classified) From DPD 91- to 120 ORR 8 From DPD 120- to 180 ORR 9 From DPD 180+ ORR 10 classification is done automatically by CAD once DPD is reached. Classification may also take place when an adverse situation occurs like EW signal or any other negative incident	10038
672	ulation performed to front liners with approved criteria after head of prod	10063 approval
673	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10029 to ensure implementation.
674	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10144 to ensure implementation.
675	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10143 to ensure implementation
676	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10135 to ensure implementation
677	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10031 to ensure implementation
678	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10141 to ensure implementation
679	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10059 to ensure implementation
680	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10135 to ensure implementation
681	Checklist in place and prepared by the department to consolidate all the received CBE circulars	10060 to ensure implementation
682	Checklist in place detailing all the steps needed to launch any new product/program/scheme.	J0133
683	checking card offer applied after issuance	J0004
684	checking & monitoring for the manually process that is performed by business branches	10010
685	Check with BCP the evacuation plan for call center	J0116
686	Check whether updated BC plan is available with the unit and reflect latest required data. Check the Testing results to ensure testing was done in the last 12 months at least once	N/A
687	Check RPO/RTO for SPOF of critical Services at the DR test "if any"	10106
688	Check list in place with the list of reports and date to be executed	10033
689	checker return case to caller again to reset with correct data.Default password is provided to customer through authomatic e-mail ser	10025

#	Control Name	Department
688	CBE requirements and comments are addressed once received within two working days	NA
691	CBE limit reviewed on daily basis	J0134
692	Instructions and related circulars should be distributed to all concerned staff to ensure that Credit Approvals are done in accordance to t	J0143
693	Cards Delivery 1- Segregation of cards & PINs delivery couriers	J0150
694	Cards Delivery 5- In case of failure or delay to meet the SLA financial penalties are applied	J0150
695	Cards Delivery 4- Reconcailation between cards & PINs delivery couriers to ensure both are delivered to the clients meeting service standards	J0150
696	Cards Delivery 3- Qulaity unit monitoring the outsourced services perormance in accordance to SLA	J0150
697	Cards Delivery 2- Printing & dispatching is outsourced through Masreya	J0150
698	Capacity plan should be prepared based on business assumptions taking into consideration annual leaves / approved P&P is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards .	J0163
699	Capacity plan should be prepared based on business assumptions taking into consideration annual leaves / approved P&P is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards .	J0163
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708	Capacity plan should be prepared based on business assumptions taking into consideration annual leaves / approved P&P is circulated to all staff to ensure proper data is communicated / training and guiding staff by passing the required knowledge to stand of their required performance standards .	J0163
709	Capacity plan is prepared based on business assumptions taking into consideration annual leaves	J0063
710	Capacity Model results reviewed by the officer and validated by Capacity Manager	J0160

#	Control Name	Department
710	either obtain info security approval for going live or else many business functions will be blocked such as access management and ISG Information security approval is a must for all projects before going live when rectifying information security requirements	J0107
712	Build and Maintain business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis	J0185
713	Build and Maintain business continuity plan in coordination with BCM dep. And to be renewed and tested on a timely basis	J0115
714	Approval for collections is approved from Finance and followed up with head of RMU and Senior Manager	J0138
715	Approval in case of issuance or amendment, upon receiving the details from the concerned department via email until centralizing the function	J0152
716	Branch Manager/ Operation Officer to ensure the following : 1. All offices are clear and free from any documents / forms and customer requests. يقوم مدير الفرع/ مدير العمليات بالتأكد من الاتي: • بان جميع مكاتب الفرع تترك خاليه من أي اوراق سواء كانت ضرورية ام لا	J0124
717	Branch manager ensure granting the proper access to branch staff based on the job description and the segregation of duties in place يقوم مدير الفرع بالتأكد من منح الصلاحيات المناسبة لموظفي الفرع بناء على المهام الوظيفية، وعدم تعارض الصلاحيات ممنوحة مع الوظيفة	J0124
718	Transaction make sure that the related rules covering the transaction is stated in the Trade instrument & to be limited within its rulings that	J0152
719	Maker & the checker make sure that the transaction related commissions is correctly applied / collected otherwise the deferral approvals will be	J0152
720	the checker make sure that the trade instrument is issued in line with the approved tenor as per approval received after being updated	J0152
721	the checker make sure that the approved trade template (which contain all the mandatory fields) is being used otherwise the related approval	J0152
722	Both maker & the checker make sure that shipping documents are correctly negotiated	J0152
723	Both maker & the checker make sure that shipping documents are timely delivered to the customer	J0152
724	Both maker & the checker make sure that payments are effected in line of the trade instrument	J0152
725	Both maker & the checker make sure that payments are correctly / timely effected on related due date	J0152
726	Both the maker & the checker make sure that export proceeds are correctly / timely credited to customer account.	J0152
727	Both the maker & the checker make sure that any trade documents examined in line with applicable rules	J0152
728	PC's and scanners are ready in place and fully functionalized , FTE 's available in BCP are covered by the maker and checker concept and	J0025
729	Business insurance policy in place to cover fraud risk & computer crime and professional indemnity	J0080
730	Based on the ASSET inventory related to ADIB core banking services((database, OS, HW,SW) its roadmap, patching, specs to ensure the delivery of the expected performance and service , else define the outdated or soon to be replaced 2. Ensure to comply with baselines Discover the Outdated Asset	J0103
731	Information, while in case in direct facilities position or breakdown is requested, we should revert to LGs/IT department to provide the accurate	J0035

#	Control Name	Department
732	Automated process upon the client's registration, the system sends OTAC upon first time registration on the internet banking.	J0067
733	ATM depend on the physical security monitoring.	J0094
734	As far we start to handle User admin side on registration adibpay on system nt are already divided to two department (reviewing & token custody) and (IB & adibpay registration department) to avoid conflict in support maker and checker as ADIB pay access doesn't reflect on system unless checker verified against presented documents and in c	J0025
735	Approved Treasury Programs; Money Market, FX, Profit Rate Swap 1- Treasury product programs are reviewed and approved by market risk and product approval committee prior implementation 2- Market risk role must be clearly indicated in the product program	J0115
736	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to. N/A	
737	Approved designations should be in place . Proper segregation of duties & independency of functions should be adhered to.	J0123
738	Ap officer calculate and deduct the tax before payment , Ap manger review the calculation of tax and payment for vendor.	J0013
739	Highly aged proofing for credit balances , then submitting the proofing to proofing unit with supporting documents, in addition to just	J0019
740	documentations are sent to the FRMU for checking and providing feedback regarding the best practices & prevention controls for financi	J0058
741	Any debiting should be by the availability of balance and by the guidelines of debiting. N/A	
742	Any claim should be reported to insurance provider with documents and ensure payment on time	J0089
743	Annual training plan is maintained to enroll the mandatory trainings to staff	J0119
744	Annual reviews are usually conducted for all credit names that have approved credit facilities mitting team as an integral part of the portfolio review/analysis in order to ensure that all requirements are in place ,and any material cha File requirements may include some of the following items as appropriate: 1) Verify that business strategy, target market and customer segment are identified.	J0143
745	Annual Test 8. Ensure availability of support contracts and appropriate SLAs	J0104
746	Annual Assessment of Departments roles and repobonsibilities to align with the Risk Management Framework.	J0029
747	Analyze the bad cases according to the related trigger and handing over the case/cases to Remedial Action earlier stage on best effort ba	J0068
748	o suspicious related to the transactions & regular report with customer's transaction amount is being sent to AML team to for reviewing Restriction of Accounts for clients with aged alerts	J0010
749	counts daily and if file not received within 3 working days AMC officer place restriction (Disallow Debit) on all accounts except CMH & P Not received NTB files reported weekly to Branches logistics, and monthly to BRCC.	J0150

#	Control Name	Department
750	All u250 requests form presented in accordance to maker/checker basis and no	10138 Approval cycle
751	All u251 requests form presented in accordance to maker/checker basis and no	10063 Approval cycle
752	All u252 requests form presented in accordance to maker/checker basis and no	10134 Approval cycle
753	All u253 requests form presented in accordance to maker/checker basis and no	10088 Approval cycle
754	All u254 requests form presented in accordance to maker/checker basis and no	10063 Approval cycle
755	ty vendors sign a contract that includes clause on the service levels and liability clause in case of	10055
756	All telesales calls are recorded Monthly quality check by telesales head & Team leaders is conducted on the	10066
757	All stakeholders approvals must be obtained.	J0133
758	policy and product requirements and training certification records are kept with the unit. Refresher trainings are conducted based on ne	J0055
759	all sales staff shall sign ADIB Code of conduct SM, SO, SA, and coordinators) to be deactivated unless permission is adequate matching business	10066
760	All reversal transactions should be performed after obtaining proper approvals .	10034
761	rs must be done using RFP which is prepared by requester , Approved by Requester sector head ,	10013
762	uals, and/or programs related to the products shall be reviewed by the Sharia department to ensure that they	N/A
763	workflow and SLA between concernd departments are in place and properly communicated by department heads to ensure proper han	10076
764	All procedures and contracts are reviewed by Compliance unit and signoff is obtained prior to implementing to ensure CBE compliant - staff awareness , induction training, field visits, customers' and staff feedback	10080
765	functions under credit control dept. are performed through maker and checker & segregation of	10052
766	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013
767	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013
768	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013
769	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013
770	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013
771	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013
772	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013
773	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013
774	d by AP head against Policies and procedures , Delegation of authority , Service Level Agreement	10013

#	Control Name	Department
775	Policies and procedures , Delegation of authority , Service Level Agreement	10013
776	Policies and procedures , Delegation of authority , Service Level Agreement	10013
777	Policies and procedures , Delegation of authority , Service Level Agreement	10013
778	drawn down in that time frame, the facilities/transaction must be re-approved by the original level. Credit Ad	10013
779	All new banking products, services, and accounts shall be reviewed by the Shari'a department prior its launch to customers.	N/A
780	All New Authorized signatories that added to the Signature Booklet have to be approved by the approved Matrix as per Policy.	10036
781	All job descriptions are reviewed annually and updated with HR	10113
782	Invoices to be reviewed by the Department Manager & approved by Head Of Department before sending to the Payable Departments	10027
783	All DSU users' access permissions on the system (s) is inquiry only. Users' access permissions are to be reviewed Semiannually	J0066
784	All customers request are logged in the CRM. Sample checking to ensure that all requests are processed and closed within SLA .	J0089
785	either during the on-boarding process, before opening the account or during the lifecycle of the customer's re	10010
786	All custody proof cabinet is controlled on daily basis Adding/Sending for CKs /Bills upon reports from BO & GFS over all receivables kept in our custody were checked through Semi annual Exhibit, usual exhibit will take place as Policies and Procedure	J0128
787	are to be reviewed by CME Risk head at least annually to ensure the correct use and eligibility of credit officer	10043
788	ated at least once every 12 months to ensure that all file requirements are in place, and any material changes to credit facilities have been File requirements may include some of the following items as appropriate for the unit: 1. Current financials.	J0078
789	nnually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed	10032
790	nnually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed	10032
791	nnually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed	10032
792	nnually reports are prepared by CBE reporting team leader or CBE reporting Manger and reviewed	10032
793	All ADIB Capital products and activities should be compliant with	10097
794	Alco approval on applied rate whenever there is a change in margin	10083
795	ADIB utilities bills payment over Fawry: 1-Daily reconciliation of GL balance against Fawry reports then advise Remittance to transfer related amount to each biller	10150
796	ADIB utilities bills payment over Fawry: 3- All the GLs reconciled and proofing are being sent to Finance monthly-	J0150

#	Control Name	Department
797	ADIB Cashback Payment over Fawry: 1- Daily reconciliation against received transferred amount from Fawry	J0150
798	Adherence to the staff gifts process	J0086
799	Expenditure control manager is sending monthly report for concerned parties to clarify	J0111
800	Access are granted subject to proper approvals supported by justification, besides annual review	J0098
801	bid to all CBE circulations received from compliance e.g coridor rate change, DBR, ect	J0083
802	to fulfillment team to proceed with excel sheet to proceed with account opening request through AMC team	J0049
803	dated with Owners & stockholders unless any amendments received from the owner or according to CBE & Control Functions request.	J0100
804	9. Latest financials are obtained & analyzed.	J0078
805	9. Extended credit facilities should be sharia compliant.	J0078
806	9) Ensure that the obligors in the program meet the credit program requirements	J0143
807	8. Review of all obligors with ORRs 7 - 9 excluding PS names ensuring sufficient triggers and follow-up. All the above done by Risk department periodically ensuring sufficient monitoring and proper decision making.	J0078
808	8. Group facilities are aggregated	J0078
809	reports are documented when customer calls are conducted and objectively address credit risk issues (should strictly comply with the p	J0078
810	8) The Risk Rating process is identified and its approval status	J0143
811	Report sent to all concerned (regional operations/regional branch managers) for corrective action on findings and follow up on issues closed	J0020
812	7. Search in the log with the invoice serial to ensure there is no duplicate	J0096
813	7. Review the segment (whether public sector, private, etc...)	J0078
814	mitations for search methodology, BO non modification report is being extracted daily from the database to validate the search results a	J0025
815	Factors are based on the current economic situation ex: Foreign currency, Energy, interest expense with mentioning that impact is qua	J0078
816	7) An annual review date is specified.	J0143
817	6-X-Boarder ,Concentration Limits , Country limits,.. operating as per the approved credit policy periodically and on case by case basis to ensure proper adherence to CB	J0078
818	6-Snap visit report issued after each visit detailing all findings/discrepancies.	J0020
819	6. Shredding of all unused or unneeded documents. المستندات الغير مستخدمه عن طريق اله الفرغ او التمزيق الجيد	J0124
820	6. Senior calls are done as per policy including SCOs, Cos in addition to PRO	J0078

#	Control Name	Department
821	6. Officer performing the SV is independent from the officer conducting the call back. <ul style="list-style-type: none"> • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markings • Branch to send originals that have avoid duplication stamps/markings directly to CSU without taking any action from their side. <ul style="list-style-type: none"> • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markings • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies <ul style="list-style-type: none"> • CSU manager to stop dealing with any MIFT once receiving any changes in the company from the AOU. • CSU manager are checking frequently the call log system & reporting any missing call to IT. 	J0057
822	6. Log the received invoices in a sheet with the unique serial	J0096
823	6. Ensure that repayment schedule and pricing are as per the credit approval.	J0078
824	of deferral exceeding the approved period as per policy is escalated to legal/compliance/business heads to advise and refer case	J0070
825	6) Checklist for essential docs that must be included in the file are signed by both of risk analyst and senior underwriter	J0143
826	6- closing the main account. 6- تم اغلاق الحساب الأصلي	J0124
827	5-Report sent to unit/department head for corrective action on findings and follow up on issues closure.	J0099
828	5-Ensure effective review on maker \checker level for all branches activities as per policy and procedures.	J0029
829	5-Collateral & support considerations,...	J0078
830	CRO and Head of legal and WBH and CRH where all high risk and loss making names are discussed extensively name by name to agree	J0078
831	5. Processing any invoice on original only	J0096
832	5. obtaining the employee signature on the renewal	J0086
833	5. Keeping all documents and custody in a fire proof cabinet under dual custody as per the approved branch designation. الاحتفاظ بالمستندات الأصل تحت الرقابة الثنائية في الخزائن المصفحة و المضادة للحريق	J0124
834	5. Infrastructure access is meticulously managed by utilizing jump servers that require server model accounts.	J0090
835	5. Ensure that all support provisions, where they exist, follow the guidelines articulated in Documentation section.	J0078
836	5. Checkbooks and LG 's are not issued for accounts with opened date	J0071
837	5. All back conducted prior to transaction execution or check predefined list of beneficiaries.	J0057
838	5. Abiding by the timelines set by regulatory authorities.	J0096
839	5) Credit Maintenance "Customer Files and Credit File Maintenance" should be completed as per program guidelines	J0143
840	5- Remittance department verifies the signature /initials of designated staff.	J0135
841	5- Registration sheet for Secured Paper for LGs	J0152
842	5- Ensure that all process/procedures approved by shariaa	J0066

#	Control Name	Department
843	5- Contract updated with annual expected stock in addition to reorder points to avoid any possible production delays	J0150
844	5- Card Ops head reviews the daily reports to ensure proper maintenance	J0150
845	5 any wrong entry are amended on maker checker basis	J0135
846	5- amount is distributed as per the declaration. تم توزيع المبلغ بناء على اعلام الورثة 5-	J0124
847	5- All the documents are reviewed against checklist by maker / checker.	J0150.
848	4-Sudden rotation between ICD branches control team to ensure segregation and integrity of the review.	J0020
849	4-Snap visit report issued after each visit detailing all findings/discrepancies	J0099
850	4-Ensure to process supplementary cards presented with the primary card in issuance.	J0153
851	4-All incidents found reported to ORM.	J0099
852	4-All incidents found reported to ORM.	J0020
853	4. Unit head approval prior to settling.	J0096
854	5- The committee decisions will be communicated to the grievances and follow up to the take the necessary actions as per the decisions	J0085
855	4- Signature is verified by two ADIB staff according to signature verification thresholds.	J0057
856	4. Review of contracts and other related documents to ensure their Shari'a compliance in light of Shari'a Board resolutions.	N/A
857	Portfolio concentration limits should be in place and adhered to, and that any deviation in portfolio limits is raised to senior management	J0078
858	4. Monitoring sheet for all applications out of Business solution support.	J0105
859	4. Handling all the required reservations prior to publishing	J0096
860	4. Fields investigations are done to be able to reach the customers.	J0138
861	4. Escalation is being done as per approved matrix for the overdue cases to ensure the fulfillment.	J0077
862	4. Embed Information Security controls within Business processes	J0007
863	4- Term facilities/revolvers, where applicable, are tracked regularly as per portfolio and that they are confirmed by	J0078
864	4. Communication is being sent to the concerned line manager months prior the contract renewal	J0086
865	4. All fireproof cabinets and all staff drawers are closed and locked. اغلق خزائن الحديدية المضادة للحريق وخاصة الادراج السفلية الغير محكمه الغلق	J0123
866	Access to classified servers, particularly within the Active Directory structure, is channeled through dedicated Privilege Access Workstations (PAWs)	J0090

#	Control Name	Department
867	4) Tighten the EW monitoring process.	J0068
868	4) Tighten the EW monitoring process.	J0068
869	4) capacity building model has to be presented to ensure meeting the top management strategy for SME growth	J0112
870	4) All original collaterals/financing docs are saved at the documentation team	J0112
871	4- Single Obligor , Related parties & shareholders guidelines	J0078
872	4- Scanning & Pass capture solution system in place where all customer documentation scanned as soft copies	J0025
873	4- obtaining legal approval / branch manager . 4- الحصول على موافقه مدير الفرع أو الادارة القانونية	J0124
874	cards blank stock balance reports at vendor custody against daily usage to ensure proper cards stock	J0150
875	4- Enrich the control environment via enhancing the soft and hard controls	J0071
876	4- Changes/updates of procedures are cascaded to all stakeholders and published on ADIB portal	J0066
877	4- Authorized access to the floor using access cards to allow only authorized staff	J0152
878	all transactions processed by maker are approved by checker	J0135
879	4- All supporting Docs & approvals are in place before execution	J0135
880	4- All job descriptions are reviewed annually and updated with changes	J0063
881	All instructions must be approved for processing by the designated persons to approve.	J0135
882	4- Admin. & Secretary follow up.	J0141
883	including Business - Admin Premises addition to any other department that may affect the new location progress	J0062
884	maker should handle pending transactions not processed by system due to inward issue.	J0135
885	3-Issues captured from reports are effectively reviewed on maker / checker level.	J0069
886	3-Issues captured from reports are effectively reviewed on maker / checker level.	J0020
887	3-Ensure effective review on maker \checker level for all departments activities as per policy and procedures	J0099
888	3-Ensure all data are mapped correctly on the system .	J0055
889	3-Credit Checking requirements as per CBE &Policy guidelines	J0078
890	checklist in place including all items/functions/process within the branches & MF units.	J0020
891	3-Building standered manual models in spreadsheets.	J0088
892	3-Access to the batches location is authorized to the staff only with access card.	J0088
893	3. We identified a media list covering all the major press members to assist in crisis control when needed.	J0096

#	Control Name	Department
894	Respond to the issue in same publication with the corrective statement. To align staff through internal communications for any clarification	J0096
895	3. The text is being reviewed by Corporate Communications after Final review.	J0096
896	3. The employee should not join the training if the commitment letter was not signed	J0129
897	3. Team leader monitor the deferral and review all the cases and send reminder during month	J0071
898	3. Sudden check in case of face to face interviews	J0060
899	3. Specialized privileged accounts, distinct from regular user accounts, are employed to monitor unauthorized access.	J0098
900	3. Send email to employees with their appraisals	J0024
901	3. Sanction list is screened from AML to the new vendor	J0129
902	3. Regular follow-up with the NGO to ensure complying with the terms and conditions as agreed.	J0096
903	3. Printing non modification daily Report for CADC user noting that internal control checking non face report for all bank staff	J0025
904	3. Ops officer branch manager ensure the customer request is in place. 3. يتأكد العمليات ومدير الفرع من وجود طلب العميل على حفظ المراسلات بالفرع	J0124
905	3. Ongoing Product Updates awareness emails to all front lines	J0015
906	3. Ongoing meeting with all stakeholders to ensure applying the roles as per timelines.	J0082
907	3. Monitoring the approved projects budget as per the planned budget	J0082
908	3. Investigation will be conducted to the submitted cases and to be verified prior submitting to the committee.	J0085
909	3. Monday's mail mentioned the MIFT. The signature(s) on the instruction match one or more of the signature(s) that has been maintained	J0057
910	3. Exit Interviews results are reviewed, analyzed and included in monthly report on attrition and communicated with management	J0085
911	3. ensure that target market exceptions are properly approved	J0078
912	3. dates to be reviewed actively linked to risk management and portfolio decisions, whereby the Risk Ratings are to be reviewed whenever	J0078
913	3. Define documented reporting sources, owners for the IS risk	J0007
914	3. Consultation services are to be provided to various departments to ensure the proper implementation of the resolutions.	NA
915	3. Communication is being sent to the concerned line manager month prior the end of the probation date	J0086
916	3. Collection of customer statements to be able to define and know the exact values that should be claimed and collected , report printed from	J0138
917	3. Source service providers after each project to build up a database to be useful when recommending new projects, where specification	J0082
918	3. Checklist containing all the CBE circulars to ensure abiding to all CBE regulations which are published on the portal by Compliance	J0082

#	Control Name	Department
919	3. Branches are requested to check the serials of each requested checkbook before applying on system	J0107
920	3. Attach emails when needed to reflect approvals.	J0096
921	3. Apply restriction in sending announcements to all staff & dedicating a focal point in Corp Comm that manages this function.	J0096
922	3. Apply penalties on service providers in case of any delay	J0082
923	3. All Simplex machines are closed. • اغلاق او تخزين الة الوقت و التاريخ	J0124
924	ce Monitoring to SLA conditions and reporting any violations to Senior Management & the proper Management line in order to take need	J0105
925	3)on going communication / discssion with business team to discuss and highlight negative issues.	J0068
926	3)on going communication / discssion with business team to discuss and highlight negative issues.	J0068
927	nsure that all caps & triggers are properly monitored and reported to HRR committee as well as approving any breaches in that forum (J0138
928	llection, reporting to the remedial manager must have an experienced staff to handle in order to access the case in a manar that preser	J0138
929	d for Capacity Plan, to ensure Capacity meet business requirements. previous detailed pipeline report is a must to be rebuilt again for b	J0143
930	3) Automation and use of smart solution for developed workflows and applications	J0143
931	3) Analyze and take the necessary action.	J0068
932	3) All the content including any original approvals are scanned and saved on CRM/risk folder	J0049
933	3- Weekly Escalation of the pending Alerts / Ageing Report.	J0010
934	3- The Turnaround times are monitored on a daily basis and a TAT MIS is maintained.	J0055
935	ard and when required in case any amendments/change in to the procedures/work flow in order to obtain the required approval as per the	J0066
936	3- Register kept under the vault custodians responsibility to register the movement of documentation files	J0025
937	3- Quarterly ECL provision memo is approved by CRO.	J0029
938	other banks to identify the common fraudulent issues to share it with credit and EW Team to control such issues in the due diligent a	J0071
939	3- password already granted to the authorized persons to enter the restricted area	J0158
940	3- new accounts were opened for inheritors. تم فتح حسابات للورثة	J0124
941	3- Keeping the AWB with the daily patch to ensure receiving the printed checkbooks to the concerned branches.	J0036
942	3- Job descriptions in place to ensure segregation of duties is clearly documented	J0062
943	3- In case of staff resignation or internal move, unit head sends a mail to the USER ACCESS GROUP to disable their access rights.	J0146

#	Control Name	Department
944	3- Fire proof cabinets	J0152
945	3- Ensure daily smooth running of Quantum reports.	J0115
946	3- Don't investment officer should arrange with ADIB representable on BODs for all	J0141
947	Check that all New I-947 users should be well thought through and signed off over Service Desk	J0055
948	3- Cameras are covering the ATM Area / Operation areas.	J0124
949	3- Another alternatives in place For LCY; ACH and RTGS	J0135
950	3- All the GLs proofing are being sent to Finance monthly	J0150
951	3- All job descriptions are reviewed with HR & semi annually	J0066
952	3- All job descriptions are reviewed annually and updated with HR	J0138
953	3- All job descriptions are reviewed annually and updated with HR	J0088
954	Instructions must have ESI and Fax indemnity signed (if exists)/designated messenger or any other	J0135
955	3 - Ensure all procedures are updated	J0138
956	3 - Ensure all procedures are updated	J0063
957	3 - Ensure all procedures are updated	J0027
958	3 - Ensure all procedures are updated	J0006
959	3 - Ensure all procedures are updated	J0133
960	2-Transferring the following up process getting the task done to the legal and administration	J0062
961	2-The physical verification should include independent member other than the custodian for implementing the control properly.	J0036
962	2-The physical verification should include independent member other than the custodian for implementing the control properly.	J0036
963	2-System initiated controls to check data entry and availability of mandatory and	J0055
964	2-Register in place to log all the send and received batches	J0088
965	2-Register in place to log all the received batches under dual cust	J0088
966	2-Quarterly tracking of actual visits Vs. plan.	J0020
967	2-Prepare the Score Card for the site from all stakeholders.	J0082
968	2-Monthly tracking of actual visits Vs. plan	J0099
969	2-Immediate action requested from dept. to rectify/close the exception captured	J0099
970	2-Immediate action requested from branch or dept. to rectify/close the exception cap	J0020

#	Control Name	Department
971	2-Dual control is applied by maker and checker on regulatory system to comply with ICB3	J0083
972	2-Dual control is applied by maker and checker on regulatory system to comply with ICB3	J0083
973	2-Dual control is applied by maker and checker on regulatory system to comply with ICB3	J0083
974	2-Dual control is applied by maker and checker on regulatory system to comply with ICB3	J0083
975	2-Check points over spreadsheets..	J0088
976	24x7 Monitoring Weekly report sent to department head Implement Data Leakage Prevention (DLP) Measures	J0090
977	Public awareness communication messages directed to staff regarding who the official spokes person(s) are and how statements should only be made	J0096
978	2. Unit head approval is required for any internal communication	J0096
979	9792. Turnover ratios monitored by department and reported to senior management	J0085
980	2. To prepare a response in alignment with top management	J0096
981	2. TNA plan is being prepared by Training team for implementation	J0129
982	2. The Sharia department will execute periodic and sudden reviews due to the gravity of the Sharia market risk.	N/A
983	Department may assign one or more of its members according to the discretionary decision of the Sharia head to assist in achieving the Sharia objectives	N/A
984	2. The proposal is being approved from the segment head (above 100k) then head of marketing and head of consumer banking	J0112
985	Finance review all the invoices prior submitting to finance to ensure obtaining all the approvals and the invoices are approved and signed based on the approved terms and conditions	J0117
986	Sign a contract with the NGO to ensure applying all the agreed terms and conditions.	J0096
987	2. Sending the proofing results to Finance for verification and communicate to HR if any discrepancy	J0136
988	Inventory checks and logs done and signed by department representatives 3- Validation on the reconciliation Vs previous inventory checks and logs done by department	J0117
989	Reviewing mockup by financial Department before publishing and letting them sign it.	J0096
990	2. Review the branch security register to ensure the branch security check the ATM after the working hours مراجعة دفتر احوال للتأكد من ان حارس الفرع قام بفحص الماكينة للتأكد من عدم تركيب اي اجهزة خبيثة	J0124
991	2. Review all SLAs every year with all stakeholders.	J0082
992	2. Review all invoices as per the approved price list and quotation	J0096
993	2. Reference check is made from HR Risk & Governance	J0129
994	2. Recording all interviews in case of telephonic interviews	J0060
995	2. Quarterly portfolio report is raised to Risk Committee and Audit Committee for review and reaches' approval, if any.	J0078
996	2. Quarter review to the granted access to HR staff	J0136

#	Control Name	Department
9987	2. Printing Makers and Checkers daily Activity Report must be verified and checked by team leader against system and preserved documents	J0025
9982	Print the email and to be signed by the staff members who verified the documents	J0025
999	Preapproved budget for any exceptional project was not included in the yearly budget	J0082
1000	2. Periodic review of online product catalogue to ensure all info are up to date.	J0015
1001	2. Periodic reporting to the management of the existing and identified risks as well as the progress of their action plan.	J0007
1002	2. Ops officer branch manager ensure keeping the hold mail for 1 month then to the customer on the registered address. يتأكد مدير العمليات ومدير الفرع من الاحتفاظ بالمراسلات لمدة شهر ثم إرسالها للعميل على العنوان المسجل لدى البنك.	J0124
1003	Obtaining the approvals from the stakeholders on all artworks and customer communication material prior to launching any new campaign / project	J0119
1004	Monthly check to the database for the probation period date and contract renewal date	J0086
1005	2. Memo with the recovery plan is prepared and approved.	J0138
1006	2. Matching the confirmation emails with the requests sent through the system from the branches side.	J0107
1007	Make an emphasis on employees to direct clients with pure Sharia inquiries to the Sharia department to handle their questions professionally	J0119
1008	2. Kick off meeting is held in the beginning of each project to define the timeline and all stakeholders.	J0082
1009	2. Key register is in place to monitor the keys movement.	J0082
1010	2. Include penalties when possible to compensate vendor delays or poor quality.	J0105
1011	2. if having ex-employee case, obtain the required approval	J0086
1012	2. HR Lead ensure posting the vacancy on the portal prior external hiring and there is no qualified candidates were applied	J0085
1013	2. Highlight delayed items through the project time schedule	J0082
1014	2. Escalation to be done for the delay in receiving the forms	J0024
1015	2. Escalation is being done if the commitment not received within 3 business days after sending the commitment letter.	J0129
1016	and FRR, and that ORR follows the correct module as per Risk Rating section for all new obligors and that Risk Ratings are reviewed when	J0076
1017	2. Due diligence documents are non deferrable 2. Log all the deferral in a sheet with the expiry date for monitoring.	J0077
1018	Coordination with all stakeholders in designing the branch with the approved guidelines	J0019
1019	Confirmations are being sent to the related committee secretary for implementation	J0085
1020	2. Components Clustering (i.e. Dual Servers).	J0104
1021	2. Clients' Instructions was sent from the authorized email address as defined by client J0052 fax /MIFT indemnty.	J0052

#	Control Name	Department
1022	2. Capacity plan prepared and approved annually	J0025
1023	2. Branch Manager review the correctness of the proofing prior sending to Internal Control proofing & reconciliation. 2- proofing & reconciliation. يقوم مدير الفرع بالتحقق من صحة المطابقة قبل ارسال الى ادارة المراجعة الداخلية.	J0124
1024	2. Any relative to be submitted to concerned committee for clearance, then to be presented to CEO for approvals	J0024
1025	2. All the submitted cases to be logged in a sheet which is being reviewed to ensure logging all the received cases	J0085
1026	2. All the required docs are attached with the invoice along with the PO (original if received from vendor)	J0082
1027	2. All PCs and Laptops are closed before leaving offices or locked in case leaving office temporarily during working hours. • اغلاق اجهزة الكمبيوتر قبل مغادره المكاتب بشكل مؤقت اثناء ساعات العمل او بشكل نهائي لمغادره فرع	J0124
1028	2. ADIB Cards disputes : - Receive ADIB clients disputes . - Investigate with the service provider (MC/EBC) - Based on investigation result either to be accept and refunded or rejected and deleted clients with the fees	J0150
1029	2. Active Directory (AD) Tier model is strictly enforced to regulate access levels.	J0090
1030	2. Account maintince are being done on a maker / checker basis	J0025
1031	2. A report of following them up shall be presented to the Shari'a Board periodically to ensure the obedience to these resolutions.	J0110
1032	2) Track and update Business, Underwriting and EW calls.	J0068
1033	2) Throughput conditions are monitored by early warning officer on monthly basis.	J0068
1034	2) Throughput conditions are monitored by early warning officer on monthly basis.	J0068
1035	2) Provide calling Activity reports for their Calls.	J0023
1036	2) Pre-Screening & Customer Selection Criteria.	J0143
1037	2) Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.	J0138
1038	2) Communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance	J0087
1039	2) Communication , guidance & training to all concerned staff members , so as to have required knowledge to stand of their required performance	J0143
1040	2) Control the department responsible of provided the dump file, to make sure the dump file is provided.	J0023
1041	2) Any withdrawal or return of file is monitored through a log managed by IT team.	J0143
1042	2- Vendor representative is registering the received serial on Excel sheet for further reference and to be able to track the checks serial.	J0036
1043	2- Update the signature card register with the received signature cards from customer service. 2. تحديث سجل التوقيعات بالكروت المستلمة من خدمه العملاء.	J0124
1044	2- The applications are processed as per the agreed and documented.	J0051

#	Control Name	Department
1045	2- Swift DR Site also in place as a 2nd backup plan.	J0135
1046	2- Spot checks from the checks departments Employees to insure that all markes are available to cover the bank requirements.	J0086
1047	2- signature is deleted from the system. تم الغاء التوقيع	J0124
1048	2- Set succussion plan and program.	J0066
1049	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	J0097
1050	2- Segregation of duties is clearly documented and implemented to ensure indecency of functions	N/A
1051	Review all accesses rights with the access matrix as per the delegation of access Matrix).	J0158
1052	2- Registration on ECR is Controlled by maker & checker basis	J0052
1053	2- Quarterly physical count	J0152
1054	2- Portfolio review for records including direct debit accounts prior running the monthly direct debit file Direct Debit File Run extracted file from Prime over a UAT environment for sanity checking in terms of records values and amounts prior actual posting run on	J0150
1055	2- Periodic site visits to assess service quality	J0150
1056	2- Perform site visits to customers' work premises to cover any queries/ question raised by Credit/ EW Team	J0071
1057	2- Ops staff are kept updated with their roles & responsibilities	J0063
1058	2- Staff to download inward remittance report from financial system to make sure that inward remittance are processed succusfully	J0135
1059	2- Maintenance visits of service providers are periodically carried out as per the SLA agreement w/ AG.Admin.	N/A
1060	2- Job descriptions in place to ensure segregation of duties is clearly documented & implemented	J0066
1061	2- IFRS9 IT reports to be reviewed by CAD and TBO.	J0029
1062	2- ICJ monthly reviews the GLs reconciliation proofing	N/A
1063	2- Hard off Email is being sent to archiving with all the sent files and they confirmed with receiving	J0150
1064	2- Full review to ACH booking reports to ensure that all tarnsactions received are posted correctly & EOD Balancing to ACH GL.	J0135
1065	2- Financial statements of ADIB subsidiaries should be sent to Finance department	J0041
1066	2- Escalation is prepared in case of any deviation.	J0088
1067	2- Ensure that the signatures are removed from the signature booklet & the signature system.	J0084
1068	2- Ensure that no device is installed on the ATM التأكد من عدم تركيب إي جهاز على ماكينة الصراف الآلى	J0124
1069	2- E_G_Remittances rejected any instructions received from any department, entity (external or internal) other than the approved sources.	J0135

#	Control Name	Department
1070	2- Documentation is safe kept at fire proof vault	J0025
1071	the checkbooks through the delegated representative to be controlled by reciving a confirmation email from the Branch Manager or the c	J0036
1072	2- Daily closure cases report.	J0056
1073	2- Customer's photo should have the customer's account number on the back of the photo.	J0056
1074	2- Copy of BOD resolutions should be scanned and filled.	J0141
1075	& checked by an independent staff in Remittance to ensure all instruction received are processed (one person is assigned to distribute a	J0135
1076	Coaching the cash pool team to ensure clear understanding of written P & P & Memo	N/A
1077	2- Clear workflow in place detailing all steps and actions required	J0066
1078	2- Checklist in place contains the report names with their frequency	J0144
1079	2- Checklist in place contains the report names with their frequency	J0144
1080	2- Checklist in place contains the report names with their frequency	J0144
1081	2- Checklist in place contains the report names with their frequency	J0144
1082	2- Checklist in place contains the report names with their frequency	J0144
1083	with functional position each unit member and evidence for action taken besides Profile access	J0135
1084	the SLMF department the updated authorized signatures to be uploaded quarterly or when needed on our ADIB's Portal to avoid a	J0142
1085	2- Canceling the non used checks by the vendor in attendance of the department head.	J0036
1086	2- Branch visits/ Trainings to ensure proper Alerts handling	J0010
1087	- Branch manager log any new process in excel sheet and ask the branch staff to sign to ensure reading and understanding the process يقوم مدير الفرع بتسجيل أي إجراءات جديدة في جدول ويقوم موظفي الفرع بالتوقيع للتأكد من قراءة وفهم الإجراءات	J0124
1088	monthly reconciliation detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core	J0115
1089	2- All changes to the procedures are dually approved and communicated to related stakeholders.	N/A
1090	actions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing	J0006
1091	actions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing	J0006
1092	actions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing	J0007
1093	actions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing	J0008
1094	2- All functions are communicated by the agreed SLA	J0135

#	Control Name	Department
1095	2- All functions are communicated by the agreed SLA	J0082
1096	2- All functions are communicated by the agreed SLA	J0136
1097	2- All functions are communicated by the agreed SLA	J0050
1098	2- All functions are communicated by the agreed SLA	J0030
1099	2- All functions are communicated by the agreed SLA	J0088
1100	2- All functions are communicated by the agreed SLA	J0017
1101	2- Adhere to IFRS9 governance Memo instructions in calculating ECL provisions.	J0029
1102	2- Access rights are managed and reviewed on quarterly basis by the ICD to ensure compliance with Bank's policies and procedures	J0146
1103	2- segregation of duties is clearly documented and implemented to ensure independence of functions.	J0073
1104	2- segregation of duties is clearly documented and implemented to ensure independence of functions	J0064
1105	2- Acquisition finance , Real estate , Brokerage Finance , ... ET	J0078
1106	3- يتم استخدام تلك الدعاوى فى صورة دفاع قانونى فى القضاة المتداولة وبالتالي يتم	J0108
1107	2-Adding a new process called COA Transit which control Receiving COA from all ADIB branches beside other Dept. too 3- Mo	J0029
1108	1-Set visit year plan for branches and MF units.	J0020
1109	1-Review sample the register in weekly basis and check by dep. senior to ensure no violation.	N/A
1110	communicated to unit's staff and published on ADIB portal	J0039
1111	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	J0036
1112	1-Performing monthly and snap checking to the Inventory to ensure that the stock is balanced through the serial number of the checks.	J0036
1113	1-Monthly review for GL under cards operations unit head	J0150
1114	1-Initial evaluation for the potential site and prepare report including all the technical issues.	J0082
1115	1-HR to notify the department by all the resigned/ transferred staff	J0084
1116	(non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violations the core banking system setup	J0059
1117	(non financial/regulatory requirements) reflects all and any exceptional or unusual transaction violations the core banking system setup	J0020
1118	Evacuation plan tested successfully and BCP implemented successfully	J0063
1119	Evacuation plan tested successfully and BCP implemented successfully	J0063
1120	1-Ensure keeping the batches in a fire proof cabinet under dual custody.	J0088
1121	1-Ensre that Job description in place & ensure that team members aware by P & P	N/A

#	Control Name	Department
1122	Pre dual reviewed through system maker / checker process.applications are dummy checked by an independent person within the Pre-s	J0055
1123	1-Daily pending cases report by aging.	J0056
1124	1-Checklist in place to consolidate all the received CBE circulars to ensure implementation	J0053
1125	1-Checking that all CBE circulation updates related to the department is circulated to related teams with awareness in place	J0057
1126	1-Approved P&P is circulated to all staff to ensure proper data is communicated / training and guiding staff by p	J0063
1127	1-Assigned reports are effectively reviewed on maker / checker basis	J0058
1128	1-Approvals as per delegation matrix to be in place prior process	J0150
1129	1-All requests forms presented in accordance to maker/checker basis and no approval cycle	J0061
1130	1-All requests form presented in accordance to maker/checker basis and no approval cycle	J0061
1131	1-Ensure compliance to the Bank's policies & Procedures , no access to be taken without an approval from the	J0152
1132	1-Added to the contractor contract adding the responsibility of getting the utilities licenses to his scope of	J0082
1133	1-A daily reprinting report is printed by the vendor and reviwed by the department head and attached with the daily batch.	J0036
1134	14- Group facilities should be aggregated	J0143
1135	13. proper credit checking in place	J0078
1136	13) Score sheet must be validated and secured in the CRM.	J0143
1137	12. No signs of weakness that mandates classification.	J0078
1138	10. midyear interim financials are required to be studied, and next year's financials are requested with a target	J0143
1139	11) Clean-up/Throughput Requirements is in place.	J0143
1140	10. Conditions, covenants, triggers are being monitored and there is an evidence for this tracking.	J0078
1141	1- CAs are approved as required, based on Deviation and exposure level	J0143
1142	1.Other banks disputes: - Receive disputes form service provider (MC/EBC) - Investigate with NIE for outsourced ADIB ATMs - Based on investigation result either to accept the refund or reject with related documentaion proof presented	J0150
1143	1.Obtaining the appropriate approvals prior granting any access to staff.	J0136

#	Control Name	Department
1144	1.Ensure that all changes followed the process either by CAB meetings or ECAB process " define workflow of each type" 2. Ensure that all changes are documented and approved by the relevant stakeholders 3- Rollback action plan added as part from changes 4. Security approval for any production deployment through the Change advisory board meeting	J0106
1145	1.Assess Technical limitation for ADIB assets(DB, HW, SW, Application...) 2. Information security perform security assessment for all ADIB assets. 3. Security assessment test before go-live for any project	J0106
1146	1.Assess ADIB Network architecture and application to identify the SPOF and limitation in license. 2. Monitoring for devices utilization and performance 3.Review the Backup and restoration testing for the critical Services	J0106
1147	1.All new hires have to answer the relatives question in the application form and sign the relatives declaration	J0024
1148	1.3 Ensure existence of Products policy Manual	J0048
1149	1. Review the existence of delegation matrix in place and approved by the concerned parties	J0048
1150	1.1 All new products renewal of existing products are approved from the appropriate approval level based on the product limit.	J0048
1151	1. Yearly budgeting for bank premises projects , maintenance and cleaning OPEX and CAPEX requirements and sent for approval	J0082
1152	1. We have authorized bank spokesperson that received Media briefing before going to any interview.	J0096
1153	1. Verifying the signitures by two designated staff. 2. Matching the signatures as per the signatures uploaded on the system.	J0158
1154	1. Vendor list is in place which include the expiry date for the contracts 2. Ensure obtaining the approvals for all the contracts	J0096
1155	1. To liaise internally in order to check facts & figures as well as the accusation.	J0096
1156	1. Ensure that financial statements were signed by CFO or delegated head before printing.	J0096
1157	1. TNA preparation is being finalized from business partners with sector heads and obtain the required approvals.	J0129
1158	1. The department is currently planning to offer several general and specialized training programs to employees to fulfill their needs to the re	N/A
1159	1. The invoices are being processed thru maker / checker and approved from the unit head.	J0117
1160	1. Shari'a risk appraisal is done for each audited unit prior commencement of field work. Shari'a audit coordinates with the Shari'a department	N/A
1161	1. The committees decisions are being communicated to the concerned in HR for implmentations	J0085
1162	1. System prevents updating the ID# for the ex-employees in creating new joiners	J0086

#	Control Name	Department
1163	1. Staff Satisfaction Survey, Results analysis to be communicated to sector heads	J0085
1164	1. SLAs Between all stakeholders for the direct orders to ensure getting the required approvals along with the approved budget.	J0082
1165	& OLA in place with all stakeholders (IT, Administration, Security, Marketing and Finance) and sector heads (Quality Assurance and Maintenance)	J0082
1166	1. Sharia department to be aligned on all written content, whether used for internal or external communications. 2. Sharia department to be aligned on all sponsorship opportunities. 3. Sharia head is a member of the CSR committee in order to ensure all approved projects are compliant.	J0096
1167	1. Sending / receiving any boxes to/from stores on a standard forms and according to the delegation approvals.	N/A
1168	1. Reviewing all contracts to ensure signing appropriate SLAs	J0105
1169	1. Review the invoices against the requests and obtained approvals	N/A
1170	1. Review periodical logs for system administrator activities. 2. An email security gateway is employed. 3. Email classification mechanisms are used. 4. Data Loss Prevention (DLP) monitoring is implemented. 5. The SOC team monitors email security 24/7. 6. Transport Layer Security (TLS) is enabled. 7. Domain-based Message Authentication, Reporting, and Conformance (DMARC) is enabled. 8. Domain Keys Identified Mail (DKIM) is enabled. 9. Sender Policy Framework (SPF) is enabled. 10. Regular employee awareness training is conducted.	J0090
117011	11. Malicious email addresses are blocked using Indicators of Compromise (IOCs).	J0090
1171	1. Register to log all the items in / out and being monitored thru the admin staff.	J0117
1172	1. Redeeming the points by the designated staff and obtain the approval from General Admin and Security head	N/A
1173	1. Reconcile the received appraisals forms against each sector head counts	J0024
1174	1. Quarterly review on Portfolio is properly conducted and raised to CRO.	J0078
1175	1. Processing invoices are being done by maker / checker then approved by unit head.	J0082
1176	1. Posting any vacant position on the portal	J0085

#	Control Name	Department
	<p>is downloaded by the CADC on all the clients that are handled by the CSU team to notify that prior processing any transaction should be</p> <p>2. Workflo alert any duplicated transfers.</p> <ul style="list-style-type: none"> • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markig <ul style="list-style-type: none"> • Branch to send originals that have avoid duplication stamps/markig directly to CSU without taking any action from their side. <ul style="list-style-type: none"> • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markig • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies 	
1177		J0059
1178	1. Perform monthly check over the projects milestones.	J0082
1179	1. Penalties scheme mentioned in PO's /contract and applied whenever applicable.	N/A
1180	<p>1. Ops officer review all the branch GLs and ensure the proper reconciliation on monthly basis</p> <p>1. يقوم مدير العمليات بمراجعة Trial 2 & Trial 3 حسابات الاستاذ بالفرع والتأكد من المطابقة الصحيحة يوميا</p>	J0124
1181	1. Obtain the proper approval from Sharia prior dealing with all campaigns	J0118
1182	1. Obtain People & Development head approval	J0129
1183	1. No cases can be activated unless it is presented to and approved by settlement committee	J0138
1184	Monthly visits and inspections made by contractors while coordinating with both the Security department and Branch manager with the F	J0082
1185	1. Monthly report is sent to the life insurance service provider to add the new hires and remove the resigned staff	J0086
1186	1. Monitoring of administrative activities through native system and application logs.	J0090
1187	1. Monitor all lines along with their status thru excel sheet indicated their status either active or cancelled.	N/A
1188	1. Mift indemnity agreement is signed from the customer.	J0057
1189	1. Internal procedures in place defining the roles for all stakeholders	J0082
1190	1. Implement comprehensive risk management framework.	J0007
1191	1. Hotels rates included in the invoices must comply with contract	N/A
1192	1. Having approvals for any product(s) related news, unit head approval, shariaa.	J0096

#	Control Name	Department
1193	Having an activity proposal with details for any event and the expected KPIs either financial or brand image related for business requirements	J0119
1194	1. Having ADIB guidelines for the branch Fascia's and interior design to unify the design for all branches as per the brand standard.	J0119
1195	1. GLs are being prepared and sent to GL owner for approval. 2. Gls are being sent to ICD along with the GL breakdown	J0118
1196	1. Escrow agreement in place 2. Highly skilled ITS calibers are hired/retained and open position in hiring progress but delayed and risk severity increased 3. Close follow up with ITS on all open issues to get the max. support possible on replacement, that has been rejected at Board committee , however subject ready for discussion once concept approved as cost and b	J0105
1197	Added to above 1. Although their financial statement are ok, regular review to be performed by Vendor committee to ensure business continuity 2.Resource challenge is existing now 3.Phoenix is currently working with Sybase 16, G12 with windows 2016 4- Risks that related to changes need contours follow up	J0105
1198	1. Ensuring that SQ & IT processes are in place with previously approved & communicated SLA between concerned departments	J0060
1199	1. Ensure that all processes in place and properly communicated	N/A
1200	1. Ensure all front liners are properly trained on product features and selling process.	J0015
1201	1. Email is being communicated to the medical service provider for the newly added staff J0086 with the resigned staff.	J0086
1202	1. Database is updated with the staff details from the hiring pack	J0086
1203	1. Customer complaints being handled by the team leader / unit head to ensure proper investigation / closure within 3 business days	J0110
1204	1. CSR projects are reviewed by CSR committee for approval.	J0096
1205	1. Coordination with HR to stop the paying the invoices for the resigned staff by informing Admin with the resignation.	N/A
1206	1. Conducting the proofing process by HR Risk and Governance as independent unit	J0136
1207	1. Conduct the review for the received inquiries from 2 makers and 1 checker.	J0025
1208	1. Commitment letter is being signed by each eligible employee prior starting the course.	J0104
1209		J0129

#	Control Name	Department
	1. CBE to be informed officially by the annual plan for closing or opening branches. 2. CBE to be informed by any major renovation before execution. 3. Branches Head, Admin, Security, Premises departments to be informed by this plan. 4- Having official approval letter from CBE to open any new branch with the new branch code. Customers to be informed officially with the closing date of any branch & the new branch address & date of transfer customer account	
1209		J0021
1210	1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist sent to dept. staff to ensure applying all the regulations	J0039
1211	1. CBE checklist is in place consolidating all the received CBE circulars uploaded on the portal by Compliance. 2. Checklist is being sent to dept staff to ensure applying all the regulations	J0036
1212	1. Case by case is being studied and handled based on the customer outstanding amounts.	J0138
1213	1. Call back is to be done with the client on the day of excution. 2. The transaction details is logged in daily ref. sheet as to confirm that no duplicate amount is excuted twice. process to limit such risk and no transaction is excuted unless there is the cheker approval. • Call back to be done with the client on • The transaction details is logged in daily reference sheet. • Maker and checker process is applied to limit such risk. • Workflow alert for any duplicated transfers. • • Reconciliation between the original received from the customers thru email and received from branch. • 3 Checkpoints; Customer (receiving Swift Alert) – Branch/CSU (Work Flow) – Remittance Unit (processing). • Account must be reviewed if transfer has been executed before • Request must be marked with avoid duplication stamp/markig • Branch to send originals that have avoid duplication stamps/markig directly to CSU without taking any action from their side. • Remittance team to reject any unconfirmed by CSU transfers that have avoid duplication stamps/markig • Approvals from CSU is mandatory by branch before executing any transfer related to /csu handled companies	J0059
1214	Branches are requested to send a confirmation email with all the details of the requested checkbooks that were sent previously through the	J0107
1215	1. Audit trails in place for types of e-banking transactions 2. Terms and condition which is signed by the customer to ensure that the internet banking is used by the customer himself.	J0062
1216	1. Assigning a focal point in the department to handle invoices & petty cash.	J0066
1217	1. Approved deferral policy in place	J0077
1218	1. Any updates on customers detailes received from customers are reviewed and updated as per approved process	J0025

#	Control Name	Department
	received from customers are reviewed and verified as per approved process 2. Scanning and Uploading the signatures are being done c	
1219		J0025
	g materials that are published to the public will be reviewed by the Sharia department to ensure compliance and avoid any misundersta	N/A
1221	1. Any posting in the GLs to be approved by the head of corporate communication 2. Monthly proofing is sent to ICD with the GLs breakdown	J0096
1222	1. All vaults under dual custody as per the delegation matrix	J0082
1223	1. All the grievance cases will be submitted to EG-Tazalomat.	J0085
1224	1. All the financial entries are being executed on a maker / checker basis to the maximum capabilities of the current system. 2. The entries to be signed by the maker and checker along with supporting documents proofing executing the entries 3. Executing the transactions are being done as per the roles and delegation memo 4. Sample review is being done from head of HR Operations for the financial batches on a daily basis	J0086
1225	1. All the bank assets are coded.	N/A
1226	1. All Shari'a Board Resolutions should be notified to concerned parties.	N/A
1227	1. Admin staff ensure obtaining all the financial approvals prior starting any new activity.	J0119
1228	1. Ensure obtaining the required approvals as per the DOA prior processing	N/A
1229	1) Specify the calling requirements (ticket size, obligor status ...etc.).	J0068
1230	Immediate and complete review of all outstanding balances and total exposure, to assess the customer's credit condition and to determine	J0138
1231	Make Sure that the Monthly required Dump files are provided from required departments.	J0023
1232	JD is in place in HR and in case new JD is requested, it is updated and sent to them.	J0087
1233	1) In case of discrepancy registration stop till rectification 2) Execution on system is under dual control 3) Daily audit trail system review reports against customer requirements	J0067
1234	ion and to determine the cause of the present problem; and to consider the options available to the Bank in order to fully recover its d	J0068
1235	ion and to determine the cause of the present problem; and to consider the options available to the Bank in order to fully recover its d	J0068
1236	Program must have preset Portfolio Triggers (leading indicators) that have a direct relevance and economic impact on their specific b	J0138
1237	1) COB Plan is reviewed and updated Annually with COB Team	J0041

#	Control Name	Department
1238	1) Capacity plan should be prepared taking into consideration annual leaves.	J0143
1239	1) Capacity plan is prepared and Shared with the HR team taking into consideration annual leaves.	J0087
1240	1) Business Team to conduct regular visits to their customers	J0023
1241	As per the credit risk policy, all credit files should be kept at the custody of the CAD team which are further saved in a fire proof room	J0143
1242	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1242) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1243	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1243) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1244	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1244) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1245	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1245) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1246	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1246) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1247	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1247) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1248	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1248) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1249	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1249) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1250	1) All accounting entries ,significant calculations and disclosure sources are performed through maker/checker process. Month end FS Checklist is prepared by FRU mariager and reviewed by FRU head , entries are approved by Controller & CFO prior process 3(1250) Monthly credit portfolio reconciliation is perfumed by FRU manager and reviewed by FRU head .	J0076
1251	1) annual trainings plan 2) new projects training	J0038
1252	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0023
1253	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0023
1254	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0148

#	Control Name	Department
1255	خاصة 3- يتم حضور الكوادر في تلك الامور	J0108
1256	1- Yearly plan sets.	J0099
1257	1- Vendor representative to ensure that the white checks include all required watermarks that matches with the CBE requirements.	J0035
1258	1- Vendor representative to ensure that the white check serial is matched with the received receipt from the vendor.	J0036
1259	required documents on shared folder such as updated commercial register, BOD resolution minutes of meetings, financial statements ,	J0141
1260	declined and pending against the set targets and benchmarks. The error rates are also monitored by each sta	J0055
1261	are uploaded on finical systems to be processed through stp system	J0135
1262	1- Staff are updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed with HR annually	J0063
1263	Review received special approvals against approved delegation matrix p	J0002
1264	1- Review alerts generated by AML solution within the predefined time frame.	J0010
1265	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	J0144
1266	1- Reports are being prepared annually by the head of sustainability and reviewed by head of ERM.	J0144
1267	communication, retail, Corporate, SMEs, ADIB Foundation and Sustainability Departments then a final review and consolidate and approv	J0144
1268	being prepared and validated by the Risk Department then a final review and approval is done by Head of Sustainability and Sustainable	J0144
1269	port is being prepared and validated by an external consultant and then approval is done by Head of Sustainability and Sustainable Fin	J0144
1270	1- Regular skills and capabilities development sessions	J0066
1271	1- Regular GL Reconciliation & Monthly proofing done for Incoming Payments. 2- Nostro Reconciliation is done daily by ICU Dept. 3- All queues are checked by an independent staff in Remittance to ensure all instruction received are processed. 4- EOD reports are reviewed by checkers to ensure all transactions are processed timely and accurately. errors shown while processing incoming transactions, Remittance unit hold such transactions till reviewing EOD running to ensure that no	J0135
1272	1- Procedures/Policies in place and updated. 2- All functions are communicated by the agreed SLA	J0096
1273	1- Procedures of all functions handled by the unit is approved and properly communicated to unit's staff and published on ADIB portal.	J0146

#	Control Name	Department
1274	g Withdrawal sheet from TBO reports extracted upon performing process to ensure correctness for 10128	10128 Data to be matched with Daltex r
1275	1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	J0156
1276	1- Phoenix batch report reviewed by independent checker than the processor of the accrual adjustment calculation & system execution	J0003
1277	1- Periodically review formulas and protection of all used spreadsheets. 2- IFRS9 IT reports to be reviewed by CAD and TBO. 3- Quarterly ECL provision memo is approved by CRO.	J0137
1278	1- Periodically review formulas and protection of all used spreadsheets. 2- IFRS9 IT reports to be reviewed by CAD and TBO. 3- Quarterly ECL provision memo is approved by CRO.	J0029
1279	Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job de	J0063
1280	1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed annually and updated with J0134	J0134
1281	1- Ops staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented 3- All job descriptions are reviewed annually and updated with J0121	J0121
1282	1- Ops staff are kept updated with their roles & responsibilities.	J0063
1283	1- Ops staff are kept updated with their roles & responsibilities	J0138
1284	1- Ops staff are kept updated with their roles & responsibilities	J0088
1285	1- Ops officer branch manager ensure having the hold mail under dual custody. 1. يأكد مدير الفرع العمليات من الاحتفاظ المراسلات بالفرع تحت رقابه ثنائيه	J0124
1286	1- Only design staff in Cards Ops unit have access to maintenance screen with full segregation of duties in place	J0150
1287	- One of the department staff to send the PDF file through the email for the printed checkbooks to the Mother Branches to be notified	J0036
1288	edit control unites received the ECR contract as per terms and conditions they requested the ECR from RM before performing ECR	J0152
1289	1- Obtaining approval of Credit Risk Head/ Head SME risk for Staging movements, Exceptions and ECL provision Coverage percentages.	J0029
1290	1- Monitoring and Follow up till closure.	J0088

#	Control Name	Department
	Market Risk, ALM policy & Trading policy are properly approved by Board of Directors ,ALCO, Group Market Risk Head, Group Treasurer 2- Liquidity & Contingency Funding plan is approved by ALCO and in place. 3- Approved policies are circulated to concerned stakeholders for implementation.	
4- For policy amendements, required amendements will be presented to the CRO in order to obtain BOD approval in case of materiality. 5- In case of no material change , ALCO is delegated to approve. 1291		J0115
	place to review ALM figures against the balance sheet on a quarterly basis to ensure that GLs/account types are correctly mapped to the monthly reconciliation, any detected mismatches, Market risk send it to IT to apply changes on the interface between ALM & the core 3- Ensure daily smooth running of Quantum reports.	
1292		J0115
aff members to ensure their awareness & accountability for their roles & responsibilities.		J0050
1294	be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities. N/A	
1- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities		J0084
Job description in place for all staff members to ensure awareness & accountability for their roles & responsibilities. 2- Segregation of duties is clearly documented and implemented to ensure indecency of functions		J0043
1- Job description should be in place for all staff members to ensure awareness & accountability for their roles & responsibilities.		J0097
showing the breakdown of CAD GLs by each customer name and RIM number to allow us to execute the required GLs proof on a monthly		J0138
1- GL reconciliation process are properly managed and timely verified and reconciled and signed by the unit head. 1299		N/A
1300	1- Getting approval prior sending or receiving any batches.	J0088
1301	1- Function is under dual control maker/checker review prior processing	J0003
1- Fraud Officer is responsible to perform random sample to check documents presented to SME risk team to:	<ul style="list-style-type: none"> • Approve new facilities • Renew existing facilities • Approving transactions. 	
1302	.	J0071
1303	1- Ensure that contract & SLA with the service provider are in place	J0150
1304	1- Ensure that all information is updated on knowledge base	J0027
1305	1- Ensure that all functions are processed after maintaining proper approvals/memos.	J0086
1306	1- Ensure that all functions are processed after maintaining proper approvals/memos actions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0083
1307	1- Ensure that all functions are processed after maintaining proper approvals/memos actions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0134

#	Control Name	Department
1308	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0021
1309	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0063
1310	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0063
1311	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0133
1312	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3- SLA in place	J0063
1313	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0133
1314	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0063
1315	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0063
1316	1- Ensure that all functions are processed after maintaining proper approvals/memos 2- All functions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing 3 - Ensure all procedures are updated	J0063
1317	1- Ensure shredding the second signature cards after 10 days of opening the accounts and uploading the signatures. انعدام كارت التوقيع الثاني بعد مرور 10 ايام من فتح الحساب وازافة التوقيع على النظام.	J0124
1318	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A
1319	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0151
1320	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0152
1321	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0079
1322	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0132
1323	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0125
1324	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0118

#	Control Name	Department
1325	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0033
1326	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0113
1327	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0025
1328	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0048
1329	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0054
1330	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0056
1331	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0040
1332	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	N/A
1333	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0021
1334	1- Ensure all procedures/Policies are updated and approved	J0136
1335	1- Ensure all procedures/Policies are updated and approved	J0030
1336	1- Ensure all procedures/Policies are updated and approved	J0135
1337	1- Ensure all procedures/Policies are updated and approved	J0082
1338	1- Ensure all procedures/Policies are updated and approved	J0050
1339	1- Ensure all procedures/Policies are updated and approved	J0088
1340	1- Ensure all procedures/Policies are updated and approved	J0017
1341	1- Dual custody in place for all issued cash back cards documentation in the main vault	J0150
1342	1- Dual custody in place for all booked assets documentation in the main vault	J0014
1343	1- DSU are kept updated with their roles & responsibilities.	J0066
1344	1- Designations of dual custody in place for key registers and access to the main vault	J0025
1345	1- Designated dual custodians	J0152

#	Control Name	Department
1346	1- Dealing with credible accredited agencies to ensure high quality	J0030
1347	1- Data received from the Operations (Corporate Finance Ops) side on email.	J0033
1348	1- Data received from the Finance side on email.	J0033
1349	1- Data received from the Credit Admin side on email.	J0033
1350	1- Data is extracted and received from the IT side on email / shared folder.	J0033
1351	1- Daily monitoring to the tha ACH booking files received from EBC.	J0135
1352	1- Customer's photo should be used for his own account.	J0036
1353	1- Customers names are reviewed against names & account number by branches & operations	J0156
1354	1- Credit program should be properly approved. This credit program should be established by SME's Risk and approved by SCPC/ADIB Egypt 2- Credit function performed in the department should be in place	J0141 - Ensure all procedures/Policies are updated and approved
1355	1- Corporate Communication staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0096
1356	1- COB plan in place. SLA with ADIB (H.O) to execute payments for ADIB with FCY.	J0115
1357	1- Clear updated designations are in place to segregate duties maintained within unit and custody	J0063
1358	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation.	J0125
1359	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0098
1360	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0151
1361	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0153
1362	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0079
1363	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0118
1364	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0083
1365	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0123
1366	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0113
1367	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0025
1368	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0048
1369	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0056
1370	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	J0059
1371	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A

#	Control Name	Department
1372	1- Checklist in place and prepared by the department to consolidate all the received	CBE circulars to ensure implementation
1373	1- Checklist in place and prepared by the department to consolidate all the received	CBE circulars to ensure implementation
1374	1- Checklist in place and prepared by the department to consolidate all the received	CBE circulars to ensure implementation
1375	1- Checklist in place and prepared by the department to consolidate all the received	CBE circulars to ensure implementation
1376	1- Checklist in place and prepared by the department to consolidate all the received	CBE circulars to ensure implementation
1377	1- Checklist in place and prepared by the department to consolidate all the received	CBE circulars to ensure implementation
1378	1- Checklist in place and prepared by the department to consolidate all the received	CBE circulars to ensure implementation
1379	1- Checklist in place and prepared by the department to consolidate all the received	CBE circulars to ensure implementation
1380	1- CD to be reviewed by two Staff before sending to SLMF to be uploaded to Portal	J0142
1381	1- Capacity plan is prepared based on business sales assumptions taking into consideration annual leaves 2- Approved P&P is circulated to all staff to ensure proper data is communicated 3- Training and guiding staff by passing the required knowledge to stand of their required performance standards	J0062
1382	1- Calls are Monitored monthly 12 call per Agent, followed by proper Coaching 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented.	J0056
1383	1- Branch manager is responsible for printing any new process and ensure that the branch understand the process. يكون مدير الفرع مسئول عن طباعة أي إجراءات جديده للتأكد من فهم الفرع للإجراءات	J0124
1384	Business for the data fed	J0126
1385	1- Bank management Resolutions related to sister affiliates should be followed & applied.	J0141
1386	1- All transactions are processed as maker/checker as per check	J0135
1387	1- All requests are sent to approved sources (Branches / CSU / Finance / Syndications Teams) to JG	J0338
1388	1- All porocedures related to LME, Auto Murabha, Cashback, Small Business Finance, & Mortgage are properly approved and in place	J0066
1389	1- Access rights of the unit's staff are approved based on their job descriptions ensuring full segregation of duties is applied.	J0146
1390	1- staff are kept updated with their roles & responsibilities. 2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0083
1391	Daily Mail in logged with details by maker-checker & after reviewing files another cycle of checking at main vault before files archiving 2- Dual Custody in place for received files / modifications documented	J0150
1392	1- Original documents in vault after being reviewed and registered , entry to the vault done by at least 2 authorized employees as per	J0052

#	Control Name	Department
1393	Work of reconciliation/interface report and reconciled accounts are investigated and resolved. Quality assurance is conducted on report rec	J0042
1394	Each delinquent account should be allocated to collector to ensure that all the delinquent customer are contacted by the collection team	J0146
1395	• Version Control: approved version of spreadsheets are used	J0046
1396	• Updated collections process manual where all process changes are being properly documented and approved by collections head	J0005
1397	• Used receipt books should be sent to archiving unit. A memo is prepared for this purpose.	J0005
1398	Supervisor conducts periodic reviews with the respective agency manager on the agency's performance in line with the agreed perform	J0025
1399	by the team since March 2012 by checking all existing file which opened before centralization and update clean up sheet weekly and	J0041
1400	the collector attitude while calling the customer ,How can he/she deal with customer, Call efficiency,How can he/she solve any issue r	J0092
1401	• Review sample of BO reports manually. • Manually assessment of BO access and reports classification. • Maintaining access matrix for all BO Access and reports.	J0134
1402	• Regional Branches Operations visit and monitor all branches as per yearly plan. • Maintain adequate operational control over branches functions. • Train branches operations staff during the visits or through roadshow.	J0005
1403	Sample of customers that the collection agencies have dealt with. Any issue should be identified and reported to both the Collection Head a	J0005
1404	are not yet delivered to the external agencies are kept in fire proof and on monthly basis an exercise is conducted to review and ensu	J0146
1405	• Protected spreadsheet	J0025
1406	• Pop-up message already placed on the system for all missing accounts stating detailed missing docs for each RIM.	J0146
1407	ch and every bucket are reviewed in line with the actual performance against annual targets and amendment if required is commu	J0110
1408	• Monitoring and Follow up till tasks closure. • Escalation is prepared in case of any deviation.	J0043
1409	nducted and state the exact time in which it occur by managers, ensure that all system features are working smoothly. Testing system	J0081
1410	in preparing the collection agencies expenses ,Also an independent department (MIS unit) is responsible for the expense claims for the co	J0114
1411	C data are verified and validated by CADC any discrepancy on KYC data case should refer to business to rectified prior opening the acco	J0105
1412	place to cover most of operation issues and known issues added to vendor documentations, as part from knowledge management pro	

#	Control Name	Department
1412	• Job descriptions in place to ensure segregation of duties is clearly documented	J0146
1413	• Job description are in place and certified for all staff.	J0146
1414	• Hold (No Debit) only placed on the account which missing files * no check book to be issued Updates on clean up progress are reported to BRCC on monthly	J0025
1415	• Head of Branch Logistics Distribution review and approve before circulation. • Final Version of Circulation is reviewed from all concerned parties prior sending.	J0111
1416	needed documents (which follow the country policy for legal documentation and compliance requirement)noting that before opening a	J0114
1417	• Ensure that the tele-calling team prioritizes high-risk accounts	J0043
1418	• Ensure that tele-calling manager applies the criteria of identifying high risk accounts within finances delinquent portfolio.	J0043
1419	• Ensure that all deceased accounts have been identified and raised to Ops team. • Ensure that all required documents have been sent to Ops team. • Ensure that insurance company settled all claims during the agreed period.	J0005
1420	• Ensure that all CBC accounts that hit 180 DPD are due to be written off. • Ensure that all assets accounts that hit 36+ months are due to be written off.	J0005
1421	• Each account written off should be reported " written off " to CBE according to its regulation.	J0042
1422	• Each account hit 180+ DPD should be reported " Stop payment " to CBE according to its regulation.	J0042
1423	• If granted facility >100k and the bank raised a legal action against the customer should be reported " Legal action " to CBE according to	J0042
1424	Record is kept in a Closed Envelop Signed by Department Head and held in a fire proof vault & Originals held in Documentation vault: loc	J0052
1425	• Collections team to adhere to the call script.	J0043
1426	• Collections staff are trained on the collections processes from the time of joining and thereafter regularly through a training plan approved b	J0046
1427	• Check the availability of the monthly log confirmed reviewing the receipt and the payment on the system within 2 business days	J0005
1428	• Calculation testing: the spreadsheet formulas to be tested and any changes to be approved from Finance side.	J0146
1429	• BO reviewed by CADC next business day to make sure that no accounts opened from Branch side	J0114
1430	the field collectors to designated staff in the collections team for reconciliation and audit purposes Any identified issues are escalated	J0005
1431	• All Sent / Received e-mails to external collection agencies must be encrypted.	J0005

#	Control Name	Department
1432	• Agency staff are trained on TCF principles and Collection process	J0005
1433	Report reflecting any change done on the customer profile on CMS is generated daily and reviewed by	J0150
1434	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0138
1435	*Tickler for updating authorities of COs / SCOs in addition to keep valid forms in safe room and ready to credit admin for circulation	J0052
1436	*The staff accounts transactions are reviewed via maker checker basis *AML system will shortly capture the staff transactions	J0010
1437	*Sample is monitored to make sure activation/Blocking is done on time during the customer call. *Immediate escalation in case of any problem in blocking.	J0089
1438	*Release for any document should be signed by Maker & checker	J0052
1439	*issuing Monthly report for Valuation related to Mort F/O ADIB showing the expiry due date	J0052
1440	*HR payment officer prepare payroll files to be posted on HR Oracle system. *HR staff payment and governmental relations Manager review the posted payroll files and upload them on core banking system. *Payroll register extracted from Oracle system is validated by Head of HR Operations prior processing.	J0086
1441	*Ensure that the received T.S. is the approved by participant bank	J0051
1442	ons with resigned employees details are sent by HR operations officer to respective stakeholders (IT, Legal,HR operations etc.) for clearance *HR personnel and service manager reviews the clearance check lists and ensures obtaining the clearances from relevant stakeholders.	J0086
1443	ed to show all dormant accounts moved from active to dormant or dormant to active within specific branch & checked against previous	J0150
1444	*combination and keys should be kept in safe have dual custody	J0050
1445	*Capacity plan is prepared based on business requirements taking Measuring the service level to ensure meeting the department KPI's (Threshold 70%).	J0051
1446	be communicated to all participant banks & should be escalated to ADIB Capital team / ADIB risk & business first for advising action prior	J0051
1447	*All data/information are logged in the agent knowledge base.	J0089
1448	tutorials of IB/MB usage is created on social media , going fwd we suggesst having digital embassies in branches to eductae the customer	J0067
1449	utions 16/3/2011-1 and 14/1/2012-1 to coordinate with the legal department in ADIB Egypt to remove the contradiction between Shari'	N/A
1450	monizes the products and contracts in order not to contradict the imperative and compulsory rules in a way that also does not prejudice	N/A
1451	* Swifts sent to participant banks are reviewed by Maker/ Checker	J0051
1452	* Swifts / emails sent to participant banks are reviewed Maker/ Checker	J0051

#	Control Name	Department
1453	* SLAs between concerned departments were approved and communicated to stakeholders	J0052
1454	* Review valuation reports in line with policy & CBE guidelines	J0052
1455	* Review signing powers & signing on behalf of the company is properly checked	J0051
1456	* Received Docs reviewed by Maker/ Checker at Docs Unit	J0052
1457	Received Docs reviewed & SV obtained and Doc's are registered by Maker/ Checker	J0051
1458	at all mandatory fields are fully completed, filled and verified against standard data input list. Maker / checker concept is evidenced on	J0150
1459	perform sample testing on customer account to ensure that the transactions are fired through SAS system according to set scenario/ three other account during alert review (for a period of time) to ensure that the transactions are fired through SAS system according to set scenario	J0010
1460	* Obtain legal & Risk & Shariaa approval on drafted documents	J0051
1461	System deployed on production March 2014 enabling segregation between the customer, guardians & POA signatures upload for better security * RIM To Account Relationship deployed on production to enable opening Separate RIM for Guardian , POA & Minor.	J0150
1462	* Market survey to be conducted every 6 months to scan the market and monitor new updates	J0067
1463	* Legal/risk/shariaa approvals should be obtained on all syndication documents	J0051
1464	* Legal drafting for syndication documents as per approved Terms	J0051
1465	cess/profession between BSA & CBS for facility customers signature not to be uploaded & account restricted which affect the deduction of * MIS reported to branches network & Escalated to branches network head & OPM on monthly basis	J0150
1466	up with participant Banks to ensure that funds had been received in timely manner / participants inquiries are performed by Maker/ Checker	J0051
1467	* Facilities are activated by maker and checker in order to ensure that all required documents are obtained and valid.	J0051
1468	extracted to compare processed DC in previous day against daily interface report (Card management system AS-400) and IT operation	J0150
1469	* E-Wallet transaction daily / monthly limits support the monitoring *The reports reviewed by maker checker * Some data obtained from related business owner	J0010
1470	* Ensure that T.S. is circulated to all concerned parties internally	J0051
1471	* Ensure that T.S is circulated to OPS for proper calculation .	J0051
1472	that Drawdown request are sent to ops for their review to ensure proper disbursements as per TS and to be communicated to participants	J0051
1473	* Ensure that all processes in place and properly communicated. Ensure properly approved & communicated SLA between concerned departments	J0008

#	Control Name	Department
1474	* Ensure all procedures/Policies are updated and approved * Ensure all functions are communicated by the agreed SLA	J0045
1475	* Docs are submitted with lodging memo	J0051
1476	put vs. banking service agreement to ensure completeness & correctness. Any minor discrepancy J0150 does not need customer signature	J0150
1477	established to cover minor (Minor reached 21 within 30 days)& (Minor accounts per Branch) and reviewed by AMC officer on a daily basis	J0150
1478	* Customers place their feedback in the app inbox managed by call center.	J0067
1479	* Confirmation on receiving /deducting agency fees	J0051
1480	* Communicating CPs satisfaction letter to all participants in a timely manner.	J0051
1481	checked on a daily basis by AMC officers under advice to Branches in case of missing CUI document or opened by mistake, and new	J0150
1482	* An approved policy approved by the board or relevant board committee. * Monitoring the implementation of the plan on quarterly basis. * Quality assurance team verified the implementation of the plan.	J0011
1483	* All Received documents should be updated on Q &A	J0051
1484	* Activation emails include deferral expiry date should be reviewed by maker/checker to stop limits by that deferral date	J0052
1485	* Valuations are submitted to docs unit by RM with lodging memo	J0052
1486	حفظ التعليمات الدورية حسب تاريخها و اطلاع جميع العاملين عليها	J0113
1487	BCM tool is kept updated BCM Testing is done once in a year including the call tree testing and the BCM plans are updated based on t	J0055
1488	Reurned Cards 1- Card Ops head ensure blocking all the received emails for shredded cards.	J0150
1489	Reurned Cards Review shredding list against system (card status) by CB unit head and Quality unit	J0150
1490	Reurned Cards 4- Maintenance report for debit and CB cards that reflects last card status is reviewed by supervisor and signed	J0150

#	Control Name	Department
	Returned Cards	
1491	3- Card operations maintenance team to block the shredded cards using the shredding J0150 on the cards system	
1492	frame,MEP,list of needs ,assigned tasks to stakeholders at the start of each project with a regular following up notifications with each J0082	
1493	Quarterly IRRBB (Interest rate risk in the banking book) report and ensure it's compliance with regulatory limits and report it to CBE and J0115	
1494	Ensure that BCP	
1495	both the branches & the vendors,within communication with Police authority to escort the said vehicles or restrain them in the safe parks of J0115	
1496	have not been completed or past due extensions, particularly term loans prior to disbursements J00780, or 90 day extensions approved J00780	
1497	where support is evidenced by way of the means & purpose test, confirm that the test has been completed and has been attached as p J0078	
1498	6) Specific documentation standards and variance are specified J0143	
1499	5. Stress testing' discipline is in place for key environmental uncertainties. J0078.	
1500	5) Risk reporting is done J0143	
1501	Reconcile the fixed assets against the registry to ensure all the assets are in the list N/A	
1502	4. Processing the invoices on original N/A	
1503	4. Collateral valuation. J0078	
1504	As Between all stakeholders defining the timeline to discuss all the technical J0082 evaluation.	
1505	3-Additional control point through retail risk monthly sample review J0150	
1506	3. Review the register to ensure no duplicate. N/A	
1507	3. Relationship review and returns, pricing and repayment schedule J0078	

#	Control Name	Department
1507	3. Logging all the invoices in sheet for monitoring	N/A
1508	3- Monitoring performance and applying penalties for breaches	J0150
1509	Maintenance is processed based on customer request received from the branch and signature verified by the designated branch staff.	J0150
1510	3- Batches are reviewed by checkers to ensure all transactions are processed timely and accurately as per customer's request.	J0135
1511	2-Monthly dual review of GL proof & exhibits and send to Consumer Ops Head	J0150
1512	2. Unit head signature is required on the invoice.	N/A
1513	2. Short list for the approved consultants - contractors - vendors.	J0082
1514	2. Settlement memo must include all collaterals and legal actions from Credit control & agency dep.	J0138
1515	2. Receiving report from the vendor on a quarterly basis to review the redeem points	N/A
1516	2. Processing the hotel invoices on a maker / checker basis.	N/A
1517	2. No invoice will be paid unless the asset is coded.	N/A
1518	2. Monitoring document movement to/from stores thru sheet .	N/A
1519	RR and FRR for all obligations, Verify that an approved ORR sheet is there, Any ORR adjustments must be allowable under policy, FRR sheet	J0078
1520	2. Applying all CBE regulations and requests during branch renovation or construction that is being reported by the CBE on yearly basis.	J0082
1521	To ensure that all CCRs are conducted on time and if not extension is properly obtained	J0138
1522	2- Shredding Memo signed by branch designated staff to be sent to Card Ops maintenance team for action.	J0150

#	Control Name	Department
1523	2- Maker/checker concept is applied manual through reports review	J0150
1524	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0063
1525	2- Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J0088
1526	2- Execution on card system is under dual control with complete segregation in place between	J0150
1527	2- Dual control on system and daily batch review	J0150
1528	Instructions are communicated to branches with their relative group emails and cut off time to ensure smooth process / business is preparing	J0068
1529	1- to ensure that proper documentation is presented meeting the card scheme criteria and in case of discrepancy issuance is stopped.	J0150
1530	1-Automatic direct debit file upload through system interface tool 2-Dual control by reviewing uploaded data results report and sending feedback	J0003
1531	11. Documentation / collateral are as per the documentation process and CA approved and are safe kept.	J0078
1532	1. Excel sheet including all the the expiry dates for monitoring purposes. (follow up purpose).	J0021
1533	1- Ensure all procedures/Policies are updated and approved 2- All functions are communicated by the agreed SLA	J0141
1534	1- Checklist in place and prepared by the department to consolidate all the received CBE circulars to ensure implementation	N/A
1535	Checklist in place and prepared by the department to consolidate all the received CBE circulars from Compliance to ensure implementation	J0085
1536	1- changing the account status to inheritors. 1- تغيير حاله الحساب الى متوفى	J0124
1537	•Dual Custody is applied on documents vault upon delegation of authority memo and key movement is register	J0052
1538	is based on the legal entity of the company applying all requirements defined by ID verification of the Egyptian Money Laundering Com	J0025

#	Control Name	Department
1539	• Existence of two types of authentication(Keys and Combination Padlock)	J0052
1540	*Ongoing awareness sessions are given to the agents.	J0089
1541	Weekly basis calls received are monitored to ensure correct data were communicated to the customer by the Quality team and The team	J0089
1542	Deferrals should be reflected in monthly reports including due & upcoming deferrals.	J0052
1543	*All new instructions are communicated to the agents.	J0089
1544	Ensure department procedure is updated	J0056
1545	مراجعة الصلاحيات الممنوحة للموظفين كل ربع سنة	J0113
1546	يجب ان يقوم الموظف بالتوقيع على جميع الايصالات التى قام بتحصيلها و لا يلتزم اى عذر فى مخالفة ذلك	J0113
1547	يجب ان يتم تحديث جميع المتحصلات من العملاء فى نفس يوم التحصيل او ثانى يوم عمل على	J0113
1548	يتم مراجعتها قبل إنقضاء تاريخ صلاحيتها بشهر على الأقل،	J0113
1549	يتم عمل إجراءات تسليم وتسجيل الاختتام والمفاتيح بين الحائز الأصلي والحائز الاحتياطي أثناء الاجازات وتسجيلها بالمختص لذلك	J0113
1550	يتم تسجيل واعتماد جميع البيانات المسجلة على نظام الحاسب الآلي من خلال مبدأ الفصل بين الإعداد والمراجعة.	J0113
1551	Systema maintenance on the system is done on maker/checker basis as per system requirements	J0113
1551	يتم التأكد من مطابقة توقيع العميل على الطلب بمعرفة الموظف المختص بمطابقة التوقيعات	J0113
1552	All application are signature verified by MF officer	J0113
1552	يتم الاطلاع على اعداد بيانات المركزى في التوقيتات المحددة ولايوجد اى ملاحظات من المركزى	J0113
1553	يتم الاطلاع على اعداد بيانات المركزى في التوقيتات المحددة ولايوجد اى ملاحظات من المركزى	J0113
1554	بالإضافة الى الجزء الخاص بحقوق المساهمين الأجانب والمصريين والمساهمة لكل منهما ويتم اظهار كل مساهم تبلغ نسبة 2.5 % فاكتر	J0113
1554	في شأنون مصفح ذو رقابية مع حفظ المستندات والكفالة	J0113
1555	مراجعة المستندات المقدمة من العميل والتأكد من صلاحيتها	J0113
1556	في مواعيدها من خلال النسخة المرفوعة طرف مدير الوحدة - في حالة تأخر العميل عن السداد يتوهم مدير الوحدة بمطابقة العميل بنفسه من خلال	J0113
1557	مراجعة البيانات المسجلة على نظام الحاسب الآلي مع البيانات المسجلة يدويا ومطابقتها على المستندات المقدمة من العميل.	J0113
1558	مراجعة الإيصالات والتأكد من خلوها من أي كشط او تحوير أو تعديل يؤثر بشكل كبير على البيانات المقدمة به.	J0113
1559	لا يتم فتح النظام بفتح أكثر من حساب لعميل واحد في أي وحدة وفي نفس الوقت.	J0113
1560	في حالة نقل العميل للوحدة الجديدة يجب التأكد من سداد العميل للمديونية بالوحدة القديمة	J0113

#	Control Name	Department
1561	مقر نشاطه يتم نقل بيانات العميل إلى مقر نشاطه الجغرافي عنوان مقر العمل الجديد للعميل بعد الحصول على الموافقات اللازمة من إدارة العمل	J00113
1562	عمل الجرد الدوري على شيكات العملاء وتطبيق الاجراءات ذات الصلة.	J00113
1563	على مدير الوحدة التأكد من الفصل القائل بالأختصاصات والصلاحيات الممنوحة لكل موظف فيما يتعلق بأعمال التسجيل والتسجيل	J00113
1564	عدم السماح للوحدات بقبول عملاء لا يقع مقر أنشطتهم في النطاق الجغرافي للوحدة إلا بعد الحصول على موافقة من الادارة.	J00113
1565	تطبيق سياسة المكتب والتأكد من عدم ترك أي متعلقات تخص العمل بدون حفظ في نهاية عمله.	J00113
1566	تطبيق الاجراءات الصحيحة والمعتمدة بشأن تسلم وتداول المستندات المرقمة.	J00113
1567	التأكد من أن الصلاحيات الممنوحة للموظف تتناسب مع طبيعة عمله	J00113
1568	استيفائها بشكل واضح ودقيق وصحيح قبل المسئول عن المراجعة. التدريب والتوجيه المستمر للباحثين والموظفين الآخرين على ضرورة الاهتمام بال	J00113
1569	التاكيد على الابفة التوقيعات اينما وجدت باستيفاء خاتم التوقيع مطابق و توقيع المسئول المختص	J00113
1570	System support maker and checker as access doesn't reflect on system unless checker verified against presented documents and in case	J00025
1571	- Report 5011 should be sent to CAD & finance to be presented to the	J00025
1572	Release should be as per the approval matrix stated in the Release Process.	J00025
1573	Other than the abovementioned, the Sharia department will review and approve debiting transaction requests on Charity accounts.	N/A
1574	- Original documentation safekeeping is kept in fire proof cabinet with dual custody, key holder for movment of keys	J00050
1575	Monthly report for the staff leaves balance as well as 2 consecutive leave status to be provided to all sector Heads	J00050
1576	Monitor internal and external internet banking transactions	J00073
1577	Matrix is reviewed by maker/checker at CADC	J00025
1578	Job descriptions in place to ensure segregation of duties is clearly documented and implemented	J00013
1579	Job description should be in place for all staff members to ensure their awareness and accountability for their roles and responsibilities	J00013
1579	- Segregation of duties is clearly documented and implemented to ensure indecency of functions.	J00013
1580	- Job description should be in place for all staff members to ensure their awareness & accountability for their roles & responsibilities.	J00052
1581	GL reconciliation process (automated and manual) are properly managed and timely verified and reconciled ,Reconciliation is done by a designated staff independent of transaction processing. ,ICU & Finance monthly reviews the GLs reconciliation proofing معرفة موظفي الإدارة الذين يتميزون بدقة المراجعة - مراجعة المصروفات التي يتم تحميلها على الوحدات (المصروفات المشتركة بين الوحدات وفروع ال	J01113
1582	- Ensure that OPs are calculating Installments , profit , commissions , fees	J00051
1583	- Ensure that All required data / facility mechanism are sent to OPS as per approved T.S	J00051

#	Control Name	Department
1584	Ensure all procedures/Policies are updated and approved All functions are communicated by the agreed SLA	J0026
1585	- Ensure that all processes in place and properly communicated.	J0101
1586	- Drawdown request are reviewed by maker & checker ensuring that it states proper / approved purpose.	J0051
1587	- Docs review & scanning performed by maker & checker on the shared folder while reviewing documents	J0052
1588	Receiving customer request to create Internet Banking User & password (done on maker / Checker concept)	J0150
1589	Customer data are maintained on the system as per the application signed by the customer تسجيل البيانات الأساسية للعملاء من واقع المستندات التي تم التأكد من اكتمالها وصحتها بمعرفة مدير الوحدة أو من يحل محله	J0113
1590	Required commercial registers to identify the number of customers with expired CR to be sent on monthly basis to all concerned department	J0114
1591	Committees should be in line with the regulatory requirements such as BOD committees, and the committees governed to Corporate Governance	J0097
1592	Clear designations are in place to segregate duties maintained within unit	J0066
1593	Clear designations are in place to segregate duties maintained within unit	J0063
1594	Clear designations are in place to segregate duties maintained within unit	J0021
1595	Clear designations are in place to segregate duties maintained within unit	J0088
1596	Clear designations are in place to segregate duties maintained within unit	J0063
1597	Classification triggers are in place and approved periodically as part of classified credit report (COR) as per Credit policy to ensure proper	J0078
1598	- Capacity plan should be prepared, taking into consideration annual leaves.	J0090
1599	communication, guidance and training to all concerned staff members, as to have required knowledge to stand of their required performance	J0090
1600	5. Excel sheet in place which is updated upon placing/releasing	J0025
1601	4) Limits on the size of the Program as well as any other appropriate parameters to be identified.	J0143
1602	3. Hold/release is done on maker/checker 4. confirming results	J0025
1603	2. Ensure that SLAs between concerned departments in place	N/A
1604	1-Clear designations are in place to segregate duties maintained within unit	J0063
1605	first department Review documents provided by customer for granting system access. Matrix is reviewed by maker/checker at CAIDC	J0025

#	Control Name	Department
1606	1606 Prior company with delivery of the tokens . Tokens are kept in fire proof cabinets. Default password provided to customer by cash machine	J01025
1607	*Deferrals level of approvals should be reviewed by maker/checker	J0052
1608	*As far we start to handle User admin side on registration on system 1608 department are divided into two department (reviewing & token custody) and (IB registration department) to avoid conflict in implementation	J0025
1609	*All process/policies/Credit Programs are in place and approved	J0052
1610	3. General Services 1610 Head review the received report against the approval to ensure all the redeemed points were approved	N/A
1611	3- All job descriptions are reviewed annually and updated with	J0063
1612	- Documents data are inputted by maker and reviewed by checker before signing the documentation register - Q&A is backed up on Bank's server 1612 - Available manual documentation register by maker and checker	J0052
1613	1613 Access to read-write on the excel sheet is granted only to team leader	J0025 unit head
1614	1. يقوم الموظف بتسجيل ميعاد انتهاء الرهون في السجل الخاص بها. 2. يقوم الموظف بمراجعة السجل شهريا لمعرفة مواعيد رفع الحظر على الرهون لتجديدها.	J0108
1615	Sharia Department 1615 SLA governs launching/ Updating banking products, services, accounts, investment funds, syndications	N/A
1616	1616 Develop, update and monitor unit Service Level Agreement established with	J0025 stakeholders
1617	3)Major Risk and Risk mitigates are identified.	J0143
1618	1618 ضرورة وجود سجل يخصص لعملية التداول يبين اسم الحائز الأصلي ومن يحل محله في حالة غيابه.	J0113