



PDD 019 – VISA SETTLEMENT

Process Design Document (PDD)

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Business Unit	Electronic Product Operations
Process Group	Electronic Product Operations
Process Name	VISA Settlement
Document ID	PDD-019

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Document Control

Template

The following person(s) own the format and information requested in this document template.

Team	Name	Relevant Sections
E-Product Operations	Omeiza Lawal	All
Information Technology		All
Internal Control and Enhancement Group		All

The version history of this template is as follows.

Version	Date	Author	Change Summary
0.1	24/03/2017	Ehi Ehoche	• Initial Version

Completion stages

This document will be completed as per the following sign-off points.

Version	Phase	Relevant Sections	Producer	Sign-off
0.1	Scope	1, 2, 3, 4	Delivery Team	E-Product Operations Information Technology Internal Control and Enhancement Group
0.2	Design	5, 6, 7	Delivery Team	E-Product Operations Information Technology Internal Control and Enhancement Group
1.0	Test	8, 9 (All)	Delivery Team	E-Product Operations Information Technology Internal Control and Enhancement Group

Version history

This document's change history is as follows.

Version	Date	Author	Approver	Change Summary
0.0.1	12/12/2021	Ehi Ehoche	<name>	• Initial Version

1. Introduction

1.1. Document purpose

The purpose of the Process Design Document (PDD) is to capture the business-related details of the process being automated. It describes how the automated process is intended to work, including risk and data management controls. It also considers how the virtual workforce will operate alongside a human workforce. The PDD is a key input to the technical design of the solution.

1.2. Process summary

The VISA settlement process is aimed at balancing the Bank's position either through a debit or credit for ATMs, POS, or Web based transactions.

The VISA settlement sub-processes covered in this document are

- ATM CPD Settlement
- POS CPD Settlement
- ACOB Settlement
- MIGS Settlement
- Credit Voucher
- Agency Banking
- POS Acquiring Dollar
- Pay Arena
- MDB Chargeback

1.3. Reference artefacts

The following artefacts should be read in conjunction with this document.

Title	Version	Location
PQD 019 VISA Settlement	0.1	<SharePoint link>

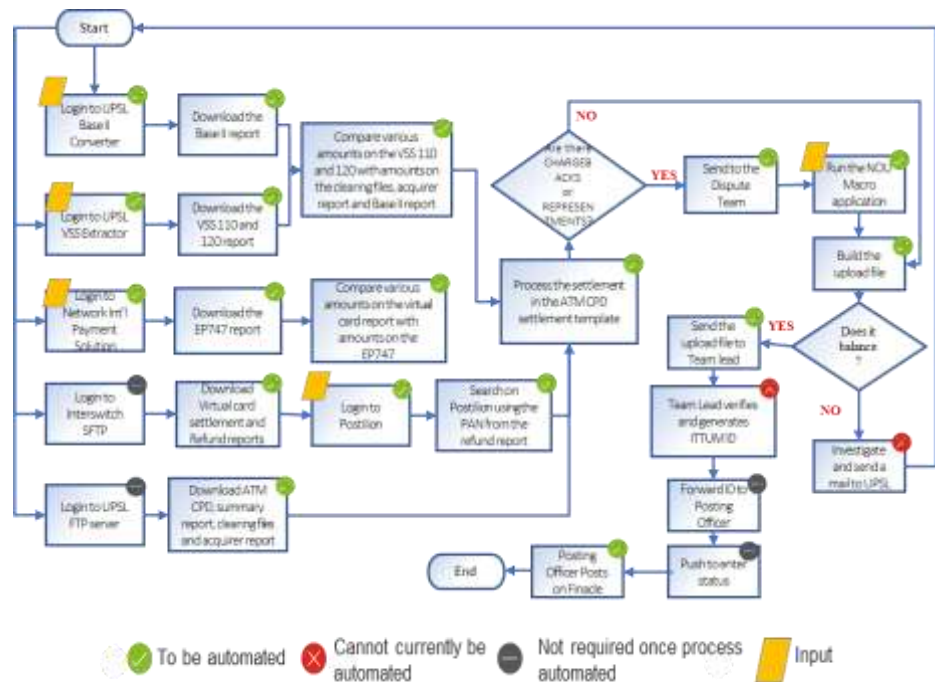
2. Process Overview

This section describes the high-level design of the automated process.

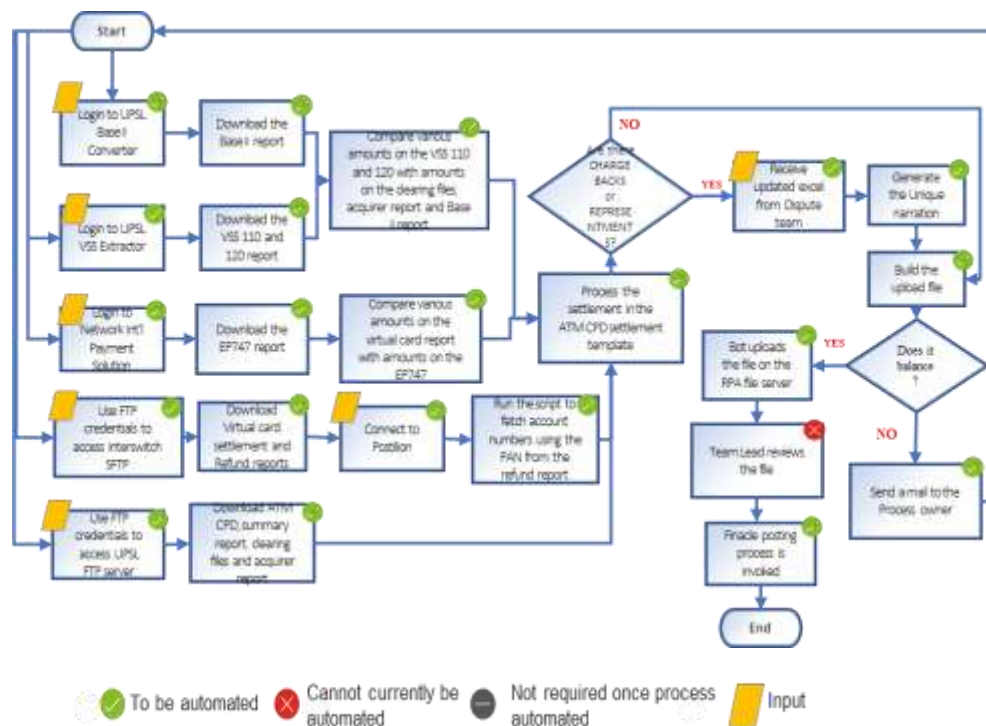
2.1. High level design (HLD)

ATM CPD SETTLEMENT

Current-State Manual Process

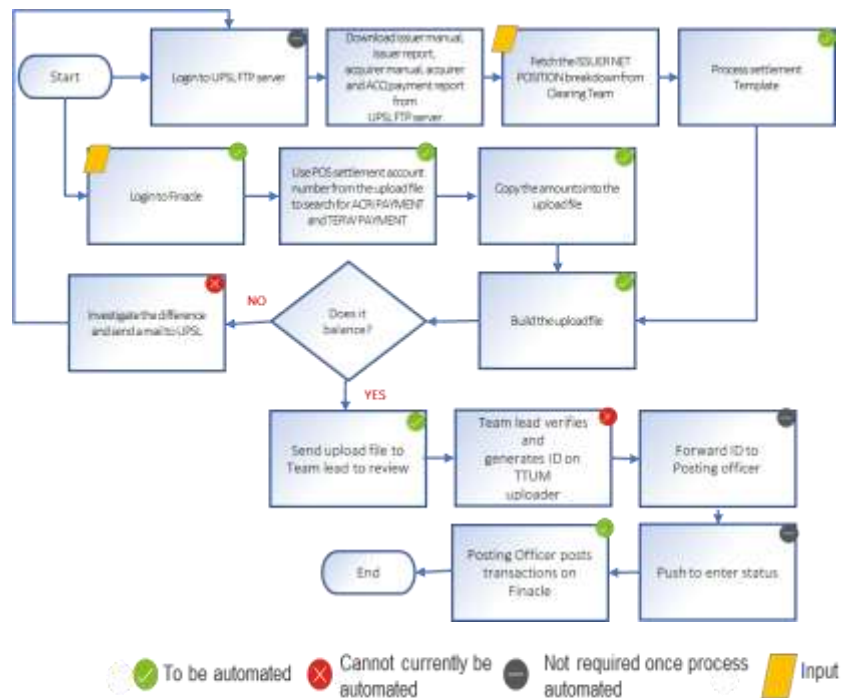


Target-State Manual Process

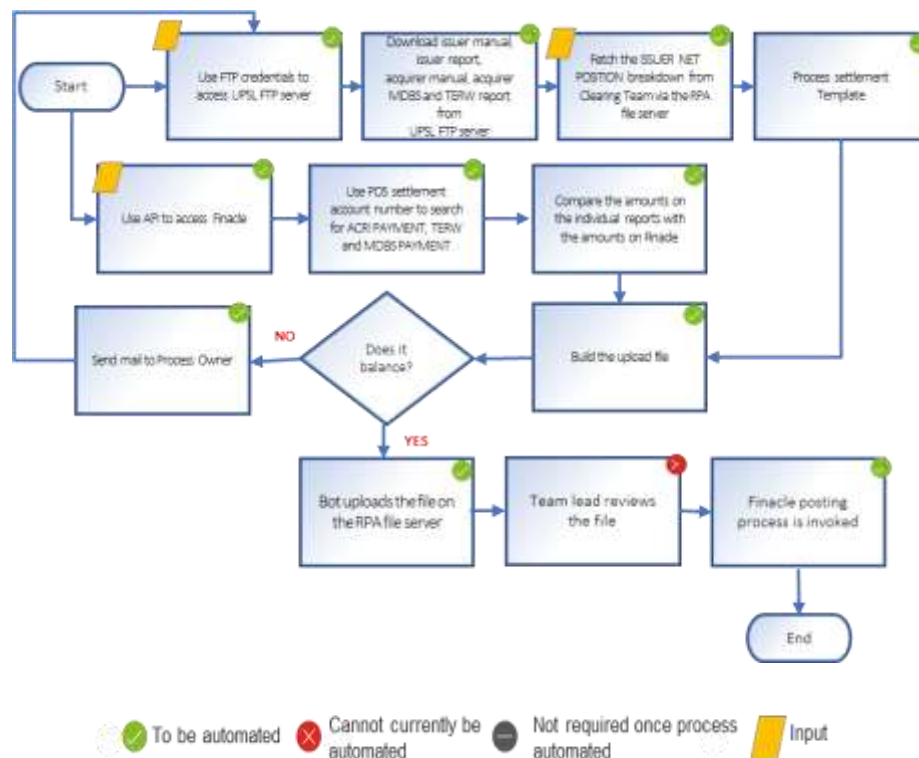


POS CPD SETTLEMENT

Current-State Manual Process

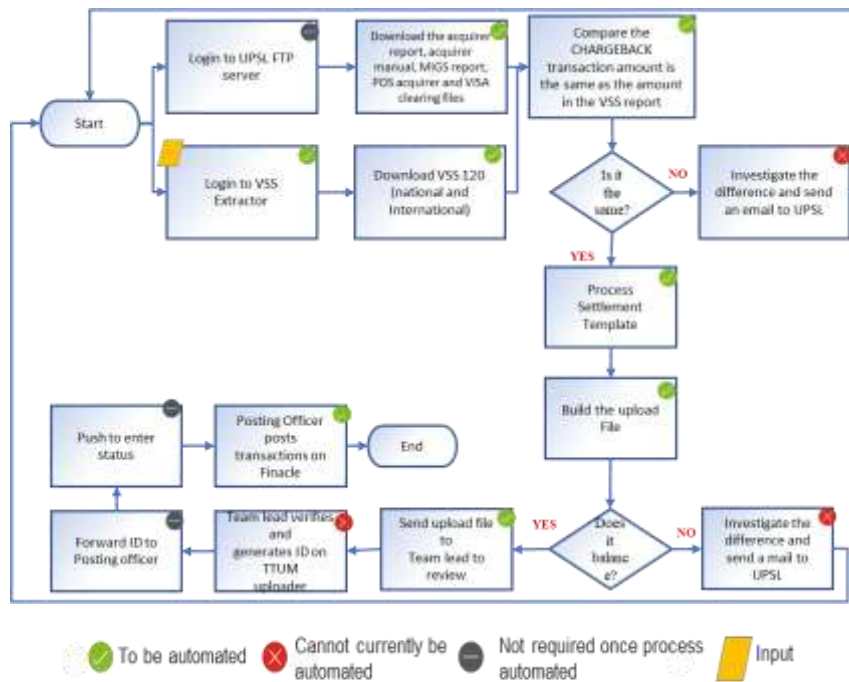


Target-State Manual Process

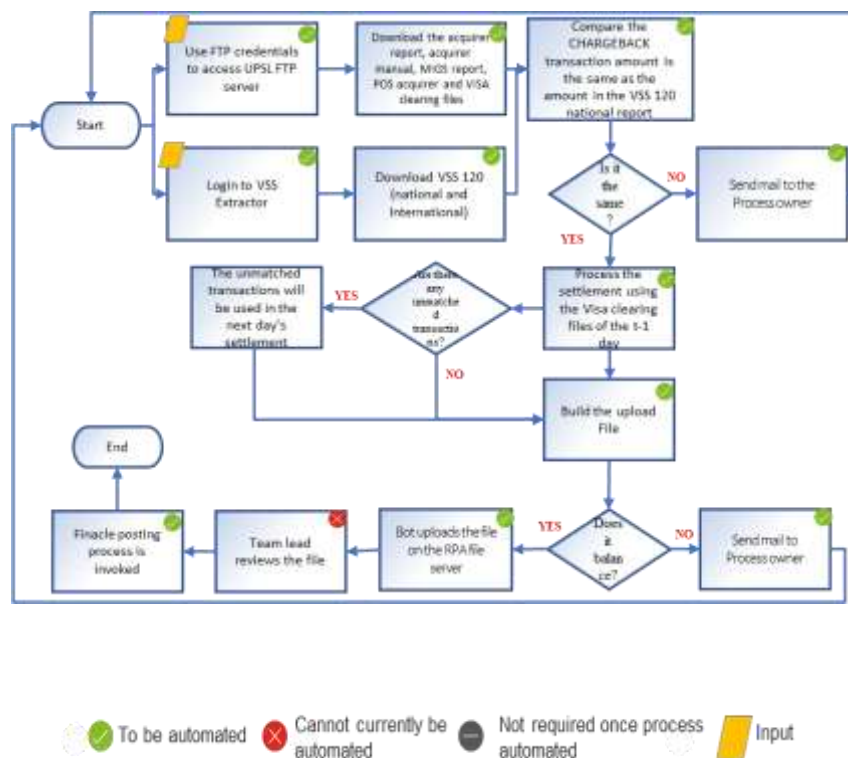


ACOB SETTLEMENT

Current-State Manual Process



Target-State Manual Process



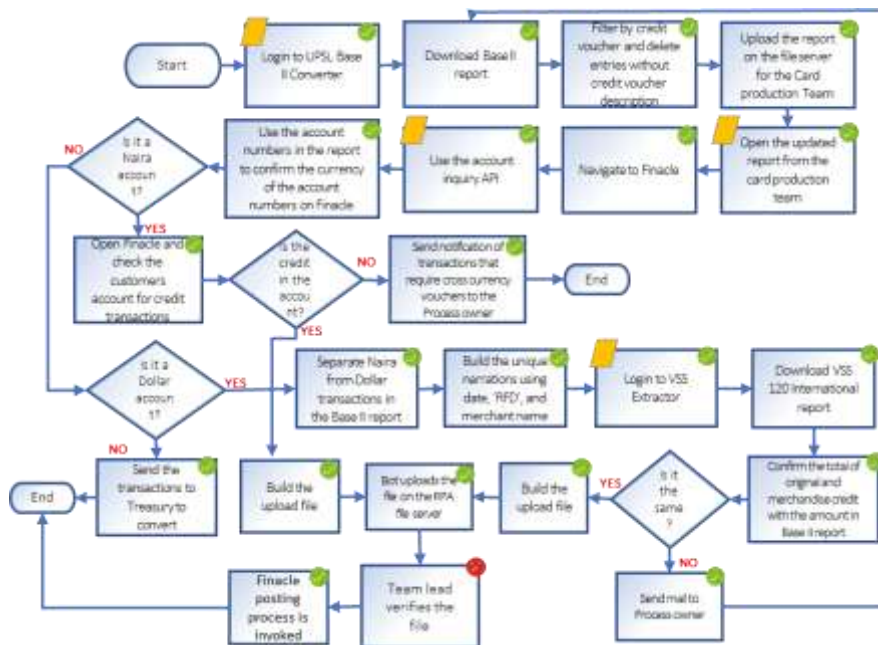
CREDIT VOUCHER

Current-State Manual Process



● To be automated
 ✗ Cannot currently be automated
 ● Not required once process automated
 ▮ Input

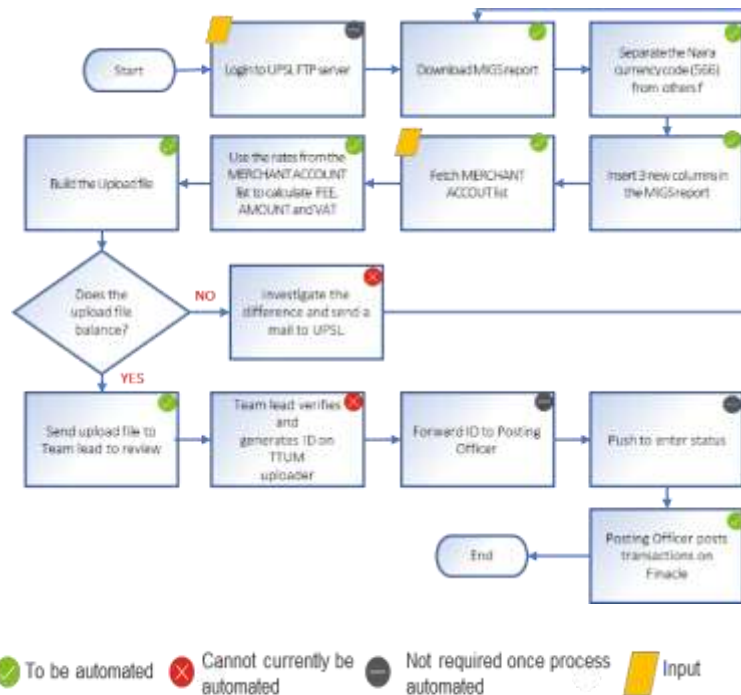
Target-State Manual Process



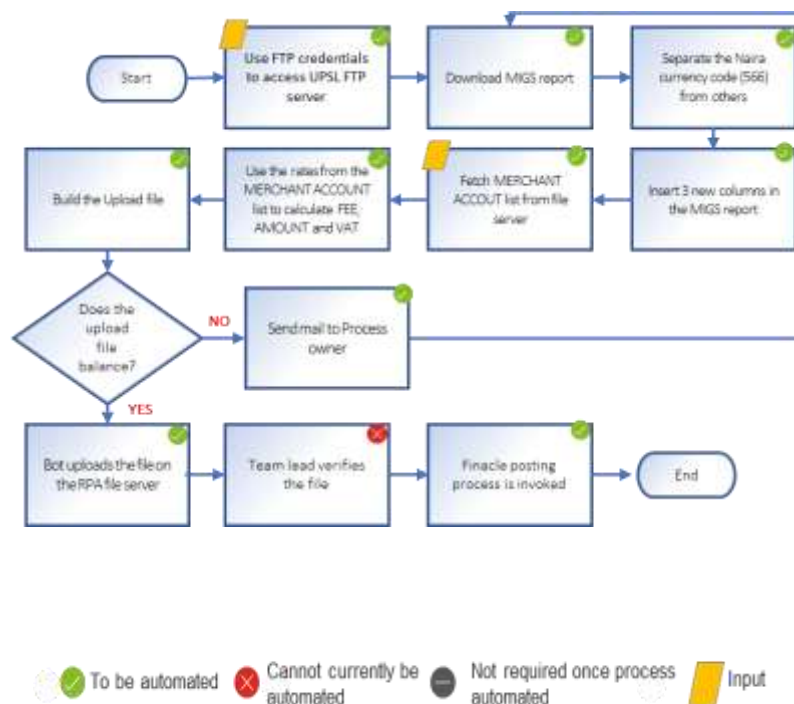
● To be automated
 ✗ Cannot currently be automated
 ● Not required once process automated
 ▮ Input

MIGS SETTLEMENT

Current-State Manual Process

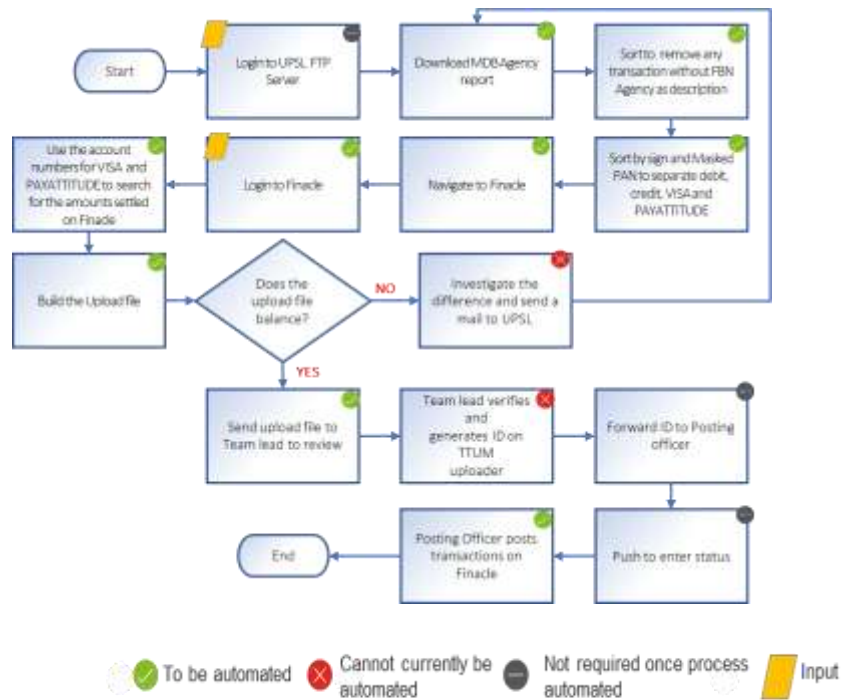


Target-State Manual Process

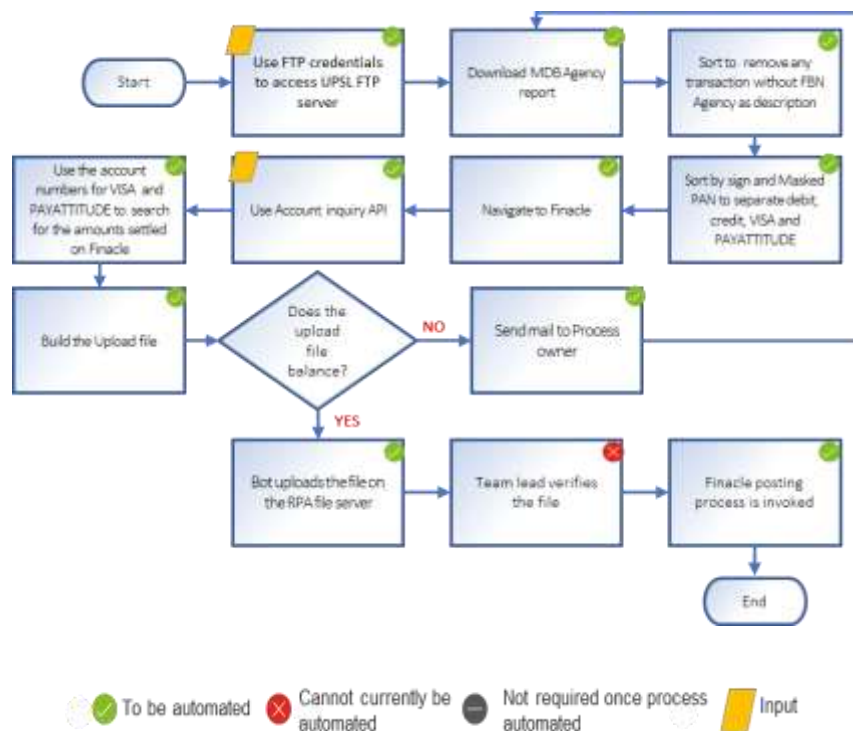


AGENCY BANKING

Current-State Manual Process

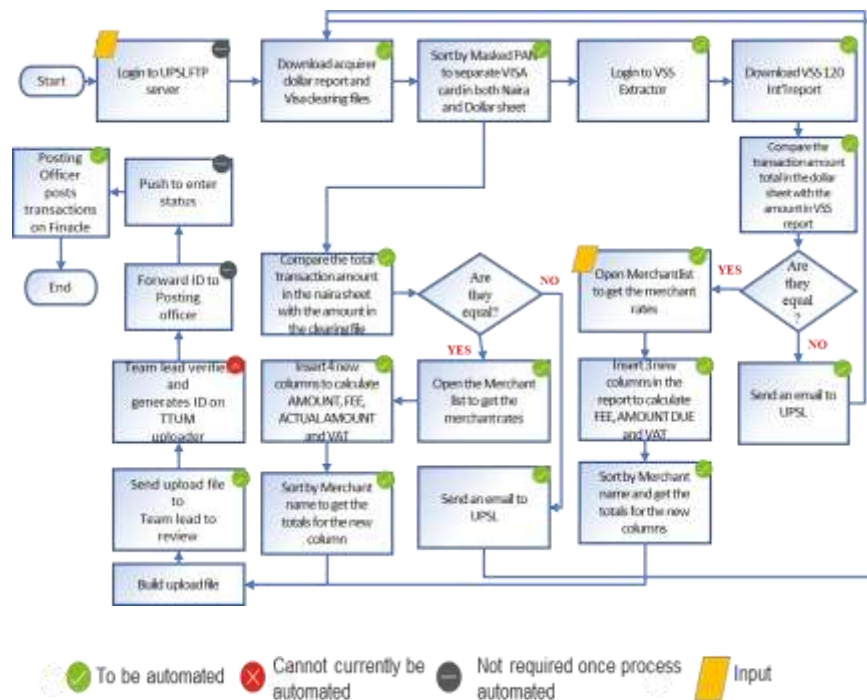


Target-State Manual Process

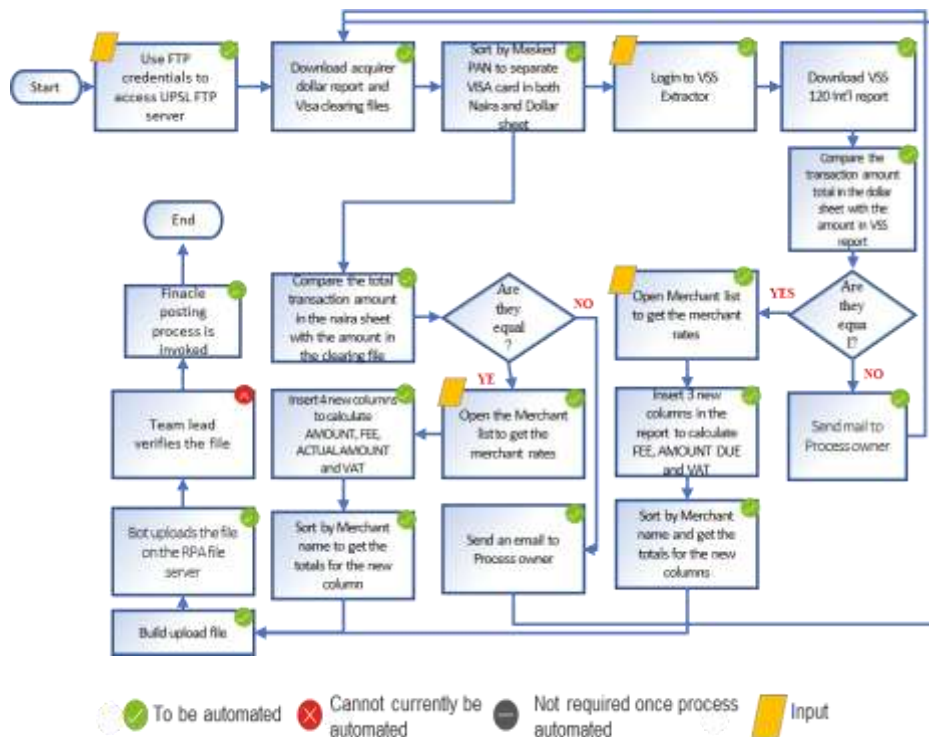


POS ACQUIRING DOLLAR

Current-State Manual Process

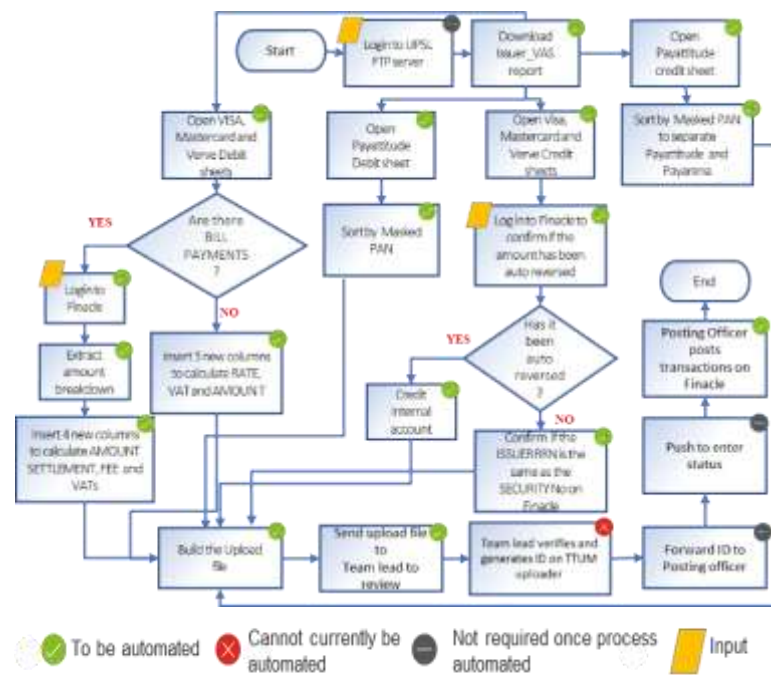


Target-State Manual Process

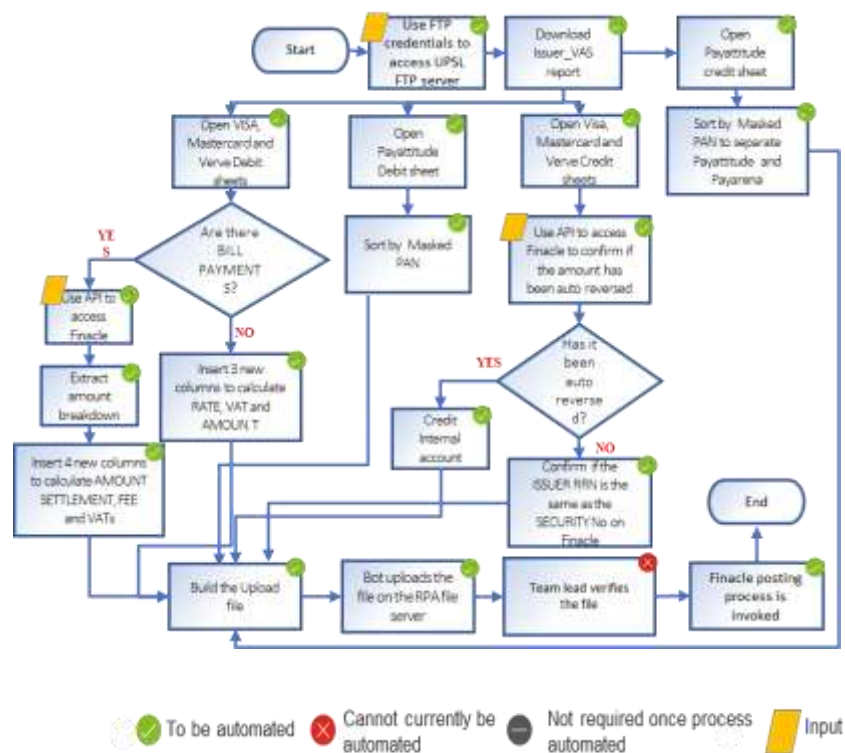


PAY ARENA

Current-State Manual Process

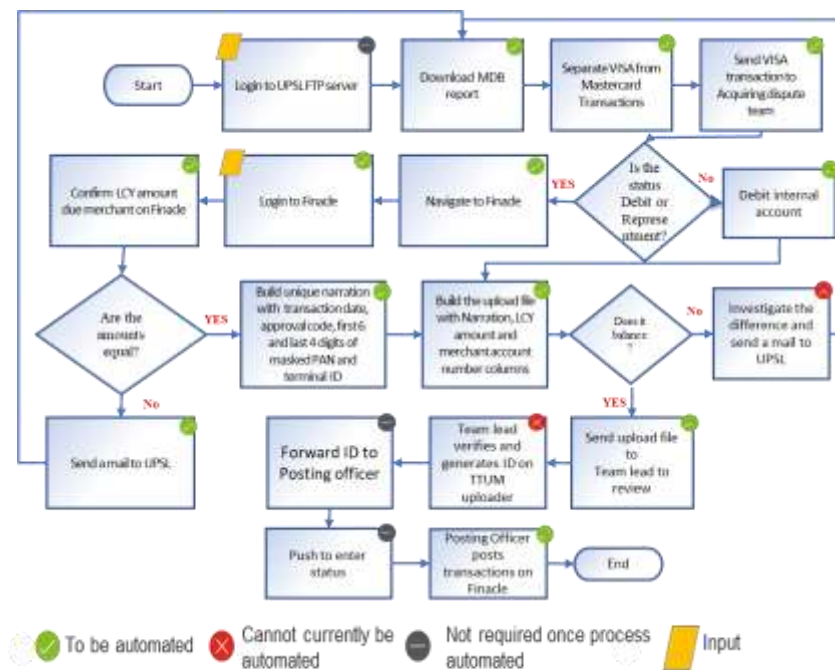


Target-State Manual Process

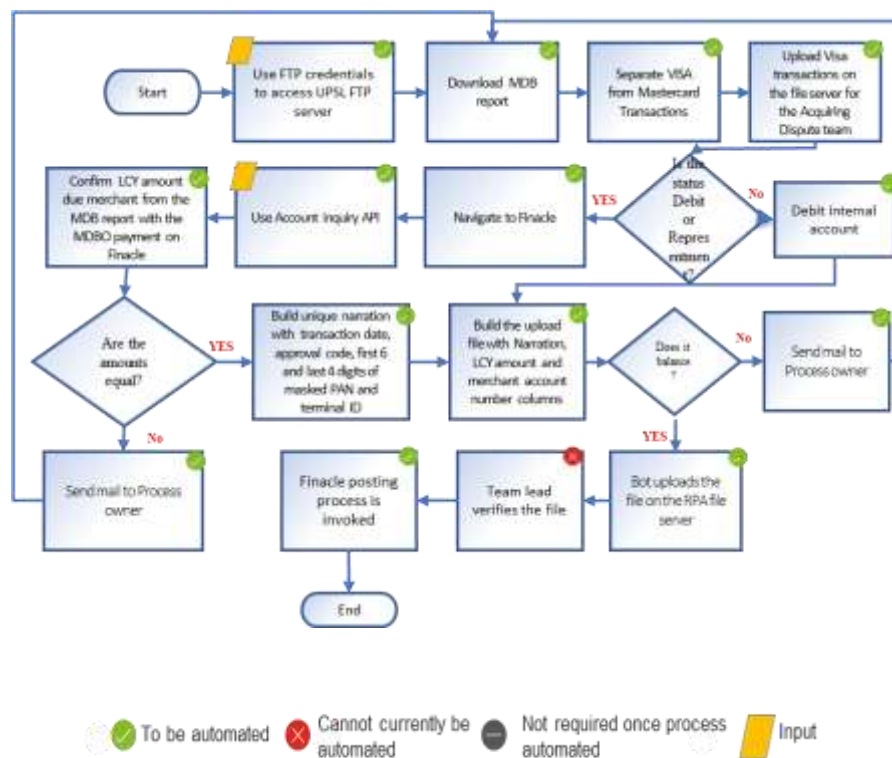


MDB CHARGEBACK

Current-State Manual Process



Target-State Manual Process



2.2. Process description

The High-level current as is process is:

ATM CPD SETTLEMENT

- Login to UPSL Base II converter and download the Base II report
- Login to UPSL VSS Extractor and download VSS 110 and 120 reports
- Login to Network International Payment Solution and download EP747 report
- Login to UPSL FTP server and download ATM CPD report, summary report and clearing files
- Login to Interswitch SFTP and download Virtual card settlement and refund reports
- Process the settlements in their respective excel workbooks
- Build the upload file
 - UPSL Sheet
 - Using the ATM CPD report and Summary report
 - EMP Sheet
 - Using VSS 120, VSS110, Virtual card report, Virtual card refund report, EP747, ATM CPD report
 - If there is CHARGEBACK, REPRESENTMENT, OFFLINE MANUAL, OFFLINE ADJUSTMENT in the EP747 REPORT, the dispute resolution team sends to UPSL and copies the settlement officer (acquiringdisputes@firstbanknigeria.com, adebayo.k.rasaq@firstbanknigeria.com, adebayo.n.bakare@firstbanknigeria.com, busayo.w.adesanya@firstbanknigeria.com).
 - Open the excel sheet sent back by Dispute team (chargeback)
 - If the status is MAIL, UPSL has 48 days to come back with an updated status. While waiting post it to a settlement account (48934389036701)
 - If after 48 days, and it is failed, debit the branches
 - If the status is SUCCESSFUL (presently or after 48days),
 - Open NOU Macro application 2016 and Extras on ATM domestic settlement
 - Copy card number, ACQSTAN, Terminal ID, Date and Transaction amount from the dispute team excel sheet and paste in the Macro application
 - Open ATM CPD sorted report and copy REPRESENTMENT amounts, PAN, STAN, Terminal ID, and date
 - Take out minus signs in the application
 - Run the script in sheet 2 of the MACRO APPLICATION
 - Build an upload file for CHARGEBACK
- Login to Finacle to get statement on the VISA SETTLEMENT SUSP-CHAI account (48934389019401)
 - Using the shortcut HACLINQ,
 - Use the 48934389019401-account number and date to search on Finacle for the line-by-line entries
 - Copy the total of the entries and paste in the upload file
 - Subtract it from the ROU original amount and replace it on the upload file
- If the file does not balance, investigate to find out the difference then send a mail to the platform owner
- If the upload file balances, send the upload file to the Team lead to review

- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

POS CPD SETTLEMENT

- Login to UPSL FTP server
- Download issuer manual, issuer report, acquirer manual, acquirer report and ACQ payment report.
- Get the breakdown of the issuer net position from a mail from the clearing team.
(CentralClearing@firstbanknigeria.com, samuel.a.adeyemi@firstbanknigeria.com, Olatunji.A.Olorundare@firstbanknigeria.com)
- Copy and paste in the upload file
- Login to Finacle
 - Using the shortcut HACLINQ,
 - Use the remote POS settlement account number to search on Finacle for the ACRI payment and TERW payment
 - Copy and paste the amount for ACRI in the ACRI VISA&MCD sheet on the upload template
 - Copy and paste the amount for TERW in the TERM OWNER sheet on the upload template
- Build the upload file
- Send the upload file to the Team lead to review
- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

ACOB SETTLEMENT

- Login to UPSL FTP server and download the acquirer report, acquirer manual, MIGS report, POS acquirer and VISA clearing files
- Login to Unified Payments VSS Extractor and download the VSS 120 report (National and International)
- Build the upload file
 - Sort by settlement service
 - Separate UP SETTLEMENT from Scheme settlement
 - Find amount total for scheme settlement and paste in the upload file
 - Open VSS 120 national
 - Confirm that the DISPUTE FINANCIAL SALE clearing amount and count for PURCHASE transaction is the same as the total and count for CHARGEBACK
- Send upload file to Team lead to review
- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

MIGS DOMESTIC SETTLEMENT

- Login to UPSL FTP server
- Download MIGS report

- Separate 566 (Naira currency code) from others for settlement
- Open the MERCHANT ACCOUNT LIST to get the rates for the merchant names
- Insert 3 new columns to calculate FEE, AMOUNT and VAT
- Build the upload file with the total of ORIGINAL AMOUNT, unique narrations for the merchants, STAMP DUTY, VAT
- Send upload file to Team lead to review
- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

AGENCY BANKING

- Login to UPSL FTP server
- Download MDB Agency report
- Sort by retailer name and sign
- Build the upload file with the total of LCY AMOUNT, difference between original and LCY amount, total of debit (For Visa and Payattitude)
- Login to Finacle
- Use the account numbers for AGENCY PAYMENT and AGENCY PAYMENT PAYATTITUDE to search on Finacle for the amount settled
- Input it in the upload file
- Send upload file to Team lead to review
- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

POS ACQUIRING DOLLAR

- Login to UPSL FTP server
- Download FBN acquirer dollar report
- For the Dollar sheet of the acquirer dollar report
 - Sort by amount and retailer name
 - Login to VSS Extractor and download VSS 120 report
 - Sum transaction amount for credit and compare with the Business transaction total and count on cell S71 on VSS 120
 - Sum transaction amount for debit and compare the total and count with the Merchandise credit total on cell S78 on VSS 120
 - If there is a difference between the total and count from acquirer dollar report and VSS 120, login to UPSL FTP server and download the MIGS report to investigate the difference
 - If it is not in the MIGS, send a mail to UPSL
 - If it is in the MIGS report, copy the amount and paste it in the acquirer dollar report
 - Open the MERCHANT ACCOUNT LIST to get the rates for the merchant names
 - Insert 3 new columns in the acquirer dollar report and calculate FEE, AMOUNT and VAT
- For the Naira sheet of the acquirer dollar report
 - Sort by Masked PAN and retailer name
 - The total in the Visa clearing files USD sheet and the acquirer dollar report should be equal

- If it is not, send a mail to UPSL
- Insert 4 new columns to calculate AMOUNT DUE DOLLAR, FEE, ACTUAL AMOUNT DUE DOLLAR and VAT
- Build the upload file with the TRANSACTION AMOUNT TOTAL, AMOUNT DUE MERCHANT, FEE-VAT, VAT for the Naira and Dollar sheet
- Send upload file to Team lead to review
- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

CREDIT VOUCHER

- Login to UPSL Base II converter and download Base II report
- Password the template and send to card production team
- The card production team sends the account numbers of the listed CPANs
 - Using the password, open the document
- Login to Finacle
- Use the account numbers to confirm the currencies (Naira, Dollar, Euro or Pound) of the account number
- If it is a naira account, use the account number to check for the credit transactions in the customer's account
- If it is not there, calculate the naira equivalent using the current exchange rate
 - Raise a cross currency voucher
- Login to Unified payments VSS Extractor and download VSS 120 international report
- Go to 1000339564 and add the ORIGINAL CREDIT total and the MERCHANDISE CREDIT total
- Confirm this total with the total destination amount in the base II settlement report
- If it's not the same, send a report to UPSL to rehost the correct report, then redownload the report
- Build the unique narrations from transaction date, RFD and Merchant name
- Build an upload file for the naira accounts
- If it is a Euro or pound account, send to treasury to convert the amount to dollar using the current exchange rate
- Build an upload file for the dollar accounts
- Send upload files to Team lead to review
- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

MDB CHARGEBACK

- Login to UPSL FTP server
- Download MDB report
- For MDB Debit sheet, sort by Masked PAN
- Send VISA transactions to acquiring dispute team to send back a confirmation of debit or reversal
 - If the status is DO NOT DEBIT, debit internal account awaiting resolution from UPSL
- If the status is DEBIT or REPRESENTMENT
- Confirm LCY amount due merchant from MDB settlement report on Finacle
- If it does not tally, send a mail to UPSL

- Build the unique narrations from transaction date, approval code, first 6 digits of masked PAN, last 4 digits of masked PAN and terminal ID
- Build the upload file with Narration, LCY amount, LCY total and merchant account number
- Send upload file to Team lead to review
- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

PAY ARENA

- Login to UPSL FTP server
- Download Issuer_VAS report
- For VISA, Mastercard, Verve Debit
 - Sort by transaction type and amount
 - If there is BILL PAYMENT transaction type, login to Finacle and confirm the amount breakdown on Finacle
 - Insert new columns for the amount breakdown
 - Insert 3 new columns to calculate RATE, VAT and AMOUNT
 - To calculate RATE:

Tranamount (N)	Rate
1-5,000	10
5,001-50,000	25
50,001 and above	50

- For VISA, Mastercard and Verve Credit
 - Confirm on Finacle if the amount in the customer's account auto reversed
 - If it has not been auto reversed, confirm that the ISSUER RRN on the VISA credit sheet is the same as the Security No/Remarks 2 on Finacle
 - If it has been auto reversed, credit the internal account of the respective transaction type
- For Payattitude Debit and Credit
 - Sort by Masked PAN
- Build the upload file
 - Copy the issuer net position from the Issuer_VAS report and paste it in the upload file
 - Copy and paste transaction totals, FEE, VAT etc
- Send upload file to Team lead to review
- Team lead verifies and generates ID on TTUM uploader
- Forward the ID to the posting officer
- The Posting officer pushes to enter state and posts the transaction on Finacle

2.3. Target applications and roles

The target applications The Solution will interface with are described below.

Network International Payment Solutions

Asset No.	01
Application Name	Network International Payment Solutions

Purpose	Application used to download EP747 reports
Version	N/A
Internal or External	External
URL	https://213.131.67.206/action/cwd
Licencing	N/A
Single Sign-On	No
Business Criticality Classification	Medium
TSO	Application Support (IT)
Support Hours	3-4 hours
Role and/or Access	Read access
Credential required	Login ID and password

UPSL Base II converter

Asset No.	02
Application Name	UPSL Base II converter
Purpose	Application used to download Base II report
Version	N/A
Internal or External	External
URL	https://base2.unifiedpaymentsnigeria.com/base2report/spoolrecords.aspx).
Licencing	N/A
Single Sign-On	No
Business Criticality Classification	Medium
TSO	Application Support (IT)
Support Hours	3-4 hours
Role and/or Access	Read access
Credential required	Login ID and password

Interswitch SFTP platform

Asset No.	03
Application Name	Interswitch SFTP platform
Purpose	Application used to download virtual card reports
Version	N/A
Internal or External	External
URL	N/A
Licencing	N/A
Single Sign-On	No
Business Criticality Classification	Medium
TSO	Application Support (IT)
Support Hours	3-4 hours
Role and/or Access	Read access

Credential required	FTP credentials
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Unified Payments (VSS Extractor)

Asset No.	04
Application Name	Unified Payments (VSS Extractor)
Purpose	Application used to download VSS reports
Version	N/A
Internal or External	External
URL	https://base2.unifiedpaymentsnigeria.com/base2report/spoolrecords.aspx
Licencing	N/A
Single Sign-On	No
Business Criticality Classification	Medium
TSO	Application Support (IT)
Support Hours	3-4 hours
Role and/or Access	Read access
Credential required	Login ID and password

Unified Payments FTP server

Asset No.	05
Application Name	Unified Payments FTP server
Purpose	Application used to download ATM CPD report and summary report
Version	N/A
Internal or External	External
URL	N/A
Licencing	N/A
Single Sign-On	No
Business Criticality Classification	Medium
TSO	Application Support (IT)
Support Hours	3-4 hours
Role and/or Access	Read access
Credential required	FTP credentials

Excel

Asset No.	06
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Application Name	Excel
Purpose	Application used to view reports and manipulate data
Version	N/A
Internal or External	Internal
URL	N/A
Licencing	N/A
Single Sign-On	Yes
Business Criticality Classification	High
TSO	Application Support (IT)
Support Hours	8 hours
Role and/or Access	Read and write access
Credential required	N/A

Finacle

Asset No.	07
Application Name	Finacle
Purpose	Transaction postings are done on the core banking application
Version	10
Internal or External	Internal
URL	N/A
Licencing	N/A
Single Sign-On	No
Business Criticality Classification	High
TSO	Application Support (IT)
Support Hours	8 hours
Role and/or Access	N/A
Credential required	Login ID, password, and soft token

Outlook

Asset No.	08
Application Name	Outlook
Purpose	Application to send, receive and read emails
Version	N/A
Internal or External	Internal
URL	N/A
Licencing	N/A
Single Sign-On	Yes
Business Criticality Classification	High
TSO	Application Support (IT)
Support Hours	8 hours

Role and/or Access	N/A
Credential required	N/A

Postilion

Asset No.	09
Application Name	Postilion
Purpose	To retrieve account numbers for PAN
Version	N/A
Internal or External	Internal
URL	https://fbnfepui1/portal/CardInquiry.faces
Licencing	N/A
Single Sign-On	No
Business Criticality Classification	High
TSO	Application Support (IT)
Support Hours	8 hours
Role and/or Access	Read access
Credential required	Connection string and database credentials

2.4. Inputs and outputs

Step desc	Input type	Location	Inputs are standard? (Yes/No)	Inputs are structure? (Yes / No)	Data to be used	Output data
Login to Base II Converter	Screen	Unified Payments	Yes	Yes	Login ID and password	Base II report
Login to VSS extractor	Screen	Unified Payments	Yes	Yes	Login ID and password	VSS 110 and 120 reports
Login to Network Int'l Payment solution	Screen	Network International Payment	Yes	No	Login ID and password	EP747 report
Use FTP credentials to access Interswitch SFTP	API	Interswitch SFTP	Yes	Yes	IP address	-Virtual card settlement report -Virtual card refund report
Use FTP credentials to access UPSL FTP server	API	UPSL FTP server	Yes	Yes	IP address	-ATM CPD -Summary report -Clearing files -acquirer reports
Access Postilion	Script	Postilion	Yes	Yes	-Connection string -Database credentials	-Account numbers for PANs

Fetch ISSUER NET POSITION breakdown from clearing team via the File server	Screen	File server	Yes	Yes	-	-Breakdown of ISSUER NET POSITION to build the upload file
Open the credit voucher sheet from the card production team	Screen	File server	Yes	Yes	-	-Status of the transactions
Fetch Merchant account list	Screen	Excel	Yes	Yes	-	-Merchant name -Rate
Fetch Chargeback File (MDB Chargeback)	Screen	Excel	Yes	Yes	-	-Account numbers
Bot uses API to post on Finacle	API	Finacle	Yes	Yes	Upload file	Upload status report of process completion
Retrieve transaction details on Finacle	API	Finacle	Yes	Yes	-	Transaction details like currency code, internal account numbers, security no/ref no.
Bot uploads the file on the RPA file server	Screen	File server	Yes	Yes	Upload File	

2.5. Service level agreements

What are the SLAs?	Settlements must be done transaction date plus 1
Should the solution be expected to recognise an SLA breach? If so how?	Yes. The solution will be required to process settlements the same day reports are downloaded. Reports downloaded are for the previous day's transactions.

3. Referrals and Exceptions

This section describes the points of handover to a human workforce during the process. Noting that system exceptions – i.e. issues with the target application that mean the virtual worker is unsure how to proceed – are documented in the Solution Design Document (SDD).

All exception escalation emails will also be sent to ICEG group email e-BOC2@firstbanknigeria.com

3.1. Business exceptions

No	Exception Type	Exception	Bot Solution	Manual Solution
1	Business	Unavailability of Reports The bot tried to download any of the reports on any of the platforms, but report was not available	- Bot retries the download 3 times - Bot sends email to process owner	- Process owner to escalate to e-business team
2	Business	Inability of Business unit to receive escalation emails The bot sends escalation emails, and the process owner does not attend to it	- Bot to share emails to RPA server created for that purpose	- Team lead to review contents of server and follow up with process owner where necessary
3	Business	A new Merchant entry A new merchant or remittance type is seen in the report that is not captured on the merchant list workbook	- Bot sends a mail to bot controller to manually update the list while it proceeds to settle other merchants	- Process owner to provide the new merchant details to the Bot controller - Bot controller to update the process
4	Business	Unavailability of Merchant list Bot unable to find or access merchant list	- Bot sends an escalation mail to process owner - Run process later	- Process owner to make worksheet available to Bot on RPA file server
5	System	System Downtime/Connectivity Issues The bot has tried to log-in at least 3 times and cannot connect to the IT environment	- Bot retries 3 times - Bot sends an escalation mail to Bot controller and process owner	- Bot controller will retry at intervals
6	Business	Disparity of figures when carrying out checks The bot runs checks on figures and there are disparities	- Bot sends an escalation mail to process owner - Bot to continue process pending feedback from process owner	- Process owner to investigate
7	Business	Transaction not in customer's account (Credit voucher process) The bot checks Finacle to confirm that the credit voucher transactions are in the customer's account	- Bot sends a mail to process owner to treat it	- Process owner to calculate the naira amount using the exchange rate and manually raise a cross currency voucher
8	Business	Change in report format Bot is unable to recognize some columns due to changes in the report format	- Bot sends an escalation mail to Bot controller and process owner - Run process later	- Bot controller makes modifications to the process

9	Business	Password Expiry The Bot is unable to login due to password expiry	-Bot to send a mail to ISEC and Bot controller -Run process later	-Initiate password reset process
10	System	API Downtime The bot is unable to reach the posting endpoint and has tried a few times	-Send mail to alert process owner and IT -Retry process later	-Process owner to treat manually
11	Business	Failed transaction There are failed transactions after posting on Finacle	-Bot to send a report of the status of all transactions posted	Process owner to treat failed transactions manually
12	Business	Delay in getting response from other Teams The bot requires inputs from other teams but experiences delays	-Bot to send reminders 3 times -Send a mail to the process owner if no response	-Process owner to notify the necessary team of the delay
13	Business	Unavailability of Account numbers The Bot tries to build the upload file but does not have access to the necessary account numbers	- Bot sends an escalation mail to process owner - Run process later	- The Business is to provide the necessary account numbers The Bot controller will update the process

4. Non-Functional Requirements

This section outlines the business-related non-functional requirements of the process.

Ref.	Category	Requirement	Solution
NFR1	Data Management	Privacy of customer data	- Other data outside those required for the process will not be used
NFR2	Security	Encryption of sensitive data	- Encryption of all sensitive data
NFR3	Reporting and compliance	Audit trail	- There will be an in-built audit trail capability to log actions performed by the bot

5. Process Details

This section contains a detailed explanation of the process being automated. This should be at a key-stroke level, incorporating screenshots where relevant. This will be used to configure the automated solution.

5.1. Work instructions

ATM CPD SETTLEMENT

1. Bot opens browser and generates reports
 - Bot goes to UPSL FTP server address
 - i. Bot uses FTP credentials to access the platform and download ATM CPD report, summary report and clearing files
 - Bot goes to UPSL Base II converter address
 - i. Input login ID and password
 - ii. Click Detailed transaction report
 - iii. Select All for transaction channel
 - iv. Select National
 - v. Input central processing date (previous day's date for both from and to)
 - vi. Click ok
 - vii. Click Export to Excel
 - Bot goes to UPSL VSS Extractor address
 - i. Bot to input Login ID and password
 - ii. Click on VSS report
 - iii. Select national
 - iv. Enter report date (t-1)
 - v. Click VSS 120 summary settlement report

REPORTING FOR	BUSINESS MODE	CLR	TRANSACTION TYPE	SUMMARY LEVEL	ROLL UP TO	FUNDING ENTITY	SETT	CLR	CURRENCY	TABLE	CYCLE	COUNT	CLEARING AMOUNT	INTERCHANGE VALUE CREDIT	INTERCH VALUE D
1000100044 FIRST BANK NIG	ACQUIRER	500	PURCHASE	Detail Total	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	500	500			Debits Financial SALE	89	625,732.00 CR	0.00	625,732.00 CR
					1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	500	500			Debits Response Financial SALE	24	1,319,468.00 CR	1,319,468.00 CR	
					1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	500	500			Original SALE	2234	316,188,303.00 CR	316,188,303.00 CR	
				Business Transaction Total	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	500	500				20401	316,682,963.00 CR	316,682,963.00 CR	625,732.00 CR
				Business Transaction Net	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	500	500					0.00	316,682,963.00 CR	
				Original Credit	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	500	500			ORIGINAL	426	6,869,709.72 CR	0.00	6,869,709.72 CR
				Business	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	500	500				426	6,869,709.72 CR	0.00	6,869,709.72 CR

- vi. Click the dropdown and select Excel to download the report
- vii. Do the same for VSS 110 summary settlement report

- Bot goes to Interswitch SFTP platform
 - i. Bot uses FTP credentials to access the platform and download Virtual card settlement and Refund report
 - Bot goes to Network International Payment Solution address
 - i. Bot to input Username and password
 - ii. Select the TO checkbox in the menu
 - iii. Download the FBN_t-1 compressed zip folder
 - iv. Click on 747 report
2. Process settlement
- VSS 120
 - i. Confirm the ORIGINAL SALE clearing amount and count for purchase transactions with the amount and count in the clearing files (1000188544 acquirer transaction)
 - Open the clearing files
 - Filter column G and H by Naira currency code (566)
 - Sum the original clearing amount and compare with the clearing amount in the VSS 120 report

- If it is not the same, send a mail to the process owner
- ii. Confirm DISPUTE RESPONSE FINANCIAL SALE (P17) clearing amount and count for purchase transactions with the amount and count in the acquirer report (1000188544 acquirer transaction)
- iii. Confirm DISPUTE FINANCIAL SALE clearing amount and count for purchase transactions with the amount and count in the acquirer report (1000188544 acquirer transaction)
- iv. Confirm the ORIGINAL clearing amount and count for original credit transactions with the amount and count in the clearing files (1000188544 acquirer transaction)
- v. Confirm the ORIGINAL clearing amount and count for original credit transactions with the amount and count in the clearing files (1000188544 issuer transaction)

- vi. Confirm the ORIGINAL SALE (P128) clearing amount and count for purchase transactions with the POS PURCHASE total destination amount and count in the Naira Base II report
- VSS 110
 - i. Confirm the FUND TRANSFER AMOUNT with the amount settled in the e-business settlement account on Finacle

REPORTING FOR	AMOUNT TYPE	SETT CTRM	BUSINESS MODE	ROLLUP TO	FUNDS XFER ENTITY	SETT CTRM	COUNT	CREDITAMOUNT	DEBITAMOUNT	TOTALAMOUNT
1000100044 FIRST BANK NIG	INTERCHANGE	566	ACQUIRER	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	31205	418,815,785.58	6,771,928.72	408,243,773.36 CR
			ISSUER	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	2738	181,506.68	48,326,288.13	48,227,772.25 DB
			OTHER	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	8	0.00	0.00	0.00
			TOTAL TRANSACTION	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	3425	418,117,215.48	58,101,298.85	360,034,452.76 CR

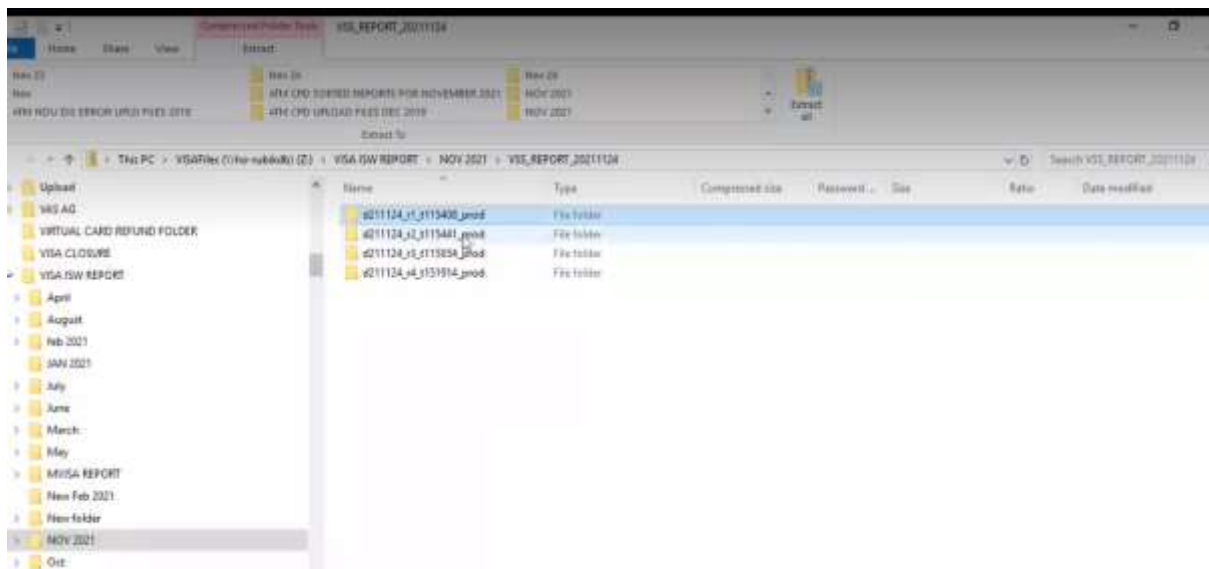
- ii. Find the difference between the acquirer transactions total amount for reimbursement fees (V108) and the acquirer transactions credit amount for reimbursement fees (S327)

REPORTING FOR	AMOUNT TYPE	SETT CTRM	BUSINESS MODE	ROLLUP TO	FUNDS XFER ENTITY	SETT CTRM	COUNT	CREDITAMOUNT	DEBITAMOUNT	TOTALAMOUNT
OTHER	INTERCHANGE	566	ACQUIRER	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	8	0.00	0.00	0.00
TOTAL TRANSACTION	INTERCHANGE	566	ACQUIRER	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	30100	388,543,016.48	42,000,388.51	387,104,022.15 CR
ACQUIRER TRANSACTIONS	INTERCHANGE	566	ACQUIRER	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	8	153,035.83	228,891.75	75,765.92 DB
ISSUER TRANSACTIONS	INTERCHANGE	566	ISSUER	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	8	23,468.93	2,720.93	20,748.00 CR
OTHER	INTERCHANGE	566	OTHER	1000100044 FIRST BANK NIG	1000100044 FIRST BANK NIG	566	8	0.00	0.00	0.00

- Virtual card report (CW_EPIN_TEXT) and EP747
 - i. Open the CW_EPIN_TEXT report
 - ii. Convert CPAN column to text
 - iii. Divide DESTINATION AMOUNT by 100 and sum it

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Paragraph Alignment Indentation Bullets Numbering										Cells Editing									
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iv. Open the EP747 report



v. Confirm total DESTINATION AMOUNT and count in the virtual card report with the total issuer debit amount and count in the EP747 report

	COUNT	CREDIT AMOUNT	DEBIT AMOUNT	TOTAL AMOUNT
INTERCHANGE VALUE				
TOTAL ACQUISITION	0	0.00	0.00	0.00
TOTAL ISSUANCE	655	286.00	2,588,161.00	2,588,161.00
TOTAL OTHER	0	0.00	0.00	0.00
TOTAL INTERCHANGE VALUE	655	286.00	2,588,161.00	2,588,161.00
REIMBURSEMENT FEES				
TOTAL ACQUISITION		0.00	0.00	0.00
TOTAL ISSUANCE		8,628.34	0.31	8,628.65
TOTAL OTHER		0.00	0.00	0.00
TOTAL REIMBURSEMENT FEES		8,628.34	0.31	8,628.65
VISA CHARGES				
TOTAL ACQUISITION		0.00	0.00	0.00
TOTAL ISSUANCE		0.00	0.00	0.00
TOTAL OTHER		0.00	0.00	0.00
TOTAL VISA CHARGES		0.00	0.00	0.00
TOTAL				

- Virtual card refund report
 - Open the report on Notepad
 - Copy and paste in new excel sheet using text import wizard
 - Divide DESTINATION AMOUNT by 100
 - Sum the DESTINATION AMOUNT
 - Insert 2 new columns after PAN
 - Navigate to Postilion, use connection string to access database
 - Use the full PAN to get the account number
 - Form a narration in the second row using: RWF-VIRT CD and DATE (CONCATENATE)
 - Bot will upload the report on the file server so the Dispute team can send back a revised report showing that the refunds are acquirer initiated
- ATM CPD report
 - Transaction Not-On-Us Domestic
 - Move to the sorted report workbook
 - Sort by transaction type
 - Sort by ORIGINAL TYPE DESCRIPTION
 - If there is MANUAL RESPONSE description, move it to sheet 2 in the sorted report workbook and run the script to generate the unique narration
 - Move cash disbursement reversal to a new sheet
 - Move cash disbursement to the new sheet to the see if they match

Transaction ID	Amount	Date	Description
ACCE001	1000.00	2023-01-01	Cash Disbursement
ACCE002	500.00	2023-01-02	Cash Disbursement
ACCE003	250.00	2023-01-03	Cash Disbursement
ACCE004	125.00	2023-01-04	Cash Disbursement
ACCE005	62.50	2023-01-05	Cash Disbursement
ACCE006	31.25	2023-01-06	Cash Disbursement
ACCE007	15.62	2023-01-07	Cash Disbursement
ACCE008	7.81	2023-01-08	Cash Disbursement
ACCE009	3.90	2023-01-09	Cash Disbursement
ACCE010	1.95	2023-01-10	Cash Disbursement
ACCE011	97.50	2023-01-11	Cash Disbursement
ACCE012	48.75	2023-01-12	Cash Disbursement
ACCE013	24.37	2023-01-13	Cash Disbursement
ACCE014	12.19	2023-01-14	Cash Disbursement
ACCE015	6.10	2023-01-15	Cash Disbursement
ACCE016	3.05	2023-01-16	Cash Disbursement
ACCE017	1.52	2023-01-17	Cash Disbursement
ACCE018	76.25	2023-01-18	Cash Disbursement
ACCE019	38.12	2023-01-19	Cash Disbursement
ACCE020	19.06	2023-01-20	Cash Disbursement
ACCE021	9.53	2023-01-21	Cash Disbursement
ACCE022	4.76	2023-01-22	Cash Disbursement
ACCE023	2.38	2023-01-23	Cash Disbursement
ACCE024	1.19	2023-01-24	Cash Disbursement
ACCE025	59.37	2023-01-25	Cash Disbursement
ACCE026	29.69	2023-01-26	Cash Disbursement
ACCE027	14.84	2023-01-27	Cash Disbursement
ACCE028	7.42	2023-01-28	Cash Disbursement
ACCE029	3.71	2023-01-29	Cash Disbursement
ACCE030	1.85	2023-01-30	Cash Disbursement
ACCE031	92.50	2023-01-31	Cash Disbursement
ACCE032	46.25	2023-02-01	Cash Disbursement
ACCE033	23.12	2023-02-02	Cash Disbursement
ACCE034	11.56	2023-02-03	Cash Disbursement
ACCE035	5.78	2023-02-04	Cash Disbursement
ACCE036	2.89	2023-02-05	Cash Disbursement
ACCE037	144.37	2023-02-06	Cash Disbursement
ACCE038	72.19	2023-02-07	Cash Disbursement
ACCE039	36.10	2023-02-08	Cash Disbursement
ACCE040	18.05	2023-02-09	Cash Disbursement
ACCE041	9.02	2023-02-10	Cash Disbursement
ACCE042	451.25	2023-02-11	Cash Disbursement
ACCE043	225.62	2023-02-12	Cash Disbursement
ACCE044	112.81	2023-02-13	Cash Disbursement
ACCE045	56.40	2023-02-14	Cash Disbursement
ACCE046	28.20	2023-02-15	Cash Disbursement
ACCE047	14.10	2023-02-16	Cash Disbursement
ACCE048	7.05	2023-02-17	Cash Disbursement
ACCE049	352.50	2023-02-18	Cash Disbursement
ACCE050	176.25	2023-02-19	Cash Disbursement
ACCE051	88.12	2023-02-20	Cash Disbursement
ACCE052	44.06	2023-02-21	Cash Disbursement
ACCE053	22.03	2023-02-22	Cash Disbursement
ACCE054	11.01	2023-02-23	Cash Disbursement
ACCE055	550.62	2023-02-24	Cash Disbursement
ACCE056	275.31	2023-02-25	Cash Disbursement
ACCE057	137.65	2023-02-26	Cash Disbursement
ACCE058	68.82	2023-02-27	Cash Disbursement
ACCE059	34.41	2023-02-28	Cash Disbursement
ACCE060	17.20	2023-02-29	Cash Disbursement
ACCE061	860.62	2023-03-01	Cash Disbursement
ACCE062	430.31	2023-03-02	Cash Disbursement
ACCE063	215.15	2023-03-03	Cash Disbursement
ACCE064	107.58	2023-03-04	Cash Disbursement
ACCE065	53.79	2023-03-05	Cash Disbursement
ACCE066	26.89	2023-03-06	Cash Disbursement
ACCE067	1343.75	2023-03-07	Cash Disbursement
ACCE068	671.87	2023-03-08	Cash Disbursement
ACCE069	335.93	2023-03-09	Cash Disbursement
ACCE070	167.97	2023-03-10	Cash Disbursement
ACCE071	83.98	2023-03-11	Cash Disbursement
ACCE072	41.99	2023-03-12	Cash Disbursement
ACCE073	20.99	2023-03-13	Cash Disbursement
ACCE074	1049.37	2023-03-14	Cash Disbursement
ACCE075	524.69	2023-03-15	Cash Disbursement
ACCE076	262.34	2023-03-16	Cash Disbursement
ACCE077	131.17	2023-03-17	Cash Disbursement
ACCE078	65.58	2023-03-18	Cash Disbursement
ACCE079	32.79	2023-03-19	Cash Disbursement
ACCE080	1639.37	2023-03-20	Cash Disbursement
ACCE081	819.69	2023-03-21	Cash Disbursement
ACCE082	409.84	2023-03-22	Cash Disbursement
ACCE083	204.92	2023-03-23	Cash Disbursement
ACCE084	102.46	2023-03-24	Cash Disbursement
ACCE085	51.23	2023-03-25	Cash Disbursement
ACCE086	2561.87	2023-03-26	Cash Disbursement
ACCE087	1280.93	2023-03-27	Cash Disbursement
ACCE088	640.47	2023-03-28	Cash Disbursement
ACCE089	320.23	2023-03-29	Cash Disbursement
ACCE090	160.11	2023-03-30	Cash Disbursement
ACCE091	800.62	2023-03-31	Cash Disbursement
ACCE092	400.31	2023-04-01	Cash Disbursement
ACCE093	200.15	2023-04-02	Cash Disbursement
ACCE094	100.07	2023-04-03	Cash Disbursement
ACCE095	500.31	2023-04-04	Cash Disbursement
ACCE096	250.15	2023-04-05	Cash Disbursement
ACCE097	125.07	2023-04-06	Cash Disbursement
ACCE098	62.53	2023-04-07	Cash Disbursement
ACCE099	3126.87	2023-04-08	Cash Disbursement
ACCE100	1563.43	2023-04-09	Cash Disbursement
ACCE101	781.71	2023-04-10	Cash Disbursement
ACCE102	390.85	2023-04-11	Cash Disbursement
ACCE103	195.42	2023-04-12	Cash Disbursement
ACCE104	97.71	2023-04-13	Cash Disbursement
ACCE105	488.62	2023-04-14	Cash Disbursement
ACCE106	244.31	2023-04-15	Cash Disbursement
ACCE107	122.15	2023-04-16	Cash Disbursement
ACCE108	61.07	2023-04-17	Cash Disbursement
ACCE109	3053.75	2023-04-18	Cash Disbursement
ACCE110	1526.87	2023-04-19	Cash Disbursement
ACCE111	763.43	2023-04-20	Cash Disbursement
ACCE112	381.71	2023-04-21	Cash Disbursement
ACCE113	190.85	2023-04-22	Cash Disbursement
ACCE114	954.37	2023-04-23	Cash Disbursement
ACCE115	477.19	2023-04-24	Cash Disbursement
ACCE116	238.59	2023-04-25	Cash Disbursement
ACCE117	119.29	2023-04-26	Cash Disbursement
ACCE118	5964.87	2023-04-27	Cash Disbursement
ACCE119	2982.43	2023-04-28	Cash Disbursement
ACCE120	1491.21	2023-04-29	Cash Disbursement
ACCE121	745.60	2023-04-30	Cash Disbursement
ACCE122	372.80	2023-05-01	Cash Disbursement
ACCE123	1864.00	2023-05-02	Cash Disbursement
ACCE124	932.00	2023-05-03	Cash Disbursement
ACCE125	466.00	2023-05-04	Cash Disbursement
ACCE126	233.00	2023-05-05	Cash Disbursement
ACCE127	1165.00	2023-05-06	Cash Disbursement
ACCE128	582.50	2023-05-07	Cash Disbursement
ACCE129	291.25	2023-05-08	Cash Disbursement
ACCE130	1456.25	2023-05-09	Cash Disbursement
ACCE131	728.12	2023-05-10	Cash Disbursement
ACCE132	364.06	2023-05-11	Cash Disbursement
ACCE133	182.03	2023-05-12	Cash Disbursement
ACCE134	910.62	2023-05-13	Cash Disbursement
ACCE135	455.31	2023-05-14	Cash Disbursement
ACCE136	227.65	2023-05-15	Cash Disbursement
ACCE137	1138.25	2023-05-16	Cash Disbursement
ACCE138	569.12	2023-05-17	Cash Disbursement
ACCE139	284.56	2023-05-18	Cash Disbursement
ACCE140	142.28	2023-05-19	Cash Disbursement
ACCE141	711.37	2023-05-20	Cash Disbursement
ACCE142	355.68	2023-05-21	Cash Disbursement
ACCE143	177.84	2023-05-22	Cash Disbursement
ACCE144	889.25	2023-05-23	Cash Disbursement
ACCE145	444.62	2023-05-24	Cash Disbursement
ACCE146	222.31	2023-05-25	Cash Disbursement
ACCE147	1111.62	2023-05-26	Cash Disbursement
ACCE148	555.81	2023-05-27	Cash Disbursement
ACCE149	277.90	2023-05-28	Cash Disbursement
ACCE150	1389.50	2023-05-29	Cash Disbursement
ACCE151	694.75	2023-05-30	Cash Disbursement
ACCE152	347.37	2023-05-31	Cash Disbursement
ACCE153	173.68	2023-06-01	Cash Disbursement
ACCE154	868.37	2023-06-02	Cash Disbursement
ACCE155	434.18	2023-06-03	Cash Disbursement
ACCE156	217.09	2023-06-04	Cash Disbursement
ACCE157	1085.25	2023-06-05	Cash Disbursement
ACCE158	542.62	2023-06-06	Cash Disbursement
ACCE159	271.31	2023-06-07	Cash Disbursement
ACCE160	135.65	2023-06-08	Cash Disbursement
ACCE161	678.25	2023-06-09	Cash Disbursement
ACCE162	339.12	2023-06-10	Cash Disbursement
ACCE163	169.56	2023-06-11	Cash Disbursement
ACCE164	847.87	2023-06-12	Cash Disbursement
ACCE165	423.93	2023-06-13	Cash Disbursement
ACCE166	211.96	2023-06-14	Cash Disbursement
ACCE167	1059.87	2023-06-15	Cash Disbursement
ACCE168	529.93	2023-06-16	Cash Disbursement
ACCE169	264.96	2023-06-17	Cash Disbursement
ACCE170	132.48	2023-06-18	Cash Disbursement
ACCE171	662.37	2023-06-19	Cash Disbursement
ACCE172	331.18	2023-06-20	Cash Disbursement
ACCE173	165.59	2023-06-21	Cash Disbursement
ACCE174	827.93	2023-06-22	Cash Disbursement
ACCE175	413.96	2023-06-23	Cash Disbursement
ACCE176	206.98	2023-06-24	Cash Disbursement
ACCE177	1034.87	2023-06-25	Cash Disbursement
ACCE178	517.43	2023-06-26	Cash Disbursement
ACCE179	258.71	2023-06-27	Cash Disbursement
ACCE180	129.35	2023-06-28	Cash Disbursement
ACCE181	646.75	2023-06-29	Cash Disbursement
ACCE182	323.37	2023-06-30	Cash Disbursement
ACCE183	161.68	2023-07-01	Cash Disbursement
ACCE184	808.37	2023-07-02	Cash Disbursement
ACCE185	404.18	2023-07-03	Cash Disbursement
ACCE186	202.09	2023-07-04	Cash Disbursement
ACCE187	1010.25	2023-07-05	Cash Disbursement
ACCE188	505.12	2023-07-06	Cash Disbursement
ACCE189	252.56	2023-07-07	Cash Disbursement
ACCE190	126.28	2023-07-08	Cash Disbursement
ACCE191	631.37	2023-07-09	Cash Disbursement
ACCE192	315.68	2023-07-10	Cash Disbursement
ACCE193	157.84	2023-07-11	Cash Disbursement
ACCE194	789.25	2023-07-12	Cash Disbursement
ACCE195	394.62	2023-07-13	Cash Disbursement
ACCE196	197.31	2023-07-14	Cash Disbursement
ACCE197	98.65	2023-07-15	Cash Disbursement
ACCE198	493.25	2023-07-16	Cash Disbursement
ACCE199	246.62	2023-07-17	Cash Disbursement
ACCE200	123.31	2023-07-18	Cash Disbursement

- If it does not match, insert a new row, and do a VLOOKUP and sort by REVREQUESTID to identify the outliers
- Sum the cash disbursement transactions TRANSACTION AMOUNT, SETTLEMENT AMOUNT and ACQ_REIMBURSEMENT FEE
- Insert 2 new columns to split reimbursement fee into 29.6 and 2.22, Total it.
- Add the total of the 29.6 and original amount
- ii. Transaction Not-On-Us Domestic VISA
 - Move to the settlement workbook
 - Sort by transaction type and copy to a new sheet
 - Sort by ORIGINAL TYPE DESCRIPTION

- Move CHARGEBACK and REPRESENTMENT to the second new sheet and total them individually
- In the original settlement sheet, sort by REVREQUESTID
- Copy and paste in the new sheet to see if TRANSACTION AMOUNT and SETTLEMENT AMOUNT balance
- In the original sheet, sort by ACQ_REIMBURSEMENT FEE
- Find the empty spaces, then drag down to fill it
- Sum the ACQ_REIMBURSEMENT FEE, TRANSACTION AMOUNT and SETTLEMENT AMOUNT

iii. Transaction Remote-On-Us

- Move to the settlement workbook
- Sort by transaction type
- Separate CASH DISBURSEMENT
- Sort by REVREQUESTID
- Copy and paste entries with REVREQUESTID to the new sheet to see if TRANSACTION AMOUNT and SETTLEMENT AMOUNT balance

ii. Transaction Not-On-Us Domestic MC

- Sort by transaction type
- Separate CASH DISBURSEMENT REVERSAL
- Sort by REVREQUESTID
- Copy the entries with a REVREQUESTID to the new sheet
- The amounts should be the same
- Sum up the TRANSACTION AMOUNT in the original sheet, the ACQ_REIMBURSEMENTFEE_NGN (31.82)
- Insert 2 new columns to split reimbursement fee into 29.6 and 2.22, find the totals.
- Add the total of the 29.6 column and the total of the transaction amount

3. The Bot proceeds to build the upload file with the following headers: account number, narration, amount and transaction type.

- For the UPSL sheet in the upload file
 - i. ATM CPD report
 - Copy and paste the sum of the 29.6 reimbursement fee and the original amount from transaction Not-On-Us

ACCOUNT	ACQSTAN	ISSUESTAN	TRANST	REVREQUESTID	ISSUESTAN	ORIGTYPEDESC	PHASE	CREDIT	DEBIT	VAR	ACQ_REIMBURSEMENTFEE_NGN	TRANST	AC	NE	AE
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			
885714210000	8854	8854	8854	8854	8854	PEP Response	CREDIT	13214573402			29.6	13214573402			

- Copy and paste the total of the 2.22 income from transaction Not-On-Us
- Copy and paste the original amount from the Remote On-Us
- Copy and paste the fee from the Remote On-Us

- Copy and paste the sum of the 29.6 and transaction amount from transaction Not-On-Us Domestic MC
- Copy and paste the total of the 2.22 fee from the transaction Not-On-Us Domestic MC

The screenshot shows an Excel spreadsheet with multiple columns of transaction data. A blue vertical bar highlights a specific column, likely column M22 as mentioned in the instructions, which contains the sum of the transaction amount and the 2.22 fee.

- Add the sum of the ACQ_REIMBURSEMENTFEE_NGN from transaction not-on-us domestic MC and the sum of the transaction amount from the transaction not-on-us domestic
- Find the difference between this total and the ATM OWNER FEES (column M22) in the FIRSTBANKDD-MMM-YYY sheet of the ATM CPD report

The screenshot shows an Excel spreadsheet titled "ATM OWNER FEES". It contains a table with multiple columns, including "TRANSACTION AMOUNT", "ATM OWNER FEES", and "TOTAL". The table lists various transactions and their associated fees.

- If the difference is zero, no need to include it in the upload file but if there is a difference (the ATM OWNER FEES is less than the sum of the ACQ_REIMBURSEMENTFEE_NGN from transaction not-on-us domestic MC and the sum of the transaction amount from the transaction not-on-us domestic, then you debit the internal account-column 269. If it is the opposite, you credit the internal account-column C270)

- Copy and paste the ORIGINAL clearing amount for original credit transactions (1000188544 issuer transaction) in the upload file
- Copy and paste the ORIGINAL SALE clearing amount for purchase transactions (1000339568 issuer transaction) in the upload file
- Copy and paste the DISPUTE FINANCIAL SALE clearing amount for purchase transactions (1000339568 issuer transaction) in the upload file
- Copy and paste the ORIGINAL clearing amount for the merchandise credit transactions (1000498866 issuer transactions) (S195) in the upload file

ii. VSS 110

- Copy and paste the FUND TRANSFER AMOUNT from VSS 110 in the upload file
- Copy and paste the acquirer transactions total amount for reimbursement fees (1000188545) V108 in the upload file
- Copy and paste the difference between the acquirer transactions total amount for reimbursement fees (1000188545) V108 and the acquirer transactions credit amount for reimbursement fees (1000498866) S327
- Copy and paste acquirer transactions debit amount for reimbursement fees (1000498866) U327

iii. Virtual card report and Virtual card refund report (CW_EPIN_TXT)

- Copy and paste the total of the destination amount in the upload file (debit 48934389039901)
- Copy and paste the narration and amounts from the virtual refund report in the Upload file

iv. EP747

- Copy and paste the reimbursement fees issuer total amount in the upload file to calculate the VAT (7.5%* reimbursement fees issuer total) and actual settlement amount (reimbursement fees issuer total – VAT)

REPORT ID: VSS-138 REPORTING FOR: 100000000 SUPP BTO 410000 ROLLUP TO: 1000188544 FIRST BANK NIG FUNDS RFR ENTITY: 1000188544 FIRST BANK NIG SETTLEMENT CURRENCY: NGN				
VENUESET SETTLEMENT SERVICE NIGERIA NISS SERVICE SETTLEMENT SUMMARY REPORT				
PAGE: 1 PAGE DATE: 24/02/21 REPORT DATE: 24/02/21				
	COUNT	CREDIT AMOUNT	DEBIT AMOUNT	TOTAL AMOUNT
INTERCHANGE VALUE				
TOTAL ACQUIRER	0	0.00	0.00	0.00
TOTAL ISSUER	655	200.00	6,000,561.90	6,000,761.90
TOTAL OTHER	0	0.00	0.00	0.00
TOTAL INTERCHANGE VALUE	655	200.00	6,000,561.90	6,000,761.90
REIMBURSEMENT FEES				
TOTAL ACQUIRER		0.00	0.00	0.00
TOTAL ISSUER		8,628.24	0.31	8,628.55
TOTAL OTHER		0.00	0.00	0.00
TOTAL REIMBURSEMENT FEES		8,628.24	0.31	8,628.55

	A	B	C	D	E	F	G
124	489343904001	24.11.21 Merchandise Credit		C			
125	489343904001	24.11.21 VSS POS ACQUIRING SALE		D			
126	489343904001	24.11.21 VSS POS ACQUIRING Chargeback SALE	625,720.00	D	(625,720.00)		
127	489343904001	24.11.21 VSS POS ACQUIRING Representative Sale	1,119,400.00	C	1,119,400.00		
128	489343904001	24.11.21 VSS POS ACQUIRING SALE RVRSL		D			
129	489343904001	24.11.21 VSS POS ACQUIRING ORIG SALE RVRSL		D			
130	489343904001	24.11.21 VSS POS ACQUIRING MERCHANDISE CREDIT		D			
131	489343904001	24.11.21 VSS POS ACQUIRING MERCHANDISE CREDIT	30.00	C	30.00		
132	4893439036701	24.11.21 MIVISA REFUND-C1		C			
133	4893439036701	24.11.21 MIVISA REFUND-C3		D			
134	4893439036701	24.11.21 MIVISA REFUND-C1		C			
135	4893439036701	12.10.20 FEE NMNL ISSUER DMS		D			
136	4893439036701	24.11.21 VIRTUAL CARD SETT (NGN)	6,008,561.98	D	(6,008,561.98)	8,627.98	
137	4893439036701	24.11.21 VIRT CARD REIM FEE	8,625.98	C	8,625.98	8,625.98	
138	4893439036701	24.11.21 VIRT CARD VAT	861.95	C	861.95	8,625.98	
139	4893439036701	REV-29.07.21 VIRTUAL CR VOUCHER (NGN)		C			
140	4893439036701	29.07.21 VIRT CARD REIM FEE		C			
141	4893439036701	15.08.21 VIRT CARD CB (NGN)		C			
142	4893439036701	REV-17.09.21 VIRT CARD CB VOUCH (NGN)		D			
143	313888145	RFD-VIRT-20.11.21PAYSTACK.COM/LOOKUP		C			
144	314888228	RFD-VIRT-21.11.21PAYSTACK.COM/LOOKUP		C			
145	308108882	RFD-VIRT-21.11.21PAYSTACK.COM/LOOKUP		C			
146	308108882	RFD-VIRT-21.11.21PAYSTACK.COM/LOOKUP		C			

- Use 1000606 SR category to search for MIVISA chargeback settled via EP747

REPORT ID: VSS-130 REPORTING FOR: 1000699359 FIRST BANK ROLLUP TO: 1000699360 SUMM BIN 419909 FUNDS XFER ENTITY: 1000188544 FIRST BANK NIG SETTLEMENT CURRENCY: NGN		VISANET SETTLEMENT SERVICE NIGERIA MVSS SERVICE SETTLEMENT SUMMARY REPORT		PAGE: 1 PROC DATE: 24NOV21 REPORT DATE: 24NOV21
INTER		CREDIT AMOUNT	DEBIT AMOUNT	TOTAL AMOUNT
TO		0.00	0.00	0.00
TOTAL ISSUER	637	200.00	5,978,592.98	5,978,392.9808
TOTAL OTHER	0	0.00	0.00	0.00
TOTAL INTERCHANGE VALUE	637	200.00	5,978,592.98	5,978,392.9808

- If there is an MIVISA chargeback, copy and paste into upload file as MIVISA refund (credit 48934389036701)
- The Bot will upload it on the file server for the Dispute Team for processing
- Use VSS-300 report ID to search on the EP747 report

ORIGINAL CHARGE (ORIGINAL) MIVISA CHARGE					
<div> <div>Find</div> <div> <input type="text" value="VSS-300"/> <div>Find Next</div> </div> <div> <div>TO ME</div> <div> <input type="radio"/> Match given <div> <div>Direction</div> <div> <input type="radio"/> Up <input checked="" type="radio"/> Down </div> </div> </div> <div>Cancel</div> </div> </div>					
TOTAL			B	7,230.00CR	10.85
NET			B	7,230.00CR	10.85
					10.85
					10.85
					10.85
					10.85
ISSUER REIMB FEES					
*** END OF VSS-130 REPORT ***					
VISANET SETTLEMENT SERVICE				PAGE:	1
NIGERIA MVSS SERVICE				PROC DATE:	24NOV21
SRE FINANCIAL RECAP REPORT				REPORT DATE:	24NOV21
REPORT ID: VSS-300					
REPORTING FOR: 9000422641 MIVISA ORIGINATO					
SETTLEMENT CURRENCY: NGN					

- Copy and paste the total reimbursement fees for acquirer transactions in the upload file to calculate VAT and actual settlement amount on the reimbursement fee

Account	Type	Debit	Credit	Balance	Category	Posting
40934200000000	24.11.21 FEE NNWS RS/ACQ TXNS			76,360.01		
40934200000000	24.11.21 FEE NNWS HS/ACQ TXNS					
40934200000000	24.11.21 FEE NNWS FEE ACQ TXNS	13,085.83		13,085.83	atm acq	8,265.18
40934200000000	24.11.21 FEE NNWS FEE ACQ TXNS EXP	228,860.75		(228,860.75)	pos acq	27,570.54
40934200000000	24.11.21 FEE NNWS ISSUER TRN	31,735.00		31,735.00	issuing	5,562.68
40934200000000	24.11.21 FEE NNWS INCOME	8,362.88		8,362.88		
40934200000000	24.11.21 MVISA TRN	642.23		642.23		
40934200000000	24.11.21 UPS TRSF VIA NBS5	306,034,452.79		(306,034,452.79)		
40934200000000	24.07.20 UPS TRSF VIA NBS5					
40934200000000	24.11.21 Merchandise Credit					
40934200000000	24.11.21 V33 POS ACQ (88196)					

- Add the total reimbursement fees for acquirer transactions from VSS-300 (G4) to acquirer transactions total amount for reimbursement fees (1000188545) from VSS 110 (C5)
- Use VSS-130 report ID to search on the EP747 report
- Copy and paste the TOTAL ORIGINAL CREDIT INTERCHANGE AMOUNT for ATM CASH in the upload file

- Copy and paste the SETTLEMENT AMOUNT from Transaction Not-On-Us Domestic Visa in the upload file
- Copy and paste the total of CHARGEBACK and REPRESENTMENT from Transaction-Not-On-Us to the upload file

- Copy and paste the TOTAL SETTLEMENT AMOUNT for Sterling bank in the upload file
- Copy and paste the PURCHASE ORIGINAL SALE CLEARING AMOUNT (1000469546 CLASSIC 470651 NCC)

TOTAL ACQUIRER INTERCHANGE	1,342	10,846,500.00C	10,268,500.00
NET ACQUIRER INTERCHANGE			10,846,500.00

*** END OF VSS-120 REPORT ***

REPORT ID: VSS-120
 REPORTING FOR: 1000469546 CLASSIC 470651
 ROLLUP TO: 1000563575 SUPP SRE 470651
 FUNDS XFER ENTITY: 1000180544 FIRST BANK NIGE

VISANET SETTLEMENT SERVICE
 NIGERIA NHSS SERVICE
 INTERCHANGE VALUE REPORT

PAGE: 1
 PROC DATE: 01/01/2019
 REPORT DATE: 01/01/2019

SETTLEMENT CURRENCY: NGN
 CLEARING CURRENCY: NGN

RATE TABLE	COUNT	CLEARING AMOUNT	INTERCHANGE VALUE

- Copy and paste the PURCHASE DISPUTE RESP FIN CLEARING AMOUNT (1000469546 CLASSIC 470651 NCC)
- Copy and paste NET ATM CASH CLEARING AMOUNT (1000469546 CLASSIC 470651 NCC) in the upload file
- Copy and paste the NET PURCHASE CLEARING AMOUNT (1000469547 First bank of N VISA GOLD)

REPORT ID: VSS-120	*** END OF VSS-120 REPORT ***	PAGE: 1
REPORTING FOR: 1000469547 FIRST BANK OF N	VISANET SETTLEMENT SERVICE	PROC DATE: 04JAN22
ROLLUP TO: 1000498866 VISA BINS	NIGERIA NISS SERVICE	REPORT DATE: 04JAN22
FUNDS XFER ENTITY: 1000188544 FIRST BANK NIGE	INTERCHANGE VALUE REPORT	
SETTLEMENT CURRENCY: NGN		
CLEARING CURRENCY: NGN		
	RATE	COUNT
	TABLE	
	ID	
		CLEARING
		AMOUNT
		INTERCHANGE
		VALUE
		CREDITS
		INTERCHANGE
		VALUE
		DEBITS

- Copy and paste the NET ATM CASH CLEARING AMOUNT (1000469547 First bank 1000469542 VISA GOLD)
- Add the NET PURCHASE and ATM CASH for VISA INFINITE (1000469548) to the VISA GOLD entry in the upload file

REPORT ID: VSS-120	*** END OF VSS-120 REPORT ***	PAGE: 1
REPORTING FOR: 1000469548 FIRST BANK OF N	VISANET SETTLEMENT SERVICE	PROC DATE: 04JAN22
ROLLUP TO: 1000498866 VISA BINS	NIGERIA NISS SERVICE	REPORT DATE: 04JAN22
FUNDS XFER ENTITY: 1000188544 FIRST BANK NIGE	INTERCHANGE VALUE REPORT	
SETTLEMENT CURRENCY: NGN		
CLEARING CURRENCY: NGN		
	RATE	COUNT
	TABLE	
	ID	
		CLEARING
		AMOUNT
		INTERCHANGE
		VALUE
		VALUE

- Copy and paste the NET PURCHASE CLEARING AMOUNT (PREPAID 1000469550) in the upload file

REPORT ID: VSS-120	*** END OF VSS-120 REPORT ***	PAGE: 1
REPORTING FOR: 1000469550 FIRST BANK OF N	VISANET SETTLEMENT SERVICE	PROC DATE: 04JAN22
ROLLUP TO: 1000498866 VISA BINS	NIGERIA NISS SERVICE	REPORT DATE: 04JAN22
FUNDS XFER ENTITY: 1000188544 FIRST BANK NIGE	INTERCHANGE VALUE REPORT	
SETTLEMENT CURRENCY: NGN		
CLEARING CURRENCY: NGN		
	RATE	COUNT
	TABLE	
	ID	
		CLEARING
		AMOUNT
		INTERCHANGE
		VALUE
		VALUE

- To confirm these amounts, download VISA Int'l daily transaction report
 - If it is not the same, send a mail to the process owner
- If there is CHARGEBACK, MANUAL RESPONSE and REPRESENTMENT in the ATM CPD report, the Dispute team would drop the revised report on the file server
 - Open the excel sheet sent back by Dispute team (Chargeback for CPD)

FileHomeInsertPage LayoutFormulasDataReviewViewHelp

ClipboardFontNumberAlignmentFormatCellsEditingIdeas

Calibri11ptAaAaBulletedListNumberingListGrouping

- ix. If the status (cell AO) is MAIL, UPSL has 48 hours to come back with an updated status. While waiting, post it to a suspense account (48934389036701)
- x. Notify the process owner via email to follow up with Dispute team
- xi. If after 48 hours, and it is failed, debit to the branches
- xii. The Bot will generate the narrations (TRAN_PARTICULAR) for the transactions using {first 6 digits of card number*last 4 digit of card no*STAN*DDMMYY*last 4 digits of Terminal ID}

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
ACCOUNT NO	TRAN PARTICULAR	TRAN AMOUNT	PART TRAN TYPE											
5841971006101	586104*4445-7735-220113-3845	20,000.00	D											
3651971006101	586104*3822-7036-170113-3653	20,000.00	D											
4091971006101	586118*5206-1738-110113-4091	20,000.00	D											
5861971006101	586118*4462-7836-210113-5862	20,000.00	D											
4421971006101	586118*6989-9613-300113-4423	20,000.00	D											
5621971006101	586118*5559-3887-280113-5621	20,000.00	D											
7851971006101	586113*0448-1891-201212-7851	20,000.00	D											
5441971006101	586114*5038-1923-240113-5442	20,000.00	D											
1571971006101	586108*8715-9238-210113-1571	20,000.00	D											
2051971006101	586114*9039-3093-280113-2051	20,000.00	D											
7131971006101	586108*1560-7874-290113-7132	20,000.00	D											
7551971006101	586108*8572-9688-270113-7553	20,000.00	D											
4311971006101	586108*0534-7570-290113-4313	20,000.00	D											
5651971006101	586108*8511-3998-240113-5652	20,000.00	D											
7831971006101	586101*1768-3639-180113-7834	20,000.00	D											
7831971006101	586101*1768-3639-180113-7834	20,000.00	D											
3721971006101	586101*7777-5713-240113-3724	20,000.00	D											
4061971006101	586101*5960-5729-280113-4065	20,000.00	D											
3731971006101	586101*4174-7864-280113-3733	20,000.00	D											
7581971006101	528689*3950-1478-270113-7585	20,000.00	D											
7581971006101	528689*3950-1478-270113-7585	20,000.00	D											

- xiii. Copy the report and paste in the Extras on ATM domestic settlement
 - Separate Chargeback from representment
 - If the CHARGEBACK sheet from the dispute team is in red fonts, debit the customer in the upload file
 - If it is black fonts, debit the internal account (48934389036701)

- | ACCT | NARRATION | TRAN TYPE | |
|----------------|-----------------------------------|-----------|-----------|
| 48913400007201 | 24.11.21 NOU DISP ERR | D | |
| 48913400007201 | 24.11.21 NOU DISP ERR OFFLINE(SR) | D | |
| 48913400007201 | 24.11.21 NNNS NOU DEDIT | D | |
| 48934389036701 | 24.11.21 NNNS NOU CHGBK | D | |
| 2129625558 | 24.11.21 NNNS NOU ADJUSTED CREDIT | D | |
| 48934389036701 | 24.11.21 NNNS NOU CHGBK | D | |
| 48934389036701 | 24.11.21 NNNS NOU CHGBK REV | C | |
| 48934389036701 | 467875*1301-3276-021121-7504 | C | 10,000.00 |
| 48934389036701 | 457906*5675-1598-161021-2672 | C | 10,000.00 |
| 48934389036701 | 468219*6137-3763-101121-5105 | C | |
| 48934389036701 | 468219*6137-3763-101121-5105 | C | |
| 48934389036701 | 468219*6137-3763-101121-5105 | C | |
| 48934389036701 | 468219*4562-1798-151021-5882 | C | |
| 48934389036701 | 468219*6137-3763-101121-5105 | C | |
| 48934389036701 | 457904*5567-1860-111121-8831 | C | |
| 48934389036701 | 419227*0689-7919-111121-7217 | C | |
| 48934389036701 | 443910*6191-9199-151121-1082 | C | |
| 48934389036701 | 457906*4809-7263-161121-382H | C | |
| 48934389036701 | 467875*1301-1127-021121-7503 | C | |
| 48934389036701 | 467875*3214-5831-141121-437K | C | |
| 48934389036701 | 467875*3214-5830-141121-437K | C | |
| 48934389036701 | 467875*1301-1126-021121-7503 | C | |

- [illegible]

- Sort by credit amount and separate the entries with particulars of ATM WITHDRAWAL
- Find the total for the debits and the credits
- Subtract the debit from the credit

Date	Transaction Type	Amount
4/1/2022	ATM WIT> NGN	5,430.04CR
4/1/2022	ATM WIT> NGN	5,396.93CR
4/1/2022	ATM WIT> NGN	5,363.82CR
4/1/2022	ATM WIT> NGN	5,330.71CR
4/1/2022	ATM WIT> NGN	5,297.60CR
4/1/2022	ATM WIT> NGN	5,264.49CR
4/1/2022	ATM WIT> NGN	5,231.38CR
4/1/2022	ATM WIT> NGN	5,231.38CR
4/1/2022	ATM WIT> NGN	5,198.27CR
4/1/2022	REV:ATM< NGN	66.22
4/1/2022	REV:ATM< NGN	5,198.27CR

- Copy the difference and subtract it from the ROU original amount and replace it on the FEE ON ATM ROU TXNS entry (cell C51) in the upload file. If cell 51 is greater than cell 52, change cell D51 to C (credit)

Date	Transaction Type	Amount
4/1/2022	ATM WIT> NGN	5,430.04CR
4/1/2022	ATM WIT> NGN	5,396.93CR
4/1/2022	ATM WIT> NGN	5,363.82CR
4/1/2022	ATM WIT> NGN	5,330.71CR
4/1/2022	ATM WIT> NGN	5,297.60CR
4/1/2022	ATM WIT> NGN	5,264.49CR
4/1/2022	ATM WIT> NGN	5,231.38CR
4/1/2022	ATM WIT> NGN	5,231.38CR
4/1/2022	ATM WIT> NGN	5,198.27CR
4/1/2022	REV:ATM< NGN	66.22
4/1/2022	REV:ATM< NGN	5,198.27CR

5. If the upload file does not balance, send a mail to the process owner
6. If it balances, Bot uploads the file on the RPA file server
7. Team lead reviews it
8. Bot invokes the posting process on Finacle

POS CPD SETTLEMENT

1. Bot opens browser and generates reports
 - Bot goes to UPSL FTP server address

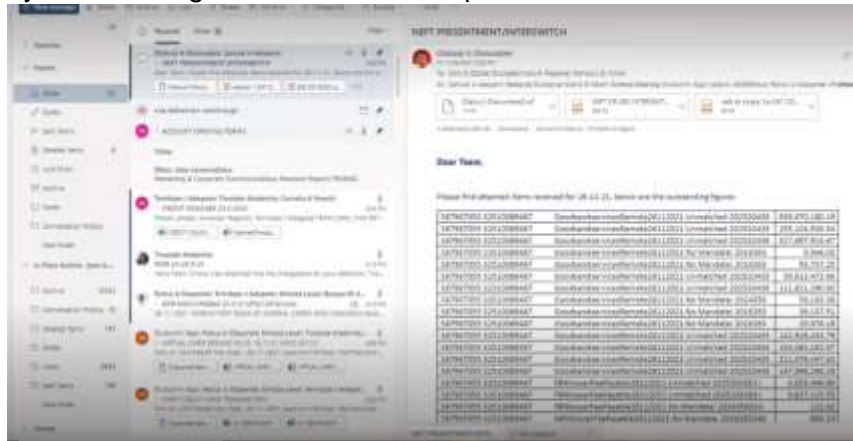
- Bot uses FTP credentials to access the platform and download issuer manual, issuer report (ISSUER_VAS), acquirer manual, acquirer report, TERW report, MDBS report ACQ payment report.
2. Build the upload file
- ISSUER REPORT
 - i. Summary sheet
 - Copy and paste issuer net position total in the issuer sheet of the upload file (debit 2023293085)

CARDSCHEME	VOLUME	ISSUER DEBIT	ISSUER CREDIT	ISSUER NET POSITION	PROCESSING FEE
MASTERCARD	945.00	33,833,452.08	0.00	-33,833,452.08	0
VISA CARD	7.00	382,894.57	0.00	-382,894.57	0
PAY ATTITUDE	1,835.00	8,178,426.06	63,046,719.63	54,868,293.57	0
VERVE CARD	858.00	29,562,846.31	87,039.18	-29,475,807.13	0
TOTAL	2,985.00	53,877,625.02	63,115,758.81	9,238,133.79	0.00

NOTE: ISSUER OBLIGATION INCLUDES PROCESSING FEE WHERE APPLICABLE

- Add processing fee and processing VAT
 - Copy the sum and paste in the issuer sheet of the upload file
 - Copy and paste ISSUER VAT in the issuer sheet of the upload file
- ii. VISA DR, MASTERCARD DR, VERVE DR
 - Copy transaction amount total and paste in the issuer sheet
 - Copy the total for ISSUER FEE VALUE and paste in the issuer sheet
 - iii. VISA CR, MASTERCARD CR, VERVE CR and PAYATTITUDE CR
 - Confirm if the transactions have been auto reversed to customers
 - If it has, credit internal account
 - If it has not, credit the customer's account
 - Add the issuer fees and paste in the upload file
 - iv. PAYATTITUDE DR
 - Separate 901102 from 901105 masked PAN
 - If the NCC is GENERAL, copy and paste the reference number, amount and transaction ID
 - If the NCC is not GENERAL, use the account inquiry API to check on Finacle to see the account it was posted and post it to that account
 - If there is no account number, send a mail to the process owner
 - Add the issuer fee to the visa, Mastercard and verve issuer fee

- Get the breakdown of the issuer net position from the RPA file server dropped by the Clearing Team to build the upload file.



- ISSUER MANUAL
 - i. Sort by Masked PAN. *The below schedule shows the various cards using the first 6 digits of the PAN*

SN	Card	Unique Identifier
1	MasterCard	539923
2	MasterCard	519878
3	Verve Card	506105
5	Verve Card	506145
6	VISA card	470655
7	VISA card	470651
8	VISA card	427011
9	Virtual Card	419909

- ii. Separate VISA and Payattitude PAN
 - iii. Copy and paste VISA amount in the POS & ACQ sheet in the upload file
 - iv. Copy and paste Payattitude amount in the POS & ACQ sheet in the upload file
 - v. Add processing FEE and VAT, copy and paste in the upload file
 - vi. Copy and paste IRF and VAT amount in the POS & ACQ sheet in the upload file
 - vii. If there is a second sheet (anchorage leisure ltd), copy and paste the subsidy amount due in POS & ACQ sheet
 - viii. If there is debit schedule sheet, copy and paste the account number, narration and amount total in the POS & ACQ sheet in the upload file
- ACQUIRER MANUAL
 - i. In the Details sheet of the report, subtract the total of MSC AMOUNT, IRF, PTSA, PTSP, SWITCH and TERMINAL OWNER to get the Net MSC paid and paste in the upload file as a debit to the settlement account (2023293085) and a credit to the Income account (48955190000101). The formula is (MSCAMOUNT-IRF-PTSA-PTSP-SWITCH-TERMINAL OWNER)

Transaction ID	Date	Amount	Description
2023293085	07/09/20		POS Payment TRON N855
48910111002801	14/MAY/2020		POS Payment
2023293085	23/Mar/2020		UNIFIED PAYMENTS/POS Payment
2023293085	20/AUG/2020		NETT UNIFIED PAYMENTS/ACQ PAYMENT
2023293085	06/AUG/2020		NETT UNIFIED PAYMENTS/ACQ PAYMENT
2023293085	23/DEC/21		ACOBM PAYMENT
48910111002801	01/DEC/21	27,726.00	ACOBM PAYMENT
48910111002801	27/DEC/21		ACOBM PAYMENT
48910111002801	03/JAN/22		ACOBM PAYMENT
2023293085	15/10/20		ACOBM PAYMENT
48910111002801	14/09/20		ACOBM PAYMENT
2023293085	21/09/20		ACOBM PAYMENT
2023293085	22/09/20		ACOBM PAYMENT
2023293085	30/01/20		ACOBM PAYMENT
48910111002801	20/01/20		NNSC ACQ POS
48910111002801	23/12/21		NNSC ACQ POS
48910111002801	03/01/22		NNSC ACQ POS
48910111002801	27/12/21		NNSC ACQ POS
48910111002801	04/01/22	21,736.80	NNSC ACQ POS
48910111002801	21/07/20		NNSC ACQ POS
48910111002801	30/07/20		NNSC ACQ POS
48910111002801	14/02/20		NNSC ACQ POS
48910111002801	20/02/20		NNSC ACQ POS

- ii. To calculate the VAT, multiply the Net MSC paid amount by 7.5% and paste in the upload file as a debit to the settlement account

Transaction ID	Date	Amount	Description
1	05/FID		TOTAL MSC RATE
2	GTMC	0.5	TRANSACTION
3	GTMC	0.5	TRANSACTION
4	GTMC	0.5	TRANSACTION
5	FVI	0.5	TRANSACTION
6			
7			
8			
9			
10			
11			

- iii. Sort by SETTLEMENT SERVICE and Masked PAN
- iv. Separate VISA from Mastercard
- v. Navigate to Finacle and access using the API
- vi. Compare the sum of the amount settled in the report with the ACOB entry on Finacle
- vii. Copy the VISA transaction amount and paste in the POS & ACQ sheet in the upload file as a debit and credit

Transaction ID	Date	Amount	Description
2023293085	07/09/20		POS Payment TRON N855
48910111002801	14/MAY/2020		POS Payment
2023293085	23/Mar/2020		UNIFIED PAYMENTS/POS Payment
2023293085	20/AUG/2020		NETT UNIFIED PAYMENTS/ACQ PAYMENT
2023293085	06/AUG/2020		NETT UNIFIED PAYMENTS/ACQ PAYMENT
2023293085	23/DEC/21		ACOBM PAYMENT
48910111002801	01/DEC/21	27,726.00	ACOBM PAYMENT
48910111002801	27/DEC/21		ACOBM PAYMENT
48910111002801	03/JAN/22		ACOBM PAYMENT
2023293085	15/10/20		ACOBM PAYMENT
48910111002801	14/09/20		ACOBM PAYMENT
2023293085	21/09/20		ACOBM PAYMENT
2023293085	22/09/20		ACOBM PAYMENT
2023293085	30/01/20		ACOBM PAYMENT
48910111002801	20/01/20		NNSC ACQ POS
48910111002801	23/12/21		NNSC ACQ POS
48910111002801	03/01/22		NNSC ACQ POS
48910111002801	27/12/21		NNSC ACQ POS
48910111002801	04/01/22	21,736.80	NNSC ACQ POS
48910111002801	21/07/20		NNSC ACQ POS
48910111002801	30/07/20		NNSC ACQ POS
48910111002801	14/02/20		NNSC ACQ POS
48910111002801	20/02/20		NNSC ACQ POS

ACQUIRER REPORT

i. VISA DR

- Copy VISA debit and credit sheet to a new sheet
- Sort by settlement service
- Separate UP SETTLEMENT from others

- Find amount total for scheme settlement and International settlement
- Copy and paste in the ACQ sheet in the upload file (Credit 48910111002801)
- Copy and paste the total TRANAMOUNT for Chargeback transaction type into the upload file (Credit 48934389043901)

ISSCOUNT	ISSUER RRN	ISS_STAN	CARDSCHI	MASKEDPAN	ISSFIID	TRANAMOUNT	ORIGINALA	CREDITVA	FEE	DOLLARA	STANDAR	EXCHANG	SETT
566	135811638957	0	VISA	468219*****7420	FIVI	-100,500.00	-100,500.00	100500	0				
566	135811156296	0	VISA	468219*****5526	FIVI	-20,400.00	-20,400.00	20400	0				
566	135811117980	0	VISA	468219*****0805	FIVI	-4,000.00	-4,000.00	4000	0				
						-8,607,570.00							
566	007281553457	210002515	VISA	492069*****2843	UBHO	-3,090.00	-3,090.00	3090	0				
566	010320574932	173168290200	VISA	496009*****2221	DBLN	-3,000.00	-3,000.00	3000	0				
566	007285816295	113080633795	VISA	492069*****4197	UBHO	-4,100.00	-4,100.00	4100	0				
						-17,225,330.00	#####						

ii. ACRI PAYMENT

- Using the account inquiry API, Copy and paste the amount for ACRI in the ACRI VISA&MCD sheet on the upload template
- Find the total for ACQUIRER FEE in VISA DEBIT, VISA CREDIT, MASTERCARD DEBIT and MASTERCARD CREDIT sheets
- Find the total for ACQUIRER VAT in VISA DEBIT, VISA CREDIT, MASTERCARD DEBIT and MASTERCARD CREDIT sheets
- Find the total for ACQUIRER MARGIN in VISA DEBIT, VISA CREDIT, MASTERCARD DEBIT and MASTERCARD CREDIT sheets
- Sum ACQUIRER FEE total and ACQUIRER MARGIN total
- Compare this value with the ACRI PAYMENT amount on Finacle (Remote POS Settlement Account- 2023293085) using the account inquiry API
- Paste in the ACRI VISA & MCD sheet of the upload file as Debit and Credit

ACCOUNTS	AMOUNTS	AMOUNTS	TRAN. TYPE				
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 01Jan22	1,138,002.32	D		1,138,002.32	NEFT FROM UNIFIED	1138002.32	
48955190000101 01.01.22 MCVISA ACRI PAYMENT INCM	1,138,002.32	C		1,138,002.32	NEFT FROM UNIFIED	641151.52	
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 02Jan22	641,151.52	D		641,151.52	NEFT FROM UNIFIED	638234.63	
48955190000101 02.01.22 MCVISA ACRI PAYMENT INCM	641,151.52	C		641,151.52	NEFT FROM UNIFIED	783560.78	
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 03Jan22	638,234.63	D		638,234.63	NEFT FROM UNIFIED		
48955190000101 03.01.22 MCVISA ACRI PAYMENT INCM	638,234.63	C		638,234.63	NEFT FROM UNIFIED		
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 04Jan22	783,560.78	D		783,560.78	NEFT FROM UNIFIED		
48955190000101 04.01.22 MCVISA ACRI PAYMENT INCM	783,560.78	C		783,560.78	NEFT FROM UNIFIED		
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 21Dec21		D					
48955190000101 31.12.21 MCVISA ACRI PAYMENT INCM		C					
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 01Apr21		D					
48955190000101 01.04.21 MCVISA ACRI PAYMENT INCM		C					
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 01Apr21		D					
48955190000101 01.04.21 MCVISA ACRI PAYMENT INCM		C					
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 18Oct20		D					
48955190000101 18.10.20 MCVISA ACRI PAYMENT INCM		C					
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 18Oct20		D					
48955190000101 18.10.20 MCVISA ACRI PAYMENT INCM		C					
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 12Oct20		D					
48955190000101 12.10.20 MCVISA ACRI PAYMENT INCM		C					
2023293085 NEFT FROM UNIFIED PAYMENTS/ACRI PAYMENT 16Mar21		D					
48955190000101 16.03.20 MCVISA ACRI PAYMENT INCM		C					

- Sum VAT MARGIN total and ACQUIRER VAT total
- Compare this value with the ACRI VAT PAYMENT amount on Finacle (Remote POS Settlement Account- 2023293085) using the account inquiry API
- Paste in the VAT ENTRIES sheet of the upload file as Debit and Credit

	A	B	C	D	E	F	G	H
4	2023293085	NEFT FROM UNIFIED PAYMENTS/ACR/VAT PAYMENT 02Jan2	91,511.95		91,511.95			
5	2023293085	NEFT FROM UNIFIED PAYMENTS/ACR/VAT PAYMENT 02Jan2	48,334.88		48,334.88			
6	2023293085	NEFT FROM UNIFIED PAYMENTS/ACR/VAT PAYMENT 02Jan2	50,428.83		50,428.83			
7	2023293085	NEFT FROM UNIFIED PAYMENTS/ACR/VAT PAYMENT 02Jan2	60,587.62		60,587.62			
8	2023293085	NEFT FROM UNIFIED PAYMENTS/TERMINAT PAYMENT 02Jan2	73,546.97		73,546.97			
9	2023293085	NEFT FROM UNIFIED PAYMENTS/TERMINAT PAYMENT 02Jan2	38,284.34		38,284.34			
10	2023293085	NEFT FROM UNIFIED PAYMENTS/TERMINAT PAYMENT 02Jan2	40,248.49		40,248.49			
11	2023293085	NEFT FROM UNIFIED PAYMENTS/TERMINAT PAYMENT 02Jan2	58,425.44		58,425.44			
12	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2	6,597.39		6,597.39			
13	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2	4,112.75		4,112.75			
14	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2	3,141.68		3,141.68			
15	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2	3,926.55		3,926.55			
16	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2						
17	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2						
18	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2						
19	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2						
20	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2						
21	2023293085	NEFT FROM UNIFIED PAYMENTS/VAS TERMINAT PAYMENT 02Jan2						
22	48833104000101	NEFT FROM UNIFIED PAYMENTS/ACR/VAT 02Jan2023	26.18		26.18			
23	48833104000101	NEFT FROM UNIFIED PAYMENTS/ACR/VAT 02Jan2023	13.37		13.37			
24	48833104000101	NEFT FROM UNIFIED PAYMENTS/ACR/VAT PAYMENT 02Jan2	91,511.95		91,511.95			
25	48833104000101	NEFT FROM UNIFIED PAYMENTS/ACR/VAT PAYMENT 02Jan2	48,334.88		48,334.88			
26	48833104000101	NEFT FROM UNIFIED PAYMENTS/ACR/VAT PAYMENT 02Jan2	50,428.83		50,428.83			
27	48833104000101	NEFT FROM UNIFIED PAYMENTS/ACR/VAT PAYMENT 02Jan2	60,587.62		60,587.62			
28	48833104000101	NEFT FROM UNIFIED PAYMENTS/TERMINAT PAYMENT 02Jan2	73,546.97		73,546.97			13.37
29	48833104000101	NEFT FROM UNIFIED PAYMENTS/TERMINAT PAYMENT 02Jan2	38,284.34		38,284.34			91,511.95
30	48833104000101	NEFT FROM UNIFIED PAYMENTS/TERMINAT PAYMENT 02Jan2	40,248.49		40,248.49			

- MDB report
 - Find the total for the SUBSIDY VALUE

	STAMP DUTY	AMOUNT	SUBSIDY RATE	SUBSIDY VALUE	STAMP DUTY SUBSIDY
02701 TRAVEL AND ENTERTAINMENT	00		0	0	0
02701 GENERAL	02		0	0	0
02701 TRAVEL AND ENTERTAINMENT	00		0	0	0
02701 TRAVEL AND ENTERTAINMENT	46.5		0	0	0
02701 GENERAL	03		0	0	0
02701 GENERAL	10		0	0	0
02701 TRAVEL AND ENTERTAINMENT	00		0	0	0
02701 TRAVEL AND ENTERTAINMENT	00		0	0	0
02701 TRAVEL AND ENTERTAINMENT	90.75		0	0	0
02701 GENERAL	00		0	0	0
				712,037.68	

- Compare this value with the MDBS PAYMENT amount on Finacle (Remote POS Settlement Account- 2023293085) using the account inquiry API

Date	Amount	Description
04-01-2022	416.57	POS Acquire/Fee Receivable 11 387
04-01-2022	9,988.26	HEFT FROM UNIFED PAYMENTS/FRMPAGENT PAYMENT 841
04-01-2022	13.37	HEFT FROM UNIFED PAYMENTS/ACRIVAT 04Jan2022
04-01-2022	178.21	HEFT FROM UNIFED PAYMENTS/ACRMPAYMENT04Jan22
04-01-2022	88,876.88	HEFT UNIFED PAYMENTS/ACOB PAYMENT04Jan2022
04-01-2022	194,782.74	HEFT UNIFED PAYMENTS/POS Payment 9444 2
04-01-2022	1,948,536,730.26	HEFT FROM UNIFED PAYMENTS/FRMPAGENT PAYMENT 841
04-01-2022	38,428.83	HEFT FROM UNIFED PAYMENTS/ACRIVAT PAYMENT 03Jan2
04-01-2022	638,234.63	HEFT FROM UNIFED PAYMENTS/ACR PAYMENT 03Jan22
04-01-2022	48,248.48	HEFT FROM UNIFED PAYMENTS/TERMVAT PAYMENT 03Jan2
04-01-2022	458,140.16	HEFT FROM UNIFED PAYMENTS/TERM PAYMENT 03Jan22
04-01-2022	184,199.89	HEFT FROM UNIFED PAYMENTS/MORF PAYMENT 03Jan22
04-01-2022	87,489.58	HEFT UNIFED PAYMENTS/ACOB PAYMENT 04Jan22
04-01-2022	281,585,821.86	HEFT UNIFED PAYMENTS/ACOB PAYMENT 04Jan22
04-01-2022	42,581.81	HEFT UNIFED PAYMENTS/ACOB PAYMENT 03Jan22
04-01-2022	584,953.88	HEFT UNIFED PAYMENTS/ACOB PAYMENT 03Jan22
04-01-2022	3,484,854.88	HEFT UNIFED PAYMENTS/ACOB PAYMENT 03Jan22
04-01-2022	589,137.86	HEFT UNIFED PAYMENTS/ACOB PAYMENT 03Jan22
04-01-2022	682,422,844.67	HEFT UNIFED PAYMENTS/ACOB PAYMENT 03Jan22
04-01-2022	198,182.35	HEFT UNIFED PAYMENTS/ACOB PAYMENT 03Jan22
04-01-2022	48,521.73	HEFT UNIFED PAYMENTS/ACOB PAYMENT 03Jan22
04-01-2022	712,837.89	HEFT UNIFED PAYMENTS/ACOB PAYMENT 03Jan22

- iii. Copy and paste the amount into the MDBS sheet of the POS CPD upload file (debit 48975360000501 and credit 48910111002801)
 - iv. Find the total for the MDB VAT in the MDB report
 - v. Compare this value with the MDB VAT amount on Finacle (Remote POS Settlement Account- 2023293085) using the account inquiry API
 - vi. Copy and paste this amount into the MDBS sheet of the POS CPD upload file (debit 48975360000501 and credit 48910111002801)
- Terminal Owner (TERW) report
 - i. Total the TERMINAL OWNERFEE and TERMINALOWNERNVAT for VISA DR and CR, Mastercard DR and CR, Verve DR and CR and PAYATTITUDE DR and CR.
 - ii. Compare the TERMINAL OWNER FEE amount with the TERW PAYMENT amount on Finacle and compare the TERMINALOWNERNVAT with the TERWVAT PAYMENT amount (Remote POS Settlement Account- 2023293085) using the account inquiry API
 - iii. If the amount is different, post the Finacle amount on the upload file, If it is lower, notify the process owner via mail
 - ACQ payment report
 - i. The Bot will build a unique narration using Txn Date-STAN-Card Acceptor-

Terminal	Merchant Bank	Merchant Account	Txn Amount	Txn Date	Txn Time	Txn Type	Txn Status	Txn Ref	Txn Desc	Txn Amount	Txn Date	Txn Time	Txn Type	Txn Status	Txn Ref	Txn Desc
1	SUPSLIVA FIRST BANK	2019175726	24363	24,363.00	11/13/2021 9:37:00 PM	aspotech				24,363.00	11/13/2021 9:37:00 PM	aspotech				
2	SUPSLIVA FIRST BANK	2019175726	15000	15,000.00	11/18/2021 8:53:00 AM	aspotech				15,000.00	11/18/2021 8:53:00 AM	aspotech				
3	SUPSLIVA FIRST BANK	2019175726	3000	3,000.00	11/13/2021 2:05:00 PM	aspotech				3,000.00	11/13/2021 2:05:00 PM	aspotech				
4	SUPSLIVA FIRST BANK	2019175726	10000	10,000.00	11/19/2021 9:27:00 PM	aspotech				10,000.00	11/19/2021 9:27:00 PM	aspotech				
5	SUPSLIVA FIRST BANK	2019175726	23405	23,405.00	7/11/2021 22:13	aspotech				23,405.00	7/11/2021 22:13	aspotech				
6	SUPSLIVA FIRST BANK	2019175726	24363	24,363.00	11/13/2021 9:37:00 PM	aspotech				24,363.00	11/13/2021 9:37:00 PM	aspotech				
7	SUPSLIVA FIRST BANK	2019175726	15000	15,000.00	11/18/2021 8:53:00 AM	aspotech				15,000.00	11/18/2021 8:53:00 AM	aspotech				
8	SUPSLIVA FIRST BANK	2019175726	3000	3,000.00	11/13/2021 2:05:00 PM	aspotech				3,000.00	11/13/2021 2:05:00 PM	aspotech				
9	SUPSLIVA FIRST BANK	2019175726	10000	10,000.00	11/19/2021 9:27:00 PM	aspotech				10,000.00	11/19/2021 9:27:00 PM	aspotech				
10	SUPSLIVA FIRST BANK	2019175726	23405	23,405.00	7/11/2021 22:13	aspotech				23,405.00	7/11/2021 22:13	aspotech				
11	SUPSLIVA FIRST BANK	2019175726	23405	23,405.00	7/11/2021 22:13	aspotech				23,405.00	7/11/2021 22:13	aspotech				

- ii. Copy and paste the account numbers, narration and amount in the upload file (debit the merchants account number)
- iii. Copy the total amount due and paste in the upload file

- | | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | Z | AA | AB | AC | AD | AE | AF | AG | AH | AI | AJ | AK | AL | AM | AN | AO | AP | AQ | AR | AS | AT | AU | AV | AW | AX | AY | AZ | BA | BB | BC | BD | BE | BF | BG | BH | BI | BJ | BK | BL | BM | BN | BO | BP | BQ | BR | BS | BT | BU | BV | BW | BX | BY | BZ | CA | CB | CC | CD | CE | CF | CG | CH | CI | CJ | CK | CL | CM | CN | CO | CP | CQ | CR | CS | CT | CU | CV | CW | CX | CY | CZ | DA | DB | DC | DD | DE | DF | DG | DH | DI | DJ | DK | DL | DM | DN | DO | DP | DQ | DR | DS | DT | DU | DV | DW | DX | DY | DZ | EA | EB | EC | ED | EE | EF | EG | EH | EI | EJ | EK | EL | EM | EN | EO | EP | EQ | ER | ES | ET | EU | EV | EW | EX | EY | EZ | FA | FB | FC | FD | FE | FF | FG | FH | FI | FJ | FK | FL | FM | FN | FO | FP | FQ | FR | FS | FT | FU | FV | FW | FX | FY | FZ | GA | GB | GC | GD | GE | GF | GG | GH | GI | GJ | GK | GL | GM | GN | GO | GP | GQ | GR | GS | GT | GU | GV | GW | GX | GY | GZ | HA | HB | HC | HD | HE | HF | HG | HH | HI | HJ | HK | HL | HM | HN | HO | HP | HQ | HR | HS | HT | HU | HV | HW | HX | HY | HZ | IA | IB | IC | ID | IE | IF | IG | IH | II | IJ | IK | IL | IM | IN | IO | IP | IQ | IR | IS | IT | IU | IV | IW | IX | IY | IZ | JA | JB | JC | JD | JE | JF | JG | JH | JI | IJ | JK | KL | KM | KN | KO | KP | KQ | KR | KS | KT | KU | KV | KW | KX | KY | KZ | LA | LB | LC | LD | LE | LF | LG | LH | LI | LJ | LK | LL | LM | LN | LO | LP | LQ | LR | LS | LT | LU | LV | LW | LX | LY | LZ | MA | MB | MC | MD | ME | MF | MG | MH | MI | MJ | MK | ML | MM | MN | MO | MP | MQ | MR | MS | MT | MU | MV | MW | MX | MY | MZ | NA | NB | NC | ND | NE | NF | NG | NH | NI | NJ | NK | NL | NM | NN | NO | NP | NQ | NR | NS | NT | NU | NV | NW | NX | NY | NZ | OA | OB | OC | OD | OE | OF | OG | OH | OI | OJ | OK | OL | OM | ON | OO | OP | OQ | OR | OS | OT | OU | OV | OW | OX | OY | OZ | PA | PB | PC | PD | PE | PF | PG | PH | PI | PJ | PK | PL | PM | PN | PO | PP | PQ | PR | PS | PT | PU | PV | PW | PX | PY | PZ | QA | QB | QC | QD | QE | QF | QG | QH | QI | QJ | QK | QL | QM | QN | QO | QP | QQ | QR | QS | QT | QU | QV | QW | QX | QY | QZ | RA | RB | RC | RD | RE | RF | RG | RH | RI | RJ | RK | RL | RM | RN | RO | RP | RQ | RR | RS | RT | RU | RV | RW | RX | RY | RZ | SA | SB | SC | SD | SE | SF | SG | SH | SI | SJ | SK | SL | SM | SN | SO | SP | SQ | SR | SS | ST | SU | SV | SW | SX | SY | SZ | TA | TB | TC | TD | TE | TF | TG | TH | TI | TJ | TK | TL | TM | TN | TO | TP | TQ | TR | TS | TT | TU | <th>TW</th> <th>TX</th> <th>TY</th> <th>TZ</th> <th>UA</th> <th>UB</th> <th>UC</th> <th>UD</th> <th>UE</th> <th>UF</th> <th>UG</th> <th>UH</th> <th>UI</th> <th>UJ</th> <th>UK</th> <th>UL</th> <th>UM</th> <th>UN</th> <th>UO</th> <th>UP</th> <th>UQ</th> <th>UR</th> <th>US</th> <th>UT</th> <th>UU</th> <th>UV</th> <th>UW</th> <th>UX</th> <th>UY</th> <th>UZ</th> <th>VA</th> <th>VB</th> <th>VC</th> <th>VD</th> <th>VE</th> <th>VF</th> <th>VG</th> <th>VH</th> <th>VI</th> <th>VJ</th> <th>VK</th> <th>VL</th> <th>VM</th> <th>VN</th> <th>VO</th> <th>VP</th> <th>VQ</th> <th>VR</th> <th>VS</th> <th>VT</th> <th>VU</th> <th>VV</th> <th>VW</th> <th>VX</th> <th>VY</th> <th>VZ</th> <th>WA</th> <th>WB</th> <th>WC</th> <th>WD</th> <th>WE</th> <th>WF</th> <th>WG</th> <th>WH</th> <th>WI</th> <th>WJ</th> <th>WK</th> <th>WL</th> <th>WM</th> <th>WN</th> <th>WO</th> <th>WP</th> <th>WQ</th> <th>WR</th> <th>WS</th> <th>WT</th> <th>WU</th> <th>WV</th> <th>WW</th> <th>WX</th> <th>WY</th> <th>WZ</th> <th>XA</th> <th>XB</th> <th>XC</th> <th>XD</th> <th>XE</th> <th>XF</th> <th>YG</th> <th>YH</th> <th>YI</th> <th>YJ</th> <th>YK</th> <th>YL</th> <th>YM</th> <th>YN</th> <th>YO</th> <th>YP</th> <th>YQ</th> <th>YR</th> <th>YS</th> <th>YT</th> <th>YU</th> <th>YV</th> <th>YW</th> <th>YX</th> <th>YY</th> <th>YZ</th> <th>ZA</th> <th>ZB</th> <th>ZC</th> <th>ZD</th> <th>ZE</th> <th>ZF</th> <th>ZG</th> <th>ZH</th> <th>ZI</th> <th>ZJ</th> <th>ZK</th> <th>ZL</th> <th>ZM</th> <th>ZN</th> <th>ZO</th> <th>ZP</th> <th>ZQ</th> <th>ZR</th> <th>ZS</th> <th>ZT</th> <th>ZU</th> <th>ZV</th> <th>ZW</th> <th>ZX</th> <th>ZY</th> <th>ZZ</th> <th>AA</th> <th>AB</th> <th>AC</th> <th>AD</th> <th>AE</th> <th>AF</th> <th>AG</th> <th>AH</th> <th>AI</th> <th>AJ</th> <th>AK</th> <th>AL</th> <th>AM</th> <th>AN</th> <th>AO</th> <th>AP</th> <th>AQ</th> <th>AR</th> <th>AS</th> <th>AT</th> <th>AU</th> <th>AV</th> <th>AW</th> <th>AX</th> <th>AY</th> <th>AZ</th> <th>BA</th> <th>BB</th> <th>BC</th> | TW | TX | TY | TZ | UA | UB | UC | UD | UE | UF | UG | UH | UI | UJ | UK | UL | UM | UN | UO | UP | UQ | UR | US | UT | UU | UV | UW | UX | UY | UZ | VA | VB | VC | VD | VE | VF | VG | VH | VI | VJ | VK | VL | VM | VN | VO | VP | VQ | VR | VS | VT | VU | VV | VW | VX | VY | VZ | WA | WB | WC | WD | WE | WF | WG | WH | WI | WJ | WK | WL | WM | WN | WO | WP | WQ | WR | WS | WT | WU | WV | WW | WX | WY | WZ | XA | XB | XC | XD | XE | XF | YG | YH | YI | YJ | YK | YL | YM | YN | YO | YP | YQ | YR | YS | YT | YU | YV | YW | YX | YY | YZ | ZA | ZB | ZC | ZD | ZE | ZF | ZG | ZH | ZI | ZJ | ZK | ZL | ZM | ZN | ZO | ZP | ZQ | ZR | ZS | ZT | ZU | ZV | ZW | ZX | ZY | ZZ | AA | AB | AC | AD | AE | AF | AG | AH | AI | AJ | AK | AL | AM | AN | AO | AP | AQ | AR | AS | AT | AU | AV | AW | AX | AY | AZ | BA | BB | BC |
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- ## ACOB SETTLEMENT

1. Bot opens browser and generates reports
 - Bot goes to UPSL FTP server address
 - i. Bot uses FTP credentials to access the platform and download acquirer report, acquirer manual, MIGS report, POS acquirer and VISA clearing files
 - Bot goes to Unified Payments VSS Extractor
 - i. Bot to input Login ID and password
 - ii. Click on VSS report
 - iii. Select national
 - iv. Enter report date (t-1)
 - v. Click VSS 120 summary settlement report
 - vi. Click the dropdown and select Excel to download the report
 - vii. Do the same for VSS 120 international by selecting international
2. Build the upload file
 - Acquirer report and Visa clearing files
 - i. Copy VISA debit and credit entries into a new sheet
 - ii. Sort by SETTLEMENT SERVICE (column D)
 - iii. Delete UP SETTLEMENT service
 - iv. Find TRANAMOUNT total for the other settlement services and paste in the upload file
 - In the Visa debit sheet, sort by SETTLEMENT SERVICE (column D)
 - i. Delete UP SETTLEMENT service

- ii. Sort by transaction type and total the transaction amount of each transaction type
- iii. Copy and paste the totals in the upload file template
- iv. Open VSS 120 national
 - Confirm that the DISPUTE FINANCIAL SALE clearing amount and count for PURCHASE transaction is the same as the total and count for CHARGEBACK
- In the Visa credit sheet, sort by SETTLEMENT SERVICE
 - v. Delete UP SETTLEMENT
 - vi. Insert a row after acquirer reference number
 - vii. VLOOKUP the acquirer reference number with the ARN in the Visa clearing files for the previous day i.e if settling transactions for 4th, use the clearing files for 3rd to find spill over transactions
 - viii. **NOTE:** The Bot will send a report of unmatched transactions after 48 hours of being unmatched to the Team Lead via the file server, and also send a notification that the file has been dropped on the server.

VENDOR	ACQUIRER REFERENCE NUMBER	ACCOUNT	ACCOUNT NAME	ISSUER BANK	ISSUER COUNT	ISSUER RRN	ISS. STAN	CARDOSCH MASKED RN
74577142002000034607663	=VLOOKUP(A8, ...)	745771420020000329607665	566 1070	INTERNATIONAL	840	200200592328	170783010599	VISA 414720****
74577142002000030928681	=VLOOKUP(A8, ...)	74577142002000030929546	566 18651	INTERNATIONAL	710	200208168898	220102090521	VISA 428104****
74577142002000033482940		74577142002000033482940	566 0	INTERNATIONAL	840	200209506223	2200005603	VISA 411772****
74577142002000032693165		74577142002000032693165	566 3651	INTERNATIONAL	840	200210980071	2100003154	VISA 400022****
74577142002000032693314		74577142002000032693314	566 8368	INTERNATIONAL	828	200212861903	2100003616	VISA 492182****
74577142002000033654109		74577142002000033654109	566 18837	INTERNATIONAL	328	2002128604931	13008368	VISA 493811****
74577142002000033656229		74577142002000033656229	566 141802	INTERNATIONAL	828	200211732910	14018837	VISA 459647****
74577142002000034346671		74577142002000034346671	566 154129	INTERNATIONAL	642	200211784797	220102141802	VISA 477118****
74577142002000034349501		74577142002000034349501	566 154939	INTERNATIONAL	276	200214191725	220102134129	VISA 466285****
74577142002000035848667		74577142002000035848667	566 0	INTERNATIONAL	840	200214239015	220102134959	VISA 411770****
74577142002000035851778		74577142002000035851778	566 5601	INTERNATIONAL	828	200213320001	2201021380614	VISA 465838****
74577142002000035856383		74577142002000035856383	566 0	INTERNATIONAL	784	200215186178	2100004393	VISA 494111****
74577142002000035859755		74577142002000035859755	566 109321	INTERNATIONAL	840	200215475174	220102163927	VISA 479702****
74577142002000036558196		74577142002000036558196	566 171249	INTERNATIONAL	840	200219547494	220102205321	VISA 443047****
					828	200218646127	220102171249	VISA 465839****

- ix. VLOOKUP the ARN in the visa clearing files (USD) with the reference number

1	EXID	FILENAME	OPERATOR	TRN	ARN	ORIGLE	ORIGLE	ISSOCUR	ORIGLE	ORIGTIME	MASKED	PAN	TERMINAL	CARDACC	MERCH	W	MCC	APPROV	EXPANS	TRAN
2	113424367	FBN_VISA	*****	20021304	745771420020050336	745771420	16000	566	826	*****	*****	416543	416549054	2011100K	2011LA01	RADISSO		5813	HSCVP2	745771420
3	113424367	FBN_VISA	*****	20022071	745771420020050336	745771420	11100	566	826	*****	*****	416543	416549054	2011100K	2011LA01	RADISSO		5813	JTDFXS	745771420
11	113424367	FBN_VISA	*****	20021200	745771420020050336	745771420	4750	566	826	*****	*****	482182	482182796	2011110A	2011FC01	SMIFRASE		7011	504575	745771420
12	113424367	FBN_VISA	*****	20021200	745771420020050336	745771420	1409	566	826	*****	*****	483631	483631152	2011110A	2011LA02	CLINA LA		8999	501738	745771420
13	113424367	FBN_VISA	*****	20021371	745771420020050336	745771420	80300	566	642	*****	*****	456647	456647091	2011110R	2011LA05	CHICKEN		6300	505864	745771420
14	113424367	FBN_VISA	*****	20021378	745771420020050336	745771420	8700	566	710	*****	*****	477119	477118736	201111A09	2011R099	CORDEAL		6300	502647	745771420
15	113424367	FBN_VISA	*****	20021945	745771420020050336	745771420	22450	566	454	*****	*****	457896	457896511	20111175L	2011EN08	LATITUDE		5813	707541	745771420
16	113424367	FBN_VISA	*****	20021945	745771420020050336	745771420	61250	566	840	*****	*****	446315	446315101	2011130CQ	2011FC05	JETIRO F		5912	504500	745771420
17	113424367	FBN_VISA	*****	20022069	745771420020050336	745771420	30800	566	840	*****	*****	481105	481105100	2011183PQ	2011LA05	MARCOPI		5813	500274	745771420
18	113424367	FBN_VISA	*****	20022069	745771420020050336	745771420	14700	566	245	*****	*****	446233	446233011	2011185JY	2011R082	PEDESTA		7011	504128	745771420
19	113424367	FBN_VISA	*****	20022072	745771420020050336	745771420	500	566	840	*****	*****	482040	482040321	2011142MB	2011ED04	BADEN-B		5813	501880	745771420
20	113424367	FBN_VISA	*****	20022073	745771420020050336	745771420	22000	566	840	*****	*****	452040	452040321	2011100QK	2011ED04	BADEN-B		5813	500607	745771420
21	113424367	FBN_VISA	*****	20022092	745771420020050336	745771420	1000	566	840	*****	*****	414720	414720241	2011100QK	2011LA09	MOIST BA		5813	505389	745771420
22	113424367	FBN_VISA	*****	20022092	745771420020050336	745771420	2900	566	710	*****	*****	428104	428104100	2011100GK	2011LA09	FIVE STA		5411	500627	745771420
23	113424367	FBN_VISA	*****	20022092	745771420020050336	745771420	11000	566	840	*****	*****	411771	411771001	2011101GG	2011LA09	FIVE STA		5411	500627	745771420
24	113424367	FBN_VISA	*****	20021090	745771420020050336	745771420	11000	566	276	*****	*****	406022	406022111	2011141OD	2011EN01	NECO TRE		5541	502534	745771420
25	113424367	FBN_VISA	*****	20021790	745771420020050336	745771420	50400	566	826	*****	*****	456029	456029745	2011160HE	2011R049	TRU/VME		5813	500893	745771420
26	113424367	FBN_VISA	*****	20021709	745771420020050336	745771420	145125	566	826	*****	*****	456029	456029745	2011160HE	2011LA02	CLINA LA		8999	501304	745771420
27	113424367	FBN_VISA	*****	20021709	745771420020050336	745771420	145125	566	826	*****	*****	456029	456029745	2011160HE	2011LA02	CLINA LA		8999	501304	745771420

- x. In the clearing file (USD), Separate the entries with N/A from the others
- xi. In the Acquirer report, separate the entries with N/A from the others

1	EXID	FILENAME	OPERATOR	TRN	ARN	ORIGLE	ORIGLE	ISSOCUR	ORIGLE	ORIGTIME	MASKED	PAN	TERMINAL	CARDACC	MERCH	W	MCC	APPROV	EXPANS	TRAN
2	113424367	FBN_VISA	*****	20021304	745771420020050336	745771420	16000	566	826	*****	*****	416543	416549054	2011100K	2011LA01	RADISSO		5813	HSCVP2	745771420
3	113424367	FBN_VISA	*****	20022071	745771420020050336	745771420	11100	566	826	*****	*****	416543	416549054	2011100K	2011LA01	RADISSO		5813	JTDFXS	745771420
11	113424367	FBN_VISA	*****	20021200	745771420020050336	745771420	4750	566	826	*****	*****	482182	482182796	2011110A	2011FC01	SMIFRASE		7011	504575	745771420
12	113424367	FBN_VISA	*****	20021200	745771420020050336	745771420	1409	566	826	*****	*****	483631	483631152	2011110A	2011LA02	CLINA LA		8999	501738	745771420
13	113424367	FBN_VISA	*****	20021371	745771420020050336	745771420	80300	566	642	*****	*****	456647	456647091	2011110R	2011LA05	CHICKEN		6300	505864	745771420
14	113424367	FBN_VISA	*****	20021378	745771420020050336	745771420	8700	566	710	*****	*****	477119	477118736	201111A09	2011R099	CORDEAL		6300	502647	745771420
15	113424367	FBN_VISA	*****	20021945	745771420020050336	745771420	22450	566	454	*****	*****	457896	457896511	20111175L	2011EN08	LATITUDE		5813	707541	745771420
16	113424367	FBN_VISA	*****	20021945	745771420020050336	745771420	61250	566	840	*****	*****	446315	446315101	2011130CQ	2011FC05	JETIRO F		5912	504500	745771420
17	113424367	FBN_VISA	*****	20022069	745771420020050336	745771420	30800	566	840	*****	*****	481105	481105100	2011183PQ	2011LA05	MARCOPI		5813	500274	745771420
18	113424367	FBN_VISA	*****	20022069	745771420020050336	745771420	14700	566	245	*****	*****	446233	446233011	2011185JY	2011R082	PEDESTA		7011	504128	745771420
19	113424367	FBN_VISA	*****	20022072	745771420020050336	745771420	500	566	840	*****	*****	482040	482040321	2011142MB	2011ED04	BADEN-B		5813	501880	745771420
20	113424367	FBN_VISA	*****	20022073	745771420020050336	745771420	22000	566	840	*****	*****	452040	452040321	2011100QK	2011ED04	BADEN-B		5813	500607	745771420
21	113424367	FBN_VISA	*****	20022092	745771420020050336	745771420	1000	566	840	*****	*****	414720	414720241	2011100QK	2011LA09	MOIST BA		5813	505389	745771420
22	113424367	FBN_VISA	*****	20022092	745771420020050336	745771420	2900	566	710	*****	*****	428104	428104100	2011100GK	2011LA09	FIVE STA		5411	500627	745771420
23	113424367	FBN_VISA	*****	20022092	745771420020050336	745771420	11000	566	840	*****	*****	411771	411771001	2011101GG	2011LA09	FIVE STA		5411	500627	745771420
24	113424367	FBN_VISA	*****	20021090	745771420020050336	745771420	11000	566	276	*****	*****	406022	406022111	2011141OD	2011EN01	NECO TRE		5541	502534	745771420
25	113424367	FBN_VISA	*****	20021790	745771420020050336	745771420	50400	566	826	*****	*****	456029	456029745	2011160HE	2011R049	TRU/VME		5813	500893	745771420
26	113424367	FBN_VISA	*****	20021709	745771420020050336	745771420	145125	566	826	*****	*****	456029	456029745	2011160HE	2011LA02	CLINA LA		8999	501304	745771420
27	113424367	FBN_VISA	*****	20021709	745771420020050336	745771420	145125	566	826	*****	*****	456029	456029745	2011160HE	2011LA02	CLINA LA		8999	501304	745771420

- xii. Copy the TRANAMOUNT total of the N/A entries in the acquirer report and paste in the upload file for the t-1 date
- xiii. Open the upload file for the t-1 date and copy the amount for the unmatched transactions from the t-1 date

	D	E	F	G	H	I	J	K	L	M
35										
36										
37										
38	03.01.22 ACQ POS INTL	1,035,227.52	D		(1,035,227.52)	VSS VALUE		1,035,227.52		
39	03.01.22 ACQ POS INTL	27,200.00	C		27,200.00	MATCHED ON ACQB INTL				
40	03.01.22 ACQ POS INTL no am					NO AM BUT ONCLEARING FILE				
41	03.01.22 ACQ POS INTL	1,066,227.52	C		1,066,227.52	UNMATCHED ON ACQB INTL				
42	Unmatched ACQB VALUE for									
43	VISA MERCHANT FUND 03.01.2221		C		-					
44					-					

	B	C	D	E	F	G	H	I
34	CR	48934389043901	03.01.22 VSS outs		C		-	OUTSTANDING CAN BE CR OR DR
35	CR	48934389043901	03.01.22 VSS outs		D		-	OUTSTANDING CAN BE CR OR DR
36	CR	48934389043901	04.01.22 VSS MANUAL CASH		D		-	OUTSTANDING CAN BE CR OR DR
37	CR	48934389043901	04.01.22 ACQ POS QUASI CASH		D		-	PYMNT REV VALUE
38		48934389044001	04.01.22 ACQ POS ORIGINAL SALE RVRSL		C		-	
39		48934389044001	04.01.22 ACQ POS Payment Reversal		D		-	
40	CR	48934389044001	04.01.22 ACQ POS Merchandise return		D		-	PYMNT REV VALUE
41								
42			Acquiring value					
43	DR	48934389043901	03.01.22 ACQ POS INTL	1,008,127.53	D	(1,008,127.53)		VSS VALUE
44	CR	48934389043901	03.01.22 ACQ POS INTL	748,527.50	C	748,527.50		MATCHED ON ACOB INTL
45	CR	48934389043901	03.01.22 ACQ POS INTL no arn		C		-	NO ARN BUT ONCLEARING FILE
46	CR	48934389043901	03.01.22 ACQ POS INTL out		C		-	UNMATCHED ON ACOB INTL
47	CR	48934389043901	04.01.22 ACQ POS INTL manual		C		-	UNMATCHED ON ACOB INTL
48	CR	48934389043901	03.01.22 ACQ POS INTL migs		C		-	UNMATCHED ON ACOB INTL
49	CR	48934389043901	03.01.22 VSS outs		C		-	OUTSTANDING CAN BE CR OR DR
50	DR	48934389043901	Unmatched ACOB VALUE for		C		-	
51		48934389043901	VISA MERCHANT FUND 03.01.22		C		-	
52	CR	48934389044001	04.01.22 ACQ POS Merchandise return		D		-	PYMNT REV VALUE
53		48934389044001	04.01.22 ACQ POS CHAGBK INTL Payment Reversal		D		-	
54							{255,600.03}	
55								
56								

- i. Copy the TRANAMOUNT total of the N/A entries in the Visa clearing files and paste in the upload file for the t-1 date

	B	C	D	E	F	G	H	I
34	CR	48934389043901	03.01.22 VSS outs		C		-	OUTSTANDING CAN BE CR OR DR
35	CR	48934389043901	03.01.22 VSS outs		D		-	OUTSTANDING CAN BE CR OR DR
36	CR	48934389043901	04.01.22 VSS MANUAL CASH		D		-	OUTSTANDING CAN BE CR OR DR
37	CR	48934389043901	04.01.22 ACQ POS QUASI CASH		D		-	PYMNT REV VALUE
38		48934389044001	04.01.22 ACQ POS ORIGINAL SALE RVRSL		C		-	
39		48934389044001	04.01.22 ACQ POS Payment Reversal		D		-	
40	CR	48934389044001	04.01.22 ACQ POS Merchandise return		D		-	PYMNT REV VALUE
41								
42			Acquiring value					
43	DR	48934389043901	03.01.22 ACQ POS INTL	1,008,127.53	D	(1,008,127.53)		VSS VALUE
44	CR	48934389043901	03.01.22 ACQ POS INTL	748,527.50	C	748,527.50		MATCHED ON ACOB INTL
45	CR	48934389043901	03.01.22 ACQ POS INTL no arn		C		-	NO ARN BUT ONCLEARING FILE
46	CR	48934389043901	03.01.22 ACQ POS INTL out		C		-	UNMATCHED ON ACOB INTL
47	CR	48934389043901	04.01.22 ACQ POS INTL manual		C		-	UNMATCHED ON ACOB INTL
48	CR	48934389043901	03.01.22 ACQ POS INTL migs		C		-	UNMATCHED ON ACOB INTL
49	CR	48934389043901	03.01.22 VSS outs		C		-	OUTSTANDING CAN BE CR OR DR
50	DR	48934389043901	Unmatched ACOB VALUE for		C		-	
51		48934389043901	VISA MERCHANT FUND 03.01.22	255,600.03	C	255,600.03		
52	CR	48934389044001	04.01.22 ACQ POS Merchandise return		D		-	PYMNT REV VALUE
53		48934389044001	04.01.22 ACQ POS CHAGBK INTL Payment Reversal		D		-	
54							{20,000.00}	
55								
56								

- ii. In the t-1 date upload file, copy the outstanding (VSS OUTS) and paste in the upload file

03.01.22 VSS POS ACQUIRING	205,175,584.89	D	(205,175,584.89)	VSS VALUE
03.01.22 VSS POS ACQUIRING MATCHED	204,102,629.89	C		MATCHED ON ACOB
03.01.22 VSS POS ACQUIRING MATCHED NO ARN		C	-	NO ARN BUT ONCLEARING FILE
03.01.22 VSS POS ACQUIRING MANUAL		C	-	MATCHED ON ACOB
03.01.22 VSS POS ACQUIRING UNMATCH		C	-	UNMATCHED ON ACOB
NO ARN UNMATCHED POS ACQUIRING FOR		C	-	
02.01.22 VSS MIGS	135,000.00	C	135,000.00	OUTSTANDING CAN BE CR OR DR
03.01.22 VSS outs	908,955.00	C	908,955.00	OUTSTANDING CAN BE CR OR DR
02.01.22 VSS outs	20,000.00	D	(20,000.00)	OUTSTANDING CAN BE CR OR DR
03.01.22 VSS MANUAL CASH		D	-	OUTSTANDING CAN BE CR OR DR
03.01.22 ACQ POS QUASI CASH		D	-	PYMNT REV VALUE
03.01.22 ACQ POS ORIGINAL SALE RVRSL		C	-	
03.01.22 ACQ POS Payment Reversal	1,000.00	D	(1,000.00)	
03.01.22 ACQ POS Merchandise return		D	-	PYMNT REV VALUE

- iii. Open the clearing files for the t+1 settlement i.e if today is 5th, open the clearing file for 4th
- Filter Column G and H by the Naira currency code (566) to get Naira transactions
 - Filter Column G by all except 566, filter column H by 566 to get Dollar transactions
 - Filter Column G by 840 to get merchant settlement
- iv. VLOOKUP the ORIGCLEARAMT for the naira transactions in the clearing files with the ARN of the N/A entries in the acquirer report
- v. VLOOKUP the acquirer reference number from the acquirer report with the ARN in the clearing files

- vi. Separate the N/A entries form the others

[illegible]

vii. Copy the TRANAMOUNT total for the Identified transactions in the acquirer report and paste in the upload file

	A	B	C	D	E	F	G	H
12.01.22								
As required by the ACOR statement, page 256								
	CP	40541830040001	04.01.22 ACOR payment TRIN NBS		349,732,587.52	C	349,732,587.52	ACOR VALUE
	CP	40541830040001	04.01.22 ACQ POS CHARGE INTL					INTL CHRG VALUE
	CP	40541830040001	04.01.22 ACQ POS CHARGE INTL Payment Reversal					INTL CHRG VALUE
	CP	40541830040001	04.01.22 ACQ POS CHARGE SCHEME		8,807,376.00	C	8,807,376.00	SCHEME CHRG VALUE
	CP	40541830040001	04.01.22 ACQ POS CHARGE SCHEME reversal					SCHEME CHRG VALUE
	CP	40541830040001	04.01.22 ACQ POS Payment Reversal					PRMT REV VALUE
	CP	40541830040001	04.01.22 ACQ POS Representative Reversal					PRMT REV VALUE
	CP	40541830040001	04.01.22 ACQ POS Intermediary return					PRMT REV VALUE
	CP	40541830040001	04.01.22 VISA POS ACQUIRING MATCHED		157,349,976.52	C	157,349,976.52	MATCHED ON ACOR
	CP	40541830040001	04.01.22 VISA POS ACQUIRING MATCHED NO ARR					NO ARR BUT ONCLARING FL
	CP	40541830040001	04.01.22 VISA POS ACQUIRING UNMATCH					UNMATCHED ON ACOR
	CP	40541830040001	04.01.22 VISA POS ACQUIRING MATCHED					MATCHED ON ACOR
	CP	40541830040001	04.01.22 ACQ POS INTL					MATCHED ON ACOR INTL
	CP	40541830040001	04.01.22 ACQ POS INTL					MATCHED ON ACOR INTL
	CP	40541830040001	04.01.22 ACQ POS INTL UNMATCHED					NO ARR BUT ONCLARING FL

viii. VLOOKUP the acquirer reference number of the unmatched transactions (N/A) in the acquirer report with the ARN of the Dollar transactions in the clearing files

- ix. Copy the ORIGCLEARAMT of the matched transaction to the upload file

[illegible]

	A	B	C	D	E	F	G	H
1	13.01.21							
2	In response to the ACQB settlement, pass this							
3	CR	48934389043901	04.01.22 ACQB paym't TXN NBS		319,712,587.02	C	319,712,587.02	ACQB VALUE
4	CR	48934389044001	04.01.22 ACQ POS CHGBK INTL			C	-	INTL CHBK VALUE
5	CR	48934389044001	04.01.22 ACQ POS CHGBK INTL Payment Reversal			C	-	INTL CHBK VALUE
6	CR	48934389044001	04.01.22 ACQ POS CHGBK SCHEME		8,607,570.00	C	8,607,570.00	SCHEME CHBK VALUE
7	CR	48934389044001	04.01.22 ACQ POS CHGBK SCHEME reversal			D	-	SCHEME CHBK VALUE
8	CR	48934389044001	04.01.22 ACQ POS Payment Reversal			C	-	PYMNT REV VALUE
9	CR	48934389044001	04.01.22 ACQ POS Representment Reversal			C	-	PYMNT REV VALUE
10	CR	48934389044001	04.01.22 ACQ POS Merchandise return			C	-	PYMNT REV VALUE
11	DR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED		327,549,979.52	D	(327,549,979.52)	MATCHED ON ACQB
12	DR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED NO ARN			D	-	NO ARN BUT ONCLEARING FILE
13	DR	48934389043901	04.01.22 VSS POS ACQUIRING UNMATCH			D	-	UNMATCHED ON ACQB
14	DR	48934389043901	03.01.22 VSS POS ACQUIRING MATCHED			D	-	MATCHED ON ACQB
15	DR	48934389043901	04.01.22 ACQ POS INTL		10,000.00	D	(10,000.00)	MATCHED ON ACQB INTL
16	DR	48934389043901	03.01.22 ACQ POS INTL			D	-	MATCHED ON ACQB INTL
17	DR	48934389043901	04.01.22 ACQ POS INTL UNMATCHED			D	-	NO ARN BUT ONCLEARING FILE
18	DR	48934389043901	04.01.22 ACQ POS INTL no arn			D	-	NO ARN BUT ONCLEARING FILE
19	DR	48934389043901	03.01.22 ACQ POS INTL no arn			D	-	NO ARN BUT ONCLEARING FILE
20	DR	48934389043901	04.01.22 ACQ POS INTL OUTS			D	-	NO ARN BUT ONCLEARING FILE
21	DR	48934389043901	04.01.22 ACQ POS INTL			D	-	UNMATCHED ON ACQB INTL
22	DR	48934389044001	04.01.22 REPRESENTMENT			D	-	REPRESENTMENT
23	DR	48934389044001	04.01.22 REPRESENTMENT INTL			D	-	REPRESENTMENT

- x. If there is any unmatched transaction, copy the TRANAMOUNT and paste in the upload file

	A	B	C	D	E	F	G	H
7		CR	48934389044001	04.01.22 ACQ POS CHGBK SCHEME reversal		D	-	SCHEME CHBK VALUE
8		CR	48934389044001	04.01.22 ACQ POS Payment Reversal		C	-	PYMNT REV VALUE
9		CR	48934389044001	04.01.22 ACQ POS Representment Reversal		C	-	PYMNT REV VALUE
10		CR	48934389044001	04.01.22 ACQ POS Merchandise return		C	-	PYMNT REV VALUE
11		DR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED		D	(327,549,979.52)	MATCHED ON ACQB
12		DR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED NO ARN		D	-	NO ARN BUT ONCLEARING FILE
13		DR	48934389043901	04.01.22 VSS POS ACQUIRING UNMATCH		D	-	UNMATCHED ON ACQB
14		DR	48934389043901	03.01.22 VSS POS ACQUIRING MATCHED		D	-	MATCHED ON ACQB
15		DR	48934389043901	04.01.22 ACQ POS INTL		D	(10,000.00)	MATCHED ON ACQB INTL
16		DR	48934389043901	03.01.22 ACQ POS INTL		D	(748,527.50)	MATCHED ON ACQB INTL
17		DR	48934389043901	04.01.22 ACQ POS INTL UNMATCHED		D	-	NO ARN BUT ONCLEARING FILE
18		DR	48934389043901	04.01.22 ACQ POS INTL no arn		D	-	NO ARN BUT ONCLEARING FILE
19		DR	48934389043901	03.01.22 ACQ POS INTL no arn		D	-	NO ARN BUT ONCLEARING FILE
20		DR	48934389043901	04.01.22 ACQ POS INTL OUTS		D	-	NO ARN BUT ONCLEARING FILE
21		DR	48934389043901	04.01.22 ACQ POS INTL		D	-	UNMATCHED ON ACQB INTL
22		DR	48934389044001	04.01.22 REPRESENTMENT		D	(11,650.00)	REPRESENTMENT
23		DR	48934389044001	04.01.22 REPRESENTMENT INTL		D	-	REPRESENTMENT
24		DR	48934389044001	POS CashBack (Sales)		D	-	
25	14.01.21	DR	48934389044001	POS CashBack (Cash)		D	-	
26	In response to the VSS Acquiring value							
27		DR	48934389043901	04.01.22 VSS POS ACQUIRING		D	-	VSS VALUE
28		DR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED		C	-	MATCHED ON ACQB
29		DR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED NO ARN		C	-	NO ARN BUT ONCLEARING FILE

- xi. Open the VSS 120 national report and confirm that the DISPUTE RESPONSE FINANCIAL SALE clearing amount and count is the same as the total and count for the unmatched transactions in the acquirer report (REPRESENTMENT)
- xii. If it is not the same, confirm from the VSS 120 national of the t-1 date. The sum of the clearing amounts in the two VSS reports should be the same as the total for CHARGEBACK in the upload file
- xiii. Copy the sum of the merchant fund from the Visa clearing file and paste in the upload template
- xiv. Open the VSS 120 national and copy the ORIGINAL SALE clearing amount for SR category 1000188544 and paste in the upload file

18	DR	48934389043901	04.01.22 ACQ POS INTL no arn		D	-	NO ARN BUT ONCLEARING FILE	
19	DR	48934389043901	03.01.22 ACQ POS INTL no arn		D	-	NO ARN BUT ONCLEARING FILE	
20	DR	48934389043901	04.01.22 ACQ POS INTL OUTS		D	-	NO ARN BUT ONCLEARING FILE	
21	DR	48934389043901	04.01.22 ACQ POS INTL		D	-	UNMATCHED ON ACQB INTL	
22	DR	48934389044001	04.01.22 REPRESENTMENT	11,850.00	D	(11,850.00)	REPRESENTMENT	1
23	DR	48934389044001	04.01.22 REPRESENTMENT INTL		D	-	REPRESENTMENT	
24		48934389044001	POS CashBack (Sales)		D	-		
25		48934389044001	POS CashBack (Cash)		D	-		
26			ring value					
27	DR	48934389043901	04.01.22 VSS POS ACQUIRING	327,582,705.52	D	(327,582,705.52)	VSS VALUE	
28	CR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED		C		MATCHED ON ACQB	
29	CR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED NO ARN		C		NO ARN BUT ONCLEARING FILE	
30	CR	48934389043901	04.01.22 VSS POS ACQUIRING MANUAL		C		MATCHED ON ACQB	
31	DR	48934389043901	04.01.22 VSS POS ACQUIRING UNMATCH		C		UNMATCHED ON ACQB	
32	CR	48934389043901	NO ARN UNMATCHED POS ACQUIRING FOR		C			
33	CR	48934389043901	03.01.22 VSS MIGS		C		OUTSTANDING CAN BE CR OR DR	
34	CR	48934389043901	03.01.22 VSS outs		C		OUTSTANDING CAN BE CR OR DR	
35	CR	48934389043901	04.01.22 VSS outs		C		OUTSTANDING CAN BE CR OR DR	

- xv. Copy the Acquiring Matched transactions total and paste in the upload file

DR	48934389043901	04.01.22 ACQ POS INTL		D	-	UNMATCHED ON ACQB INTL	
DR	48934389044001	04.01.22 REPRESENTMENT	11,850.00	D	(11,850.00)	REPRESENTMENT	1
DR	48934389044001	04.01.22 REPRESENTMENT INTL		D	-	REPRESENTMENT	
	48934389044001	POS CashBack (Sales)		D	-		
	48934389044001	POS CashBack (Cash)		D	-		
		ring value					
DR	48934389043901	04.01.22 VSS POS ACQUIRING	327,582,705.52	D	(327,582,705.52)	VSS VALUE	
CR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED	327,549,979.52	C	327,549,979.52	MATCHED ON ACQB	
CR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED NO ARN		C		NO ARN BUT ONCLEARING FILE	
CR	48934389043901	04.01.22 VSS POS ACQUIRING MANUAL		C		MATCHED ON ACQB	
DR	48934389043901	04.01.22 VSS POS ACQUIRING UNMATCH		C		UNMATCHED ON ACQB	
CR	48934389043901	NO ARN UNMATCHED POS ACQUIRING FOR		C			
CR	48934389043901	03.01.22 VSS MIGS		C		OUTSTANDING CAN BE CR OR DR	
CR	48934389043901	03.01.22 VSS outs		C		OUTSTANDING CAN BE CR OR DR	
CR	48934389043901	03.01.22 VSS outs		C		OUTSTANDING CAN BE CR OR DR	
CR	48934389043901	04.01.22 VSS MANUAL CASH		D		OUTSTANDING CAN BE CR OR DR	
CR	48934389043901	04.01.22 ACQ POS QUASI CASH		D		PYMNT REV VALUE	

- xvi. If the file does not balance, open the MIGS report and copy the ORIGCLEARMT and paste in the upload file (credit 48934389043901)

22	DR	48934389044001	04.01.22 REPRESENTMENT	11,850.00	D	(11,850.00)	REPRESENTMENT	1
23	DR	48934389044001	04.01.22 REPRESENTMENT INTL		D	-	REPRESENTMENT	
24		48934389044001	POS CashBack (Sales)		D	-		
25		48934389044001	POS CashBack (Cash)		D	-		
26			ring value					
27	DR	48934389043901	04.01.22 VSS POS ACQUIRING	327,582,705.52	D	(327,582,705.52)	VSS VALUE	
28	CR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED	327,549,979.52	C	327,549,979.52	MATCHED ON ACQB	
29	CR	48934389043901	04.01.22 VSS POS ACQUIRING MATCHED NO ARN		C		NO ARN BUT ONCLEARING FILE	
30	CR	48934389043901	04.01.22 VSS POS ACQUIRING MANUAL		C		MATCHED ON ACQB	
31	DR	48934389043901	04.01.22 VSS POS ACQUIRING UNMATCH		C		UNMATCHED ON ACQB	
32	CR	48934389043901	NO ARN UNMATCHED POS ACQUIRING FOR		C			
33	CR	48934389043901	03.01.22 VSS MIGS	5,000.00	C	5,000.00	OUTSTANDING CAN BE CR OR DR	
34	CR	48934389043901	03.01.22 VSS outs		C		OUTSTANDING CAN BE CR OR DR	
35	CR	48934389043901	03.01.22 VSS outs		C		OUTSTANDING CAN BE CR OR DR	
36	CR	48934389043901	04.01.22 VSS MANUAL CASH		D		OUTSTANDING CAN BE CR OR DR	
37	CR	48934389043901	04.01.22 ACQ POS QUASI CASH		D		PYMNT REV VALUE	

- xvii. If the file still does not balance, open the acquirer manual report, and copy the TRANAMOUNT for none UP SETTLEMENT VISA transactions (Masked PAN starting with 4*****) and paste in the upload file

TRANSACTION	SETTLEMENT	ISSUER/BA/UPPD	SETTLEMENT	MERCHANT	RETAILER	RETAILER	TERMINAL	TERMINAL	TRANSACTION	TOTAL AMT	TRANAMOUNT	MASKED PAN	TRANSACTION	WEB BATCH	CLEARING	APPROVAL	MERCHANT	DOCNO	UP BA
7.28E+09	SCHEME 5	GTBANK	P03/01/202	04/01/202	20036748	ABIBZRES	2011A000	2011A090	BIBIZREST	Purchase	0.5	2130	559963***03-01-202	19248	03/01/202	654772	FIRST BAN	2.18E+09	2556
7.28E+09	SCHEME 5	GTBANK	P03/01/202	04/01/202	20036748	ABIBZRES	2011A000	2011A090	BIBIZREST	Purchase	0.5	8030	539963***03-01-202	19343	03/01/202	253028	FIRST BAN	2.18E+09	3013
7.28E+09	SCHEME 5	GTBANK	P03/01/202	04/01/202	20036748	ABIBZRES	2011A000	2011A090	BIBIZREST	Purchase	0.5	20300	539963***03-01-202	19248	03/01/202	683528	FIRST BAN	2.18E+09	3306
7.28E+09	SCHEME 5	FIDELITY B	04/01/202	04/01/202	20036748	ABIBZRES	2011A000	2011A090	BIBIZREST	Purchase	0.5	27720	468219***03-01-202	19348	03/01/202	697558	FIRST BAN	2.18E+09	3725

[illegible]

credit 48934300008501), VAT (credit 51357000003001) and ACTUAL AMOUNT (credit 51357000003001) for each merchant

- Note: STAMP DUTY of N50 for each transaction is charged on ORIGINAL AMOUNTS that are 10,000 and above
- Note: AFRICAN TOURISM has a cap for the FEE charged. The FEE charged cannot be more than N2,000. If it is more than 2,000 the Bot will change it to 2,000
- Note: for AFRICAN TOURISM, the Bot copies and pastes AMOUNT DUE MERCHANT, STAMP DUTY, VAT and ACTUAL AMOUNT
- Note: For FBN INSURANCE, the Bot copies and pastes ORIGINAL AMOUNT and FEE for each transaction, ACTUAL AMOUNT, VAT total and STAMP DUTY

account	transaction	amount	type
48934300008501	VISA DOM MGS 19 11 2021	84,000.00	D
2027842843	RRR- 19 11 21 1321101422M AFRICAN TOURISM	8,000.00	C
31337000003001	APTC VISA DOM WEB MGS FEE 19 11 2021	139.53	C
31337000003001	APTC VISA VAT WEB MGS FEE 19 11 2021	10.47	C
2027842843	19 11 2021 STD CHRGES ON AFRICAN TOURISM	90.00	D
48934300008501	19 11 2021 STD CHRGES ON AFRICAN TOURISM	90.00	C
2027842843	VISA FBN INSURANCE LIMITED 19 11 2021	66,000.00	C
2027842843	VISA FBN INSURANCE LIMITED 19 11 2021	375.00	D
2027842843	VISA FBN INSURANCE LIMITED 19 11 2021	4,000.00	C
2027842843	VISA FBN INSURANCE LIMITED 19 11 2021	35.00	D
2027842843	VISA FBN INSURANCE LIMITED 19 11 2021	370.74	C
2027842843	VISA FBN INSURANCE LIMITED 19 11 2021	28.26	C
2027842843	VISA FBN INSURANCE LIMITED 19 11 2021	50.00	D
48934300008501	19 11 2021 STD CHRGES ON FBN	90.00	C
48934300008501	19 11 2021 STD CHRGES ON FBN	90.00	C

5. If the upload file does not balance, send a mail to the process owner
6. If it balances, Bot uploads the file on the RPA file server
7. Team lead reviews it
8. Bot invokes posting process on Finacle

AGENCY BANKING

1. Bot opens browser and generates report
 - Bot goes to UPSL FTP server address
 - Bot uses FTP credentials to access the platform and download MDB Agency report
2. Process settlement template
 - Bot sorts by RETAILER NAME to remove other retailers except FBN AGENCY POS CASH WITHDRAWAL

FIRST BANK OF NIGERIA PLC					
SETTLEMENT DATE	MERCHANT BANK ACC	RETAILER NAME	RETAILER ID	TERMINAL ID	
24-11-2021	2023293005	CLOUD INTERACTIVE PLATFORMS LIMITED	2011A00PA00002	2011PA02	
24-11-2021	2023293005	CLOUD INTERACTIVE PLATFORMS LIMITED	2011A00PA00002	2011PA02	
24-11-2021	2023293005	CLOUD INTERACTIVE PLATFORMS LIMITED	2011A00PA00002	2011PA02	
24-11-2021	2023293005	FBN AGENCY POS CASH WITHDRAWAL	2011A00PA00002	2011PA02	
24-11-2021	2023293005	FBN AGENCY POS CASH WITHDRAWAL	2011A00PA00002	2011PA02	
24-11-2021	2023293005	FBN AGENCY POS CASH WITHDRAWAL	2011A00PA00002	2011PA02	
24-11-2021	2023293005	FBN AGENCY POS CASH WITHDRAWAL	2011A00PA00002	2011PA02	

- Sort by SIGN to separate debit (-) from credit (+)

Transaction Type	Date	Amount	Code
Business Transaction Total	10/01/2010	100.00	100.00
Business Transaction Net	10/01/2010	100.00	100.00
Business Credit Total	10/01/2010	100.00	100.00
Business Debit Total	10/01/2010	100.00	100.00
Business Debit Net	10/01/2010	100.00	100.00
PURCHASE	10/01/2010	100.00	100.00
MERCHANDISE CREDIT	10/01/2010	100.00	100.00

- iii. Compare the count on the acquirer dollar report for the VISA credit with the count on cell R71
- iv. Sum transaction amount for debit and compare the total and count with the Merchandise credit total on cell S78 on VSS 120
- v. Identify the difference in count and amount
- vi. If there is a difference between the total and count from acquirer dollar report and VSS 120, identify the difference in amount
 - Navigate to MIGS report
 - Copy the dollar transactions and total the ORIGINAL AMOUNT

Transaction Type	Date	Amount	Code
PURCHASE	10/01/2010	100.00	100.00
MERCHANDISE CREDIT	10/01/2010	100.00	100.00
AFRICAN TOURISM	10/01/2010	100.00	100.00

- Compare the ORIGINAL AMOUNT TOTAL with the difference identified

RETAILER	TERMINAL	TERMINAL	MICROCHA	DEBIT	TOTAL	M	TRANSAMOUNT	NAKA RATE	NAKA AMOUNT	AMT DUE NAKA	U	W	X	Y	Z	AA	AB	
DESIGN TR	2011700	DESIGN TR	2011700	413.5704	5.30		273.00	413.5704	-112.491.10	-106.555.96	-5.32	-282.48	-0.68	-282.48	-0.11	-0.13	-0.00	-0.31
LYVDATE	20111700	LYVDATE	2011700	413.5704	8.00	33.03	413.5704	21,881.86	21,279.69	8.88	51.17	0.11	51.88	0.01	0.10	0.01	0.00	
RADISSON	20110426	RADISSON	20110006	413.5704	8.00	27.95	413.5704	11,559.28	11,212.51	8.88	27.11	0.06	27.11	0.02	0.05	0.01	0.01	
RADISSON	20110326	RADISSON	20110006	413.5704	8.00	134.05	413.5704	55,439.11	53,775.24	8.82	130.03	0.28	130.03	0.08	0.21	0.05	0.25	
RADISSON	20110326	RADISSON	20110006	413.5704	8.00	340.21	413.5704	57,886.71	56,247.10	8.21	136.00	0.28	136.00	0.08	0.20	0.05	0.20	
RADISSON	20110326	RADISSON	20110006	413.5704	8.00	188.55	413.5704	77,876.70	75,438.24	5.66	182.89	0.18	182.89	0.11	0.16	0.07	0.30	
RADISSON	20110326	RADISSON	20110006	413.5704	8.00	294.00	413.5704	121,580.70	117,942.03	8.82	285.18	0.62	285.18	0.17	0.11	0.11	0.25	
RADISSON	20110326	RADISSON	20110006	413.5704	8.00	300.00	413.5704	124,871.17	120,348.99	9.80	291.00	0.64	291.00	0.17	0.16	0.11	0.50	
RADISSON	20110326	RADISSON	20110006	413.5704	8.00	804.35	413.5704	167,388.96	162,296.41	12.34	792.41	0.86	792.41	0.20	0.16	0.25	0.76	
RADISSON	20110426	RADISSON	20110006	413.5704	8.00	1,000.00	413.5704	413,570.40	401,163.28	80.00	970.00	3.08	970.00	0.16	1.88	0.08	1.88	
RADISSON	20110326	RADISSON	20110006	413.5704	8.00	1,190.75	413.5704	488,781.41	479,082.13	70.72	2,129.00	3.08	2,129.00	1.34	4.08	0.80	4.08	
							4,933.09				4,731.56							
					12.88		24,553.09											
						12,109.14	10900	840	10900	840	109.00	8,650.00	24.42	10900		840		
						12,109.14	10900	840	10900	840	109.00	8,650.00	24.42	10900		840		
							20,000.00											
							24,833.08											

- For the Naira sheet,
 - i. Sort by Masked PAN to separate VISA from Mastercard
 - ii. Sort by retailer name
 - iii. Open the Visa clearing files
 - iv. In the USD sheet in the visa clearing files, sort by merchant name
 - v. Separate the entries that have the same merchant's name with what is on the naira sheet of the acquirer dollar report

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y		
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN
03042431PBN_VISA	*****	131010487145771412	06A	10000	06A	784	*****	*****	478839	*****	57803999	2011230V	201190013	PEMEILIN	06A	10000	06A	784								

- i. Copy the TRANAMOUNT total
 - ii. Copy AMOUNT DUE MERCHANT for each individual merchant
 - iii. Copy and paste the difference between FEE and VAT
 - iv. Copy and paste VAT
- Naira sheet
 - i. Copy AMOUNT DUE DOLLAR
 - ii. Copy the ACTUAL AMOUNT DUE DOLLAR (Column 3) for each retailer and paste in the upload file
 - iii. Copy and paste the difference between FEE and VAT
 - iv. Copy and paste VAT

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
		NARRATION	Amount	Type														
1	8881848887807	VISA MERCHANT FUND 29.11.21	5,581.88	D														
2	2013205786	VISA LA COURT 29.11.21	347.40	C														
3	2013209862	VISA RADISSON BLU 29.11.21	3,395.90	C														
4	8880099804502	VISA POS ACC FEE 29.11.21	44.81	C														
5	4883304000802	VISA POS ACC FEE VAT 29.11.21	5.83	C														
6	8881848887807	VISA MERCHANT FUND 29.11.21	3,629.82	D														
7	2013209862	VISA RADISSON BLU 29.11.21	3,332.85	C														
8	2013209862	VISA POS HOTEL 29.11.21	3,597.80	C														
9	8880099804502	VISA POS ACC FEE 29.11.21	92.39	C														
10	4883304000802	VISA POS ACC FEE VAT 29.11.21	6.92	C														
11	8880099804502																	

4. If the upload file does not balance, send a mail to the process owner
5. If it balances, Bot uploads the file on the RPA file server
6. Team lead reviews it
7. Bot invokes the posting process on Finacle

CREDIT VOUCHER

1. Bot opens browser and generates report
 - Bot goes to UPSL Base II converter address
 - Input login ID and password
 - Click Detailed transaction report
 - Select All for transaction channel
 - Select National
 - Input central processing date (previous day's date for both from and to)
 - Click ok
 - Click Export to Excel
2. Processing settlement template
 - Filter by CREDIT VOUCHER description
 - Upload the report on the RPA file server for the Card production team
 - Receive the excel book from server from the Card production team titled **CREDIT VOUCHER DD.MM.YYYY** that contains the report with new columns for naira, dollar, and unconfirmed account numbers (column K, L, M) from the file server
 - Navigate to Finacle
 - Access Finacle using the API
 - Use the account inquiry API to check the account numbers and confirm the currency code (NGN-566, USD-840, Euro- 978 or GBP- 826)

- ### 3. Build upload file

[illegible]

- For non-USD accounts, include the account number in the narration (before the narration) and replace the account number on the account number column with the Visa International internal account number (48919400007302)
- Build the upload file using ACCOUNT NUMBER, NARRATION, DESTINATION AMOUNT, C for each transaction, D for the total, 48919400007302 account number for the total.

- If the status for chargeback is DO NOT DEBIT,
 - Debit internal account in the upload file
 - Notify the process owner via email
 - If the status is DEBIT or REPRESENTMENT proceed to debit the merchant in the upload file
6. Navigate to Finacle
- Confirm the LCY amount due merchant from the MDB report with the **(48910111002801) MDBO PAYMENT VISA DDDMMYY** amount on Finacle
 - If it is not equal, send a mail to the process owner
7. Build the upload file
- Build unique narrations using transaction date, approval code, first 6 digits of masked PAN, last 4 digits of masked PAN and terminal ID



- Build the upload file with Narration, LCY AMOUNT DUE MERCHANT, LCY total and merchant account number

	A	B	C	D	E	F	G	H	I	J	K	L
1	ACCT	NARRATION	AMOUNT	TYPE								
2	48910111002801	MDBO PAYMENT VISA 26 Nov21	2,761,204.14	C								
3	2033688893	161121_194978_406234*8812_52MJ	(500.00)	D								
4	2033688893	161121_687263_406234*8812_52MJ	(1,000.00)	D								
5	2014385470	211121_668791_411736*2915_50LZ	(1,945.81)	D								
6	2036029420	251121_956075_411736*6588_06NE	(7,000.00)	D								
7	1000461905	221121_165259_411736*9405_45GM	(1,989.25)	D								
8	2033437338	251121_108237_411736*9991_34PT	(3,978.50)	D								
9	2034655922	251121_813484_418745*0079_87KS	(2,586.03)	D								
10	2015312518	201121_260687_418745*0132_43PO	(9,946.25)	D								
11	2015312518	201121_369638_418745*0132_43PO	(9,946.25)	D								

- The Bot will compare the account numbers on the upload file with the account numbers on the chargeback file
8. If the upload file does not balance, send a mail to the process owner
 9. If it balances, Bot uploads the file on the RPA file server
 10. Team lead reviews it
 11. Bot invokes the posting process on Finacle

PAY ARENA

1. Bot opens browser and generates report
 - Bot goes to UPSL FTP server address

- [illegible]

- | Tranamount - RATE - VAT | Rate | VAT |
|--------------------------------|-------------|------------|
| 1-5,000 | 10 | 0.75 |
| 5,001-50,000 | 25 | 1.88 |
| 50,001 and above | 50 | 3.75 |

- iii. To calculate ACTUAL AMOUNT is TRANAMOUNT minus VAT

6. Risk Controls

This section describes the risk management controls that have been introduced and/or removed as a result of the automation.

- **Settlement being passed to the wrong accounts:** There will be a manual check before the bot posts the file
- **In-built audit trail:** A log that captures actions and timelines of robot's activities
- **Process Owner delays in case resolution:** Reminders will be sent to the process owner and Team lead
- **Other Teams delay:** Reminders will be sent to the process owner
- **Third party applications upgrades/updates leading to downtime.** As much as possible the solution will be accessing the backend (database) to get data.
- **ACOB unmatched transactions:** Bot will send a report and a notification to the Team lead for any unmatched transactions that have lasted for 48 hours without being matched.

7. Considerations

- Stable internet connectivity would be readily available for the robot to optimally function.
- When the robot encounters business exceptions, these would be handled as documented in the exception's scenarios above.
- Instability of applications on the 3rd party applications may interfere with the proper functioning of the robot.
- Any interface change/ system upgrades on 3rd party applications may require some updates to the robot configuration/process design.
- Access to internal and external applications and portals.

8. Operating Model

This section describes how the virtual and physical workforce will work alongside each other.

8.1. Team structure

Role	Description and Responsibilities
EPO settlement officer	This is the staff in the EPO team responsible for handling business exceptions identified by the RPA solution. This staff also receives all escalation emails done by the Bot.
Bot	<ul style="list-style-type: none">- Download reports- Process the settlement- Build the upload file- Send escalation emails
Bot Controller	<ul style="list-style-type: none">- This is the human team member responsible for monitoring activities performed by the robot in production environment- Would escalate to business if there has been an interruption
Team Lead, Visa Settlement	Reviews the upload file generated by the Bot and receives escalation emails done by the Bot.

8.2. Process timing and operating rhythm

Will the solution run outside normal working hours?	Yes
What time will the solution start?	8am
Will the solution work to a stop time?	Until initial workload is completed
What days of the week will the solution run?	Weekdays
Are there any days or times when the solution must not run?	Weekends, Bank holidays

8.3. Reporting

- The virtual workforce will escalate cases that require human intervention to specific staff members
 - Team lead: Temitope.Adegoke@firstbanknigeria.com
 - Process owner: omeiza.j.lawal@firstbanknigeria.com
 - Other team members: Ijese.A.AKEREJOLA@firstbanknigeria.com
Tiwalade.Aladenika@firstbanknigeria.com
Esther.Adesunloye@firstbanknigeria.com

- After every process run, the robot will send a summarised report in an excel format of the status of the posted transactions and exception cases to the following email addresses

9. Business Continuity

This section describes the business continuity approach in the events of workforce (physical or virtual) unavailability, systems unavailability, or capacity constraints.

9.1. Physical workforce unavailability

- This process will be handled by an alternate team member
- Resolutions will be suspended till human worker is available

9.2. Virtual workforce unavailability

- An alternative process (aligned to the pre-automation process) will be available for critical business operations whenever the bot is down.
- The Bot controller will send an email to the E-business Operations team informing them of the system unavailability and when it becomes available.

9.3. Target application unavailability

- If the Bot is unable to access any of the target applications, it will escalate to the Bot controller, Settlement Officer and Head of E-Product Operations after trying three successive times.
- The Bot will attempt to re-access the application after three hours

9.4. Excessive workload

Is it possible that the solution could be overwhelmed by an excessive workload?	No
Is this solution required to detect such an event?	No

i. Business Glossary

Acronyms and terms used throughout this document are described below.

Acronym or Term	Synonym(s)	Full Description
VW	PAC, Robot, Bot	Virtual Worker
HW		Human Worker
PDD		Process Design Document
SDD		Solution Design Document
EPO		E-Product Operations
VM	VDI	Virtual Machine
VDI	VM	Virtual Desktop Interface
RPA	PA	Robotic Process Automation
SSO		Single Sign-On
UPSL		Unified Payments Services Limited
SFTP		Secure File Transfer Protocol
SLA		Service Level Agreement
DR		Debit
CR		Credit

ii. Attachments

The following attachments relate to this document.

Attachment	Description
PQD VISA Settlement	Captures firm's AS-IS process

iii. Complexity Estimation

	Low	Medium	High	
Number of L5/L6 process steps proposed for automation	1-25	25-50	51+	<i>High</i>
Degree of process reengineering (Automation-related changes to process steps)	Low (0-4)	Medium (5-7)	High (8+)	<i>Low</i>
Amount of process exceptions	0 to 5	6 to 10	11 to 18	<i>High</i>
Operational risk of process	Non-core	High importance	Monetary SLAs	<i>Medium</i>
Structure of data inputs	Structured, database ready format	Structured, single non-database ready format	Structured, multiple formats	<i>High</i>
Type of data handling	Standard formatting/data manipulations (Copy, Paste)	Non-Standard formatting (Read, Analyse, Modify, Update)	Read, Analyse, Enrich, Update	<i>Medium</i>
Number of teams involved in process	3 - 5	6 - 8	9+	<i>Low</i>
Total number of application screens	1 – 7	8 - 11	12+	<i>High</i>
Number of target applications	1 - 5	6 - 9	10+	<i>Medium</i>
Degree of object development	Limited, high reuse of existing objects	Moderate, some reuse of existing objects	Significant, very low / no reuse of existing objects	<i>Medium</i>
Target application integration technology	HTML, Windows or Mainframe	Java	Citrix	<i>Low</i>
Third party target app reliance	One external target app	External target apps required but interface agreement in place or open source	External target apps and no interface agreement in place but required	<i>Medium</i>
Overall Complexity:				High

iv. Sign-off

By signing below, I grant formal approval that the document has captured all the discussed and agreed process flow for the task being automated (based on the current business requirements) Subsequent changes (other than configurable items and software bugs) that will require a change in the process logic will be treated as a change request.

Process owner: _____ Role: _____
Signature: _____ Date: _____

Name: _____ Role: _____
Signature: _____ Date: _____

Name: _____ Role: _____
Signature: _____ Date: _____

Name: _____ Role: _____
Signature: _____ Date: _____

Name: _____ Role: _____
Signature: _____