Process Design Document (PDD)

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

Version	0.1
Status	Initial Version
Date	18/01/2022

Contents

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.

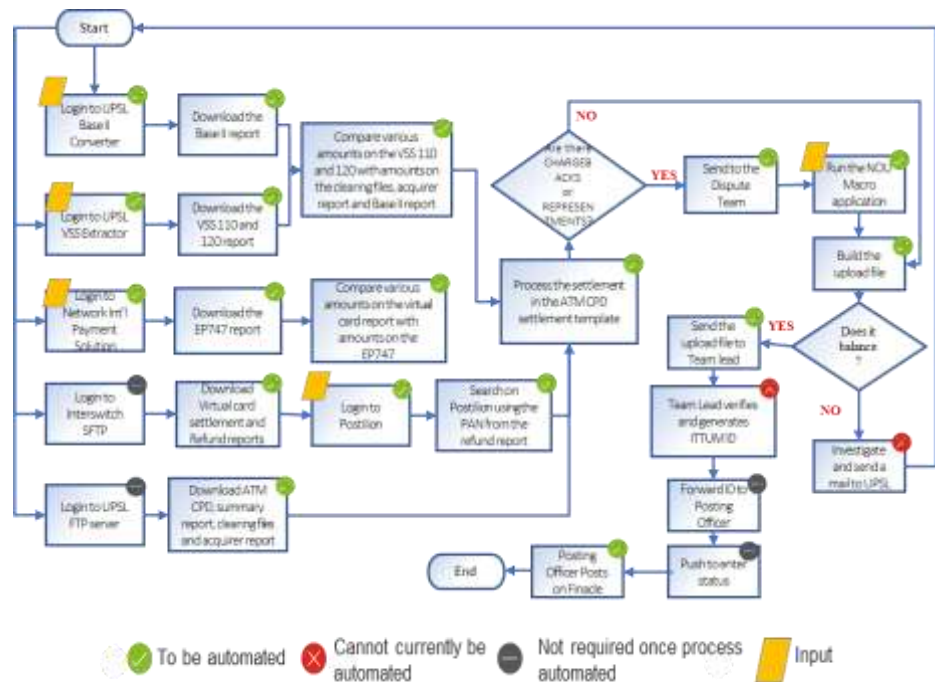| Title	Version	Location
PQD 019 VISA Settlement	0.1	<SharePoint link>

2. Process Overview

This section describes the high-level design of the automated process.
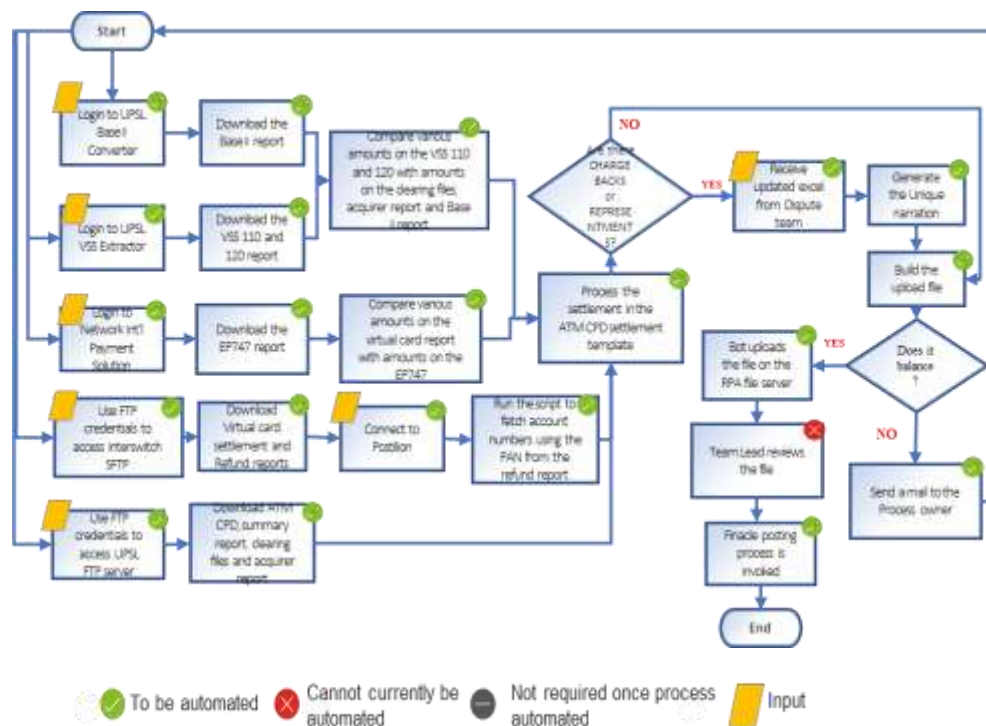
2.1. High level design (HLD)

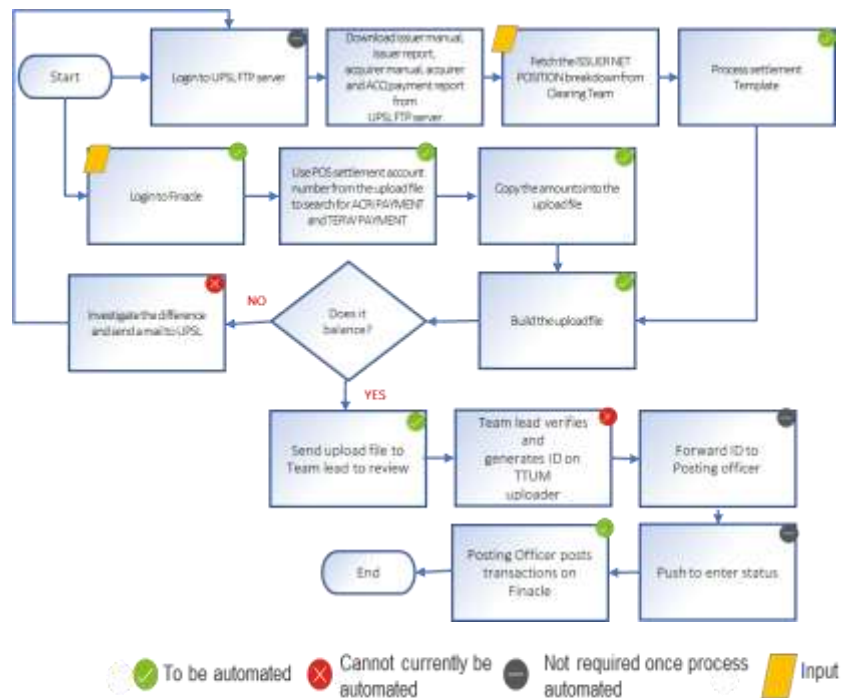**ATM CPD SETTLEMENT**

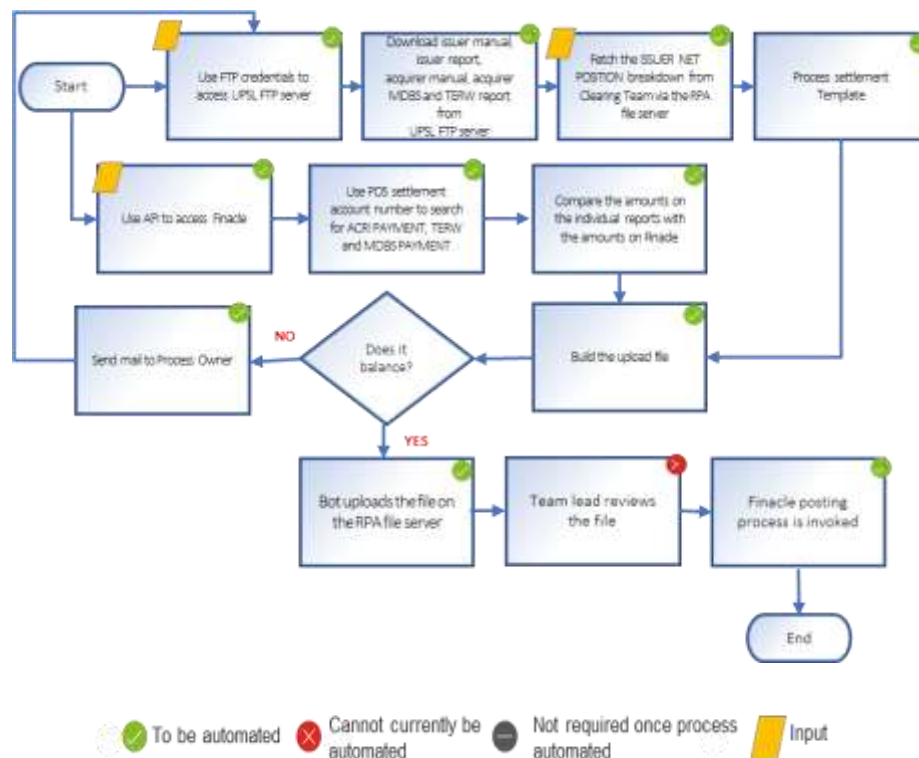**Current-State Manual Process**

Target-State Manual Process

POS CPD SETTLEMENT

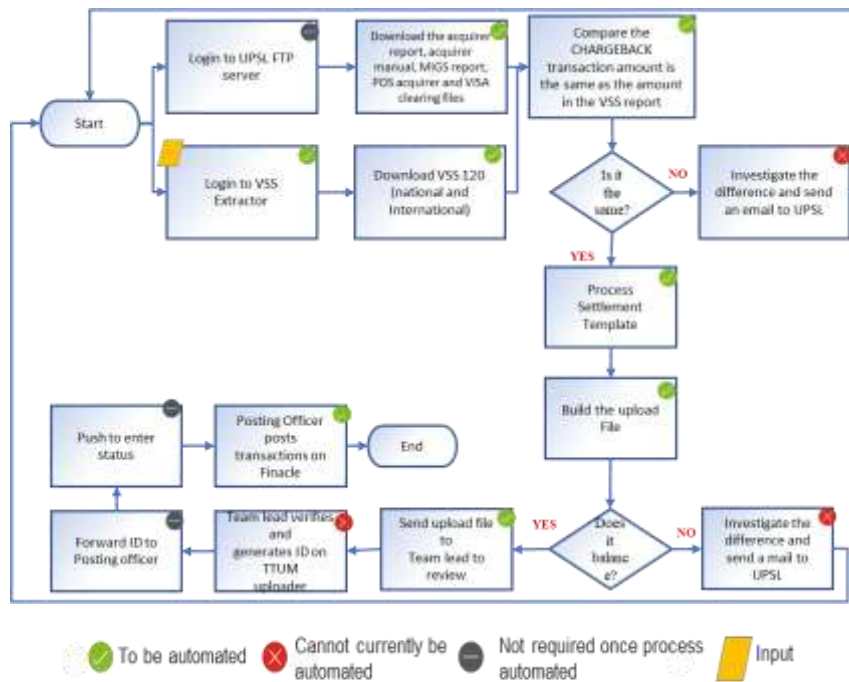## Current-State Manual Process

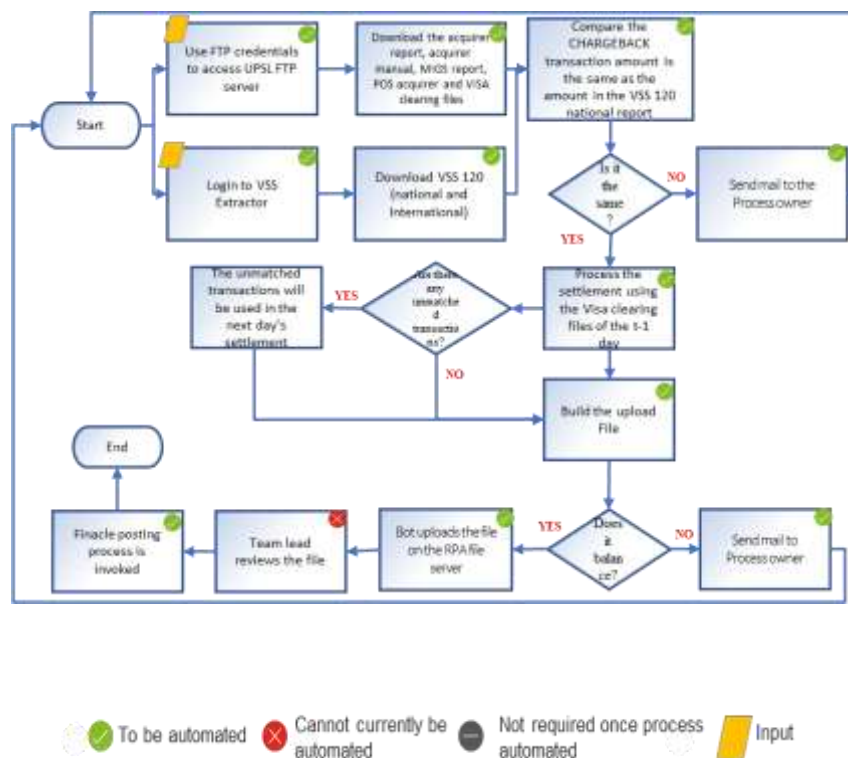## Target-State Manual Process

ACOB SETTLEMENT

Current-State Manual Process
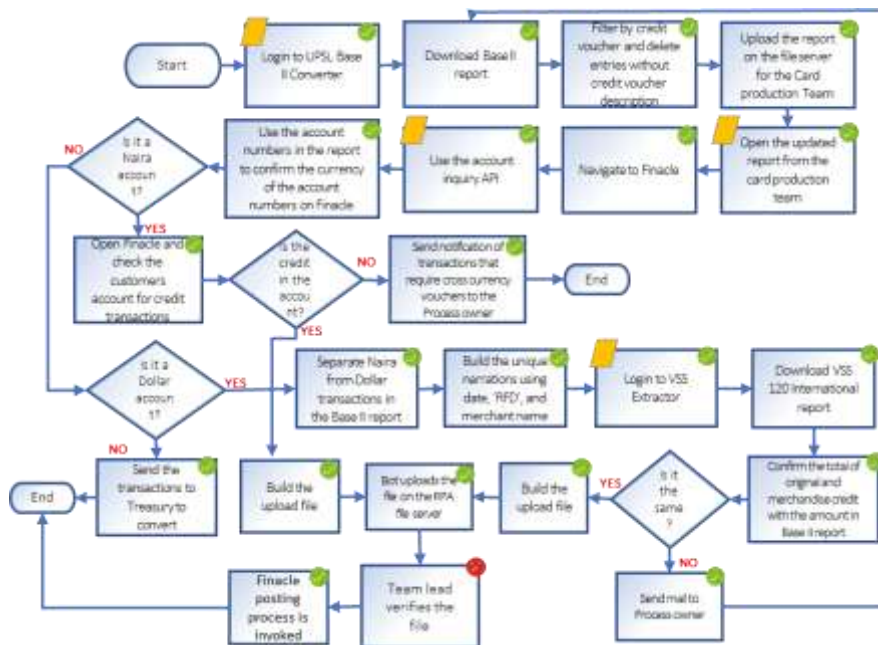

Target-State Manual Process

CREDIT VOUCHER

Current-State Manual Process

Legend: ✓ To be automated   ✗ Cannot currently be automated   ● Not required once process automated   ▮ Input
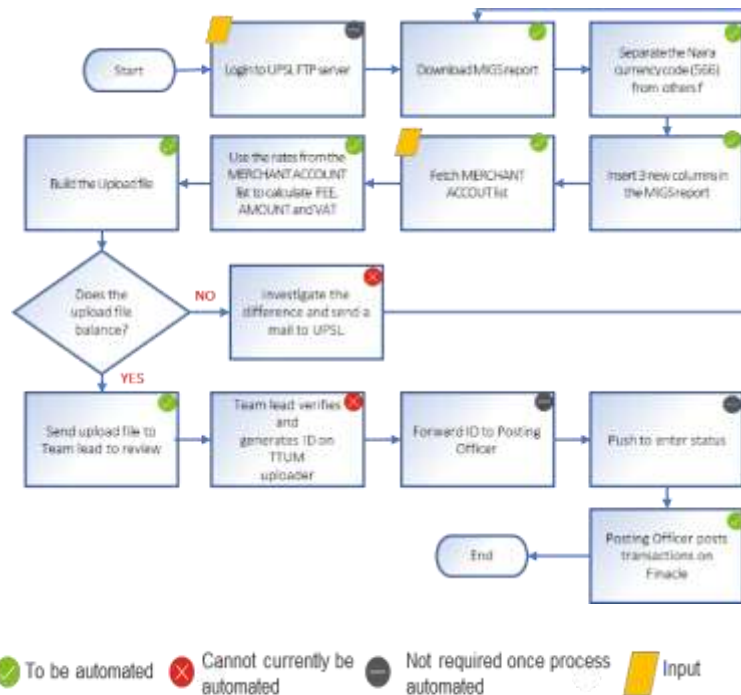
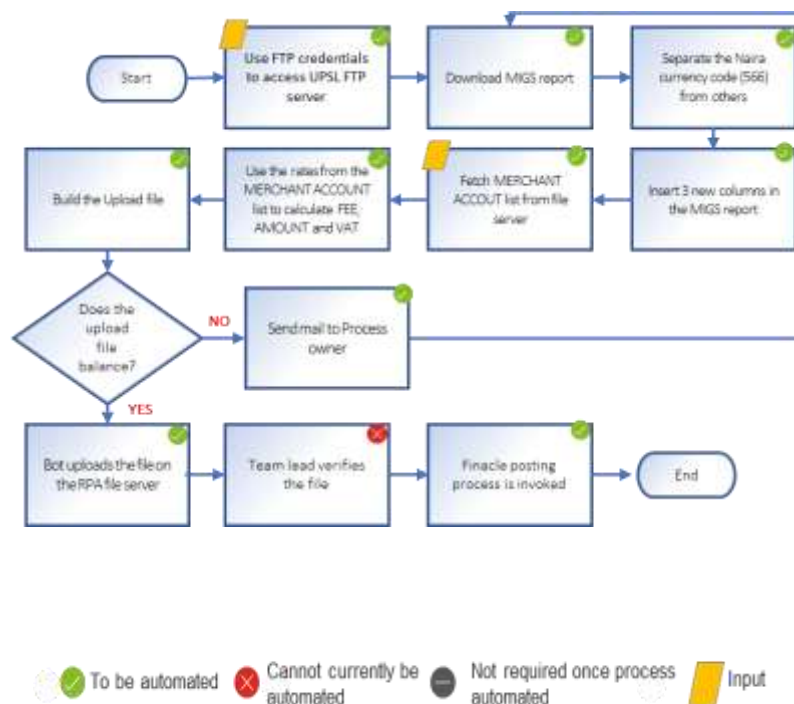## Target-State Manual Process

Legend: ✓ To be automated   ✗ Cannot currently be automated   ● Not required once process automated   ▮ Input
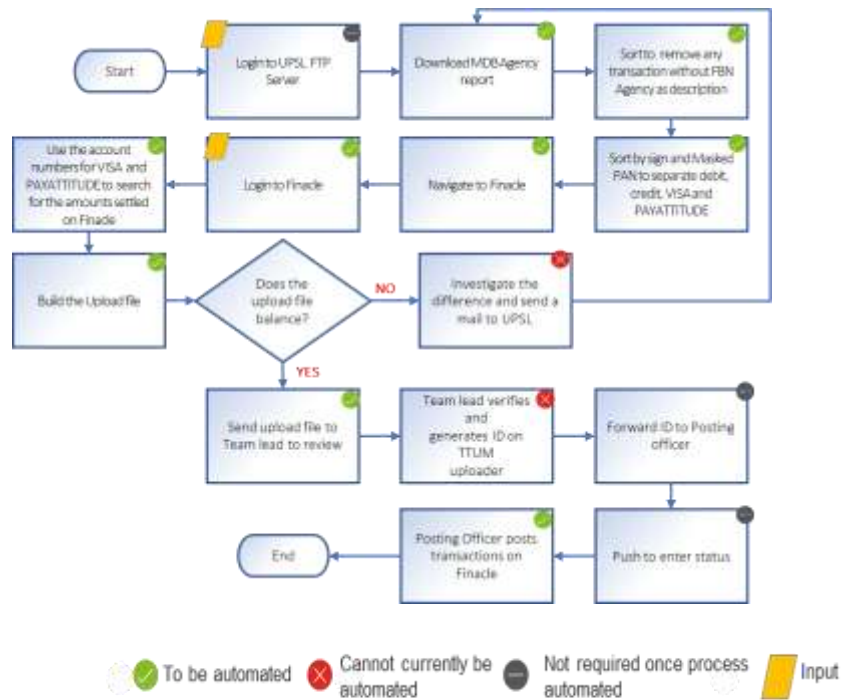
MIGS SETTLEMENT
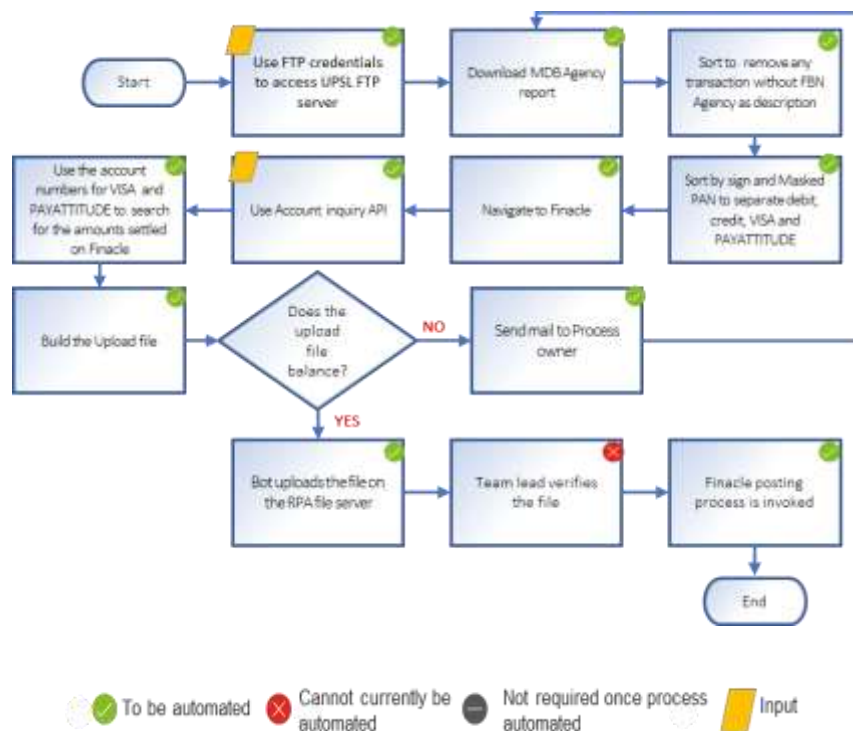
Current-State Manual Process

Target-State Manual Process

AGENCY BANKING
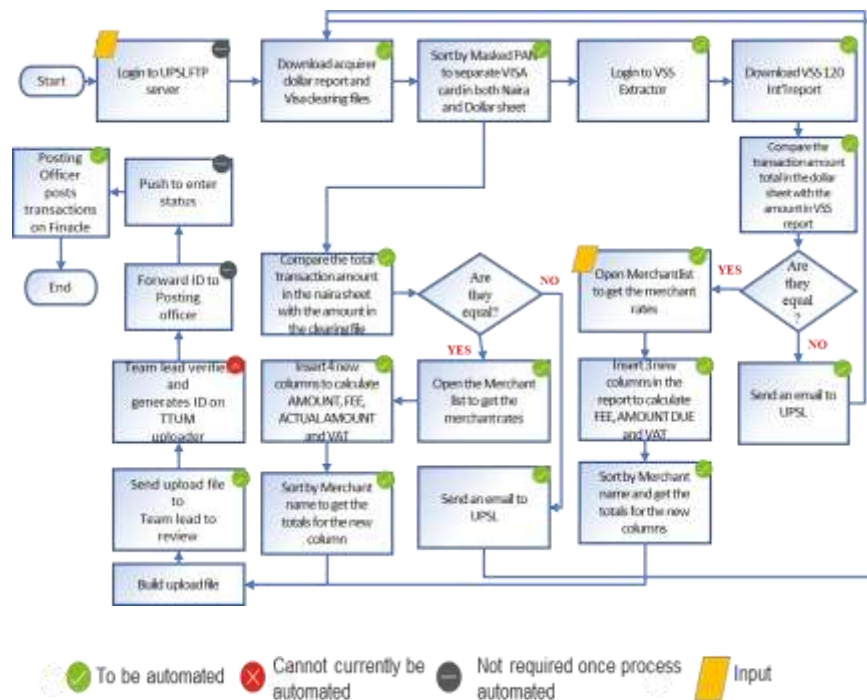
Current-State Manual Process
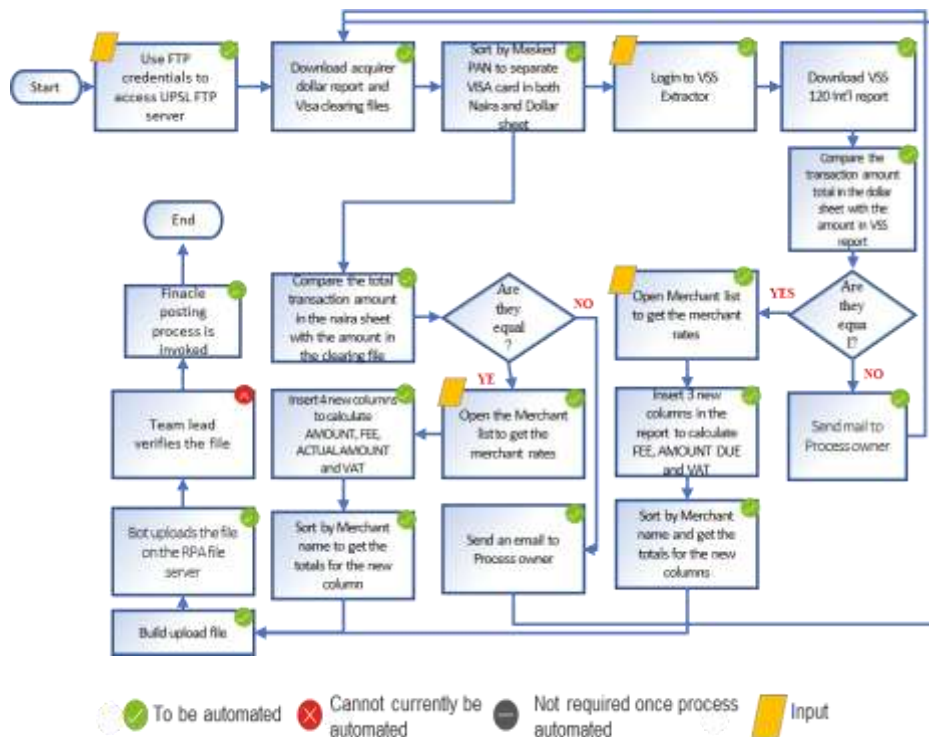

Target-State Manual Process

POS ACQUIRING DOLLAR
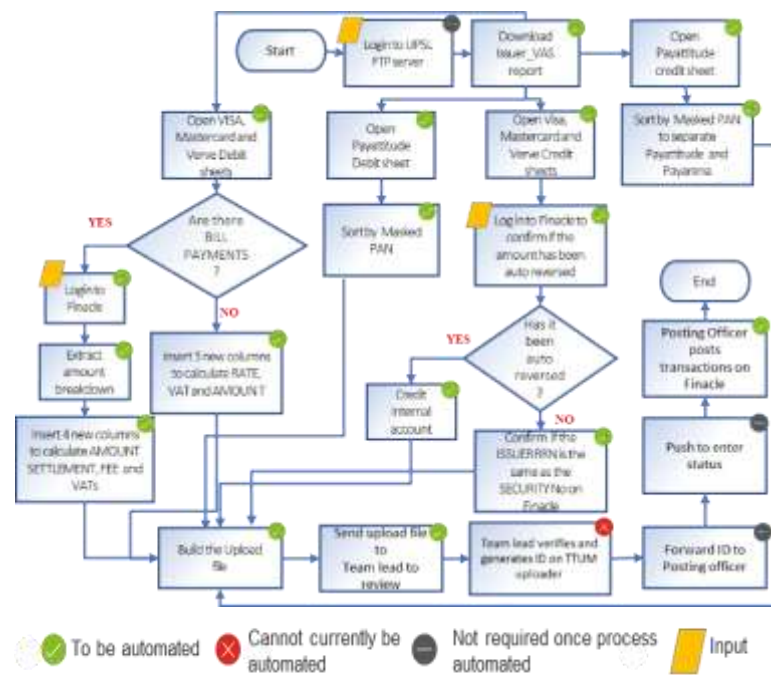
Current-State Manual Process

Target-State Manual Process

PAY ARENA

Current-State Manual Process

Target-State Manual Process

MDB CHARGEBACK

Current-State Manual Process

Start → Login to UPSL FTP server → Download MDB report → Separate VISA from Mastercard Transactions → Send VISA transaction to Acquiring dispute team

Is the status Debit or Represtment? — YES → Navigate to Finacle → Login to Finacle → Confirm LCY amount due merchant on Finacle

Is the status Debit or Represtment? — NO → Debit internal account

Are the amounts equal? — YES → Build unique narration with transaction date, approval code, first 6 and last 4 digits of masked PAN and terminal ID → Build the upload file with Narration, LCY amount and merchant account number columns → Does it balance? — NO → Investigate the difference and send a mail to UPSL

Does it balance? — YES → Send upload file to Team lead to review → Team lead verifies and generates ID on TTUM uploader → Forward ID to Posting officer

Are the amounts equal? — No → Send a mail to UPSL

Push to enter status → Posting Officer posts transactions on Finacle → End

Legend: To be automated | Cannot currently be automated | Not required once process automated | Input

Target-State Manual Process

Start → Use FTP credentials to access UPSL FTP server → Download MDB report → Separate VISA from Mastercard Transactions → Upload Visa transactions on the file server for the Acquiring Dispute team

Is the status Debit or Represtment? — YES → Navigate to Finacle → Use Account Inquiry API → Confirm LCY amount due merchant from the MDB report with the MDBO payment on Finacle

Is the status Debit or Represtment? — NO → Debit internal account

Are the amounts equal? — YES → Build unique narration with transaction date, approval code, first 6 and last 4 digits of masked PAN and terminal ID → Build the upload file with Narration, LCY amount and merchant account number columns → Does it balance? — NO → Send mail to Process owner

Does it balance? — YES → Bot uploads the file on the RPA file server → Team lead verifies the file → Finacle posting process is invoked → End

Are the amounts equal? — No → Send mail to Process owner

Legend: To be automated | Cannot currently be automated | Not required once process automated | Input

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

- o If it is not, send a mail to UPSL
  - o 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
  - o 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
  - o 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
  - o 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

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

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

  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

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

- 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

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

- Virtual card refund report
    i. Open the report on Notepad
    ii. Copy and paste in new excel sheet using text import wizard
    iii. Divide DESTINATION AMOUNT by 100
    iv. Sum the DESTINATION AMOUNT
    v. Insert 2 new columns after PAN
    vi. Navigate to Postilion, use connection string to access database
    vii. Use the full PAN to get the account number
    viii. Form a narration in the second row using: RWF-VIRT CD and DATE (CONCATENATE)
    ix. 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
    i. 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

        - 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

- 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

- 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

- 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)

	A	B	C	D	E	F	G	H
265	48975360001801	MCD ATM RECOVERY OF EXPOSURE 01.01.22		C			C	
266	48975360001901	01.01.22 FEE ON ATM NOU REVSL ADJUSTMENT		C			C	
267	48975360001901	01.01.22 FEE ON ATM ROU DISP ERR		C			D	
268	48975360001901	01.01.22 FEE ON ATM NOU TRANS		D		125.00	C	
269	48975360001901	01.01.22 FEE ON ATM NOU TRANS	127.28	C	127.28		C	
270	48957000007101	01.01.22 DOM TRKNS (PAYATTITUDE NOU FEE)		C				
271	48934389017801	01.01.22 ATM MAN ROU RESP(SR)		C			C	
272	48934389017801	01.01.22 ROU DISP ERR OFFLINE(SR)		C			D	128,912,653.23
273	48934389017801	01.01.22 ROU MAN RESP ERR		C			C	(128,926,653.20)
274	3060737901	REV-ATM WITHDRAWAL-NO ESTATE SKARADA 1KANDI4ZTE!!		C			C	
275								
276								
277	48919400007201	02.01.22 NOU DISP ERR		D			D	
278	48919400007201	02.01.22 NOU DISP ERR OFFLINE(SR)		C			C	
279	48919400007201	02.01.22 NOU DISP ERR OFFLINE(SR)		D			D	
280	48919400007201	02.01.22 NOU REVSL ADJUSTMENT OFFLINE(SR)		D			C	
281	48919400007201	02.01.22 Autho Response-ROU DIFF		C			C	
282	48919400007201	02.01.22 DOM TRKNS (PAYATTITUDE ROU)		D			D	
283	48919400007201	02.01.22 DOM TRKNS ADDED		D			D	
284	48919400007201	02.01.22 DOM TRKNS	90,963,040.00	C	90,963,040.00		C	
285	48919400007201	NOU FEE 02.01.22	16,265.60	C	16,265.60		C	
286	48931104000101	02.01.22 NOU FEE VAT		C			C	

Sheet tabs: UPSL 31.12 & 03.01.22 | 31.12.21 EMP | 01.01.22 EMP | 02.01.22 EMP | 03.01.22 EMP

- If there is Manual response check the account numbers on Finacle to see if it was auto reversed.

    ii. Summary report (pdf)

- Copy the NET NIBSS SETTLEMENT and paste in the upload file
- Copy the MASTERCARD ATM FEE FOR ROU DOMESTIC and paste in the upload file
- Copy the MASTERCARD ATM FEE FOR ROU INT'L and paste in the upload file
- Copy the MASTERCARD ACQ FEE INCOME and paste in the upload file
- Copy and paste PAYATTITUDE WITHDRAWAL in the upload file
- Copy DOMESTIC ATM OWNER FEES
  - Subtract it from the settlement amount total in Transaction Not On Us Domestic Sorted report
  - Copy and paste the difference in the upload file
- Copy DOMESTIC VISA TOTAL AMOUNT and paste in the upload file
- Copy INT'L ATM OWNER FEES and paste in the upload file
- Copy the REIMBURESEMENT FEES TOTAL ATM VISA TOTAL AMOUNT and paste in the upload file

- For the EMP sheet in the upload file
  - i. VSS 120
    - Copy and paste the ORIGINAL SALE clearing amount for purchase transactions (1000188544 acquirer transaction) in the upload file
    - Copy and paste the DISPUTE RESPONSE FINANCIAL SALE clearing amount for purchase transactions (1000188544 acquirer transaction) in the upload file
    - Copy and paste the DISPUTE FINANCIAL SALE clearing amount for purchase transactions (1000188544 acquirer transaction) in the upload file
    - Copy and paste the ORIGINAL clearing amount for original credit transactions (1000188544 acquirer transaction) in the upload file

- 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)

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

- If there is an MVISA chargeback, copy and paste into upload file as MVISA 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

- 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

- 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

v. ATM CPD report

- 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

vi. EP747 (NI) (requires SR category table)

- 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)

- 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)

- 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

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

- To confirm these amounts, download VISA Int'l daily transaction report
- If it is not the same, send a mail to the process owner

vii. 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

viii. Open the excel sheet sent back by Dispute team (Chargeback for CPD)

> 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**}

> 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)

- Copy the representment amounts and paste it in the upload file

- Total the chargeback in the Extras sheet
xiv. Copy the chargeback from the Extras sheet and build an upload file for it

xv. PayAttitude Not-On-Us
- Copy and paste the transaction amount total in the upload file
xvi. PayAttitude Remote On-Us
- Add transaction amount and IRF
- Copy and paste each line item in the upload file with the Transaction ID
4. Use the API to access Finacle to get statement on the VISA SETTLEMENT SUSP-CHAI account (48934389019401)

- 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

- 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)

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)

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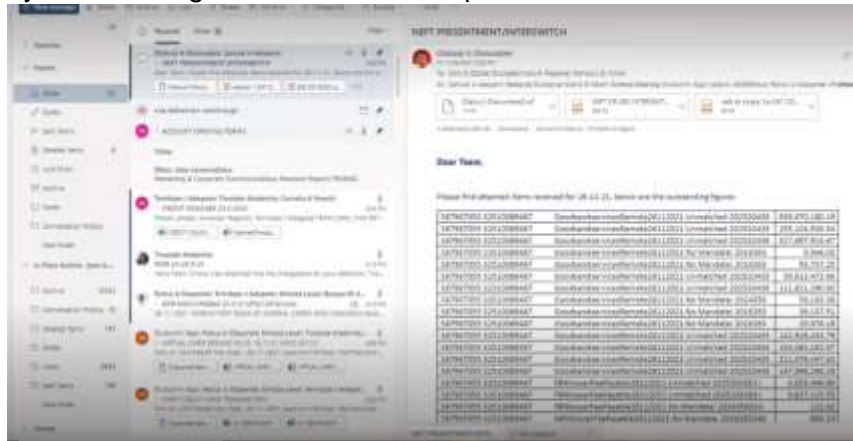
- ISSUER MANUAL
    i. Sort by Masked PAN. *The below schedule shows the various cards using the first 6 digits of the PAN*

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)

    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

    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

- 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)

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

- 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

- MDB report
  i. Find the total for the SUBSIDY VALUE

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

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 TERMINALOWNERVAT 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 TERMINALOWNERVAT 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-

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

iv. The Bot will access Finacle using the Account inquiry API to check for the debit of that total amount in the remote POS account (2023293085)
- If it is in the remote POS account, The Bot will credit the remote POS account (credit 2023293085)
- If it is not in the remote POS account, then the Bot will confirm that the amount is in the NEFT breakdown in the RPA file server. The Bot will credit 48910111002801

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

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

o 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.

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

    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

    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

    xiv.   Paste it in the upload file

	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 Merchandize 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	04.01.22 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 Merchandize return		D	-	PYMNT REV VALUE	
53		48934389044001	04.01.22 ACQ POS CHAGBK INTL Payment Reversal		D	-		
54						(259,600.03)		
55								

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

	C	D	E	F	G	H	I
R	48934389043901	03.01.22 VSS outs		C	-	OUTSTANDING CAN BE CR OR DR	
R	48934389043901	03.01.22 VSS outs		D	-	OUTSTANDING CAN BE CR OR DR	
R	48934389043901	04.01.22 VSS MANUAL CASH		D	-	OUTSTANDING CAN BE CR OR DR	
R	48934389043901	04.01.22 ACQ POS QUASI CASH		D	-	PYMNT REV VALUE	
	48934389044001	04.01.22 ACQ POS ORIGINAL SALE RVRSL		C	-		
	48934389044001	04.01.22 ACQ POS Payment Reversal		D	-		
R	48934389044001	04.01.22 ACQ POS Merchandize return		D	-	PYMNT REV VALUE	
					-		
	cquring value						
R	48934389043901	03.01.22 ACQ POS INTL	1,008,127.53	D	(1,008,127.53)	VSS VALUE	
R	48934389043901	03.01.22 ACQ POS INTL	748,527.50	C	748,527.50	MATCHED ON ACOB INTL	
R	48934389043901	03.01.22 ACQ POS INTL no arn		C	-	NO ARN BUT ONCLEARING FILE	
R	48934389043901	03.01.22 ACQ POS INTL out		C	-	UNMATCHED ON ACOB INTL	
R	48934389043901	04.01.22 ACQ POS INTL manual		C	-	UNMATCHED ON ACOB INTL	
R	48934389043901	03.01.22 ACQ POS INTL migs		C	-	UNMATCHED ON ACOB INTL	
R	48934389043901	03.01.22 VSS outs		C	-	OUTSTANDING CAN BE CR OR DR	
R	48934389043901	Unmatched ACOB VALUE for		C	-		
	48934389043901	VISA MERCHANT FUND 03.01.22	239,600.03	C	239,600.03		
R	48934389044001	04.01.22 ACQ POS Merchandize return			-	PYMNT REV VALUE	
	48934389044001	04.01.22 ACQ POS CHAGBK INTL Payment Reversal			(20,000.00)		

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	205,175,584.69	D	(205,175,584.69) VSS VALUE
03.01.22 VSS POS ACQUIRING MATCHED	204,102,629.89	C	204,102,629.89 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			-
02.01.22 VSS MIGS	135,000.00	C	135,000.00 OUTSTANDING CAN BE CR OR DR
02.01.22 VSS outs	958,955.00	C	958,955.00 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 Merchandize return		D	- PYMNT REV VALUE

| 01.01.2022 | 02.01.2022 | **03.01.2022** | 04.01.2022 | 05.01.2022 | (+) |

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

Separate the N/A entries form the others

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

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

First spreadsheet (rows 1–23):

	A	B	C	D	E	F	G	H
1	13.01.21							
2	In response to the ACOB Settlement, pass this							
3		CR	4893438904390I	04.01.22 ACOB paymt TRXN NIBS	319,712,387.02	C	319,712,387.02	ACOB VALUE
4		CR	4893438904400I	04.01.22 ACQ POS CHAGBK INTL		C	-	INTL CHBK VALUE
5		CR	4893438904400I	04.01.22 ACQ POS CHAGBK INTL Payment Reversal		C	-	INTL CHBK VALUE
6		CR	4893438904400I	04.01.22 ACQ POS CHAGBK SCHEME	8,607,570.00	C	8,607,570.00	SCHEME CHBK VALUE
7		CR	4893438904400I	04.01.22 ACQ POS CHAGBK SCHEME reversal		D	-	SCHEME CHBK VALUE
8		CR	4893438904400I	04.01.22 ACQ POS Payment Reversal		C	-	PYMNT REV VALUE
9		CR	4893438904400I	04.01.22 ACQ POS Representment Reversal		C	-	PYMNT REV VALUE
10		CR	4893438904400I	04.01.22 ACQ POS Merchandize return		C	-	PYMNT REV VALUE
11		DR	4893438904390I	04.01.22 VSS POS ACQUIRING MATCHED	327,549,979.52	D	(327,549,979.52)	MATCHED ON ACOB
12		DR	4893438904200I	04.01.22 VSS POS ACQUIRING MATCHED NO ARN		D	-	NO ARN BUT ONCLEARING FILE
13		DR	4893438904390I	04.01.22 VSS POS ACQUIRING UNMATCH		D	-	UNMATCHED ON ACOB
14		DR	4893438904390I	03.01.22 VSS POS ACQUIRING MATCHED		D	-	MATCHED ON ACOB
15		DR	4893438904390I	04.01.22 ACQ POS INTL	10,000.00	D	(10,000.00)	MATCHED ON ACOB INTL
16		DR	4893438904390I	03.01.22 ACQ POS INTL		D	-	MATCHED ON ACOB INTL
17		DR	4893438904390I	04.01.22 ACQ POS INTL UNMATCHED		D	-	NO ARN BUT ONCLEARING FILE
18		DR	4893438904390I	04.01.22 ACQ POS INTL no arn		D	-	NO ARN BUT ONCLEARING FILE
19		DR	4893438904390I	03.01.22 ACQ POS INTL no arn		D	-	NO ARN BUT ONCLEARING FILE
20		DR	4893438904390I	04.01.22 ACQ POS INTL OUTS		D	-	NO ARN BUT ONCLEARING FILE
21		DR	4893438904200I	04.01.22 ACQ POS INTL		D	-	UNMATCHED ON ACOB INTL
22		DR	4893438904400I	04.01.22 REPRESENTMENT		D	-	REPRESENTMENT
23		DR	4893438904400I	04.01.22 REPRESENTMENT INTL		D	-	REPRESENTMENT

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

Second spreadsheet (rows 7–29):

	A	B	C	D	E	F	G	H
7		CR	4893438904400I	04.01.22 ACQ POS CHAGBK SCHEME reversal		D	-	SCHEME CHBK VALUE
8		CR	4893438904400I	04.01.22 ACQ POS Payment Reversal		C	-	PYMNT REV VALUE
9		CR	4893438904400I	04.01.22 ACQ POS Representment Reversal		C	-	PYMNT REV VALUE
10		CR	4893438904400I	04.01.22 ACQ POS Merchandize return		C	-	PYMNT REV VALUE
11		DR	4893438904390I	04.01.22 VSS POS ACQUIRING MATCHED	327,549,979.52	D	(327,549,979.52)	MATCHED ON ACOB
12		DR	4893438904390I	04.01.22 VSS POS ACQUIRING MATCHED NO ARN		D	-	NO ARN BUT ONCLEARING FILE
13		DR	4893438904290I	04.01.22 VSS POS ACQUIRING UNMATCH		D	-	UNMATCHED ON ACOB
14		DR	4893438904390I	03.01.22 VSS POS ACQUIRING MATCHED		D	-	MATCHED ON ACOB
15		DR	4893438904390I	04.01.22 ACQ POS INTL	10,000.00	D	(10,000.00)	MATCHED ON ACOB INTL
16		DR	4893438904290I	03.01.22 ACQ POS INTL	748,527.50	D	(748,527.50)	MATCHED ON ACOB INTL
17		DR	4893438904390I	04.01.22 ACQ POS INTL UNMATCHED		D	-	NO ARN BUT ONCLEARING FILE
18		DR	4893438904390I	04.01.22 ACQ POS INTL no arn		D	-	NO ARN BUT ONCLEARING FILE
19		DR	4893438904390I	03.01.22 ACQ POS INTL no arn		D	-	NO ARN BUT ONCLEARING FILE
20		DR	4893438904390I	04.01.22 ACQ POS INTL OUTS		D	-	NO ARN BUT ONCLEARING FILE
21		DR	4893438904200I	04.01.22 ACQ POS INTL		D	-	UNMATCHED ON ACOB INTL
22		DR	4893438904400I	04.01.22 REPRESENTMENT	11,650.00	D	(11,650.00)	REPRESENTMENT
23		DR	4893438904400I	04.01.22 REPRESENTMENT INTL		D	-	REPRESENTMENT
24			4893438904400I	POS CashBack (Sales)		D	-	
25	14.01.21		4893438904400I	POS CashBack (Cash)		D	-	
26	In response to the VSS Acquiring value							
27		DR	4893438904290I	04.01.22 VSS POS ACQUIRING		D	-	VSS VALUE
28		CR	4893438904290I	04.01.22 VSS POS ACQUIRING MATCHED		C	-	MATCHED ON ACOB
29		CR	4893438904290I	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

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

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

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

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 ACOB
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	27,726.00 C	27,726.00	MATCHED ON ACOB
31 DR	48934389043901	04.01.22 VSS POS ACQUIRING UNMATCH	C	-	UNMATCHED ON ACOB
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	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

> xviii. Open the VSS 120 international only if there is a transaction in the acquirer manual report
> xix. Copy the PURCHASE clearing amount for SR category 1000339563 and paste in the ACQ POS INT'L Debit in the upload file

				Business Mode Total	1000102541 FBN	1000339563 FIRST BANK NGE	543	566	120	1,287,800.00 CR	3,115.88 CR
				Business Mode Net	1000102541 FBN	1000339563 FIRST BANK NGE	543	566		0.00	3,038.67 CR
1000339563 FIRST BANK NGE	ACQUIRER TRANSACTIONS	566	PURCHASE	Business Transaction Total	1000339563 FIRST BANK NGE	1000339563 FIRST BANK NGE	543	566	54	2,317,503.40 CR	5,464.40 CR
				Business Transaction Net	1000339563 FIRST BANK NGE	1000339563 FIRST BANK NGE	543	566		0.00	5,464.40 CR
				Business Cycle Total	1000339563 FIRST BANK NGE	1000339563 FIRST BANK NGE	543	566	ORIGINAL 54	2,317,503.40 CR	5,464.40 CR

> xx. Copy the amount by which the upload file does not balance and paste in the ACQ POS INT'L Credit in the upload file

52 CR	48934389044001	04.01.22 ACQ POS Merchandize return	D	-	PYMNT REV VALUE	
53	48934389044001	04.01.22 ACQ POS CHAGBK INTL Payment Reversal	D	-		
54				(0.00)		
55						
56						
57 Acquiring value						
58 DR	48934389043901	04.01.22 ACQ POS INTL	D	-	VSS VALUE	2,317,503.40
59 CR	48934389043901	04.01.22 ACQ POS INTL	10,000.00 C	10,000.00	MATCHED ON ACOB INTL	
60 CR	48934389043901	04.01.22 ACQ POS INTL no arn	C	-	NO ARN BUT ONCLEARING FILE	
61 CR	48934389043901	04.01.22 ACQ POS INTL	C	-	UNMATCHED ON ACOB INTL	
62 DR	48934389043901	Unmatched ACOB VALUE for	C	-		
63	48934389043901	VISA MERCHANT FUND 04.01.2221	C	-		
64				10,000.00		

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

MIGS DOMESTIC SETTLEMENT

1. Bot opens browser and Generate Report
   - Bot goes to UPSL FTP server address
   - Bot uses FTP credentials to access the platform and download MIGS report and visa clearing files
2. Process the settlement
   - Bot opens the MIGS report
   - Bot sorts by ORIGCLEARCCY to separate 566 from others (treat only 566)
     i. Bot fetches the MERCHANT ACCOUNT list to get the NGN RATES for the merchant names in the MIGS report

- Bot inserts 3 new columns to calculate FEE (ORIGINAL AMT * RATE), AMOUNT DUE MERCHANT (ORIGINAL AMT – FEE) and VAT (7.5/107.5*FEE)
- Bot sorts by Merchant names to separate each merchant's transaction
- Bot totals the FEE, AMOUNT and VAT for each merchant
- Bot subtracts FEE total from AMOUNT total to get ACTUAL AMOUNT

3. The Bot will compare the….on the visa clearing file with the …..on the MIGS report

4. Extract all items in the generated report and build an Upload File
    - To build the unique narration for AFRICAN TOURISM merchant, concatenate RRN-, DD.MM.YY, RRN number from MIGS report, AFRICAN TOURISM

- Bot copies and pastes the total ORIGINAL AMOUNT for all merchants to the 48934389043901-account number
- Bot copies and pastes the totals for ORIGINAL AMOUNT, AMOUNT DUE MERCHANT (credit 2029798609), STAMP DUTY (debit 2029798609 and

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

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

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

- Sort credit (+) by masked PAN to separate VISA (4******) from Payattitude (9**********)
- Find the totals for ORIGINAL AMOUNT and LCY AMOUNT DUE MERCHANT for Visa and payattitude
- Bot subtracts the total for ORIGINAL AMOUNT and LCY AMOUNT DUE MERCHANT to get the FEE for Visa
- Bot subtracts the total for ORIGINAL AMOUNT and LCY AMOUNT DUE MERCHANT to get the FEE for payattitude

3. Build the Upload file
- Copy and paste LCY AMOUNT DUE MERCHANT for Debit (-) (debit 48910111002801)
- For Visa, copy and paste the ORIGINAL AMOUNT (credit 48934389035901) and FEE (debit 48934389040401)

- For Payattitude, copy and paste the ORIGINAL AMOUNT (credit 48919400009901) and FEE (debit 48934389040401)
- Separate the FEE into N10 and N0.75, copy and paste as separate line items in the upload file (debit 48934389040401)
- Bot Navigates to Finacle
- Use the account numbers for AGENCY PAYMENT (2023293085) and date to search on Finacle for the VISA amount settled

- Copy and paste this amount in the upload file (debit 2023293085)
- Use the account numbers for AGENCY PAYMENT (2023293085) and date to search on Finacle for the payattitude amount settled

- Copy and paste this amount in the upload file (debit 2023293085)

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 posting process on Finacle

POS ACQUIRING DOLLAR

1. Bot opens browser and Generate Report
   - Bot goes to UPSL FTP server address
   - Bot uses FTP credentials to access the platform and download FBN ACQ dollar report, MIGS report and VISA clearing files
2. Processing settlement template
   - For the Dollar sheet
     i. Sort by Masked PAN to separate VISA from Mastercard
     ii. Bot to sort by amount to separate debit (-) and credit (+) for both Visa and MasterCard
     iii. Bot to sort by retailer name
     iv. Bot to Navigate to VSS Extractor address
        - Bot to input Login ID and password
        - Click on VSS report
        - Select International
        - Enter report date (t-1)
        - Click VSS 120 summary settlement report
        - Click the dropdown and select Excel to download the report
     ii. Sum TRANAMOUNT for Visa credit and compare with the Business transaction total on the 100039563 PURCHASE row (cell S71) on VSS 120

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

   - Compare the ORIGINAL AMOUNT TOTAL with the difference identified

- If it is not the same, send a mail to the process owner
- If it is the same, find the new total (TRANAMOUNT from the ACQ Dollar report plus ORIGINAL AMOUNT from MIGS report)

vii. Open the MERCHANT ACCOUNT LIST to get the USD RATES for the merchant names

viii. Insert 3 new columns in the acquirer dollar report after AMOUNT DUE NAIRA to calculate FEE (ORIGINAL AMT * RATE), AMOUNT DUE MERCHANT   (ORIGINAL AMT – FEE) and VAT (7.5/107.5*FEE)

ix. Separate the transactions by the merchant names and find the totals of the FEE and AMOUNT

- 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

    - vi. The total transaction amount in both reports should be the same

    vii.   Insert 4 new columns after AMOUNT DUE NAIRA in the POS ACQ DOLLAR report

   viii.   The first column is AMOUNT DUE DOLLAR (TRANAMOUNT/EXRATE)

    ix.   Open the merchant list to get the rate for the merchants

     x.   Multiply the AMOUNT DUE DOLLAR by the rate in the second row to get the FEE

    xi.   Subtract the FEE from AMOUNT DUE DOLLAR in the third column

    xii.   Calculate VAT on the FEE in the fourth row (7.5/107.5*FEE)

   xiii.   Separate the entries by RETAILER NAME

   xiv.   Find the total of the FEE and VAT for all retailers

    xv.   Subtract VAT from FEE

   xvi.   Find the total of the amount after deducting fee (actual amount due) for each retailer

3. Build the upload file
   - Dollar sheet

      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

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)

- If it is a naira account, the Bot sends a notification to the process owner to raise a manual cross currency credit voucher
- Build the unique narrations (CONCAT) using RFD-, TRANSDATE (in text) and Merchant name e.g RFD-12-15-21XYZ
- Bot to Navigate to VSS Extractor address
    - Bot to input Login ID and password
    - Click on VSS report
    - Select International
    - Enter report date (t-1)
    - Click VSS 120 summary settlement report
    - Click the dropdown and select Excel to download the report
- In the VSS report, go to 1000339564 and add the ORIGINAL CREDIT total and the MERCHANDISE CREDIT total (Cell S181 plus S188)
- Confirm this total with the total amount in the base II settlement report
    i. If it is not the same, notify the process owner via email
- If it is a Euro or pound account, upload transaction details (account number, narration, amount and transaction type) on the file server for the Treasury team to include the exchange rate column
- The Treasury team will send back the exchange rate for Euro and Pound via the file server

3. Build upload file

- 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.

- Build a separate upload file for Euro or Pound by converting the DESTINATION AMOUNT with the given exchange rates accounts using the 48919400007302 internal account number

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
7. Bot invokes the posting process on Finacle

MDB CHARGEBACK

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 report
2. Bot opens the MDB debit sheet
3. Sorts by Masked PAN to separate Visa from Mastercard (only work with VISA)
4. Upload Visa transactions on the file server for the Acquiring Dispute team to send back a confirmation of debit or representment
5. Bot opens the returned excel sheet

- If the status for chargeback is DO NOT DEBIT,
  i. Debit internal account in the upload file
  ii. 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 DDMMYY** 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

Kindy populate account numbers in the attached.

Regards

=CONCATENATE(TEXT(C8,"ddmmyy")," ",I8," ",LEFT(AM8,6),"*",RIGHT(AM8,4)," ",RIGHT(V8,4))

Dear Taiwo/Team,

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

ACCT	NARRATION	AMOUNT	TYPE
48910111002801	MDBO PAYMENT VISA 26 Nov21	2,761,204.14	C
2033688893	161121_194978_406234*8812_52MJ	(500.00)	D
2033688893	161121_687263_406234*8812_52MJ	(1,000.00)	D
2014385470	211121_668791_411736*2915_50LZ	(1,945.81)	D
2036029420	251121_956075_411736*6588_06NE	(7,000.00)	D
1000461905	221121_165259_411736*9405_45GM	(1,989.25)	D
2033437338	251121_108237_411736*9991_34PT	(3,978.50)	D
2034655922	251121_813484_418745*0079_87KS	(2,586.03)	D
2015312518	201121_260687_418745*0132_43PO	(9,946.25)	D
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

- Bot uses FTP credentials to access the platform and download Issuer_VAS report from VAS Settlement folder
2. Process settlement template
    - For VISA, Mastercard and Verve Debit sheets, sort by TRANSACTION TYPE and TRANAMOUNT
    - If there is BILL PAYMENT transaction type,
        i. Navigate to Finacle and
            - Use the customer's account number and transaction date to search in the customer's account for the amount breakdown (actual amount, fee and VAT) on Finacle
        ii. Insert 4 new columns after TRANAMOUNT for ACTUAL AMOUNT SETTLED, FEE, VAT and Extra VAT (7.50)

- For TRANSFER and AIRTIME
    i. Insert 3 new columns after TRANAMOUNT to calculate RATE, VAT and ACTUAL AMOUNT
    ii. To calculate RATE and VAT:

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

- For VISA, Mastercard and Verve Credit sheets
  - i. Bot navigates to Finacle
  - ii. Bot uses CARDHOLDER ACCOUNT NUMBER and date to search on Finacle to confirm if the amount in the customer's account auto reversed
  - iii. If it has not been auto reversed (credit), confirm that the ISSUER RRN on the credit sheet is the same as the Security No/Remarks 2 on Finacle, then credit the customer account when building the upload file

  - i. If it has been auto reversed, credit the internal account of the respective transaction type when building the upload file

Transaction type	Internal account to be credited
Airtime	48934389033901
Bill Payment	48934389034001
Transfer (Issuer)	48934389034201

  - ii. To credit the internal account, build a unique narration (REV-DD.MM.YY-Remarks2)

- For Payattitude Debit and Credit
    - i. Sort by Masked PAN to separate 901102********** from 901105**********
3. Build the upload file
    - Copy the issuer net position from the Issuer_VAS report (cell E13) and paste it in the upload file (cell C2)

- For VISA, Mastercard and Verve Debit sheets
    - For BILL PAYMENT
        - Copy and paste the totals for ACTUAL AMOUNT, FEE, VAT and Extra VAT
    - For AIRTIME and TRANSFER
        - Copy and paste the transaction amount totals of each transaction type in the upload file
        - Copy and paste the totals for the new amount, rate, issuer fee and issuer VAT in the upload file

- For Payattitude Debit
    - Copy and paste transaction amount total for 901102**********
    - Copy and paste the total ISSUER FEE and VAT
    - Copy and paste Totals for ORIGINAL AMOUNT and FEE
- For VISA, Mastercard and Verve Credit
    - Copy and paste issuer fee and issuer VAT
- For Payattitude Credit,
    - Copy and paste transaction amount, fee and VAT for Payattitude masked PAN
    - Copy and paste transaction amount, fee and VAT for Payarena masked PAN
- In building the upload file:

Narration	Sheet
PAYARENA AIRTIME SETT NMC	MasterCard TRANAMOUNT total
PAYARENA AIRTIME SETT VISA	Visa TRANAMOUNT total
PAYARENA AIRTIME SETT VERVE	Verve TRANAMOUNT total
PAYATTITUDE SETT debit/credit	Payattitude debit/credit TRANAMOUNT total

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

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	- Download reports - Process the settlement - Build the upload file - Send escalation emails
Bot Controller	- 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+	*High*
Degree of process reengineering (Automation-related changes to process steps)	Low (0-4)	Medium (5-7)	High (8+)	*Low*
Amount of process exceptions	0 to 5	6 to 10	11 to 18	*High*
Operational risk of process	Non-core	High importance	Monetary SLAs	*Medium*
Structure of data inputs	Structured, database ready format	Structured, single non-database ready format	Structured, multiple formats	*High*
Type of data handling	Standard formatting/data manipulations (Copy, Paste)	Non-Standard formatting (Read, Analyse, Modify, Update)	Read, Analyse, Enrich, Update	*Medium*
Number of teams involved in process	3 - 5	6 - 8	9+	*Low*
Total number of application screens	1 – 7	8 - 11	12+	*High*
Number of target applications	1 - 5	6 - 9	10+	*Medium*
Degree of object development	Limited, high reuse of existing objects	Moderate, some reuse of existing objects	Significant, very low / no reuse of existing objects	*Medium*
Target application integration technology	HTML, Windows or Mainframe	Java	Citrix	*Low*
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	*Medium*
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: