

**BUSINESS REQUIREMENTS DOCUMENT**

**FOR**

**PROCESS REVIEW AND  
AUTOMATION OF ‘*NO SCHEDULE*’  
& ‘*SCHEDULES WITH ISSUES*’  
TRACKING PROCESS**

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# 1 INTRODUCTION

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## 1.1 Document Purpose

This document highlights the requirements of an optimized and automated solution for tracking the resolution of 'No Schedule' and 'Schedule with issues' managed by SIPML Business Development Department - RM.

This document includes process redesign proposition as well as automation to increase efficiency and productivity.

## 1.2 Intended Audience

Intended audience for this document are the internal business stakeholders of the proposed system and any developer, internal or external, contracted to implement the final solution, this includes:

SN	Name	Unit	Role
1.	Yewande Odukoya	RMU Support	Project Stakeholder
2.	Chika Cyril-Enwefah	Head – RM Support	Project Stakeholder
3.	John Okhueleigbe	Team Lead – Small & Medium Enterprises (SME)	Project Stakeholder
4.	Anita Dele-Dickson	Head – Relationship Management Unit	Project owner
5.	Biola Adekoya	Head - Contributions	Project Stakeholder
6.	Emmanuel Adebayo	Head – Withdrawal & Reporting	Project Stakeholder
7.	Layo Ilori-Olaogun	Head – Contribution & Collections Department	Project Stakeholder
8.	Olufemi Lawal	Reporting	Project Stakeholder
9.	Kunle Alaka	Head – Reporting	Project Stakeholder
10.	Aduragbemi Okunwa	IT Security	Project Stakeholder
11.	Niyi Oladunjoye	Head – E-Business & Application	Project Stakeholder
12.	Biodun Olorunnisola	Head – Risk Management Department	Project Stakeholder
13.	Nike Bajomo	Head – Business Development Department	Project Sponsor

### 1.3 Source of information

The Business Requirement document was compiled after meetings and requirements gathering sessions with John Okhueigbe and Yewande Odukoya on the proposed process automation.

The following requirement gathering techniques were employed to engage the stakeholders to ensure adequate information required to successfully develop the desired solution was accurately documented:

- **Interview:** The project champions; John Okhueigbe and Yewande Odukoya were interviewed for the initial requirements gathering exercise, which was later discussed and validated with the Head of RM Support, Chika Cyril-Enwefah.
- **Focused Group:** Some sessions comprising representatives of key internal stakeholders were facilitated to ensure different perspectives to the project are captured and accurately documented. The following stakeholders participated in the internal session organised on 26 August 2014 to discuss the proposed process review prior to ZPC engagement:
  - o Anita Dele-Dickson - Relationship Management
  - o Chika Cyril-Enwefah - RM Support
  - o Anthony Ofili - RM Support
  - o Layo Ilori-Olaogun - Contributions & Collections
  - o Emmanuel Adebayo - Contributions & Collections
  - o Biola Adekoya - Contributions & Collections
  - o Olufemi Lawal – Compliance

Also to ensure both internal and external stakeholders are carried along, another session was held on 16 October 2014 with ZPC and the entire internal stakeholders. The recommendations and final positions from the sessions were factored into this version of the documentation. The participants are the session are stated below:

- o John Okhueigbe - Relationship Management
- o Chika Cyril-Enwefah - RM Support
- o Anthony Ofili - RM Support
- o Yewande Odukoya - RM Support
- o Layo Ilori-Olaogun - Contributions & Collections
- o Emmanuel Adebayo - Contributions & Collections
- o Olufemi Lawal – Compliance
- o Biodun Olorunnisola - Risk Management
- o Aduragbemi Okunwa – IT security
- o Femi Folarin – E- Business & Applications
- o Kana Rogers-Halliday – IT Consulting
- o Osawaru Ekpen - ZPC
- o Oladele Afolayan - ZPC
- o Peter Ezo – ZPC
- o Doyin Akinbode - ZPC

## 2 PROJECT BACKGROUND

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### 2.1 Problem definition

As part of the Contributory Pension Scheme, employers are required to remit monthly contributions on behalf of their employees to a PFC, not later than 7 working days after the payment of salaries. In accordance with PENCOM guidelines, remittance is ONLY deemed acceptable when it is accompanied with a contribution schedule detailing the RSA holders and amount to be remitted into their respective account with the PFA. PFCs are responsible for reporting the contributions remitted into the SIPML Bank Account by employers on behalf of their employees as well as provide the contribution schedules with the details of the remittance. However, despite the aforementioned stipulation of the PRA, some payments are received by ZPC either without schedules or with erroneous & problematic schedules. Hence, the genesis of the 'No Schedule' and 'Schedule with Issues'

'No Schedule' is a term used to describe payments received from employers without contribution schedule while 'Schedule with issues' is used to describe payment with schedules which cannot be processed – mostly due to errors on the schedules. Generally the terms are used for payments in SIPML's account without any schedule or with wrong or unusable schedules. The list of 'No Schedule' and 'Schedule with Issues' are collated by ZPC and forwarded to SIPML as part of the Daily ZPC Payment Report for the Relationship Management team to follow up with the remitting employer to obtain the schedules and report back to C & C for onward transmission to ZPC.

As at 20th of June 2014, the total amount of the 'No Schedule' and 'Schedule with Issues' which can neither be uploaded into the RSA holders' accounts nor invested by SIPML is (NGN 956,348,741.73) - 'No Schedule' (NGN 784,252,005.76) and 'Schedule with Issues' (NGN 172,096,735.97) inclusive of remittances of NGN 89,237,606.96 and NGN 16,936,537.06 by two employers and were outstanding due to under remittance and narration clarification respectively.

Based on reviews, please find below a summary of the shortcomings associated with the current process of tracking the 'No Schedule' and 'Schedule with Issues':

- **Potential revenue loss:** There is over NGN 1 billion of contributions remitted by the employer to ZPC which cannot be invested by SIPML for returns; hence both SIPML & RSA holders are making losses as there is no interest or investment return.
- **Inappropriate roles & responsibilities:** In accordance with the PENCOM guidelines where PFCs are responsible for providing reports of remittances and also providing the PFAs with accurate schedules, it is inefficient for SIPML RM team to take FULL responsibility of following up with the remitting employer to resolve the 'No Schedule' and 'Schedule with Issues'.
- **Inefficient tracking & reconciliation process:** The current process of tracking the resolution of the outstanding schedules is very tedious and cumbersome. Currently, payments without schedules - 'No Schedule' and 'Schedule with Issues' - are logged on a Microsoft Excel document and a Compliance Officer is required to ascertain the correct employer name as saved on NAV prior to mapping to RM officers by RM Support. RMs are

expected to follow up with the employer and revert by sending schedules to Pension Contribution when resolved to enable C & C update the tracking Microsoft excel sheet after Schedule Reconciliation Process and forward to ZPC who will in turn report the schedule the following day. The different loops can be eliminated for better efficiency.

- **Delayed schedule upload:** As a result of inefficiencies in the process, clients' contributions are not being uploaded due to lack of valid schedules. Some payments have been on the list since 2009 (over 1,300 working days) and the RSA holders are yet to receive the value in their accounts with SIPML.

The proposed solution is expected to recommend a more efficient process and workflow for tracking the resolution of the 'No Schedule' and 'Schedule with Issues' payments with clearly defined responsibility for stakeholders.

## 2.2 Business Goals/Objectives

As a result of the challenges and inefficiencies identified in the current process of reporting and handling 'No Schedule' and 'Schedule with Issues', SIPML RM team seek to review the entire lifecycle to come up with a more efficient and effective process of managing the aforementioned payments in order to address the identified challenges.

This process review includes:

- Change in roles & responsibilities to ensure ZPC (as a PFC & vendor) are accountable for both remittance & accompanying schedules
- Recommend an automated process of reporting and tracking 'No Schedule' and 'Schedule with Issues' to ease the resolution process and reporting

The solution is expected to provide an optimized end – to – end tracking mechanism that would also allow RMU and ZPC track resolution and ensure resolved contributions are reported to C & C for upload by ZPC.

## 2.3 Benefits/Rationale

Below are the expected benefits derivable from the implementation of the proposed solution for reporting, tracking and resolving 'No Schedule' and 'Schedule with Issues':

1. **Potential increase in revenue:** The proposed solution is expected to provide a more efficient process which is expected to facilitate resolution and conversion of about NGN 1 billion 'No Schedule' and 'Schedule with Issues' remittances to actual contributions that can be uploaded and added to AUM of the company. This will make the fund investable and returns can be made by both SIPML & clients.
2. **Improved Operational efficiency:** With the deployment of an automated workflow, the current manual and cumbersome processes would be eliminated and RMs can easily update the workflow with the required schedule or narration which would then be routed to ZPC for reporting to C & C for upload. This will also eliminate the manual process of mapping employers to their respective RMs and reconciliation of schedules with contributions. The

workflow is expected to fast track the resolution of Schedule related issues which should facilitate the upload of schedules to credit clients RSA.

With the proposed process redesign, ZPC will be responsible for providing accurate schedules for ALL contribution received and with that, RMs will have more time to focus on dealing employer issues as a result of reduced effort and time on issues like this.

3. **Improved TAT for resolutions/enhanced Customer Service:** The rate of resolution of 'No Schedule' and 'Schedule with Issues' is expected to increase with a more efficient process in place and will drastically fast track conversion of payments without a valid schedule to valid contribution which can be uploaded to client RSA accounts. This implies that client RSA accounts will be credited as soon as possible.

## 2.4 Pre-Conditions and Assumptions

### 2.4.1 Preconditions

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1. ZPC must be engaged on the proposed process re-design to clarify responsibilities on provision of schedules for contributions/remittances made by employers.
2. ZPC should be the only source of schedules for remittances, all other stakeholders (C & C through Pension Contribution mailbox and RM through interaction with the employer) must provide ALL schedules to ZPC for reconciliation and reporting.
3. ZPC must be willing to accept the role of reporting 'No Schedule' and 'Schedule with Issues' payments to SIPML through the automated workflow.
4. RM employer mapping project must be completed prior to design and implementation of the automated workflow. In case there is a delay in the RM – Employer Mapping project, the temporary arrangement of using the current RM Microsoft excel database will be explored.
5. All key stakeholders, internal (C & C, Compliance, Risk Management & E-Business) and external (ZPC), in the process must be engaged prior to implementation.
6. Contact details of employers are maintained as part of the information on the RMU – Employer mapping database and would be uploaded on NAV as part of the RM Mapping project.

### 2.4.2 Assumptions

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1. All RM officers have access to their official emails on their mobile devices.
2. Access to assign or re-assign RM to a task is expected to be carried out by the RM Support Team only
3. ALL email with attachments received in the Pension Contribution mail box are contribution schedules.
4. An auto forward rule would be configured in Pension Contribution mailbox to automatically forward ALL emails with attachment to ZPC and also archive them in a folder while ALL emails without attachments would be retained in the 'Inbox' for review by a designated officer in C & C.

## 3 Requirements

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### 3.1 Requirements scope

The project involves the review and re-design of the 'No Schedule' and 'Schedule with Issues' tracking process to facilitate prompt resolution of the outstanding payments to be uploaded and processed due to lack of valid schedule.

The solution includes:

- Redesign of the process of reporting and tracking the resolution of the outstanding contributions without valid schedules. It is recommended that ZPC should be responsible for reporting remittances without valid schedule directly to RM. Furthermore, the optimization of the aforementioned process would result in:
  - o The elimination of manual employer mapping by Compliance
  - o The elimination of the manual RM mapping by RM Support
  - o The elimination of the Schedule Reconciliation process by C & C

Description, challenges, benefits and risk associated with the proposed process re-design are captured under Business Options and Process flow section (Current – 'As Is' and the Proposed – 'To Be').

- Automation of the tracking process to involve both ZPC and RMU. Details of the automated solution are also captured under Business Options and Process flow (Current – As Is and Proposed – To Be) while requirements of the automated workflow are captured under the solution requirements. The solution is expected to provide an optimized end – to – end tracking mechanism that would allow RMU and ZPC to monitor resolution and ensure resolved remittances and schedules are promptly reported to SIPML C & C for upload.

### 3.2 General Requirements

#### 3.2.1 Look & Feel

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1. The main interface of the web portal should be friendly with consistent menus and buttons.
2. The portal should be optimized for mobile devices. The portal should be accessible using mobile devices.

#### 3.2.2 Resources – Timescale & Budget

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1. The automated workflow is expected to be designed and deployed on existing SharePoint 2010 platform; hence the implementation of the workflow will be implemented by an external vendor. Project timelines and budget to be ascertained following engagement with shortlisted vendors.

#### 3.2.3 Business Continuity

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- Not applicable



### 3.3 Technical Requirements

#### 3.3.1 Software Requirements

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1. The application should be accessible using any of the popular browsers i.e. Google Chrome, Internet Explorer, Safari, Firefox & Opera mini etc.
2. The proposed solution must be responsive and have support for mobile devices.

#### 3.3.2 Hardware requirements

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1. The solutions must be designed to run on virtualized servers as SIPML operates with predominantly virtualized IT infrastructure.

#### 3.3.3 Network requirements

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1. The workflow should only be accessible within the Stanbic IBTC Holdings network and also available on the internet via a secure channel to grant access to ZPC to report payments without valid schedules and RM to track and resolve assigned tasks.

#### 3.3.4 Interface requirements

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1. Integration with Active Directory (AD) – This is required for the purpose of authentication of internal users.
2. RM – Employer Excel database – This is to ensure that RM field is automatically filled once the employer is selected. This is a temporary arrangement pending when the database & mapping is transferred to NAV 2013.
3. Microsoft Dynamics NAV 2013 – The integration will ensure employer code field is automatically populated when the employer name is selected. NAV integration will also ensure the RM filled is populated upon selection of the employer code. This will only be achievable when the RM - Employer Mapping has been successfully migrated to NAV 2013.

#### 3.3.5 Storage requirements

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- There is no need to dedicate a separate storage as the solution is expected to be developed on any of the existing workflow platforms and would leverage on the allocated storage.

### 3.4 Functional Requirements

#### 3.4.1 Solution Requirements

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1. Ability for users (internal users – SAP ID & domain password and external users (ZPC) – SharePoint ID & password created for the workflow only) to log on to workflow portal using domain credentials. The system should maintain a log of activities of all users on the system using the ID and possibly name.
2. Ability for users from ZPC to report 'No Schedule' and 'Schedule with Issues' to SIPML via the workflow portal by providing the following information:

SN	HEADER	CELL VALUE	REMARKS
1.	Date of payment	Date picker	Date format must be DD MMM YYYY
2.	Branch name	Alpha-numeric	

3.	Effective date	Date picker	Date format must be DD MMM YYYY
4.	Payment description	Alpha-numeric	
5.	Payment ID	Alpha-numeric	
6.	Amount	Numeric	
7.	Employer name	Drop-down	This should be retrieved from NAV Database as a dropdown
8.	PENCOM Name	Read - only	This should be read only and filled automatically based on the employer name selected.
9.	Employer code	Read - only	This should be read only and filled automatically based on the employer name selected.
10.	Sector	Read – only	This should be read only and filled automatically based on the employer name selected.
11.	Classification	Drop-down	This should be a dropdown comprising the following: <ul style="list-style-type: none"> <li>- No Schedule</li> <li>- Schedule with issues</li> </ul>
12.	Reason for outstanding schedule	Drop-down	This should be a dropdown comprising the following: <ul style="list-style-type: none"> <li>- Under remittance</li> <li>- Over remittance</li> <li>- Employee not stated</li> <li>- Employer not stated</li> <li>- Narration not clear</li> <li>- Incomplete schedule</li> <li>- Others</li> </ul> <i>These are only applicable to Schedule with issues</i>
13.	Difference in amount	Numeric	This is only applicable to: <ul style="list-style-type: none"> <li>- Under - Remittance</li> <li>- Over – Remittance</li> </ul>
14.	Schedule upload	For upload only	This is designed to allow the upload of schedules and should be mandatory for 'Schedule with Issues'. The format should not be restricted to Excel only, it should be possible to upload MS word, PDF, outlook file etc.
15.	Comments	Alpha-numeric	This should be a text field to provide more information on the selected reasons above.

16.	RM	Read - only	This should be automatically assigned to the RM mapped to the employer on the RM Mapping database by default. In cases where the employer name is not mapped to RM, the log should be assigned to the RM Support Group.
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3. Ability to upload bulk records on the system using the specified templates for 'No Schedule' and 'Schedule with Issues' – See Appendix for templates for No Schedule & Schedule with issues.
4. Ability for the system to prompt the user to confirm the information provided before submission. It should be possible make changes before confirmation of the log.
5. Ability for the system to identify logs without valid employer code on NAV and categorize them as **UNASSIGNED** while logs with employer codes on NAV are classified as **ASSIGNED** and automatically assign the logs to RM based on the RM – Employer mapping, once the log is submitted by the requester.
6. Ability for the system to send email notifications to the assigned RM and the Employer contact (based on RM – Employer Mapping) with RM Support team ([SIPMLRMGSupport@stanbicibt.com](mailto:SIPMLRMGSupport@stanbicibt.com)) in copy, once the log is categorized as **ASSIGNED**. The status should be changed to **SUBMITTED** on the portal at this stage and the notification to RM should contain the link to the portal while notification to the employer should not contain the link.
7. Ability for the system to automatically rename the uploaded schedule using the convention *<employer>\_<Status>\_<Date>\_<n – if more than one>*.
8. Ability for the system to send email notifications to RM Support Team on the **UNASSIGNED** logs. The link to access ALL UNASSIGNED should be contained in the email.
9. Ability for RM Support Team to assign RM to **UNASSIGNED** logs on the portal and the status should be changed to **ASSIGNED**, once submitted. The system should send email notifications to the assigned RM with RM Support team ([SIPMLRMGSupport@stanbicibt.com](mailto:SIPMLRMGSupport@stanbicibt.com)) in copy, once the log is categorized as **ASSIGNED**.
10. It should be possible for the RM Support team to re-assign a task to another RM in case the RM is not available or incorrect. The reason for the change must be stated in a comment field to be provided for the purpose. The log should be flagged as **RE-ASSIGNED** on the portal at this stage and the new RM should be notified via an email with the link to the portal while the first RM should be copied in the re-assignment notification. The status should automatically change to **SUBMITTED** on the portal at this stage.
11. The system should automatically send an escalation email to the team lead of the RM if the status is not changed from **SUBMITTED** or **RE-ASSIGNED** to Resolved within 10 working days.
12. Ability for assigned RMs or ZPC users to upload revised schedules on the portal and also be able to provide additional comments before submission of resolved 'No

*Schedule'* or *'Schedule with Issues'*. The upload of a file must be mandatory for the 'No Schedule' related log only while optional for *'Schedule with Issues'*.

13. Upon upload of schedule and provision of additional comments, the RM/ZPC users should be able to save or submit and the system should automatically change the status from **SUBMITTED** to **RESOLVED**.
14. In case of upload of a revised schedule, the system should automatically rename the file using the convention *<employer>\_<Status>\_<Date>\_<n – if more than one>*.
15. Once a status is changed to **RESOLVED**, the ZPC officer that reported the issue must be notified while ZPC and RM Support email groups must be copied. In a case where the log is resolved by a ZPC user, the assigned RM should be copied.
16. Ability of the system to send a daily email reminder to ZPC to review and confirm **RESOLVED** log. This reminder should be initiated if no response is received from ZPC after 24 hours.
17. Upon satisfactory resolution of issues reported, the ZPC officer that reported the issue or any member of the ZPC team should be able to change the status to **SATISFIED**. However, when the issue is not satisfactorily resolved, the ZPC officer that reported the issue or any member of the ZPC team should be able to change the status of the log to **UNSATISFIED**.
18. For **SATISFIED** logs, ZPC users should be able to change the status to **REPORTED TO SIPML** once the schedule has been reported to SIPML.
19. Once a status is changed to **UNSATISFIED**, the RM in charge must be notified and he/she is expected to resolve and update the comment field on the portal with the resolution.
20. The system should automatically send an escalation email to a designated email (Level 1) in ZPC if the status is not changed from **SATISFIED** to **Reported to SIPML** within 24 hours and escalated to the Level 2 if not reported after 48 hours
21. The proposed system should be able to track activity times on the platform and also keep a log for reporting purposes

### 3.4.2 Reporting Requirements

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- Ability to generate different ad-hoc reports using the following criteria:
  - Date of payment
  - Branch name
  - Effective date
  - Payment description
  - Payment ID
  - Amount
  - Difference
  - Employer code
  - PENCOM name
  - Employer name
  - Classification
    - No Schedule

- Schedule with issues
- Reason for outstanding
  - Under remittance
  - Over remittance
  - Employee not stated
  - Employer not stated
  - Narration not clear
  - Incomplete schedule
  - Others
- Status
  - Assigned
  - Re-assigned
  - Submitted
  - Resolved
  - Satisfied
  - Unsatisfied
  - Reported to SIPML
- Reviewing officer:
  - ZPC
  - RM
- Ageing analysis for all reported issues. This should be presented in a graphical format showing trends.
- Ability to export reports into Microsoft Excel, PDF and other popular formats.
- Ability to configure reports as alert to be sent to specified emails at specified times.

## 3.5 Non-functional Requirements

### 3.5.1 Security

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1. ALL passwords must conform to SIPML's IT security standards as follows:
  - Minimum Password Length : 6
  - Alphanumeric : Yes
  - Password Life : 30 – 90 days
  - Password History : 10 – 12
  - Forced password change at first logon : Yes
  - Session Time-out : 5 – 15 minutes
  - Maximum Password Violation Attempts : 3 attempts
  - Contain both upper and lower case characters (e.g. a-z, A-Z) and have digits and punctuation characters as well as letters (e.g. 0-9,!@#\$%^&\*(){} [] :";'<>?,./)
2. Passwords must not be stored in readable, clear text or in any easily reversible format on the system.
3. The application must be compliant with Open Web Application Security Project (OWASP) standards. The test will be carried out by IT Infrastructure (IT Security) during UAT.

4. The workflow should be role-tailored and all users should only be able to access the portion of the flow required to handle assigned responsibility.
5. The system should be designed to reduce incorrect data as much as possible through the use of form validation – e.g. drop downs vs. typing in etc.
6. Ability of the system to keep audit trail of the activities on the platform. The activity log should be available to the users (i.e. status listing e.g. Assigned, Submitted etc) and a more detailed trail should be available from the back end with restricted access to the application Administrator and Database Administrator.

### **3.5.2 Availability**

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1. High availability and uptime are prerequisites for the proposed portal i.e. must be in line with SIPML Information Technology's application availability SLA – 98.7%

### **3.5.3 Usability**

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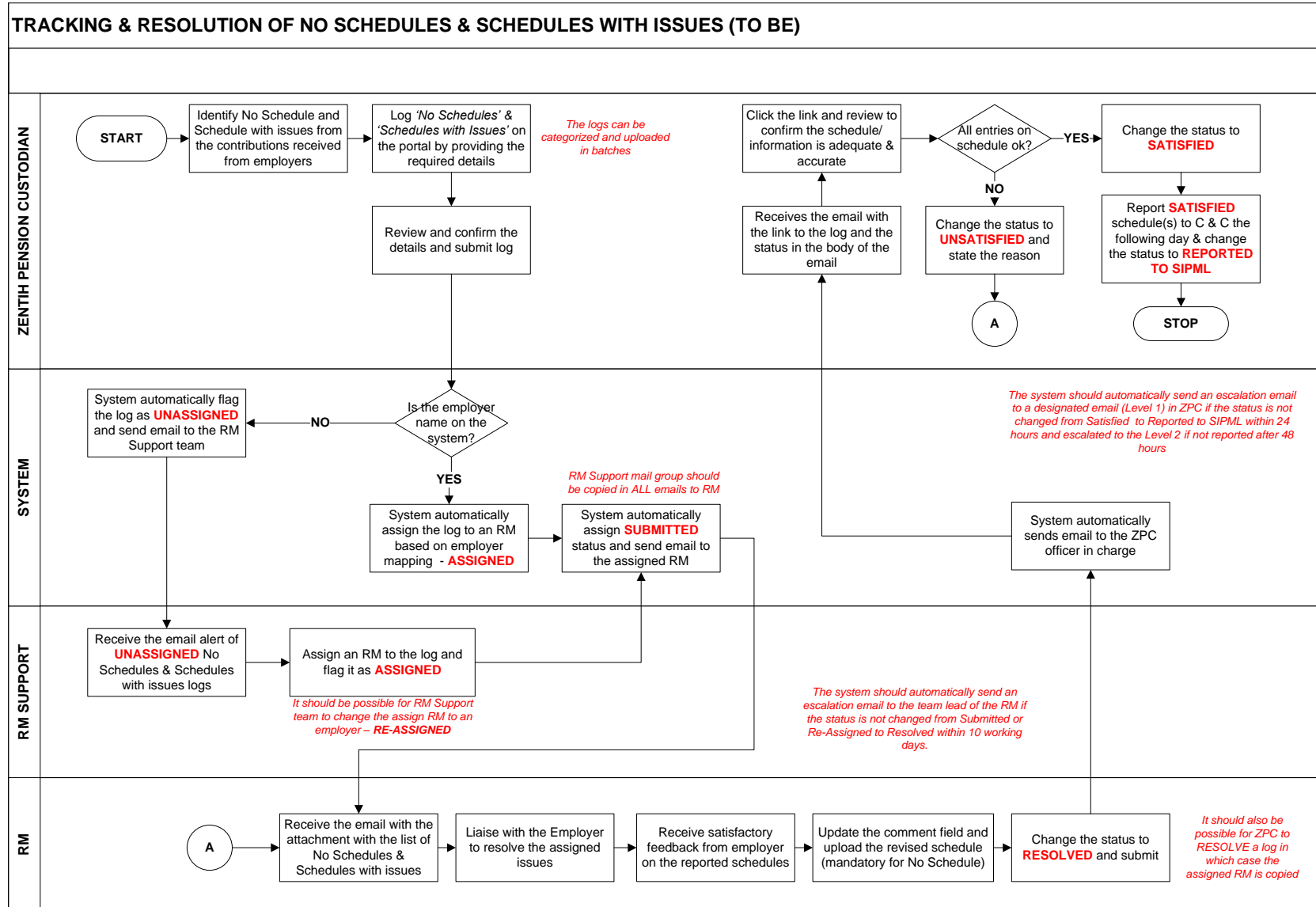
1. The system should be easy to use.
2. Error messages should be descriptive explaining the cause and how to recover from the error.
3. Users should be able to navigate and perform system function on the portal with the few clicks.
4. The solution should be parameterized as much as possible for flexible administration. It should be possible for system administrator to specify and change the standard fields like:
  - Drop downs
  - Notification recipients
  - Schedule of notifications

### **3.5.4 Capacity**

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1. The portal must be built to function optimally and also accommodate reasonable growth.

## 4 Process Model – No schedule & Schedule with issues – To - Be



## 5 APPENDIX

### 5.1 UPLOAD TEMPLATE – No Schedules

Brach Name	ptid	create_dt	value_dt	description	credit_amt	Employer Code	Employer Name
Efab	7023499515	2/28/2014	2/28/2014	08068927114/IVORYLINK INTERNATIONAL NIG	800.00	ZEN118416	IVORYLINK INTERNATIONAL NIG LTD
Oba Akran 2	7023499507	2/28/2014	2/28/2014	08033072123/DEJI CLINIC LIMITED/FEBRUARY	975.00	PR0000082051	DEJI CLINIC LIMITED
Jos	7021954358	2/26/2014	2/28/2014	08188768671/CENTRE FOR GOSPEL HEALTH AND	1,800.00	NGCS00001599	CENTRE FOR GOSPEL HEALTH AND DEVELOPMENT
Apapa	7023499421	2/28/2014	2/28/2014	012716677/C & M EXCHANGE LTD/MAY/2009	2,765.45	ZEN104332	C & M EXCHANGE LTD
Kaduna 2	7023499400	2/28/2014	2/28/2014	08036047288/IBRAHIM YUSUF & CO.(CHARTERE	3,714.86	ZEN107442	IBRAHIM YUSUF & CO.(CHARTERED ACCOUNTANT
Jos	7021954226	2/26/2014	2/28/2014	08188768671/CENTRE FOR GOSPEL HEALTH AND	4,084.16	NGCS00001599	CENTRE FOR GOSPEL HEALTH AND DEVELOPMENT

### 5.2 UPLOAD TEMPLATE – Schedules with issues

PAYMENT DATE	EFFECTIVE DATE	DESCRIPTION	AMOUNT	BRANCH NAME	REASONS	DIFFERENCE	PTID	EMPLOYERS' NAME	EMPLOYERS' CODE	SCHEDULES
7/23/2013	7/23/2013	07036191378/DAYSPRING ACADEMY/JULY/2013	569,948.40	Oginigba	UNSCANNABLE		6894089339	DAYSPRING ACADEMY	PRSCH0004443	
9/3/2013	9/3/2013	08035890092/INTERNATIONAL REPUBLICAN INS	191,791.11	GARKI ULTRA MODERN MARKET	UNDER REMITTANCE	26,796.01	6919855782	INTERNATIONAL REPUBLICAN INSTITUTE LTD G	PR0000766800	
9/9/2013	9/9/2013	08034056734/REYNOLDS CONSTRUCTION COMPAN	1,283,192.04	Bourdillon	UNSCANNABLE		6922001115	REYNOLDS CONSTRUCTION COMPANY LIMITED	PR0000003805	



11/4/2013	11/4/2013	07062150607/VESNA INTEGRATED LTD/NOVEMBE	9,000.00	Rumuibekwe	PERIOD COVER STATED	NOT		6955229024	VESNA INTEGRATED LTD	ZEN116927	
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### 5.3 Sample report templates – Tables

#### 5.3.1 No Schedules or Schedule with issues – With employer name & code

Reported date	create_dt	value_dt	description	Employer Name	credit_amt	Employer Code	ptid	RM
28-Feb-2014	28-Feb-2014	28-Feb-2014	08068927114/IVORYLINK INTERNATIONAL NIG	IVORYLINK INTERNATIONAL NIG LTD	800.00	ZEN118416	7023499515	
28-Feb-2014	28-Feb-2014	28-Feb-2014	08033072123/DEJI CLINIC LIMITED/FEBRUARY	DEJI CLINIC LIMITED	975.00	PR0000082051	7023499507	
26-Feb-2014	26-Feb-2014	26-Feb-2014	08188768671/CENTRE FOR GOSPEL HEALTH AND	CENTRE FOR GOSPEL HEALTH AND DEVELOPMENT	1,800.00	NGCS00001599	7021954358	
26-Feb-2014	26-Feb-2014	26-Feb-2014	08037615559/HOPE FOR THE VILLAGE CHILD/F	HOPE FOR THE VILLAGE CHILD	2,098.20	NGCS00001593	7021954294	

#### 5.3.2 No Schedules or Schedule with issues – Without employer code

Reported date	create_dt	value_dt	description	Employer Name	credit_amt	ptid
28-Feb-2014	28-Feb-2014	28-Feb-2014	08068927114/IVORYLINK INTERNATIONAL NIG	IVORYLINK INTERNATIONAL NIG LTD	800.00	7023499515
28-Feb-2014	28-Feb-2014	28-Feb-2014	08033072123/DEJI CLINIC LIMITED/FEBRUARY	DEJI CLINIC LIMITED	975.00	7023499507
26-Feb-2014	26-Feb-2014	26-Feb-2014	08188768671/CENTRE FOR GOSPEL HEALTH AND	CENTRE FOR GOSPEL HEALTH AND DEVELOPMENT	1,800.00	7021954358
26-Feb-2014	26-Feb-2014	26-Feb-2014	08037615559/HOPE FOR THE VILLAGE CHILD/F	HOPE FOR THE VILLAGE CHILD	2,098.20	7021954294
28-Feb-2014	28-Feb-2014	28-Feb-2014	012716677/C & M EXCHANGE LTD/MAY/2009	C & M EXCHANGE LTD	2,765.45	7023499421

**5.3.3 No Schedules or Schedule with issues – With RM & Team Lead**

Reported date	ptid	value_dt	description	credit_amt	Employer Name	RM	Team Lead
28-Feb-2014	7023499515	28-Feb-2014	08068927114/IVORYLINK INTERNATIONAL NIG	800.00	IVORYLINK INTERNATIONAL NIG LTD	Chika Cyril-Enwefah	Yewande Odukoya
28-Feb-2014	7023499507	28-Feb-2014	08033072123/DEJI CLINIC LIMITED/FEBRUARY	975.00	DEJI CLINIC LIMITED	Sanusi Adigun	Anthony Ofili
26-Feb-2014	7021954358	26-Feb-2014	08188768671/CENTRE FOR GOSPEL HEALTH AND	1,800.00	CENTRE FOR GOSPEL HEALTH AND DEVELOPMENT	Kazeem Lawal	Davida Echetaabu
26-Feb-2014	7021954294	26-Feb-2014	08037615559/HOPE FOR THE VILLAGE CHILD/F	2,098.20	HOPE FOR THE VILLAGE CHILD	Adebisi Adekoya	Shareefat Bakare

**5.3.4 No Schedules or Schedule with issues – Top 10 Employers - Based on value**

SN	Employer Name	Sector	Total amount	RM	Team Lead
1.	IVORYLINK INTERNATIONAL NIG LTD	LLC	100,000.00	Chika Cyril-Enwefah	Yewande Odukoya
2.	DEJI CLINIC LIMITED	UPCOUNTRY PRIVATE NORTH	90,000.00	Sanusi Adigun	Anthony Ofili
3.	CENTRE FOR GOSPEL HEALTH AND DEVELOPMENT	UPCOUNTRY PRIVATE SOUTH	80,000.00	Kazeem Lawal	Davida Echetaabu
4.	HOPE FOR THE VILLAGE CHILD	SME	70,000.00	Adebisi Adekoya	Shareefat Bakare

**5.3.5 No Schedules or Schedule with issues – Top 10 RM (Based on value)**

SN	RM	Sector	Total amount	Team Lead
1.	Chika Cyril-Enwefah	LLC	100,000.00	
2.	Sanusi Adigun	UPCOUNTRY PRIVATE NORTH	90,000.00	
3.	Kazeem Lawal	UPCOUNTRY PRIVATE SOUTH	80,000.00	

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4.	Adebisi Adekoya	SME	70,000.00	
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### 5.3.6 No Schedules – Ageing Analysis (The same template should be adopted for Schedules with issues)

Teams	0 – 10 Days	11 – 20 Days	21 – 30 Days	31 Days and above	Total outstanding Schedules	Total Outstanding Value (NGN)
LLC	46	8	5	19	78	130,115,194.91
No employer details/NEFT/Online Transfer	11	12	11	62	96	80,751,438.17
Unassigned to RM	66	12	6	37	121	63,880,033.71
Public Sector	22	23	6	66	117	314,392,248.17
SME	105	33	4	18	160	45,140,135.96
UPCOUNTRY PRIVATE NORTH	50	16	16	30	112	65,825,637.46
UPCOUNTRY PRIVATE SOUTH	64	9	5	13	91	94,064,229.39
<b>Grand Total</b>	<b>364</b>	<b>113</b>	<b>53</b>	<b>245</b>	<b>775</b>	<b>794,168,917.77</b>

### 5.3.7 No Schedules – Weekly summary (Consolidated) – Based on the period selected

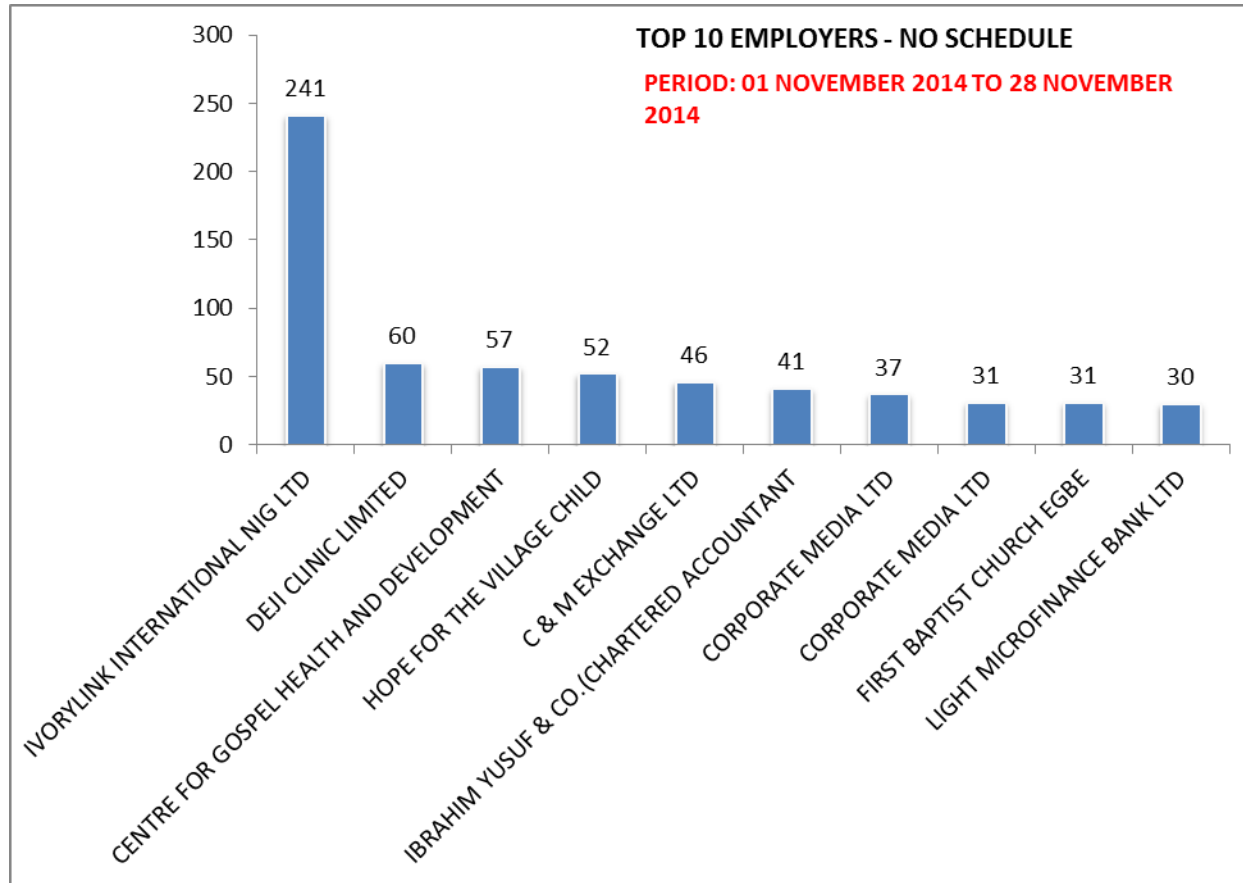
NO SCHEDULE	10 - 14 NOV 2014	17 - 21 NOV 2014
NO SCHEDULE INFLOWS	3,691,109,839.69	2,444,873,543.56
RESOLVED NO SCHEDULE	2,586,061,676.04	1,650,704,625.79
OUTSTANDING NO SCHEDULE	1,105,048,163.65	794,168,917.77
SCHEDULES WITH ISSUE	10 - 14 NOV 2014	17 - 21 NOV 2014
SCHEDULE WITH ISSUES INFLOWS	159,399,651.16	252,279,259.90
RESOLVED SCHEDULE WITH ISSUES	36,611,968.61	82,542,003.95
OUTSTANDING SCHEDULE WITH ISSUES	122,787,682.55	169,737,255.95

### 5.3.8 Schedules – Breakdown of No Schedules - Based on the period selected (The same template should be adopted for Schedules with issues)

BREAKDOWN ON SCHEDULE	10 - 14 NOV 2014	17 - 21 NOV 2014
2009	3,166,218.30	3,166,218.30
2010	144,724.40	144,724.40
2011		
2012	926,772.30	926,772.30
2013	3,451,929.71	3,451,929.71
Jan-14	9,120,623.60	9,120,623.60
Feb-14	1,944,766.80	1,944,766.80
Mar-14	2,011,652.72	2,011,652.72
Apr-14	2,617,358.39	1,851,417.44
May-14	11,296,952.56	11,244,865.81
Jun-14	6,400,235.82	5,916,344.82
Jul-14	4,606,131.86	4,122,240.86
Aug-14	10,252,438.13	9,561,398.95
Sep-14	37,672,282.49	31,209,500.59
Oct-14	194,560,975.58	77,767,420.29
Nov-14	816,875,100.99	631,729,041.18
<b>GRAND TOTAL</b>	<b>1,105,048,163.65</b>	<b>794,168,917.77</b>

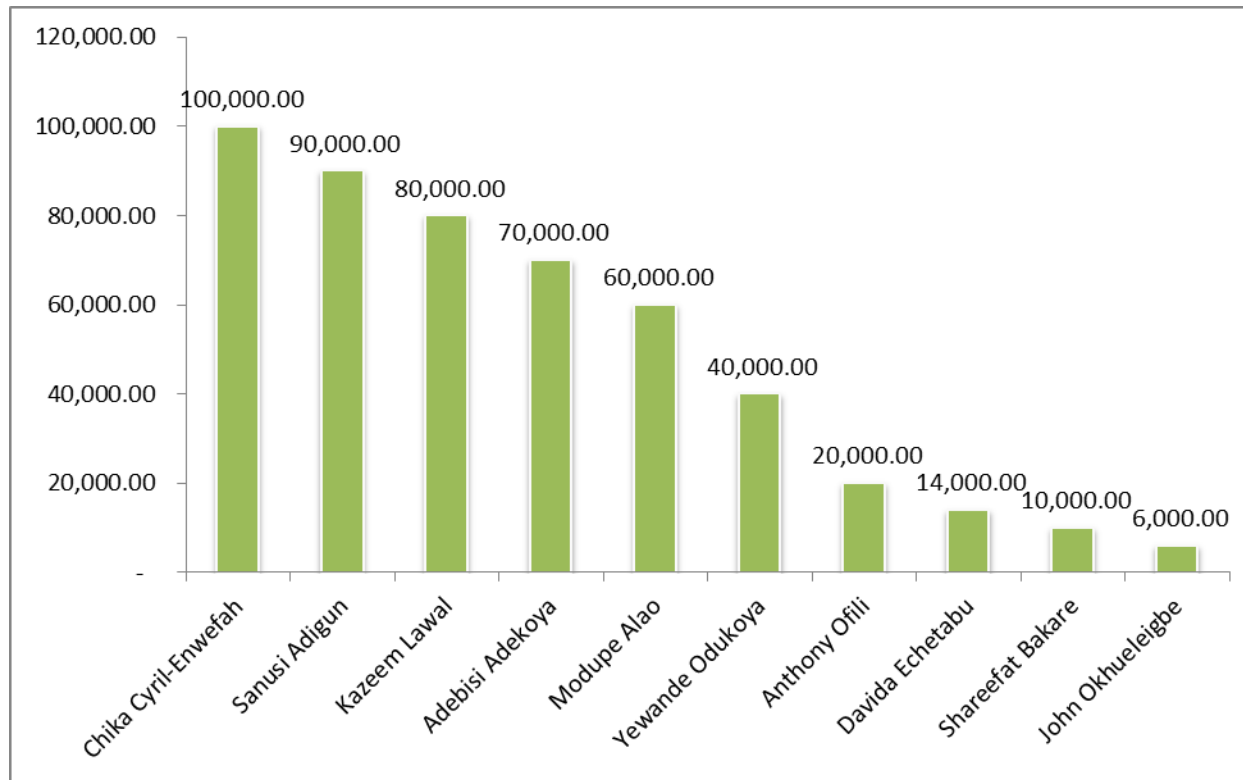
## 5.4 Sample report templates – Graphs

### 5.4.1 No Schedules or Schedule with issues – Top 10 Employers - Based on value



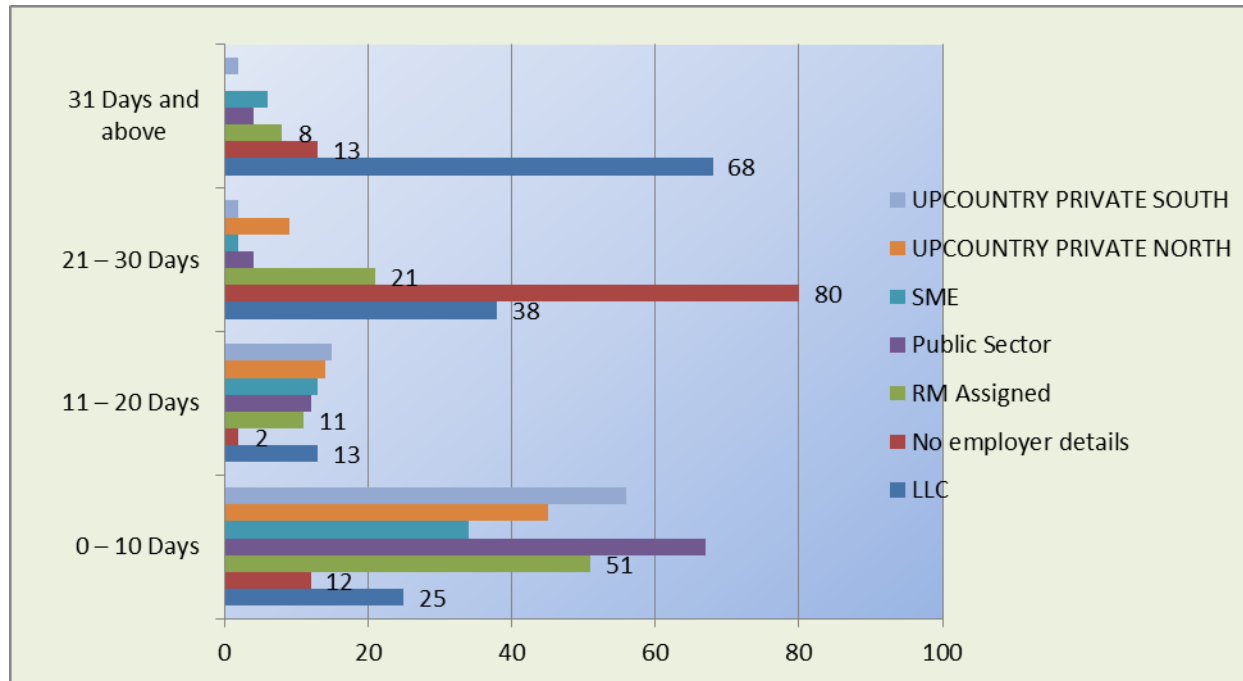
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#### 5.4.2 No Schedules or Schedule with issues – Top 10 RM - Based on value



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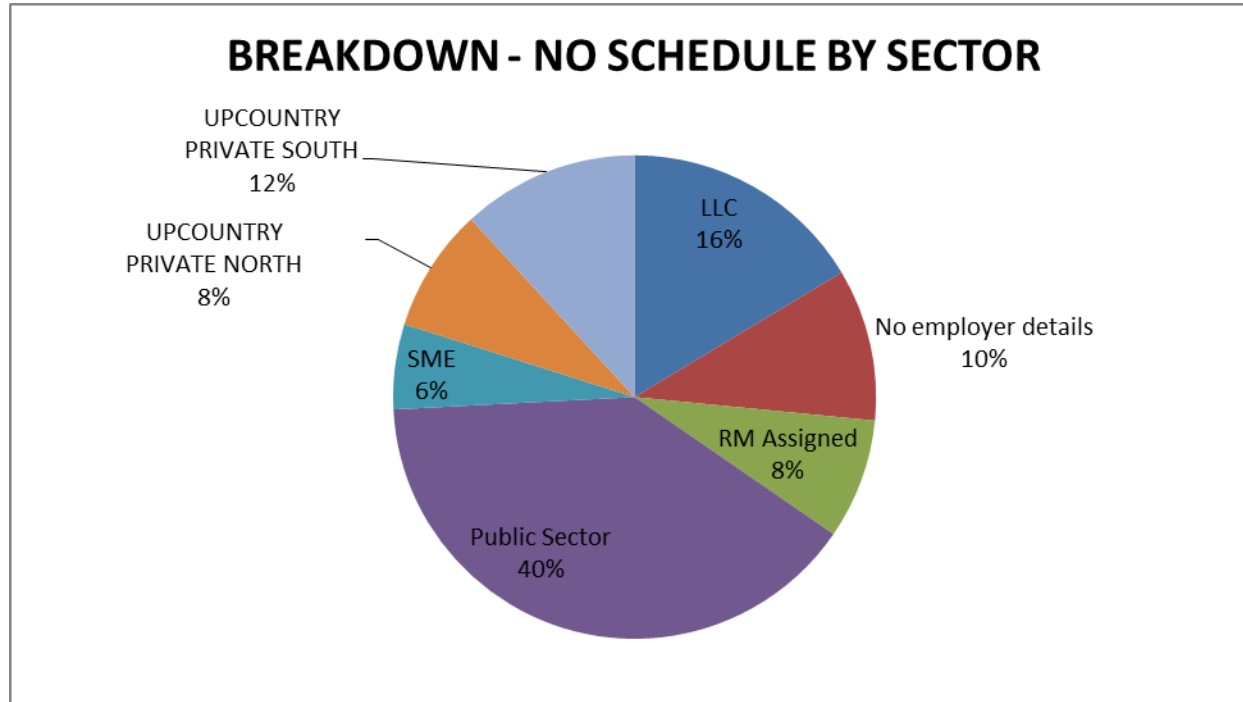
### 5.4.3 No Schedules – Ageing analysis (Same template to be adopted for Schedules with issues)



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#### 5.4.4 No Schedules – Breakdown by Sector (Same template to be adopted for Schedules with issues)

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