

Q1: How to View account balance?

R1:
To View Balances – Go to **Account > Account Summary** then select **Current** and **Show All** and click on Filter. All accounts will be displayed with current balances. You can also enter any account number in **Account Number** Field and display it by clicking on Filter.

The screenshot shows the 'Business Direct' interface. The top navigation bar includes 'Account', 'Payment', 'Receivable', 'Reports', and 'Admin'. The 'Account' menu is expanded, showing 'Account Summary' (circled in blue) and 'Transaction Search'. The 'Account Summary' page has a 'Quick' dropdown set to 'Current' (circled in blue) and a 'Show Favorites' dropdown set to 'Show All' (circled in blue). A 'Filter' button is also circled in blue. The 'Account Number' field is empty. Below the filters, there is a table of accounts with columns: Bank Name, Account No, Account Name, Available Balance, Current Balance, Equivalent Available Balance, Equivalent Current Balance, and Client Name. The table contains one row for 'United Bank for Africa' with account number '1003824059' and account name 'GLOBAL MANPOWER'. The current balance is NGN 1,136,640.47.

Bank Name	Account No	Account Name	Available Balance	Current Balance	Equivalent Available Balance	Equivalent Current Balance	Client Name
* United Bank for Africa	1003824059	GLOBAL MANPOWER	NGN 1,031,931.41	NGN 1,136,640.47	NGN 1,031,931.41	NGN 1,136,640.47	GLOBAL MANPOWER

Q2: How to View account statements?

R2:
To View Statements – Go to **Account > Account Summary** then click on the account number you want to see the statement of

This screenshot is identical to the one above, but with the account number '1003824059' in the table circled in blue, indicating the next step in the process.

Bank Name	Account No	Account Name	Available Balance	Current Balance	Equivalent Available Balance	Equivalent Current Balance	Client Name
* United Bank for Africa	1003824059	GLOBAL MANPOWER	NGN 1,031,931.41	NGN 1,136,640.47	NGN 1,031,931.41	NGN 1,136,640.47	GLOBAL MANPOWER

then select the desired date range and click on Filter.

Business Direct | GMLNG | Welcome ADEBAYO ADELOWO | Your last login was on 19-09-2016 06:12:20 | Logout | User Timezone : Africa/Lagos

Account | Payment | Receivable | Reports | Admin

ACCOUNT > Account Activity | Back

Account Summary
Transaction Search

QUICK LINKS

CONTACT US

INTEREST RATES

EXCHANGE RATES (NGN)

Change Account: 1000878099

Date Range: 19/09/2016 - 19/09/2016 | Filter

GLOBAL MANPOWER LTD | [NGN] - [Current]

MT940 | Xls | PDF

Posting Date	Value Date	Cr Amount	Dr Amount	Balance Amount
Sep 01,2016	Sep 01,2016	258,158.89		1,024,720.39
Sep 01,2016	Sep 01,2016	1,075,662.05		2,100,382.44
Sep 01,2016	Sep 01,2016	2,991.87		2,103,374.31
Sep 01,2016	Sep 01,2016		2,991.87	2,100,382.44
Sep 02,2016	Sep 02,2016		20,000.00	2,080,382.44
Sep 02,2016	Sep 02,2016		500,026.25	1,580,356.19

Q3: How to Download account statements?

R3:
To Download Statements – Go to **Account > Account Summary** then click on the account number you want to see the statement of, then select the desired date range and click on the PDF, XSL or MT940 icon on the top left to download.

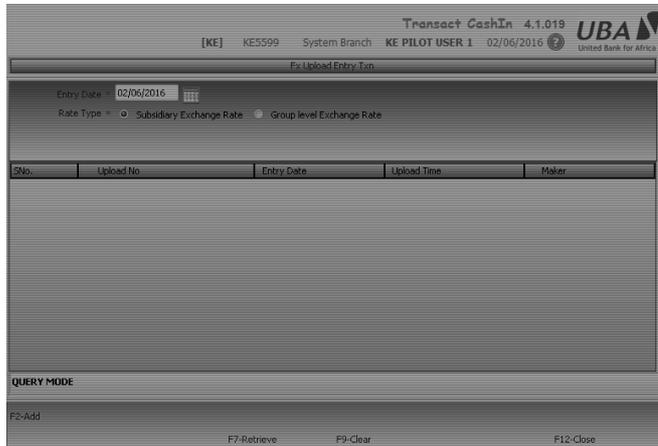


Q4: How to maintain FX Rates?

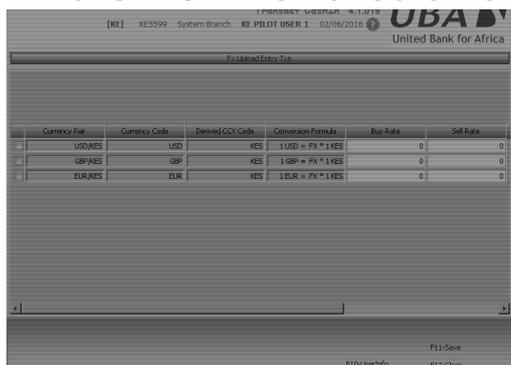
R4:
To maintain FX rate in Cash In – Go to
Transactions>Internal Processing>FX Rate Entry



then Click on Add



And enter the rates and SAVE



You will need to authorize using **Transactions
Authorization>Internal Processing>FX Rate Entry.**

Q5:

What product to use for each type of payment?

R5:

- For UBA to UBA Transactions – always make sure the UDE Product is IFT (AABBB**IFT** where **AA** is country code and **BBB** the transaction currency code)
- For local interbank transactions – always make sure the UDE product is NEFT or RTGS (AABBB**NEFT** or AABBB**RTGS** where **AA** is country code and **BBB** the transaction currency code)
- For International transactions – always make sure that the UDE Product is IP (AABBB**IP** where **AA** is country code and **BBB** the transaction currency code)
- For a prepaid loading – always make sure the UDE Product is EC (AABBB**EC** where **AA** is country code and **BBB** the transaction currency code)

Q6:

How to load a prepaid card?

R6:

To load prepaid on UDC, just like other transactions, choose the appropriate product and make sure of the following:

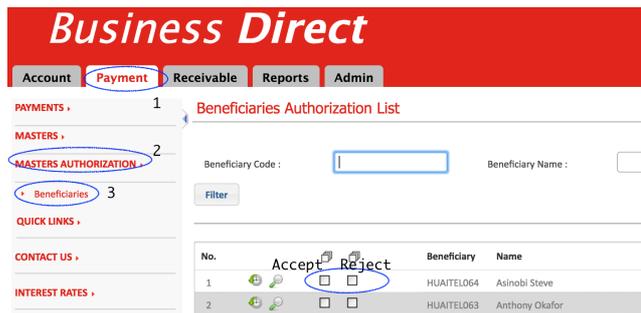
- Bank should be VISA (for VISA prepaid) or MasterCard (for MasterCard prepaid)
- Account Number should be in the format XXXXXXXXXXXPPPP (where XXXXXXXXXXX=10 digits of Customer ID and PPPP=4 last digits of the PAN.)
- Account Type should be Expense Card

Q7:

How to use a previously saved Beneficiary for a transaction?

R7:

To use previously saved beneficiary for a transaction – Make sure the Beneficiary is authorized under **Payment>Masters Authorization >Beneficiaries**



Q8:

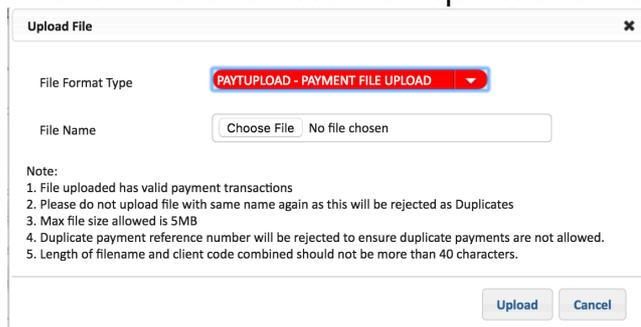
How to upload a file?

R8:

To upload file – Go to **Payable>Payment>File upload,**



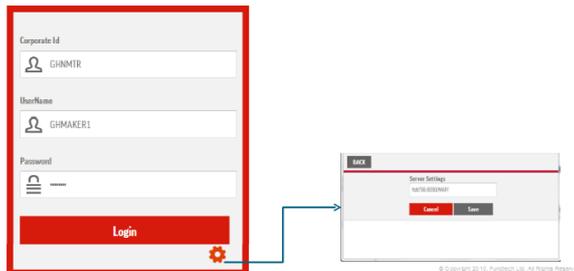
then choose the template and select the file.



Q9: How to configure UDC Mobile App?

R9:

Click on the setting icon and make sure what you have on the applications settings is **'196.216.144.30:9083/MAP/'** without **http**



After which you should try to login with your credentials.

Balances	
Cash Accounts (2)	\$1,510.10
Alerts	
Bank Announcements	
Description	Test notification
Description	test2

Q10: What can I do with the mobile App?

R10:

With the mobile App you can do the followings :
Approve Transactions,

Wire Transfers Pending Approval		MT12153000001	
MT12153000001	\$4,000.00	Value Date	06/01/12
a - 11111	06/01/12 >	Amount	\$4,000.00
1234		Type	Single
		Template	PeterProfile
		Status	Pending 1 Approval
		Entry User	kurtn
		<input type="button" value="Approve"/>	<input type="button" value="Reject"/>

Check Balance

Checking - 1234		Cash Accounts	
015 (0)	\$1,010.10	Checking	\$1,010.10 >
045 (0)	\$0.00	Savings	\$500.00 >
072 (0)	\$0.00		
074 (0)	\$0.00		
040 (0)	\$0.00		
100 (1)	\$124,461.75		
400 (39)	\$124,461.75		

Q11: How to reset password on login page (**FORGOT PASSWORD**)

R11:

Customer can now reset their password by themselves. This will remove the bottleneck of customers and sales team contacting GSSC-AM for password reset. See screen shot below on the steps for password reset.

Scenario:

Click on '**Forgot Password**' and input 'Corporate ID and User ID'. Password reset done and sent to email address for the User ID as exists on Business Direct. **Please note that customers must always change the password to a new confidential password.**

The screenshot shows a login form with three input fields: 'Corporate ID', 'User ID', and 'Password'. Below the fields are two buttons: a red 'Login' button and a 'Forgot Password' link. A blue arrow points to the 'Forgot Password' link.



Q12: Is the platform able to validate customer account balance before payments are made to eliminate payment failures due to Insufficient balance?

R12:

Customers will be informed on the payment screen **Insufficient Balance** when the available balance in his account is not enough to process current payment. Therefore customer would not be able to submit such payment. In situation like this, customer would either reduce number of transactions to accommodate the amount or make provision to fund the account. This will eliminate payment failures due to insufficient balance.

Q13: How works the Pin or voucher number generation for collection services on Business Direct?

R3:

You can generate PIN and Voucher Numbers for collections and upload it on UDC.

Example of this is what is obtainable at UNILAG where students comes to the bank hall for payment of school fees and a unique code is generated and the student goes back to school portal and complete the payment with the code.

Business Direct User Roles

- Initiator
 - ✓ Creates or uploads payments on Business Direct which will then be authorized according to the mandate provided by the customer.
 - ✓ Creates beneficiaries to be paid on the system which would then be authorized by an authorizer.
 - ✓ Creates payers for Direct Debit transactions which would then be authorized by an authorizer.
 - ✓ Sets up mandates for Direct Debit transactions which would then be authorized by an authorizer.
 - ✓ Is able to view account balances and transaction activity (optional)

Category Master Entry

* Category Code : UDCTESTINI
 * Description : UDCTEST INITIATOR

Description	Type of Rights		
	View	Edit	Auth
Account	☐	☐	☐
Account Forecast	☐	☐	☐
Account Forecast Authorization	☐	☐	☐
Payments	☐	☐	☐
Masters	☐	☐	☐
Masters Authorization	☐	☐	☐
Collections	☐	☐	☐
Collections Authorization	☐	☐	☐
Collection Query	☐	☐	☐
Masters	☐	☐	☐
Masters Authorization	☐	☐	☐
Setups	☐	☐	☐
Setups Authorization	☐	☐	☐
Transactions	☐	☐	☐
Transactions Authorization	☐	☐	☐
Query	☐	☐	☐
Reports	☐	☐	☐

- Verifier (Optional User Role)
 - ✓ Verifies transactions initiated by Initiator before the transactions get to signatory (authorizer) level.
 - ✓ Verifier cannot authorize a transaction successfully without the authorizer also authorizing the transaction.
 - ✓ Authorizes payers for Direct Debit transactions created by initiator. (optional)
 - ✓ Authorizes mandates for Direct Debit transactions created by initiator. (optional)

Category Master Entry

* Category Code : UDCTESTINI
 * Description : UDCTEST VIEWER

Description	Type of Rights		
	View	Edit	Auth
Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Forecast	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Forecast Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Masters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Masters Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collections Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collection Query	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Masters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Masters Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Setups	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Setups Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Authorizer
 - ✓ Authorizes payments according to defined mandate (level and limit) by the client
 - ✓ Authorizes beneficiaries created
(Beneficiary authorization only requires one level of authorization and this is a one-off activity as beneficiaries would be stored and always made available for payments)
 - ✓ Authorizers can be created at different levels and limits i.e. Signatory mandate with A, B and C signatories are captured with either the same signatory limit or different limits.
 - ✓ Authorizes payers for Direct Debit transactions created by initiator. (optional)
 - ✓ Authorizes mandates for Direct Debit transactions created by initiator. (optional)

Category Master Entry

* Category Code : UDCTESTAUT
 * Description : UDCTEST AUTHORIZER

Description	Type of Rights		
	View	Edit	Auth
Account	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Forecast	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Account Forecast Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Masters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Masters Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collections	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collections Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Collection Query	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Masters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Masters Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Setups	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Setups Authorization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Admin Initiator (Maker)
 - ✓ Initiates administrative functions such as User Category creation, User Creation, user-account linkage, user-reports linkage.
 - ✓ Resets user passwords and unlocks users when they are locked into the system.
- Admin Authorizer (Checker)
 - ✓ Authorizes activities initiated by Admin Initiator
- Initiator and Verifier
 - ✓ Combines the roles of initiator and Verifier
- Initiator and Authorizer
 - ✓ Combines the roles of initiator and authorizer. This user is however not able to start and end a transaction as another authorizer is still required to authorize it. This option was introduced to cater to organizations where only two people would initiate transactions as well as authorize. This allows both users to work interchangeably.
- Initiator and Admin
 - ✓ Combines the roles of Administrator and Initiator
- Authorizer and Admin
 - ✓ Combines the roles of Administrator and Authorizer
- Initiator, Authorizer and Admin
 - ✓ Combines the roles of Initiator, Administrator and Authorizer
- Initiator and Authorizer (Single User)
 - ✓ Combines the roles of Initiator and Authorizer. However, this role allows a single user to initiate a transaction without requiring authorization. This is applicable in

situations where only one user has access to the company account and doesn't want other users to access the account. This is used mostly in Sole Proprietorships.

Did you know.....

- Services provided by Business Direct include but not limited to Multi-bank Account Balance viewing, Transaction Activity viewing and download, Interbank and intra-bank Payments, viewing of Collections via POS, Web and branch, Direct Debits (interbank and intra-bank), Cash Flow Forecasting. Liquidity Management involving physical sweeps and notional pooling, Corporate Mobile App
- Payments can be initiated on the screen (QuickPay) or via File Upload.
- All files are to be uploaded WITHOUT the header rows
- Where issues are experienced with an upload file, the system generates a Reject Repair File which contains the errors the system encountered while uploading the file. This report can be accessed by clicking the "**Download**" button on the right side of the File Upload page.
- Transaction status – **Submitted** – means the transaction or batch has been submitted and awaiting authorization
- Transaction status – **Sent to Bank** – means the

transaction has been transmitted to UBA and is being processed.

- Transaction status – **Debit Failed** – means the client's account was not debited, therefore the customer can re-initiate the transaction provided there are adequate funds in their account.
- Transaction status – **For Auth** – means the transaction is pending authorisation. The next level authorizer needs to login and authorise the transaction.
- Transaction status – **For My Auth** – means the transaction is pending authorisation. The logged in authoriser needs to authorise the transaction.
- Transaction status – **Transaction Failed** – means the transaction failed due to reasons such as Finacle time out, NIBSS time out, general network time out or no response from beneficiary bank. In event of such, Business Direct automatically initiates a reversal of debited funds to the client's account. However, where the transaction has failed and funds are not reversed within the hour, kindly report this to the product management and product support team for investigation and resolution.
- Transaction status – **Transaction Successful** – means the transaction has impacted all accounts and beneficiary has received credit. Please bear in mind that beneficiary bank may receive credit and not immediately credit the customer.

However, once the beneficiary bank notifies us they have received the credit, we update the transaction status as successful.

The screenshot displays the 'Business Direct' web application interface. At the top, a red header contains the logo and user information: 'CMLNG | Welcome ADEBAYO ADELOWO', 'Your last login was on 19-09-2016 08:12:37', and a 'Logout' button. Below the header is a navigation bar with tabs for 'Account', 'Payment', 'Receivable', 'Reports', and 'Admin'. The 'Payment' tab is active. On the left, a sidebar menu includes sections for 'PAYMENTS', 'MASTERS', 'MASTERS AUTHORIZATION', 'QUICK LINKS', 'CONTACT US', 'INTEREST RATES', and 'EXCHANGE RATES (NGN)'. The main content area shows a 'Batch Instruments' view with a filter by 'Date Range' and 'Client'. A date range is set from '01/03/2016' to '25/06/2016'. A table with columns 'Bank', 'Effective date', 'Amount', 'Reason', 'Debit Account', 'Narration', and 'CMS Trans ID' is visible. A dropdown menu is open over the 'Reason' column, listing various transaction statuses such as 'Debit Failed', 'Transaction Pending', 'Deleted', 'Draft', 'For Auth', 'For My Auth', 'For Repair', 'For Send', 'For Submit', 'Transaction Failed', 'Pending My Partial Auth', 'Pending Partial Auth', and 'Transaction Successful'.