



e-Reference2.0

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1.0 Introduction

1.1 Intended Readership

This document covers the use of e-Reference2.0 portal for the following users:

- Bank Admin
- Bank Operator
- Bank Authorizer

1.2 Applicability

This Software User Manual applies to e-Reference2.0 Portal.

1.3 Purpose

The purpose of the Software User Manual is to assist users in using the e-Reference2.0 Portal.

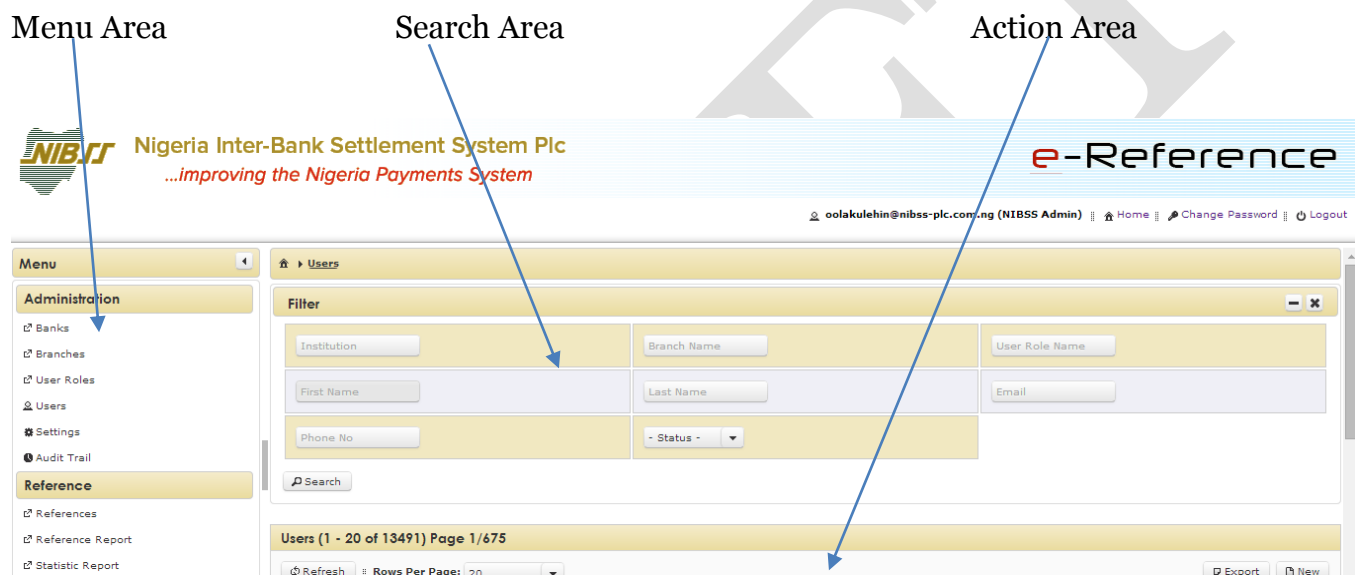
1.4 How to use this document

- Chapter 2 gives an overview of the e-Reference2.0 Portal.
- Chapter 3 gives a reference of the complete e-Reference2.0 Portal



2.0 e-Reference2.0 Operations Overview

The Banking Industry e-Reference2.0 Portal is an information system process flow to assist with the management, verification and authentication of account opening reference forms supplied by prospective account holders of banks. There are 3 sections in every menu item of the application. The Menu section, the Search section and the Action Area. The Menu items are selected in the Menu section, the items features are displayed in the Action Area and the Search Section is used for filtering by displayed actions.

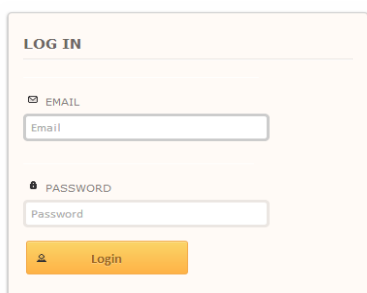


NIBSS Administrator and Bank Administrator perform user management functions while Bank Operator and Bank Authorizer perform the Reference Operations.

4.0 Bank Administrator

4.1.1 Logging in

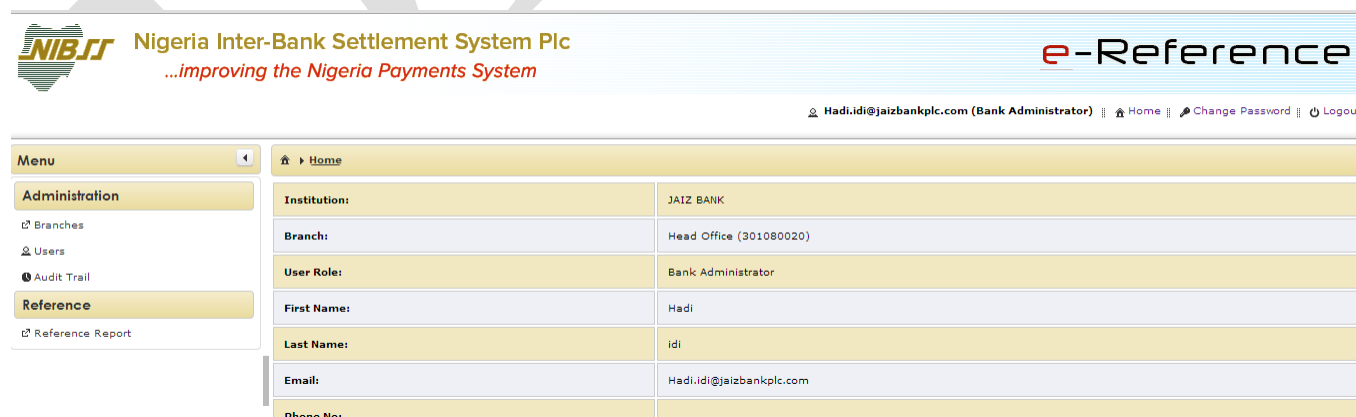
- **Functional description:** This operation enables a Bank Administrator to log in to e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank Administrator browses to this URL: <https://192.234.10.203/eReference/>
 2. The login page is displayed as shown in Fig 4.1.1a



The login page is titled "LOG IN". It contains two input fields: "EMAIL" and "PASSWORD". Below these fields is a "Login" button. The page has a light orange background.

Fig 4.1.1a e-Reference2.0 Login Page

3. Username and password are entered into their corresponding fields
4. After a successful login, the home screen for the Bank Administrator profile is displayed as seen in Fig 4.1.1a the landing page is divided into 3 areas. The Menu section, Main Program Area and the User Information Bar.



The home screen is divided into three main sections: a Menu section on the left, a User Information Bar at the top right, and a Main Program Area in the center.

Menu Section:

- Administration
 - Branches
 - Users
 - Audit Trail
- Reference
 - Reference Report

User Information Bar:

Hadi.idi@jaizbankplc.com (Bank Administrator) | Home | Change Password | Logout

Main Program Area:

Institution:	JAIZ BANK
Branch:	Head Office (301080020)
User Role:	Bank Administrator
First Name:	Hadi
Last Name:	Idi
Email:	Hadi.idi@jaizbankplc.com
Phone No:	

Fig 4.1.1b Bank Admin Home Screen Page Display

5. At log in, the Username, role and branch is displayed at the top right hand corner of the screen at all times

Hadi.idi@jaizbankplc.com (Bank Administrator) ::

Fig 4.1.1c Bank Administrator Username display

6. To log out or change password, the user shall click the icons on the top right hand corner of screen

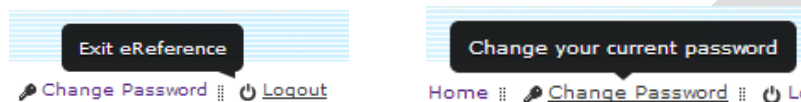


Fig 4.1.1d Bank Administrator User Management

4.2.1 Create Branches

- **Functional description:** This operation enables a Bank Administrator to create branches on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank Administrator shall click on the branch creation icon as show in the figure below

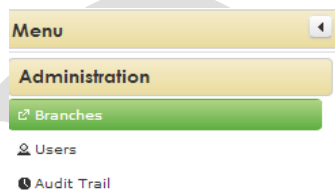


Fig 4.2.1a Branch Selection Icon

2. The Bank Administrator shall click on the “New” Icon button shown below

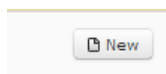


Fig 4.2.1b Create New Branch Icon

3. The Bank Administrator shall complete the branch creation form as shown below

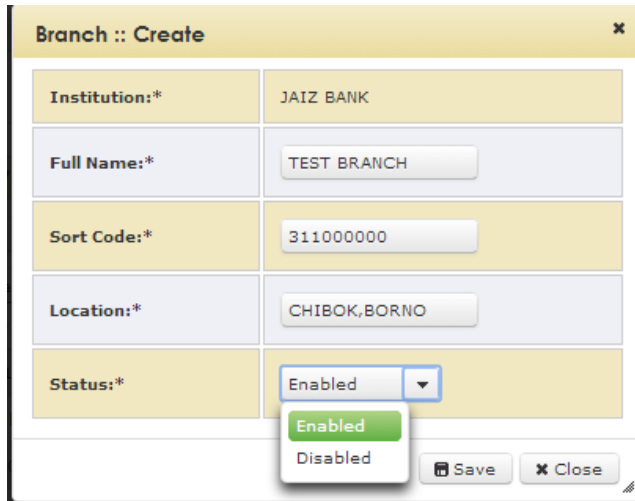


Fig 4.2.1c Create New Branch Icon

4. The NIBSS Administrator clicks on “**Save**” to register the information on e-Reference2.0 and “**Close**” to cancel the display. The page closes automatically when the information is saved

4.2.2 Edit Branches

- **Functional description:** This operation enables a Bank Administrator to edit branches on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:

1. The Bank Administrator shall click on the “**Edit**” branch icon as show in the figure below

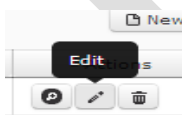
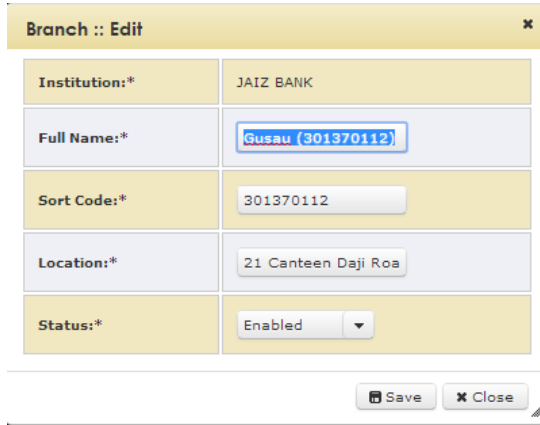


Fig 4.2.2a Edit Branch Icon

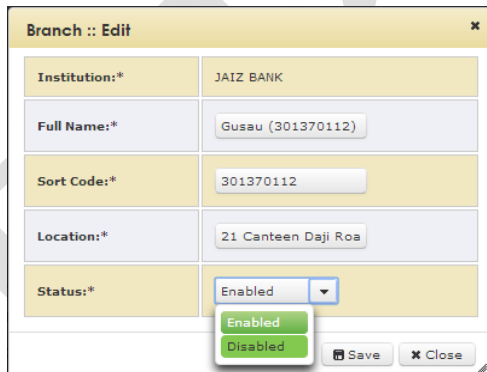
2. The Bank Administrator shall edit the details of the branch from the branch edit form as shown below



Branch :: Edit	
Institution:*	JAIZ BANK
Full Name:*	Gusau (301370112)
Sort Code:*	301370112
Location:*	21 Canteen Daji Roa
Status:*	Enabled
<input type="button" value="Save"/> <input type="button" value="Close"/>	

Fig 4.2.2b Edit Branch Page

3. The Bank Administrator can disable branches from the edit form



Branch :: Edit	
Institution:*	JAIZ BANK
Full Name:*	Gusau (301370112)
Sort Code:*	301370112
Location:*	21 Canteen Daji Roa
Status:*	<div> <div>Enabled</div> <div>Disabled</div> </div>
<input type="button" value="Save"/> <input type="button" value="Close"/>	

Fig 4.2.2c Enable or Disable Branches Page

4. The NIBSS Administrator clicks on **“Save”** to register the information on e-Reference2.0 and **“Close”** to cancel the display. The page closes automatically when the information is saved

4.2.3 Delete Branches

- **Functional description:** This operation enables a Bank Administrator to delete branches on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:

1. The Bank Administrator shall click the “**Delete**” icon as shown in the figure below

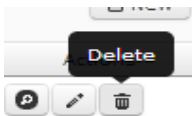


Fig 4.2.3a Delete Branch Icon

The Bank Administrator shall click on “**ok**” to confirm the action or “**close**” to cancel

the action on the confirmation page.

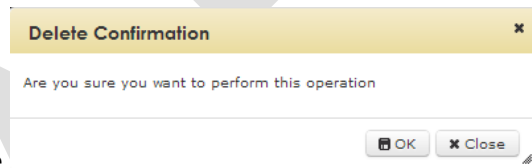


Fig 4.2.3b Delete Branch Confirmation page

4.3.1 Create Users

- **Functional description:** This operation enables a Bank Administrator to create users on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:

1. The Bank Administrator shall click on the ‘**NEW**’ Icon in the action area to create new users

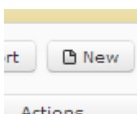


Fig 4.3.1a Create New Bank User Icon

2. The Bank Admin shall create users from the user creation form shown below

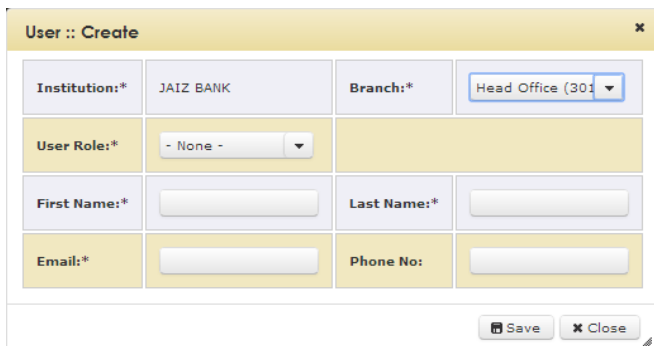


Fig 4.3.1b Create New Bank User Page

3. The Bank Administrator clicks on **“Save”** to register the information on e-Reference2.0 and **“Close”** to cancel the display. The page closes automatically when the information is saved

4.3.2 Edit Users

- **Functional description:** This operation enables a Bank Administrator to edit users on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank Administrator shall click on the **“Edit”** icon to modify users details

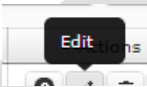


Fig 4.3.2a Edit Bank User Icon

2. The Bank Administrator shall modify user roles, branches and names from the form but email address modification will not be possible. The Bank Administrator can modify the status of the user

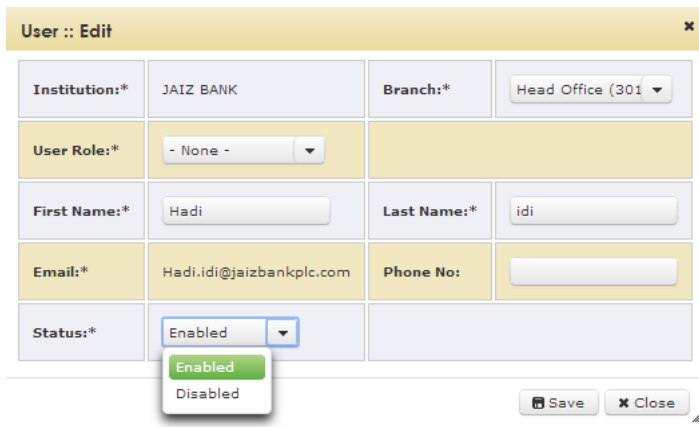


Fig 4.3.2b Edit Bank User Page

3. The Bank Administrator clicks on **“Save”** to register the information on e-Reference2.0 and **“Close”** to cancel the display. The page closes automatically when the information is saved

4.3.3 Delete Users

- **Functional description:** This operation enables a Bank Administrator to delete users on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank Administrator shall click on **“Delete”** Icon

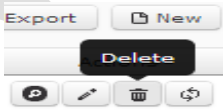


Fig 4.3.3a Delete Bank User Icon

2. A confirmation page is displayed for the Bank Administrator. The Bank Administrator shall click on **“ok”** to confirm the action or **“close”** to cancel the action.

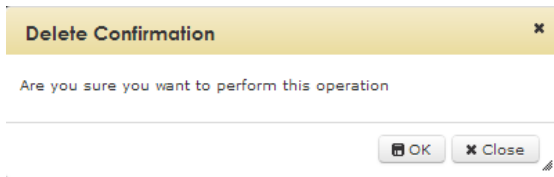


Fig 4.3.3b Delete Bank Confirmation Page

4.3.4 Reset Users

- **Functional description:** This operation enables a Bank Administrator to reset users on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The bank admin shall click on the password reset button as shown below

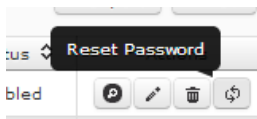


Fig 4.3.4a Reset Bank User Icon

2. A password of reset notification is displayed on the right hand corner of the screen

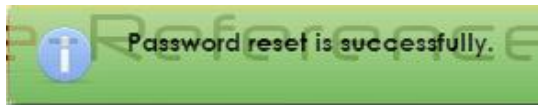


Fig 4.3.4b Bank User Reset Notification

3. The Bank Administrator can “**Export**” all the users details to excel with the icon below

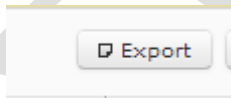


Fig 4.3.4c Export Bank Users to Excel.

4.4.1 Audit Trail

- **Functional description:** This operation enables a Bank Administrator to view user management audit on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Administrator shall click on the audit log menu item to view the audit log.

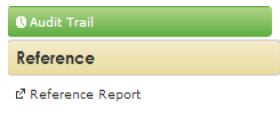


Fig 4.4.1a Audit Trail Icon

2. The Audit log displays the user management activity of all users of e-Reference2.0. in the bank

Activity Logs (1 - 20 of 225) Page 1/12						
Refresh			Export			
Institution	Branch Name	Event By	Event Desc	Event IP	Event Date	Actions
NIBSS	NIBSS Lagos	oolakulehin@nibss-plc.com.ng	Delete(UserIdentity)	192.168.101.145	Thu, 17 Jul 2014 12:19:21 GMT	P
NIBSS	NIBSS Lagos	oolakulehin@nibss-plc.com.ng	Delete(UserRole)	192.168.101.145	Thu, 17 Jul 2014 11:44:00 GMT	P
NIBSS	NIBSS Lagos	oolakulehin@nibss-plc.com.ng	Edit(UserRole)	192.168.101.145	Thu, 17 Jul 2014 11:24:02 GMT	P
CITIBANK NIGERIA LIMITED	test branch	emmanuel.chimah@citi.com	Logout(UserIdentity)	192.168.101.145	Thu, 17 Jul 2014 11:19:01 GMT	P
NIBSS	NIBSS Lagos	oolakulehin@nibss-plc.com.ng	Logout(UserIdentity)	192.168.101.145	Thu, 17 Jul 2014 10:17:53 GMT	P
FSDH MERCHANT BANK	idumagbo	Bayeni@fsdhgroup.com	Logout(UserIdentity)	192.168.101.145	Thu, 17 Jul 2014 10:17:19 GMT	P
NIBSS	NIBSS Lagos	oolakulehin@nibss-plc.com.ng	Logout(UserIdentity)	192.168.101.145	Thu, 17 Jul 2014 10:01:07 GMT	P
NIBSS	NIBSS Lagos	oolakulehin@nibss-plc.com.ng	Edit(UserIdentity)	192.168.101.145	Thu, 17 Jul 2014 10:00:59 GMT	P
FSDH MERCHANT BANK	idumagbo	Bayeni@fsdhgroup.com	Logout(UserIdentity)	192.168.101.145	Thu, 17 Jul 2014 10:00:24 GMT	P
NIBSS	NIBSS Lagos	oolakulehin@nibss-plc.com.ng	Logout(UserIdentity)	192.168.101.145	Thu, 17 Jul 2014 09:59:20 GMT	P

Fig 4.4.1b User Management Audit Trail Activity

3. The Bank Administrator can export the audit log to excel sheet by clicking the data **“Export”** icon.

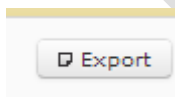


Fig 4.4.1c Export Audit Activity to Excel

4.5.1 Reference Reports

- **Functional description:** this operation enables a NIBSS Administrator to generate reports on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. NIBSS admin shall click on the reference report icon as shown in the figure below



Fig 4.5.1a Reference Report Icon

2. The Bank Administrator shall select the type of reports he wants to generate from the drop down display in the figure

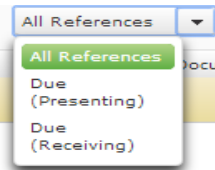


Fig 4.5.1b Report Type Drop Down

3. The Bank Administrator shall click on “**Generate**” after selecting the type of report he wants to generate from e-Reference2.0

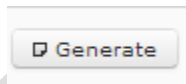


Fig 4.5.1c Click on Icon to Generate Report

4. “**All References**” report refers to a database snapshot of all references generated on the e-Reference2.0 application regardless of status at a given time code. The report is dynamic i.e. It changes as banks upload more references and the ones uploaded go through the changes until final treatment.
5. “**Due (Presenting)**” report refers to a database snapshot of all references generated by the presenting bank on e-Reference2.0 that has not been treated after 3 days(T+3 Rule)

6. **“Due (Receiving)”** report refers to a database snapshot of all references received by the receiving bank on e-Reference2.0 that has not been treated after 3 days(T+3 Rule)
7. The report is downloadable after generation by clicking the report link as shown in the figure below

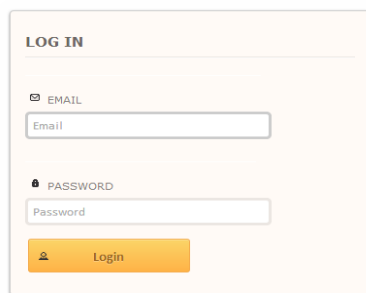
All References	17062014-122648_erefReport.xls
All References	17062014-120847_erefReport.xls
All References	16062014-101409_erefReport.xls
Due	16062014-101230_erefReport.xls
Due	10062014-093118_erefReport.xls

Fig 4.5.1d Filename report download

1.0 Bank Operator

5.1.1 Logging in

- **Functional description:** this operation enables a Bank Operator to log in to e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank operator browses to this URL: <https://192.234.10.203/eReference/>
 2. The login page is displayed as shown in Fig 5.1.1a



The login page is titled "LOG IN". It contains two input fields: "EMAIL" and "PASSWORD". The "EMAIL" field has a placeholder text "Email". The "PASSWORD" field has a placeholder text "Password". Below the input fields is a yellow "Login" button with a user icon.

Fig 5.1.1a e-Reference2.0 Login Page

3. Username and password are entered into their corresponding fields

4. After a successful login, the home screen for the bank Admin profile is displayed as seen in Fig 5.1.1b. the landing page is divided into 3 areas. The Menu section, Main program area and the User Information Bar.

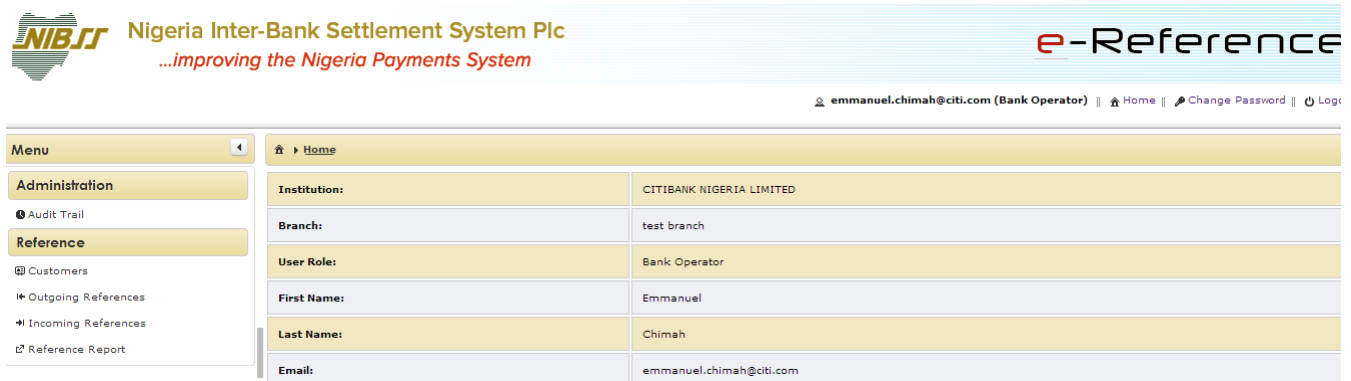


Fig 5.1.1b Bank Operator Home Screen Page Display

5. At log in, the Username, Role and Branch is displayed at the top right hand corner for the at all time

emmanuel.chimah@citi.com (Bank Operator)

Fig 5.1.1c Bank Operator Username and Role

6. To log out or change password, the user shall click the icons on the top right hand corner of screen



Fig 5.1.1d Bank Operator Username functions

5.2.1 Create customer

- **Functional description:** this operation enables a Bank Operator to create customer details on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank operator shall click on the “**Customer**” icon as shown in the figure below to display the customer creation page



Fig 5.2.1a Create Customer Icon

2. The Operator shall click on the ‘NEW’ icon to create new customers

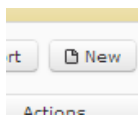
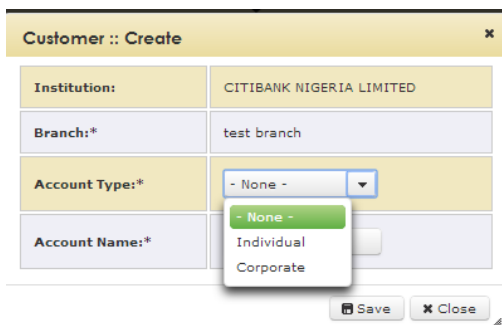


Fig 5.2.1b Create New Customer Icon

3. The Operator shall create a customer from the customer creation page. The Operator selects the type of account during the customer creation process.



Customer :: Create

Institution: CITIBANK NIGERIA LIMITED

Branch*: test branch

Account Type*: - None -

Account Name*: - None -

Individual

Corporate

Save Close

Fig 5.2.1c Create New Customer Icon

4. The Operator chooses click the “Save” icon to store the information in the database and “Close” to cancel the operation.
5. When the customer information is successfully saved they will appear in the data base as shown below

Customers (1 - 1 of 1) Page 1/1			
Refresh Rows Per Page: 20			
Branch	Account Name	Account Type	Actions
test branch	olusegu n	Individual	+

Fig 5.2.1d Customer Record in the Customer Action Area

6. The Operator can view customer information by clicking the “Read Only” Icon shown below

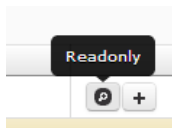


Fig 5.2.1e Customer Information Icon

7. The Customer is shown as displayed in the figure below. The Operator click the “Close” button to cancel the view.

Customer :: Readonly	
Institution:	CITIBANK NIGERIA LIMITED
Branch:	test branch
Account Type:	Individual
Account Name:	olusegun

Close

Fig 5.2.1f Customer Information Page

5.2.2 Attach Referee form

- **Functional description:** This operation enables a Bank Operator to attach details on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank Operator on the attachment icon corresponding to the customer that owns the referee as shown below

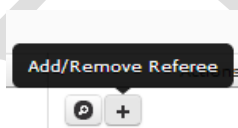
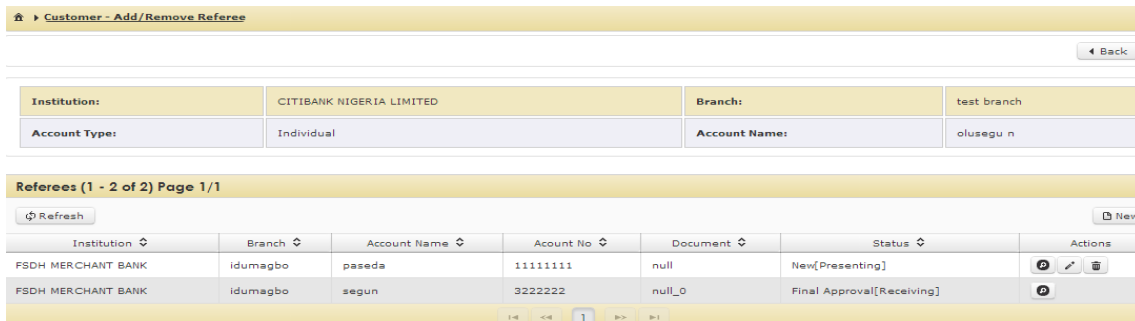


Fig 5.2.2a Attach New Referee Form Icon

2. The Referee form attachment module shall open up for the Operator to attach referees as shown below



Institution	Branch	Account Name	Account No	Document	Status	Actions
FSDH MERCHANT BANK	idumagbo	pasada	11111111	null	New[Presenting]	[New] [Edit] [Delete]
FSDH MERCHANT BANK	idumagbo	segun	3222222	null_0	Final Approval[Receiving]	[New] [Edit] [Delete]

Fig 5.2.2b Referee for attachment page

- The Operator shall attach a new referee form by clicking the “New” icon as shown in the figure below

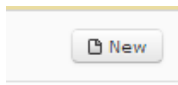


Fig 5.2.2c Attach New Reference Icon

- The Operator shall input the Account Name and Account Number of Referee as written on the form in the page displayed below

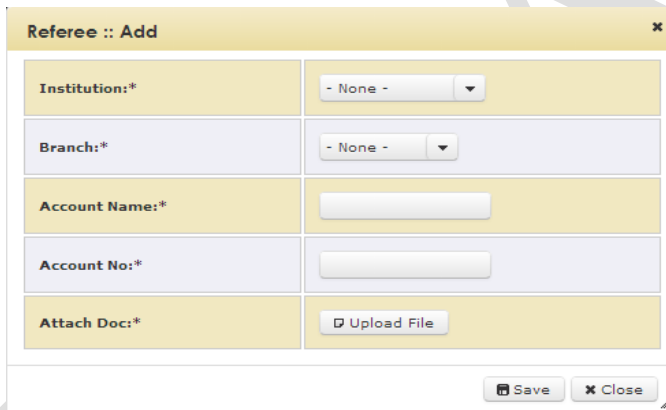


Fig 5.2.2d Attach New Reference Page

- The Operator shall select the Institution and Branch of the referee from the drop down as shown in the figure below



Fig 5.2.23e Select Bank and Branch for New Reference

6. The Operator shall attach a Referee from by clicking the upload icon as shown below

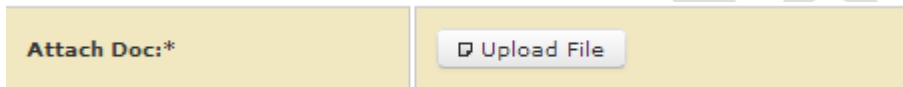


Fig 5.2.2f Upload Pdf Referee Document

7. The Operator chooses click the “**Save**” Icon to store the information in the database and close to cancel the operation.

5.2.3 Edit Attachment

- **Functional description:** This operation enables a Bank Operator to edit attachment details on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank operator can edit incorrect referee information only when the authorizer has not approved an outgoing reference. The Bank Operator shall click on the “**Edit**” icon as shown in the figure below. Treated references are not editable.

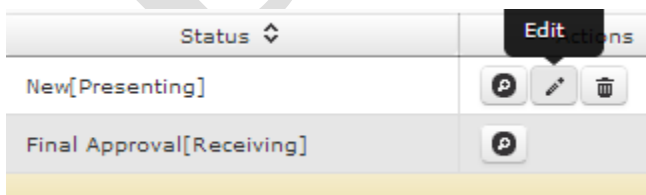
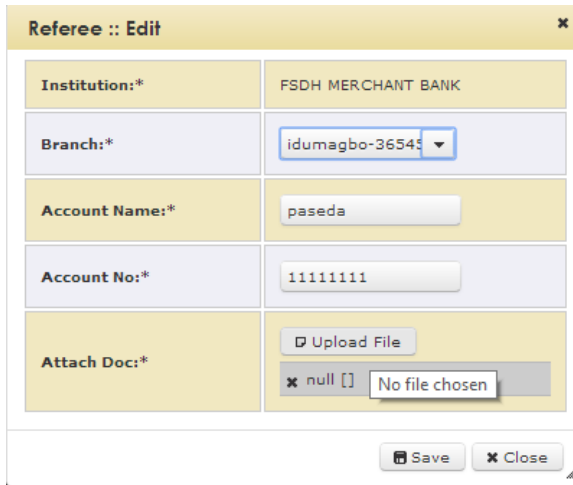


Fig 5.2.3a Edit Referee Information Icon

2. The Operator shall change any parameter that needs changing including the PDF form using the referee edit page



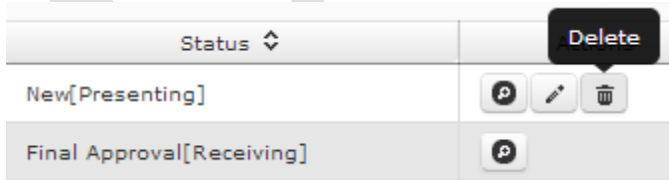
The image shows a web form titled "Referee :: Edit". It contains several input fields: "Institution:*" with the value "FSDH MERCHANT BANK", "Branch:*" with a dropdown menu showing "idumagbo-3654", "Account Name:*" with the value "paseda", and "Account No:*" with the value "11111111". There is also an "Attach Doc:*" section with an "Upload File" button and a file selection area showing "x null []" and "No file chosen". At the bottom of the form are "Save" and "Close" buttons.

Fig 5.2.3b Edit Referee Information Page

3. The Operator chooses click the **“Save”** icon to store the information in the database and **“Close”** to cancel the operation.

5.2.4 Delete Attachment

- **Functional description:** This operation enables a Bank Operator to delete attachment details on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank operator can delete incorrect referee information only when the authorizer has not approved an outgoing reference. The bank operator shall click on the **“Delete”** Icon as shown in the figure below. Treated references cannot be deleted



The image shows a table with two rows. The first row is labeled "New[Presenting]" and the second row is labeled "Final Approval[Receiving]". Each row has a "Status" dropdown menu and a set of icons. The "New[Presenting]" row has three icons: a "P" icon, an edit icon, and a "Delete" icon (a trash can). The "Final Approval[Receiving]" row has one icon: a "P" icon. A tooltip with the text "Delete" is shown over the trash can icon in the first row.

Fig 5.2.4a Delete Referee Information Icon

2. A Confirmation Page is displayed for the Operator. The Operator shall click on **“ok”** to confirm the action or close to cancel the action.

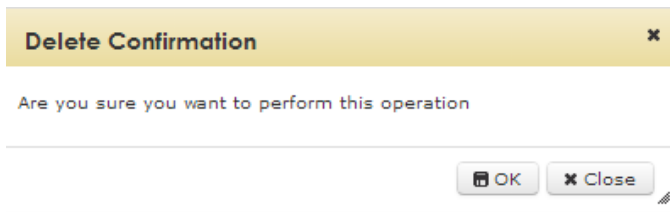


Fig 5.2.4b Delete Referee Information Confirmation

5.3.1 Outgoing References

- **Functional description:** This operation enables a Bank Operator to submit reference forms to the authorizer on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Operator shall click on the “**Outgoing References**” menu to submit a reference record



Fig 5.3.1a Outgoing Reference Icon

2. The Operator shall see all new references that was attached to the new customer but not yet submitted to the authorizer by default as shown

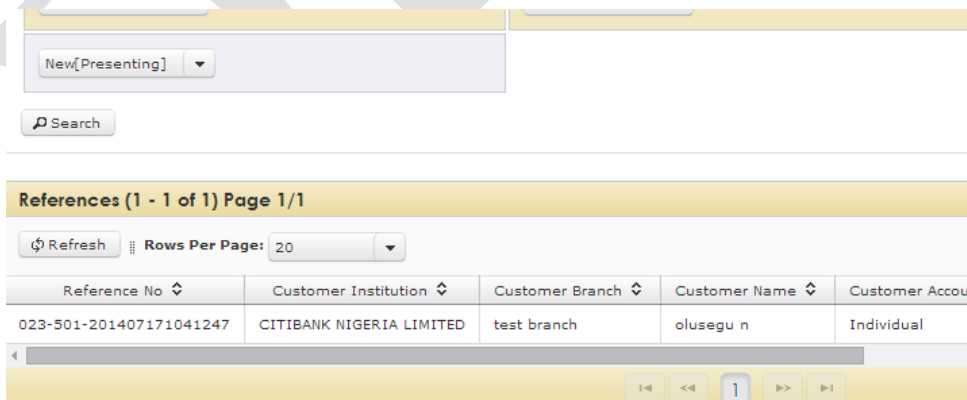


Fig 5.3.1b New References are displayed by Default

3. The Operator shall “Accept” or “Reject” reference.

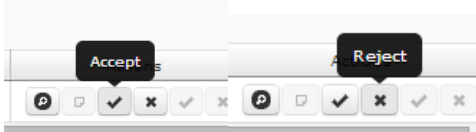


Fig 5.3.1c Operator Accept and Reject Icons

4. Accepted Reference shall disappear from the “**New [Presenting]**” table and reappear in the “**Submitted [Presenting]**” table. Rejected references shall disappear from the new table and appear on the rejected table as shown below

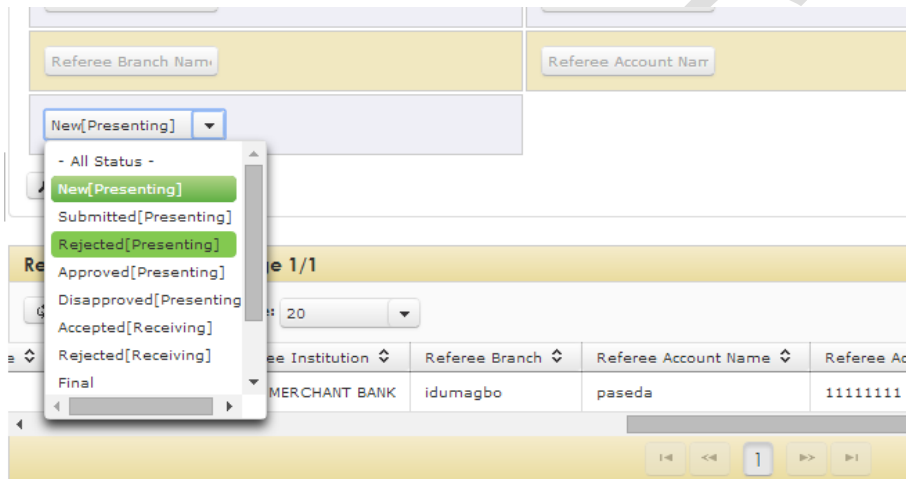


Fig 5.3.1d Drop Down of Other Category of References

5.3.2 Incoming References

- **Functional description:** this operation enables a Bank Operator to respond to incoming reference as Receiving Bank for submission to the Authorizer on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank Operator shall click on the “Incoming References” to respond to references that was transmitted by the Presenting Bank as shown



Fig 5.3.2a Incoming References Icons

2. The Operator shall see all “Approved [Presenting]” references that was transmitted by Presenting Bank Authorizer but not yet submitted to Receiving Bank Authorizer by default as shown

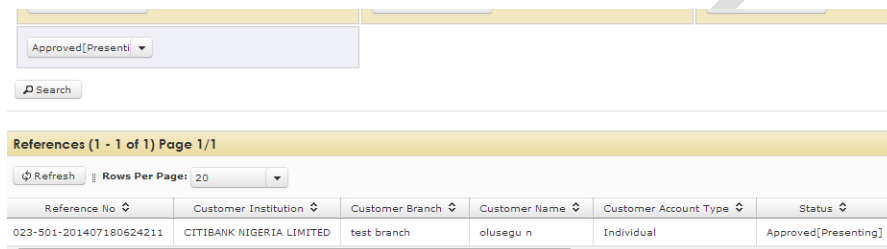


Fig 5.3.2b “Approved Presenting” References are displayed by Default

3. The Operator shall view operation log by clicking the “Read-only” Icon as shown below

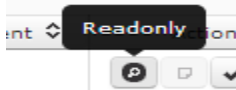
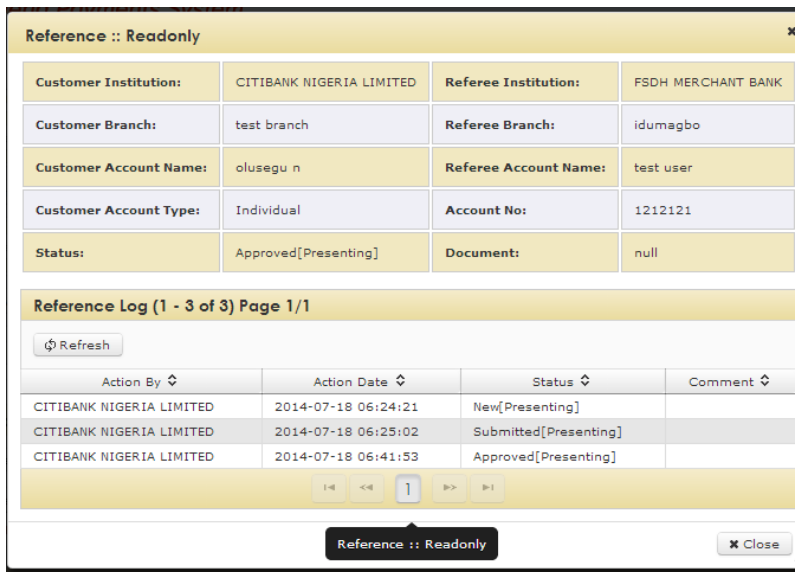


Fig 5.3.2c Read only Icon to view Operations log

4. The Operator shall see the operations log to view check details of the reference as shown below but shall see just the name of the Presenting Bank not specific user emails



Customer Institution:	CITIBANK NIGERIA LIMITED	Referee Institution:	FSDH MERCHANT BANK
Customer Branch:	test branch	Referee Branch:	idumagbo
Customer Account Name:	olusegun	Referee Account Name:	test user
Customer Account Type:	Individual	Account No:	1212121
Status:	Approved[Presenting]	Document:	null

Action By	Action Date	Status	Comment
CITIBANK NIGERIA LIMITED	2014-07-18 06:24:21	New[Presenting]	
CITIBANK NIGERIA LIMITED	2014-07-18 06:25:02	Submitted[Presenting]	
CITIBANK NIGERIA LIMITED	2014-07-18 06:41:53	Approved[Presenting]	

Fig 5.3.2d Operations Log Page Displayed

- The Operator shall Accept, Reject or Re-route an Incoming Reference.

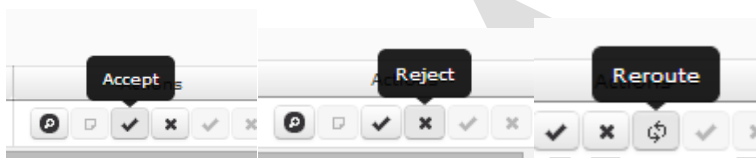
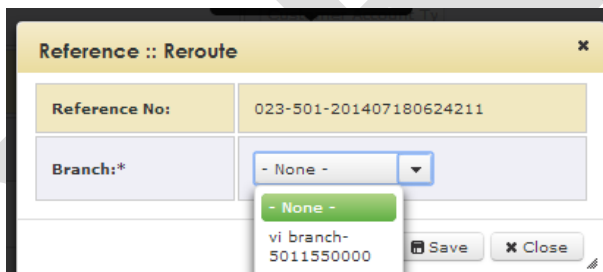


Fig 5.3.2e Operator Accept, Reject and Re-Route Icons

- An Operator shall click the Re-route Icon to display the Re-route page. A list of branches is displayed for selection.



Reference No:	023-501-201407180624211
Branch:*	- None -

vi branch-5011550000

Save Close

Fig 5.3.2f Re-Route Page

- The Operator chooses “**Save**” to store the information in the database or “**Close**” to cancel the operation.
- The Operator is notified of a successful Re-route on the right hand corner of the screen



Fig 5.3.2g Re-Route Notification

9. Information about Re-routed References are displayed in the operation log. Re-routed references details are not visible to Presenting Banks

Reference :: Readonly			
Customer Institution:	CITIBANK NIGERIA LIMITED	Referee Institution:	FSDH MERCHANT BANK
Customer Branch:	test branch	Referee Branch:	vi branch
Customer Account Name:	olusegu n	Referee Account Name:	test user
Customer Account Type:	Individual	Account No:	1212121
Status:	Approved[Presenting]	Document:	null
Reference Log (1 - 4 of 4) Page 1/1			
Refresh			
Action By	Action Date	Status	Comment
CITIBANK NIGERIA LIMITED	2014-07-18 06:24:21	New[Presenting]	
CITIBANK NIGERIA LIMITED	2014-07-18 06:25:02	Submitted[Presenting]	
CITIBANK NIGERIA LIMITED	2014-07-18 06:41:53	Approved[Presenting]	
Jbakare@fsdgroup.com	2014-07-18 07:10:39	Reroute	idumagbo[3654565] To vi branch[5011550000]

Fig 5.3.2h Operation Log showing Re-Route log

10. Bank Operator shall get the notification for accepted references on the right hand corner of the screen as shown below

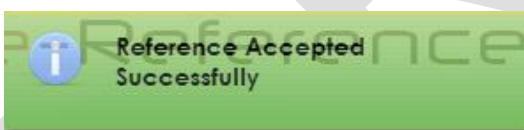


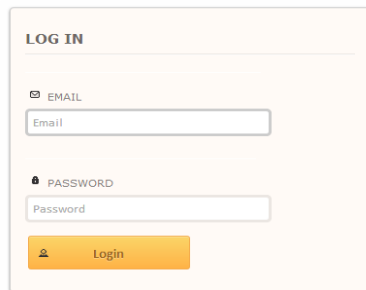
Fig 5.3.2i Referee Accepted Notification

6.0 Bank Authorizer

6.1.1 Logging in

- **Functional description:** This operation enables a Bank Authorizer to log in to e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:

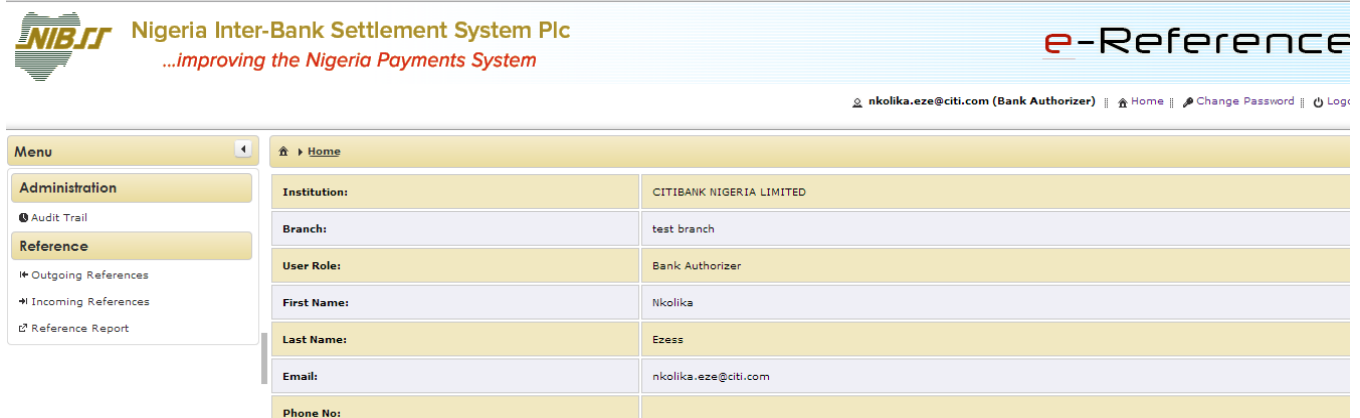
1. The Bank operator browses to this URL: <https://192.234.10.203/eReference/>
2. The login page is displayed as shown in Fig 6.1.1a



The login page is titled "LOG IN". It contains two input fields: "EMAIL" and "PASSWORD". Below the "PASSWORD" field is a "Login" button with a user icon.

Fig 6.1.1a e-Reference2.0 Login Page

3. Username and password are entered into their corresponding fields
4. After a successful login, the home screen for the bank authorizer profile is displayed as seen in Fig 6.1.1b. the landing page is divided into 3 areas. The Menu Section, Main Program Area and the User Information Section.



The home screen is divided into three main sections:

- Header:** Includes the NIBSS logo, "Nigeria Inter-Bank Settlement System Plc", the tagline "...improving the Nigeria Payments System", and the "e-Reference" logo.
- Menu Section:** A sidebar on the left with a "Menu" dropdown. It contains two main categories: "Administration" (with "Audit Trail") and "Reference" (with "Outgoing References", "Incoming References", and "Reference Report").
- User Information Section:** A table displaying user details:

Institution:	CITIBANK NIGERIA LIMITED
Branch:	test branch
User Role:	Bank Authorizer
First Name:	Nkolika
Last Name:	Ezess
Email:	nkolika.eze@citi.com
Phone No:	

Fig 6.1.1b Bank Authorizer Home Screen Page Display

5. At log in, the Username, Role and Branch is displayed at the top right hand corner at all times


 nkolika.eze@citi.com (Bank Authorizer)

Fig 6.1.1c Bank Authorizer Username and Role Display

6. To log out or change password, the user shall click the icons on the top right hand corner of screen



Fig 6.1.1d Bank Authorizer User Management Functions

6.2.1 Outgoing References

- **Functional description:** This operation enables a Bank Authorizer to approve reference forms for transmission to Receiving Bank on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:

1. The Bank Authorizer shall click on the outgoing reference menu to submit a reference record

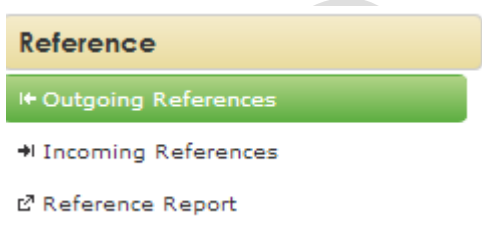


Fig 6.2.1a Bank Authorizer Outgoing Reference Icon

11. The Bank Authorizer shall see all submitted references by the Operator but not approved for transmission to the Receiving Bank by default as shown

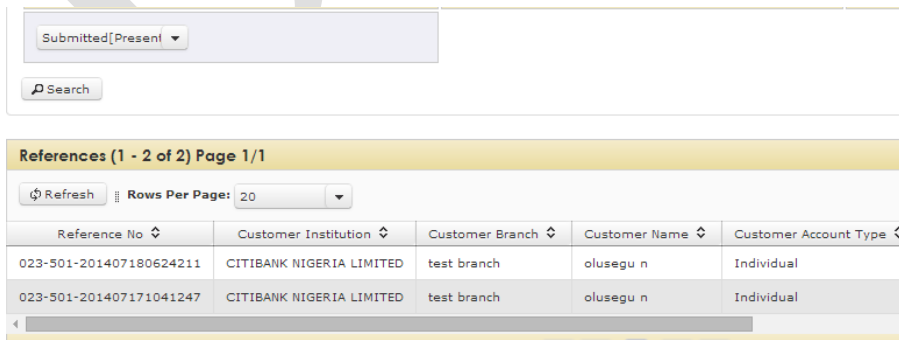


Fig 6.2.1b Submitted References are displayed by Default for the Authorizer

12. The Bank Authorizer shall Approve or Disapprove Reference as shown below

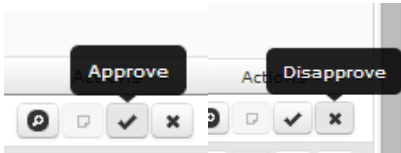


Fig 6.2.1c Approve and Disapprove Icons

13. The Bank Authorizer shall get the following Notification to Indicate a Reference has been Approved or Disapproved



Fig 6.2.1d Approve and Disapprove Notifications

14. If a Bank Authorizer disapproves a reference, the Bank Authorizer is required to state a reject reason as shown in the page below

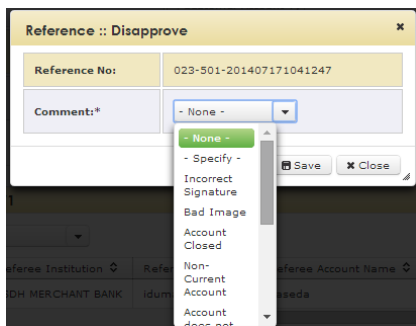
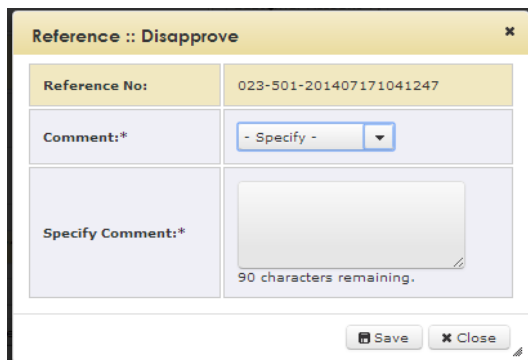


Fig 6.2.1e Disapprove Reference Page

15. If the reason is not among the default reason, the Bank Authorizer can specify the Reason for Rejection



Reference :: Disapprove

Reference No:	023-501-201407171041247
Comment:*	- Specify -
Specify Comment:*	<div>90 characters remaining.</div>

Save Close

Fig 6.2.1f Specify Reject Reason Page

16. The Operator chooses click the **“Save”** icon to store the information in the database and close to cancel the operation
17. The authorizer shall view operation log by clicking the **“Read-only”** icon as shown

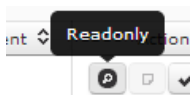
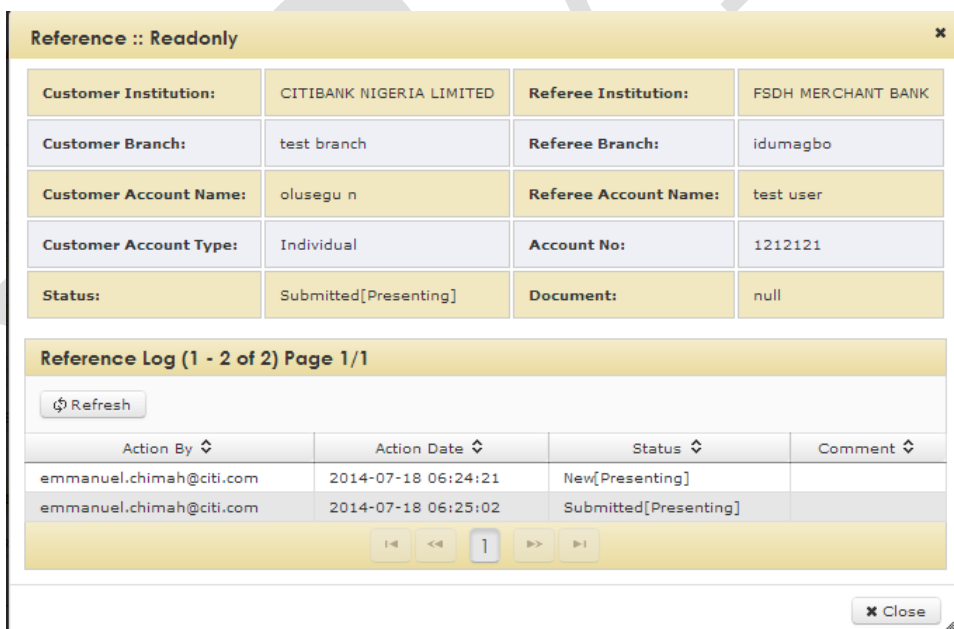


Fig 6.2.1g Operation Log Icon

18. The Read-only icon shall display the operation log for the authorizer



Reference :: Readonly

Customer Institution:	CITIBANK NIGERIA LIMITED	Referee Institution:	FSDH MERCHANT BANK
Customer Branch:	test branch	Referee Branch:	idumagbo
Customer Account Name:	olusegu n	Referee Account Name:	test user
Customer Account Type:	Individual	Account No:	1212121
Status:	Submitted[Presenting]	Document:	null

Reference Log (1 - 2 of 2) Page 1/1

Refresh

Action By	Action Date	Status	Comment
emmanuel.chimah@citi.com	2014-07-18 06:24:21	New[Presenting]	
emmanuel.chimah@citi.com	2014-07-18 06:25:02	Submitted[Presenting]	

Close

Fig 6.2.1h Operation Log Page

6.2.2 Incoming References

- **Functional description:** this operation enables a Bank Authorizer to treat references accepted by Bank Operator on e-Reference2.0.
- **Formal Description:** To carry out this operation, the user does the following activities:
 1. The Bank Authorizer shall click on the incoming reference menu to submit a reference record

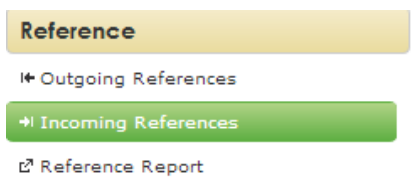


Fig 6.2.2a Incoming Reference Icon Selection

2. The Bank Authorizer shall see records accepted by the Bank Operator by default

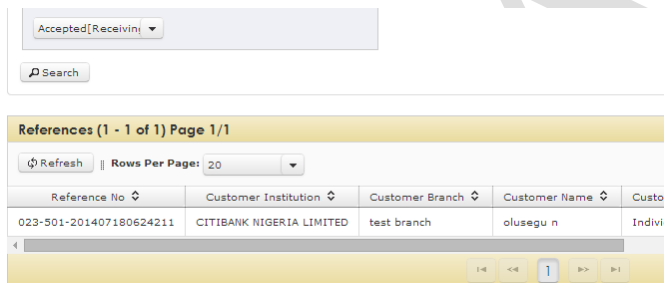


Fig 6.2.2b Accepted [Receiving References] Displayed by Default

3. The Bank Authorizer shall approve or disapprove reference as shown below

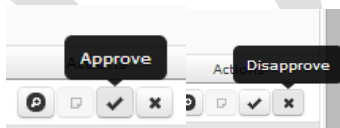


Fig 6.2.2c Approved or Disapprove Icons

4. The Bank Authorizer shall get the following notification to indicate a reference has been Approved or Disapproved



Fig 6.2.2d Approved or Disapprove Notifications

5. If a Bank Authorizer disapproves a Reference, the authorizer is required to state a reject reason as shown in the page below

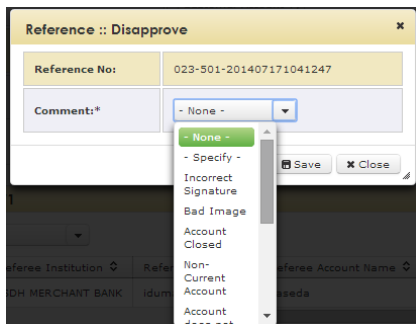


Fig 6.2.2e Reference Disapprove Page

6. If the reason is not among the default reason, the Bank Authorizer can specify the reason for rejection

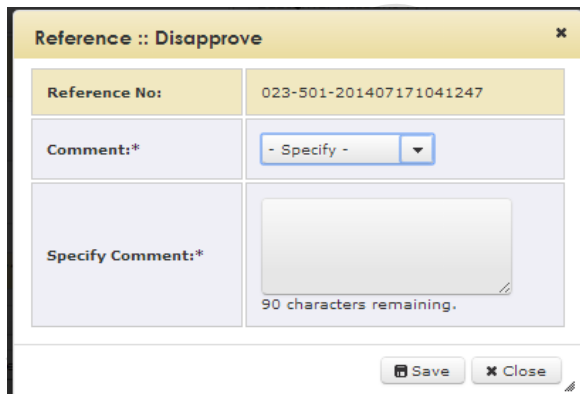


Fig 6.2.2f Specify Reject Reason for Disapproved Page