

Fujitsu Services Network Banking Service Processes and Procedures Ref: NB/PRO/001
Description
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Document Title: Network Banking Service Processes and Procedures Description

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Abstract: This document describes the procedures required to provide the Network Banking Service at Post Office counters.

Document Status: Approved

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0.0 Document Control

0.1 Document History

Version No.	Date	Reason for Issue	Associated CP/PinICL
0.1	24/06/02	First version issued for formal review	
0.2	30/07/02	Second draft issued for formal review	CCN997/CP3274
0.3	29/08/02	Third draft issued for formal review	PinICLs 77431;77525; 77960;78050; 79576
0.4	23/01/03	Fourth draft (based on NB/SPE/003 Version 2.0 (CCN850/CP3161)) issued for formal review	PinICL80762 CP3370 (CR334 CR350) CP3352/CCN1015 CP3161/CCN850
0.5	06/03/03	Fifth draft issued for formal review	
0.6	18/03/03	Issued to Post Office Ltd for desk-check review of agreed comments.	
1.0	19/03/03	Approved.	

0.2 Review Details

Review Comments by :	
Review Comments to :	Originator

Mandatory Review Authority	Name
Fujitsu Services	Chris Bailey, Alan d'Alvarez, Simon Fawkes, Dean Felix, Tony Hayward, Harjinder Hothi, Dave Johns, Ramesh Kallidai, Steve Lewin, Trish Morris, Donna Munro, Mik Peach, Bill Reynolds, Mark Scardifield, Dave Seddon, Martin Whitehead, Phillipa Whittington, David Wilcox, Walter Wright
Post Office Ltd	Tom Basquille, Ijaz Bhatti, Bob Booth, Keith Fowler, S Holness, Alan Orpe
Optional Review / Issued for Information	

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0.3 Associated Documents

Reference	Version	Title	Source
CS/PRO/091		CSR+ Automated Payment Service PPD	PVCS
CS/PRO/092		CSR+ Horizon System Helpdesk PPD	PVCS
CS/PRO/093		CSR+ Introduction PPD	PVCS
CS/PRO/095		CSR+ Electronic Point of Sale Service PPD	PVCS
CS/PRO/096		CSR+ Logistics Feeder Service PPD	PVCS
CS/PRO/097		CSR+ Operating Environment Service PPD	PVCS
NB/DES/002		Network Banking Service Processes and Procedures Description - Synopsis	PVCS
NB/SPE/001		Network Banking: Systems Requirements Specification.	PVCS
NB/SPE/003		Network Banking Counter Dialogue – Activity & Screen Flows	PVCS
PA/TEM/001	7.0	Fujitsu Services Document Template	PVCS
PON/BC/TR/002		POCA Automated Level 2 Processes	Post Office Ltd
SD/DES/005		Horizon OPS Reports and Receipts – Post Office Account Horizon Office Platform Service	PVCS
SD/DOC/009		Horizon OPS Desktop Messages and Help Text	PVCS
SD/SPE/016		Horizon OPS Menu Hierarchy	PVCS
SD/STD/001		Horizon OPS Style Guide	PVCS

Unless a specific version is referred to above, reference should be made to the current approved versions of the documents.

0.4 Abbreviations/Definitions

Abbreviation	Definition
APACS	Association for Payment and Clearing Services
CAN	Cancel key on the PIN pad
CAP	Cash Account Period
CLR	Clear key on the PIN pad
CSR+	Core System Release +
ENT	Enter key on the PIN pad
HSH	Horizon System Helpdesk
IIN	Issuer Identification Number
ISDN	Integrated Services Digital Network
LAN	Local Area Network
Luhn	An established check digit formula which is part of the APACS standard
NBS	Network Banking Service
OPS	Office Platform Service
PIN	Personal Identification Number
PPD	Processes and Procedures Description
PVCS	Automated Configuration Management tool used by Fujitsu Services library
RDMC	Reference Data Management Centre

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0.5 Changes in this Version

Version	Changes
0.2	Changes arising from comments on first draft received from Post Office Ltd and Fujitsu Services (Pathway) reviewers.
0.3	<p>Changes arising from comments on second draft received from Post Office Ltd and Fujitsu Services (Pathway) reviewers.</p> <p>Changes arising from changes to be made to the current baselined Network Banking Counter Dialogue – Activity & Screen Flows [NB/SPE/003] Version 1.0 as listed in Network Banking Counter Dialogue – Activity & Screen Flows Changes Supplement [NB/SPE/015] Version 0.1</p> <p><u>All these changes listed below:</u></p>

Changes arising from Post Office Ltd consolidated comments on Version 0.2:

Global changes made:

- Wherever clerk is told to advise customer that they will be able to retry transaction at a later time/are unable to perform the transaction/Horizon system is down so far as NBS is concerned – have added words ‘and advise the customer of the alternatives’
- *Section 6.2 Balance Enquiry (Signature)* and all places where there are scenarios for card not being retained/being retained - scenarios transposed. (If card has not been retained becomes first scenario and if card has been retained becomes second scenario.)
- Signature Checks screen (referred to as Failure Options in NBS Counter Dialogues document) referred to as ‘Signature Checks Failure Options’ throughout this version of the PPD.
- Steps describing Customer Receipt Printing screen now followed by scenarios for if transaction has been authorised and if it has been declined.

External Distribution and Mandatory Review Authority - Jeff Hawkins replaced by Keith Fowler.

Section 0.4 Abbreviations/Definitions – ‘LAN’ and ‘OPS’ added.

Section 3.0 Overview – document reference no for Horizon OPS Menu Hierarchy corrected.

Section 3.1 Transaction initiation:

2nd sentence changed to read: ‘One receipt is produced for every completed NBS transaction ...’

2nd paragraph changed to read: ‘If the card cannot be swiped, the clerk may invoke NBS transactions by selecting the relevant menu item and entering the card details.’

Section 4.0 NBS Transactions:

3rd system rule reworded as: ‘An NBS transaction can be initiated from the Serve Customer menu or below (excluding the Settlement menu).’

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8th system rule divided into two and reworded as follows:

- For Balance Enquiry and Cash Withdrawal transactions, which require verification via signature, the system will produce two receipts. The first, the office copy, is used to verify the customer's signature. The second is the customer's receipt.
- For all PIN verification transactions, the system produces one receipt only, this is the customer receipt.

12th system rule now states that Suspend becomes available again when the NBS transaction has been completed.

Section 4.1 PIN pad conventions – 7th and 8th bulleted points now indicate that these conventions apply when customer is changing their PIN.

Section 5.1 Starting a transaction and validating the customer's card description:

2nd sentence reworded: '...by performing visual checks on the card and then swiping the card through the magnetic card reader or entering the card details manually if the card cannot be swiped or the magnetic card reader fails.'

System rule reworded slightly as: 'The Horizon system needs to be in Serve Customer mode (excluding Settlement) before an NBS transaction can be started.'

Section 5.2 Starting a transaction and validating the customer's card procedure:

Step 1, Exception A, now tells user to advise the customer that you cannot start a NBS transaction and advise them of alternatives. Exception B added for LAN failure (counter disconnected) old Scenarios A and B become Scenarios B.1 and B.2.

Step 2, Exception A, first bullet point re advising customer that card cannot be accepted – cross-reference to Counters Operations Manual added.

Step 5, Exception D, now refers to Card Number Error screen and MSG858.

Section 6.2 Balance Enquiry (Signature) procedure:

Step 6, Exception B now refers to 'Signature Checks Failure Options screen'. Same change made throughout when this screen is referred to.

Section 6.4 Balance Enquiry (PIN) procedure:

Step 1, Exception added to cover customer abandoning transaction at this point.

Step 3 revised slightly (Scenario A removed as Step 3 itself now describes what happens if customer enters PIN correctly and is followed by Exceptions.)

Section 8.2 Cash Withdrawal (Signature) procedure – Exception added for if the signature slip has not printed correctly. (Exception B removed from step 11.)

Section 8.4 Cash Withdrawal (PIN) procedure – final sentence from Section 8.3 moved down to Section 8.4.

Section 8.8 Withdraw Limit (PIN) procedure:

Step 3, Scenario A reference to reading max amount from reference data removed.

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New step 4 inserted (re performing necessary checks on customer's card). Old step 4 becomes step 5 and subsequent steps renumbered.

Section 9.2 Change PIN procedure – Step 4 moved to come after old Step 7. All affected steps renumbered.

Section 10.0 General processes and procedures – 1st bullet point now reads 'Enter card details manually.'

Section 10.1.2 Entering card details manually procedure – Step 1 now states that Off-line Indicator will also be displayed.

Section 11.2.1 Producing manual receipts in the event of printer failure:

Step 2, Scenario C – no signature slip for Cash Deposit, therefore reference to Cash Deposit removed.

Step 4, Scenario A.2 - no signature slip for Cash Deposit, therefore reference to Cash Deposit removed.

Section 12.0 NBS Recovery – 3rd system rule reworded: 'If there are transactions requiring manual recovery, the system will prompt the clerk to perform manual recovery when they log on to a counter PC after it is restarted. The clerk cannot postpone the recovery process.'

Section 12.1 Recording NBS transaction details manually when a counter PC fails – Step 1 – 'PAN' changed to 'Card number'; 'Operation' changed to 'Type of transaction'; reference to 'Username' removed.

Changes arising from Fujitsu Services (Pathway) comments on Version 0.2:

Global changes

- For all instances of 'If the printer is not available' following words added: 'or an error is encountered when printing'
- For all PIN-based transactions, reference to customer entering a PIN that is too short removed (post BI3).
- For steps where once the transaction has been approved the system may display either the Charge Confirmation screen if a fee is being charged or another screen if no fee is being charged, scenarios following step removed as this information is repeated in next step. (Affects Sections 7.2 Step 4; 8.2 Step 6; 8.4 Step 8; 8.6 Step 4; 8.8 Step 6.)
- For steps asking whether customer has entered their PIN, scenario for customer entering PIN and pressing ENT key removed. This information added to step itself. (Affects Sections 6.4 Step 3; 8.4 Step 5 and 8.8 Step 3.)
- References to 'PAN' removed and replaced by 'Card number'.
- For all instances of MSG849 cross-reference now provided to *Section 6.2 Balance Enquiry (Signature) procedure* Step 4, Exception C for full procedure to follow.

Section 0.4 Abbreviations/Definitions – 'PAN' removed.

Section 3.0 Overview – 'banking institutions' changed to 'financial institutions'. 'Client banks' changed to 'Client financial institutions'.

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Section 4.0 NBS transactions – 12th system rule (re Susp button being locked) following words added: ‘...becoming available again only when the NBS transaction has been completed and is on the stack (or is abandoned).’

Section 4.1 PIN pad conventions:

1st system rule – reference to PIN length depending upon no of digits defined for individual card removed. (For BI3 the minimum is four/maximum is four.)

7th system rule – when customer is changing their PIN and enters new PIN to confirm it, PIN pad checks to see that both PIN entries are identical.

Section 5.1 Starting a transaction and validating the customer’s card description – addition to 2nd paragraph stating that some options are available only after a PIN pad has been installed.

Section 5.2 Starting a transaction and validating the customer’s card procedure:

Step 4, Exception A corrected – if card’s IIN not held in reference data, the keyboard’s orange indicator light flashes briefly, as for a normal successful swipe, but there is no response from the system.

Step 5, Exception D occurs during manual input. Removed to *Section 10.1.2 Entering card details manually procedure* (now MSG858).

Step 7, Exceptions B,C,D,E and G removed as the system only reports these errors once the clerk has selected a service.

Step 8 cross-reference to Withdraw Limit transactions added.

Section 6.1 Balance Enquiry (Signature) description – reference to office receipt removed (it is a signature slip not a receipt). Sentence reworded: ‘In the case of a Balance Enquiry (Signature) transaction, the system produces both an office signature slip that is used for signature verification and a customer receipt.’

Section 6.3 Balance Enquiry (PIN) description – system rule changed to read: ‘The PIN pad must have been installed and be available.’ (Same change applied to Sections 8.3 and 8.7.)

Section 6.4 Balance Enquiry (PIN) procedure:

Step 1, Exception A moved to step 2.

Step 3. Reference to customer entering PIN correctly removed. (No validation at this point so system cannot confirm whether it is correct.)

Step 3, Exceptions A and D removed.

Section 7.2 Cash Deposit transaction procedure – Step 3, Exception C ‘only multiples of nn.nn may be transacted’

Section 8.1 Cash Withdrawal (Signature) description – following text added: ‘A balance may or may not be provided on the receipt. This depends upon whether the transaction has been approved or declined and whether the card issuer provides Cash Withdrawal with balance.’

Section 8.3 Cash Withdrawal (PIN) description - following text added: ‘A balance may or may not be provided on the receipt. This depends upon whether the transaction has been approved or declined and whether the card issuer provides Cash Withdrawal with balance. If

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the transaction is declined for the reason of insufficient funds, a balance may be printed on the receipt if the card issuer wishes this facility to be provided.'

Section 8.4 Cash Withdrawal (PIN) procedure:

Step 3 Msg00111 'Cash Withdrawal Confirm with PIN message [Message NBS:Msg00111].'

Step 11, Scenario A reworded: 'If the transaction has been declined by the card issuer for reasons of insufficient funds, and the card issuer provides a balance in these circumstances, a balance will be printed on the receipt.'

Section 10.1.1 Entering card details manually description:

2nd system rule removed (the card details fields will be in order described in PPD).

Following system rule added: 'During data entry, the expected format of the date is shown on the right hand panel. Also, for the YYYY variant, there will not be a '/' between MM and YYYY on the left hand panel.'

Section 10.1.2 Entering card details manually procedure:

References to 'PAN' changed to 'card number'.

Step 3, Exception C, Message reference is now MSG858.

Section 11.2.1 Producing manual receipts in the event of printer failure – Step 4, Scenarios A.1 and A.2 now indicate that clerk needs to check signature on signature slip before destroying it/retaining it for audit purposes.

Section 11.4 PC failure – 3rd sentence changed to read: 'If a PC fails in mid-customer session, the system invokes session recovery procedures at the first logon to the counter by a user who has access to the Transactions menu.'

Section 11.4.2 PC failure (multi-counter office):

Following additions made:

'If the Gateway fails, the Off-line Indicator will be displayed and NBS transactions will be unavailable.

Office LAN failure may affect one or more counters. The Off-line Indicator will be displayed on affected counters. NBS transactions can be performed at unaffected counters.'

Section 12.0 NBS Recovery:

Note added to system rule re transaction being associated with currently logged in user to say that the association of recovered transactions to the current user has an effect on the By User reports.

Section 12.1 Recording NBS transaction details manually when a counter PC fails – Step 2 reworded to say 'Store the manual record safely in a central location where it will be readily accessible when the faulty counter PC is restored to working order'.

Changes arising from changes to be made to the current baselined Network Banking Counter Dialogue – Activity & Screen Flows [NB/SPE/003] Version 1.0 as listed in Network Banking Counter Dialogue – Activity & Screen Flows Changes Supplement [NB/SPE/015] Version 0.1:

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Global changes:

- ‘Operation’ (in context of an option on the Service Choice screen) replaced by ‘service’.
- Office receipt printing screen – formerly referred to in PPD as ‘Receipt Print screen’ now referred to as ‘Office Receipt Printing screen’
- Customer receipt printing screen - formerly referred to in PPD as ‘Receipt Print screen’ now referred to as ‘Customer Receipt Printing screen’
- Customer Cancelled screen – formerly referred to in PPD as ‘Decline screen’ (where customer has decided not to enter PIN) now referred to as ‘PIN Entry Cancelled screen’.
- For all PIN-based transactions new exceptions added for PIN pad error messages [MSG823 and MSG825]. Clerk needs to contact Horizon System Helpdesk if these messages are encountered.

Section 4.0 NBS transactions – further system rule added stating that Home and Susp buttons are locked during recovery.

Section 5.2 Starting a transaction and validating the customer’s card procedure:

Step 7, Exception A now refers to MSG816.

Section 10.1.2 Entering card details manually procedure – Step 5 new exception added for MSG809.

Section 10.2.1 Re-printing an NBS transaction receipt description – new paragraph added to match information to be provided in Section 6.1.4.1 of Counter Dialogue re switching printer off if customer receipt is not acceptable and if problem would take too long to correct in current customer session [PinICL79576].

Section 12.0 NBS Recovery:

2nd paragraph, information added re system check made on user access before recovery can take place [PinICL78050].

Following system rule added: ‘In the case of a session transfer with the transaction on the stack, recovery takes place at the terminal to which the session was transferred and not at the terminal where the transaction was initiated.’

Section 12.2.2 Recovering incomplete transactions procedure:

Step 3 removed as automatic recovery happens very quickly and there is no indication that NBS recovery is taking place unless manual recovery is required and input is needed on the outcome of the transaction. First indication that clerk will have is if the Recovery screen is displayed [PinICL77960].

Current Step 3, MSG805 ‘money’ changed to ‘cash’.

Version	Changes
0.4	CP3352/CCN1015d To extend the role of the HSH to provide a technical help desk function dealing with technical incidents from all POL Network

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	<p>Banking domains – following changes made:</p> <ul style="list-style-type: none"> • <i>Section 0.3 Associated Documents</i> – cross-reference to CS/IFS/011 added. • <i>Section 0.4 Abbreviations/Definitions</i> – ‘HSH’ and ‘TSD’ added. • New section added – <i>Section 3.1 Technical Service Desk</i>. Following section renumbered. <p>Changes arising from comments on third draft received from Post Office Ltd and Fujitsu Services (Pathway) reviewers.</p> <p>Changes made to make the NBS PPD match the Network Banking Counter Dialogue – Activity & Screen Flows [NB/SPE/003] Version 2.0.</p> <p><u>These changes listed below:</u></p>
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Changes arising from Post Office Ltd reviewers’ comments on Version 0.3:

Global change:

- Addition of exceptions for user selecting a transaction when it is marked as unavailable on Choice of Services menu. System displays Message NBS:MSG803. Affects following sections: *Section 6.2 Balance Enquiry (Signature) procedure*; *Section 6.4 Balance Enquiry (PIN) procedure*; *Section 7.2 Cash Deposit transaction procedure*; *Section 8.2 Cash Withdrawal (Signature) procedure*; *Section 8.4 Cash Withdrawal (PIN) procedure*; *Section 8.6 Withdraw Limit (Signature) procedure*; *Section 8.8 Withdraw Limit (PIN) procedure*; *Section 9.2 Change PIN procedure*.
- Format for description of Card Checks screen changed to match that used in *Section 6.2 Balance Enquiry (Signature)*.

Section 3.1 Transaction initiation – following sentence added: ‘The manual entry of card details is restricted to particular card schemes.’

Section 4.1 PIN pad conventions – second bullet point changed to read: ‘If the customer presses the ENT key on the PIN pad before they have entered the required number of digits, the system ignores the key press. They can either proceed to enter the remaining digits of their PIN or use the CLR key to clear all previously entered characters and allow them to enter the whole PIN again.’

Note : Information on PIN pad use contained in *Section 4.1* has been moved from this PPD to the Operating Environment PPD [CS/PRO097]. Cross-references to Section 4.1 changed to refer instead to OE PPD.

Section 6.4 Balance Enquiry (PIN) procedure Step 1, Balance Confirm with PIN message [Message NBS:Msg00113].

Section 8.1 Cash Withdrawal (Signature) description – 2nd paragraph, 2nd sentence changed to read: ‘This depends upon whether the transaction has been approved or declined and whether the card issuer provides a balance with a Cash Withdrawal transaction.’

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Section 8.3 Cash Withdrawal (PIN) description - 2nd paragraph, 2nd sentence changed to read: 'This depends upon whether the transaction has been approved or declined and whether the card issuer provides a balance with a Cash Withdrawal transaction.'

Section 10.2.1 Re-printing an NBS transaction receipt description – 2nd system rule changed to read: 'Once the NBS transaction is on the stack, the clerk can transfer the session to another counter (if available) to reprint the receipt.'

Section 11.1.1 Manual entry of card details – changed to read: 'In the event of magnetic card reader failure, NBS transactions may be undertaken at another counter position (if available) or the transaction may be undertaken as described in *Section 10.1.2 Entering card details manually procedure*.'

Section 12.0 NBS Recovery:

2nd paragraph, 1st sentence changed to read: 'Recovery takes place when the first clerk logs on to the repaired or replaced counter PC.'

1st bulleted sentence – now states that automatic recovery is invisible to the user.

Changes arising from Fujitsu Services (Pathway) comments on Version 0.3:

Global changes:

- Wording changed for steps where clerk tears off signature slip 'Tear off the office signature slip, hand it to the customer and ask them to sign and return it. When the customer returns the slip, check that they have signed it and that the signature on the slip matches that on the customer's card.' Affects Section 6.2 Step 6, Section 8.2 Step 10 and Section 8.6 Step 9.
- Changes due to PinICL80762 – references added to MSGS863 and 864. Affects Section 6.2 Step 1, new Exception B, Section 6.4 Step 1, new Exceptions B and C, Section 7.2 Step 1, new Exception C, Section 8.2 Step 1, new Exception C, Section 8.4 Step 1 new Exceptions C and D, Section 8.6 Step 1 new Exception B, Section 8.8 Step 1 Exceptions C and D.

Section 4.0 NBS transactions – 8th bullet point, final sentence now refers to first receipt as 'signature slip' rather than 'office copy'. (Not an office copy strictly speaking as it is destroyed once clerk has inspected it.)

Section 5.2 Starting a transaction and validating the customer's card procedure – Step 6, Exception C, 1st bullet point – changed to read '(The system redisplay the Personal Finance menu.)'

Section 6.2 Balance Enquiry (Signature) procedure:

Step 6, 2nd sentence (re checking signature on slip against that on card) removed to beginning of Step 7.

Steps 8 and 9, removing references to zero value for declined transactions as it is zero value for all Balance Enquiry transactions.

Section 6.4 Balance Enquiry (PIN) procedure – Step 3, Exception B – exception removed as it is already documented in Step 2.

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Section 8.3 Cash Withdrawal (PIN) description – 1st paragraph, 2nd sentence removed as this information now contained in 2nd paragraph.

Section 8.4 Cash Withdrawal (PIN) procedure – Step 5, Exception added for customer abandoning transaction without pressing CAN key.

Section 8.8 Withdraw Limit (PIN) procedure – Step 3, Exception added for customer abandoning transaction without pressing CAN key.

Section 9.2 Change PIN procedure - Step 8, Exception I reworded - uncertain PIN change result associated with system/network failure rather than any response from card issuer.

Section 10.1.2 Entering card details manually – Step 6 added for entering card's issue number.

Changes made to make the NBS PPD match the Network Banking Counter Dialogue – Activity & Screen Flows [NB/SPE/003] Version 2.0:

Throughout: Changes to following messages: MSGs 812; 820; 821; 822; 823; 825; 826; 827; 841; 846; 847. New message MSG866 added.

Message alterations: MSG820; MSG821 reworded slightly. Message numbers transposed for MSG863 and MSG864. MSG866 'Current PIN too short' now 'Old PIN too short'.

Section 4.0 NBS transactions – Off-line Indicator information updated.

Section 6.1 Balance Enquiry (Signature) description – paragraph added: 'For signature failure (in the absence of a prompt from the system to retain the card) the clerk will return the card. For card check failures, the system will prompt the clerk to retain the card.'

Section 6.3 Balance enquiry (PIN) description – paragraph added: 'Verification is therefore done by the Financial Institution rather than the clerk. For card check failures, the system prompts the clerk to retain the card.'

Section 8.5 Withdraw Limit (Signature) description – paragraph added: 'For signature failure, in the absence of a prompt from the system to retain the card, the clerk will return the card. For card check failures, the system will prompt the clerk to retain the card.'

Section 9.2 Change PIN procedure – whole section reworked to cater for changes to functionality.

Section 10.1.2 Entering card details manually procedure – updated with clerk actions for errors in Expires End Date, Valid From Date and Issue Number fields. (Clerk selects Previous option and system re-displays Card Number screen.) If no services available because card details have been entered manually, clerk selects Previous option to re-display Personal Finance menu and can then attempt to swipe card.

CP 3370 (CR334 and CR350) (Card Impound screen displayed following card impound response from card issuer only). If clerk response indicates failure of card fraud checks (clerk has selected Cross option on Card Checks screen) system will wait, if necessary, for response from card issuer. If response indicates that card issuer wishes card to be impounded, system displays the Decline screen and message asking clerk to follow appropriate procedure to retain the card and also asking whether card was retained [MSG834]. Otherwise, the transaction will be declined and customer receipt printed. This affects following sections:

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Section 6.1 Balance Enquiry (Signature) description

Section 6.2 Balance Enquiry (Signature) procedure

Section 6.3 Balance Enquiry (PIN) description

Section 6.4 Balance Enquiry (PIN) procedure

Section 8.1 Cash Withdrawal (Signature) description

Section 8.2 Cash Withdrawal (Signature) procedure

Section 8.3 Cash Withdrawal (PIN) description

Section 8.4 Cash Withdrawal (PIN) procedure

Section 8.5 Withdraw Limit (Signature) description

Section 8.6 Withdraw Limit (Signature) procedure

Section 8.7 Withdraw limit (PIN) description

Section 8.8 Withdraw Limit (PIN) procedure

Section 9.1 Change PIN description

Section 9.2 Change PIN procedure

Version	Changes
0.5	Changes arising from comments on fourth draft received from Post Office Ltd and Fujitsu Services (Post Office Account) reviewers. <u>These changes listed below:</u>

Changes arising from Fujitsu Services (Post Office Account) comments on Version 0.4:

All references to the Technical Service Desk removed. (TSD information not applicable to outlets.)

Section 0.1 Document History – CCN850/CP3161 referenced with reference to the NBS Counter Dialogues document [NB/SPE/003] Version 2.0.

Section 0.3 Associated Documents – reference to Universal Banking Programme Technical Service Desk Interface Specification [CS/IFS/011] removed.

Section 3.1 Technical Service Desk – section removed.

Section 12.1 Recording NBS transaction details manually when a counter PC fails – now states that this refers to transactions with a financial effect (withdrawal and deposit transactions). Addition of 'Transaction ID (if known)' to step 1.

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Changes arising from Post Office Ltd comments on Version 0.4:*Throughout*

- Incorrect references to MSG863 (card no entered manually) and MSG864 (no PIN pad installed) corrected.
- For scenarios where there is a system network failure – references to system being set to exclude the balance from the receipt removed. (No response possible therefore no balance to be excluded).
- Card Checks screen – card may not display a card number – so tell clerk that card number may not be displayed.

Section 0.3 Associated Documents – reference to NBS Counter Dialogue Changes Supplement [NB/SPE/015] removed.

Section 3.2 Transaction initiation – now states that whether or not a card's details can be entered manually depends upon the individual card's manual entry definition.

Section 4 NBS Transactions

- Bullet point describing card verification Signature or PIN. Reworded as requested by Sara Bowdler.
- Bullet point describing payment/deposit amounts acceptable to system – now refers to POL reference data payment parameters.
- Bullet point describing availability of Prev and Home buttons – now divided into two parts – one for Prev button and another for Home button.

Section 5.2 Starting a transaction and validating the customer's card procedure:

Step 5: Exception A deleted. In Exceptions where clerk advises the customer that they cannot accept their card, must also advise them to contact card issuer.

Step 8:

- Slight change of wording for text displayed on right-hand panel. 'Some services unavailable due to manual entry'.
- Cross references to Withdraw Limit (Signature and PIN) removed as they come under cash withdrawal transactions.

Section 8.4 Cash Withdrawal (PIN) procedure:

Step 3 - incorrect message referenced – MSG820. Message reference corrected to MSG821.

Step 3 – removal of reference to entering amounts as separate transactions.

Section 9.1 Change PIN description – now states that card issuer validates original PIN and checks that new PIN entered by customer is acceptable. (Horizon system relies on validation performed by card issuer in this instance.)

Section 9.2 Change PIN procedure – Step 4 reworded to clarify that this is if the customer has tried and failed to confirm their new PIN with the new PIN entries mismatching.

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Section 10.1.2 Entering card details manually procedure – Step 5. Exception B moved to Step 6.

Section 11.2.1 Producing manual receipts in the event of printer failure:

Note added stating that when writing the card no/PAN on a manual receipt, clerk should record first and last four digits only (showing the middle digits as 'X's).

Step 2, Scenario A, now states that the clerk does not need to record any details for the balance enquiry office copy receipt as this is disposed of after use.

Section 12 NBS Recovery – Manual recovery information – now states that Debit Card transactions use the same process as NBS transactions and that the Recovery screen may prompt for either NBS or Debit Card transactions for completion.

Version	Changes
0.6	Changes arising from comments on fifth draft received from Post Office Ltd and Fujitsu Services (Post Office Account) reviewers. <u>These changes listed below:</u>

Changes arising from Fujitsu Services (Post Office Account) comments on Version 0.5:

Correction of discrepancies between changes listed and changes made:

Section 0.5 Changes in this Version (Changes arising from Post Office Ltd comments on Version 0.4): addition of change made (Section 5.2 step 5 Exception A deleted) and correction of change made (Section 8.4 step 3 MSG820 corrected to MSG821).

Section 8.4 Cash Withdrawal (PIN) procedure: change made to match change listed in Section 0.5 (Step 3 – removal of reference to entering amounts as separate transactions).

Section 9.1 Change PIN description: change made to match change listed in Section 0.5 (now states that card issuer validates original PIN and checks that new PIN entered by customer is acceptable. (Horizon system relies on validation performed by card issuer in this instance.))

Changes arising from Post Office Ltd comments on Version 0.5:

Section 11.2.1 Producing manual receipts in the event of printer failure: replacement of the content of this section by a mention of the Print Preview facility and a cross-reference to the Counters Operations Manual for the procedure.

Section 11.4.1 PC failure in a single counter office: clarification that NBS transactions cannot take place.

Version	Changes
1.0	None.

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0.6 Changes Expected

Changes
None.

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1 Purpose

This PPD describes the processes and procedures at Post Office counters in respect of the Network Banking Service, in accordance with Fujitsu Services BI3 release.

This PPD provides a description of all the processes involved in order to enable the contractual agreement of procedures and to be a source from which authors can develop the further user documentation needed.

2 Scope

This PPD describes the following processes and procedures:

- Starting a transaction and validating the customer's magnetic card
- Balance Enquiry transactions
- Cash Deposit transactions
- Cash Withdrawal transactions
- Changing a PIN (clerk's activities)
- General processes and procedures
- Fallback and recovery procedures

This PPD is one of a set of PPDs. The way in which the set fits together is described in the CSR+ Introduction PPD [Ref. CS/PRO/093].

The use of the magnetic card reader and counter printer is described in the CSR+ Operating Environment PPD [Ref. CS/PRO/097].

Generic procedures such as rejecting or accepting entered data, altering an entered value, responding to a value error message and previewing a receipt in the event of printer failure are described in the CSR+ Operating Environment PPD [Ref. CS/PRO/097].

Information on settling transactions and accounting is provided in the CSR+ EPOSS PPD [Ref. CS/PRO/095].

The screen messages described in this PPD are summarised and suffixed with a cross-reference in the form: '[Message *Collection:ObjectName*]' where *Collection* is the Collection name and *ObjectName* is the ObjectName within this collection. These relate to an entry in the Horizon OPS Desktop Messages and Help Text [Ref. SD/DOC/009] that defines the text of the message.

The format of the NBS reports and receipts is described in the Horizon OPS Reports and Receipts – Post Office Account Horizon Office Platform Service [Ref. SD/DES/005].

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The helpdesk calls described in this PPD are cross-referenced to the calls described in the CSR+ Horizon System Helpdesk PPD [Ref. CS/PRO/092] as follows: 'Telephone the Horizon System Helpdesk [Call *Type:Problem*]' where *Type* is the call type and *Problem* is the problem within this type, for example Hardware:counter printer fault. (Note that these cross-references are provided solely to assist PPD reviewers; the call references are not relevant to the helpdesk callers.)

3 Overview

The Network Banking Service (NBS) allows the Post Office to offer its customers financial services from financial institutions. The system enables clerks at Post Office counters to carry out on-line card-based banking transactions, over secure links, with the appropriate Client financial institutions.

A full list of the applications to which each type of user is allowed access is given in the Horizon OPS Menu Hierarchy document [Ref. SD/SPE/016].

3.1 Transaction initiation

NBS transactions are typically initiated at the counter by a magnetic card swipe. One receipt is produced for every completed NBS transaction (with the exception of those transactions requiring signature verification when the system produces a signature slip that is used to verify the customer's signature).

If the card cannot be swiped, the clerk may invoke an NBS transaction by selecting the relevant menu item and entering the card details. Whether or not a card's details can be entered manually depends upon the individual card's manual entry definition..

4 NBS transactions

NBS transactions are on-line transactions that are invoked using a magnetic card.

System rules:

- The NBS is an on-line service that will operate only when communications with the Horizon Data Centre are available.
- When the system detects that communication with the Data Centre is unavailable, an Off-line Indicator is displayed in a window that is overlaid over the bottom part of the screen. It appears on the screens of any counters affected by the problem. (If the problem is a local LAN connection this may be a single counter only. If the problem affects all external communications in the outlet, the indicator will appear on all counters.) When the Off-line Indicator is being displayed it is not possible to start any NBS transaction. Once the counter communications monitoring system detects that the NBS is available again, the Off-line Indicator is removed from the display.

The Off-line Indicator appears whilst a user is logged on over whatever screen is on display. The indicator is removed when a user logs off, but will continue to be displayed during a suspended session.

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- An NBS transaction can be initiated from the Serve Customer menu or below (excluding the Settlement menu).
- Before the clerk can start an NBS transaction in a customer session, any previous NBS transaction in that session must have been either abandoned or confirmed and added to the transaction stack.
- The customer's magnetic card must be validated as described in *Section 5.2 Starting a transaction and validating the customer's card procedure*.
- The NBS transactions that are available for any particular card are governed by reference data. Some transactions may be unavailable when a card's details are entered manually.
- For operation types involving the entry of a PIN, the counter reference data is constructed within the Reference Data Management Centre (RDMC) so that the Horizon counter application makes any service of that type available only if the PIN pad has been installed. Where an operation type is specified as permitting Signature if PIN pad not installed, the equivalent Signature verification services will be available at an outlet only until such time as the PIN pad has been installed in that outlet,
- For Balance Enquiry and Cash Withdrawal transactions, which require verification by signature, the system produces two receipts. The first - the signature slip - is used to verify the customer's signature. The second is the customer's receipt.
- For all PIN verification transactions, the system produces one receipt only - the customer receipt.
- The system will not accept payment/deposit amounts that are outside the POL reference data payment parameters for that particular transaction.
- Session transfer is inhibited for the entire duration of an NBS transaction.
- NBS transactions are not voidable (the clerk cannot use the Bin option to remove a transaction from the stack).
- NBS transactions cannot be suspended once the card swipe has been recognised or the clerk has selected the manual entry button to enter card details manually. From this point onwards the Susp button will be locked, becoming available again only when the NBS transaction has been completed and is on the stack (or is abandoned).
- The Prev button is available during manual input and the selection of a service. If selected from the Choice of Services screen, it takes the clerk back to the Card Number screen; from the Amount screen, it allows the clerk to abandon the transaction if the customer does not accept the maximum or minimum value permitted.
- The Home button is available throughout manual input as a fast route to abandon the transaction. It is locked once manual input is complete (or from the point that an NBS card swipe is recognised) and the Choice of Services screen is displayed.
- The Home and Susp buttons are locked during recovery.

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Business rules:

- If the client service/product is not supported by the outlet, the clerk must advise the customer of this fact.
- If the amount tendered/requested by the customer is not accepted by the system because it does not lie within the permitted parameters, the customer must be advised of this and asked to amend the amount if they wish to continue the transaction.
- Office signature slips for balance enquiry transactions are not retained in the outlet and must be destroyed and disposed of securely.
- Office signature slips for signature-based cash withdrawal transactions must be retained in the outlet for audit purposes.

5 Transaction start and magnetic card validation

5.1 Starting a transaction and validating the customer's card description

NBS transactions are invoked using a magnetic card. Before an NBS transaction can be performed, the clerk must validate the customer's magnetic card by performing visual checks on the card and then swiping the card through the magnetic card reader, or entering the card details manually if the card cannot be swiped or the magnetic card reader fails (see *Section 10.1 Entering card details manually* and *Section 11 Fallback procedures*).

The system validates the magnetic card and presents the appropriate list of options based on the reference data applicable to that card. Some options may not be available when a card's details are entered manually and some options are available only after a PIN pad has been installed.

System rule:

- The Horizon system needs to be in Serve Customer mode (excluding Settlement) before an NBS transaction can be started.

Business rule:

- It is a business decision as to whether a faulty card (or card that fails the visual checks) should be retained – refer to the Counters Operations Manual.

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5.2 Starting a transaction and validating the customer's card procedure

The procedure to start an NBS transaction and validate the customer's card is as follows:

Step 1. Ensure that the Horizon system is not displaying the Off-line Indicator.

EXCEPTION A: If the counter cannot make contact with the Data Centre, the Off-line Indicator is displayed:

- Advise the customer that you cannot perform an NBS transaction and advise the customer of the alternatives.

EXCEPTION B: If there is a LAN problem and a counter has become disconnected from the network, the affected counter will display the Off-line Indicator:

Proceed as follows:

SCENARIO B.1: If not all counters are affected and it is possible to perform the transaction at another counter position:

- Move to the counter position and undertake the transaction there.

SCENARIO B.2: If it is not possible to perform the transaction at another counter position:

- Advise the customer that you cannot start an NBS transaction and advise the customer of the alternatives.

Step 2. Obtain and check the customer's card – refer to the Counters Operations Manual.

EXCEPTION A: If the card does not pass the visual checks:

- Advise the customer that the card cannot be accepted - refer to the Counters Operations Manual.
- This ends the transaction.

Step 3. Swipe the card.

EXCEPTION A: If the card is not read, swipe the card again up to a maximum of THREE times, then:

- Enter the card details manually (see *Section 10.1.2 Entering card details manually procedure*).

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5.2 Starting a transaction and validating the customer's card procedure (contd)

Step 4. Is the card's Issuer Identification Number (IIN) held in reference data?

EXCEPTION A: If the card's IIN is not held in reference data, when the card has been swiped the keyboard's orange indicator light is activated for a few seconds before being de-activated. There is no further response from the Horizon system:

- Advise the customer that you cannot accept the card.
- This ends the transaction.

Step 5. Is the card's IIN valid for the NBS?

EXCEPTION A: If the card has an IIN that is supported for the NBS but the card is not yet valid, the system displays the Card not Valid screen and a message saying that the supplied card is not yet valid [Message NBS:MSG811]:

- Select the Tick option.
- Advise the customer that you cannot accept the card and advise them to contact their card issuer.
- This ends the transaction.

EXCEPTION B: If the card has an IIN that is supported for the NBS but the card has expired, the system displays the Card not Valid screen and a message saying that the supplied card has expired [Message NBS:MSG810]:

- Select the Tick option.
- Advise the customer that you cannot accept the card and advise them to contact their card issuer.
- This ends the transaction.

Step 6. Are NBS services available for this card?

(If NBS services are available for the card, the system now checks to see whether the NBS is on-line.)

EXCEPTION A: If the system displays the No Services Available screen and a message saying that no transactions are available for this card [Message NBS:MSG802]:

- Select the Tick option.
(The system redisplay the screen that was displayed when the card swipe was performed.)
- Advise the customer that you cannot perform an NBS transaction.
- This ends the transaction.

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5.2 Starting a transaction and validating the customer's card procedure (contd)

EXCEPTION B: If the system displays the No Services Available screen and a message saying that no transactions are available for this card without a PIN pad [Message NBS:MSG814]:

- Select the Tick option.
(The system redisplay the screen that was displayed when the card swipe was performed.)
- Advise the customer that you cannot perform an NBS transaction and advise the customer of the alternatives.
- This ends the transaction.

EXCEPTION C: If the system displays the No Services Available screen and a message saying that no transactions are available for this card when manually entered [Message NBS:MSG815]:

- Select the Tick option.
(The system redisplay the Personal Finance menu.)
- Advise the customer that you cannot perform an NBS transaction and advise the customer of the alternatives.
- This ends the transaction.

Step 7. Is the NBS on-line?

(If the NBS is on-line, the system displays the Choice of Services menu. The list of services displayed is dependent on the reference data rules for the specific card.)

EXCEPTION A: If the system displays the System Failure screen and a message saying that on-line services are unavailable and advising you to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk by calling the NBSC and quoting the code shown [Message NBS:MSG816]:

Proceed as follows:

SCENARIO A.1: If you do not wish to print the error report:

- Make a note of the error code number.
- Select the Tick option.
- Advise the customer that you cannot perform an NBS transaction and advise the customer of the alternatives
- This ends the transaction.
- Check whether anybody else has contacted the NBSC. If it has not been contacted, ensure that it is contacted as soon as possible.

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5.2 Starting a transaction and validating the customer's card procedure (contd)

SCENARIO A.2: If you do wish to print the error report:

- Select the Print option.
(The counter printer prints the error code and then displays a message telling you to tear off the error report and touch the button to continue [Message NBS:MSG838].)
- Tear off the error report.
- Select the Tick option.
- Advise the customer that you cannot perform an NBS transaction and advise the customer of the alternatives.
- This ends the transaction.
- Check whether anybody else has contacted the NBSC. If it has not been contacted ensure that it is contacted as soon as possible.

EXCEPTION A.2.1: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION A.2.1.1: If the printer is still not available:

- Select the Cancel option and preview the error report (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the error report.

EXCEPTION B: If there is a system/network failure local to your outlet, the system displays the Transaction Failure screen and a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.
- This ends the transaction.
- Perform the necessary hardware checks (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).

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5.2 Starting a transaction and validating the customer's card procedure (contd)

Step 8. Is the requested NBS option available on the Choice of Services menu?

(The list of services displayed is dependent on the reference data for the particular card. If options are not available because card details have been entered manually, the right-hand panel displays text saying that some services are unavailable due to manual entry.)

SCENARIO A: If the requested option is available:

- Select the option from the Choice of Services menu.
(See the CSR+ Operating Environment PPD [Ref. CS/PRO097] for information on navigating an options list.)

Proceed as follows:

- For Balance enquiry transactions, refer to *Section 6 Balance Enquiry transactions*.
- For Cash deposit transactions, refer to *Section 7 Cash Deposit transactions*.
- For Cash withdrawal transactions, refer to *Section 8 Cash Withdrawal transactions*.
- For the procedure used when helping a customer to change their PIN, refer to *Section 9 Change PIN*.

SCENARIO B: If the requested option is not available:

- Select the Previous option.
- Advise the customer that you cannot perform the transaction and advise the customer of the alternatives.
- Return the customer's card (and money in the case of a Cash Deposit transaction).
- This ends the transaction.

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6 Balance Enquiry transactions

6.1 Balance Enquiry (Signature) description

In the case of a Balance Enquiry (Signature) transaction, the system produces both an office signature slip that is used for signature verification and a customer receipt.

For signature failure, in the absence of a prompt from the system to retain the card, the clerk returns the card. For card check failures, the system declines the transaction but will prompt the clerk to retain the card only if instructed to do so in a response from the card issuer. Otherwise the transaction is declined and the card returned to the customer.

Business rule:

- Once the clerk has checked the customer's signature on the office signature slip against the signature on the magnetic card, they may destroy the slip and dispose of it securely.

6.2 Balance Enquiry (Signature) procedure

A customer's card must be validated as defined in *Section 5.2 Starting a transaction and validating the customer's card procedure* before performing a Balance Enquiry (Signature) transaction.

The procedure to perform a Balance Enquiry (Signature) transaction is as follows:

Step 1. From the Choice of Services menu, select the Balance option.

(The system sends an on-line request asking for authorisation of the transaction. The right-hand panel on the screen displays a rotating hourglass and an 'Awaiting authorisation - Please wait' message until a response is received.)

EXCEPTION A: If you have selected an option that was marked on the Choice of Services menu as being not available, the system displays a message saying that the option you have selected is not available [Message NBS:MSG803]:

- Select the Tick option.
(The system re-displays the Choice of Services screen.)

SCENARIO A.1: If you selected the option by mistake:

- Select the correct option from the menu.

SCENARIO A.2: If you selected the option without realising that it was not available:

- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

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6.2 Balance Enquiry (Signature) procedure (contd)

EXCEPTION B: If the option is not available because the card details have been entered manually, the system displays a message saying that the option you have selected is not available because the card number has been entered manually [Message NBS:MSG863]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

Step 2. While requesting authorisation, the system simultaneously displays the Card Checks screen and a message that asks you to check that the card number on the card (if available) is the same as displayed and to check the card for evidence of fraudulent tampering. It also asks whether the card passes all fraud checks [Message NBS:MSG829]. Perform the necessary checks on the customer's card – refer to the Counters Operations Manual.

Note: the card number is not present on all cards.

Step 3. Has the customer's card passed the necessary checks?

SCENARIO A: If the card has passed the checks:

- Select the Tick option to notify the system that the card has passed the checks
- Proceed to step 4.

SCENARIO B: If the card has not passed the checks:

- Select the Cross option to notify the system that the card has not passed the checks.

SCENARIO B.1: If the card issuer does not wish the card to be retained, the system sets the transaction value to zero and excludes any balance from the receipt:

- Proceed to step 8.

SCENARIO B.2: If the card issuer does wish the card to be retained, the system displays the Decline screen with a message saying that the transaction has been declined. The message asks you to follow the appropriate procedure to retain the card and to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS:MSG834]:

- Inform the customer that you have been instructed to retain the card.

SCENARIO B.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
- Proceed to step 8.

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6.2 Balance Enquiry (Signature) procedure (contd)

SCENARIO B.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
- Proceed to step 8.

Step 4. Has the transaction been approved?

(If the transaction has been approved, the system displays the Office Receipt Printing screen and then prints the office signature slip.)

EXCEPTION A: If the transaction has been declined by the card issuer, the system displays the Decline screen and a message indicating why the transaction has been declined [Message NBS:MSG832]:

- If the message tells you to advise the customer to contact their card issuer, do so.
- Select the Tick option.
- Proceed to step 8.

EXCEPTION B: If there is a system/network failure local to the outlet and a Helpdesk call is required, the system displays a message saying that the request has been unsuccessful. It advises the clerk to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk quoting the code shown below [Message NBS:MSG849]:

Proceed as follows:

SCENARIO B.1: If you do not wish to print the error report:

- Make a note of the error code number.
- Select the Tick option.
- Advise the customer that you cannot perform an NBS transaction
- This ends the transaction.
- Check whether anybody else has contacted the Horizon System Helpdesk. If it has not been contacted, ensure that it is contacted as soon as possible.

SCENARIO B.2: If you do wish to print the error report:

- Select the Print option.
(The counter printer prints the error code and then displays a message telling you to tear off the error report and touch the button to continue [Message NBS:MSG838].)
- Tear off the error report.
- Select the Tick option.

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6.2 Balance Enquiry (Signature) procedure (contd)

- Advise the customer that you cannot perform an NBS transaction.
- This ends the transaction.
- Check whether anybody else has contacted the Horizon System Helpdesk. If it has not been contacted ensure that it is contacted as soon as possible.

EXCEPTION B.2.1: If the printer is not available:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION B.2.1.1: If the printer is still not available:

- Select the Cancel option and preview the error report (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the error report.

EXCEPTION C: If there is a system/network failure that may only be temporary, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you can retry the transaction.
- Proceed to step 8.

EXCEPTION D: If there is a system/network failure (where recovery time is unknown), the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in 30 minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives
- Proceed to step 8.

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6.2 Balance Enquiry (Signature) procedure (contd)

EXCEPTION E: If there is a system/network failure and the NBS is temporarily unavailable, the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in [nn] minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.
- Proceed to step 8.

EXCEPTION F: If there is a system/network failure local to your outlet, the system displays a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.
- Proceed to step 8.

Step 5. When the signature slip has been printed, the system displays the Signature Checks screen and a message asking you to request the customer's signature on the signature slip. It also asks whether the receipt has printed correctly and whether the signature matches the specimen on the card [Message NBS:MSG839].)

EXCEPTION A: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION A.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the signature slip (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 6.

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6.2 Balance Enquiry (Signature) procedure (contd)

Step 6. Tear off the office signature slip, hand it to the customer and ask them to sign and return it. When the customer returns the slip, check that they have signed it and that the signature on the slip matches that on the customer's card.

EXCEPTION A: If the signature slip was illegible and you had to change the printer's print ribbon cassette:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the Reprint option.
- Proceed to step 7.

EXCEPTION B: If you tear the signature slip when removing it from the printer:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the Reprint option.
- Proceed to step 7.

EXCEPTION C: If you have not obtained a matching customer signature because you had a problem printing the office signature slip:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the Reprint option.
(The system prints the office signature slip and then displays the Signature Checks screen and a message asking whether the receipt was printed correctly [Message NBS:MSG845].)

SCENARIO C.1: If the signature slip was printed correctly:

- Select the Tick option.
(The system displays the Signature Checks screen and a message asking you to request the customer's signature on the signature slip [Message NBS:MSG846]).
- Proceed to step 7.

SCENARIO C.2: If the signature slip was not printed correctly:

- Select the Cross option.
(The system displays the office signature slip on the print preview screen.)
- Make a manual copy of the signature slip (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).

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6.2 Balance Enquiry (Signature) procedure (contd)

- Select the Cross option to exit from the preview screen.
(The system displays the Signature Checks screen and a message asking you to request the customer's signature on the signature slip [Message NBS:MSG846]).
- Proceed to step 7.

Step 7. Check the signature on the slip against that on the customer's card. Does the signature on the slip match that on the card?

SCENARIO A: If the signature on the slip matches that on the card:

- Select the Tick option.
- Proceed to step 8.

SCENARIO B: If the signature on the slip does not match that on the card:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the Signature Fail option.
(The system displays the Signature Checks screen and a message telling you to ask the customer to re-sign on the reverse of the signature slip and asking whether the second attempt matches the specimen on the card [Message NBS:MSG847].)
- Hand the office signature slip back to the customer and ask them to re-sign on the reverse side.
- When the customer returns the signature slip, check the signature on the reverse side of the office signature slip against the signature on the customer's card.

SCENARIO B.1: If the signature on the slip now matches that on the card:

- Select the Tick option.
- Proceed to step 8.

SCENARIO B.2: If the signature on the slip still does not match that on the card:

- Select the Cross option.

SCENARIO B.2.1: If the card issuer does not require the card to be retained, the system is set to exclude the balance from the receipt:

- Proceed to step 8.

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6.2 Balance Enquiry (Signature) procedure (contd)

SCENARIO B.2.2: If the card issuer does require the card to be retained, the system displays the Decline screen and a message saying that the transaction has been declined and asking you to follow the appropriate procedure to retain the card and also to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS: MSG834]:

- Inform the customer that you have been instructed to retain the card.

SCENARIO B.2.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
- Proceed to step 8.

SCENARIO B.2.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
- Proceed to step 8.

EXCEPTION A: If you have not obtained a matching customer signature because the customer has left without signing the office signature slip:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the No Customer Signature option.
- Proceed to step 8.

Step 8. The system displays the Customer Receipt Printing screen and a message. The message says whether the transaction has been authorised or whether it has been declined. The system then prints the customer receipt and adds the transaction to the stack.

SCENARIO A: If the transaction has been authorised, the system displays a message saying that the transaction has been authorised and asking you to wait while the customer's receipt is printed and to destroy the signature slip [Message NBS:MSG840]:

- Proceed to step 9.

SCENARIO B: If the transaction has been declined, the system displays a message saying that the transaction has been declined and asking you to wait while the customer's receipt is printed. It tells you to destroy the signature slip securely after signature match [Message NBS:MSG841]:

- Proceed to step 9.

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EXCEPTION A: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION A.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 9.

Step 9. The system prints the customer receipt and adds the transaction to the stack. When the customer receipt has been printed, tear it off and hand it to the customer together with their card.

EXCEPTION A: If the customer's card is to be retained:

- Retain the customer's card.
- Proceed to step 10.

EXCEPTION B: If the receipt was illegible and you had to change the printer's print ribbon cassette:

- Re-print the receipt to obtain a second copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

EXCEPTION C: If you tear the receipt in half when removing it from the printer:

- Re-print the receipt to obtain another copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

Step 10. Destroy the office signature slip and dispose of it securely.

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6.3 Balance Enquiry (PIN) description

For a Balance Enquiry (PIN) transaction, the customer enters their PIN at the PIN pad at the beginning of the transaction. Verification is therefore done by the Financial Institution rather than the clerk.

For card check failures, the system will prompt the clerk to retain the card only if instructed to do so in a response from the card issuer. Otherwise the transaction will be declined and the card returned to the customer.

Refer to the CSR+ Operating Environment PPD [Ref. CS/PRO/097] for a description of PIN pad use.

System rule:

- The PIN pad must have been installed and be available.

6.4 Balance Enquiry (PIN) procedure

A customer's card must be validated as defined in *Section 5.2 Starting a transaction and validating the customer's card procedure* before performing a Balance Enquiry (PIN) transaction.

The procedure to perform a Balance Enquiry (PIN) transaction is as follows:

Step 1. From the Choice of Services menu, select the Balance option.

(The system displays the PIN Entry screen and a message telling you to ask the customer to enter their PIN and press ENT to confirm the transaction. It also tells you to touch Cancel if the customer decided not to proceed [Message NBS:MSG820]. The PIN pad displays a Balance Confirm with PIN message [Message NBS:Msg00113].)

EXCEPTION A: If you have selected an option that was marked on the Choice of Services menu as being not available, the system displays a message saying that the option you have selected is not available [Message NBS:MSG803]:

- Select the Tick option.
(The system re-displays the Choice of Services screen.)

SCENARIO A.1: If you selected the option by mistake:

- Select the correct option from the menu.

SCENARIO A.2: If you selected the option without realising that it was not available:

- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

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6.4 Balance Enquiry (PIN) procedure (contd)

EXCEPTION B: If the option is not available because the card details have been entered manually, the system displays a message saying that the option you have selected is not available because the card number has been entered manually [Message NBS:MSG863]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

EXCEPTION C: If the option is not available because no PIN pad is installed, the system displays a message saying that the option you have selected is not available because no PIN pad is installed [Message NBS:MSG864]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

Step 2. Ask the customer to enter their PIN at the PIN pad and press the ENT key.

EXCEPTION A: If you decide to abandon the transaction:

- Select the Cross option.
(The PIN pad displays a message saying that the transaction has been cancelled by the clerk [Message NBS:Msg00120].)
- Return the customer's card.
- This ends the transaction.

EXCEPTION B: If the customer abandons the transaction without pressing the CAN key:

- Select the Cross option.
(The PIN pad displays a message saying that the transaction has been cancelled by the clerk [Message NBS:Msg00120].)
- Return the customer's card.
- This ends the transaction.

Step 3. Has the customer entered their PIN?

(When the customer enters their PIN and presses the ENT key, the system communicates the encrypted PIN to the counter, clears the PIN pad display, sends an on-line request asking for authorisation for the transaction (displays a rotating hourglass and an 'Awaiting authorisation – Please wait' message until a response is received.)

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6.4 Balance Enquiry (PIN) procedure (contd)

EXCEPTION A: If the customer decides not to enter their PIN and presses the CAN key:

- The system clears the PIN pad display.
- The system displays the PIN Entry Cancelled screen and a message saying that the customer has decided not to enter their PIN and that the transaction has been cancelled [Message NBS:MSG822].
- Select the Tick option.
- This ends the transaction.

EXCEPTION B: In the event of the minimum PIN length being set to more than four digits and the customer entering a PIN that has too few digits, the PIN pad displays a PIN too short message [Msg00118]:

- If necessary, advise the customer to press ENT.
(The PIN pad displays a Balance Confirm with PIN message [Message NBS:Msg00113].)
- Advise the customer to re-enter their PIN and press ENT.

EXCEPTION C: If the system displays the PIN Entry Cancelled screen and a message saying that there is a problem with the PIN pad and asking you to retry once then call the Horizon System Helpdesk and saying that this transaction has been cancelled [Message NBS:MSG823]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault].

EXCEPTION D: If the system displays the PIN Entry Cancelled screen and a message saying that the PIN pad is unusable and asking you to contact the Horizon System Helpdesk and saying that the transaction has been cancelled [Message NBS:MSG825]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault].

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6.4 Balance Enquiry (PIN) procedure (contd)

Step 4. While requesting authorisation, the system simultaneously displays the Card Checks screen and a message that asks you to check that the card number on the card (if available) is the same as displayed and to check the card for evidence of fraudulent tampering. It also asks whether the card passes all fraud checks [Message NBS:MSG829]. Perform the necessary checks on the customer's card - refer to the Counters Operations Manual.

Note: the card number is not present on all cards.

Step 5. Has the customer's card passed the necessary checks?

SCENARIO A: If the card has passed the checks:

- Select the Tick option to notify the system that the card has passed the checks.
- Proceed to step 6.

SCENARIO B: If the card has not passed the checks:

- Select the Cross option to notify the system that the card has not passed the checks.

SCENARIO B.1: If the card issuer does not wish the card to be retained, the system sets the transaction value to zero and excludes any balance from the receipt:

- Proceed to step 7.

SCENARIO B.2: If the card issuer does wish the card to be retained, the system displays the Decline screen with a message saying that the transaction has been declined. The message asks you to follow the appropriate procedure to retain the card and to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS:MSG834]:

- Inform the customer that you have been instructed to retain the card.

SCENARIO B.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
- Proceed to step 7.

SCENARIO B.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
- Proceed to step 7.

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6.4 Balance Enquiry (PIN) procedure (contd)

Step 6. Has the transaction been approved?

(If the transaction has been approved, the system displays the Customer Receipt Printing screen and then prints the customer receipt.)

EXCEPTION A: If the transaction has been declined by the card issuer, the system displays the Decline screen and a message indicating why the transaction has been declined [Message NBS:MSG832]:

- If the message tells you to advise the customer to contact their card issuer, do so.
- Select the Tick option.
- Proceed to step 7.

EXCEPTION B: If there is a system/network failure local to the outlet and a Helpdesk call is required, the system displays a message saying that the request has been unsuccessful. It advises the clerk to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk quoting the code shown below [Message NBS:MSG849]:

- Proceed as described in Section 6.2 Balance Enquiry (Signature) procedure Step 4 Exception B.
- Proceed to step 7.

EXCEPTION C: If there is a system/network failure that may only be temporary, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you can retry the transaction.
- Proceed to step 7.

EXCEPTION D: If there is a system/network failure (where recovery time is unknown), the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in 30 minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.
- Proceed to step 7.

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6.4 Balance Enquiry (PIN) procedure (contd)

EXCEPTION E: If there is a system/network failure and the NBS is temporarily unavailable, the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in [nn] minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time.
- Proceed to step 7.

EXCEPTION F: If there is a system/network failure local to your outlet, the system displays a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.
- Proceed to step 7.

Step 7. The system displays the Customer Receipt Printing screen and a message. The message says whether the transaction has been authorised or whether it has been declined. The system then prints the customer receipt and adds the transaction to the stack (zero value for a declined transaction).

SCENARIO A: If the transaction has been authorised, the system displays a message saying that the transaction has been authorised and asking you to wait while the receipt is being printed [Message NBS:MSG840]:

- Proceed to step 8.

SCENARIO B: If the transaction has been declined, the system displays a message saying that the transaction has been declined and asking you to wait while the customer's receipt is printed [Message NBS:MSG841]:

- Proceed to step 8.

EXCEPTION A: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

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EXCEPTION A.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 8.

Step 8. When the customer receipt has been produced, tear it off and hand it to the customer together with their card.

EXCEPTION A: If the customer's card is to be retained:

- Retain the customer's card.

EXCEPTION B: If the receipt was illegible and you had to change the printer's print ribbon cassette:

- Re-print the receipt to obtain a second copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

EXCEPTION C: If you tear the receipt in half when removing it from the printer:

- Re-print the receipt to obtain another copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

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7 Cash Deposit transactions

7.1 Cash Deposit transaction description

When performing a Cash Deposit transaction, there is no customer verification and the customer's card is not subjected to card checks by the system. Fees charged by card issuers to their customers for this service are not collected at the point of sale, as collection of fees is a card issuer to customer issue.

7.2 Cash Deposit transaction procedure

A customer's card must be validated as defined in *Section 5.2 Starting a transaction and validating the customer's card procedure* before performing a Cash Deposit transaction.

The procedure to perform a Cash Deposit transaction is as follows:

Step 1. From the Choice of Services menu, select the Cash Deposit option.

(The system displays the Amount screen.)

EXCEPTION A: If you decide not to proceed with the transaction:

- Select the Previous option.
(The transaction is abandoned.)

EXCEPTION B: If you have selected an option that was marked on the Choice of Services menu as being not available, the system displays a message saying that the option you have selected is not available [Message NBS:MSG803]:

- Select the Tick option.
(The system re-displays the Choice of Services screen.)

SCENARIO B.1: If you selected the option by mistake:

- Select the correct option from the menu.

SCENARIO B.2: If you selected the option without realising that it was not available:

- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

EXCEPTION C: If the option is not available because the card details have been entered manually, the system displays a message saying that the option you have selected is not available because the card number has been entered manually [Message NBS:MSG863]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.

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7.2 Cash Deposit transaction procedure (contd)

- This ends the procedure.

Step 2. Enter the amount to be deposited and select the Tick option.

Step 3. Has a valid amount been entered?

(The system validates the entered amount against the multiple/minimum/maximum amount parameters held in reference data then sends an on-line request for authorisation of the transaction and displays a rotating hourglass and an 'Awaiting authorisation – Please wait' message until a response is received.)

EXCEPTION A: If the value you have entered is too large, the system displays the Invalid Amount screen and a message saying that the value entered is outside the allowed range and showing the range of values allowed [Message NBS:MSG850]:

- Select the Tick option.
- Delete the current amount and proceed to step 2, ensuring that you enter an amount within the stated range.

EXCEPTION B: If the value you have entered is too small, the system displays the Invalid Amount screen and a message saying that the value entered is outside the allowed range and showing the range of values allowed [Message NBS:MSG850]:

- Select the Tick option.
- Advise the customer that the value of the deposit must be within the range stated on the system and request them to amend the deposit value.
- Delete the current amount and proceed to step 2, ensuring that you enter an amount within the stated range.

EXCEPTION B.1: If the customer does not wish to amend the value:

- Select the Previous option.
- This ends the transaction.

EXCEPTION C: If the value you have entered is an incorrect multiple, the system displays the Invalid Amount screen and a message saying that the value entered is invalid and that only multiples of £nn.nn may be transacted [Message NBS:MSG851]:

- Select the Tick option.
- Advise the customer that the value of the deposit must be a multiple as stated on the system and request them to amend the deposit value.
- Delete the current amount and proceed to step 2, ensuring that you enter a stated multiple.

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7.2 Cash Deposit transaction procedure (contd)

EXCEPTION C.1: If the customer does not wish to amend the value:

- Select the Previous option.
- This ends the transaction.

EXCEPTION D: If the customer changes their mind about the amount they wish to deposit:

- Delete the current amount and proceed to step 2, ensuring that you enter the amount to be deposited.

Step 4. Has the transaction been approved?

(If the transaction has been approved and a fee is being charged for the transaction, the system displays the Charge Confirmation screen. If no fee is being charged, the system displays the Accept Deposit screen.)

EXCEPTION A: If the transaction has been declined and the card is to be retained, the system displays the Decline screen and a message saying that the transaction has been declined and asking you to follow the appropriate procedure to retain the card and also to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS:MSG834]:

- Inform the customer that you have been instructed to retain the card.

SCENARIO A.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
(The system is set to exclude the balance from the receipt.)
- Proceed to step 8.

SCENARIO A.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
(The system records that the card has been retained and is set to exclude the balance from the customer receipt.)
- Proceed to step 8.

EXCEPTION B: If the transaction has been declined by the card issuer, the system displays the Decline screen and a message indicating why the transaction has been declined [Message NBS:MSG832]:

- If the message tells you to advise the customer to contact their card issuer, do so.
- Select the Tick option.
- Proceed to step 8.

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7.2 Cash Deposit transaction procedure (contd)

EXCEPTION C: If there is a system/network failure local to the outlet and a Helpdesk call is required, the system displays a message saying that the request has been unsuccessful. It advises the clerk to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk quoting the code shown below [Message NBS:MSG849]:

- Proceed as described in Section 6.2 Balance Enquiry (Signature) procedure Step 4 Exception B.
- Proceed to step 8.

EXCEPTION D: If there is a system/network failure that may only be temporary, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you can retry the transaction.
- Proceed to step 8.

EXCEPTION E: If there is a system/network failure (where recovery time is unknown), the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in 30 minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.
- Proceed to step 8.

EXCEPTION F: If there is a system/network failure and the NBS is temporarily unavailable, the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in [nn] minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives
- Proceed to step 8.

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EXCEPTION G: If there is a system/network failure local to your outlet, the system displays a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.
- Proceed to step 8.

Step 5. Is the system displaying the Charge Confirmation screen?

SCENARIO A: If the card issuer is charging a fee, the system displays the Charge Confirmation screen (the fee is displayed on the screen) and a message saying that the card issuer will debit their account with the fee advised and asking whether the customer wants to continue [Message NBS:MSG831]:

- Inform the customer that their card issuer will debit their account with a fee for this transaction. Tell them the amount of the fee and ask them whether they wish to proceed.

Proceed as follows:

SCENARIO A.1: If the customer wishes to proceed:

- Select the Tick option.
- Proceed to step 6.

SCENARIO A.2: If the customer does not wish to proceed:

- Select the Cross option.
(The system is set to exclude the balance from the receipt.)
- Proceed to step 8.

SCENARIO B: If the card issuer is not charging a fee:

- Proceed to step 6.

Step 6. The system displays the Accept Deposit screen and a message saying that the transaction has been authorised, asking you to confirm the amount of the deposit with the customer and verify this against the amount displayed [Message NBS:MSG833].

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7.2 Cash Deposit transaction procedure (contd)

Step 7. Can you confirm the deposit amount with the customer?

SCENARIO A: If you can confirm the amount with the customer and wish to complete the transaction:

- Select the Tick option.
- Proceed to step 8.

SCENARIO B: If you cannot confirm the amount with the customer and wish to decline the transaction:

- Select the Cross option.
(The system sets the transaction value to zero and will exclude the balance from the receipt.)
- Proceed to step 8.

Step 8. The system displays the Customer Receipt Printing screen and a message. The message says whether the transaction has been authorised or whether it has been declined. The system then prints the customer receipt and adds the transaction to the stack (zero value for a declined transaction).

SCENARIO A: If the transaction has been authorised, the system displays a message saying that the transaction has been authorised and asking you to wait while the receipt is being printed [Message NBS:MSG840]:

- Proceed to step 9.

SCENARIO B: If the transaction has been declined, the system displays a message saying that the transaction has been declined and asking you to wait while the customer's receipt is printed and to return the cash and card with the receipt [Message NBS:MSG841]:

- Proceed to step 9.

EXCEPTION A: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION A.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).

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7.2 Cash Deposit transaction procedure (contd)

- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 9.

Step 9 When the customer receipt has been printed, tear it off and hand it to the customer together with their card.

EXCEPTION A: If the customer's card is to be retained:

- Retain the customer's card.

EXCEPTION B: If the transaction was declined:

- Return the cash to the customer.

EXCEPTION C: If the receipt was illegible and you had to change the printer's print ribbon cassette:

- Re-print the receipt to obtain a second copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

EXCEPTION D: If you tear the receipt in half when removing it from the printer:

- Re-print the receipt to obtain another copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

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8 Cash Withdrawal transactions

8.1 Cash Withdrawal (Signature) description

The system produces an office receipt that is used as a signature slip. The clerk asks the customer to sign the signature slip and after verification has been completed, the clerk retains the slip.

A balance may or may not be provided on the receipt. This depends upon whether the transaction has been approved or declined and whether the card issuer provides a balance with a Cash Withdrawal transaction.

For signature failure, in the absence of a prompt from the system to retain the card, the clerk returns the card. For card check failures, the system declines the transaction but will prompt the clerk to retain the card only if instructed to do so in a response from the card issuer. Otherwise the transaction is declined and the card returned.

Fees charged by card issuers to their customers for this service are not collected at the point of sale, as collection of fees is a card issuer to customer issue.

Business rule:

- Once the clerk has checked the signature slip, they must retain it in the outlet for audit purposes.

8.2 Cash Withdrawal (Signature) procedure

A customer's card must be validated as defined in *Section 5.2 Starting a transaction and validating the customer's card procedure* before performing a Cash Withdrawal (Signature) transaction.

The procedure to perform a Cash Withdrawal (Signature) transaction is as follows:

Step 1. From the Choice of Services menu, select the Cash Withdraw option.

(The system displays the Amount screen.)

EXCEPTION A: If you decide not to proceed with the transaction:

- Select the Previous option.
(The transaction is abandoned.)

EXCEPTION B: If you have selected an option that was marked on the Choice of Services menu as being not available, the system displays a message saying that the option you have selected is not available [Message NBS:MSG803]:

- Select the Tick option.
(The system re-displays the Choice of Services screen.)

SCENARIO B.1: If you selected the option by mistake:

- Select the correct option from the menu.

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8.2 Cash Withdrawal (Signature) procedure (contd)

SCENARIO B.2: If you selected the option without realising that it was not available:

- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

EXCEPTION C: If the option is not available because the card details have been entered manually, the system displays a message saying that the option you have selected is not available because the card number has been entered manually [Message NBS:MSG864]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

Step 2. Enter the amount to be withdrawn and select the Tick option.

Step 3. Has a valid amount been entered?

(The system validates the entered amount against the multiple/minimum/maximum amount parameters held in reference data then sends an on-line request asking for authorisation of the transaction. The right-hand panel on the screen displays a rotating hourglass and an 'Awaiting authorisation – Please wait' message until a response is received.)

EXCEPTION A: If the value you have entered is too large, the system displays the Invalid Amount screen and a message saying that the value entered is outside the allowed range and showing the range of values allowed [Message NBS:MSG850]:

- Select the Tick option.
- Delete the current amount and proceed to step 2, ensuring that you enter an amount within the stated range. Unless otherwise stated, enter the amount as two or more separate transactions with all but the last being at the maximum level.

EXCEPTION B: If the value you have entered is too small, the system displays the Invalid Amount screen and a message saying that the value entered is outside the allowed range and showing the range of values allowed [Message NBS:MSG850]:

- Select the Tick option.
- Advise the customer that the value of the withdrawal must be within the range stated on the system and request them to amend the withdrawal value.
- Delete the current amount and proceed to step 2, ensuring that you enter an amount within the stated range.

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8.2 Cash Withdrawal (Signature) procedure (contd)

EXCEPTION B.1: If the customer does not wish to amend the value:

- Select the Previous option.
- This ends the transaction.

EXCEPTION C: If the value you have entered is an incorrect multiple, the system displays the Invalid Amount screen and a message saying that the value entered is invalid and that only multiples of £nn.nn may be transacted [Message NBS:MSG851]:

- Select the Tick option.
- Advise the customer that the value of the withdrawal must be a multiple as stated on the system and request them to amend the withdrawal value.
- Delete the current amount and proceed to step 2, ensuring that you enter a stated multiple.

EXCEPTION C.1: If the customer does not wish to amend the value:

- Select the Previous option.
- This ends the transaction.

EXCEPTION D: If the customer changes their mind about the amount to be withdrawn:

- Delete the current amount and proceed to step 2, ensuring that you enter the amount to be withdrawn.

Step 4. While requesting authorisation, the system simultaneously displays the Card Checks screen and a message that asks you to check that the card number on the card (if available) is the same as displayed and to check the card for evidence of fraudulent tampering. It also asks whether the card passes all fraud checks [Message NBS:MSG829]. Perform the necessary checks on the customer's card – refer to the Counters Operations Manual. Note: the card number is not present on all cards.

Step 5. Has the customer's card passed the necessary checks?

SCENARIO A: If the card has passed the checks:

- Select the Tick option to notify the system that the card has passed the checks. Proceed to step 6.

SCENARIO B: If the card has not passed the checks:

- Select the Cross option to notify the system that the card has not passed the checks.

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8.2 Cash Withdrawal (Signature) procedure (contd)

SCENARIO B.1: If the card issuer does not wish the card to be retained, the system sets the transaction value to zero and excludes any balance from the receipt:

- Proceed to step 12.

SCENARIO B.2: If the card issuer wishes the card to be retained, the system displays the Decline screen with a message saying that the transaction has been declined. The message asks you to follow the appropriate procedure to retain the card and to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS:MSG834]:

- Inform the customer that you have been instructed to retain the card.

SCENARIO B.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
(The system records that the card has not been retained, sets the transaction value to zero and prints a customer receipt.)

- Proceed to step 12.

SCENARIO B.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
(The system records that the card has been retained, sets the transaction value to zero and prints a customer receipt.)

- Proceed to step 12.

Step 6. Has the transaction been approved?

(If the transaction has been approved and a fee is being charged for the transaction, the system displays the Charge Confirmation screen. Otherwise, the system displays the Office Receipt Printing screen.)

EXCEPTION A: If the transaction has been declined by the card issuer, the system is set to exclude the balance from the receipt and displays the Decline screen and a message indicating why the transaction has been declined [Message NBS:MSG832]:

- If the message tells you to advise the customer to contact their card issuer, do so.
- Select the Tick option.
- Proceed to step 12.

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8.2 Cash Withdrawal (Signature) procedure (contd)

EXCEPTION B: If there is a system/network failure local to the outlet and a Helpdesk call is required, the system displays a message saying that the request has been unsuccessful. It advises the clerk to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk quoting the code shown below [Message NBS:MSG849]:

- Proceed as described in Section 6.2 Balance Enquiry (Signature) procedure Step 4 Exception B.
- Proceed to step 12.

EXCEPTION C: If there is a system/network failure that may only be temporary, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you can retry the transaction.
- Proceed to step 12.

EXCEPTION D: If there is a system/network failure (where recovery time is unknown), the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in 30 minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.
- Proceed to step 12.

EXCEPTION E: If there is a system/network failure and the NBS is temporarily unavailable, the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in [nn] minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.
- Proceed to step 12.

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8.2 Cash Withdrawal (Signature) procedure (contd)

EXCEPTION F: If there is a system/network failure local to your outlet, the system displays a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.
- Proceed to step 12.

Step 7. Is the system displaying the Charge Confirmation screen?

SCENARIO A: If the card issuer is not charging a fee, the Charge Confirmation screen is not displayed:

- Proceed to step 8.

SCENARIO B: If the card issuer is charging a fee, the system displays the Charge Confirmation screen (the fee is displayed on the screen) and a message saying that the card issuer will debit their account with the fee advised and asking whether the customer wants to continue [Message NBS:MSG831]:

- Inform the customer that their card issuer will debit their account with a fee for this transaction. Tell them the amount of the fee and ask them whether they wish to proceed.

Proceed as follows:

SCENARIO A.1: If the customer wishes to proceed:

- Select the Tick option.
- Proceed to step 8.

SCENARIO A.2: If the customer does not wish to proceed:

- Select the Cross option.
(The system is set to exclude the balance from the receipt.)
- Proceed to step 12.

Step 8. The system displays the Office Receipt Printing screen and a message saying that the transaction has been authorised and asking you to wait while the signature slip is printed [Message NBS:MSG836].

Step 9. The system displays the Signature Checks screen and a message asking you to request the customer's signature on the office receipt. It asks whether the receipt has printed correctly and whether the signature matches the specimen on the card [Message NBS:MSG839].

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8.2 Cash Withdrawal (Signature) procedure (contd)

EXCEPTION A: If the signature slip has not been printed correctly:

- Select the Cross option.
(The system displays the Signature Check (failure options) screen.)
- Select the Reprint option.
(The system prints the office signature slip and then displays the Signature Checks screen and a message asking whether the receipt was printed correctly [Message NBS:MSG845].)

SCENARIO A.1: If the signature slip has now been printed correctly:

- Select the Tick option.
(The system displays the Signature Checks screen and a message asking you to request the customer's signature on the office receipt [Message NBS:MSG846]).
- Proceed to step 10.

SCENARIO A.2: If the signature slip has still not been printed correctly:

- Select the Cross option.
(The system displays the office signature slip on the print preview screen.)
- Make a manual copy of the signature slip (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Select the Cross option to exit from the preview screen.
(The system displays the Signature Checks screen and a message asking you to request the customer's signature on the office receipt [Message NBS:MSG846]).
- Proceed to step 10.

EXCEPTION B: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION B.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 10.

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8.2 Cash Withdrawal (Signature) procedure (contd)

Step 10. Tear off the office signature slip, hand it to the customer and ask them to sign and return it. When the customer returns the slip, check that they have signed it and that the signature on the slip matches that on the customer's card.

Step 11. Does the signature on the slip match that on the card?

SCENARIO A: If the signature on the slip matches that on the card:

- Select the Tick option.
- Proceed to step 12.

SCENARIO B: If the signature on the slip does not match that on the card:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the Signature Fail option.
(The system displays the Signature Checks screen and a message telling you to ask the customer to re-sign on the reverse of the office receipt and asking whether the second attempt matches the specimen on the card [Message NBS:MSG847].)
- Hand the office signature slip back to the customer and ask them to re-sign on the reverse side.
- When the customer returns the signature slip, check the signature on the reverse side of the office signature slip against the signature on the customer's card.

SCENARIO B.1: If the signature on the slip now matches that on the card:

- Select the Tick option.
- Proceed to step 12.

SCENARIO B.2: If the signature on the slip still does not match that on the card:

- Select the Cross option.

SCENARIO B.2.1: If the card is not to be retained, the system is set to exclude the balance from the receipt:

- Proceed to step 12.

SCENARIO B.2.2: If the card is to be retained, the system displays the Decline screen and a message saying that the transaction has been declined and asking you to follow the appropriate procedure to retain the card and also to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS: MSG834]:

- Inform the customer that you have been instructed to retain the card.

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8.2 Cash Withdrawal (Signature) procedure (contd)

SCENARIO B.2.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
- Proceed to step 12.

SCENARIO B.2.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
- Proceed to step 12.

EXCEPTION A: If you have not obtained a matching customer signature because the customer has left without signing the office signature slip:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the No Customer Signature option.
- Proceed to step 12.

Step 12. The system displays the Customer Receipt Printing screen and a message. The message says whether the transaction has been authorised or whether it has been declined. The system then prints the customer receipt and adds the transaction to the stack (zero value for a declined transaction).

SCENARIO A: If the transaction has been authorised, the system displays a message saying that the transaction has been authorised and asking you to retain the office receipt [Message NBS:MSG840]:

- Proceed to step 13.

SCENARIO B: If the transaction has been declined, the system displays a message saying that the transaction has been declined and asking you to wait while the customer's receipt is printed. It asks you to retain the office receipt [Message NBS:MSG841]:

- Proceed to step 13.

EXCEPTION B: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

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8.2 Cash Withdrawal (Signature) procedure (contd)

EXCEPTION B.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 13.

Step 13. When the customer receipt has been printed, tear it off and hand it to the customer together with their card and any money due to them.

EXCEPTION A: If the customer's card is to be retained:

- Retain the customer's card.

EXCEPTION B: If the receipt was illegible and you had to change the printer's print ribbon cassette:

- Re-print the receipt to obtain a second copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

EXCEPTION C: If you tear the receipt in half when removing it from the printer:

- Re-print the receipt to obtain another copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

Step 14. Where an office signature slip has been produced, retain it in the outlet for audit purposes.

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8.3 Cash Withdrawal (PIN) description

The customer enters their PIN at the PIN pad once the withdrawal amount has been captured. Verification is performed by the card issuer rather than the clerk. Refer to the CSR+ Operating Environment PPD [Ref. CS/PRO/097] for a description of PIN pad use.

A balance may or may not be provided on the receipt. This depends upon whether the transaction has been approved or declined and whether the card issuer provides a balance with a Cash Withdrawal transaction. If the transaction is declined for the reason of insufficient funds, a balance may be printed on the receipt if the card issuer wishes this facility to be provided.

For card check failures, the system will prompt the clerk to retain the card only if instructed to do so in a response from the card issuer. Otherwise the transaction will be declined and the card returned.

Fees charged by card issuers to their customers for this service are not collected at the point of sale, as collection of fees is a card issuer to customer issue.

System rule:

- The PIN pad must have been installed and be available.

8.4 Cash Withdrawal (PIN) procedure

A customer's card must be validated as defined in *Section 5.2 Starting a transaction and validating the customer's card procedure* before you can perform a Cash Withdrawal (PIN) transaction.

The procedure to perform a Cash Withdrawal (PIN) transaction is as follows:

Step 1. From the Choice of Services menu, select the Cash Withdraw option.

(The system displays the Amount screen.)

EXCEPTION A: If you decide not to proceed with the transaction:

- Select the Previous option.
(The transaction is abandoned.)

EXCEPTION B: If you have selected an option that was marked on the Choice of Services menu as being not available, the system displays a message saying that the option you have selected is not available [Message NBS:MSG803]:

- Select the Tick option.
(The system re-displays the Choice of Services screen.)

SCENARIO B.1: If you selected the option by mistake:

- Select the correct option from the menu.

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8.4 Cash Withdrawal (PIN) procedure (contd)

SCENARIO B.2: If you selected the option without realising that it was not available:

- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

EXCEPTION C: If the option is not available because the card details have been entered manually, the system displays a message saying that the option you have selected is not available because the card number has been entered manually [Message NBS:MSG863]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

EXCEPTION D: If the option is not available because no PIN pad is installed, the system displays a message saying that the option you have selected is not available because no PIN pad is installed [Message NBS:MSG864]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

Step 2. Enter the amount to be withdrawn and select the Tick option.

Step 3. Has a valid amount been entered?

(The system validates the entered amount against the multiple/minimum/maximum amount parameters held in reference data. Once a valid amount has been entered, the system displays the PIN Entry screen and a message prompting you to ask the customer to enter their PIN and to press ENT to confirm the transaction. It tells you to touch Cancel if the customer decides not to proceed [Message NBS:MSG820]. The PIN pad displays a Cash Withdrawal Confirm with PIN message [Message NBS:Msg00111].)

EXCEPTION A: If the value you have entered is too large, the system displays the Invalid Amount screen and a message saying that the value entered is outside the allowed range and showing the range of values allowed [Message NBS:MSG850]:

- Select the Tick option.
- Delete the current amount and proceed to step 2, ensuring that you enter an amount within the stated range.

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8.4 Cash Withdrawal (PIN) procedure (contd)

EXCEPTION B: If the value you have entered is too small, the system displays the Invalid Amount screen and a message saying that the value entered is outside the allowed range and showing the range of values allowed [Message NBS:MSG850]:

- Select the Tick option.
- Advise the customer that the value of the withdrawal must be within the range stated on the system and request them to amend the withdrawal value.
- Delete the current amount and proceed to step 2, ensuring that you enter an amount within the stated range.

EXCEPTION B.1: If the customer does not wish to amend the value:

- Select the Previous option.
- This ends the transaction.

EXCEPTION C: If the value you have entered is an incorrect multiple, the system displays the Invalid Amount screen and a message saying that the value entered is invalid and that only multiples of £nn.nn may be transacted [Message NBS:MSG851]:

- Select the Tick option.
- Advise the customer that the value of the withdrawal must be a multiple as stated on the system and request them to amend the withdrawal value.
- Delete the current amount and proceed to step 2, ensuring that you enter a valid multiple.

EXCEPTION C.1: If the customer does not wish to amend the value:

- Select the Previous option.
- This ends the transaction.

EXCEPTION D: If the customer changes their mind about the amount to be withdrawn:

- Delete the current amount and proceed to step 2, ensuring that you enter the amount to be withdrawn.

Step 4. Ask the customer to enter their PIN at the PIN pad and press the ENT key.

Step 5. Has the customer entered their PIN?

(When the customer enters their PIN and presses the ENT key, the system communicates the encrypted PIN to the counter, clears the PIN pad display and sends an on-line request asking for authorisation for the transaction. The right-hand panel on the screen displays a rotating hourglass and an 'Awaiting authorisation - Please wait' message until a response is received.)

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8.4 Cash Withdrawal (PIN) procedure (contd)

EXCEPTION A: If the customer decides not to enter their PIN and presses the CAN key:

- The system clears the PIN pad display.
- The system displays the PIN Entry Cancelled screen and a message saying that the customer has decided not to enter their PIN and that the transaction has been cancelled [Message NBS:MSG822].
- Select the Tick option.
- This ends the transaction.

EXCEPTION B: If the customer decides to abandon the transaction without pressing the CAN key:

- Select the Cross option.
(The PIN pad displays a Cancelled by clerk message [Message NBS:Msg00120].)
- This ends the transaction.

EXCEPTION C: In the event of the minimum PIN length being set to more than four digits and the customer entering a PIN that has too few digits, the PIN pad displays a PIN too short message [Msg00118]:

- If necessary, advise the customer to press ENT.
(The PIN pad displays a Cash Withdrawal Confirm with PIN message [Message NBS:Msg00111].)
- Advise the customer to re-enter their PIN and press ENT.

EXCEPTION D: If the system displays the PIN Entry Cancelled screen and a message saying that there is a problem with the PIN pad and asking you to retry once then call the Horizon System Helpdesk and saying that this transaction has been cancelled [Message NBS:MSG823]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault].

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8.4 Cash Withdrawal (PIN) procedure (contd)

EXCEPTION E: If the system displays the PIN Entry Cancelled screen and a message saying that the PIN pad is unusable and asking you to contact the Horizon System Helpdesk and saying that the transaction has been cancelled [Message NBS:MSG825]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault].

Step 6. While requesting authorisation, the system simultaneously displays the Card Checks screen and a message that asks you to check that the card number on the card (if available) is the same as displayed and to check the card for evidence of fraudulent tampering. It also asks whether the card passes all fraud checks [Message NBS:MSG829]. Perform the necessary checks on the customer's card – refer to the Counters Operations Manual.
Note: the card number is not present on all cards.

Step 7. Has the customer's card passed the necessary checks?

SCENARIO A: If the card has passed the checks:

- Select the Tick option to notify the system that the card has passed the checks.
- Proceed to step 8.

SCENARIO B: If the card has not passed the checks:

- Select the Cross option to notify the system that the card has not passed the checks.

SCENARIO B.1: If the card issuer does not wish the card to be retained, the system sets the transaction value to zero and excludes any balance from the receipt:

- Proceed to step 10.

SCENARIO B.2: If the card issuer wishes the card to be retained, the system displays the Decline screen with a message saying that the transaction has been declined. The message asks you to follow the appropriate procedures to retain the card and to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS:MSG834]:

- Inform the customer that you have been instructed to retain the card.

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8.4 Cash Withdrawal (PIN) procedure (contd)

SCENARIO B.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
(The system records that the card has not been retained, sets the transaction value to zero and prints a customer receipt.)
- Proceed to step 10.

SCENARIO B.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
(The system records that the card has been retained, sets the transaction value to zero and prints a customer receipt.)
- Proceed to step 10.

Step 8. Has the transaction been approved?

(If the transaction has been approved and a fee is being charged for the transaction, the system displays the Charge Confirmation screen. Otherwise, the system displays the Customer Receipt Printing screen.)

EXCEPTION A: If the transaction has been declined by the card issuer, the system displays the Decline screen and a message indicating why the transaction has been declined [Message NBS:MSG832]:

- If the message tells you to advise the customer to contact their card issuer, do so.
- Select the Tick option.
- Proceed to step 10.

EXCEPTION B: If there is a system/network failure local to the outlet and a Helpdesk call is required, the system displays a message saying that the request has been unsuccessful. It advises the clerk to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk quoting the code shown below [Message NBS:MSG849]:

- Proceed as described in *Section 6.2 Balance Enquiry (Signature) procedure* Step 4 Exception B.
- Proceed to step 10.

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8.4 Cash Withdrawal (PIN) procedure (contd)

EXCEPTION C: If there is a system/network failure that may only be temporary, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you can retry the transaction.
- Proceed to step 10.

EXCEPTION D: If there is a system/network failure (where recovery time is unknown), the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in 30 minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives
- Proceed to step 10.

EXCEPTION E: If there is a system/network failure and the NBS is temporarily unavailable, the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in [nn] minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.
- Proceed to step 10.

EXCEPTION F: If there is a system/network failure local to your outlet, the system displays a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.
- Proceed to step 10.

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8.4 Cash Withdrawal (PIN) procedure (contd)

Step 9. Is the system displaying the Charge Confirmation screen?

SCENARIO A: If the card issuer is charging a fee, the system displays the Charge Confirmation screen (the fee is displayed on the screen) and a message saying that the card issuer will debit their account with the fee advised and asking whether the customer wants to continue [Message NBS: MSG831]:

- Inform the customer that their card issuer will debit their account with a fee for this transaction. Tell them the amount of the fee and ask them whether they wish to proceed.

Proceed as follows:

SCENARIO A.1: If the customer wishes to proceed:

- Select the Tick option.
- Proceed to step 10.

SCENARIO A.2: If the customer does not wish to proceed:

- Select the Cross option.
(The system is set to exclude the balance from the receipt.)
- Proceed to step 10.

SCENARIO B: If the card issuer is not charging a fee:

- Proceed to step 10.

Step 10. The system displays the Customer Receipt Printing screen and a message. The message says whether the transaction has been authorised or whether it has been declined. The system then prints the customer receipt and adds the transaction to the stack (zero value for a declined transaction)

SCENARIO A: If the transaction has been authorised, the system displays a message saying that the transaction has been authorised and asking you to wait while the customer's receipt is printed [Message NBS:MSG840]:

- Proceed to step 11.

SCENARIO B: If the transaction has been declined, the system displays a message saying that the transaction has been declined and asking you to wait while the customer's receipt is printed [Message NBS:MSG841]:

- Proceed to step 11.

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8.4 Cash Withdrawal (PIN) procedure (contd)

EXCEPTION A: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION A.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 11.

Step 11. When the customer receipt has been printed, tear it off and hand it to the customer together with their card and any money due to them.

SCENARIO A: If the transaction has been declined by the card issuer for reasons of insufficient funds, and the card issuer provides a balance in these circumstances, a balance will be printed on the receipt:

- Advise the customer that they may be able to withdraw a lesser amount and that they may wish to check the balance on their receipt to see if this is possible.

EXCEPTION A: If the customer's card is to be retained:

- Retain the customer's card.

EXCEPTION B: If the receipt was illegible and you had to change the printer's print ribbon cassette:

- Re-print the receipt to obtain a second copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

EXCEPTION C: If you tear the receipt in half when removing it from the printer:

- Re-print the receipt to obtain another copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

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8.5 Withdraw Limit (Signature) description

The system produces an office receipt that is used as a signature slip. The clerk asks the customer to sign the signature slip and, after verification has been completed, the clerk retains the slip.

For signature failure, in the absence of a prompt from the system to retain the card, the clerk returns the card. For card check failures, the system declines the transaction but will prompt the clerk to retain the card only if instructed to do so in a response from the card issuer. Otherwise the transaction is declined and the card returned to the customer.

Fees charged by card issuers to their customers for this service are not collected at point of sale, as collection of fees is a card issuer to customer issue.

Business rule:

- Once the clerk has checked the signature slip, they must retain it in the outlet for audit purposes.

8.6 Withdraw Limit (Signature) procedure

A customer's card must be validated as defined in *Section 5.2 Starting a transaction and validating the customer's card procedure* before you can perform a Withdraw Limit (Signature) transaction.

The procedure to perform a Withdraw Limit (Signature) transaction is as follows:

Step 1. From the Choice of Services menu, select the Withdraw Limit option.

(The system sends an on-line request asking for authorisation of the transaction. The right-hand panel on the screen displays a rotating hourglass and an 'Awaiting authorisation - Please wait' message until a response is received.)

EXCEPTION A: If you have selected an option that was marked on the Choice of Services menu as being not available, the system displays a message saying that the option you have selected is not available [Message NBS:MSG803]:

- Select the Tick option.
(The system re-displays the Choice of Services screen.)

SCENARIO A.1: If you selected the option by mistake:

- Select the correct option from the menu.

SCENARIO A.2: If you selected the option without realising that it was not available:

- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

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8.6 Withdraw Limit (Signature) procedure (contd)

EXCEPTION B: If the option is not available because the card details have been entered manually, the system displays a message saying that the option you have selected is not available because the card number has been entered manually [Message NBS:MSG863]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

Step 2. While requesting authorisation, the system simultaneously displays the Card Checks screen and a message that asks you to check that the card number on the card (if available) is the same as displayed and to check the card for evidence of fraudulent tampering. It also asks whether the card passes all fraud checks [Message NBS:MSG829]. Perform the necessary checks on the customer's card – refer to the Counters Operations Manual.

Note: the card number is not present on all cards.

Step 3. Has the customer's card passed the necessary checks?

SCENARIO A: If the card has passed the checks:

- Select the Tick option to notify the system that the card has passed the checks.
- Proceed to step 4.

SCENARIO B: If the card has not passed the checks:

- Select the Cross option to notify the system that the card has not passed the checks.

SCENARIO B.1: If the card issuer does not wish the card to be retained, the system sets the transaction value to zero and excludes any balance from the receipt:

- Proceed to step 10.

SCENARIO B.2: If the card issuer wishes the card to be retained, the system displays the Decline screen with a message saying that the transaction has been declined. The messages asks you to follow the appropriate procedure to retain the card and to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS:MSG834]:

- Inform the customer that you have been instructed to retain the card.

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8.6 Withdraw Limit (Signature) procedure (contd)

SCENARIO B.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
- Proceed to step 10.

SCENARIO B.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
- Proceed to step 10.

Step 4. Has the transaction been approved?

(If the transaction has been approved and a fee is being charged for the transaction, the system displays the Charge Confirmation screen. Otherwise, the system displays the Office Receipt Printing screen.)

EXCEPTION A: If the transaction has been declined by the card issuer, the system displays the Decline screen and a message indicating why the transaction has been declined [Message NBS:MSG832]:

- If the message tells you to advise the customer to contact their card issuer, do so.
- Select the Tick option.
- Proceed to step 10.

EXCEPTION B: If there is a system/network failure local to the outlet and a Helpdesk call is required, the system displays a message saying that the request has been unsuccessful. It advises the clerk to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk quoting the code shown below [Message NBS:MSG849]:

- Proceed as described in Section 6.2 Balance Enquiry (Signature) procedure Step 4 Exception B.
- Proceed to step 10.

EXCEPTION C: If there is a system/network failure that may only be temporary, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you can retry the transaction.
- Proceed to step 10.

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8.6 Withdraw Limit (Signature) procedure (contd)

EXCEPTION D: If there is a system/network failure (where recovery time is unknown), the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in 30 minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives
- Proceed to step 10.

EXCEPTION E: If there is a system/network failure and the NBS is temporarily unavailable, the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in [nn] minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.
- Proceed to step 10.

EXCEPTION F: If there is a system/network failure local to your outlet, the system displays a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.
- Proceed to step 10.

Step 5. Is the system displaying the Charge Confirmation screen?

SCENARIO A: If the card issuer is charging a fee, the system displays the Charge Confirmation screen (the fee is displayed on the screen) and a message saying that the card issuer will debit their account with the fee advised and asking whether the customer wants to continue [Message NBS:MSG831]:

- Inform the customer that their card issuer will debit their account with a fee for this transaction. Tell them the amount of the fee and ask them whether they wish to proceed.

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8.6 Withdraw Limit (Signature) procedure (contd)

Proceed as follows:

SCENARIO A.1: If the customer wishes to proceed:

- Select the Tick option.
- Proceed to step 6.

SCENARIO A.2: If the customer does not wish to proceed:

- Select the Cross option.
(The system is set to exclude the balance from the receipt.)
- Proceed to step 6.

SCENARIO B: If the card issuer is not charging a fee:

- Proceed to step 6.

Step 6. The system displays the Office Receipt Printing screen and a message saying that the transaction has been authorised and asking you to wait while the office receipt is printed [Message NBS:MSG836].

Step 7. The system displays the Signature Checks screen and a message asking you to request the customer's signature on the office receipt. It asks whether the receipt has printed correctly and whether the signature matches the specimen on the card [Message NBS:MSG839].

EXCEPTION A: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION A.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 10.

Step 8. Tear off the office signature slip, hand it to the customer and ask them to sign and return it. When the customer returns the slip, check that they have signed it and that the signature on the slip matches that on the customer's card.

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8.6 Withdraw Limit (Signature) procedure (contd)

Step 9. Does the signature on the slip match that on the card?

SCENARIO A: If the signature on the slip matches that on the card:

- Select the Tick option.
- Proceed to step 10.

SCENARIO B: If the signature on the slip does not match that on the card:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the Signature Fail option.
(The system displays the Signature Checks screen and a message telling you to ask the customer to re-sign on the reverse of the office receipt and asking whether the second attempt matches the specimen on the card [Message NBS:MSG847].)
- Hand the office signature slip back to the customer and ask them to re-sign on the reverse side.
- When the customer returns the signature slip, check the signature on the reverse side of the office signature slip against the signature on the customer's card.

SCENARIO B.1: If the signature on the slip now matches that on the card:

- Select the Tick option.
- Proceed to step 10.

SCENARIO B.2: If the signature on the slip still does not match that on the card:

- Select the Cross option.

SCENARIO B.2.1: If the card is not to be retained, the system is set to exclude the balance from the receipt:

- Proceed to step 10.

SCENARIO B.2.2: If the card is to be retained, the system displays the Decline screen and a message saying that the transaction has been declined and asking you to follow the appropriate procedure to retain the card and also to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS: MSG834]:

- Inform the customer that you have been instructed to retain the card.

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8.6 Withdraw Limit (Signature) procedure (contd)

SCENARIO B.2.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
- Proceed to step 10.

SCENARIO B.2.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
- Proceed to step 10.

EXCEPTION A: If you have not obtained a matching customer signature because the customer has left without signing the office signature slip:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the No Customer Signature option.
- Proceed to step 10.

EXCEPTION B: If you have not obtained a matching customer signature because you had a problem printing the office signature slip:

- Select the Cross option.
(The system displays the Signature Checks Failure Options screen.)
- Select the Reprint option.
(The system prints the office signature slip and then displays the Signature Checks screen and a message asking whether the receipt was printed correctly [Message NBS:MSG845].)

SCENARIO B.1: If the signature slip was printed correctly:

- Select the Tick option.
(The system displays the Signature Checks screen and a message asking you to request the customer's signature on the office receipt [Message NBS:MSG846]).
- Proceed to step 10.

SCENARIO B.2: If the signature slip was not printed correctly:

- Select the Cross option.
(The system displays the office signature slip on the print preview screen.)
- Make a manual copy of the signature slip (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).

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8.6 Withdraw Limit (Signature) procedure (contd)

- Select the Cross option to exit from the preview screen.
(The system displays the Signature Checks screen and a message asking you to request the customer's signature on the office receipt [Message NBS:MSG846]).
- Proceed to step 8.

Step 10. The system displays the Customer Receipt Printing screen and a message. The message says whether the transaction has been authorised or whether it has been declined. The system then prints the customer receipt and adds the transaction to the stack (zero value for a declined transaction).

SCENARIO A: If the transaction has been authorised, the system displays a message saying that the transaction has been authorised and asking you to retain the office receipt [Message NBS:MSG840]:

- Proceed to step 11.
SCENARIO B: If the transaction has been declined, the system displays a message saying that it has been declined and asking you to wait while the customer's receipt is printed and asking you to retain the office receipt [Message NBS:MSG841]:

- Proceed to step 11.
EXCEPTION B: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION B.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 11.

Step 11. When the customer receipt has been produced, tear it off and hand it to the customer together with their card and any money due to them.

EXCEPTION A: If the customer's card is to be retained:

- Retain the customer's card.

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8.6 Withdraw Limit (Signature) procedure (contd)

EXCEPTION B: If the receipt was illegible and you had to change the printer's print ribbon cassette:

- Re-print the receipt to obtain a second copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

EXCEPTION C: If you tear the receipt in half when removing it from the printer:

- Re-print the receipt to obtain another copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

Step 12. Retain the office signature slip in the outlet for audit purposes.

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8.7 Withdraw Limit (PIN) description

The customer enters their PIN at the PIN pad at the beginning of the transaction and verification is performed by the card issuer. Refer to the CSR+ Operating Environment PPD [Ref. CS/PRO/097] for a description of PIN pad use.

Fees charged by card issuers to their customers for this service are not collected at the point of sale, as collection of fees is a card issuer to customer issue.

For card check failures, the system will prompt the clerk to retain the card only if instructed to do so in a response from the card issuer. Otherwise, the transaction will be declined and the card returned.

System rule:

- The PIN pad must have been installed and be available.

8.8 Withdraw Limit (PIN) procedure

A customer's card must be validated as defined in *Section 5.2 Starting a transaction and validating the customer's card procedure* before you can perform a Withdraw Limit (PIN) transaction.

The procedure to perform a Withdraw Limit (PIN) transaction is as follows:

Step 1. From the Choice of Services menu, select the Withdraw Limit option.

(The system displays the PIN Entry screen and a message telling you to ask the customer to enter their PIN and press ENT to confirm the transaction and telling you to touch Cancel if the customer decides not to proceed [Message NBS:MSG820]. The PIN pad displays a Withdraw Limit Confirm with PIN message [Message NBS:Msg00112].)

EXCEPTION A: If you decide to abandon the transaction:

- Select the Cross option.
(The PIN pad display indicates that the clerk has cancelled the transaction.)
- This ends the transaction.

EXCEPTION B: If you have selected an option that was marked on the Choice of Services menu as being not available, the system displays a message saying that the option you have selected is not available [Message NBS:MSG803]:

- Select the Tick option.
(The system re-displays the Choice of Services screen.)

SCENARIO B.1: If you selected the option by mistake:

- Select the correct option from the menu.

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8.8 Withdraw Limit (PIN) procedure (contd)

SCENARIO B.2: If you selected the option without realising that it was not available:

- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

EXCEPTION C: If the option is not available because the card details have been entered manually, the system displays a message saying that the option you have selected is not available because the card number has been entered manually [Message NBS:MSG863]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

EXCEPTION D: If the option is not available because no PIN pad is installed, the system displays a message saying that the option you have selected is not available because no PIN pad is installed [Message NBS:MSG864]:

- Select the Tick option.
- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

Step 2. Prompt the customer to enter their PIN at the PIN pad.

Step 3. Has the customer entered their PIN?

(If the customer has entered their PIN and pressed the ENT key on the PIN pad, the system communicates the encrypted PIN to the counter, clears the PIN pad display, reads the maximum amount from reference data and displays the Card Checks screen.)

EXCEPTION A: If the customer does not enter their PIN and presses the CAN key on the PIN pad, the system clears the PIN pad display and displays the PIN Entry Cancelled screen and a message saying that the customer has decided not to enter their PIN and that the transaction has been cancelled [Message NBS:MSG822]

- Select the Tick option.
- This ends the transaction.

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8.8 Withdraw Limit (PIN) procedure (contd)

EXCEPTION B: If the customer decides to abandon the transaction without pressing the CAN key:

- Select the Cross option.
(The PIN pad displays a Cancelled by clerk message [Message NBS:Msg00120].)
- This ends the transaction.

EXCEPTION C: In the event of the minimum PIN length being set to more than four digits and the customer entering a PIN that has too few digits, the PIN pad displays a PIN too short message [Msg00118]:

- If necessary, advise the customer to press ENT.
(The PIN pad displays a Withdraw Limit Confirm with PIN message [Message NBS:Msg00112].)
- Advise the customer to re-enter their PIN and press ENT.

EXCEPTION D: If the system displays the PIN Entry Cancelled screen and a message saying that there is a problem with the PIN pad and asking you to retry once then call the Horizon System Helpdesk and saying that this transaction has been cancelled [Message NBS:MSG823]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault].

EXCEPTION E: If the system displays the PIN Entry Cancelled screen and a message saying that the PIN pad is unusable and asking you to contact the Horizon System Helpdesk and saying that the transaction has been cancelled [Message NBS:MSG825]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of the alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault].

Step 4. The Card Checks screen displays a message that asks you to check that the card number on the card (if available) is the same as displayed and to check the card for evidence of fraudulent tampering. It also asks whether the card passes all fraud checks [Message NBS:MSG829]. Perform the necessary checks on the customer's card – refer to the Counters Operations Manual.

Note: the card number is not present on all cards.

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8.8 Withdraw Limit (PIN) procedure (contd)

Step 5. Has the customer's card passed the necessary checks?

SCENARIO A: If the card has passed the checks:

- Select the Tick option to notify the system that the card has passed the checks.
- Proceed to step 6.

SCENARIO B: If the card has not passed the checks:

- Select the Cross option to notify the system that the card has not passed the checks.

SCENARIO B.1: If the card issuer does not wish the card to be retained, the system sets the transaction value to zero and excludes any balance from the receipt:

- Proceed to step 8.

SCENARIO B.2: If the card issuer does wish the card to be retained, the system displays the Decline screen with a message saying that the transaction has been declined. The message asks you to follow the appropriate procedure to retain the card and to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS:MSG834]:

- Inform the customer that you have been instructed to retain the card.

SCENARIO B.2.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
- Proceed to step 8.

SCENARIO B.2.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
- Proceed to step 8.

Step 6. Has the transaction been approved?

(If the transaction has been approved and a fee is being charged for the transaction, the system displays the Charge Confirmation screen. Otherwise, the system displays the Customer Receipt Printing screen.)

EXCEPTION A: If the transaction has been declined and the card is to be retained, the system displays the Decline screen and a message saying that the transaction has been declined and asking you to follow the appropriate procedure to retain the card and also to advise the customer to contact their card issuer. It asks whether the card was retained [Message NBS:MSG834]:

- Inform the customer that you have been instructed to retain the card.

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8.8 Withdraw Limit (PIN) procedure (contd)

SCENARIO A.1: If the card has not been retained:

- Select the Cross option to indicate that the card has not been retained and to decline the transaction.
(The system is set to exclude the balance from the receipt.)
- Proceed to step 8.

SCENARIO A.2: If the card has been retained:

- Select the Tick option to indicate that the card has been retained and to decline the transaction.
(The system records that the card has been retained and is set to exclude the balance from the customer receipt.)
- Proceed to step 8.

EXCEPTION B: If the transaction has been declined by the card issuer, the system displays the Decline screen and a message indicating why the transaction has been declined [Message NBS:MSG832]:

- If the message tells you to advise the customer to contact their card issuer, do so.
- Select the Tick option.
- Proceed to step 8.

EXCEPTION C: If there is a system/network failure local to the outlet and a Helpdesk call is required, the system displays a message saying that the request has been unsuccessful. It advises the clerk to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk quoting the code shown below [Message NBS:MSG849]:

- Proceed as described in Section 6.2 Balance Enquiry (Signature) procedure Step 4 Exception B.
- Proceed to step 8.

EXCEPTION D: If there is a system/network failure that may only be temporary, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you can retry the transaction.
- Proceed to step 8.

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8.8 Withdraw Limit (PIN) procedure (contd)

EXCEPTION E: If there is a system/network failure (where recovery time is unknown), the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in 30 minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives
- Proceed to step 8.

EXCEPTION F: If there is a system/network failure and the NBS is temporarily unavailable, the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in [nn] minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives
- Proceed to step 8.

EXCEPTION G: If there is a system/network failure local to your outlet, the system displays a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.
- Proceed to step 8.

Step 7. Is the system displaying the Charge Confirmation screen?

SCENARIO A: If the card issuer is charging a fee, the system displays the Charge Confirmation screen (the fee is displayed on the screen) and a message saying that the card issuer will debit their account with the fee advised and asking whether the customer wants to continue [Message NBS:MSG831]:

- Inform the customer that their card issuer will debit their account with a fee for this transaction. Tell them the amount of the fee and ask them whether they wish to proceed.

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8.8 Withdraw Limit (PIN) procedure (contd)

Proceed as follows:

SCENARIO A.1: If the customer wishes to proceed:

- Select the Tick option.
- Proceed to step 8.

SCENARIO A.2: If the customer does not wish to proceed:

- Select the Cross option.
(The system is set to exclude the balance from the receipt.)
- Proceed to step 8

SCENARIO B: If the card issuer is not charging a fee:

- Proceed to step 8.

Step 8. The system displays the Customer Receipt Printing screen and a message. The message says whether the transaction has been authorised or whether it has been declined. The system then prints the customer receipt and adds the transaction to the stack (zero value for a declined transaction).

SCENARIO A: If the transaction has been authorised, the system displays a message saying that the transaction has been authorised and asking you to wait while the receipt is being printed [Message NBS:MSG840]:

- Proceed to step 9.

SCENARIO B: If the transaction has been declined, the system displays a message saying that the transaction has been declined and asking you to wait while the customer's receipt is printed [Message NBS:MSG841]:

- Proceed to step 9.

EXCEPTION B: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION B.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see Section 11.2.1 Producing manual receipts in the event of printer failure).
- Proceed to step 9.

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8.8 Withdraw Limit (PIN) procedure (contd)

Step 9. When the customer receipt has been printed, tear it off and hand it to the customer together with their card and any money due to them.

EXCEPTION A: If the customer's card is to be retained:

- Retain the customer's card.

EXCEPTION B: If the receipt was illegible and you had to change the printer's print ribbon cassette:

- Re-print the receipt to obtain a second copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

EXCEPTION C: If you tear the receipt in half when removing it from the printer:

- Re-print the receipt to obtain another copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

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9 Change PIN

9.1 Change PIN description

Refer to the CSR+ Operating Environment PPD [Ref. CS/PRO/097] for a description of PIN pad use.

The clerk performs card fraud checks before the system goes on-line. If the clerk response on the Card Checks screen indicates that the card has failed the checks (clerk selects Cross option), the transaction will be declined and the customer receipt will indicate that the card has been returned.

System rule:

- When a customer undertakes the procedure to change their PIN, the card issuer validates the original PIN and checks to see whether the new PIN that the customer has entered is acceptable. (The Horizon system does not know whether the original PIN is correct or not; it relies on the validation performed by the card issuer.)

Business rule:

- There are no automatic timeouts on customer entries. The onus is on the clerk to cancel the operation if the customer is unwilling or unable to complete the PIN pad entry.

9.2 Change PIN procedure

A customer's card must be validated as defined in *Section 5.2 Starting a transaction and validating the customer's card procedure* before you can assist a customer to change their PIN.

The procedure to assist a customer to change their PIN is as follows:

Step 1. From the Choice of Services menu, select the Change PIN option.

(The system displays the Card Checks screen and a message that asks you to check that the card number on the card (if available) is the same as displayed and to check the card for evidence of fraudulent tampering. It also asks whether the card passes all fraud checks [Message NBS:MSG829].) **Note: the card number is not present on all cards.**

EXCEPTION A: If you have selected an option that was marked on the Choice of Services menu as being not available, the system displays a message saying that the option you have selected is not available [Message NBS:MSG803]:

- Select the Tick option.
(The system re-displays the Choice of Services screen.)

SCENARIO A.1: If you selected the option by mistake:

- Select the correct option from the menu.

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SCENARIO A.2: If you selected the option without realising that it was not available:

- Advise the customer that you cannot undertake the transaction and advise them of alternatives.
- This ends the procedure.

Step 2. Perform the necessary checks on the customer's card – refer to the Counters Operations Manual.

Step 3. Has the customer's card passed the necessary checks?

SCENARIO A: If the card has passed the checks:

- Select the Tick option.
(The system checks with reference data to see whether the customer has exceeded the permitted maximum number of retries to confirm their new PIN.)
- Proceed to step 4.

SCENARIO B: If the card has not passed the checks:

- Select the Cross option. The system records that the card has failed the card checks and prints a customer receipt.
- Proceed to step 9.

Step 4. Has the customer previously tried and failed to confirm their new PIN (with their PIN entries mismatching) and has now exceeded the maximum number of retries?

SCENARIO A: If the customer has not previously tried to confirm their new PIN:

- Proceed to step 5.

SCENARIO B: If the customer has previously tried to confirm their new PIN and has now exceeded the maximum number of retries:

- The system displays the Change PIN Error screen and a message saying that the customer has failed to confirm their new PIN and has exceeded the maximum retries [Message NBS:MSG827].
- Select the Cross option.
(The system clears the PIN pad display and the transaction is abandoned.)
- This ends the transaction.

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9.2 Change PIN procedure (contd)

Step 5. The system displays the Waiting for PIN screen and a message telling you to ask the customer to enter their old PIN/new PIN/re-enter new PIN and to press ENT after each PIN. It tells you to touch Cancel if the customer decides not to proceed [Message NBS:MSG821]. The PIN pad screen displays a Change PIN Enter old PIN message [Message NBS:Msg00115]. Ask the customer to enter their old PIN.

Step 6. Has the customer decided to proceed and entered their old PIN?

(If the customer enters their old PIN, and presses the ENT key on the PIN pad, the PIN pad displays a Change PIN Enter new PIN message [Message NBS:Msg00116].)

EXCEPTION A: If the customer decides not to proceed and presses the CAN key on the PIN pad, the system clears the PIN pad display and displays the PIN Entry Cancelled screen and a message saying that the customer has decided not enter their PIN [Message NBS:MSG822]:

- Select the Tick option.
- This ends the transaction.

EXCEPTION B: If the minimum PIN length is greater than four digits and the customer enters a PIN that has too few digits, the system displays the PIN Entry Error screen and a message asking whether the customer wants to try again and saying that the old PIN is too short [Message NBS:MSG866]. The PIN pad displays a PIN too short message [Msg00118]:

Proceed as follows:

SCENARIO A: If the customer wishes to try again:

- Select the Tick option.
(The PIN pad displays a Change PIN Enter old PIN message [Message NBS:Msg00115].)
- Ask the customer to re-enter their old PIN.

SCENARIO B: If the customer does not wish to try again:

- Select the Cross option.
- This ends the transaction.

EXCEPTION C: If you decide to abandon the transaction:

- Select the Cross option on the Waiting for PIN screen.
(The PIN pad displays a message saying that the transaction has been cancelled by the clerk [Message NBS:Msg00120].)
- This ends the transaction.

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9.2 Change PIN procedure (contd)

EXCEPTION D: If the system displays the PIN Entry Cancelled screen and a message saying that there is a problem with the PIN pad and asking you to retry once then call the Horizon System Helpdesk and saying that this transaction has been cancelled [Message NBS:MSG823]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault] .

EXCEPTION E: If the system displays the PIN Entry Cancelled screen and a message saying that the PIN pad is unusable and asking you to contact the Horizon System Helpdesk and saying that the transaction has been cancelled [Message NBS:MSG825]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault].

Step 7. Has the customer decided to proceed and entered their new PIN?

(If the customer has decided to proceed, entered their new PIN and pressed the ENT key on the PIN pad, the PIN pad displays a Change PIN Re-enter new PIN message [Message NBS:Msg00117].)

EXCEPTION A: If the customer decides not to proceed and presses the CAN key on PIN pad, the system clears the PIN pad display and displays the PIN Entry Cancelled screen and a message saying that the customer has decided not to enter their PIN [Message NBS:MSG822]:

- Select the Tick option.
- This ends the transaction.

EXCEPTION B: If the minimum PIN length is greater than four digits and the customer enters a PIN that has too few digits, the system displays the PIN Entry Error screen and a message asking whether the customer wants to try again and saying that the new PIN is too short [Message NBS:MSG866]. The PIN pad displays a PIN too short message [Msg00118]:

Proceed as follows:

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9.2 Change PIN procedure (contd)

SCENARIO A: If the customer wishes to try again:

- Select the Tick option.
(The PIN pad displays a Change PIN Enter old PIN message [Message NBS:Msg00115].)
- Ask the customer to re-enter their old PIN.

SCENARIO B: If the customer does not wish to try again:

- Select the Cross option.
- This ends the transaction.

EXCEPTION C: If you decide to abandon the transaction:

- Select the Cross option on the Waiting for PIN screen.
(The PIN pad displays a message saying that the transaction has been cancelled by the clerk [Message NBS:Msg00120].)
- This ends the transaction.

EXCEPTION D: If the system displays the PIN Entry Cancelled screen and a message saying that there is a problem with the PIN pad and asking you to retry once then call the Horizon System Helpdesk and saying that this transaction has been cancelled [Message NBS:MSG823]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault] .

EXCEPTION E: If the system displays the PIN Entry Cancelled screen and a message saying that the PIN pad is unusable and asking you to contact the Horizon System Helpdesk and saying that the transaction has been cancelled [Message NBS:MSG825]:

- Select the Tick option.
- Advise the customer that you cannot perform the transaction and advise them of alternatives.
- Contact the Horizon System Helpdesk to report the PIN pad failure [Call Hardware:PIN pad fault].

Step 8. Has the PIN confirmation been successful?

(If the customer has re-entered their new PIN correctly and pressed the ENT key on the PIN pad, the system communicates the encrypted PINs to the counter, clears the PIN pad display, sends an on-line request and displays an 'Awaiting authorisation' message.)

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9.2 Change PIN procedure (contd)

EXCEPTION A: If the customer has tried to confirm their new PIN by entering a PIN that does not match the new PIN, the system displays the PIN Entry Error screen and a message saying that the new PIN entries do not match and asking whether the customer wants to try again [Message NBS:MSG866]. The PIN pad displays a Change PIN message saying that the Re-entered PIN is not the same [Message NBS:Msg00119]:

- Advise the customer that the PIN that they have entered does not match their new PIN and ask them whether they wish to try again.

SCENARIO A.1: If the customer does wish to try again:

- Select the Tick option.
(The PIN pad displays a Change PIN Enter old PIN message [Message NBS:Msg00115]. The system displays the Waiting for PIN screen.)
- Proceed to step 5.

SCENARIO A.2: If the customer does not wish to try again:

- Select the Cross option.
(The transaction is abandoned. The PIN pad displays a Cancelled by Clerk message [Message NBS:Msg00120].)

SCENARIO A.3: If the customer presses the CLR key:

- The message [Message NBS:Msg00119] is cleared from the PIN pad and the PIN pad displays a message saying Please Wait [Message NBS:Msg00102].

EXCEPTION B: If the minimum PIN length is greater than four digits and the customer enters a PIN that has too few digits, the system displays the PIN Entry Error screen and a message asking whether the customer wants to try again and saying that the new PIN is too short [Message NBS:MSG866]. The PIN pad displays a PIN too short message [Msg00118]:

Proceed as follows:

SCENARIO B.1: If the customer wishes to try again:

- Select the Tick option.
- If necessary, advise the customer to press ENT.
(The PIN pad displays a Change PIN Enter old PIN message [Message NBS:Msg00115].)
- Advise the customer to re-enter their old PIN and press ENT.

SCENARIO B.2: If the customer does not wish to try again:

- Select the Cross option.
- This ends the transaction.

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9.2 Change PIN procedure (contd)

Step 9. Has the transaction been approved?

(If the transaction has been approved, the system displays the Customer Receipt Printing screen and a message saying that the transaction has been authorised and asking you to wait while the customer's receipt is printed. It also says that the PIN change has been completed [Message NBS:MSG840].)

EXCEPTION A: If the transaction has been declined by the card issuer, the system displays the Decline screen and a message indicating why the transaction has been declined [Message NBS:MSG832]:

- If the message tells you to advise the customer to contact their card issuer, do so.
- If the message tells you that an incorrect PIN was supplied and to advise the customer to retry, inform the customer that they can try again.
- Select the Tick option.
- Proceed to step 10.

EXCEPTION B: If there is a system/network failure local to the outlet and a Helpdesk call is required, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives and (if a call has not already been logged) to contact the Horizon System Helpdesk quoting the code shown below [Message NBS:MSG849]:

- Proceed as described in Section 6.2 Balance Enquiry (Signature) procedure Step 4 Exception B.
- Proceed to step 10.

EXCEPTION C: If there is a system/network failure that may only be temporary, the system displays a message saying that the request has been unsuccessful and advising the clerk to retry the transaction once only then to advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you can retry the transaction.
- Proceed to step 10.

EXCEPTION D: If there is a system/network failure (where recovery time is unknown), the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in 30 minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.

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9.2 Change PIN procedure (contd)

- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.

- Proceed to step 10.

EXCEPTION E: If there is a system/network failure and the NBS is temporarily unavailable, the system displays a message saying that the service is temporarily unavailable and that the clerk can retry in [nn] minutes or advise the customer of alternatives. It asks the clerk not to call the Horizon System Helpdesk [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you will be able to retry the transaction at a later time and advise the customer of the alternatives.

- Proceed to step 10.

EXCEPTION F: If there is a system/network failure local to your outlet, the system displays a message saying that it is unable to communicate with the Gateway, and asks the clerk to follow the standard processes and checks and to advise the customer of alternatives [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that you are currently unable to perform the transaction and advise the customer of the alternatives.

- Proceed to step 10.

EXCEPTION G: If the PIN change request has been declined by the card issuer, the system displays a message saying that the PIN change request has been declined and asking you to advise the customer to contact their card issuer [Message NBS:MSG832]:

- Select the Tick option.
- Advise the customer that their PIN will not have been changed and to contact their card issuer.

- Proceed to step 10.

EXCEPTION H: If a system/network failure has caused the outcome of the PIN change request to be uncertain, the system displays a message saying that the PIN change request may not have completed and asking you to advise the customer to contact their card issuer [Message NBS:MSG835]:

- Select the Tick option.
- Advise the customer that it is not possible to tell whether their PIN has been changed or not and to contact their card issuer.

- Proceed to step 10.

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9.2 Change PIN procedure (contd)

Step 10. The system displays the Customer Receipt Printing screen and a message. The message says whether the transaction has been authorised or whether it has been declined. The system then prints the customer receipt and adds the transaction to the stack (zero value for a declined transaction).

SCENARIO A: If the transaction has been authorised, the system displays a message saying that the transaction has been authorised and asking you to wait while the receipt is being printed [Message NBS:MSG840]:

- Proceed to step 11.

SCENARIO B: If the transaction has been declined, the system displays a message saying that it has been declined and asking you to wait while the customer's receipt is printed [Message NBS:MSG841]:

- Proceed to step 11.

EXCEPTION B: If the printer is not available or an error is encountered when printing:

- The system displays the Printer Error screen with a Retry and a Cancel option.
- Check the printer connections (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Select the Retry option.

EXCEPTION B.1: If the printer is still not available:

- Select the Cancel option and preview the receipt (see the CSR+ Operating Environment PPD [Ref. CS/PRO/097]).
- Make a manual copy of the receipt (see *Section 11.2.1 Producing manual receipts in the event of printer failure*).
- Proceed to step 11.

Step 11. When the customer receipt has been printed, tear it off and hand it to the customer together with their card.

EXCEPTION A: If the customer's card is to be retained:

- Retain the customer's card.

EXCEPTION B: If the receipt was illegible and you had to change the printer's print ribbon cassette:

- Re-print the receipt to obtain a second copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

EXCEPTION C: If you tear the receipt in half when removing it from the printer:

- Re-print the receipt to obtain another copy as described in *Section 10.2 Re-printing an NBS transaction receipt*.

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10 General processes and procedures

This section describes how to:

- Enter card details manually.
- Re-print an NBS transaction receipt.

10.1 Entering card details manually

10.1.1 Entering card details manually description

If a customer's magnetic card cannot be read by the magnetic card reader, or the magnetic card reader is faulty, use this procedure to enter the card details manually.

System rules:

- NBS transactions may not be available for a card whose details are entered manually.
- Dates must be entered in the exact format that appears on the card – the format applicable to each card issuer scheme is defined through reference data.
- During data entry, the expected format of the date is shown on the right hand panel. Also, for the YYYY variant, there will not be a '/' between MM and YYYY on the left hand panel.

10.1.2 Entering card details manually procedure

The procedure to enter a magnetic card's details manually is as follows:

Step 1. From the Serve Customer menu select Other Products, Personal Finance then the On-line Banking option.

(The system displays the Card Number screen.)

EXCEPTION A: If the NBS is not available, the Off-line Indicator is displayed and the Network Banking button displays a No Entry sign:

- Select the Previous option.
- The transaction is abandoned.
- Advise the customer that you cannot perform an NBS transaction and advise the customer of the alternatives.

Step 2. Enter the card number shown on the magnetic card.

(The card number is the number shown in a large type-face on the card. The card number is usually embossed.)

Step 3. Select the Tick option.

(Depending upon the card, you may now be prompted to enter its Expires End Date and Valid From Date.)

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10.1.2 Entering card details manually procedure (contd)

EXCEPTION A: If the card number that you have entered is not supported, the system displays the Card Number Error screen and a message saying that the card number entered is not supported for On-Line Banking [Message NBS:MSG807]:

- Select the Tick option.
- Inform the customer that you cannot perform an on-line banking transaction for this card.
- The transaction is abandoned.

EXCEPTION B: If the card number that you have entered cannot be entered manually, the system displays the Card Number Error screen and a message saying that the card number entered may only be swiped. It tells you to touch Home to return to the menu or to touch Continue to amend the card number [Message NBS:MSG812]:

Proceed as follows:

SCENARIO B.1: If you wish to try swiping the card:

- Select the Home option.
(The system displays the Personal Finance menu.)
- Swipe the card as described in *Section 5.2 Starting a transaction and validating the customer's card procedure*.

SCENARIO B.2: If you wish to amend the card number:

- Select the Tick option.
(The system displays the Card Number screen. The card number that you entered is displayed)
- Amend the card number.

EXCEPTION B.1: If after three attempts, you have not succeeded in swiping the card successfully:

- Inform the customer that you cannot perform an on-line banking transaction for this card and advise them to contact their card issuer.

EXCEPTION C: If you have entered the card's number incorrectly, the system displays the Card Number Error screen. The screen displays the number entered and a message saying that digits were entered incorrectly and asking you to re-enter the number and if the problem persists to ask the customer to refer to the card issuer [Message NBS:MSG858]:

- Select the Previous option.
(The system displays the Personal Finance menu.)
- Select the On-line Banking option.
(The system displays the Card Number screen.)

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10.1.2 Entering card details manually procedure (contd)

- Proceed to step 2 and enter the correct number.

EXCEPTION D: If you have omitted to enter data in a field, the system displays a message saying that there is missing data and asking you to ensure that details are entered [Message NBS:MSG809]:

- Select the Tick option.
- Enter the necessary data.

Step 4. Is the system prompting you to enter the card's Expires End Date?

SCENARIO A: If the system displays the Expires End Date screen:

- Enter the card's Expires End Date.
- Select the Tick option.
- Proceed to step 5.

SCENARIO B: If the system is not displaying the Expires End Date screen:

- Proceed to step 5.

EXCEPTION A: If you have omitted to enter data in a field, the system displays a message saying that there is missing data and asking you to ensure that details are entered [Message NBS:MSG809]:

- Select the Tick option.
- Enter the necessary data.

Step 5. Is the system prompting you to enter the card's Valid From Date?

SCENARIO A: If the system displays the Valid From Date screen:

- Enter the card's Valid From Date.
- Select the Tick option.
- Proceed to step 6.

SCENARIO B: If the system is not displaying the Valid From Date screen:

- Proceed to step 6.

EXCEPTION A: If you have entered the Expires End Date incorrectly, the system displays the Expiry Date Error screen and a message saying that there was an error in the Expires End Date [Message NBS:MSG808]:

- Select the Previous option.
(The system displays the Card Number screen.)
- Select the Tick option.
(The system displays the Expires End Date screen with the date field cleared.)

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10.1.2 Entering card details manually procedure (contd)

- Proceed to step 4 and re-enter the card's Expires End Date.

EXCEPTION B: If you have omitted to enter data in a field, the system displays a message saying that there is missing data and asking you to ensure that details are entered [Message NBS:MSG809]:

- Select the Tick option.
- Enter the necessary data.

Step 6. Is the system prompting you to enter the card's Issue Number?

SCENARIO A: If the system displays the Issue Number screen:

- Enter the card's Issue Number.
- Select the Tick option.

SCENARIO B: If the system is not displaying the Issue Number screen:

- Proceed to step 8.

EXCEPTION B: If you have entered the card's Valid From Date incorrectly, the system displays the Valid From Error screen and a message saying that there was an error in the Valid From Date [Message NBS:MSG808]:

- Select the Previous option.
(The system displays the Card Number screen.)
- Select the Tick option.
(The system displays the Valid From Date screen with the date field cleared.)
- Re-enter the card's Valid From Date.

Step 7. Continue in accordance with the procedure described in Section 5.2 Starting a transaction and validating the customer's card procedure starting from step 6.

EXCEPTION A: If you have entered the card's issue number incorrectly, the system displays the Issue Number Error screen and a message saying that there was an error in the Issue Number [Message NBS:MSG808]:

- Select the Previous option.
(The system displays the Card Number screen.)
- Select the Tick option.
- Proceed to step 6 and re-enter the card's Issue Number.

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10.2 Re-printing an NBS transaction receipt

10.1.1 Re-printing an NBS transaction receipt description

A customer copy receipt is produced automatically by the system for every committed NBS transaction. However, should there be any problems with the system-produced receipts (for example, torn receipts or illegible receipts), you can re-print a receipt as many times as necessary prior to settling the customer session.

If the customer receipt is not acceptable (e.g. printing too faint or paper jam) and the problem will take too long to correct during the current customer session, then the printer should be switched off. The clerk should then repeat the receipt re-print command. The system will automatically detect the printer failure and will produce a print preview so that the information can be copied manually to produce the receipt.

System rules:

- A reprint (copy) receipt for the customer session can be printed provided that the session has not been settled.
- Once the NBS transaction is on the stack, the clerk can transfer the session to another counter (if available) to reprint the receipt.

10.1.2 Re-printing an NBS transaction receipt procedure

The procedure to reprint an NBS transaction receipt is as follows:

Step 1. From the Desktop, select the Transaction option, the Serve Customer option, the Functions option, then the Reprint Receipt option (or press the RECPT key after the first copy of the receipt has been printed and before the session has been settled).

(The system displays a pick list showing the transactions in the current customer session.)

Step 2. From the displayed pick list, select the NBS transaction for which you wish to reprint a receipt.

Note: a pick list is displayed because the EPOSS facilities are used to re-print the NBS receipt before the session is settled. EPOSS does not know automatically what to print (it could be the session receipt or any transactions within the session) and for this reason the system displays a pick list.

Step 3. Select the Select option.

(The counter printer prints the receipt.)

11 Fallback procedures

This section deals with the procedures that must be undertaken in order to serve the customer in the event of equipment failure within the post office. The following types of equipment failure will affect the processing of NBS transactions:

- Magnetic card reader failure
- Counter printer failure
- Keyboard failure and touch screen failure
- PC failure – Single-counter office
- PC failure – Multi-counter office
- Network – ISDN connection
- Site-related failures

11.1 Magnetic card reader failure

Magnetic card reader failure will affect all NBS transactions.

11.1.1 Manual entry of card details

In the event of magnetic card reader failure, NBS transactions may be undertaken at another counter position (if available) or the transaction may be undertaken as described in *Section 10.1.2 Entering card details manually procedure*.

11.2 Counter printer failure

Counter printer failure will affect all NBS transactions as receipts are a mandatory requirement for these transactions.

11.2.1 Producing manual receipts in the event of printer failure

In the event of printer failure, the Print Preview facility is available to display the receipt information to enable the production of a manual receipt.

For the procedure to produce a manual receipt, refer to the Counters Operations Manual.

11.3 Keyboard failure and touch screen failure

For the fallback procedures for keyboard or touch screen failure, see the CSR+ Operating Environment PPD [Ref. CS/PRO/097].

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11.4PC failure

(‘PC’ refers to the PC itself plus the internal cards and monitor.)

This section deals with the fallback procedures that must be undertaken when PC failure occurs in a single-counter or a multi-counter office.

If a PC fails in mid-customer session, the system invokes session recovery procedures at the first logon to the counter by a user who has access to the Transactions menu (see *Section 12 NBS Recovery* and *Section 12.2 Recovering incomplete transactions*).

11.1.1PC failure (single-counter office)

In the event of PC failure in a single-counter office, NBS transactions cannot take place.

11.1.2PC failure (multi-counter office)

In the event of a single PC failure in a multi-counter office, business should be directed to the other counter(s).

Gateway PC failure will affect all NBS transactions. If the Gateway fails, the Off-line Indicator will be displayed and NBS transactions will be unavailable.

Office LAN failure may affect one or more counters. The Off-line Indicator will be displayed on affected counters. NBS transactions can be performed at unaffected counters.

In the event of all the PCs failing (due to complete loss of power, for example), NBS transactions cannot take place.

Note: Once the failure has been rectified, recovery procedures may need to be undertaken as described in *Section 12.2 Recovering incomplete transactions*.

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12 NBS Recovery

The NBS generates and uses recovery messages to drive the recovery process. The system generates a recovery message at the point where a transaction becomes irreversible and a customer receipt has been produced (either printed by the counter printer or created manually by the clerk copying the details from the receipt preview screen).

Recovery takes place when the first clerk logs on to the repaired or replaced counter PC. The user access is now checked. If the user has access to the Transactions menu, recovery can take place. If the user does not have access to the Transactions menu, recovery will be deferred until a user logs in who does have access to the Transactions menu.

There are two types of recovery, automatic and manual:

- **Automatic recovery**
The system performs automatic recovery for transactions for which recovery messages exist. Automatic recovery is invisible to the user.
- **Manual recovery**
Manual recovery (which takes place after automatic recovery) relates to a transaction for which the system does not have a recovery message (and therefore cannot determine whether the transaction was confirmed or declined). The system presents the clerk with the Recovery screen as described in *Section 12.2 Recovering incomplete transactions*. Debit Card transactions use the same process and therefore the Recovery screen may prompt for either NBS or Debit Card transactions for completion.

System rules:

- The recovery process for NBS is based on recovery messages written when a transaction is completed. For transactions with financial effect, a recovery message is written to the message store after the customer receipt has been printed successfully. Non-financial transactions are recovered automatically.
- The system gathers much of the information required to perform recovery during system load, with automatic recovery occurring at logon.
- If there are transactions requiring manual recovery, the system will prompt the clerk to perform manual recovery when they log on to a counter PC after it is restarted. The clerk cannot postpone the recovery process.
- NBS recovery does not require on-line facilities and so may go ahead even if the system is offline.
- When a transaction is declined, a null confirmation message is written to the message store immediately after the clerk or system declines the transaction. Recovery for such a transaction will occur without the clerk's involvement.
- Transactions are recovered into the original stock unit but are associated with the currently logged in user.
Note: The association of recovered transactions to the current user has an effect on the By User reports.

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- In the case where a session is successfully transferred to another terminal with NBS transaction(s) on the stack, recovery takes place at the terminal to which the session was transferred and not at the terminal where the transaction was initiated.
- Recovery sessions cannot be suspended or transferred.
- Recovery and stock unit/CAP rollover are not linked. If recovery takes place after rollover, the data will be in the next CAP.

Business rules:

- The clerk must make a manual record of transaction details for any NBS transaction being undertaken when there is a counter PC failure.
- Clerks need to ensure that all NBS manual records are readily available should they be required for NBS recovery. This will entail keeping them in a central location and ensuring that they are not locked in an individual till overnight

12.1 Recording NBS transaction details manually when a counter PC fails

If the counter PC fails during an NBS transaction with financial effect (all deposit and withdrawal transactions) before the system has produced a customer receipt (or you have created a manual customer receipt from the receipt preview screen), you must proceed as follows:

Step 1. Create a manual record containing the following transaction details:

- Date
- Time
- Card number (first four and last four digits only; show the middle digits as 'X's)
- Transaction ID (if known)
- Type of transaction
- Value
- Outcome (transaction confirmed or declined)
- Stock unit ID
- Node ID

Step 2. Store the manual record safely in a central location where it will be readily accessible when the faulty counter PC is restored to working order.

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12.2 Recovering incomplete transactions

12.2.1 Recovering incomplete transactions description

When the counter PC is restored to working order, automatic recovery takes place as soon as you log on to the system. If there is any recovery that requires your involvement, you are prompted with details of the first transaction requiring recovery and asked to indicate whether money was exchanged during the transaction. You must use the manual record(s) (created by the clerk using the system when the failure occurred, as described in *Section 12.1 Recording NBS transaction details manually when a counter PC fails*) to enable you to indicate to the system the outcome of any incomplete transaction(s).

12.2.2 Recovering incomplete transactions procedure

The procedure to recover incomplete transactions is as follows:

Step 1. Obtain all manual records created at the time when the counter PC failed.

Step 2. Log on to the affected counter.

(If there are NBS transactions that can be recovered automatically, the system performs automatic recovery.)

Step 3. Is the system displaying the Recovery screen with details of an NBS transaction and a message asking you whether cash was exchanged due to this transaction [Message NBS:MSG805]?

SCENARIO A: If the system is not displaying the Recovery screen:

- This ends the procedure.

SCENARIO B: If the system displays the Recovery screen:

- Examine the transaction details shown on the screen.
- Proceed to step 4.

Step 4. Can you match the transaction shown on the Recovery screen with a manual record created by the clerk at the time when the counter PC failed?

SCENARIO A: If you can match the transaction on the screen with a manual record:

Proceed as follows:

SCENARIO A.1: If the manual record indicates that cash was exchanged in the original transaction:

- Select the Tick option.
- Proceed to step 3.

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12.2.2 Recovering incomplete transactions procedure (contd)

SCENARIO A.2: If the manual record indicates that cash was not exchanged in the original transaction:

- Select the Cross option.
- Proceed to step 3.

SCENARIO B: If you cannot match the transaction on the screen with a manual record, the lack of a manual record indicates that the failure did not occur during a customer session and therefore you can assume that the transaction was completed successfully:

- Select the Tick option.
- This ends the procedure.