

ATM Operations and SBP Instructions

2-DAYS WORKSHOP

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9:00am-5:00pm



Trainer

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Contents

ATM Operations and Transactional Flows

- Overview of Digitization and ADC Operations
- Types of ATMs, features and allowed transactions
- ATM transactional flows
- Clearing and Settlement Cycle

ATM Balancing, Settlement and Reconciliation

- General Ledger Accounts and Processing Entries
- GL Reconciliation of Branches
- Cash Balancing & Settlement (Identifying Cash Shortages and Surpluses)
- Reconciliation of Channel transactions (Intra Bank; Islamic to Conventional & Vice Versa)
- Non Channel Transactions
- IBCAs/IBDAs Issuance & Responding
- Preparing Balancing Reports

ATM Monitoring

- Data required for tracing of transactions
- Monitoring of Transactions/Downtime
 - ✓ Incomplete transactions
 - ✓ Cash Retract
 - ✓ Faulty Dispense
 - ✓ Exceptional Transactions (CDM Error, System Error, Power Interruption, Card Entered Only)
 - ✓ Captured/Disabled Cards

- Common ATM Issues

ATM Cash Planning and Replenishment

- ATM Budgeting Process
- Cash planning and Replenishment on Special Occasions
- ATM Replenishment
- ATM Diagnostics

Dispute Handling

- Overview of Dispute Resolution Mechanism
- Switch Dispute Resolution System (SDRS)
- Importance of Evidence in Complaint redressal
 - ✓ EJ/Audit Roll
 - ✓ CCTV Footage
 - ✓ Snapshots

Claim Management

- Process of Claims
 - ✓ For Off-us Transactions
 - ✓ For On-us Transactions
- Intra and inter-switch cases
- Maintenance of Case Log / Complaint Register
- 1-link settlement files
- Proactive Settlement
- Exceptional items relating to ATM

ATM Frauds and Cybersecurity Challenges

- Top External Fraud Risks
- Strategies of External Fraudsters
- Hard/Soft Anti-Fraud Controls

Overview of SBP Instructions

- SBP Regulations on Key aspect of ATM processes and operations
- Core ATM processes that require SBP Oversight
- ATM Monitoring issues/non-compliance in banks
- Future Outlook for Regulatory Oversight
 - ✓ Role/direction of SBP Oversight Function
 - ✓ Streamlining of Regulatory Requirements
 - ✓ Bank's responsibilities