

STANDARD OPERATING PROCEDURE (SOP)

FOR

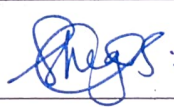



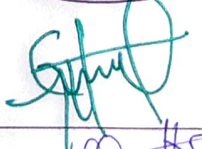
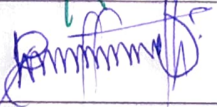
AGENCY AND CHANNELS' OPERATION

AGENCY AND CHANNELS' DEPARTMENT

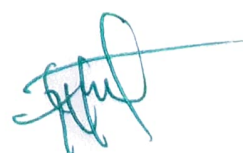
1. DOCUMENT DETAILS

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2. DOCUMENT APPROVAL DETAILS

S/N	AUTHORISING OFFICERS' ROLE	JOB TITLE	NAME	SIGNATURE	DATE
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6	Approval	Ag. MD/CEO	Jonathan Lawani		9/5/25

Note: This sign-off authorises the immediate implementation of this document.



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4. STANDARD OPERATING PROCEDURE (SOP)

4.1 DEFINITION OF TERMINOLOGIES

ACRONYM	MEANING
A	<i>Aggregator</i>
AC	<i>Agency channels</i>
A&C	<i>Agency and Channels</i>
BM	<i>Business-unit Manager</i>
BU	<i>Business Unit</i>
BSA	<i>Billing system Application</i>
BSC	<i>Billing system consultant</i>
CCU	<i>Customer Care Unit</i>
HBO	<i>Head Billing Operations</i>
NAC	<i>Non-Agency Channel</i>
NMD	<i>Non-Maximum Demand</i>
RCP	<i>Revenue Channel Partners</i>
SLA	<i>Service Level Agreement</i>
SOP	<i>Standard Operating Procedure</i>
TAT	<i>Turn-around time</i>

4.2 PURPOSE

This document ensures that the operators or processors in the Agency and Channels department carry out the operations tasks correctly and always in the same manner. The document will also guide other departments with review functions (internal control, compliance, or audit) and other units/departments that interface with the agency and channels for their operations and/or on behalf of customers (regions, business units/service units, customer care, etc.).

The SOP assigns responsibilities to the agency and channels staff for accountability. It states the turnaround time (TAT) for processing each of the activities in the SOP.

It will strengthen the internal processes of the department's functions, reduce possible risk, and help to achieve the organisation's goals.

4.3 SCOPE

- I. The procedures shall apply to the Agency and Channels' department functions.
- II. This procedure shall apply only to non-maximum demand transactions as stipulated in the service level agreement with all revenue channel partners.

4.4 PREREQUISITES/REQUIREMENT

The tools available to carry out the procedures are the utility billing system (Smart Power Billing application).

4.5 RESPONSIBILITIES

This SOP's implementation and review are under the purview of the Head of Billing Operations.

4.6 WORKFLOW

4.6.1 Aggregator Funding (Manual)

4.6.2 Process Owners

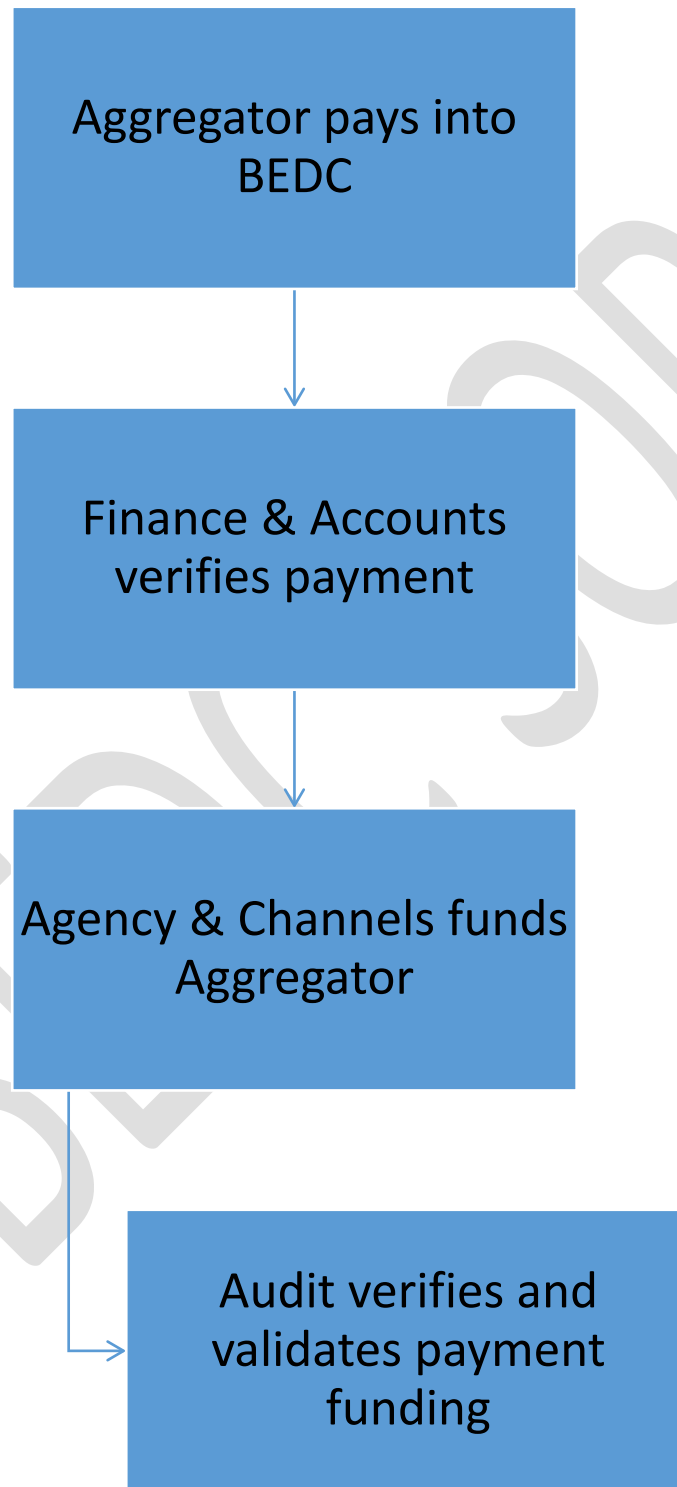
WORKFLOW ACRONYM	SOURCES OF DATA	INITIATORS DESIGNATION	1ST LEVEL APPROVAL	2ND LEVEL APPROVAL	PROCESSED BY
<i>Not Applicable</i>	Email	Aggregators	Treasury Unit	Audit	Agency and Channels

4.6.3 Procedures

ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<p>Aggregator Funding: This is the process through which each aggregator funds their wallet to enable them to transact through any channel or medium agreed upon.</p> <p>This is also carried out to prevent downtime on their platform. Each aggregator must replenish their wallet with a minimum of five million naira</p>	Agency and Channels' Team	As it occurs

	<p>only (N5 million) once their threshold reaches the same value or less.</p> <p>This can either be manual or automated funding.</p> <p><u>Sources of the transaction payments</u></p> <ul style="list-style-type: none"> From the Aggregator's receipts. 		
Documentation and approval required	❖ Verification and Validation of Payment.	Finance and Audit	As it occurs
Procedure	<p><u>Channel's Operation</u></p> <ol style="list-style-type: none"> Aggregator pays into BEDC account; Notification of Payment to Finance, A&C, and Audit; Verification of Payment: Funding of the aggregator <ol style="list-style-type: none"> Initiator Authorizer Verification and validation of payment and funding. 	<p>Aggregator</p> <p>Aggregator</p> <p>Finance/Account</p> <p>i. Agency & Channels Officer ii. Head, Agency & Channels</p> <p>Audit</p>	<p>As it occurs</p> <p>As it occurs</p> <p>15 mins</p> <p>20 mins</p> <p>Daily (close of the day)</p>

4.6.4 Flowchart for the Manual Aggregator Fundings



4.7 WORKFLOW

4.7.1 Aggregator Funding (Automated)

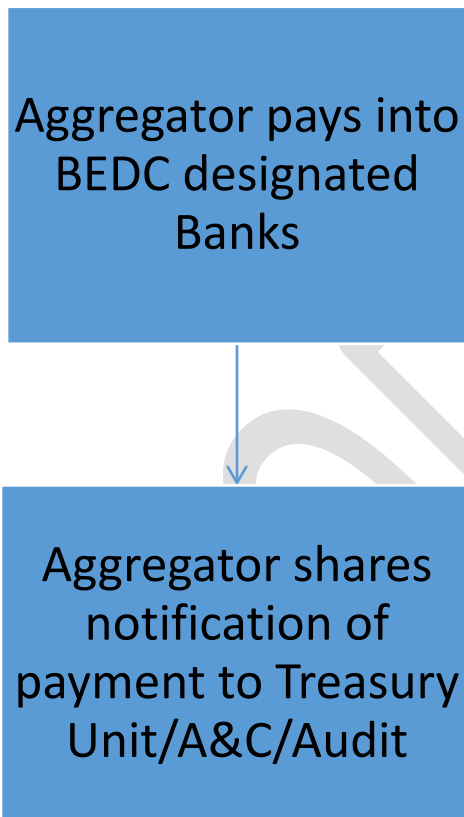
4.7.2 Process Owners

WORKFLOW ACRONYM	SOURCES OF DATA	INITIATORS DESIGNATION	VERIFIED BY
<i>Not Applicable</i>	Email	Aggregators	Treasury Unit

4.7.3 Procedures

ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<p>Aggregator Funding: The process through which each aggregator funds their wallets directly through the profiled accounts enables them to transact through any agreed-upon channel or medium (agency or non-agency channel).</p> <p><u>Sources of the transaction payments</u></p> <ul style="list-style-type: none">• From the Aggregator's receipts	Agency and Channels' Team	As it occurs
Documentation and approval required	❖ Treasury Unit's confirmation	Treasury Unit	As it occurs
Procedure	<p><u>Channel's Operation</u></p> <ol style="list-style-type: none">1. The aggregator pays into the BEDC-designated account and sends payment notifications to Finance, A&C, and Audit. The systems automatically fund the aggregator's wallet with the value of the payment made into the bank.	Aggregator	As it occurs

4.7.4 Flowchart for the Automated Aggregator Funding



4.8 WORKFLOW

4.8.1 Wrong Amount Payment Reversals for Postpaid

4.8.2 Process Owners

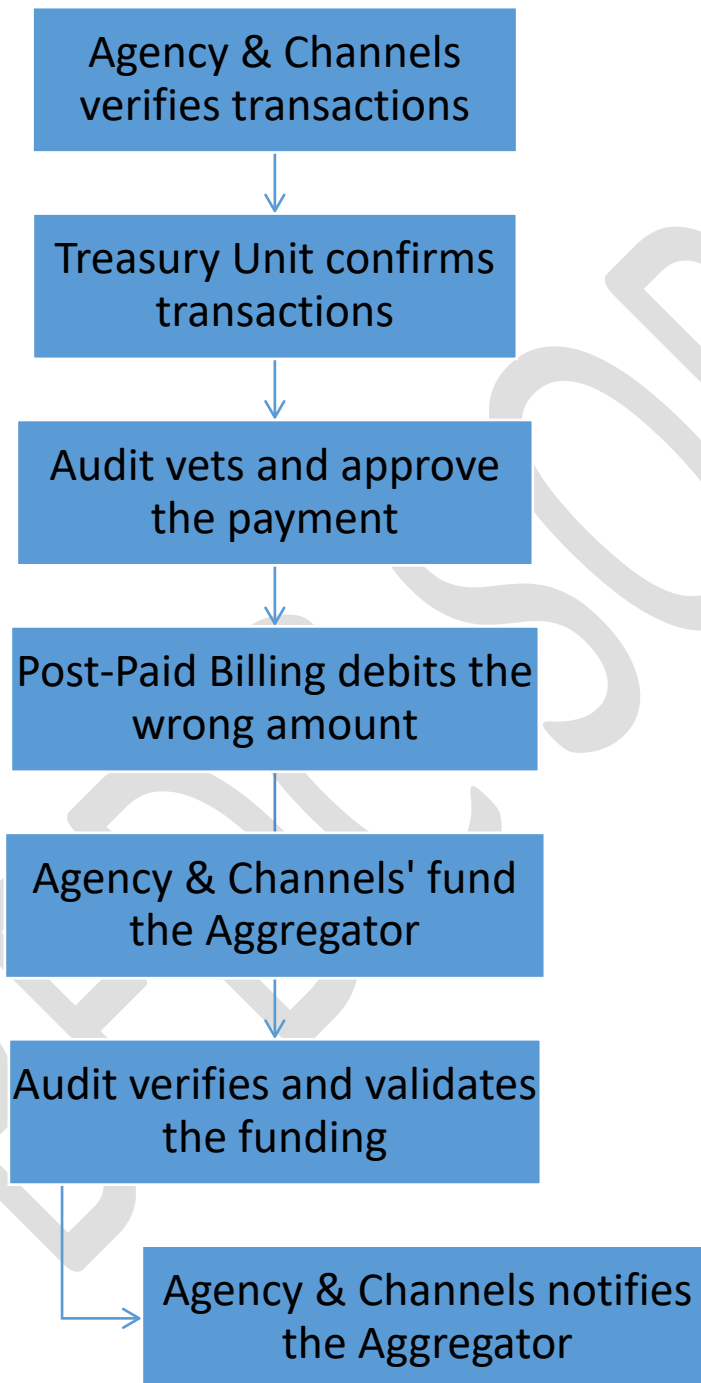
SOURCES OF DATA	INITIATORS DESIGNATION	1ST LEVEL REVIEW	2ND LEVEL REVIEW	APPROVAL	PROCESSED BY
Soft/Hard copy	Aggregators, customer care.	Agency and Channels	Treasury Unit	Audit	Post-paid Billing Unit/Agency and Channels

4.8.3 Procedures

ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<p>Wrong amount payment: This is the process where an agent or customer mistakenly paid a wrong amount into the same or different account through any of our aggregators (agency or non-agency channel).</p> <p><u>Sources of the transaction payments</u></p> <ul style="list-style-type: none">From the Aggregator channel.	Agency and Channels	Daily
Documentation, review, and approval required	<ul style="list-style-type: none">❖ Agency and Channels review❖ Treasury Unit confirms review❖ Audit vets and signs off.	Agency and channels, Treasury and Audit	Monthly
Procedure	<p><u>Channel's Operation</u></p> <ol style="list-style-type: none">Verification of transactions (correct and incorrect) in the billing system. This is further forwarded to the Treasury Unit for a second-level review.Confirmation of payments and sending to Audit;	<p>Agency and Channels</p> <p>Treasury Unit</p>	<p>Monthly</p> <p>24 hours</p>

	3. Vetting and approving of the payments;	Audit	48 hours
	4. Debiting the wrong amount and notifying the Agency and Channels team;	Post-paid Billing Team	30 mins
	5. Funding of the aggregator of the net amount (i.e., less the commission earlier earned by the Agent on the wrong amount); i. Initiator ii. Authorizer	i. Agency & Channels Officer ii. Head, Agency & Channels	30 mins
	6. Verification and Validation of payment and funding;	Audit	Daily (Close of the day)
	7. Send an approval mail to the aggregators with the transaction references of the reversed amount for the aggregator to refund to the agent(s).	Agency and Channels	5 mins

4.8.4 Flowchart for Wrong Amount Payment Reversals (Postpaid)



4.9 WORKFLOW

4.9.1 Wrong Customer Account Payment Reversals (Postpaid)

4.9.2 Process Owners

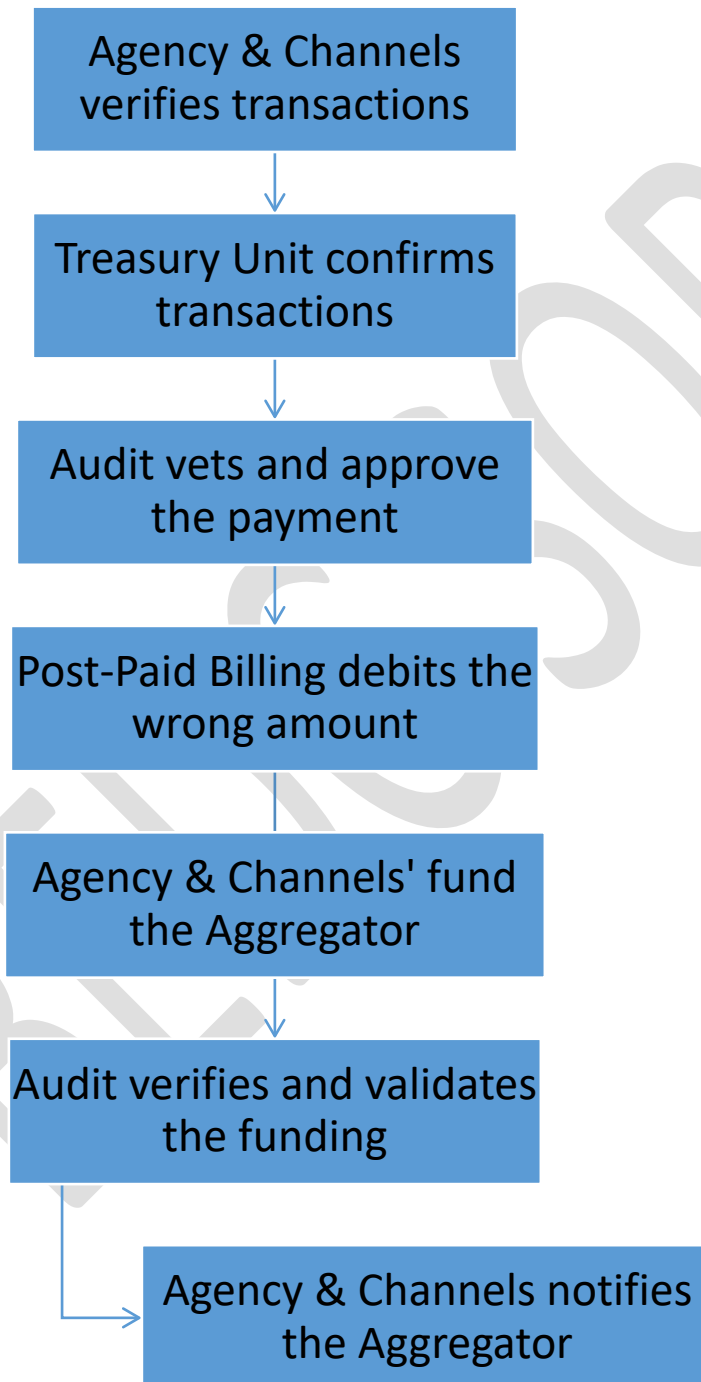
SOURCES OF DATA	INITIATORS DESIGNATION	1ST LEVEL REVIEW	2ND LEVEL REVIEW	APPROVAL	PROCESSED BY
Soft/Hard copy	Aggregators, customer care.	Agency and Channels	Treasury Unit	Audit	Post-paid Billing Unit/Agency and Channels

4.9.3 Procedures

ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<p>Wrong Customer Account Payment: This is the process where an agent or customer mistakenly paid an amount into a different customer account other than the intended customer account through the aggregator channel (agency or non-agency channel).</p> <p><u>Sources of the transaction payments</u></p> <ul style="list-style-type: none">From the Aggregator channel.	Agency and Channels	Daily
Documentation, review, and approval required	<ul style="list-style-type: none">❖ Agency and Channels review❖ Treasury Unit confirms review❖ Audit vets and signs off.	Agency and Channels, Treasury Unit and Audit	Monthly
Procedure	<p><u>Channel's Operation</u></p> <ol style="list-style-type: none">Verification of transactions (correct and incorrect) in the billing system. This is further forwarded to the Treasury Unit for a second-level review.	Agency and Channels	Monthly

	2. Confirmation of payments and sending to Audit;	Treasury Unit	24 hours
	3. Vetting and approving of the payments;	Audit	48 hours
	4. Debiting the wrong amount and notifying the Agency and Channels team;	Post-paid Billing Team	30 mins
	5. Funding of the aggregator of the net amount (i.e., the Aggregator had already earned a commission on the wrong amount); i. Initiator ii. Authorizer	i. Agency & Channels Officer ii. Head, Agency & Channels	30 mins
	6. Verification and Validation of payment and funding;	Audit	Daily (Close of the day)
	7. Sending an approval mail to the aggregators with the transaction references of the reversed amount for the aggregator to refund the agent(s).	Agency and Channels	5 mins

4.9.4 Flowchart for Wrong Customer Account Payment Reversals (Postpaid)



4.10 WORKFLOW

4.10.1 Duplicate Amount Payment Reversals (Postpaid)

4.10.2 Process Owners

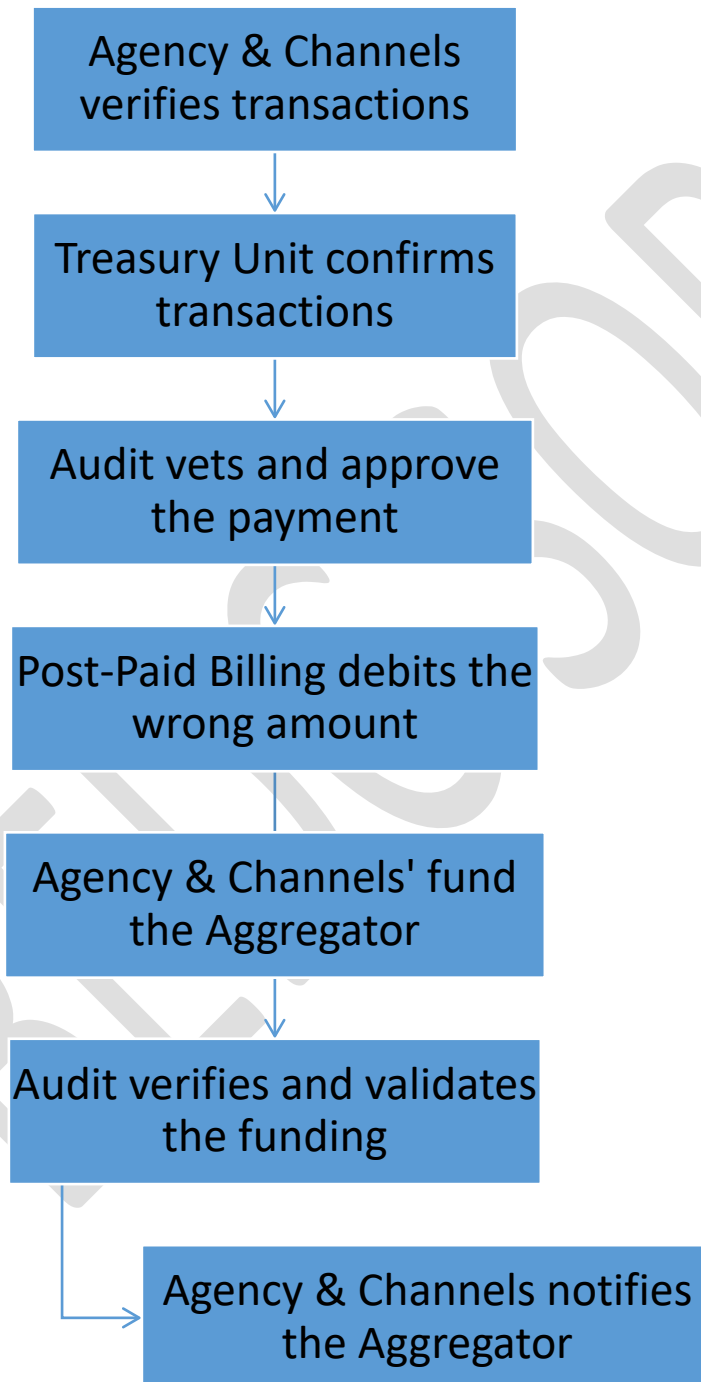
SOURCES OF DATA	INITIATORS DESIGNATION	1ST LEVEL REVIEW	2ND LEVEL REVIEW	APPROVAL	PROCESSED BY
Soft/Hard copy	Aggregators, customer care.	Agency and Channels	Treasury Unit	Audit	Post-paid Billing Unit/Agency and Channels

4.10.3 Procedures

ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<p>Duplicate Amount Payment: This is the process where an agent or customer mistakenly pays an amount twice into the same customer's account through the aggregator channel (agency or non-agency channel).</p> <p><u>Sources of the transaction payments</u></p> <ul style="list-style-type: none">From the Aggregator channel.	Agency and Channels	Daily
Documentation, review, and approval required	<ul style="list-style-type: none">❖ Agency and Channels review❖ Treasury Unit confirms review❖ Auditor's vetting and signing off.	Agency and Channels, Treasury Unit and Audit	Monthly
Procedure	<p><u>Channel's Operation</u></p> <ol style="list-style-type: none">Verification of transactions (correct and incorrect) in the billing system. This is further forwarded to the Treasury Unit for a second-level review.Confirmation of payments and sending to audit;	<p>Agency and Channels</p> <p>Treasury Unit</p>	<p>Monthly</p> <p>24 hours</p>

	3. Vetting and approving of the payments;	Audit	48 hours
	4. Debiting the wrong amount and notifying the Agency and Channels team;	Post-paid Billing Team	30 mins
	5. Funding of the aggregator of the net amount (i.e., the Aggregator had already earned a commission on the wrong amount); i. Initiator ii. Authorizer	i. Agency & Channels Officer ii. Head, Agency & Channels	30 mins
	6. Verification and Validation of payment and funding;	Audit	Daily (Close of the day)
	7. Sending an approval mail to the aggregators with the transaction references of the reversed amount for the aggregator to refund the agent(s).	Agency and Channels	5 mins

4.10.4 Flowchart for Duplicate Amount Payment Reversals



4.11 WORKFLOW

4.11.1 Uncredited Payment (Postpaid/Prepaid)

4.11.2 Process Owners

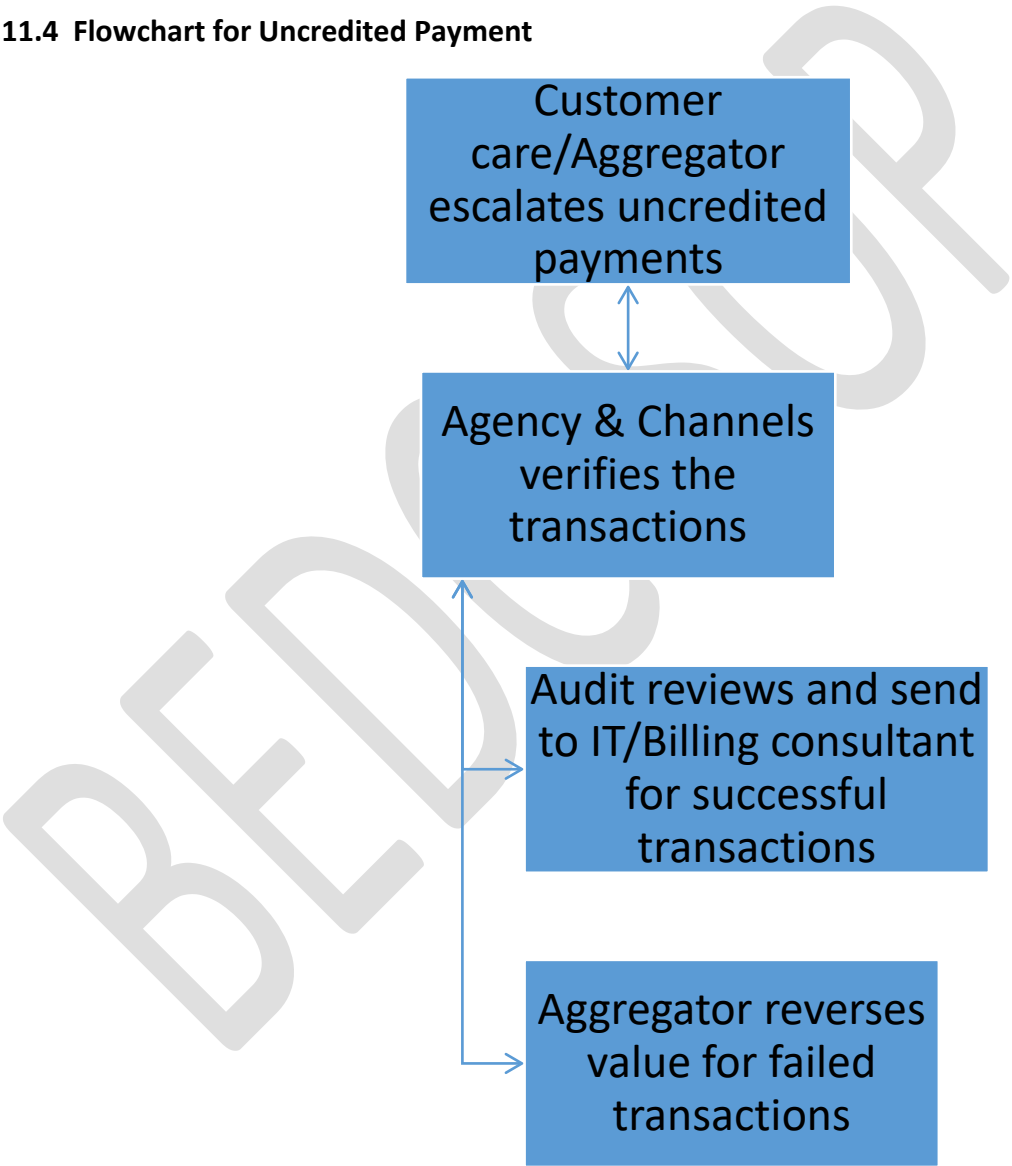
SOURCES OF DATA	INITIATORS DESIGNATION	1ST LEVEL REVIEW	APPROVAL	PROCESSED BY
Soft/Hard copy	Aggregator/Customer Care	Agency & Channels	 Audit	IT/Billing Consultant/Aggregator

4.11.3 Procedures

ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<p>Uncredited payment: This is the process where customer care escalates a complaint that a payment made through any of our aggregators does not reflect on the customer's ledger or the billing application (either postpaid or prepaid).</p> <p><u>Source of the transaction payments</u></p> <ul style="list-style-type: none"> From the receipt sent by customer care/aggregators. 	Agency and Channels	Daily
Procedure	<p><u>Channel's Operation</u></p> <ol style="list-style-type: none"> Verifies the receipt to ascertain if the transaction was successful (with a recharge token for prepaid) and sends it to Audit; 	Agency and Channels	5 mins
	<ol style="list-style-type: none"> Reviews and sends to IT/Billing system consultant to work on with the evidence of payment showing the transaction references (and the recharged token); 	Audit	40 mins
	<ol style="list-style-type: none"> If it fails, this will be sent to the Aggregator to reverse value to the 	Agency and Channels	

	agent or the customer depending on the medium of payment (agency or non-agency).		40 mins
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4.11.4 Flowchart for Uncredited Payment



4.12 WORKFLOW

4.12.1 Channel's Report (Aggregator)

4.12.2 Process Owners

SOURCES OF DATA	INITIATORS DESIGNATION
Soft copy	Agency & Channels

4.12.3 Procedures

ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<p><u>Monthly report analysis</u></p> <p>This is the process where the Agency and channel's department share the activities reports on (revenue collection, agency growth, and spread) with each aggregator.</p> <p>The activities report is broken down into:</p> <ol style="list-style-type: none">1. Monthly collections growth or decline (current vs previous);2. Monthly Agents' growth or decline (current vs previous) for Agency channel's partners;3. Collection breakdown per Business Unit – to show the areas of low collection;4. Channel's utilisation performance.	Agency and Channels	Monthly
Procedure	<p><u>Monthly report analysis</u></p> <ol style="list-style-type: none">I. Downloading the monthly transactions from the Billing application;II. Analysis of the report per aggregator:III. Send the activity reports to each aggregator.IV. Hold monthly activities review sessions with each Aggregator to discuss their performance.	Agency and Channels.	Monthly

4.13 WORKFLOW

4.13.1 Channel's Report (Internal)

4.13.2 Process Owners

SOURCES OF DATA	INITIATORS DESIGNATION	1ST LEVEL REVIEW	2ND LEVEL REVIEW
Soft/Hard copy	Agency & Channels	Head, Billing Operations	Management

4.13.3 Procedures

ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<u>Monthly report analysis</u> This is the process where the agency and channel's department share the monthly activities report of each aggregator internally. The report is used for the aggregators' performance review and engages the aggregators where necessary.	Agency and Channels	Monthly
Procedure	<u>Monthly report analysis</u> I. Download the monthly transactions from the billing system application. II. Analysis of the report per aggregator: III. Send to Head Billing Operations for further analysis and management's decision-making.	Agency and Channels	Monthly

4.14 WORKFLOW

4.14.1 Wrong Payment Reversal (Prepaid)

4.14.2 Process Owners

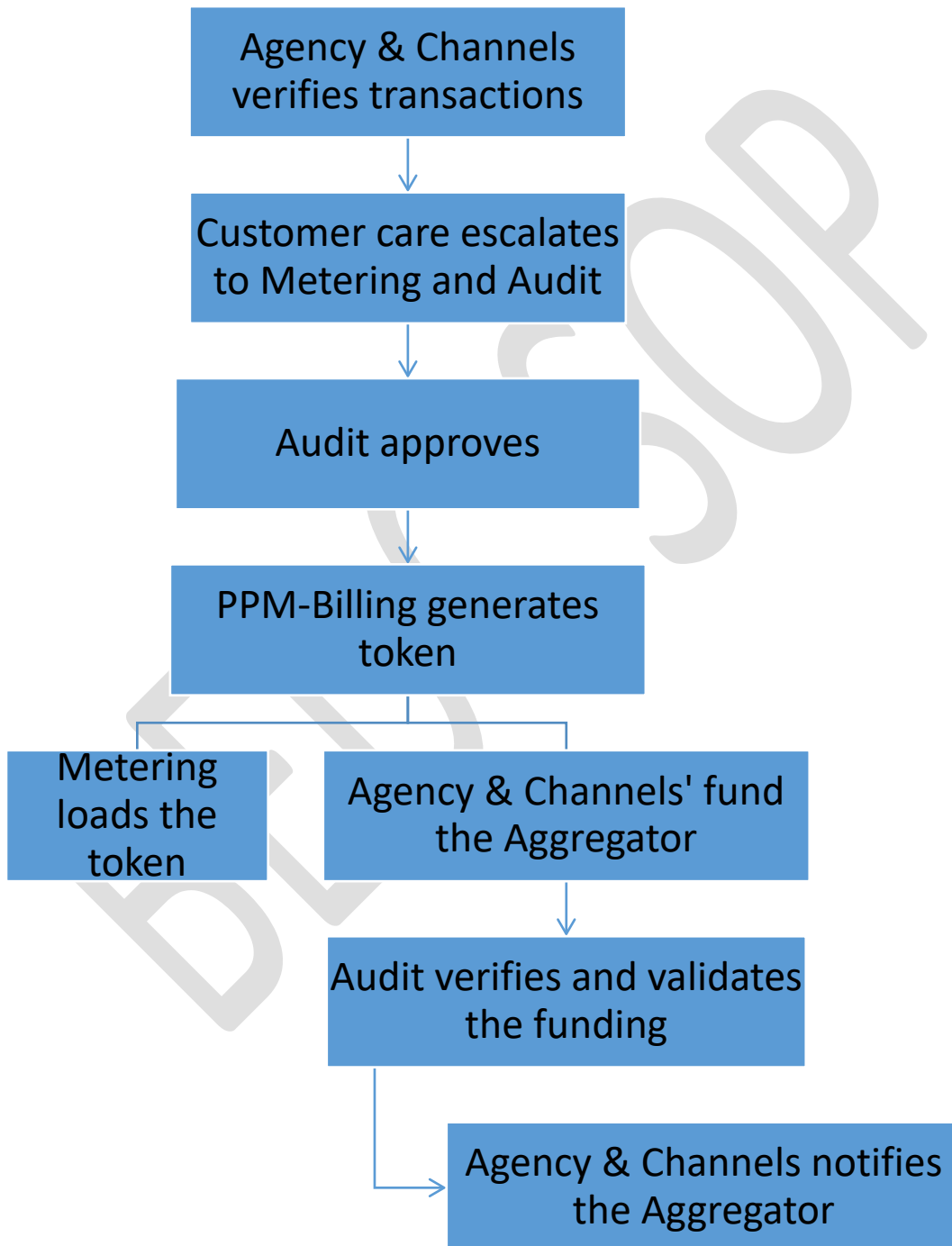
SOURCES OF DATA	INITIATORS DESIGNATION	1ST LEVEL REVIEW	APPROVAL	PROCESSED BY
Soft/Hard copy	Aggregators, Customer care	Agency and Channels/Customer Care	Audit	Metering, PPM Billing, Agency & Channels

4.14.3 Procedures



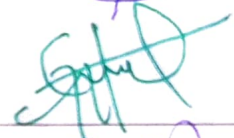
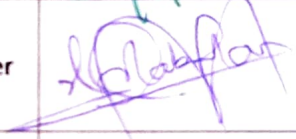
ACTIVITY	DESCRIPTION	RESPONSIBILITY	TIMELINE
Overview	<p>Wrong payment reversal: This process is initiated when an agent or customer mistakenly vends a wrong amount through our agency or non-agency channel.</p> <p><u>Sources of the transaction payments</u></p> <ul style="list-style-type: none"> • Aggregator channels 	Agency and Channels	Daily
Documentation, review, and approval required	<ul style="list-style-type: none"> ❖ Customer Care Officer or Agency & Channels reviews ❖ Audit vets and approves. 	Customer Care, Agency & Channels and Audit	Weekly
Procedure	<p><u>Channel's Operation</u></p> <ol style="list-style-type: none"> 1. Validation of payment (correct and incorrect) and escalation to Customer care for resolution; 2. Reviewing and escalation of the incorrect payment to Metering and Audit; 	<p>Agency and Channels</p> <p>Customer Care</p> <p>Audit</p>	<p>Weekly</p> <p>24 hours</p> <p>24 hours</p>

	3. Approval to generate clear credit token and compensation token;	PPM-Billing	1 hour
	4. Generation of clear credit token and compensation token;	Metering/PPM-Billing	As it occurs
	5. Verification with pictures before and after loading of clear credit token and compensation token		
	6. Funding of the aggregator of the net amount (i.e., less the commission earlier earned by the Agent on the wrong amount);	i. Agency and Channels Officer ii. Head, Agency, and Channels	1 hour
	i. Initiator ii. Authorizer		
		Audit	Daily (Close of the day)
	7. Verification and Validation of Aggregator funding;		
	8. Notify the Aggregator of the reversed amount for Agents to be refunded	Agency and Channels	15 mins

4.14.4 Flowchart for Wrong Payment Reversals (Prepaid)



5. PPRC MEMBERS RATIFICATION

S/N	Name	Designation	Position	Signature	Date
1	Akinleye Ogunleye	CCO	Chairman		9/5/25
2	Evwienure Agama	CFO	Member		09/05/2025
3	Collins Igwe	CRCM	Member		9/5/25
4	Gilbert Owoupele	CIA	Member		9/5/25
5	Opeoluwa Afolabi	Head, TS&CP	Member		09/05/2025
6	Felix Nddi Nkeki	Head, GIS	Secretary		08/05/2025

