

# ATM OPERATIONS AND SETTLEMENT

**DATE:** May 22, 2017

**FEE:** PKR 12,500/- per participant

**VENUE:** Best Western Hotel, Lahore

**TIMINGS:** 9:00 am to 5:00 pm

**5%**  
**DISCOUNT**  
on 3-5 nominations

**10%**  
**DISCOUNT**  
on 6+ nominations

**LAST DATE OF REGISTRATION:**  
May 19, 2017

**Course Facilitators:**  
Mr. Shahid Raza Salehi  
Mr. Shahid Abbas Dodhiya

## COURSE OVERVIEW

Banking industry, worldwide, has dramatically shifted from physical to digital over the years. The industry has now emerged as a technologically advanced world, that is full of modern digital facilities and high-tech solutions for its customers. Besides the automation of banking procedures with advancement of technology, the authorities and stakeholders involved, are focusing high on improving the efficiency, facilitation and number of ATMs in order to provide swift and convenient access to the customers for various payments & withdrawals through these machines. This program will highlight the importance of improving services through ATM machines. It will also discuss in detail the regulatory guidelines regarding ATM operations and settlement.

# ATM OPERATIONS AND SETTLEMENT

The Institute  
of Bankers  
Pakistan



## LEARNING OBJECTIVES :

This one-day course will enable the participants to understand;

- Various SBP circulars issued to banks with reference to ATM operations and settlement.
- Role of banks in providing better customer services in compliance with regulations.
- Procedures for pro-active claims' payments
- Handling of incomplete transactions as per accounting entries and use of Inter-branch account
- Management of ATM Security and use of CCTV monitoring for settlement of ATM-related cases
- Member banks' reporting mechanism & common response codes used within reports for the industry
- Dispute handling procedure for 1 Link products

## COURSE CONTENT:

Compliance of SBP Circulars with respect to:

- Banking Companies Ordinance- Section 31
- Consumer Grievance Handling Mechanism (relevant areas)
- Business Conduct for Banks pertaining to:
  - > Standardization of ATM Operations - 4.16
  - > Accessible Banking Infrastructure to special persons - 2.3
  - > Handling customer complaints
- Guidelines for standardization of ATM Operations - PSD Circular 01/2010
- Increasing Coverage Ratio of Automated Teller Machines in Pakistan - BPRD Circular 03/2012
- Monitoring of ATM Cash & Downtime during Ramadan - PSD Circular 03/2011
- Management of ATMs on weekends- PSD Circular letter 05/2014
- Guidelines for retained/disabled cards on ATMs - PSD Circular 01/2008

## WHO SHOULD ATTEND?

Different officers/executives working in the branches/offices, including, but not limited to:

- ATM Controllers
- Personnel dealing in E-banking/ADC/ATM support of branches & controlling/head offices
- Officers/executives from Customer Support/Call Center/ Compliant Management Units
- Officers/executives from Inter Branch/Nostro accounts reconciliation unit
- Audit professionals
- Officers/executives from Internal Control and Compliance

## FACILITATORS:

### Mr. Shahid Raza Salehi

He is highly experienced professional with over 22 years of experience. He is General Manager & Head of Centralized Processing Unit (CPU) & Returns and Reconciliation Division (RRD) in Bank Al Habib Limited. He looks after the areas of Reconciliation & Settlements of ADC Operations, Inter Branch, FCY Nostro, Money Gram, Home Remittance, SBP & FIs Local Accounts. In addition to this, he is also heading the Centralized Regulatory (SBP) Reporting. He has introduced 'Proactive Payment System' in his bank which is considered a benchmark for other banks by SBP. He played a vital role in preparing "Guidelines for Standardization of ATM Operations" for the Banking industry in Pakistan. He also participates in various operational matters/projects of the Bank.

### Mr. Shahid Abbas Dodhiya

He is senior level professional with over 16 years of experience. He is Assistant General Manager & Department Head of Returns and Reconciliation in Bank Al Habib Limited. He looks after the areas of Reconciliation & Settlements of ADC, Inter Branch, FCY Nostro, Money Gram, Home Remittances, SBP & FIs' Local Accounts. In addition to this, he is also heading the Centralized Regulatory (SBP) Reporting. Mr Dodhiya is also assisting as Project Coordinator in different projects relating to Imports, Exports & Remittances in Bank AL Habib Limited.

## CONTACT DETAILS

Mr. Samia Rafiq T (042) 99210479 F (042) 99210401 E Samia.rafiq@ibp.org.pk  
Mr. Irfan Ahmed T (042)-99210471 E Irfan.ahmed@ibp.org.pk

**NOTE: Payment should be made on or before the course start date in the name of "THE INSTITUTE OF BANKERS PAKISTAN".**  
Please send nominations/requests for participation at least two days before the training date.