

COMPUTERIZED GENERAL TRANSFER SERVICES IN A COMMERCIAL BANK
(A CASE STUDY OF INTERCITY BANK PLC, KADUNA)

BY

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PGD/MCS/96/065

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NIGER STATE, NIGERIA.

DECEMBER, 1999

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**A PROJECT SUBMITTED TO THE DEPARTMENT OF
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APPROVAL PAGE

This project work has been read and approved by the undersigned, as meeting the requirements of the Department of Mathematics/Computer Science, Federal University of Technology, Minna.

PRINCE R.O BADAMOSI
PROJECT SUPERVISOR

DATE

DR. S.A. REJU
HEAD OF DEPARTMENT

DATE

EXTERNAL EXAMINER

DATE

DEDICATION

This piece of work is dedicated to the glorious Lord for his blessings .

Also to my wife, parents and children.

ACKNOWLEDGMENT

Glory be to the almighty God in the high heavens for making all things possible.

I wish to specifically place on record my esteemed gratitude and appreciation to our special Coordinator who fortunately doubles as my Project Supervisor - Prince R..O. Badmus. I am highly honoured and blessed to have gained much from your vast knowledge in the Computer world.

To the Head of department - Dr. S.A. Reju you have been a source of pride to all of us. We are grateful for your concern.

To my lecturers in the department, Thanks for imparting the knowledge to us all. To my employers, Intercity Bank PLC, words are rather inadequate to express my gratitude. I say thanks to the staff and the management.

To friends, brothers, sisters, and my immediate family, you have all been wonderful. To my course-mates, thanks be to God for allowing us to be together from the beginning to the end of the programme.

To others, you have been very special and wonderful. May the lord bless you all.

ABSTRACT

In the present millennium, most banks have almost adopted the application of computers into their various operations and services offered to their vast customers.

The essence of this work focuses on the use of computers in the operation of general transfer of services in a commercial bank.

In this respect, Database programme was considered as a language to be used in writing the several programme as well as its modules.

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CHAPTER ONE

INTRODUCTION

Computer was first designed primarily to solve arithmetic problems for both Scientist and other users. Today, computer has become an indispensable tool in helping to shape the society it serves. It is now used virtually in every aspect of business, science, services for processing information in various forms.

As the advantages and versatility of the computer became more apparent to management, the areas of computer applications were expanded from performing of simple computations to the handling of business accounting functions.

This study focuses on utilizing the high information processing capabilities of the computer in the business cycle with specific emphasis on General Transfers Services.

THE QUESTION FOR COMPUTER

The ever increasing amount of data to be processed in shorter times has made organizations feel the need for faster, cheaper, more efficient, accurate, reliable means of processing information.

To satisfy this need, types of automated devices were developed and introduced on the organization. First of such device was the electronic computer, the fastest and most complex mind tool ever invented.

Computers are used in every sphere of human endeavours in which banking is no exception. It is thus accepted that computerization of all sections of the banking industry will enhance efficiency and high productivity thereby lessening the boredom of having to wait for hours to get the required information. Quick and effective decision-making is

greatly enhanced by so doing.

It also reduces the waiting period of customers who might wish to use the services.

Increase in the number of banks increased the quest for computerization by banks in the competitive spirit for the times. Indeed, the cost of computerization is thus high but the benefit outweigh such cost.

The information stored in the computer, in the case of banks include the accounts and particulars of each customers and inter-branch accounts. The process of computerization starts with the conversion of information on the physical documents i.e the ledgers with computer information, and results in the destruction of paper based information.

Information in the computer includes updating of customers accounts and details of other banking transactions.

However, to present the usage of the computer by the users, certain control or security device needs to be upheld by the management.

AIMS AND OBJECTIVES OF THE STUDY

Indeed, objectives and goals should be operational measures used to run an organization.

The goals from which objectives are derived represents the outcome of the organization future - projection. It could therefore be seen that objectives are vehicles used for achieving goals.

The aims and objectives of any proposed General Bank Transfer should include thus:

- (1) Provision of efficient and effective transfer procedures to the customers and staff in general.
- (2) Timely and accurate returns of transfer vouchers and payment.

- (3) Improved flow of information.
- (4) Circle control of transfer preparations
- (5) Make transfer to any where in the world easier and pleasurable.

SCOPE AND LIMITATIONS

The study will examine and analyze the need for a computerized General Bank Transfer Services which will replace the existing manual operation.

However, this study will be limited by certain factors such as, insufficient time to carry out effective work. It is also limited by lack of finance which will be much needed to meet the requirements of this work.

Another limiting factor is that the bank solely operates her transfers on manual basis presently.

METHODOLOGY

The high degree of secrecy in banking no doubt is responsible for non-availability of materials that touch much on this topic. As a result, the major methods that were reasonably adopted in this work include:

- (1) **Interviews**: A lot of interviews were carried out with some staff of Intercity Bank PLC, Kaduna. The greatest part of the interview was done with the man in charge of the Transfers section of the bank.
- (2) **Observation**: Based on personal observation and experience as a staff of the bank was fully brought to use.
- (3) **Record Inspection**: Available bank documents were inspected and found that they were manually done.

DEFINITION OF TERMS

- (1) **Cash book** - This is a book of original entry where cash receipts and cash payments are recorded during any financial transactions
- (2) **Ledger** - It is a summary statement of a transaction in both words and figures.
- (3) **Unpresented Cheques** - These are cheques drawn by organizations or individuals but not yet presented by payees for payment as at the date of the Bank Statement.
- (4) **Uncredited Cheques** - These are cheques drawn by customers upon themselves and given to an organization. The organization having deposited the cheque to the bank but not received direct credit in their account due to one reason or another.
- (5) **Bank cheques** - These are cheques made by banks for rendering services such as cheques issue services, clearing, exchange, bank cheques.
- (6) **Interest cheques** - Banks operate saving, current and deposit accounts. Interests are paid on savings and deposits while interests are charged on current cheques, transfers and others.
- (7) **Standing Order** - This is an order given to a bank by a bank either individual or business organization to pay or receive money on certain date on their behalf.
- (8) **Interbranch Transfer of Funds** - This is the transfer of funds from one bank's branch and another branch of the same bank. One of the ways by which it can occur is when a customer buys bank draft at one branch and claims it in another branch.

CHAPTER TWO

ORIGIN OF BANKING

Banking as we know it today is generally known to have started down into Italian Gold Smiths who settled down into business in London around the 17th Century. They began by accepting deposits of gold, coins and other valuables from their customers for safe keeping. As the volume of this business grew, they had to build large strong rooms where these customers valuables items were kept until demands were made at any particular time. And so they began to give out part of the money deposited to interested borrowers by way of loans. They charged some amount of interest. The acceptance of deposit and granting of loans are still some of the basic banking functions all over the world today.

It must be borne in mind that the forerunner of the modern banking started and performed virtually all the present functions of modern banking. The acceptance of their customer's letter of instruction to transfer funds from his/her holding to another represent the present day cheque system.

After all, the cheque is merely an instruction on legalised paper from one customer to the banker requesting him (Bank) to pay money written on cheque to a named beneficiary.

The goldsmith receipts to their clients become the first known issue to notes, though they were not legal tender. These receipts later became transferable instruments. As the individual gold smith's business expanded, it became necessary for them to organize themselves into group to form a merchant and private banks. As a result of the fast expanding activities of these gold-smith's and huge financial involvement to protect both the depositors and Gold Smiths.

In consequences, therefore, the British Government in 1694 established the Bank of England to regulate and control these Merchant and Private banks among other functions.

In Nigeria, banking came with the advent of colonial masters. The introduction of the first modern banking dated back to 1892 when the African Banking Corporation was established in Lagos at the invitation of Elder Dempster and Company. African Banking Corporation was based in South Africa but merely open a branch office in Lagos to finance shipping business of Elder Dempster Company who was operating steamship Services between Liverpool and the West Coast of Africa. Problem as a result of the good performance of the African Banking Corporation, another bank opened its branch office in Lagos in 1894. The Bank was the Bank of British West Africa which was registered in London in 1894 with an authorised capital of N120,000.00 and this bank enjoyed the monopoly over banking business in Nigeria until 1916.

Until this date however, the bank of British West Africa was the sales agent for custody and distribution of British silver currency in West Africa as issued by the West African Currency Board which was established in 1912. The Bank of British West Africa remained dominated in the field until 1914 when the colonial bank was more in the business of banking was established. As a result of its dynamism, the bank opened 15 branches within the year it was established in West Africa.

In 1915, the asset and liabilities of those banks were than taken over by a consortium of banks comprising of Barclays Bank, Anglo Egyptian Bank and National Bank of South Africa to form a new bank called Barclays Bank DCO this new bank had to change its name from its earlier colonial name as a result of new banks that sprang up. Such banks include

United Bank for Africa (UBA), Nigerian-Arab Bank, Savannah Bank etc.

FUNCTIONS OF A BANK

Commercial banks can be defined as business enterprises set up to do banking business. They are the most common type of banks in Nigeria and they started much earlier than all other types of banks. The commercial banks accept deposits from the public and make profit by lending money to the individuals or corporate body.

The functions of the bank include thus:

- (1) Accepting and keeping of deposits on behalf of their various customers.
- (2) Provision of credit facilities to their respective customers.
- (3) Provision of Banking facilities to their customers both within the country and outside the country.
- (4) Banks also provide facilities for the safe keeping of valuables like Jewelleries and documents for their customers.
- (5) Banks also give financial advice to their customers on the use and management of funds and on how to manage their business.
- (6) To safe guard the deposits of customers and to prevent bank failure.

TYPES OF BANKS

Indigenization and the oil boom of the 1970's resulted in more commercial, merchant and development banks springing up. This development continued till date.

(1) **COMMERCIAL BANK**

They carry out banking services for commercial purposes. Their main function is to accept deposits from a wide variety of individuals and institutions and lend to a

wide variety of individuals and institution for a variety of purposes. The Nigerian Financial System is dominated by the commercial banks and they account for a large proportion of the transactions within the financial system.

(2) **MERCHANT BANKS**

These are banks that do not deal with individuals customers but corporations, hence they are called CORPORATE BANKERS. They are the banks for the manufacturing and trading companies. They do not have a widespread branch network and the deposit they receive always come from other bank's, public and private corporations. Most of its business consists of both local and Internationals traders. They also provide short term finance by means of acceptance credits for imports and export.

(3) **DEVELOPMENT BANKERS**

These are banks established to lend money for the development of profitable industries in Nigeria. The first established development bank is the Nigeria Industrial Development bank (NIDB). Its functions include:

- (a) To join foreign skills, experience and capital with Nigerian skill and capital in the development of new industries and the expansion of the existing ones.
- (b) To create conducive opportunities for investment in Nigeria industry.
To work with various state Governments and state development corporation to implement their development plans.

(4) **MORTGAGE BANKS**

These are banks established solely to encourage and offer financial assistance to

members of the public in order to own their own houses. The first mortgage bank in Nigeria is the Federal Mortgage Bank, but now there are many mortgage finance houses all over the country performing the same services to the members of the public.

(5) **AGRICULTURAL BANKS**

These are banks established to grant loans for the development of agricultural projects including horticulture, poultry, farming, fishery, storage and marketing of agricultural products. It grants loan to individual farmers, co-operatives and corporation that deal in agricultural works.

(6) **CENTRAL BANK**

This is the apex bank in Nigeria. It was established by the ordinance of 1958 but began real business operation in July, 1959. Its main objectives are as follows:

- (a) To issue legal tender currency in Nigeria
- (b) To man external reserves of the country in order to safeguard the international values of the currency.
- (c) To promote the establishment of a sound financial structure in Nigeria
- (d) To act as finance adviser to the Federal Government.
- (e) To organize and provide development finance.
- (f) To procure statistics and monetary data on the economy.

BRIEF PROFILE OF INTERCITY BANK PLC

The bank was incorporated in 1987 and fully commenced operations on 28th October, 1998. Its main business is commercial banking services through an expanded network of branches.

Majority of shares are owned by corporate bodies and individual investors. Presently the bank has met up with the N500 million central Bank minimum deposit.

As a small growing financial institution the bank has been building its strength through investment in people, system and operational resources.

The location of the bank branches are in areas where the bank may have some advantages. Currently, the bank has about eight branches located at Minna, Suleja, Abuja, Kaduna, Kano Yaba, Victoria Island, Gusau and Zaria. Plans are in pipeline to open more branches in Port Harcourt, Onitsha and Ilesha. The mission statement of the bank is “ to provide at an added value and using the most modern means, efficient commercial banking services for the benefit of our customers, shareholders and the society at large.

SERVICES OFFERED

The bank offers wide range of commercial banking services to their customers. These services include: current, saving, and fixed accounts services, local remittances, standing orders, lending for various purposes and tenor to all sectors of the economy.

It is a fast expanding bank, therefore, it has started the computerization of its services in order to cope with the current trend of banking services. The new management of the bank has thus moved the Head Office of the bank to Kaduna from Minna.

BANK OPERATIONS

The bank has several operations which are carried out by different units of the organization.

These include:

- (1) The Account Department - This is involved with keeping various records as regards staff salaries, the bank's asset, and the management of records on settlement of all

kinds of purchase by the bank or supplies made to the bank.

- (2) The Credit Department - This is also involved in making decisions to lend after the process of several inquiries. They set up all types of lending activities that comes under loan.
- (3) The clearing Department - This is involved in collecting the proceeds of cheques, drafts, money orders, warrants etc paid by customers for credit into their accounts. This department also oversee to negotiable instruments in favour of the bank payable by other banks.
- (4) The Foreign Operations Department - This section is in charge of all operations involving exchange of foreign or hard currencies.
- (5) The Audit Department - Functions include prevention of fraudulent activities by cross-checking all transactions. They act like checks and balances for the bank.

THE TRANSFERS DEPARTMENT

The department is concerned with the movement of funds from one point to another, through the use of various communication devices within the shortest time period. Since the scope of the work focuses more on this section of the bank operations. We can therefore define transfers as the movement of funds from one point to another through the use of communication devices like radio message, telex, fax, drafts within the shortest possible time. The operations approach employed by this bank is the same with the universally adopted systems in other banks. The difference however is in the accounting codes used. The main services under transfers operations include:-

- (a) Standing order - This is a specific instruction or a written order given by a customer

to his banker to debit his/her account and credit another account

either in the same bank or in another bank, which may be in the same or different town, at a specified period or date.

To operate a standing order services, a form is given to a customer to complete and sign after a hand-written request has been made by the customer.

Transfer services involving standing order are effected based on certain conditions which include:

- (i) Where the two accounts involved are within the same bank and town
- (ii) Where the accounts involved are in different towns, but same bank

However, if other banks are involved, branch drafts or cheques to be paid are used.

(b) Bank Drafts - This is another special form of transfer adopted for a customer in moving funds from one's account to the account of the beneficiary in a different bank, but within the same town or locality. Before the bank draft is issued to the customer in favour of the beneficiary, the customer must complete an order/authority to debit form and issue a cheque to cover the amount, but if it is a savings account he fills the withdrawal form.

(a) Cheques to be paid - This is another form of fund transfer for a customer wishing to move fund from his account in one part of the country into the account of the beneficiary in another part of the country. This is somewhat similar to the bank draft, but the accounting entries made differ greatly.

(d) Cash Management Services - These special services are enjoyed singularly by some special and regular corporate bodies with a large volume of business transactions.

It is also a method of transferring funds from many points to corporate Head Offices of the customers concerned.

The procedure here requires that the Head Office of the customer has to sent in a written application to the bank and once this is approved, efficient transfers are made as at when required. The bank further instructs all its branches where the customer has offices to open a "REMITTANCE" account for the customer's branch office. Remittance in the sense that the branch has no signatory to the account and cannot withdraw or issue cheques except where the main account is in full operation.

CHAPTER THREE

SYSTEMS ANALYSIS AND DESIGN

INTRODUCTION

Computerization requires that one looks at an organization in a new way. Rather than concentrating on customers or services and products, the emphasis is on data, forms, information flows, procedures and so on. This approach is necessary because computers are subordinate parts of an information system. The effort is usually productive because a better information system, that is an automated system normally improves the organizational results.

System Analysis examines what the current system is, what it does and what is wrong with it and possible solutions or remedies to correct the situation. A system is an organized method for accomplishing a business function.

The Systems Analysts are the specialists responsible for analyzing current procedures and designing the most efficient and economical systems or procedures that will better accomplish given tasks within an organization.

THE EXISTING SYSTEM

A greater percentage of the methods used in effecting all the services under transfers operations are done manually.

Processing of customers' request is done through the transfers department by completing

the required form on-behalf of the customer.

This is time-consuming and papers involved are many and cumbersome.

PROBLEMS ASSOCIATED WITH THE EXISTING SYSTEM

Although the result of all transfers transactions are obtained at the end of the day, all analysis of the existing system reveals a lot of problem areas. Most organizations today have an aim of possessing a business system that is efficient in the processing of data, and provides or generates the required type of information as quickly as possible. Some of the problem areas include:-

(a) Forms used are completed by clerks and the customers as well. Most often in the process of completing the forms, mistakes are often made and corrections of such mistakes are required for the purpose of clarity. The need to complete a new form whenever a mistake is made results in the wastage of forms.

(b) The management spends much in printing of forms anytime they are exhausted. A sudden increase in the number of customers wanting to effect transfers services leads to a need for greater numbers of forms and this affects the set budget for the Transfers department.

For each customer several forms needed to be completed and this subsequently will lead to accumulation of paper information and this takes up a lot of storage space.

(d) There is a slow access to information regarding the customers transactions, because a lot of files will have to be searched to obtain such information. This results in time-wasting.

(e) Manual processing of services does not provide for the maximum security of all

CHAPTER FOUR

SOFTWARE/PROGRAM DEVELOPMENT AND IMPLEMENTATION

INTRODUCTION:-

Programming is the preparation of a detailed sequence of operating instruction for particular problem to be run on a computer. It involves identification of the problem into program flowchart, testing and running the program.

In programming, input and output must be specified because the output can always be determined by the inputs.

CHOICE OF LANGUAGE

In developing this system dBase IV programming language was used. This is due to numerous facilities available.

FEATURES OF LANGUAGE CHOSEN

- (a) It provides a full relational database environment to users.
- (b) Data can be verified automatically as they are entered into fields. Indeed, up to 255 fields can be specified per record.
- (c) Pop-up menus and windows can be designed.
- (d) Data base has function of providing security for data as follows:-
 - (i) Protecting data against unauthorized access.
 - (ii) Safe-guarding data against corruption
 - (iii) Providing, recovery and restart facilities after a hardware or software failure
- (e) Easier, logical access to data. The increasing use of telecommunication by many organizations and the conversion of many data processing mode meant that users have better

transactions done within the bank. All internal documents are likely to be handled carelessly, which results in very loose control over the records of transaction and also increase chances of fraud.

- (f) The manual method used in processing all transfers services is time-consuming, and also very expensive.

IMPERATIVE FOR CHANGE

The above mentioned weaknesses make it necessary that the bank adopts a new and faster method of transferring money and other items. It must be mentioned that the problems enumerated above are of a technical nature caused by the type of transferring method currently being used. Customers had on several occasions drawn attention of the management to the current system - how it is cumbersome and out of variance with the new era in banking sector.

THE CURRENT SYSTEM

Based on the problems highlighted as regards the manual mode of operation, a computerized system is imperative. The required computer system is one that will provide better security and tighter controls over the records of transactions, provide facilities for "double-checking" all the entries made, representing customer's particular and the description of the services to be effected.

Also the new system should reduce or eliminate unnecessary data duplication, provide equipment services which reduces cost, save time, reduces wastage and increase reliability of the information produced.

TESTING PROJECT FEASIBILITY

The feasibility carried out must have some testing project which should include the following:-

- (1) **Operational Feasibility** - This is concerned with the workability of the proposed system. When developed and installed, generally what is considered is that, the project has to receive the support of the management and the users.
- (2) **Technical feasibility** - This seeks to clarify if the proposed project can be done with current equipment.
- (3) **Economic Feasibility** - This aspect is taken into consideration to assess cost of implementing a proposed project along side with the benefit to be derived from implementing it.

COST AND BENEFIT ANALYSIS

DEVELOPMENT COST

	<u>N</u>
(a) Systems Analysis and Design for 4 weeks	- 60,000.00
(b) Software development	- 25,000.00
(c) Laser Jet 6L (Printer)(3)	- 150,000.00
(d) 1 Line Printer	- 45,000.00
(e) 5 PCs	- 500,000.00
(f) Installations	- 50,000.00
(g) Miscellaneous Expenses	- <u>50,000.00</u>
	<u>N880,000.00</u>

(2)	<u>DEVELOPMENT COST</u>	<u>N</u>
	Equipment Maintenance (3 months)	30,000.00
	Program Maintenance	25,000.00
	Labour Cost (10 operators)	50,000.00
	Utilities	25,000.00
	3 A/C (21/2 HPS)	<u>180,000.00</u>
		310,000.00
		=====
(3)	<u>CONSUMABLE REQUIREMENTS</u>	
	20 Packets of 1.44MB HD 3.5 Disks	20,000.00
	Disk Bank	25,000.00
	25 cartons of 11" x 14" computer paper	30,000.00
	25 cartons of 11" x 9.5"	20,000.00
	20 Reams of Laser Jet paper	<u>10,000.00</u>
		105,000.00
		=====
	Ground Total	N1,295,000.00

BENEFITS OF THE PROPOSED SYSTEM

- (a) Reduction in the use of paper (stationery)
- (b) Increase the productivities of staff handling the transfer operations
- (c) Increase speed of operations. Generating information is always with quick despatch with computerization.
- (d) Elimination of many repetitive work of transfers services.
- (e) Automatic updating of records and maintenance.

access to the computer.

- (f) It has a larger number of memory variables, user deferred functions up to 99 files can be opened at a time.

WORKSTATION REQUIREMENTS

(1) HARDWARE REQUIREMENTS

The proposed system requires the following:-

- (a) Personal computer 836 main processor
- (b) RAM 32 MB
- (c) Floppy Disk Drive - 3.5/5.25
- (d) Colour monitor
- (e) Laser Jet Printer (6L model)
- (g) Epson Printer
- (h) Stabiliser 500 VA.
- (I) UPS (2000 VA.)

(2) SOFTWARE REQUIREMENTS

- (1) MS-DOS 6.0 version
- (2) Office 97
- (3) Window 97/98 Version
- (4) DBASE IV/FOX PRO/CLIPPER (ANY OF THE OPTIONS)
- (5) TEXT EDITOR CMS-DOS

STAFF TRAINING

The amount and period of training for this system will depend upon its complexity and the

available skills on the ground presently. The proposed system will be users-friendly. However, it is necessary to have an adequate and well exposed In-course training for the various personnel in the organization.

The training will cover areas like Basic computing and operation guidelines for the Transfer section. This may however include other clerks and senior staff from other sections as the bank might deem fit.

This training should not exceed five weeks of rigorous practical and demonstration in the usage of the designed packages.

INPUT SPECIFICATIONS

Input simple means the mode of entering data into the computer system. In this work, the form of input data for the output design is obtained from manually filled documents given to the customers by the bank before any service is rendered. These documents are often called the SOURCE DOCUMENTS For instance, a customer who requested for a fund transfer will need to complete the standing order form. All other forms used for various transfers services also serve as sources for input data.

This is followed by the designs of the files used. A file is a collection of items of data organized into records in such a way that specific items of data or records can be retrieved and stored in the main storage when required for processing.

The proposed computerized transfers operations for Intercity Bank consist mainly of two data base files.

(a) Master File (Master dbf)

The master.dbf maintains general data on the customer. These data are fixed and are

referenced as needed. The system is designed to operate in such a way that the master file is referenced for information about the customer's account and balance, and transfers operations are effected only when the customer satisfies these conditions.

The Master.dbf structure is as follows:-

	FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE	WIDTH
1	CBUMB	Customer's No.	Character		9
2	ODATE	A/C Opening date	Date		8
3	CNAME	Customer's name	Character		30
4	CADD	Contact address	Character		40
5	OCC	Occupation	Character		10
6	TACCT	Type of Account	Character		2
7	BALANCE	Balance of Account	Numeric		8

The Transaction file (Transfers.dbf)

The transfers.dbf hold information about customers that is from the Master file and also information relating to the customers current transfers transaction with the bank.

The Transfer.dbf structure is as follows:-

FIELD	FIELD NAME	DESCRIPTION	FIELD TYPE	WIDTH	DEC.
1	CNUMB	Customer's No	Character	9	
2	CNAME	Customer's Name	Character	30	
3	TACCT	Type of Account	Character	2	
4	BALACC	Balance of Account	Numeric	10	2
5	DNO	Draft Number	Character	10	
6	AMTI	Amount involved	Numeric	10	2
7	COMM	Commission charged	Numeric	9	2
8	BNAME	Beneficiary's name	Character	30	

9	BNKNAME	Beneficiary's bank	Character	35
10	TDRAFT	Type of draft	Numeric	2
11	POSTAGE	Postage Amount	Numeric	6
12	FNO	Form number	Character	10
13	LDATE	Last payment date	Date	9

OUTPUT SPECIFICATIONS

The output reflects the results and information that are generated by the system. Computer system's output are required solely to communicate the results of processing to users or other systems, or more importantly, to provide permanent printed copies of these results. These are required for organizational consumption and decision making purposes. The process involved in the creation of the output begins with the proper identification of the type of output required to produce.

Specifically, the output of the proposed system is designed to generate three different types of reports are:-

- (a) Actuals of Transfers
- (b) Summary of Transfers
- (c) Interbranch Credit notice.

STARTING THE SYSTEM

To operate the system written in DBase IV, it could be accessed as follows:-

- (1) At the DOS prompt type:-.DO MAIN and then press the ENTER key.

A full screen will appear with messages on how to process the Transfers operations.

- (2) The main Menu enable the users to select within the range thus:-
 - (a) EFFECT TRANSFERS

- (b) EDIT TRANSFERS
- (c) VIEW TRANSFERS
- (d) DELECT TRANSFERS
- (e) Details of Transfers
- (f) Summary of Transfers
- (g) Customer Details
- (h) Quit/Exit

The option to choose any of the listed items for processing are optional to the users.

It is indeed a user-friendly package.

(3) **EFFECT TRANSFER PROGRAM**

When fresh data entry is to be made based on customer's request, this option is chosen as a choice. Upon this choice, a new menu will be displayed thus:

TYPES OF TRANSFERS

CODE	DESCRIPTION
1.....	STANDING ORDER
2.....	BANK DRAFT
3.....	CHEQUES TO BE PAID
4.....	QUIT

* Press CODE NUMBER FOR REQUEST.

When code 4 is chosen at the prompt, the system returns to the main menu screen, prompting for a new choice to be selected.

CHANGE-OVER PROCEDURES/SYSTEM CONVERSION

The following approaches/procedures could be used during conversion from the old system to a new system.

- (1) **The Parallel Approach** - This is a method whereby the old method is operated simultaneously for sometime with the new system to make sure that the new system meets the requirements that the old system has been meeting all along and to determine whether the new system will be able to stand the test of time.
- (2) **Direct Approach** - This is a method where the old system is discontinued and the new system becomes operational immediately.
- (3) **Piecemeal Approach** - This is a method whereby changing to a new system is done gradually until the desired result is installed in other parts of the organization gradually.

From the methods discussed, the chosen conversion is the parallel Approach as it leads itself to amendments where errors and programming omissions are detected.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Computerization in any organization is carried out with the hope of eliminating or reducing to certain minimum level the application or use of manual method in carrying out its activities.

It is also done with the sole aim of improving the speed, accuracy and efficiency in collecting, manipulation, storage, reporting and dissemination of data.

Total computerization of the entire bank services should be vigorously pursued and achieved at the shortest time possible. Indeed, with automation, reports can be generated in good time, thus enabling the bank staff, particularly, the management to take quick decision over its financial obligations.

Based on this fact, a fully computerized design for the bank's services particularly in the focus area of this project work is highly recommended. The benefits to be accrued from such venture and investments include:-

- (a) Avoiding to a greater extent the problems associated with the existing system
- (b) Increase in the processing speed of all transfers services
- (c) Generation of useful reports will be enhanced and at a reasonable time.
- (d) High integrity of data and information generated.
- (e) Confidence, security is maintained over customer and bank data and information.
- (f) Time spent on processing request is reduced.

In conclusion, a well-planned approach to system maintained and follow-up is essential to the continued effectiveness of an information system.

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MAIN.PRG

```
set talk off
set stat off
set scor off
set date brit
do while .t.
  clear
  @ 0,4 to 24,77 doub
  @ 1,27 say "INTERCITY BANK PLC - MINNA"
  @ 2,27 to 2,52 doub
  @ 4,20 say "COMPUTERIZED TRANSFERS OPERATIONS - MENU"
  @ 5,20 to 5,59
  @ 6,10 to 13,35
  @ 6,39 to 13,72
  @ 16,10 to 20,35
  @ 16,39 to 20,72
  @ 22,5 to 22,76
  @ 7,13 say "TRANSFERS SERVICES"
  @ 8,13 to 8,30
  @ 9,11 say "A ... MAKING TRANSFERS"
  @ 10,11 say "B ... EDITING TRANSFERS"
  @ 11,11 say "C ... VIEWING TRANSFERS"
  @ 12,11 say "D ... DELETING TRANSFERS"
  @ 7,47 say "REPORT PRINTING"
  @ 8,47 to 8,61
  @ 9,40 say "E ... DETAILS OF TRANSFERS"
  @ 10,40 say "F ... SUMMARY OF TRANSFERS"
  @ 11,40 say "G ... INTERBRANCH CREDIT NOTICE"
  @ 12,40 say "H ... LIST OF CASH MGNT SERVICES"
  @ 17,14 say "VIEW INFORMATION"
  @ 18,14 to 18,29
  @ 19,11 say "I ... CUSTOMER DETAILS"
  @ 17,48 say "EXITTING SYSTEM"
  @ 18,48 to 18,62
  @ 19,49 say "Q ... Q U I T"
  @ 23,22 say "Press Letter (A-I or Q) For Choice:"
  do while .t.
    choice= ' '
    @ 23,58 get choice pict "!"
    read
    if choice $ "ABCDEFGHIQ"
      exit
    endif
  endd
do case
  case choice= "A"
    do stype
  case choice= "B"
    do gen
  case choice= "C"
    do gen
  case choice= "D"
    do gen
  case choice= "E"
    do output1
```

```

case choice= "F"
do output2
case choice= "G"
do output3
case choice= "H"
do output4
case choice= "I"
do vrec
othe
exit
endca
endd
close all
clea
retu

```

STYPE.PRG

```

set talk off
set stat off
set safe off
set date brit
cdate=date()
do while .t.
clea
@ 3,20 to 22,59 doub
@ 4,30 to 6,49 doub
@ 20,21 to 20,58 doub
@ 2,33 say 'DATE: '
@ 2,39 get cdate
clea gets
@ 5,31 say 'TYPES OF TRANSFERS'
@ 8,22 say 'CODE'+spac(9)+'DESCRIPTION'
@ 9,22 to 9,25
@ 9,35 to 9,45
@ 10,23 say 'A'+spac(5)+'...'+spac(3)+'STANDING ORDER'
@ 12,23 say 'B'+spac(5)+'...'+spac(3)+'BRANCH DRAFT'
@ 14,23 say 'C'+spac(5)+'...'+spac(3)+'CHEQUES TO BE PAID'
@ 16,23 say 'D'+spac(5)+'...'+spac(3)+'CASH MANAGEMENT
SERVICES'
@ 18,23 say 'Q'+spac(5)+'...'+spac(3)+'Q U I T'
@ 21,29 say 'Press CODE for TYPE:'
do while .t.
ch=' '
@ 21,50 get ch pict '!'
read
if ch $ 'ABCDQ'
exit
endi
endd
do case
case ch='A'
if choice='A'
do tr1
endi

```

```

    if choice='B'
      do etr1
    endi
    if choice='C'
      do vtr1
    endi
    if choice='D'
      do dtr1
    endi
  case ch='B'
    if choice='A'
      do tr2
    endi
    if choice='B'
      do etr2
    endi
    if choice='C'
      do vtr2
    endi
    if choice='D'
      do dtr2
    endi
  case ch='C'
    if choice='A'
      do tr3
    endi
    if choice='B'
      do etr3
    endi
    if choice='C'
      do vtr3
    endi
    if choice='D'
      do dtr3
    endi
  case ch='D'
    if choice='A'
      do tr4
    endi
    if choice='B'
      do etr4
    endi
    if choice='C'
      do vtr4
    endi
    if choice='D'
      do dtr4
    endi
  othe
  exit
endc
endd
clea
retu

```

TR1.PRG

```
set talk off
set stat off
set safe off
set date brit
cdate=date()
sele a
  use master
sele b
  use transfer
do while .t.
  sele a
  go top
  clea
  mcnumb=spac(9)
  @ 0,8 to 24,71 doub
  @ 22,9 to 22,70 doub
  @ 9,9 to 9,70
  @ 15,9 to 15,70
  @ 0,21 say 'STANDING ORDER FORM - MAKING TRANSFER'
  @ 1,21 to 1,57 doub
  @ 3,9 say 'DETAILS OF CUSTOMERS'
  @ 3,56 say 'DATE: '
  @ 3,62 get cdate
  clea gets
  @ 4,10 say 'ACCOUNT NUMBER (Press'
  @ 4,32 say chr(27)+chr(196)+chr(217) +' KEY To Exit):'
  @ 4,50 get mcnumb pict '@!'
  read
  if mcnumb=spac(9)
    exit
  endi
  loca for mcnumb=cnumb
  if .not. found()
    @ 23,21 say 'ILLEGAL ACCOUNT NUMBER, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    loop
  endi
  @ 4,25 say spac(30)
  @ 4,24 say ':' get mcnumb
  mcname=cname
  mtacct=tacct
  mbalance=balance
  bal=mbalance-250
  if mtacct='1'
    acct='SAVINGS'
  endi
  if mtacct='2'
    acct='CURRENT'
  endi
  if mtacct='3'
    acct='FIXED'
  endi
```

```

@ 4,39 say 'TYPE OF ACCOUNT:' get acct
@ 6,10 say "CUSTOMER'S NAME:" get mcname
@ 8,10 say 'BALANCE OF ACCOUNT:' get mbalance pict
'9,999,999,999.99'
clea gets
@ 10,9 say 'DETAILS OF DRAFT'
@ 11,14 say 'DRAFT NUMBER'
sele b
do while .t.
  set colo to n/w
  @ 12,14 say 'SO/'
  set colo to
  mdno=spac(9)
  @ 12,17 get mdno pict '999999999'
  read
  mdno='SO/'+mdno
  go top
  loca for mdno=dno
  if found()
    @ 23,19 say 'DRAFT NUMBER ALREADY EXIST, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    @ 23,15 say spac(50)
    loop
  endi
  exit
endd
mbnumb=spac(9)
stor 0 to manti,mcomm
stor spac(40) to mbname,mbankname
stor ctod(' / / ') to mcdate,mldate
@ 11,33 say "AMOUNT INVOLVED"
@ 11,56 say 'COMMISSION'
@ 12,32 say '#'
do while .t.
  @ 12,33 get manti pict '9,999,999,999.99'
  read
  if manti>bal
    @ 23,21 say 'ILLEGAL AMOUNT ENTERED, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    @ 23,21 say spac(40)
    manti=0
    loop
  endi
  exit
endd
@ 12,55 say '#'
@ 12,56 get mcomm pict '999,999.99'
@ 14,10 say 'COMMENCEMENT DATE:' get mcdate
@ 14,40 say 'LAST DATE OF PAYMENT:' get mldate
@ 16,9 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'

```



```

@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
read
nbal=mbalance-mamti-mcomm
@ 23,28 say 'TO SAVE RECORD (Y/N):'
do while .t.
  ch=' '
  @ 23,50 get ch pict '! '
  read
  if ch $ 'YN'
    exit
  endi
endd
if ch='Y'
  appe blan
  repl cnumb with mcnumb,cname with mcname,tacct with mtacct
  repl balance with nbal,dno with mdno,amti with mamti
  repl comm with mcomm,cdate with mcdate,ldate with mldate
  repl bnumb with mbnumb,bname with mbname,bankname with
mbankname
  repl tdraft with '1'
endi
endd
clos all
clea
retu

```

ETR1.PRG

```

cdate=date()
clea
@ 0,8 to 24,71 doub
@ 22,9 to 22,70 doub
@ 9,9 to 9,70
@ 15,9 to 15,70
@ 0,21 say 'STANDING ORDER FORM - EDITING TRANSFER'
@ 1,21 to 1,58 doub
@ 3,9 say 'DETAILS OF CUSTOMERS'
@ 3,56 say 'DATE: '
@ 3,62 get cdate
mcnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance
mamti=amti
mcomm=comm
mcdate=cdate
mldate=ldate
mbnumb=bnumb
mbname=bname
mbankname=bankname
bal=mbalance-250
if mtacct='1'
  acct='SAVINGS'
endi
if mtacct='2'

```

```

    acct='CURRENT'
endi
if mtacct='3'
    acct='FIXED'
endi
@ 4,10 say 'ACCOUNT NUMBER:' get mcnumb
@ 4,39 say 'TYPE OF ACCOUNT:' get acct
@ 6,10 say "CUSTOMER'S NAME:" get mcname
@ 8,10 say 'BALANCE OF ACCOUNT:' get mbalance pict
'9,999,999,999.99'
@ 10,9 say 'DETAILS OF DRAFT'
@ 11,14 say 'DRAFT NUMBER'
@ 12,14 get mdno pict '999999999'
@ 11,33 say "AMOUNT INVOLVED"
@ 11,56 say 'COMMISSION'
@ 12,32 say '#'
@ 12,33 get mamti pict '9,999,999,999.99'
@ 12,55 say '#'
@ 12,56 get mcomm pict '999,999.99'
@ 14,10 say 'COMMENCEMENT DATE:' get mcdate
@ 14,40 say 'LAST DATE OF PAYMENT:' get mldate
@ 16,9 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
clea gets
do while .t.
    @ 12,33 get mamti pict '9,999,999,999.99'
    read
    if mamti>bal
        @ 23,21 say 'ILLEGAL AMOUNT ENTERED, PRESS ANY KEY'
        set cons off
        wait
        set cons on
        @ 23,21 say spac(40)
        mamti=0
        loop
    endi
    exit
endd
@ 12,55 say '#'
@ 12,56 get mcomm pict '999,999.99'
@ 14,10 say 'COMMENCEMENT DATE:' get mcdate
@ 14,40 say 'LAST DATE OF PAYMENT:' get mldate
@ 16,9 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
read
@ 23,28 say 'TO SAVE RECORD (Y/N):'
do while .t.
    ch=' '
    @ 23,50 get ch pict '!'
    read
    if ch $ 'YN'
        exit

```

```

    endi
  endd
  if ch='Y'
    repl cname with mcname,balance with mbalance,amti with
manti
    repl comm with mcomm,cdate with mcdate,ldate with mldate
    repl bnumb with mbnumb,bname with mbname,bankname with
mbankname
  endi
  retu

```

VTR2.PRG

```

cdate=date()
clea
@ 0,6 to 24,73 doub
@ 0,18 to 2,61 doub
@ 22,7 to 22,72 doub
@ 9,7 to 9,72
@ 15,7 to 15,72
@ 1,19 say 'BRANCH DRAFT DEBIT FORM - VIEWING TRANSFER'
@ 4,7 say 'PERSONAL DETAILS'
@ 4,58 say 'DATE: '
@ 4,64 get cdate
mnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance
manti=amti
olda=amti
mcomm=comm
oldc=comm
mfno=fno
mcdate=cdate
mbnumb=bnumb
mbname=bname
mbankname=bankname
if mtacct='1'
  acct='SAVINGS'
  form='SLIP NO:'
endi
if mtacct='2'
  acct='CURRENT'
  form='CHEQUE NO:'
endi
if mtacct='3'
  acct='FIXED'
  form='SLIP NO'
endi
@ 5,8 say 'ACCOUNT NUMBER'
@ 6,10 get mnumb
@ 5,35 say "CUSTOMER'S NAME"
@ 6,30 get mcname
@ 8,8 say "TYPE OF ACCOUNT:" get acct
@ 8,35 say 'BALANCE OF ACCOUNT: #'

```

```

@ 8,56 get mbalance pict '9,999,999,999.99'
@ 10,7 say 'DRAFT DETAILS'
@ 11,13 say 'DRAFT NUMBER'
@ 11,34 say "AMOUNT TO DEBIT"
@ 11,56 say 'COMMISSION'
@ 12,13 get mdno
@ 12,32 say '#'
@ 12,33 get mamti pict '9,999,999,999.99'
@ 12,55 say '#'
@ 12,56 get mcomm pict '999,999.99'
@ 14,13 say form get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
clea gets
@ 23,27 say 'PRESS ANY KEY TO CONTINUE'
set cons off
wait
set cons on
retu

```

VTR3.PRG

```

cdate=date()
clea
@ 0,6 to 24,73 doub
@ 0,18 to 2,61 doub
@ 22,7 to 22,72 doub
@ 9,7 to 9,72
@ 15,7 to 15,72
@ 1,19 say 'CHEQUES TO BE PAID FORM - VIEWING TRANSFER'
@ 4,7 say 'PERSONAL DETAILS'
@ 4,58 say 'DATE: '
@ 4,64 get cdate
mcnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance
mamti=amti
mcomm=comm
mfno=fno
mcdate=cdate
mbnumb=bnumb
mbname=bname
mpostage=postage
mbankname=bankname
bal=mbalance-250
if mtacct='1'
    acct='SAVINGS'
endi
if mtacct='2'
    acct='CURRENT'
endi

```

```

if mtacct='3'
  acct='FIXED'
endi
@ 5,8 say 'ACCOUNT NUMBER'
@ 6,16 get mcnumb
if mtacct='1'
  acct='SAVINGS'
endi
if mtacct='2'
  acct='CURRENT'
endi
if mtacct='3'
  acct='FIXED'
endi
@ 5,31 say "TYPE OF ACCOUNT"
@ 5,49 say 'BALANCE OF ACCOUNT'
@ 6,34 get acct
@ 6,49 say '#'
@ 6,50 get mbalance pict '9,999,999,999.99'
@ 8,14 say "CUSTOMER'S NAME:" get mcname
@ 10,7 say 'DETAILS OF TRANSFERS'
@ 11,11 say 'DRAFT NUMBER'
@ 12,11 get mdno
@ 11,27 say "AMOUNT TO TRANSFER"
@ 11,49 say 'COMMISSION'
@ 11,63 say 'POSTAGE'
@ 12,27 say '#'
@ 12,28 get mamti pict '9,999,999,999.99'
@ 12,48 say '#'
@ 12,49 get mcomm pict '999,999.99'
@ 12,62 say '#'
@ 12,63 get mpostage pict '9,999.99'
@ 14,13 say 'CHEQUE NO:' get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
clea gets
@ 23,27 say 'PRESS ANY KEY TO CONTINUE'
set cons off
wait
set cons on
retu

```

VTR4.PRG

```

cdate=date()
clea
mcnumb=spac(9)
@ 2,7 to 22,72 doub
@ 20,8 to 20,71 doub
@ 12,8 to 12,71
@ 3,15 say 'CASH MANAGEMENT SERVICE - VIEWING REMITTANCE
FORM'

```

```

@ 4,15 to 4,63 doub
@ 6,8 say 'DETAILS OF CUSTOMERS'
@ 6,56 say 'DATE: '
@ 6,62 get cdate
mcnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance
mamti=amti
olda=amti
mcddate=cdate
if mtacct='1'
  acct='SAVINGS'
endi
if mtacct='2'
  acct='CURRENT'
endi
if mtacct='3'
  acct='FIXED'
endi
@ 7,10 say 'ACCOUNT NUMBER:' get mcnumb
@ 9,9 say "CORPORATE NAME:" get mcname
@ 11,9 say 'TYPE OF ACCOUNT:' get acct
@ 11,35 say 'BALANCE OF ACCOUNT:' get mbalance pict
'9,999,999,999.99'
@ 13,8 say 'DETAILS OF TRANSACTION'
@ 14,13 say 'FORM NUMBER:'
@ 14,26 get mdno
@ 14,56 say 'DATE:' get mcddate
@ 16,13 say "AMOUNT PAID IN: #"
@ 16,30 get mamti pict '9,999,999,999.99'
clea gets
@ 21,27 say 'PRESS ANY KEY TO CONTINUE'
set cons off
wait
set cons on
retu

```

DTR2.PRG

```

cdate=date()
clea
@ 0,6 to 24,73 doub
@ 0,18 to 2,62 doub
@ 22,7 to 22,72 doub
@ 9,7 to 9,72
@ 15,7 to 15,72
@ 1,19 say 'BRANCH DRAFT DEBIT FORM - DELETING TRANSFER'
@ 4,7 say 'PERSONAL DETAILS'
@ 4,58 say 'DATE: '
@ 4,64 get cdate
mcnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance

```

```

mamt i=amti
olda=amti
mcomm=comm
oldc=comm
mfno=fno
mcdte=cdate
mbnumb=bnumb
mbname=bname
mbankname=bankname
bal=mbalance-250
if mtacct='1'
  acct='SAVINGS'
  form='SLIP NO:'
endi
if mtacct='2'
  acct='CURRENT'
  form='CHEQUE NO:'
endi
if mtacct='3'
  acct='FIXED'
  form='SLIP NO'
endi
@ 5,8 say 'ACCOUNT NUMBER'
@ 6,10 get mcnumb
@ 5,35 say "CUSTOMER'S NAME"
@ 6,30 get mcname
@ 8,8 say "TYPE OF ACCOUNT:" get acct
@ 8,35 say 'BALANCE OF ACCOUNT: #'
@ 8,56 get mbalance pict '9,999,999,999.99'
@ 10,7 say 'DRAFT DETAILS'
@ 11,13 say 'DRAFT NUMBER'
@ 11,34 say "AMOUNT TO DEBIT"
@ 11,56 say 'COMMISSION'
@ 12,13 get mdno
@ 12,32 say '#'
@ 12,33 get mamti pict '9,999,999,999.99'
@ 12,55 say '#'
@ 12,56 get mcomm pict '999,999.99'
@ 14,13 say form get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdte
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
clea gets
totn=mamti+mcomm
mbalance=mbalance+totn
@ 23,27 say 'TO DELETE RECORD (Y/N):'
do whil .t.
  ch=' '
  @ 23,50 get ch pict '! '
  read
  if ch $ 'YN'
    exit
  endi
endi
endd

```

```

if ch='Y'
  dele
  pack
  sele b
  go top
  loca for mdno=dno
  repl balance with mbalance
  @ 23,24 say 'RECORD IS DELETED, PRESS ANY KEY'
else
  @ 23,22 say 'RECORD IS NOT DELETED, PRESS ANY KEY'
endi
set cons off
wait
set cons on
retu

```

DTR3.PRG

```

cdate=date()
clea
@ 0,6 to 24,73 doub
@ 0,18 to 2,62 doub
@ 22,7 to 22,72 doub
@ 9,7 to 9,72
@ 15,7 to 15,72
@ 1,19 say 'CHEQUES TO BE PAID FORM - DELETING TRANSFER'
@ 4,7 say 'PERSONAL DETAILS'
@ 4,58 say 'DATE: '
@ 4,64 get cdate
mcount=cnumb
mname=cname
mtacct=tacct
mbalance=balance
mamti=amti
mcomm=comm
mfno=fno
mdate=cdate
mcount=bnumb
mname=bname
mpostage=postage
mbankname=bankname
bal=mbalance-250
if mtacct='1'
  acct='SAVINGS'
endi
if mtacct='2'
  acct='CURRENT'
endi
if mtacct='3'
  acct='FIXED'
endi
@ 5,8 say 'ACCOUNT NUMBER'
@ 6,16 get mcount
if mtacct='1'
  acct='SAVINGS'

```



```

endi
if mtacct='2'
  acct='CURRENT'
endi
if mtacct='3'
  acct='FIXED'
endi
@ 5,31 say "TYPE OF ACCOUNT"
@ 5,49 say 'BALANCE OF ACCOUNT'
@ 6,34 get acct
@ 6,49 say '#'
@ 6,50 get mbalance pict '9,999,999,999.99'
@ 8,14 say "CUSTOMER'S NAME:" get mcname
@ 10,7 say 'DETAILS OF TRANSFERS'
@ 11,11 say 'DRAFT NUMBER'
@ 12,11 get mdno
@ 11,27 say "AMOUNT TO TRANSFER"
@ 11,49 say 'COMMISSION'
@ 11,63 say 'POSTAGE'
@ 12,27 say '#'
@ 12,28 get mamti pict '9,999,999,999.99'
@ 12,48 say '#'
@ 12,49 get mcomm pict '999,999.99'
@ 12,62 say '#'
@ 12,63 get mpostage pict '9,999.99'
@ 14,13 say 'CHEQUE NO:' get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
clea gets
totn=mamti+mcomm+mpostage
mbalance=mbalance+totn
@ 23,26 say 'TO DELETE RECORD (Y/N):'
do while .t.
  ch=' '
  @ 23,50 get ch pict '!'
  read
  if ch $ 'YN'
    exit
  endi
endd
@ 23,25 clea to 23,55
if ch='Y'
  dele
  pack
  sele b
  go top
  loca for mcnumb=cnumb
  repl balance with mbalance
  @ 23,24 say 'RECORD IS DELETED, PRESS ANY KEY'
else
  @ 23,22 say 'RECORD IS NOT DELETED, PRESS ANY KEY'
endi
set cons off

```

```
wait
set cons on
retu
```

DTR4.PRG

```
cdate=date()
clea
mcnumb=spac(9)
@ 2,7 to 22,72 doub
@ 20,8 to 20,71 doub
@ 12,8 to 12,71
@ 3,15 say 'CASH MANAGEMENT SERVICE - DELETING REMITTANCE
FORM'
@ 4,15 to 4,64 doub
@ 6,8 say 'DETAILS OF CUSTOMERS'
@ 6,56 say 'DATE: '
@ 6,62 get cdate
mcnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance
mamti=amti
olda=amti
mcddate=cdate
if mtacct='1'
    acct='SAVINGS'
endi
if mtacct='2'
    acct='CURRENT'
endi
if mtacct='3'
    acct='FIXED'
endi
@ 7,10 say 'ACCOUNT NUMBER:' get mcnumb
@ 9,9 say "CORPORATE NAME:" get mcname
@ 11,9 say 'TYPE OF ACCOUNT:' get acct
@ 11,35 say 'BALANCE OF ACCOUNT:' get mbalance pict
'9,999,999,999.99'
@ 13,8 say 'DETAILS OF TRANSACTION'
@ 14,13 say 'FORM NUMBER:'
@ 14,26 get mdno
@ 14,56 say 'DATE:' get mcddate
@ 16,13 say "AMOUNT PAID IN: #"
@ 16,30 get mamti pict '9,999,999,999.99'
clea gets
@ 21,27 say 'TO DELETE RECORD (Y/N):'
do while .t.
    ch=' '
    @ 21,51 get ch pict '!'
    read
    if ch $ 'YN'
        exit
    endi
endi
endd
```

```

@ 21,25 clea to 21,55
if ch='Y'
  dele
  pack
  sele b
  go top
  loca for mcnumb=cnumb
  nbal=mbalance-olda+mamti
  repl balance with nbal
  @ 21,24 say 'RECORD IS DELETED, PRESS ANY KEY'
else
  @ 21,22 say 'RECORD IS NOT DELETED, PRESS ANY KEY'
endi
set cons off
wait
set cons on
retu

```

ETR2.PRG

```

cdate=date()
clea
@ 0,6 to 24,73 doub
@ 0,18 to 2,61 doub
@ 22,7 to 22,72 doub
@ 9,7 to 9,72
@ 15,7 to 15,72
@ 1,19 say 'BRANCH DRAFT DEBIT FORM - EDITING TRANSFER'
@ 4,7 say 'PERSONAL DETAILS'
@ 4,58 say 'DATE: '
@ 4,64 get cdate
mcnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance
mamti=amti
olda=amti
mcomm=comm
oldc=comm
mfno=fno
mcddate=cdate
mbnumb=bnumb
mbname=bname
mbankname=bankname
bal=mbalance-250
if mtacct='1'
  acct='SAVINGS'
  form='SLIP NO:'
endi
if mtacct='2'
  acct='CURRENT'
  form='CHEQUE NO:'
endi
if mtacct='3'
  acct='FIXED'

```

```

form='SLIP NO'
endi
@ 5,8 say 'ACCOUNT NUMBER'
@ 6,10 get mcnumb
@ 5,35 say "CUSTOMER'S NAME"
@ 6,30 get mcname
@ 8,8 say "TYPE OF ACCOUNT:" get acct
@ 8,35 say 'BALANCE OF ACCOUNT: #'
@ 8,56 get mbalance pict '9,999,999,999.99'
@ 10,7 say 'DRAFT DETAILS'
@ 11,13 say 'DRAFT NUMBER'
@ 11,34 say "AMOUNT TO DEBIT"
@ 11,56 say 'COMMISSION'
@ 12,13 get mdno
@ 12,32 say '#'
@ 12,33 get mamti pict '9,999,999,999.99'
@ 12,55 say '#'
@ 12,56 get mcomm pict '999,999.99'
@ 14,13 say form get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mnumb
@ 19,10 say 'NAME:' get mname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
clea gets
do while .t.
    @ 12,33 get mamti pict '9,999,999,999.99'
    read
    if mamti>bal
        @ 23,21 say 'ILLEGAL AMOUNT ENTERED, PRESS ANY KEY'
        set cons off
        wait
        set cons on
        @ 23,21 say spac(40)
        mamti=0
        loop
    endi
    exit
endd
@ 12,55 say '#'
@ 12,56 get mcomm pict '999,999.99'
@ 14,13 say form get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 17,10 say 'ACCOUNT NUMBER:' get mnumb
@ 19,10 say 'NAME:' get mname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
read
totn=mamti+mcomm
toto=olda+oldc
mbalance=mbalance+toto-totn
@ 23,27 say 'TO REPLACE RECORD (Y/N):'
do while .t.
    ch=' '
    @ 23,51 get ch pict '! '
    read
    if ch $ 'YN'

```

```

        exit
    endi
endd
if ch='Y'
    repl balance with mbalance,dno with mdno,amti with mamti
    repl comm with mcomm,cdate with mcdate,bankname with
mbankname
    repl bnumb with mbnumb,bname with mbname
    sele b
    go top
    loca for mdno=dno
    repl balance with mbalance
endi
retu

```

ETR3 . PRG

```

cdate=date()
clea
@ 0,6 to 24,73 doub
@ 0,18 to 2,61 doub
@ 22,7 to 22,72 doub
@ 9,7 to 9,72
@ 15,7 to 15,72
@ 1,19 say 'CHEQUES TO BE PAID FORM - EDITING TRANSFER'
@ 4,7 say 'PERSONAL DETAILS'
@ 4,58 say 'DATE: '
@ 4,64 get cdate
mcnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance
mamti=amti
olda=amti
mcomm=comm
oldc=comm
mfno=fno
mcdate=cdate
mbnumb=bnumb
mbname=bname
mpostage=postage
oldp=postage
mbankname=bankname
bal=mbalance-250
if mtacct='1'
    acct='SAVINGS'
endi
if mtacct='2'
    acct='CURRENT'
endi
if mtacct='3'
    acct='FIXED'
endi
@ 5,8 say 'ACCOUNT NUMBER'
@ 6,16 get mcnumb

```

```

if mtacct='1'
  acct='SAVINGS'
endi
if mtacct='2'
  acct='CURRENT'
endi
if mtacct='3'
  acct='FIXED'
endi
@ 5,31 say "TYPE OF ACCOUNT"
@ 5,49 say 'BALANCE OF ACCOUNT'
@ 6,34 get acct
@ 6,49 say '#'
@ 6,50 get mbalance pict '9,999,999,999.99'
@ 8,14 say "CUSTOMER'S NAME:" get mcname
@ 10,7 say 'DETAILS OF TRANSFERS'
@ 11,11 say 'DRAFT NUMBER'
@ 12,11 get mdno
@ 11,27 say "AMOUNT TO TRANSFER"
@ 11,49 say 'COMMISSION'
@ 11,63 say 'POSTAGE'
@ 12,27 say '#'
@ 12,28 get mamti pict '9,999,999,999.99'
@ 12,48 say '#'
@ 12,49 get mcomm pict '999,999.99'
@ 12,62 say '#'
@ 12,63 get mpostage pict '9,999.99'
@ 14,13 say 'CHEQUE NO:' get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
clea gets
do while .t.
  @ 12,28 get mamti pict '9,999,999,999.99'
  read
  if mamti>bal
    @ 23,21 say 'ILLEGAL AMOUNT ENTERED, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    @ 23,21 say spac(40)
    manti=0
    loop
  endi
  exit
endd
@ 12,48 say '#'
@ 12,49 get mcomm pict '999,999.99'
@ 12,62 say '#'
@ 12,63 get mpostage pict '9,999.99'
@ 14,13 say 'CHEQUE NO:' get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb

```

```

@ 19,10 say 'NAME:' get mname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
read
totn=mamti+mcomm+mpostage
toto=olda+oldc+oldp
mbalance=mbalance+toto-totn
@ 23,27 say 'TO REPLACE RECORD (Y/N):'
do while .t.
  ch=' '
  @ 23,51 get ch pict '! '
  read
  if ch $ 'YN'
    exit
  endi
endd
if ch='Y'
  repl balance with mbalance,dno with mdno,amti with mamti
  repl comm with mcomm,cdate with mcdate,bankname with
mbankname
  repl bnumb with mbnumb,bname with mname,postage with
mpostage
  sele b
  go top
  loca for mcnumb=cnumb
  repl balance with mbalance
endi
retu

```

ETR4.PRG

```

cdate=date()
clea
mcnumb=spac(9)
@ 2,7 to 22,72 doub
@ 20,8 to 20,71 doub
@ 12,8 to 12,71
@ 3,15 say 'CASH MANAGEMENT SERVICE - EDITING REMITTANCE
FORM'
@ 4,15 to 4,63 doub
@ 6,8 say 'DETAILS OF CUSTOMERS'
@ 6,56 say 'DATE: '
@ 6,62 get cdate
mcnumb=cnumb
mcname=cname
mtacct=tacct
mbalance=balance
mamti=amti
olda=amti
mcdate=cdate
if mtacct='1'
  acct='SAVINGS'
endi
if mtacct='2'
  acct='CURRENT'
endi

```

```

if mtacct='3'
  acct='FIXED'
endi
@ 7,10 say 'ACCOUNT NUMBER:' get mcnumb
@ 9,9 say "CORPORATE NAME:" get mcname
@ 11,9 say 'TYPE OF ACCOUNT:' get acct
@ 11,35 say 'BALANCE OF ACCOUNT:' get mbalance pict
'9,999,999,999.99'
@ 13,8 say 'DETAILS OF TRANSACTION'
@ 14,13 say 'FORM NUMBER:'
@ 14,26 get mdno
@ 14,56 say 'DATE:' get mcdate
@ 16,13 say "AMOUNT PAID IN: #"
@ 18,13 say 'NEW BALANCE: #'
@ 16,30 get mamti pict '9,999,999,999.99'
clea gets
@ 14,56 say 'DATE:' get mcdate
@ 16,13 say "AMOUNT PAID IN: #"
@ 16,30 get mamti pict '9,999,999,999.99'
read
nbal=mbalance-olda+mamti
@ 18,27 get nbal pict '9,999,999,999.99'
clea gets
@ 21,27 say 'TO REPLACE RECORD (Y/N):'
do whil .t.
  ch=' '
  @ 21,52 get ch pict '!'
  read
  if ch $ 'YN'
    exit
  endi
endd
if ch='Y'
  repl balance with nbal,amti with mamti
  repl cdate with mcdate
  sele b
  go top
  loca for mcnumb=cnumb
  repl balance with nbal
endi
retu

```

TR2.PRG

```

set talk off
set stat off
set safe off
set scor off
set date brit
cdate=date()
sele a
  use master
sele b
  use transfer
do whil .t.

```



```

sele a
go top
clea
mcnumb=spac(9)
@ 0,6 to 24,73 doub
@ 0,18 to 2,60 doub
@ 22,7 to 22,72 doub.
@ 9,7 to 9,72
@ 15,7 to 15,72
@ 1,19 say 'BRANCH DRAFT DEBIT FORM - MAKING TRANSFER'
@ 4,7 say 'PERSONAL DETAILS'
@ 4,58 say 'DATE: '
@ 4,64 get cdate
clea gets
@ 5,8 say 'ACCOUNT NUMBER (Press'
@ 5,30 say chr(27)+chr(196)+chr(217) +' KEY To Exit):'
@ 5,48 get mcnumb pict '@!'
read
if mcnumb=spac(9)
  exit
endi
loca for mcnumb=cnumb
if .not. found()
  @ 23,21 say 'ILLEGAL ACCOUNT NUMBER, PRESS ANY KEY'
  set cons off
  wait
  set cons on
  loop
endi
@ 5,23 say spac(36)
@ 6,10 get mcnumb
mcname=cname
mtacct=tacct
mbalance=balance
bal=mbalance-250
if mtacct='1'
  acct='SAVINGS'
  form='SLIP NO:'
endi
if mtacct='2'
  acct='CURRENT'
  form='CHEQUE NO:'
endi
if mtacct='3'
  acct='FIXED'
  form='SLIP NO'
endi
@ 5,35 say "CUSTOMER'S NAME"
@ 6,30 get mcname
@ 8,8 say "TYPE OF ACCOUNT:" get acct
@ 8,35 say 'BALANCE OF ACCOUNT: #'
@ 8,56 get mbalance pict '9,999,999,999.99'
clea gets
@ 10,7 say 'DRAFT DETAILS'
@ 11,13 say 'DRAFT NUMBER'
sele b

```

```

do while .t.
  set colo to n/w
  @ 12,13 say 'BD/'
  set colo to
  mdno=spac(9)
  @ 12,16 get mdno pict '999999999'
  read
  mdno='BD/'+mdno
  go top
  loca for mdno=dno
  if found()
    @ 23,19 say 'DRAFT NUMBER ALREADY EXIST, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    @ 23,15 say spac(50)
    loop
  endi
  exit
endd
stor spac(9) to mbnumb,mfno
stor 0 to mamti,mcomm
stor spac(40) to mbname,mbankname
stor ctod(' / / ') to mcdate
@ 11,34 say "AMOUNT TO DEBIT"
@ 11,56 say 'COMMISSION'
@ 12,32 say '#'
do while .t.
  @ 12,33 get mamti pict '9,999,999,999.99'
  read
  if mamti>bal
    @ 23,21 say 'ILLEGAL AMOUNT ENTERED, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    @ 23,21 say spac(40)
    mamti=0
    loop
  endi
  exit
endd
@ 12,55 say '#'
@ 12,56 get mcomm pict '999,999.99'
@ 14,13 say form get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
read
tot=mamti+mcomm
mbalance=mbalance-tot
@ 23,28 say 'TO SAVE RECORD (Y/N):'
do while .t.
  ch=' '
  @ 23,50 get ch pict '!'
```

```

    read
    if ch $ 'YN'
        exit
    endi
endd
if ch='Y'
    appe blan
    repl cnumb with mcnumb,cname with mcname,tacct with mtacct
    repl balance with mbalance,dno with mdno,amti with mamti
    repl comm with mcomm,cdate with mcdate,bankname with
mbankname
    repl bnumb with mbnumb,bname with mbname,tdraft with '2'
    endi
endd
clos all
clea
retu

```

TR3.PRG

```

set talk off
set stat off
set safe off
set scor off
set date brit
cdate=date()
sele a
    use master
sele b
    use transfer
do while .t.
    sele a
    go top
    clea
    mcnumb=spac(9)
    @ 0,6 to 24,73 doub
    @ 0,18 to 2,60 doub
    @ 22,7 to 22,72 doub
    @ 9,7 to 9,72
    @ 15,7 to 15,72
    @ 1,19 say 'CHEQUES TO BE PAID FORM - MAKING TRANSFER'
    @ 4,7 say 'PERSONAL DETAILS'
    @ 4,58 say 'DATE: '
    @ 4,64 get cdate
    clea gets
    @ 5,8 say 'ACCOUNT NUMBER (Press'
    @ 5,30 say chr(27)+chr(196)+chr(217) +' KEY To Exit):'
    @ 5,48 get mcnumb pict '@!'
    read
    if mcnumb=spac(9)
        exit
    endi
    loca for mcnumb=cnumb
    if .not. found()
        @ 23,21 say 'ILLEGAL ACCOUNT NUMBER, PRESS ANY KEY'
    endi
enddo

```

```

set cons off
wait
set cons on
loop
endi
@ 5,23 say spac(36)
@ 6,16 get mcnumb
mcname=cname
mtacct=tacct
mbalance=balance
bal=mbalance-250
if mtacct='1'
  acct='SAVINGS'
endi
if mtacct='2'
  acct='CURRENT'
endi
if mtacct='3'
  acct='FIXED'
endi
@ 5,31 say "TYPE OF ACCOUNT"
@ 5,49 say 'BALANCE OF ACCOUNT'
@ 6,34 get acct
@ 6,49 say '#'
@ 6,50 get mbalance pict '9,999,999,999.99'
@ 8,14 say "CUSTOMER'S NAME:" get mcname
clea gets
@ 10,7 say 'DETAILS OF TRANSFERS'
@ 11,11 say 'DRAFT NUMBER'
sele b
do while .t.
  set colo to n/w
  @ 12,11 say 'CP/'
  set colo to
  mdno=spac(9)
  @ 12,14 get mdno pict '999999999'
  read
  mdno='CP/'+mdno
  go top
  loca for mdno=dno
  if found()
    @ 23,19 say 'DRAFT NUMBER ALREADY EXIST, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    @ 23,15 say spac(50)
    loop
  endi
  exit
endd
stor spac(9) to mbnumb,mfno
stor 0 to mamti,mcomm,mpostage
stor spac(40) to mbname,mbankname
stor ctod(' / / ') to mcdate
@ 11,27 say "AMOUNT TO TRANSFER"
@ 11,49 say 'COMMISSION'

```

```

@ 11,63 say 'POSTAGE'
@ 12,27 say '#'
do while .t.
  @ 12,28 get mamti pict '9,999,999,999.99'
  read
  if mamti>bal
    @ 23,21 say 'ILLEGAL AMOUNT ENTERED, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    @ 23,21 say spac(40)
    mamti=0
    loop
  endi
  exit
endd
@ 12,48 say '#'
@ 12,49 get mcomm pict '999,999.99'
@ 12,62 say '#'
@ 12,63 get mpostage pict '9,999.99'
@ 14,13 say 'CHEQUE NO:' get mfno
@ 14,36 say 'DATE OF OPERATION:' get mcdate
@ 16,7 say 'DETAILS OF BENEFICIARY'
@ 17,10 say 'ACCOUNT NUMBER:' get mbnumb
@ 19,10 say 'NAME:' get mbname pict '@!'
@ 21,10 say 'BANK NAME:' get mbankname pict '@!'
read
@ 23,28 say 'TO SAVE RECORD (Y/N):'
do while .t.
  ch=' '
  @ 23,50 get ch pict '!'
  read
  if ch $ 'YN'
    exit
  endi
endd
if ch='Y'
  appe blan
  repl cnumb with mcnumb,cname with mcname,tacct with mtacct
  repl balance with mbalance,dno with mdno,amti with mamti
  repl comm with mcomm,cdate with mcdate,bankname with
mbankname
  repl bnumb with mbnumb,bname with mbname,tdraft with '2'
  endi
endd
clos all
clea
retu

```

TR4.PRG

```

set talk off
set stat off
set safe off
set date brit

```

```

cdate1=date()
sele a
  use master
sele b
  use transfer
do while .t.
  sele a
  go top
  clea
  mcnumb=spac(9)
  @ 2,7 to 22,72 doub .
  @ 20,8 to 20,71 doub
  @ 12,8 to 12,71
  @ 3,20 say 'CASH MANAGEMENT SERVICE - REMITTANCE FORM'
  @ 4,20 to 4,60 doub
  @ 6,8 say 'DETAILS OF CUSTOMERS'
  @ 6,56 say 'DATE: '
  @ 6,62 get cdate1
  clea gets
  @ 7,10 say 'ACCOUNT NUMBER (Press'
  @ 7,32 say chr(27)+chr(196)+chr(217) +' KEY To Exit):'
  @ 7,50 get mcnumb pict '@!'
  read
  if mcnumb=spac(9)
    exit
  endi
  loca for mcnumb=cnumb
  if .not. found()
    @ 21,21 say 'ILLEGAL ACCOUNT NUMBER, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    loop
  endi
  @ 7,25 say spac(40)
  @ 7,24 say ':' get mcnumb
  mcname=cname
  mtacct=tacct
  mbalance=balance
  if mtacct='1'
    acct='SAVINGS'
  endi
  if mtacct='2'
    acct='CURRENT'
  endi
  if mtacct='3'
    acct='FIXED'
  endi
  @ 9,9 say "CORPORATE NAME:" get mcname
  @ 11,9 say 'TYPE OF ACCOUNT:' get acct
  @ 11,35 say 'BALANCE OF ACCOUNT:' get mbalance pict
  '9,999,999,999.99'
  clea gets
  @ 13,8 say 'DETAILS OF TRANSACTION'
  @ 14,13 say 'FORM NUMBER:'
  sele b

```

```

do whil .t.
  set colo to n/w
  @ 14,26 say 'CM/'
  set colo to
  mdno=spac(9)
  @ 14,29 get mdno pict '999999999'
  read
  mdno='CM/'+mdno
  go top
  loca for mdno=dno
  if found()
    @ 21,19 say 'DRAFT NUMBER ALREADY EXIST, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    @ 21,15 say spac(50)
    loop
  endi
  exit
endd
stor 0 to mamti
stor ctod(' / / ') to mcdte
@ 14,56 say 'DATE:' get mcdte
@ 16,13 say "AMOUNT PAID IN: #"
@ 18,13 say 'NEW BALANCE: #'
@ 16,30 get mamti pict '9,999,999,999.99'
read
nbal=mbalance+mamti
@ 18,27 get nbal pict '9,999,999,999.99'
clea gets
@ 21,28 say 'TO SAVE RECORD (Y/N):'
do whil .t.
  ch=' '
  @ 21,50 get ch pict '!'
  read
  if ch $ 'YN'
    exit
  endi
endd
if ch='Y'
  appe blan
  repl cnumb with mcnumb,cname with mcname,tacct with mtacct
  repl balance with nbal,dno with mdno,amti with mamti
  repl cdate with mcdte,tdraft with '4'
endi
endd
clos all
clea
retu

```

GEN.PRG

```

set talk off
set stat off
set safe off

```

```

set scor off
set date brit
cdate=date()
sele a
  use transfer
sele b
  use master
do while .t.
  sele a
  go top
  clea
  mdno=spac(12)
  @ 4,20 to 20,59 doub
  @ 5,25 to 8,54 doub
  @ 10,23 to 12,56
  @ 7,27 say 'INTERCITY BANK PLC., MINNA'
  @ 11,24 say 'MANIPULATING TRANSFER OPERATIONS'
  @ 15,23 say 'Enter DRAFT NUMBER:'
  @ 16,23 say 'Press'
  @ 16,29 say chr(27)+chr(196)+chr(217) +' KEY To Exit):'
  @ 15,43 get mdno pict '!!/999999999'
  read
  if mdno=spac(12)
    exit
  endi
  loca for mdno=dno
  if .not. found()
    @ 23,25 say 'ILLEGAL NUMBER, PRESS ANY KEY'
    set cons off
    wait
    set cons on
    loop
  endi
  mdno=ltrim(mdno)
  sub=left(mdno,2)
  if choice='B'
    if sub='SO'
      do etr1
    endi
    if sub='BD'
      do etr2
    endi
    if sub='CP'
      do etr3
    endi
    if sub='CM'
      do etr4
    endi
  endi
  if choice='C'
    if sub='SO'
      do vtr1
    endi
    if sub='BD'
      do vtr2
    endi
  endi

```



```

    if sub='CP'
      do vtr3
    endi
    if sub='CM'
      do vtr4
    endi
  endi
  if choice='D'
    if sub='SO'
      do dtr1
    endi
    if sub='BD'
      do dtr2
    endi
    if sub='CP'
      do dtr3
    endi
    if sub='CM'
      do dtr4
    endi
  endi
endd
clos all
retu

```

VREC.PRG

```

set talk off
set stat off
set safe off
set date brit
cdate=date()
use master
do while .t.
  go top
  clea
  mcnumb=spac(9)
  @ 2,9 to 23,69 doub
  @ 1,25 to 3,54 doub
  @ 4,27 to 6,51 doub
  @ 20,10 to 20,68 doub
  @ 2,27 say 'INTERCITY BANK PLC., MINNA'
  @ 1,56 say 'DATE: '
  @ 1,62 get cdate
  clea gets
  @ 5,28 say 'VIEWING CUSTOMER RECORD'
  @ 8,11 say 'ACCOUNT NUMBER (Press'
  @ 8,33 say chr(27)+chr(196)+chr(217) +' KEY To Exit):'
  @ 8,51 get mcnumb pict '@!'
  read
  if mcnumb=spac(9)
    exit
  endi
  loca for mcnumb=cnumb
  if .not. found()

```

```

@ 22,21 say 'ILLEGAL ACCOUNT NUMBER, PRESS ANY KEY'
set cons off
wait
set cons on
loop
endi
@ 8,26 say spac(30)
@ 8,25 say ':' get mcnumb
mcname=cname
modate=odate
mpadd=padd
mhadd=hadd
mocc=occ
mtacct=tacct
mbalance=balance
if mtacct='1'
  acct='SAVINGS'
endi
if mtacct='2'
  acct='CURRENT'
endi
if mtacct='3'
  acct='FIXED'
endi
@ 8,46 say 'OPENING DATE:'
@ 8,60 get modate
@ 10,11 say "CUSTOMER'S NAME:" get mcname
@ 12,11 say 'POSTAL ADDRESS:' get mpadd
@ 14,11 say 'HOME ADDRESS:' get mhadd
@ 16,11 say 'OCCUPATION:' get mocc
@ 16,42 say 'TYPE OF ACCOUNT:' get acct
@ 18,11 say 'BALANCE OF ACCOUNT:' get mbalance
@ 22,27 say 'PRESS ANY KEY TO CONTINUE'
set cons off
wait
set cons on
endd
use
clea
retu

```

OUTPUT1.PRG

```

set devi to scre
set talk off
set stat off
use transfer
set devi to prin
@ 1,65 say "INTERCITY BANK PLC., MINNA"
@ 2,65 say repl('-',26)
@ 4,50 say "DETAILS OF TRANSFERS FOR THE MONTH OF MAY, 1999"
@ 5,50 say repl('-',53)
@ 7,0 say repl('-',161)
@ 8,0 say "|S/NO|ACCOUNT NO|      CUSTOMER'S
NAME"+spac(10)+"|DRAFT NO.|"

```

```

@ 8,57 say 'AMOUNT INVOLVED |TYPE OF TRANSFERS|'
@ 8,101 say 'DETAILS OF BENEFICIARY'
@ 8,160 say '| '|
@ 9,0 say '| '|
@ 9,5 say '| '|
@ 9,16 say '| '|
@ 9,45 say '| '|
@ 9,55 say '| '|
@ 9,73 say '| '|
@ 9,91 say 'ACCOUNT NO| '|
@ 9,102 say '| '|
@ 9,108 say 'N A M E'
@ 9,131 say '| '|
@ 9,132 say 'BANK NAME'
@ 9,160 say '| '|
@ 10,0 say repl('-',161)
r=11
sno=1
do while .not. eof()
  mcnumb=cnumb
  mcname=left(ltrim(cname),28)
  mtacct=tacct
  mbalance=balance
  mdno=ltrim(dno)
  sub=left(mdno,2)
  mamti=amti
  mcomm=comm
  mbnumb=bnumb
  mbname=left(ltrim(bname),28)
  mbankname=left(ltrim(bankname),28)
  if sub= 'SO'
    acct= 'STANDING ORDER'
  endif
  if sub= 'BD'
    acct= 'BRANCH DRAFT'
  endif
  if sub= 'CP'
    acct= 'CHEQUE TO BE PAID'
  endif
  if sub='CM'
    skip
    loop
  endif
  @ r,0 say '| '|
  @ r,1 say sno pict '9999'
  @ r,5 say '| '|
  @ r,6 say mcnumb
  @ r,16 say '| '|
  @ r,17 say mcname
  @ r,45 say '| '|
  @ r,46 say mdno
  @ r,55 say '| '|
  @ r,56 say mamti pict '9,999,999,999.99'
  @ r,73 say '| '|
  @ r,74 say acct
  @ r,91 say '| '|

```

```

@ r,92 say mbnumb
@ r,102 say '|'
@ r,103 say mbname
@ r,131 say '|'
@ r,132 say mbankname
@ r,160 say '|'
sno=sno+1
r=r+1
@ r,0 say repl('-',161)
r=r+1
skip
endd
eject
set devi to screen
close all
retu

```

OUTPUT2.PRG

```

set devi to scre
set talk off
set stat off
use transfer
set devi to prin
@ 3,27 say "INTERCITY BANK PLC., MINNA"
@ 4,27 say repl('-',26)
@ 6,16 say "SUMMARY OF TRANSFERS FOR THE MONTH OF MAY, 1999"
@ 7,16 say repl('-',47)
@ 9,10 say repl('-',60)
@ 10,10 say "      TYPE OF TRANSFER"
@ 10,40 say '|'
@ 10,45 say 'TOTAL AMOUNT(IN NAIRA) '
@ 10,69 say '|'
@ 11,10 say '|'
@ 11,11 say repl('-',29)
@ 11,40 say '|'
@ 11,41 say repl('-',28)
@ 11,69 say '|'
stor 0 to so,cp,bd
do while .not. eof()
  mdno=ltrim(dno)
  sub=left(mdno,2)
  mamti=amti
  if sub= 'SO'
    so=so+mamti
    acct= 'STANDING ORDER'
  endif
  if sub= 'BD'
    bd=bd+mamti
    acct= 'BRANCH DRAFT'
  endif
  if sub= 'CP'
    cp=cp+mamti
    acct= 'CHEQUE TO BE PAID'
  endif
endif

```

```

if sub='CM'
  skip
  loop
endi
skip
endd
tot=so+bd+cp
@ 12,10 say ' '
@ 12,12 say 'STANDING ORDER'
@ 12,40 say ' '
@ 12,43 say so pict '9,999,999,999,999.99'
@ 12,69 say ' '
@ 13,10 say ' '
@ 13,40 say ' '
@ 13,69 say ' '
@ 14,10 say ' '
@ 14,12 say 'BRANCH DRAFT'
@ 14,40 say ' '
@ 14,43 say bd pict '9,999,999,999,999.99'
@ 14,69 say ' '
@ 15,10 say ' '
@ 15,40 say ' '
@ 15,69 say ' '
@ 16,10 say ' '
@ 16,12 say 'CHEQUES TO BE PAID'
@ 16,40 say ' '
@ 16,43 say cp pict '9,999,999,999,999.99'
@ 16,69 say ' '
@ 17,10 say ' '
@ 17,40 say ' '
@ 17,69 say ' '
@ 18,10 say ' '
@ 18,11 say repl('-',29)
@ 18,40 say ' '
@ 18,41 say repl('-',28)
@ 18,69 say ' '
@ 19,10 say ' '
@ 19,40 say ' '
@ 19,69 say ' '
@ 20,10 say ' '
@ 20,13 say 'G R A N D   T O T A L'
@ 20,40 say ' '
@ 20,42 say tot pict '99,999,999,999,999.99'
@ 20,69 say ' '
@ 21,10 say ' '
@ 21,10 say repl('=',60)
eject
set devi to screen
close all
retu

```

OUTPUT3.PRG

```

set talk off
set stat off

```

```

td=date()
use transfer
do while .not. eof()
  mcnumb=cnumb
  mdno=ltrim(dno)
  sub=left(mdno,2)
  manti=amti
  mcdate=cdate
  mbnumb=bnumb
  mbankname=left(ltrim(bankname),28)
  if sub<>'CM'
    set devi to scre
    @ 12,16 say 'INSERT PAPER IN TO THE PRINTER AND PRESS
ANY KEY'
    set cons off
    wait
    set cons on
    @ 12,15 say spac(50)
    @ 12,23 say 'PRINTING INTERBRANCH CREDIT NOTICE'
    set devi to prin
  else
    skip
  loop
endi
@ 5,27 say 'INTERBRANCH CREDIT NOTICE'
@ 6,27 say repl('= ',25)
@ 8,55 say 'REF NO: ' + mdno
@ 10,55 say 'DATE: ' + dtoc(td)
@ 12,55 say 'VALUE DATE: ' + dtoc(mcdate)
@ 14,10 say 'ORIGINATING BRANCH'
@ 14,40 say '|'
@ 14,50 say 'RESPONDING BRANCH'
@ 15,1 say repl('-',39)
@ 15,40 say '|'
@ 15,41 say repl('-',39)
@ 16,40 say '|'
@ 16,1 say 'ACCOUNT NUMBER:' + mcnumb
@ 16,42 say 'ACCOUNT NUMBER:' + mbnumb
@ 17,40 say '|'
@ 18,1 say 'BANK NAME: INTERCITY BANK PLC, MINNA'
@ 18,40 say '|'
@ 18,42 say 'AMOUNT INVOLVED: #'
@ 18,60 say manti pict '9,999,999,999.99'
@ 19,40 say '|'
@ 20,40 say '|'
@ 20,42 say 'DEPARTMENT: ACCOUNT'
@ 21,40 say '|'
@ 22,40 say '|'
@ 22,42 say 'BANK NAME:' + mbankname
@ 23,40 say '|'
@ 24,1 say 'SIGNATURE:'
@ 24,40 say '|'
@ 24,42 say 'SIGNATURE:'
  ejec
  skip
endd

```

```

set devi to scre
@ 12,12 say 'REQUIRED PRINTING IS COMPLETED, PRESS ANY KEY
TO RETURN'
set cons off
wait
set cons on
clos all
retu

```

OUTPUT4.PRG

```

set devi to scre
set talk off
set stat off
use transfer
set devi to prin
@ 1,32 say "INTERCITY BANK PLC., MINNA"
@ 2,32 say repl('-',26)
@ 4,15 say "LIST OF CASH MANAGEMENT SERVICES FOR THE MONTH OF
MAY, 1999"
@ 5,15 say repl('-',59)
@ 7,1 say repl('-',90)
@ 8,1 say "|S/NO| DATE |DRAFT NO.|"
@ 8,28 say "CUSTOMER'S NAME"
@ 8,54 say '| AMOUNT INVOLVED | CURRENT BALANCE |'
@ 9,1 say repl('-',90)
r=10
sno=1
do whil .not. eof()
mcnumb=cnumb
mcname=left(ltrim(cname),28)
mbalance=balance
mcddate=cdate
mdno=ltrim(dno)
sub=left(mdno,2)
manti=anti
if sub= 'SO'
skip
loop
endif
if sub= 'BD'
skip
loop
endif
if sub= 'CP'
skip
loop
endif
@ r,1 say '|'
@ r,2 say sno pict '9999'
@ r,6 say '|'
@ r,7 say mcddate
@ r,15 say '|'
@ r,16 say mdno
@ r,25 say '|'

```

```
@ r,26 say mcname
@ r,54 say '|'
@ r,55 say mamti pict '9,999,999,999.99'
@ r,72 say '|'
@ r,73 say mbalance pict '9,999,999,999.99'
@ r,90 say '|'
sno=sno+1
r=r+1
@ r,1 say repl('-',90)
r=r+1
skip
endd
eject
set devi to screen
close all
retu
```


INTERCITY BANK PLC - MINNA

COMPUTERIZED TRANSFERS OPERATIONS - MENU

TRANSFERS SERVICES

- A ... MAKING TRANSFERS
- B ... EDITING TRANSFERS
- C ... VIEWING TRANSFERS
- D ... DELETING TRANSFERS

REPORT PRINTING

- E ... DETAILS OF TRANSFERS
- F ... SUMMARY OF TRANSFERS
- G ... INTERBRANCH CREDIT NOTICE
- H ... LIST OF CASH MGNT SERVICES

VIEW INFORMATION

- I ... CUSTOMER DETAILS

EXITTING SYSTEM

- Q ... Q U I T

Press Letter (A-I or Q) For Choice:

DATE: 09/06/99

TYPES OF TRANSFERS

<u>CODE</u>		<u>DESCRIPTION</u>
A	...	STANDING ORDER
B	...	BRANCH DRAFT
C	...	CHEQUES TO BE PAID
D	...	CASH MANAGEMENT SERVICES
Q	...	Q U I T

Press CODE for TYPE:

INTERCITY BANK PLC., MINNA

MANIPULATING TRANSFER OPERATIONS

Enter DRAFT NUMBER: /
Press ─ KEY To Exit):

STANDING ORDER FORM - MAKING TRANSFER

DETAILS OF CUSTOMERS

DATE: 09/06/99

ACCOUNT NUMBER: 00109

TYPE OF ACCOUNT: CURRENT

CUSTOMER'S NAME: QUADRI ABDUL-ISHAQ

BALANCE OF ACCOUNT: 50,000.00

DETAILS OF DRAFT

DRAFT NUMBER

AMOUNT INVOLVED

COMMISSION

SO/1234

#

5,000.00

#

125.00

COMMENCEMENT DATE: 05/05/99

LAST DATE OF PAYMENT: 07/12/99

DETAILS OF BENEFICIARY

ACCOUNT NUMBER: 7654

NAME: JUMMAI ABDUL-ISHAQ

BANK NAME: UNITED BANK FOR AFRICA PLC, MINNA

TO SAVE RECORD (Y/N):

BRANCH DRAFT DEBIT FORM - MAKING TRANSFER

PERSONAL DETAILS

DATE: 09/06/99

ACCOUNT NUMBER

CUSTOMER'S NAME

00106

G.B. OLLIVANT

TYPE OF ACCOUNT: FIXED

BALANCE OF ACCOUNT: #

300,000.00

DRAFT DETAILS

DRAFT NUMBER

AMOUNT TO DEBIT

COMMISSION

BD/234

#

50,000.00

#

4,500.00

SLIP NO 234

DATE OF OPERATION: 19/05/99

DETAILS OF BENEFICIARY

ACCOUNT NUMBER: 2345

NAME: ABDULLAHI MOHAMMED

BANK NAME: UNION BANK PLC, MINNA

TO SAVE RECORD (Y/N):

CHEQUES TO BE PAID FORM - MAKING TRANSFER

PERSONAL DETAILS

DATE: 09/06/99

ACCOUNT NUMBER
00105

TYPE OF ACCOUNT
FIXED

BALANCE OF ACCOUNT
1,000,000.00

CUSTOMER'S NAME: COCA COLA PLC.

DETAILS OF TRANSFERS

DRAFT NUMBER	AMOUNT TO TRANSFER	COMMISSION	POSTAGE
CP/654	# 32,000.00	# 320.00	# 160.00

CHEQUE NO: 1234

DATE OF OPERATION: 21/05/99

DETAILS OF BENEFICIARY

ACCOUNT NUMBER: 1234

NAME: JOHN CHUKWU

BANK NAME: FIRST BANK MINNA

TO SAVE RECORD (Y/N):

CASH MANAGEMENT SERVICE - REMITTANCE FORM

DETAILS OF CUSTOMERS

DATE: 09/06/99

ACCOUNT NUMBER: 00104

CORPORATE NAME: THOMAS ARKINSON

TYPE OF ACCOUNT: CURRENT BALANCE OF ACCOUNT: 14,000.00

DETAILS OF TRANSACTION

FORM NUMBER: CM/2345

DATE: 20/05/99

AMOUNT PAID IN: # 50,000.00

NEW BALANCE: # 64,000.00

TO SAVE RECORD (Y/N):

DATE: 09/06/99

=INTERCITY BANK PLC., MINNA=

VIEWING CUSTOMER RECORD

ACCOUNT NUMBER: 00104

OPENING DATE: 05/01/96

CUSTOMER'S NAME: THOMAS ARKINSON

POSTAL ADDRESS: P.O.BOX 1324, MINNA, NIGER STATE

HOME ADDRESS: No.123 SOUTH STREET, MINNA

OCCUPATION: JOURNALIST

TYPE OF ACCOUNT: CURRENT

BALANCE OF ACCOUNT: 14000

PRESS ANY KEY TO CONTINUE

INTERBRANCH CREDIT NOTICE
=====

REF NO: SO/0001001

DATE: 08/06/99

VALUE DATE: 15/01/96

ORIGINATING BRANCH

RESPONDING BRANCH

ACCOUNT NUMBER: 00101

ACCOUNT NUMBER: 10100

BANK NAME: INTERCITY BANK PLC, MINNA

AMOUNT INVOLVED: # 1,000.00

DEPARTMENT: ACCOUNT

BANK NAME: .

SIGNATURE:

SIGNATURE:

INTERCITY BANK PLC., MINNA

SUMMARY OF TRANSFERS FOR THE MONTH OF MAY, 1999

TYPE OF TRANSFER	TOTAL AMOUNT (IN NAIRA)
STANDING ORDER	6,000.00
BRANCH DRAFT	51,500.00
CHEQUES TO BE PAID	32,100.00
G R A N D T O T A L	89,600.00