PREVENTION OF FRAUD AND COLLUSION
IN THE BANKING INDUSTRIES
(A CASE STUDY OF EKO INTERNATIONAL BANK PLC)

BY

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FEDERAL UNIVERSITY OF TECHNOLOGY IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR
THE AWARD OF POST GRADUATE DIPLOMA IN COMPUTER SCIENCE.

MARCH, 2000

CERTIFICATION

This project work has been read and approved having met the requirement for the award of Post Graduate Diploma in Computer in Mathematics/Computer Department of the Federal University of Technology, Minna.

....

Prof. Adeboye K. R.
(Project Supervisor)   Date

....

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....

External Examiner   Date.

DEDICATION

This research project is dedicated to my late father Papa, Dr. J. O. Oghre, my darling husband Mr. Adegboyega Adeyekun and to my grand Creator whose name is JEHOVAH.

ACKNOWLEDGEMENT

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ABSTRACT

Prevention of fraud and collusion in the Banking Industries is a wide subject of study, which cannot be done under a single study. But based on the data collected from the Bank, we identify some types of fraud encountered in the Banking Systems and their causes.

A number of suggestions as to how to minimize such frauds are given.

The degree of our success in preventing or reducing fraud therefore will depend on the extent to which we can bring these two factors to cooperate as will be expatiated on later in this project.

1.4 **SCOPE OF THE STUDY**

Prevention of fraud and collusion in the banking Industries is a wide subject of study, which cannot be done under a single study. However, for the purpose of this project, it shall be limited to a few types of frauds often encountered in the banking system, by examining other remote causes with roots outside the precept of any one bank or banks generally and by using our experiences to identify factors that are mainly responsible for frauds in the banking system.

1.5 **RESEARCH PROBLEMS.**

Based on these topics, many banks don't like to discuss or disclose ways by which frauds are being committed in their banks.

They see it as leaking out their secret to the public. Also, the way the Nigerian Deposit Insurance Corporation (NDIC) and the Central Bank of the techniques for identifying distressed banking institutions has made them unsecured discussing the issue.

Time resources would have been very sufficient for this project but since it was done along with other activities and more importantly, there are no textbooks or journals on this topic in the school library.

7. **MISAPPROPRIATION:**   Means where money is received and not accounted for. For example where a cashier receives money issues a receipt appropriately makes the necessary cash book entry but fall to lodge the money in the bank.

8. **SOFTWARE:** Sequence of instruction which when flowed gives or achieves its purpose, which must be written in a Computer language.

CHAPTER TWO

LITERATURE REVIEW

2.1   TYPES OF FRAUDS ENCOUNTERED IN BANKING SYSTEM.

Fraud in the banking system includes:

- Cheque forgeries on current accounts.
- Forgeries on Savings and Current Accounts.
- Suppression of cheques on current accounts.
- Diversion of Bank earnings.
- Inflation of cost of funds to Bank
- Suppression of cash lodgments.
- Embezzlement or outright theft by the cashiers
- Substitution of cash or cheque lodgment
- Opening of fictitious accounts coupled with the creation of false credit balances incidental to forgery
- Misappropriation of funds
- Advances to non-existing customers including those made on the non- existing security.
- Fraudulent printing of cheque leaves to correspond with those in use by the customers.

These are the common types of frauds encountered in the banking industry.

The issue of fraud and fraudulent practices in any organization should not be left lying low. The frequency with which it rears its ugly head in any establishment will determine the long-term survival and growth of the company and if not handled with care, can lead to a corporate failure.

Apart from the above means by which the banks are being defrauded and the possible solution meted out, recent observations have shown that these syndicates have also adopted the following ways of perpetrating their frauds in banks:-

a.   Forging of instruction from one bank branch to another to obtain cash
        Printing of cheque books, which agree with that of the bank, which they want to defraud.

B   Using of false or forged Credit advice from the central bank.
        Interception and switching of Telex messages for transfer of funds.

2.2   CAUSES OF FRAUD

Defining fraud could be very difficult task. But even, then, it could be more difficult to identify its causes. This is to be expected for modern day frauds in banks usually involve contract and sometimes Complex web of Conspiracy and deception often mask causes from effects.

This probably explains why it took the bank of England and the Federal Reserve, Boards the two most sophisticated sovereign Central Banks, and price water house one of the most renowned accounting forms in the world, about 10 years to are to grips with the fact that Bank of credit and Commerce International was involved in fraudulent practice.

Unless a fraud is uncovered, its cause can never be determined with any exactitude. However, the Bank of Credit and Commerce International (BCCI) Sega was said to have been moved against on the ground of dishonest and fraudulent activities; consequences from the regulatory authorities; concealment of the banks' true financial position; inadequate management controls; managers acting without integrity and with lack of stall; was of trust and confidence in senior management of the bank, the insolvency of the bank.

These increasing fraudulent acts in establishment and organization are usually blamed on the weakness of the existing management control system of that organization, such weakness in the existing management control can be grouped as follows:

1. **STAFF POLICY AND CONTROL**

i.   Poor recruitment policy–newly employed staff should be well scrutinized and should have reference from responsible persons in the society.

ii.   Failure to closely watch the life-style of their staff, staff are not expected to live above their income.

iii.   Failure to change or rotate workers who has worked in very sensitive areas especially the cashiers.

iv.   Failure to recognize the financial stress of the workers/employees.

v.   Inadequate training and development of staff.

2. OPERATIONAL PROCEDURES

i. Non-compliance of the staff to laid-down working procedures by the organization.

ii. Absolete operational manuals, that is, the use of out-dated operational manuals.

iii. Absence of definition of duties, thus encouraging jumps from one work to another.

iv. This irregular inspection of branches and the head office operations by the inspectors.

v. Irregular reconciliation of inter-branch accounts and head office.

vi. Failure to reconcile various banks correspondent accounts.

vii. Failure to reconcile various clearing accounts with the Central Bank of Nigeria (CBN).

viii. Failure to follow up various outstanding items in the reconciliation statement.

viiii. Failure to correct weaknesses found or observed in Bank's reconciliation report

x. Failure to check the cashier.

3   **ATTITUDE OF MANAGEMENT**

i.   Reluctance to discipline officers found not to perform or attend to duties satisfactorily.

ii.   Rapid promotion of officers without adequate background knowledge to function properly, especially senior members of staff.

iii. God-fatherism and criminal protection of staff.

4   **DEFECTIVE TECHNICAL EQUIPMENT**

i.   Breakdown of electronic device due to power failure

ii.   The use of outdated obsolete equipment.

iii. Failure to recognize the need to automate.

5   **POOR INTERNAL CONTROL**

Inadequate internal control and ineffective and ineffective and/or inefficient application of internal control measures create loopholes for fraud inclined member of staff, customers and non-customers to perpetuate frauds. Ineffective auditing, poor supervision and failure to daily control cash security documents, keys and other bank assets cause frauds.

6   POOR BOOK KEEPING.

Inability to maintain proper books of accounts and failure to reconcile the various accounts on a daily, weekly, or monthly basis as appropriate. Lack of daily audited/call over and poor scrutiny of vouchers/entries to ensure that they were correctly treated and posted. Also, absence of a duly reconciliation accounts to resolve difference between the debt and credit balances.

7   STAFF INFIDELITY

Borrowing from Cashiers' or the strong room leads to fraud. This usually starts with borrowing a few amounts, which are returned over time, the sum involves increases and the willingness and ability to repay declines.

Other staff infidelity such as suppression of cash lodgment, misuse of various suspense accounts, forgeries of customers' signature to transfer funds from their accounts to collaborators' accounts granting of loans to fictitious borrowers, granting information and security from the borrowers, diversion of banks funds, embezzlement or outright theft of cash, cross firing/kite firing sometimes with suppression of cheque and foreign exchange malpractice; all these cause fraud.

2.3   STRATEGIES TO BE ADOPTED IN COMBATING FRAUDS.

Frauds are usually most of the time carried out before they are discovered and very little ones are usually detected. The ones detected usually yield to the recovery of part and not the whole of the amount defrauded the bank.

In realization of this calamitous effect of the increasing wave of fraud in banks, bank management's have deviced different control systems and policies aimed at ensuring that the incidence of fraud is brought to the bearest minimum.

From past studies and experiences, it has been discovered that fraud through certain areas as a result of which preventive measures are being introduced into the affected areas. Some of these measures for preventing frauds in banks will look into the followings:

1.   Opening of New accounts.

2.   Payments procedures.

3.   Recruitment and training of staff.

4.   Unbalanced position of books of accounts.

5.   Un-reconciled accounts.

6.   Job rotation and annual leave.

7.   Payment of drafts, mail transfer etc.

8.   Employees incentives and rewards.

1.   **OPENING OF NEW CURRENT ACCOUNT**

Banking experience has shown new accounts as source of trouble and danger. Therefore, banks should make sure that bank orders and policies are compiled with before new accounts are opened.

If a customer is transferring his/her account from one bank to another, the customer should not be allowed to operate the new account until proper and favourable report has been obtained from the other bank (old account) by means of status enquiry particularly when the customer is new to the old bank and had not previously transacted business with the bank.

The Manager of the new bank should be interested in knowing why the customer has come to his/her bank from the other bank. Proper reference should be obtained before issuing cheque-books to the customer and posting of the account should be carefully scrutinized and no payment should be made out of the account without prior investigation of the lodgment.

Corporate and other accounts should be properly opened in line with the bank's order and policies.

2   RECRUITMENT AND TRAINING OF STAFF

As earlier stated, greater numbers of fraud in the bank succeed due to the staff involvement with the fraud syndicates. To avert this as much as possible, banks' management must therefore evolve a sound employment policy to ensure that the right caliber of staff are employed into the banking industries. It is also necessary that very good references are obtained from all, staffs last school Principal and other responsible citizens whose reputation are not in doubt.

Cashiers must be properly trained to appreciate their responsibility in detecting and preventing frauds. No staff should be placed on cashing duties unless he/she has been properly trained to appreciate the demands of the job. Banks should avoid the use of new clerks as cashiers or reference clerks.

Banks should encourage the sending of the names and photographs of those dismissed from their banks to other banks to avoid a re-employment.

3   UNBALANCED POSITION OF BANKS OF ACCOUNTS

"Banking experience has shown that unbalanced books provides fertile ground for fraud, hence at times, books are intentionally jammed by unscrupulous staff. Bankers should therefore view and unbalanced books of accounts as a danger signal.

4   UNRECONCILED ACCOUNTS

The reconciliation of the books of accounts in banks should not be over emphasized. There is the need to equip our reconciliation section with qualified and experience staffs who are capable of combating fraud through:

a.   The central banking clearing accounts

b.   The local bank clearing accounts

c.   Inter-Bank branch accounts

d.   Correspondence accounts

e.   If there had been effective and timely reconciliation of these account the ills or fraud could have been prevented or minimized.

5   **JOB ROTATION AND ANNUAL LEAVE**

The bank should prevent a situation whereby one person is kept too busy or long on a particular kind of job. There should be a rotation of job and that member of staff leaves when due. Accumulation of leave should be discouraged.

6   **PAYMENT OF DRAFT AND MAIL TRANSFER**

Fraud syndicates in recent times through the collaboration of the staff have been able to succeed in swindling millions of Naira through drafts, mail transfers, cable transfers etc. this could have averted if the staff have complied fully with the management's' directives and exercise extra care in discharging their duties. In the light of this, it has been suggested that all payments instructions of a big amount should be verified with the issuing branch/bank before payment are made. This should be done no matter if code message or test agreed.

7   **EMPLOYEE INCENTIVE AND REWARD**

Reward should form part of bank's policy to encourage staff and customers who helped to encourage staff and customers who helped in frustrating frauds. Also, it has been proved that reasonable incentives of staff have helped to reduce the incidence of their involvement in frauds.

The following suggestions have also helped in frustrating frauds.

a.   Government enforcement of provision of the banking decree especially that relating to the issue of dual cheques.

b. The use of close circuit television, surveillance camera in the banking hall and offices.

c. Establishment of a proper and speedy procedure in meting out disciplinary measures against those staff involved.

d. Regular dispatch of customers' statement of current account.

e. Proper custody of bank records and all security documents under the control of very responsible and liable officers.

f. Dormant savings and current accounts should be properly authorized. Experience and observation have shown that this area is being used to perpetrate fraud.

g. The management of the bank should monitor life style of staff. If it comes to the notice of the bank that a clerk who is not in position to own a car owns one, it should be investigated on how he/she came about owning the car.

h. Also, shortage of staff in branches can result into pressure of work and therefore lack of proper supervision, which can in turn lead to possibility of fraud.

i. All the above suggestions would surely frustrate fraudulent acts, if not eradicate it completely, if they are strictly adhered to by the authority.

2.4 **CAUSES OF COMPUTER FRAUD**

The causes of computer fraud include the followings:

1. Poor manual input-output controls
2. Poor physical access controls
3. Poor logical access controls.
4. Poor custodian controls
5. Poor terminal procedures.
6. Failure of business ethics.
7. Weak computer operational control
8. Lack of operational control.
9. User impersonation.
10. Weak library controls.
11. Abuse of responsibility.
12. Inadequate segregation of duties.
13. Poor internal controls
14. Poor system design.

2.5 **PREVENTION OF FRAUD IN A COMPUTERISED SYSTEM**

The advent of electronic data processing (computerization) in the banking industry has brought with it a peculiar dimension to the problem of frauds and its prevention. While this should move appropriately be subject of a separate lecture, suffice it to say here that like in the manual system the basic internal control considerations are the same in a computerized system i.e.

i.   To ensure correctness of input data and completeness and accuracy of processing

ii.   To prevent and detect errors in processing and to safeguard assets and the reliability of financial rewards. Besides, the approach and strategies for fraud prevention are similar to that of the manual system except for technicalities and the extent to which the computer itself can be employed in the process of fraud prevention in computerized system.

iii.   Some examples of frauds that can be committed with the aid of computers in the banks are:

iv.   Adjustment to data before entry through terminal etc either manually or involving program by which frauds can be diverted followed by fraudulent withdrawal of funds. This technique is known as "DATA DIDDLING"

Alteration of computer files through terminal e.g. through the visual display unit (VDU) on line system so as to manipulate accounts or divert funds.

1.   Manipulation of inactive accounts and withdrawing funds which will take sometime to notice because customer does not receive statement regularly.

2.   Creation of fictitious customers and grant of overdrafts or loans.

3.   Use of over-riding passwords to gain access to files and more money around.

4.   Printing of pay cheque/dividend warrants in excess of requirement and converting the excess

5.   Operator cashing cheques/dividend warrants supposed to have been "spoilt" during printing

The foregoing list is not exhaustive as there are infinite ways in which the computer can be employed to defraud most of which are quite difficult to detect and some of which are never detected especially, in higher advanced systems.

2.6   **PREVENTION OF COMPUTER FRAUD**

The technique for prevention of computer fraud includes:

1.   Management Direction
2.   Dual control or involvement
3.   Segregation of duties
4.   Rotation of duties
5.   Enforcement of holiday for staff
6.   Sound internal controls
7.   To ensure correctness of input data and accuracy of processing.
8.   To prevent and detect errors in processing and to safeguard assets and the reliability of financial rewards.
9.   Identification of Assets/ Risks.
10.   Watching out for items regarding special attention e.g.,
       - suspense accounts
       - non-reconciled control accounts
       - adjustment/write off journal
       - Re-input of rejections.
11.   Sound procedure for system development amendment and proper documentation.
12.   Strong internal audit

13. Proper usage and custody of computer reports (print-outs)
14. Proper disposal procedures for computer reports (print-outs)

Computer crime may be critical particularly in Nigerian Banking system where little or nothing is known about this electronic device until recently. Unlike the ledger clerks a machine cannot detect the villain dressed in electronic clothing to prevent such frauds, the above function control measures must be put in place.

CHAPTER THREE

THE RESEARCH METHOD AND PROCEDURE

3.1 METHODOLOGY

According to the area covered at the time of the problem under review the researcher was able to adopt various approaches to the conduct of the research work, which include:

i.   Attitude measurement,

ii.   Survey research method,

iii. Descriptive research method

iv. Collection and analysis of data.

Attitude measurement, the basis of attitude measurement is that there are underlying dimensions along which individual attitudes can be ranged. By employing one of the various attitudes, scaling procedures, a person can be assigned a numerical score to indicate his/her position on a dimension of interest.

Survey research studies both large and small populations by selecting and studying samples chosen from the populations to discover the relative incidence, distribution and interrelations of sociological and psychological variables. Surveys are particularly versatile and practical, especially for the administrator, in that they identify the present conditions and point to the needs. Surveys do more than merely uncover data.

Descriptive research is that research which specifies the nature of a given phenomenon. The specification can be simple or it can be complicated. The importance of descriptive research in the social science as well as in other fields of educational endeavour clearly implies complexity of phenomena.

Collection and analysis of data analysis and interpretation of the new data of an investigation are the means by which the research problem is answered and the stated hypothesis is tested.

For the purpose of this project work combination of survey and descriptive research methods are used as either of the two cannot be used without the other.

3.2   SOURCES OF DATA

The researcher was able to use two methods of collecting the data:

a.   **PRIMARY SOURCES.**

These include the use of the following:
  i.   Questionnaire;
  ii.   Personal interviews and
  iii.   Observation.

b.   **SECONDARY SOURCES**

These sources also include reports from the Nigerian Deposit Insurance Corporation (N.D.I.C), Newspapers, Journals, Magazines, textbooks and also various write-ups by professionals are used.

3.3 QUESTIONNAIRE

The questionnaire is designed to define the problem to be tackled by the survey and so decide on which question to ask. The questionnaire is divided into two parts. The first is classification section. This section requires such details of the respondent as sex, age, marital status and occupation.

The second part poses the question relating to the subject – mater of the inquiring. The researcher also adopted the structured questionnaire, which contains questions for which lists of possible answers are provided from which the respondents need to pick the answers and tick them. Structured questionnaire is used especial for the busy ones and those who are very time conscious.

3.4 ANALYSIS OF FIELD SURVEY

Before it can be concluded that opinion surveys questionnaire to be checked on the bank personnel, response would be analyzed on the basis of relative importance of each case identified in the prevention of fraud.
It can be carried out by a simple percentage method would be used to influence understanding of the descriptive model. The survey carried out by this meant that the number of frauds that have occurred in Eko International Bank Plc. are compared with the ones which have occurred in the other banks as a whole No statistical test would be undertaken beyond a re-classification of data and their comparison.

The followings are the details of such re-classification:

i.   Analysis of survey results.
ii.   Number of cases by year

iii. Amount of losses to bank and customers each year.

iv. Frequency of fraud and by types.

v. Period of concealment.

vi. Persons involved in fraud.

vii. Survey results analyses.

Details of the above re-classification will be presented in the next chapter.

Federal University Of Technology
Maths/Computer Science
P.M.B. 65.
Minna.
1ST March 2000.

The Manager
Eko International Bank Plc.
Victoria-Island
Lagos.

Dear Sir,

PREVENTION OF FRAUD AND COLLUSION IN THE BANK IN THE BANKING INDUSTRY

I am a postgraduate diploma student in the department of Maths and Computer Science in the above named school. I am expected to carry out a research in partial fulfillment of the award of postgraduate diploma in computer science.

I am researching into the prevention of fraud and collusion in the banking Industries with your bank, Eko International Bank as a case study.

I will be grateful if the attached questionnaires are completed for me. I must assure you that this is purely an academic exercise and any information provided will be treated in strict confidence and for this research project only.
Thanks

Yours faithfully,

Oghre Grace E.

1. **PREVENTION OF FRAUD AND COLLUSION IN THE BANKING INDUSTRY.**

Failure and distress in the Nigeria Financial sector has become a great source of concern to the entire financial system. Before this time serious incident of distress were relatively few and far apart, and generally amenable to control by the monetary authorities.

"Prevention is better than cure" so goes an old adage. It is better therefore to prevent fraud than to engage in the corollary activities of detection and investigation, which form part of the tripartite process, once a fraud had occurred.

QUESTIONNAIRE

A. **GENERAL INFORMATION**

1   Name: Dr./ chief/ Mr./ Mrs./ Miss.---------------------------------------

2   Post held in the Bank: --

        i   Cashier

        ii   Accountant

        iii   Supervisor

        iv   Clerk

B   **QUESTIONNAIRE**

Please tick (x) as appropriate,

1.   **Are you a staff of Eko International Bank Plc.?**Yes/No

2.   **Age:**

      Less than 25years

      Between 25 and 30 years

      Above 30 years

3. **EDUCATIONAL BACKGROUND**

    a)   O'level/ School certificate

    b)   O'level/ OND.

    c)   First degree/ HND and above

4. What are the common types of fraud experience in your bank?

    a)   Forgeries

    b)   Suppression of cheques

    c)   Payment of uncleared cheques

    d)   Diversion of credit proceeds

6. How effective is your internal control?

    a)   Very effective

    b)   Not totally effective

    c)   Not effective

7. What are the main causes of fraud in your Banks?

    a)   Greed

    b)   High level of corruption in the society

    c)   Deficiency of Banking education in Nigeria

8. Is fraud possible without collusion? Yes/No

9. What categories of staff are usually involved in fraud

    a) No specific category

    b) Senior officers

    c) Clerks.

    d) Cashiers

10. Have you enjoyed any benefit since you joined the bank?
Yes/No

11.   **Are you entitled to any benefit? Yes/No**

11.   **Does your Bank have any banking education**
      Program   Yes No

12.   **What disciplinary measure is adopted by the bank when**
      fraud is proved

      a)   Dismissal/ Termination

      b)   Suspension

      c)   Asked to pay back the amount

15.   **How often do you experience fraud in you bank?**

      a)   often   b)   seldom

16.   **what is the company's employment policy**

      a)   By application

      b)   By recommendation

17.   What measures do you suggest in fraud prevention?

      a)   Internal control system.

      b)   Constant supervision of staff

      c)   Employment of Honest Staff

      d)   All of the above.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

TABLE 1

4.1 ANALYSIS OF FRAUD BY NUMBER OF REPORTED CASES AND AMOUNTS

YEAR	NO. OF FRAUD CASES	AMOUNT INVOLVED	P/CENTAGE
1994	1	200,000.00	15%
1995	2	320,000.00	23%
1996	2	400,000.00	29%
1997	3	450,000.00	33%
TOTAL	8	1,370,000.00	

According to the analysis recorded from the branch, fraud by number of reported cases and amount shown above from 1994 to 1997 the facts and figures were collected from the bank. The record shows that from the amount recorded from 1994 to 1997, N300,000.00 were incurred by the customers while the remaining large sum of N1,070,000 was absorbed by the bank staff.

The table above shows that in 1994, the number of fraud cases was only one and the amount involved equally was N200,000.00 and it represented 15% for the period. In the year 1995, two cases of fraud were recorded and the amount involved as N320,000. For that year, 23% was recorded as against 15%, which was recorded the previous year. The data also show that in 1996, the percentage also went up to 29% as against 23% in 1995.

The number of fraud cases in 1997 increased from the two to three and the amount involved was N450,000. It shows that year after year, the amount and the percentage continued to increased perhaps, because of the implementation of the failed banks degree and hardship in the economy.

4.2 **ANALYSIS BY FRREQUENCY AND TYPES OF FRAUD**

S/NO	TYPES OF FRAUD	TOTAL NO REPORTED	PERCEN- TAGE
1	Presentation of forged cheques	2	25%
2	Granting of unauthorized Loans	1	13%
3	Unauthorized overdraft	1	13%
4	Posting of fictitious credits	1	13%
5	Suppression of cheques	1	13%
6	Abuse of medical scheme	1	13%
7	Fraudulent transfers and withdrawals	1	13%
	TOTAL	8	

The eight cases of fraud recorded from 1994 to 1997 at the branch shows different types. Granting of unauthorized loans, unauthorized overdraft, posting of fictitious credits, suppressions of cheques, abuse of medical scheme and fraudulent transfer and withdrawals were recorded representing 13% each.

4.3 **ANALYSIS BY CONCEALMENT**

TYPES OF FRAUD WITHIN

S/NO	PARTICULARS	1 DAY TO 6 MONTHS	6 MONTHS TO 1 YEAR	TOTAL
1	Cheque forgeries on			
	- current accounts	1	-	1
	- fixed deposit	-	1	1
	- savings application	1	-	1
2.	Suppression of Cheques			
	- current accounts	1	1	2
	- fixed accounts	1	-	1
	- savings application	1	-	1
3.	Fraudulent transfer			
	And withdrawal	-	1	1
	TOTAL			8

The analysis of the above data was collected from the bank as the analysis by concealment, the types of fraud discovered from one day to 6 months and within 6 months and one year after the fraud was committed.

The analysis shows that cheques forgeries on current accounts and savings application within 1 day and 6 months while cheque forgeries on fixed deposit fraud co9mmitted was discovered within 6 months and 1 year.

The suppression of cheques on current accounts was recorded to be the highest number. It was discovered within one day and six months and six months to one year respectively. Also, fraudulent transfer and withdrawals were discovered within one day and six months after the staff committed the fraud. This shows that the internal control measures adopted in the bank were not totally parlayed. They are effective in some areas and weak in others.

4.4 RANKS OF BANK STAFF INVOLVED IN FRAUD

TABLE IV

YEARS AND NUMBERS

S/NO	PARTICULARS	1994	1995	1996	1997	TOTAL
1	Supervisors and Managers	-	1	-	1	2
2	Officers and Accountants	-	1	-	1	2
3	Clerk and Cashiers	-	1	-	-	1
4	Typists and Technicians	-	-	-	-	-
5	Messengers, Drivers, Cleaners and Stewards	-	-	1	-	1
6	Temporary Staff	-	1	-	-	1
7	Un-categorized Staff	-	-	1	-	1
	TOTAL					8

The above data shows comprehensively, the various categories of staff that are involved in fraud from the year 1994 to 1997.

The analysis shows that the rank of staff involved in fraud between 1994 and 1997. It was also observed from the data analysis that any office and rank can commit fraud in the bank in as much as the person has the intention to carry out the act irrespective of his/her status or cadre.

4.5 SOFTWARE/PROGRAM IMPLEMENTATION/DEVELOPMENT

4.5.1 **<u>SOFTWARE</u>**

The subject matter of this project work is contained in this component of a computer system. Software is the general term used to denote all forms of program that control the activities of a computer. It refers to the set of computer programs, procedures and associated documentation related to the effective operation of a data processing system. Software, therefore, enables us to exploit the capabilities of a computer.

4.5.2 **<u>PROGRAM IMPLEMENTATION</u>**

A program is a set or sequence of instructions, which informs computers of the step required for achieving a defined task. Programs do not simply spring into being they require a number of procedures before they can be fully applied to solve programs. The best technique of problem solving via computer programming involves the following stages.

I.   Program Planning:- This is the preliminary stage of program development. It is virtually impossible to write a computer program without first identifying and clearly understanding the problem. It also involves identifying the input data, the required output and the formular needed.

II.   Program design:- The design is perhaps the most important stage and it count lines and defines the set of rules required for the solution to the problem.

III.   Implementation:- Once a program has been tested and found working as required, the next stage is the implementation of the program. The implementation stage is concerned with making the program fully operational. That is, it involves applying the programs to solve the problem it is meant to solve.

IV.   Testing:- The essence of program testing also referred to as program validation is to determine whether any error still remain in the program. Testing is the process of running the computer program and evaluating the program results in order to determine if any errors exist. Running the program with various sets of input values so as to be sure that the expected result is obtained does the testing.

4.5.3 <u>**DEBUGGING**</u>

This is the process of detecting and removing program errors. Basically, there are two kinds of errors.

I.   SYNTAX ERRORS

Syntax is defined as the pattern of structure of the word order in an instruction.

Syntax errors involve incorrect punctuation, incorrect word sequence, undeclared identifiers or misuse of terms. They are also referred to as compiled time errors.

II.   LOGIC ERRORS

Once syntax errors have been corrected, a program may still fail to produce the expected results. This can be associated to the problem of the program logic and hence, they are referred to as logic errors. The main solution to these errors is to check the planing of the program as well as the design.

4.5.4 **QUALITIES OF A GOOD PROGRAM**

1.   CORRECTNESS

Once the objectives of a program have been determined the next thing is to see that the program actually does things correctly. One important thing is to ensure that the program works for all cases, making sure it works with the full range of numbers that the users require including extremely large numbers, negative numbers and zero.

2.   UNDERSTANDABILITY

Understandable programs are clearly written and documented with comments. The identifier names are meaningful for viewing and for sub programs.

This is done to ensure that another programmer can pick up a list of program and quickly understands what the program does and how the program does it.

3.   MAINTAINABILITY

A program is not maintainable if the logic flow is so convoluted that future changes in one part of the program causes error in another part.

3   PORTABILITY

A program should be written in such a manner that may be implemented under more than one computer operating system configuration

4   COST EFFECTIVENESS

This involves the comparison of the social cost benefit analysis of using a particular program. For a program to be cost effective there should be the need for incurring the cost on the program. The need could be in terms of having smoother operations, reduction in

fraudulent practices, less labour intensive e.t.c when the program is installed then the use of manual operation.

5   USER FRIENDLINESS

A good program should be user friendly. This implies that the user should be able to learn easily how to use the program. It should be unambiguous and complete; error messages should be clear and informative.

6   RELIABILITY

A good program needs to be reliable. Reliable programs require giving the right kind of data are entered and whenever any unusual or erroneous data are entered the program should fail either by producing incorrect output or by generating a run time error.

4.6   **SYSTEM DEVELOPMENT PROCESS**

The process of systems analysis involves a number of steps that can be applied to any study. If the problem is incorrectly or incompletely defined the entire study could address the wrong issues. The major methods used in problem definition are interviewing and using questionnaire.

Employees need feedback to learn how they are performing in their set objectives, negative feedback may also serve a useful purpose. Negative feedback is designed to correct or to guide activities not consistent with achieving the goals of the system.

I.   FEASIBILITY STUDY

To determine whether a solution to the problem is feasible. This is to prevent wasting many months of effort and many thousands of Naira if the project ids too large too uncontrollable or simply impossible to carry out.

The feasibility study is a miniature systems analysis and design effort that entails an exploration of alternatives design options and an analysis of the cost and benefits of each alternative.

II.   SYSTEM ANALYSIS

Here, full detailed study of the current system includes its procedures, information flows and methods of work organization and control. Here certain vital questions are asked.

6.1   Why did the program occur

6.2   Why where the present methods adopted.

6.3   What are the alternative methods?

The analysis also spells out the strength and weakness of the existing system.

III. SYSTEM DESIGN

The analysis of the current problems is used at the beginning of systems design to develop objectives for the proposed system. The analysis may lead to a number of possible alternative designs. For example different combinations of manual and computerized elements may be considered.

IV. ACQUISITION / PROGRAMMING

To select and acquire hardware/software or to write the needed software.

I.   IMPLEMENTATION

This is the process of coding, testing and documenting programs in the system. This process may take as much as 65 to 80 percent of the overall system development of quality assurance procedures, including data security, backup and recovery and system controls. It also involves testing programs with both artificial and live data and training users and operating personnel.

4.7 **CHOICE OF PROGRAMMING LANGUAGE**

The proposed system is intended to be designed using database management system, (DBMS).   A data base can be defined as mechanized shared and centrally controlled collection of useful information organized in a systematic and consistent manner.   A database requires (DBMS) for its maintenance.   A DBMS is a software package that help establishments or institutions manager to:-

I)   Create and popular a database

ii)   Retrieve data from the database

iii)   Generate report from the database

iv)   Update information in the database

v)   Organize the data in the database

vi)   Maintain integrity and consistency of data

vii)   Provide share ability of data to users.

There are various packages that are categorized under DBMS.   They include DBASE, FPXBASE, INFORMIX, PARADOX, ORACLE and so on.

Specially, the new system is developed in dBase IV and the latest version, dBase V. Because of accessibility, the proposed systems is developed using the programming aspect of dBase iv.

CHAPTER FIVE

DESCRIPTION OF THE NEW SYSTEM

5.1   IMPLEMENTATION AND CONCLUSION

The advent of electronic data processing (computerization) in the banking industry has brought with it a peculiar dimension to the problem of frauds and it's prevention.   While this should more appropriately be subject of a separate lecture, suffice it to say here that like in the manual system the basic internal control considerations are the same in computerized system i.e.

To ensure correctness of input data and completeness and accuracy of processing. To prevent and detect errors in processing and to safeguard, asserts and the reliability of financial records. Besides, the approach and strategies for fraud prevention are similar to that of the manual system except for technicalities and the extent to which the computer itself can be employed in the process of fraud prevention in computerized system.

From past studies and experiences, it has been discovered that fraud syndicates perpetrates these frauds through certain areas as a result of which preventive measures are being introduced into the affected areas. Some of these measures for preventing frauds in banks will look into the followings:-

1)   Opening of new accounts

2)   Recruitment and training of staff

3)   Payment's procedures

4)   Unbalanced position of books of accounts

5)   Employee incentives and rewards

6)   Payment of drafts, mail transfer

7)   Job rotation and annual leave.

OPENING OF NEW ACCOUNTS

Experience has shown that new accounts have been identified as a source of trouble and danger. Therefore, banks should make sure that bank orders and policies are complied with before new accounts are opened. If a customer is transferring his/her account from one bank to another, the customer should not be allowed to operate the new account until proper and favourable report has been obtained form the other bank (old account) by mains of status enquiry particularly when the customer is new to the (old) bank and had not previously transacted business with the bank.

RECRUITMENT AND TRAINING OF STAFF

As earlier stated greater numbers of fraud in the bank succeeded due to staff involvement with the fraud syndicates. Therefore, sound employment policy should be enforced to ensure that the right caliber of staff is employed into the banking industries.

Cashiers must be properly trained to appreciate their responsibility in detecting and preventing frauds. No staff should be placed on cashing duties unless he/she has been properly trained to appreciate the demand of the job. Banks should avoid the use of new clerks as cashiers or reference clerks.

PAYMENT PROCEDURES

In making payment by the cashiers, counter cheques should be discouraged and banks should not honour cheques drawn from the books supplied to the customer.

Banks should also discourage the payment of a very large amount in cash. In the case of withdrawal of a large amount of cash for salaries payment, use of police people escort should be encouraged. Use of photo-scope camera for people drawing a large amount should be encourage. Payment to the third party over the counter should also be discouraged especially, when such third party is not known to the bank's cashiers.

UNBALANCED POSITION OF BOOKS OF ACCOUNTS

Banking experience has shown that an unbalanced book provides fertile ground for frauds, hence at times, unscrupulous staff intentionally jams books. Banks should therefore view an unbalanced book of accounts as a danger signal.

CONCLUSION

From the analysis of data collected from Eko International Bank Plc. on prevention of fraud and collusion in the banking industries, which mentioned institutions, is a case study. The researcher wish to conclude as follows:-

1) For the period under review – (1994 – 1997), an aggregate of eight frauds cases were reported from the institutions.

2) The highest of the cases was cheque forgeries on current accounts, followed by suppression of cheques on current accounts also, forgeries on savings and deposit accounts. (See table IV).

3) In all, the actual loss accrued to the bank was about N1,370,000 by staff of the bank from 1994 to 1997. This buttresses the facts that most financial losses in bank frauds are born by the banks while the customers incurred negligible portion.

4) Looking at the methods adopted by the fraud-stars, falsification of account and forged cheques and signatures were the most prominent. Computer fraud is another popular way of committing fraud. These may be related to greed of the staff.

5) The fraud-stars were made up of both the junior and senior staff. Any body can commit fraud in the banking sector irrespective of his/her cadre.

6) Infidelity among staff is attributable to greed or sometimes as a negative reaction to staff mismanagement or frustration.

7) Ignorance of failure to follow laid down banking procedures and instructions resulting from inexperience, inadequate training or both and negligence by staff is another contributing factor.

8) Poor management in terms of inadequate supervision and control including greed, break down of communication and non-vigilance arising from indolence of the staff were most striking causes of bank fraud.

9) Inadequate screening of prospective employees defective operational system, moral and ethical laxities in banks have contributed to bank fraud.

10) Inability of the law enforcement agents to detect fraud-stars and persecute them has been argued as a reasonable cause of fraud and collusion in the banks.

The responsibility for the prevention of fraud and collusion rests on the management who may obtain reasonable assurance that this responsibility will be discharged by instituting an adequate system of internal control. Whether or not, those who have inherited the mantle of fraud-stars will be deterred from their uncertainty. Much will depend on the willingness of government, the police, and the business community to work together. Whichever perspective, fraud is looked at, it connotes an intentional distortion of financial statements.

5.2 COST AND MAINTENANCE

A cost benefit analysis is necessary to determine economic feasibility. The primary objective of cost benefit analysis is to find out whether it is economically worth while to invest in the project.

Some of the elements of cost which must be considered by a management/cost accountant include:-

a)   Installation cost (new building "if necessary" i.e the computer room).

b)   Equipment cost of computer costs/leasing costs of computer and the peripheral devices.

c)   Developing costs (software Consultancy/changeover costs).

d)   Personnel costs (staff training, staff recruitment/relocation, staff salaries, allowances and pensions. Redundancy payments and overheads).

e)   Operating costs:-

-   consumable materials (tape, cards, clicks, stationeries)
-   maintenance cost
-   accommodation cost
-   insurance/power/telephone

- standby arrangements
- Comparative costs of alternative methods of processing.

5.3 <u>SYSTEM DOCUMENTATION</u>

The proposed system is made up of a main menu, which consists of six options viz: staff details, process fraud, transaction update, transaction entry, report generation and quit. For the main menu, the system will prompt you to enter the task code of any task of interest to pick your choice. The screen format of this is shown in figure 1 Appendix 1 each of the six menu's is described as follows:-

<u>STAFF DETAILS</u>

The options allows the users to maintain the personnel details, modifying the existing staff details viewing staff details as well as erasing staff information. As this menu another level of option appears on the screen as shown the appendix.

<u>PROCESS FRAUD</u>

This option carries out the process of checking for any fraud committed, the processing is internal and it takes some times.

TRANSACTION UPDATE

This option allows the user to maintain the transaction since each transaction has a code, more transaction can be entered, modify, check and delete from the database file code.

TRANSACTION ENTRY

This option allows the user to carry out daily transaction and transactions can be ipdat4ed viewed, modified and deleted from the database file waste.

REPORT GENERATION

This option offers an opportunity to the user to print out any of the reports that is top be generated by this system. If this option is selected, the next level of options appears on the screen as shown in the appendix. There are several types of reports, these reports could be soft or hard copy.

QUIT

This menu serves as the on way of exiting the system. Once it is selected, it takes the user back to the operating system prompt.

5.4   **RECOMMENDATION**

It is appropriate to make reasonable recommendations as far as this project topic is concerned since the issue of fraud has become a serious food for thought for the corporate bodies and the society at large in recent times. We should bear in mind an important striking feature and that is the inexplicit as a result of the prevailing societal norms on honesty and accountability which are currently too low as a matter of fact, much has to be done by the bankers as a whole to reduce or put a total stoppage to fraud cases in our banks.

Understanding a particular problem is finding a suitable solution to it. We need to carefully study and understand the causes and prevention of fraud in our banks, in order to tackle the cases of fraud in the banking system. Thus we make the following recommendations:-

1)   The management should adopt formal training for all members of staff. Also staff development and motivation should not be neglected while any member should not be kept for too long on any job.

2)   The influence of the men of the under-world can be reduced if bank employees resolved to be upright and avoid their company. Bank employees should always be ready to discreetly expose the plan of such mischievous men if approached to collude with them.

3) Banks should try to establish good working relationship with the law enforcement agents and give them maximum co-operation in the investigation and prosecuting of fraud cases. The police too should be up and doing. Top this end, the efforts being made to run banking courses for the police are steps in the right direction.

4) The on-going efforts of the Nigerian Institute of Bankers to provide a code of conduct for bankers should also check unprofessional conduct including fraud.

5) Efforts should not be relented to providing basic amenities in banks as a moral booster, which in turn will encourage. Satisfaction and loyalty of staff as well as improved services.

6) Some banks have installed equipment like the photo-scope camera at their counters to detect fraud-stars. Banks generally should be on the lookout for any future technological development that could assist in preventing fraud.

7) Banking education should be encouraged as a means of achieving professional commitment and the banks should co-operate with the institute of Bankers and the other educational institutions in this regards.

The foregoing overviews were considered necessary to provide good perspective for the subject matter of this project topic and reveal its hydra-headed and psychosocial nature. It can be seen therefore that prevention of fraud in banks requires the will and co-operation of the bankers and the society at large and that no one can do it all alone.

5.5 SUMMARY

Distress in the Nigerian Financial sector has become a great source of concern to the entire financial system. Before this time, serious incidents of distress were relatively few and far apart and generally amenable to control by the monetary authorities. As a result of the central position of banks in the financial sector, it would be safe to assume that issues as they relate to banks are to a large extent reflective of the financial institutions.

It is also necessary to note that in considering fraud and collusion as it affects the banks, especially when we are dealing with a psychosocial problem for which there can be no mathematical solution. The two factors involved are the mind and environment. The degree of success in preventing or reducing fraud therefore will depend on the extent to which we can bring these two factors to co-operate as will be expatiated on later in this project work.

As regards the research topic, appropriate and reasonable recommendation shall be enumerated during the write up of this project since the issue of fraud has become a serious food for through for the corporate bodies and the society at large in recent times.

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│             EKO INC. BANK PLC LAGOS               │
│          ═══════════════════════════             │
│          COMPUTERISED FRAUD SYSTEM                │
│          ═══════════════════════════             │
│                                                   │
│                   MAIN MENU                       │
│                   ─────────                       │
│                                                   │
│          S..... STAFF DETAILS                     │
│                                                   │
│          P..... PROCESS FRAUD                     │
│                                                   │
│          U......TRANSACTION UPDATE                │
│                                                   │
│          T......TRANSACTION ENTRY                 │
│                                                   │
│          R......REPORT GENERATION                 │
│                                                   │
│          Q......QUIT                              │
│                                                   │
└─────────────────────────────────────────────────┘
═══│=Pick your choice (S, P, U,T, R or Q) =│═══
   └───────────────────────────────────────┘
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```
+==============================================================+
||  PREVENTION OF FRAUD AND COLLISION IN BANKING  ||
|+------------------------------------------------------------+|
||                                                            ||
||            +------------------------------+                ||
||            |  STAFF REGISTRATION MENU     |                ||
||            +------------------------------+                ||
||                                                            ||
||      1 ......... ADD RECORD                                ||
||                                                            ||
||      2 ........VIEW RECORD                                 ||
||                                                            ||
||      3 ........EDIT RECORD                                 ||
||                                                            ||
||      4 .........DELETE RECORD                              ||
||                                                            ||
||      5........ SYSTEM EXIT                                 ||
||                                                            ||
|+------------------------------------------------------------+|
||      Press CODE [1,2,3,4,5,] for Choice:                   ||
+==============================================================+
```

```
                    NEW STAFF REGISTATION
                    =====================

STAFF NO (Press <ENTER> to Exit): 1000

    FIRST NAME                          LASTNAME
MARY                                    BALA

AGE 30 SEX MSTATE OF ORIGINEDO              RELIGION CHRISTIAN

OCCUPATION BUSSINESS            NATIONALITY:NIGERIA

TELEPHONE NO:01-2333567 STATUS:  MARRIED    DATE EMP 12/12/1998

NEXT OF KIN:   DANIEL AUDU         O_K ADDR:EKO BANK LAGOS

RANK: MANAGER                 DEPARTMENT:ACCOUNT

            DO YOU WANT TO SAVE THIS DATA (Y/N):
```

```
VIEW STAFF REGISTATION
========================

STAFF NO (Press <ENTER> to Exit): 1000        STAFF NO:  1000

   FIRST NAME                            LASTNAME
MARY                                     BALA

AGE 30 SEX MSTATE OF ORIGINEDO           RELIGION CHRISTIAN

OCCUPATION BUSSINESS            NATIONALITY:NIGERIA

TELEPHONE NO:01-2333567 STATUS:  MARRIED    DATE EMP 12/12/1998

NEXT OF KIN:   DANIEL AUDU        N_O_K ADDR:EKO BANK LAGOS

RANK: MANAGER                 DEPARTMENT:ACCOUNT
─────────────────────────────────────────────────────────────
            VIEWING RECORD PROCESS....
```

```
                    UPDATING STAFF REGISTATION
                    ==========================

STAFF NO (Press <ENTER> to Exit): 1000          STAFF NO:  1000

    FIRST NAME                          LASTNAME
MARY                                    BALA

AGE 30 SEX MSTATE OF ORIGINEDO              RELIGION CHRISTIAN

OCCUPATION BUSSINESS             NATIONALITY:NIGERIA

TELEPHONE NO:01-2333567 STATUS:  MARRIED    DATE EMP 12/12/1998

NEXT OF KIN:   DANIEL AUDU          N_O_K ADDR:EKO BANK LAGOS

RANK: MANAGER               DEPARTMENT:ACCOUNT
_____
            DO YOU WANT TO UPDATE THIS DATA (Y/N)
```

```
            DELETING STAFF REGISTATION
            ==========================

STAFF NO (Press <ENTER> to Exit): 1000        STAFF NO:  1000

    FIRST NAME                        LASTNAME
MARY                                  BALA

AGE 30 SEX MSTATE OF ORIGINEDO             RELIGION CHRISTIAN

OCCUPATION BUSSINESS            NATIONALITY:NIGERIA

TELEPHONE NO:01-2333567 STATUS:  MARRIED   DATE EMP 12/12/1998

NEXT OF KIN:   DANIEL AUDU        N_O_K ADDR:EKO BANK LAGOS

RANK: MANAGER                 DEPARTMENT:ACCOUNT

        DO YOU WANT TO DELETE THIS DATA (Y/N)
```

```
ARE YOU READY TO PROCESS FRAUD

   Enter [Y]ES or [N]O:
```

```
ARE YOU READY TO PROCESS FRAUD

   Enter [Y]ES or [N]O:
```

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┌─────────────────────────────────────────────────────────┐
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│  ║                                                   ║  │
│            EKO INC. BANK PLC LAGOS                      │
│         ═══════════════════════════════                │
│          COMPUTERISED FRAUD SYSTEM                     │
│         ═══════════════════════════════                │
│                                                         │
│          TRANS UPDATE MANAGEMENT MENU                   │
│         ───────────────────────────────                │
│                                                         │
│          A..... ADD TRANS DETAIL                       │
│                                                         │
│          U..... UPDATE TRANS DETAIL                    │
│                                                         │
│          C......CHECK TRANS DETAIL                     │
│                                                         │
│          D......DELETE TRANS DETAIL                    │
│                                                         │
│          Q......QUIT                                   │
│                                                         │
│  ┌──────────────────────────────────────────────────┐  │
│  │  Pick your choice (A, U, C, D or Q):            │  │
│  └──────────────────────────────────────────────────┘  │
│                                                         │
└─────────────────────────────────────────────────────────┘
```

```
                    COMPUTERISED FRAUD SYSTEM
                    ========================

              +------------------------------------+
              |     ADDING TRANSACTION DETAIL       |
              +------------------------------------+

    TRANSACTION CODE (Enter "99" to exit): 05

    TRANSACTION DESCRIPTION: OVERDRAFT



    _____


                    TO SAVE DETAIL (Y/N):
```

```
┌──────────────────────────────────────────────────────────────┐
│                  COMPUTERISED FRAUD SYSTEM                     │
│                  ═══════════════════════                      │
│                                                                │
│            ┌──────────────────────────────────┐              │
│            │   UPDATING TRANSACTION DETAIL     │              │
│            └──────────────────────────────────┘              │
│                                                                │
│   TRANSACTION CODE (Enter "99" to exit): 02                   │
│                                                                │
│   TRANSACTION DESCRIPTION: WITHDRAWAL                         │
│                                                                │
│                                                                │
│ ─────────────────────────────────────────────────────────── │
│                                                                │
│                TO SAVE UPDATE (Y/N):                          │
│                                                                │
└──────────────────────────────────────────────────────────────┘
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+--------------------------------------------------------------+
|            COMPUTERISED FRAUD SYSTEM                          |
|            =========================                         |
|                                                              |
|        +----------------------------------------+            |
|        |     CHECKING TRANSACTION DETAIL         |            |
|        +----------------------------------------+            |
|                                                              |
| TRANSACTION CODE (Enter "99" to exit): 04                    |
|                                                              |
| TRANSACTION DESCRIPTION: LOAN                                |
|                                                              |
|                                                              |
|_____|
|                                                              |
|      VIEWING TRANSACTION DETAIL - Press any key              |
|                                                              |
+--------------------------------------------------------------+
```

```
COMPUTERISED FRAUD SYSTEM
========================


            ┌─────────────────────────────────┐
            │   DELETING TRANSACTION DETAIL    │
            └─────────────────────────────────┘

TRANSACTION CODE (Enter "99" to exit): 02

TRANSACTION DESCRIPTION: WITHDRAWAL




        TO DELETE TRANS DETAIL (Y/N):
```

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EKO INC. BANK PLC LAGOS

COMPUTERISED FRAUD SYSTEM


TRANSACTION DETAIL MANAGEMENT MENU


A..... ADD TRAN DETAIL

U..... UPDATE TRAN DETAIL

C......CHECK TRAN DETAIL

D......DELETE TRAN DETAIL

Q......QUIT


Pick your choice (A, U, C, D or Q):
```

```
                         TRANSACTION ENTRY FORM
                         =====================

ACCT NO (Enter "9999" to exit): 105

 NAME MARY SHEHU

 TRANSACTION CODE:     02

 TRANSACTION NAME:        WITHDRAWAL

 AMOUNT  INVOLVED(#)            6,688.00



                      TO UPDATE FILE  (Y/N):
```

```
                    UPDATING  TRANSACTION  FORM
                    ==========================

ACCT NO (Enter "9999" to exit): 107

  NAME   DANJUMA UMAR

  TRANSACTION CODE:    01

  TRANSACTION NAME:       DEPOSIT

  AMOUNT INVOLVED(#)              344.00



                    TO UPDATE FILE (Y/N):
```

```
┌─────────────────────────────────────────────────────────────────┐
│                    VIEW  TRANSACTION  FORM                        │
│                    ═══════════════════════                        │
│                                                                   │
│ ACCT NO (Enter "9999" to exit): 105                               │
│                                                                   │
│  NAME   MARY SHEHU                                                │
│                                                                   │
│  TRANSACTION CODE:    01                                          │
│                                                                   │
│  TRANSACTION NAME:       DEPOSIT                                  │
│                                                                   │
│  AMOUNT INVOLVED(#)            344.00                             │
│                                                                   │
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├───────────────────────────────────────────────────────────────┤
│                                                                   │
│              VIEWING  TRANSACTION  DETAILS....                    │
│                                                                   │
└─────────────────────────────────────────────────────────────────┘
```

```
DELETING TRANSACTION FORM
=========================

ACCT NO (Enter "9999" to exit): 109

 NAME   MOHAMMED DANLADI

 TRANSACTION CODE:    01

 TRANSACTION NAME:      DEPOSIT

 AMOUNT INVOLVED(#)          344.00




                TO DELETE RECORD  (Y/N)
```

```
        EKO  INC.  BANK  LAGOS

    COMPUTERISED  FRAUD  SYSTEM

    ┌─────────────────────────────┐
    │   REPORT  GENERATION  MENU  │
    └─────────────────────────────┘

    W  . . . . . . .  FRAUD  REPORT

    S  . . . . . . .  STAFF  DETAIL  REPORT

    L  . . . . . . .  LARGE  ITEMS  REPORT

    F  . . . . . . .  FULL  UPDATE  REPORT

    Q  . . . . . . .  QUIT


    Pick your choice (W, S, L, F or Q):
```

BANK SUMMARY REPORT FOR 19/03/2000
===================================

B/NO	ACCT NO	ACCOUNT NAME	TCODE	AMOUNT
23	002	INTEREST REC'D (P & L A/C)	10	344.00
23	003	INTEREST PAID (P & L A/C)	09	3,434.00
23	002	INTEREST REC'D (P & L A/C)	02	333.00
23	001	HEAD OFFICE	04	43.00
123	102	DANJUMA AUDU	11	56,666.00
123	102	DANJUMA AUDU	10	10,000.00
123	102	DANJUMA AUDU	09	55,000.00
123	102	DANJUMA AUDU	03	546,566.00
123	102	DANJUMA AUDU	01	100,000.00
23	103	JOHN YARIMA	06	45,566.00
23	103	JOHN YARIMA	02	566,666.00
23	104	DANLADI SHEHU	04	5,555,666.00
23	102	DANJUMA AUDU	07	54,566,577.00
23	102	DANJUMA AUDU	08	43,667,777.00
23	102	DANJUMA AUDU	05	433,456.00
23	104	DANLADI SHEHU	11	53,567,777.00
23	100	MICHAEL HUSSAINI	10	5,465,665,667.00
23	104	DANLADI SHEHU	11	54,646,456.00
3	102	DANJUMA AUDU	11	55,466.00
				353,453.00
			01	445.00
			01	3,434.00
			01	3,455.00
			01	332,432.00
			01	44,555.00
			01	4,444.00
			01	4,455.00
			01	434,545.00
			01	4,554.00

				01	45,322.00
				04	4,445.00
				02	456,456.00

TOTAL DEBIT = 5,680,257,814.00

TOTAL CREDIT =   977,641.00

LARGE ITEMS REPORT FOR 19/03/2000
==================================

S/NO	ACCT NO	ACCOUNT NAME	TCODE	AMOUNT
1	102	DANJUMA AUDU	03	546,566.00
2	102	DANJUMA AUDU	01	100,000.00
3	103	JOHN YARIMA	02	566,666.00
4	104	DANLADI SHEHU	04	5,555,666.00
5	102	DANJUMA AUDU	07	54,566,577.00
6	102	DANJUMA AUDU	08	43,667,777.00
7	102	DANJUMA AUDU	05	433,456.00
8	104	DANLADI SHEHU	11	53,567,777.00
9	100	MICHAEL HUSSAINI	10	5,465,665,667.00
0	104	DANLADI SHEHU	11	54,646,456.00
1				353,453.00
2			01	332,432.00
3			01	434,545.00
4			02	456,456.00

FULL UPDATE REPORT FOR 19/03/2000

ACCOUNT NO	ACCOUNT NAME	BALANCE
		0.00
100	MICHAEL HUSSAINI	74,500.00
101	BALARABE MUSA	-105,000.00
102	DANJUMA AUDU	150,000.00
103	JOHN YARIMA	748,000.00
104	DANLADI SHEHU	699,951,200.00
105	MARY SHEHU	50,000.00
106	ALICE JOHN	34,422.00
107	DANJUMA UMAR	34,444.00
108	ALIYU GARBA	32,344.00
109	MOHAMMED DANLADI	10,000.00
110	ALITU KANGO	32,434.00
		0.00

Menu Program

```
set talk off
set status off
set safety off
set scoreboard off
set bell off
set date british
do while .t.
  clear
  @ 0,15 to 22,64 double
  @ 1,30 say 'EKO INC. BANK PLC LAGOS'
  @ 2,30 to 2,49 double
  @ 3,28 say 'COMPUTERISED FRAUD SYSTEM'
  @ 4,28 to 4,53 double
  @ 6,35 say "MAIN MENU"
  @ 7,35 to 7,43
  @ 9,25 say  'S..... STAFF DETAILS '
  @ 11,25 say 'P..... PROCESS FRAUD '
  @ 13,25 say 'U......TRANSACTION UPDATE'
  @ 15,25 say 'T......TRANSACTION ENTRY'
  @ 17,25 say 'R......REPORT GENERATION'
  @ 19,25 say 'Q......QUIT'
  @ 22,21 say 'Pick your choice (S, P, U,T, R or Q):'
  @ 21,19 to 23,59
  do while .t.
    choice1=' '
    @ 22,57 get choice1 picture '!'
    read
    if choice1 $ 'SPUTRQ'
      exit
    endif
  enddo
  @ 20,18 clear to 21,60
  do case
    case choice1= 'S'
      do STAFF
    case choice1= 'P'
      do process
    case choice1= 'U'
      do tran
  case choice1= 'T'
      do WASTE
    case choice1= 'R'
      do report
    otherwise
      exit
  endcase
enddo
clear
return
```

Staff program

```
set talk off
set stat off
set safe off
set scor off
set date brit
do whil .t.
  clea
  @ 3,15 to 21,64 doub
  @ 2,17 to 4,63 doub
  @ 3,18 say ' PREVENTION OF FRAUD AND COLLISION IN BANKING'
  @ 5,30 to 7,56 doub
  @ 6,32 say 'STAFF REGISTRATION MENU'
  @ 9,22 say '1 ......... ADD RECORD'
  @ 11,22 say '2 .........VIEW RECORD'
  @ 13,22 say '3 .........EDIT RECORD'
  @ 15,22 SAY '4 ..........DELETE RECORD'
  @ 17,22 say '5......... SYSTEM EXIT'
  @ 19,16 to 21,63 doub
  @ 20,22 say 'Press CODE [1,2,3,4,5,] for Choice:'
  do whil .t.
    check=' '
    @ 20,57 get check pict '!'
    read
    if check $ '123456'
      exit
    endi
  endd
  do case
    case check='1'
      do STA1
    case check='2'
      do STA2
    case check='3'
      do STA3
    case check='4'
      do STA4
    othe
      exit
  endc
endd
clea
retu


Staff entry program

set talk off
DO WHILE .T.
use staff
  CLEAR
  @ 0,5 TO 20,74
  @ 18,6 TO 18,73
  @ 1,23 SAY 'NEW STAFF REGISTATION'
  @ 2,23 TO 2,47 DOUBLE
 Mpsn=SPACE(7)
  @ 4,7 SAY 'STAFF NO (Press <ENTER> to Exit):' GET Mpsn
PICTURE '@!'
```

```
    READ
    IF Mpsn=SPACE(7)
       EXIT
    ENDIF
    GO TOP
    LOCATE FOR psn=Mpsn
    IF FOUND()
       @ 19,16 SAY 'STAFF NUMBER ALREADY EXIST - PRESS ANY KEY TO
CONTINUE'
       SET CONSOLE OFF
       WAIT
       SET CONSOLE ON
       LOOP
    ENDIF
  * store space(7) to mpsn
    store space(25) to mfirstname,mlastname,maddress
    store space(1) to msex
    store space(2) to mage
    store space(20) to moccupation,mN_o_K,mADDkin
    store space(10) to mnation,mtele
    store space(8) to mstatus
    store space(14) to mstate
    store space(12) to mreli
    STORE CTOD('  /  /  ') TO MDATEE
    STORE SPACE(20) TO MRANK
    STORE SPACE(15) TO MDEPT
    *@ 4,53 SAY 'STAFF NO:'
    *@ 4,64 get mpsn
    @ 6,10 SAY 'FIRST NAME'
    @ 7,7 GET MFIRSTNAME PICTURE '@!'
    @ 6,50 SAY 'LASTNAME'
    @ 7,47  GET MLASTNAME PICT '@!'
    @ 9,7 SAY 'AGE'
    @ 9,11 GET mAGE
    @ 9,14 SAY 'SEX'
    @ 9,18 GET MSEX PICTURE '@!'
    @ 9,19 SAY 'STATE OF ORIGIN'
    @ 9,34 GET MSTATE PICT '@!'
    @ 9,49 SAY 'RELIGION'
    @ 9,58 GET MRELI PICTURE '@!'
    @ 11,7 SAY 'OCCUPATION'
    @ 11,18 GET MOCCUPATION PICT '@!'
     @ 11,39 SAY 'NATIONALITY:'
     @ 11,51 GET MNATION PICT '@!'
     @ 13,7 SAY 'TELEPHONE NO:'
     @ 13,20 GET Mtele PICT '@!'
     @ 13,31 SAY 'STATUS:'
     @ 13,40 GET MSTATUS PICT '@!'
     @ 13,50 SAY "DATE EMP"
     @ 13,59 GET MDATEE
     @ 15,7 SAY "NEXT OF KIN:"
     @ 15,22 GET MN_O_K PICT '@!'
     @ 15,40 SAY "N_O_K ADDR:"
     @ 15,51 GET MADDKIN PICT '@!'
     @ 17,7 say "RANK:"
     @ 17,13 GET MRANK PICT '@!'
     @ 17,35 SAY "DEPARTMENT:"
```

```
      @ 17,46 GET MDEPT PICT '@!'
  READ
    @ 19,21 SAY 'DO YOU WANT TO SAVE THIS DATA (Y/N):'
    DO WHILE .T.
      RESPONSE=' '
      @ 19,58 GET RESPONSE PICTURE '!'
      READ
      IF RESPONSE='Y' .OR. RESPONSE='N'
        EXIT
      ENDIF
    ENDDO
   IF RESPONSE='Y'
  USE STAFF
      APPEND BLANK
      REPLACE psn WITH mpsn
      REPLACE SEX WITH MSEX, STATUS WITH MSTATUS
      repl AGE WITH MAGE
      REPLACE TELE WITH MTELE,firstname WITH mfirstname
      REPLACE LASTNAME WITH MLASTNAME,N_O_K WITH MN_O_K
      REPLACE ADDKIN WITH MADDKIN,NATION WITH MNATION,RELI WITH
MRELI
      REPLACE OCCUPATION WITH MOCCUPATION,STATE WITH MSTATE
      REPLACE RANK WITH MRANK,DEPT WITH MDEPT,DATEE WITH MDATEE
    ENDIF
ENDDO
USE
CLEAR
RETURN



 Staff View program
set talk off
use STAFF
DO WHILE .T.
  CLEAR
  @ 0,5 TO 20,74
  @ 18,6 TO 18,73
  @ 1,23 SAY 'VIEW STAFF REGISTATION'
  @ 2,23 TO 2,47 DOUBLE
 Mpsn=SPACE(7)
  @ 4,7 SAY 'STAFF NO (Press <ENTER> to Exit):' GET Mpsn
PICTURE '@!'
  READ
  IF Mpsn=SPACE(7)
    EXIT
  ENDIF
  GO TOP
  LOCATE FOR psn=Mpsn
  IF .not. FOUND()
    @ 19,16 SAY 'ACCOUNT NUMBER DO NOT EXIST - PRESS ANY KEY
TO CONTINUE'
    SET CONSOLE OFF
    WAIT
    SET CONSOLE ON
    LOOP
  ENDIF
```

```
     mpsn=psn
     mfirstname=firstname
     mlastname=lastname
     maddress=address
     msex=sex
     mage=age
     moccupation=occupation
     mN_o_K=n_O_k
     mADDkin=addkin
     mnation=nation
    mtele=tele
    mstatus=status
    mstate=state
    mreli=reli
     MDATEE=datee
     MRANK=rank
     MDEPT=dept
    @ 4,53 SAY 'STAFF NO:'
    @ 4,64 say mPSN
    @ 6,10 SAY 'FIRST NAME'
    @ 7,7 say MFIRSTNAME PICTURE '@!'
    @ 6,50 SAY 'LASTNAME'
    @ 7,47  say MLASTNAME PICT '@!'
    @ 9,7 SAY 'AGE'
    @ 9,11 say mAGE
    @ 9,14 SAY 'SEX'
    @ 9,18 say MSEX PICTURE '@!'
    @ 9,19 SAY 'STATE OF ORIGIN'
    @ 9,34 say MSTATE PICT '@!'
    @ 9,49 SAY 'RELIGION'
    @ 9,58 say MRELI PICTURE '@!'
    @ 11,7 SAY 'OCCUPATION'
    @ 11,18 say MOCCUPATION PICT '@!'
     @ 11,39 SAY 'NATIONALITY:'
     @ 11,51 say MNATION PICT '@!'
     @ 13,7 SAY 'TELEPHONE NO:'
     @ 13,20 say Mtele PICT '@!'
     @ 13,31 SAY 'STATUS:'
     @ 13,40 say MSTATUS PICT '@!'
     @ 13,50 SAY "DATE EMP"
     @ 13,59 say MDATEE
     @ 15,7 SAY "NEXT OF KIN:"
     @ 15,22 say MN_O_K PICT '@!'
     @ 15,40 SAY "N_O_K ADDR:"
     @ 15,51 say MADDKIN PICT '@!'
     @ 17,7 say "RANK:"
     @ 17,13 say MRANK PICT '@!'
     @ 17,35 SAY "DEPARTMENT:"
     @ 17,46 say MDEPT PICT '@!'
    @ 19,21 SAY 'VIEWING RECORD PROCESS....'
SET CONSOLE OFF
    WAIT
    SET CONSOLE ON
    LOOP


ENDDO
```

```
USE
CLEAR
RETURN


Staff update program
set talk off
use STAFF
DO WHILE .T.
  CLEAR
  @ 0,5 TO 20,74
  @ 18,6 TO 18,73
  @ 1,23 SAY 'UPDATING STAFF REGISTATION'
  @ 2,23 TO 2,47 DOUBLE
 MPSN=SPACE(7)
  @ 4,7 SAY 'STAFF NO (Press <ENTER> to Exit):' GET MPSN
PICTURE '@!'
  READ
  IF MPSN=SPACE(7)
    EXIT
  ENDIF
  GO TOP
  LOCATE FOR PSN=MPSN
  IF .NOT. FOUND()
    @ 23,18 SAY 'ACCOUNT NUMBER DO NOT EXIST - PRESS ANY KEY
TO CONTINUE'
    SET CONSOLE OFF
    WAIT
    SET CONSOLE ON
    LOOP
  ENDIF
  mPSN=PSN
  mfirstname=firstname
  mlastname=lastname
  maddress=address
  msex=sex
  mage =age
  moccupation=occupation
  mN_o_K=n_o_k
  mADDkin=addkin
 mnation=nation
 mtele=tele
 mstatus=status
 mstate=state
 mreli=reli
 MDATEE=datee
 MRANK=rank
 MDEPT=dept
 @ 4,53 SAY 'STAFF NO:'
 @ 4,64 get mPSN
 @ 6,10 SAY 'FIRST NAME'
 @ 7,7 GET MFIRSTNAME PICTURE '@!'
 @ 6,50 SAY 'LASTNAME'
 @ 7,47  GET MLASTNAME PICT '@!'
 @ 9,7 SAY 'AGE'
 @ 9,11 GET mAGE
 @ 9,14 SAY 'SEX'
```

```
    @ 9,18 GET MSEX PICTURE '@!'
    @ 9,19 SAY 'STATE OF ORIGIN'
    @ 9,34 GET MSTATE PICT '@!'
    @ 9,49 SAY 'RELIGION'
    @ 9,58 GET MRELI PICTURE '@!'
    @ 11,7 SAY 'OCCUPATION'
    @ 11,18 GET MOCCUPATION PICT '@!'
     @ 11,39 SAY 'NATIONALITY:'
     @ 11,51 GET MNATION PICT '@!'
    @ 13,7 SAY 'TELEPHONE NO:'
    @ 13,20 GET Mtele PICT '@!'
    @ 13,31 SAY 'STATUS:'
    @ 13,40 GET MSTATUS PICT '@!'
    @ 13,50 SAY "DATE EMP"
    @ 13,59 GET MDATEE
    @ 15,7 SAY "NEXT OF KIN:"
    @ 15,22 GET MN_O_K PICT '@!'
    @ 15,42 SAY "N_O_K ADDR:"
    @ 15,53 GET MADDKIN PICT '@!'
    @ 17,7 say "RANK:"
    @ 17,13 GET MRANK PICT '@!'
    @ 17,35 SAY "DEPARTMENT:"
    @ 17,46 GET MDEPT PICT '@!'
  READ
  @ 19,21 SAY 'DO YOU WANT TO UPDATE THIS DATA (Y/N):'
  DO WHILE .T.
    RESPONSE=' '
    @ 19,58 GET RESPONSE PICTURE '!'
    READ
    IF RESPONSE='Y' .OR. RESPONSE='N'
      EXIT
    ENDIF
  ENDDO
  IF RESPONSE='Y'
 USE STAFF
    REPLACE PSN WITH MPSN
    REPLACE SEX WITH MSEX, STATUS WITH MSTATUS
    repl AGE WITH MAGE
    REPLACE TELE WITH MTELE,firstname WITH mfirstname
    REPLACE LASTNAME WITH MLASTNAME,N_O_K WITH MN_O_K
    REPLACE ADDKIN WITH MADDKIN,NATION WITH MNATION,RELI WITH
MRELI
    REPLACE OCCUPATION WITH MOCCUPATION,STATE WITH MSTATE
    REPLACE RANK WITH MRANK,DEPT WITH MDEPT,DATEE WITH MDATEE
  ENDIF
ENDDO
USE
CLEAR
RETURN


Staff View program

set talk off
use STAFF
DO WHILE .T.
  CLEAR
```

```
   @ 0,5 TO 20,74
   @ 18,6 TO 18,73
   @ 1,23 SAY 'DELETING STAFF REGISTATION'
   @ 2,23 TO 2,47 DOUBLE
 MPSN=SPACE(7)
   @ 4,7 SAY 'STAFF NO (Press <ENTER> to Exit):' GET MPSN
PICTURE '@!'
   READ
   IF MPSN=SPACE(7)
     EXIT
   ENDIF
   GO TOP
   LOCATE FOR PSN=MPSN
   IF .NOT. FOUND()
     @ 19,16 SAY 'ACCOUNT NUMBER DO NOT EXIST - PRESS ANY KEY
TO CONTINUE'
     SET CONSOLE OFF
     WAIT
     SET CONSOLE ON
     LOOP
   ENDIF
   mPSN=PSN
   mfirstname=firstname
   mlastname=lastname
   maddress=address
   msex=sex
   mage =age
   moccupation=occupation
   mN_o_K=n_o_k
   mADDkin=addkin
 mnation=nation
 mtele=tele
 mstatus=status
 mstate=state
 mreli=reli
 MDATEE=datee
 MRANK=rank
 MDEPT=dept
 @ 4,53 SAY 'STAFF NO:'
 @ 4,64 say mPSN
 @ 6,10 SAY 'FIRST NAME'
 @ 7,7 say MFIRSTNAME PICTURE '@!'
 @ 6,50 SAY 'LASTNAME'
 @ 7,47  say MLASTNAME PICT '@!'
 @ 9,7 SAY 'AGE'
 @ 9,11 say mAGE
 @ 9,14 SAY 'SEX'
 @ 9,18 say MSEX PICTURE '@!'
 @ 9,19 SAY 'STATE OF ORIGIN'
 @ 9,34 say MSTATE PICT '@!'
 @ 9,49 SAY 'RELIGION'
 @ 9,58 say MRELI PICTURE '@!'
 @ 11,7 SAY 'OCCUPATION'
 @ 11,18 say MOCCUPATION PICT '@!'
  @ 11,39 SAY 'NATIONALITY:'
  @ 11,51 say MNATION PICT '@!'
  @ 13,7 SAY 'TELEPHONE NO:'
```

```
        @ 13,20 say Mtele PICT '@!'
        @ 13,31 SAY 'STATUS:'
        @ 13,40 say MSTATUS PICT '@!'
        @ 13,50 SAY "DATE EMP"
        @ 13,59 say MDATEE
        @ 15,7 SAY "NEXT OF KIN:"
        @ 15,22 say MN_O_K PICT '@!'
        @ 15,40 SAY "N_O_K ADDR:"
        @ 15,51 say MADDKIN PICT '@!'
        @ 17,7 say "RANK:"
        @ 17,13 say MRANK PICT '@!'
        @ 17,35 SAY "DEPARTMENT:"
        @ 17,46 SAY MDEPT PICT '@!'
      @ 19,21 SAY 'DO YOU WANT TO DELETE THIS DATA (Y/N):'
      DO WHILE .T.
        RESPONSE=' '
        @ 19,58 GET RESPONSE PICTURE '!'
        READ
        IF RESPONSE='Y' .OR. RESPONSE='N'
          EXIT
        ENDIF
      ENDDO
      IF RESPONSE='Y'
       delete
       pack
      ENDIF
   ENDDO
   USE
   CLEAR
   RETURN


   Transaction update program

   set talk off
   set status off
   set scoreboard off
   set bell off
   set date british
   do while .t.
     clear
     @ 0,15 to 22,64 double
     @ 1,30 say 'EKO INC. BANK PLC LAGOS'
     @ 2,30 to 2,49 double
     @ 3,28 say 'COMPUTERISED FRAUD SYSTEM'
     @ 4,28 to 4,53 double
     @ 6,26 say "TRANS UPDATE MANAGEMENT MENU"
     @ 7,26 to 7,53
     @ 9,25 say 'A..... ADD TRANS DETAIL  '
     @ 11,25 say 'U..... UPDATE TRANS DETAIL '
     @ 13,25 say 'C......CHECK TRANS DETAIL'
     @ 15,25 say 'D......DELETE TRANS DETAIL'
     @ 17,25 say 'Q......QUIT'
     @ 20,21 say 'Pick your choice (A, U, C, D or Q):'
     @ 19,19 to 21,59
     do while .t.
       choice1=' '
```

```
        @ 20,57 get choice1 picture '!'
        read
        if choice1 $ 'AUCDQ'
          exit
        endif
      enddo
      @ 21,18 clear to 23,60
      do case
        case choice1= 'A'
          do tran1
        case choice1= 'U'
          do tran2
        case choice1= 'C'
          do tran3
        case choice1= 'D'
          do tran4
        otherwise
          exit
      endcase
  enddo
  clear
  return



  Report program
do while .t.
  clear
  @ 1,11 to 23,66 double
  @ 2,30 say 'EKO INC. BANK LAGOS'
  @ 3,30 to 3,49 double
  @ 5,27 say 'COMPUTERISED FRAUD SYSTEM'
  @ 6,27 to 6,51 double
  @ 8,29 say "REPORT GENERATION MENU"
  @ 7,27 to 9,52 doub
  @ 11,26 say  'W ....... FRAUD REPORT'
  @ 13,26 say 'S ....... STAFF DETAIL REPORT'
  @ 15,26 say 'L ....... LARGE ITEMS REPORT'
  @ 17,26 say 'F ....... FULL UPDATE REPORT'
  @ 19,26 say 'Q ....... QUIT'
  @ 22,21 say 'Pick your choice (W, S, L, F or Q):'
  @ 21,12 to 21,65 doub
  do while .t.
    choice1=' '
    @ 22,57 get choice1 picture '!'
    read
    if choice1 $ 'WSLFQ'
      exit
    endif
  enddo
  do case
    case choice1= 'W'
      do report1
```

```
        case choice1= 'S'
          do report2
        case choice1= 'L'
          do report3
        case choice1= 'F'
          do report4
        otherwise
          exit
      endcase
  enddo
clear
return


Daily Transaction Program
set talk off
set status off
set scoreboard off
set bell off
set date british
do while .t.
  clear
  @ 0,15 to 22,64 double
  @ 1,30 say 'EKO INC. BANK PLC LAGOS'
  @ 2,30 to 2,49 double
  @ 3,28 say 'COMPUTERISED FRAUD SYSTEM'
  @ 4,28 to 4,53 double
  @ 6,26 say "TRANSACTION DETAIL MANAGEMENT MENU"
  @ 7,26 to 7,53
  @ 9,25 say  'A..... ADD TRAN DETAIL   '
  @ 11,25 say 'U..... UPDATE TRAN DETAIL '
  @ 13,25 say 'C......CHECK TRAN DETAIL'
  @ 15,25 say 'D......DELETE TRAN DETAIL'
  @ 17,25 say 'Q......QUIT'
  @ 20,21 say 'Pick your choice (A, U, C, D or Q):'
  @ 19,19 to 21,59
  do while .t.
    choice1=' '
    @ 20,57 get choice1 picture '!'
    read
    if choice1 $ 'AUCDQ'
      exit
    endif
  enddo
  @ 21,18 clear to 23,60
  do case
    case choice1= 'A'
      do waste1
    case choice1= 'U'
      do waste2
    case choice1= 'C'
      do waste3
    case choice1= 'D'
      do waste4
    otherwise
      exit
  endcase
```

```
enddo
clear
return


Transaction program

sele a
  use master
sele b
use waste
sele c
  use tcode
tdate=date()
do whil .t.
store space(7) to macct_no
  mcbal=0
  mdbal=0
  clea
  @ 2,5 to 21,75 doub
  @ 19,6 to 19,74
  @ 3,29 say 'TRANSACTION ENTRY FORM'
  @ 4,29 to 4,51 doub
  @ 6,6 say 'ACCT NO (Enter "9999" to exit):' get macct_no
  read
  if macct_no='9999'
    exit
  endi
 *do whil .t.
      sele a
      go top
      loca for acct_no=macct_no
      if .not. foun()
        @ 20,19 say 'ACCOUNT NO DOES NOT EXIST - PRESS ANY
KEY'
        set cons off
        wait
        set cons on
       * @ 23,18 say spac(50)
        loop
      endi
    * exit
   *endd
  manm=anm
  @ 8,12 get manm
  STORE 0 TO MAMT
 *@ 3,2 clea to 3,50
  @ 8,7 SAY 'NAME '
  @ 10,7 SAY 'TRANSACTION CODE:'
  @ 12,7 SAY 'TRANSACTION NAME:'
  @ 14,7 SAY 'AMOUNT INVOLVED(#)'
  clea gets
 *@ 4,2 to 24,77 doub
    finish='N'
    mtcd='   '
    manb=spac(6)
    mamt=0
```

```
   mtdsc=spac(25)
   manm=spac(30)
   do whil .t.
     @ 10,27 get mtcd
     read
     if mtcd='    '
       finish='Y'
      exit
     endi
     sele c
     go top
     loca for tcd=mtcd
     if .not. foun()
       @ 23,22 say 'CODE DOES NOT EXIST - PRESS ANY KEY'
       set cons off
       wait
       set cons on
      * @ 23,21 say spac(40)
       loop
     endi
     exit
   endd
   if finish='Y'
     exit
   endi
   mtdsc=tdsc
   @ 12,30 get mtdsc
   clea gets
       @ 14,25 get mamt pict '999,999,999,999.99'
   read
      *mdbal=mdbal+mamt
      *mcbal=mcbal+mamt
   clea gets
   *@ 18,6 to 18,74 doub
@ 20,28 say 'TO UPDATE FILE (Y/N):'
do whil .t.
   resp=' '
   @ 20,50 get resp pict '!'
   read
   if resp $ 'YN'
     exit
   endi
 endd
 if resp='Y'
   sele b

     appe blan
     repl tcd with mtcd
     repl tdsc with mtdsc,anb with manb
     repl acct_no with macct_no
     repl amt with mamt
 endi
endd
clos all
clea
retu
```

```
   mtdsc=spac(25)
   manm=spac(30)
   do whil .t.
     @ 10,27 get mtcd
     read
     if mtcd='   '
       finish='Y'
      exit
     endi
     sele c
     go top
     loca for tcd=mtcd
     if .not. foun()
       @ 23,22 say 'CODE DOES NOT EXIST - PRESS ANY KEY'
       set cons off
       wait
       set cons on
      * @ 23,21 say spac(40)
       loop
     endi
     exit
   endd
   if finish='Y'
     exit
   endi
   mtdsc=tdsc
   @ 12,30 get mtdsc
   clea gets
       @ 14,25 get mamt pict '999,999,999,999.99'
   read
       *mdbal=mdbal+mamt
       *mcbal=mcbal+mamt
   clea gets
   *@ 18,6 to 18,74 doub
  @ 20,28 say 'TO UPDATE FILE (Y/N):'
  do whil .t.
    resp=' '
    @ 20,50 get resp pict '!'
    read
    if resp $ 'YN'
      exit
    endi
  endd
  if resp='Y'
     sele b

     appe blan
     repl tcd with mtcd
     repl tdsc with mtdsc,anb with manb
     repl acct_no with macct_no
     repl amt with mamt
  endi
endd
clos all
clea
retu
```