COMPUTER APPROACH TO GENERAL TRANSFER SERVICES IN A FINANCIAL INSTITUTION
(A CASE STUDY OF STANDARD TRUST BANK LTD. MINNA)

BY

JOHNSON MOBOLAJI OSHUN
PGD/MCS/99/2000/75

A PROJECT SUBMITTED TO THE DEPARTMENT OF
MATHEMATICS/COMPUTER SCIENCE, FEDERAL UNIVERSITY OF
TECHNOLOGY MINNA, IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE AWARD OF A POST-GRADUATE
DIPLOMA IN COMPUTER SCIENCE.

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ii

CERTIFICATION PAGE

This project 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. BADMUS   **DATE**
PROJECT – SUPERVISOR

MR L.N. EZEAKO   **DATE**
HEAD OF DEPARTMENT

EXTERNAL EXAMINER   **DATE**

DEDICATION

This project work is dedicated to god almighty for his abundant grace and mercy throughout the period of this program.

ACKNOWLEDGEMENT

With gratitude to Almighty God, I acknowledge his guidance and endless care during my academic career at this point in the accomplishment so far, to god be the glory and honour.

My sincere thanks goes to Prince Badmus, my supervisor for the time he spent inspite of work pressures to supervise this project, his valuable corrections and comments make this work worth while.

I would like to express my grateful thanks and appreciation to all my friends and appreciation to all my friends that supported me morally in meeting my immediate goal, to them i say thanks and may god reward all their efforts.

ABSTRACT

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

The essence of this project work centers on the application of computers in the operation of general transfer of services in financial institution.

A database program was designed to aid in the several general transfer services offered by the bank.

CHAPTER THREE

CHAPTER FOUR

CHAPTER FIVE

CHAPTER ONE

1.0. INTRODUCTION

The use of computers is now so widespread that there are very few people who are not affected by their use. Bank statements, bills for electricity and gas payments for rates and other services are handled by computer system. The continued substitution of electronic data processing for manual operation is due to increase activities throughout the world. This has gone to such an extent that it is obvious that human efforts alone can no longer cope with the increased peace of these activities. As a result of this computer operation has been introduced in so many spheres of life. It is conveniently use in bank, par4astatals, private carry out calculations and provision of management information.

However, a computer can be defined as an electronic device that accept input, process the input according to the instructions programmed in order to generate output.

Specifically, the benefits of using computer include accuracy, speed and efficiency. This is because computer has the capacity of processing a large data within a very short period of time and with the most possible accuracy.

1.1. WHY 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 endeavors 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 benefits 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.

CHAPTER TWO

2.0. 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 save keeping.

As the volume of his 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 law 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 legalized paper from one customer to the banker requesting him (Bank) to pay money written on cheque to a named beneficiary.

4

The goldsmith receipts to their clients become the first known issue to notes, though they were not legal tender. These receipts latter 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, dated back to1892 when the African Banking Corporation was established in Lagos at the invitation of Eider Dempster and Company. African Banking Corporations 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 1984 with an authorized 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), Nigeria Arab Bank, Savannah Bank etc.

2.1   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.

6

(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.

2.2 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.

(a) COMMECIAL BANK

They carry out banking services for commercial purpose. 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.

(b) **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 received 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 fiancé by means of acceptance credits for imports and export.

(c) **DEVELOPMENT BANKERS**

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

(i) To join foreign skills, experience and capital with Nigeria skill and capital in the development of new industries and the expansion of the existing ones.

(ii) To create conducive opportunities for investment in Nigeria industry. To work with various state Governments and State development corporation to implement their development plans.

8

(d)   MORTGAGE BANKS

These are banks established solely to encourage and offer financial assistance to members of the public in order to own their own their 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.

(e)   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.

(f)   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. It main objectives are as follows:

(1)   To issue legal tender currency in Nigeria

(2)   To man external reserves of the country in order to safeguard the international values of the currency.

(3)   To promote the establishment of a sound financial structure in Nigeria.

(4)   To act as finance adviser to the Federal Government.

(5)   To organize and provide development finance.

(6)   To procure statistics and monetary data on the economy.

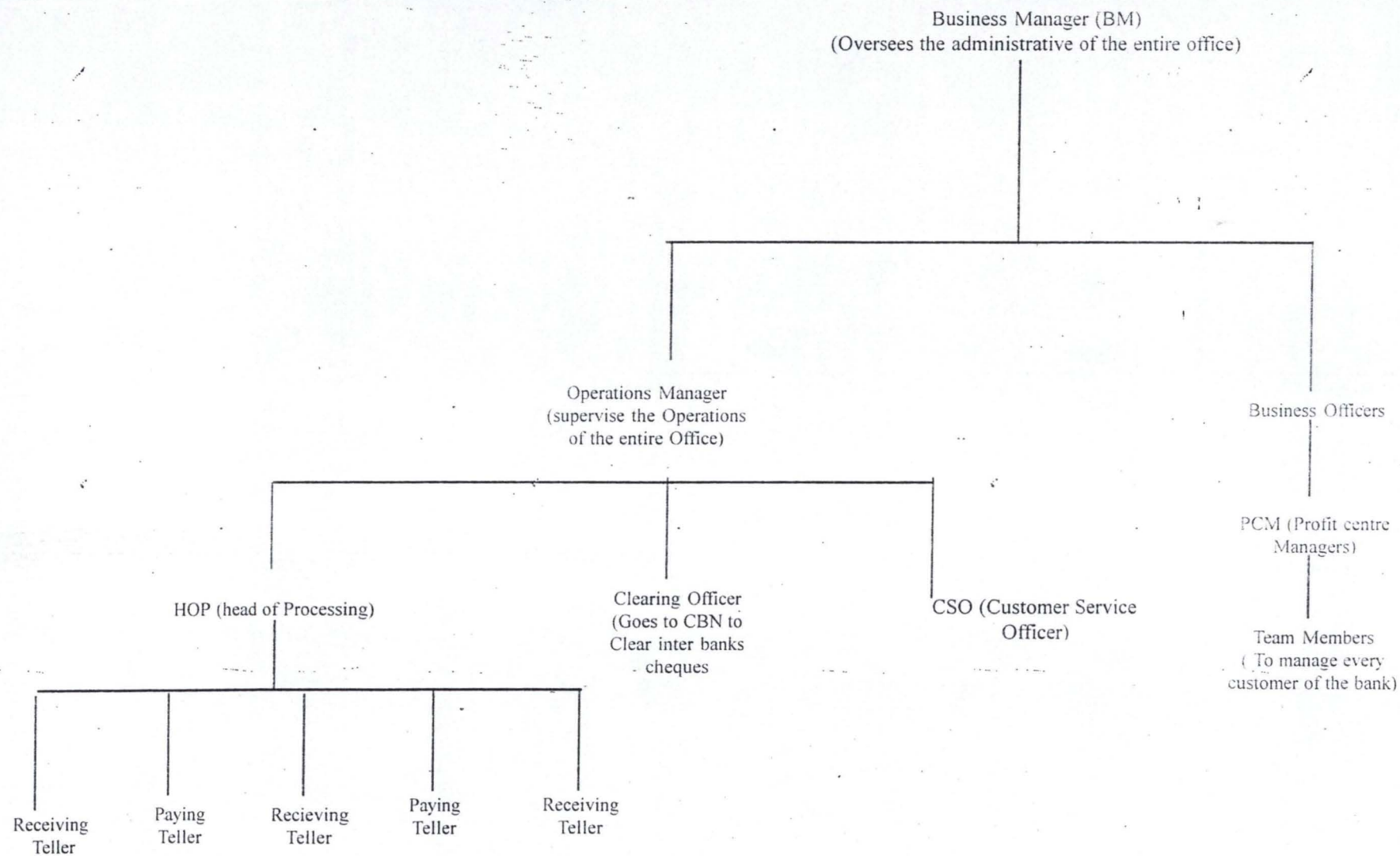## 2.3   SHORT PROFILE OF STANDARD TRUST BANK PLC

The bank-commenced operations on 1st August, 1997 its main business is commercial banking services through an expanded network of branches. The bank is a full financial services provider.

The mission statement of the bank is thus:- *"To attain and maintain leadership of the financial services sector in Africa through consistent superior solutions; creating unsurpassed wealth for our stakeholders whilst abiding by the utmost professional standards".*

The shareholding structure of bank is spread across a group of corporate and individual investors who possess complimentary strengths and are completely committed to the long-term corporate vision of the bank. Presently the bank's authorized and paid up share capital is N1.25 billion (N750 million above the CBN current stipulated minimum of N500 million.

The bank's policies are formulated by a 5 (Five) man Board of Directors. The bank is currently operating form 62 Business offices

(Branches) strategically located in all the state capitals and other commercial nerve centers of the nation.

Business Manager (BM)
(Oversees the administrative of the entire office)

Operations Manager
(supervise the Operations
of the entire Office)

Business Officers

PCM (Profit centre
Managers)

HOP (head of Processing)

Clearing Officer
(Goes to CBN to
Clear inter banks
cheques

CSO (Customer Service
Officer)

Team Members
(To manage every
customer of the bank)

Receiving
Teller

Paying
Teller

Recieving
Teller

Paying
Teller

Receiving
Teller

12

2.5   SERVICES OFFERED / PRODUCTS

Apart from the generic products offered by banks, the bank offer the following specialized financial products to their clients / customers. This include:- Standard Gold Account, standard care Account, Consumer loan, Personal Banking Services, Teleplay, Trust card, Trust Pay and Franchise Services.

2.6   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 assets, 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 account. 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.

2.7   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 town, 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 the 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 some what 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 bank and once this is approved, efficient transfers are made as at when required. The bank further instructs all its branches where the customers has offices to open a "REMITTANCE" account for the customers 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

3.0 SYSTEMS ANALYSIS AND DESIGN

3.1 INTRODUCTION

Computerization requires that one looks at an organization in anew 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.

3.2 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.

(c) 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.

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

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

3.3   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.

3.4   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 access cost of implementing a proposed project along side with the benefit to be derived from implementing it.

3.5   COST AND BENEFITS ANALYSIS

(1)   **DEVELOPMENT COST**   N

(a) System Analysis and Design for 4 weeks   -80,000.00

(b) Software development   - 35,000.00

(c) (5) Laser Jet 6L printers   - 300,000.00

(d) 1 Line Printer   - 60,000.00

(e) 10 PC's   - 750,000.00

(f) Installations   - 60,000.00

(g) Miscellaneous Expenses   - 60,000.00

               TOTAL-   **N 1,225,000.00**

(2)   **DEVELOPMENT COST**   N

Equipment Maintenance (6months)   60,000.00

Program Maintenance   40,000.00

Utilities   60,000.00

5A\C2HPs   250,000.00

            TOTAL   **N 410, 000.00**

(3)   **CONSUMABLE REQUIREMENTS**

50 Packets of 1.44MB HD 3.5 Disks   25,000.00

Disk Bank,   35,000.00

50 cartons of 11" s 14" computer paper   60,000.00

50 cartons of 11" s 9.5"   45,000.00

50 Reams of Laser Jet paper   40,000.00

          TOTAL   **205,000.00**

        GRAND TOTAL   **N 1, 840, 000.00**

BENEFITS OF THE PROPOSED SYSTEM

(a) Reduction in the use of paper (stationery)

(b) Increase the productivity of staff handing the transfer operations

(c) Increase speed of operations. Generating information is always with quick dispatch with computerization.

(d) Elimination of many repetitive works of transfers services.

(e) Automatic updating of records and maintenance.

(f) Generates such information for management decision making

(g) Prevents fraudulent acts.

(h) Safeguard customers' against theft or loss of drafts.

3.6 CHANGE- OVER PROCEDURES

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 is operated simultaneously for sometime with the new system to make sure that the new system. Meets the requirements 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 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 FOUR

4.0 PROGRAM DEVELOPMENT/IMPLEMENTATION

4.1 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.

4.2 CHOICE OF LANGUAGE

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

4.3 FEATURES OF LANGUAGE CHOICEN

(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 means 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 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.

4.4 WORKSTATION REQUIREMENTS

(1) HARDWARE REQUIREMENTS

The proposed system requires the following:-

(a) Personal computer 836 main processor

(b) RAM 64 MB

(c) Floppy Disk Drive-3.5/5.25

(d) Colour monitor

(e) (5) Laser jet Printer (6L model)

(f) (2) DeskJet Printers

(g) 1000 K.V.A

(h) 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 expose In-course training for the various personnel in the organization.

The training will cover areas like Basic computing and operating 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.

4.6   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 services is rendered. All other forms used for various transfers' service also serve as sources for input data.

This is followed by the design 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 the Bank consist mainly of two data base files.

(a)   **Master File (Master :dbf)**

The master :dbf maintains general data on the computer. 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 effect only when the customers satisfies these conditions.

The Master dbf structure is as follows:-

Field Field	Name	Description	Fieldtypes
CBUMB	Customer's N0	Character	9
DATE	A/C Opening date	Date	8
CNAME	Customer's name	Character	30
CADD	Contact address	Character	40
OCC	Occupation	Character	10
TACCT	Type of Account	Character	2
Balance	Balance of Account	Numeric	8

27

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	FieldName	Description	Fieldtypes
CBUMB	Customer's N0	Character	9
CNAME	Customer's Name	Character	30
TACCT	Type of Account	Character	2
BALACC	Balance of Account	Numeric	10
DNO	Draft Number	Character	10
AMTI	Amount involved	Numeric	10
COMM	Commission charged	Numeric	9
BNAME	Beneficiary's name	Character	30
BANKNAME	Beneficiary's name	Character	35
TDRAFT	Type of draft	Numeric	2
POSTAGE	Postage Amount	Numeric	6
PNO	Form number	Character	10
LDATE	Last payment date	Date	9

4.7   OUTPUT SPECIFICATIONS

The output reflects the results and information that the 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)   Actual of Transfers

(b)   Summary of transfers

(c)   Inter branch Credit notice.

4.8   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 messengers 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, anew menu will be displayed thus:

TYPES OF TRANSFERS

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

* 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.

CHAPTER FIVE

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY -

Computerization is 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.

5.2 RECOMMENDATIONS

Based on this fact, at fully computerization design for the bank's services particularly in the focus area of this project work is highly recommended. The benefits to be 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.

5.3   <u>CONCLUSION</u>

A well-planned approach to system maintenance and follow-up is essential to the continued effectiveness of an information system.

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@ 12,27 say '#'--
@ 12,28 get mamli 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=mamli + mcomm + mpostage
mbalance=mbalance + totn
@ 23,26 say 'TO DELETE RECORD (Y/N):'
do whil .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


PROCEDURE DTR4
  cdate=date()
  clea
  mcnumb=spac(9)
  @ 2,7 to 22,72 doub
  @ 20,8 to 20,71 doub
  @ 12,8 to 12,71 doub
  @ 3,15 say 'CASH MANAGEMENT SERVICE-VIEWING 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
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: #'
@ 16,30 get mamti pict '9,999,999,999.99'
clea gets
@ 21,27 say 'TO DELETE RECORD (Y/N):'
do whil .t.
ch = ' '
@ 21,51 get ch pict '!'
read
if ch $ 'YN'
  exit
 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

PROCEDURE ETR4
  cdate=date()
  clea
  mcnumb=spac(9)
```

```
@ 2,7 to 22,72 doub
@ 20,8 to 20,71 doub
@ 12,8 to 12,71 doub
@ 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
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 '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


PROCEDURE TR2
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 b
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()
@ 21,31 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'
      form='SLIP NO:'
    endi
```

```
clear
@ 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 whil .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"
   @ 12,32 say 'COMMISSION'
   @ 12,32 say '#'
   do whil .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 whil .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


PROCEDURE TR3
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 b
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-VIEWING 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)
@ 6,16 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 whil .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, PRES 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, mldate
@ 11,27 say "AMOUNT TO TRANSFER"
@ 11,49 say 'COMMISSION'
@ 11,63 say 'POSTAGE'
@ 12,27 say '#'
do whil .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 whil .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
```

```
PROCEDURE TR4
set talk off
set stat off
set safe off
set date brit
cdate1=date()
sele a
  use master
sele b
  use transfer
do whil .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 doub
 @ 3,20 say 'CASH MANAGEMENT SERVICE-VIEWING 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:)'
 @ 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
 @ 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 mcdate, mldate
@ 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'
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 mcdate, tdraft with '4'
endi
endd
clos all
clea
retu


PROCEDURE GEN
```

```
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 whil .t.
  sele a
  go top
  clea
  mcno=spac(12)
  @ 4,20 to 20,59 doub
  @ 5,25 to 8,54 doub
  @ 10,23 to 12,56
  @ 7,27 say "STANDARD TRUST BANK., 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
  endif
  if choice='C'
    if sub='SO'
      do vtr1
    endi
```

```
    if sub='BD'
      do vtr2
    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


PROCEDURE VREC

set talk off
set stat off
set safe off
set date brit
cdate = date()
use master
do whil .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 'STANDARD TRUST BANK., 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 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


PROCEDURE OUTPUT1
  set devi to scre
  set talk off
  set stat off
  use transfer
  set devi to prin
  @ 1,65 say "STANDARD TRUST BANK., 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 OR 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 whil .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


PROCEDURE OUTPUT2
set devi to scre
set talk off
set stat off
use transfer
set devi to prin
@ 3,27 say "STANDARD TRUST BANK., 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 whil .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
  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 so 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 '|'
@ 20,13 say 'GRAND TOTAL'
@ 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

PROCEDURE OUTPUT3
set talk off
set stat off
td=date()
use transfer
do whil .not. eof()
  mcnumb=cnumb
  mdno=ltrim(dno)
```

INTERBRANCH CREDIT NOTICE
=========================

REF NO: SO/45434

DATE:05/04/02

VALUE DATE:10/10/01

ORIGINATING BRANCH	RESPONDING BRANCH
OUNT NUMBER:00109	ACCOUNT NUMBER:0011
NAME: STANDARD TRUST BANK., MINNA	AMOUNT INVOLVED: # 4,500.00
	DEPARTMENT: ACCOUNT
	BANK NAME:UNION BANK
JATURE:	SIGNATURE:

INTERBRANCH CREDIT NOTICE
===========================

REF NO: BD/3444

DATE:05/04/02

VALUE DATE:10/11/01

ORIGINATING BRANCH   RESPONDING BRANCH
==   ==

ACCOUNT NUMBER:00109   ACCOUNT NUMBER:

BANK NAME: STANDARD TRUST BANK., MINNA   AMOUNT INVOLVED: #   3,000.00

                                            DEPARTMENT: ACCOUNT

                                            BANK NAME:

SIGNATURE: SIGNATURE:

STANDARD TRUST BANK., MINNA

LIST OF CASH MANAGEMENT SERVICES FOR THE MONTH OF MAY, 1999

S/NO	DATE	DRAFT NO	CUSTOMER'S NAME	AMOUNT INVOLVED	CURREN
1	23/10/01	CM/56344	EKUNDAYO JAMES	5,600.00	

```
@ 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
olda = amti
mcomm = comm
oldc = comm
mfno = fno
mcdate = cdate
mbnumb = bnumb
mbnumb = 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'
@ 6,10 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'
```

```
set talk off
set stat off
set scor off
set date brit
do whil .t.
  clear
  @ 0,4 to 24,77 doub
  @ 1,27 say "STANDARD TRUST BANK - 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
  @ 6,10 to 20,35
  @ 6,39 to 20,72
  @ 22,5 to 22,76
  @ 7,13 say "TRANSFERS SERVICES"
  @ 7,13 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 "EXITING 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
      endi
    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
```

```
sub=left(mdno,2)
mamti=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: STANDARD TRUST BANK., MINNA'
@ 18,40 say '|'
@ 18,42 say 'AMOUNT INVOLVED: #'
@ 18,60 say mamti 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

PROCEDURE OUTPUT4
  set devi to scre
  set talk off
  set stat off
  use transfer
  set devi to prin
  @ 1,32 say "STANDARD TRUST BANK., 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
   mcdate=cdate
   mdno=ltrim(dno)
   sub=left(mdno,2)
   mamti = amti
   if sub = 'SO'
     skip
     loop
   endif
   if sub='BD'
     skip
     loop
   endif
   @ r,1 say '|'
   @ r,2 say sno pict '9999'
   @ r,6 say '|'
   @ r,7 say mcdate
   @ 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'
   sno=sno+1
   r = r +1
   @ r,1 say repl('-',90)
   r = r + 1
   skip
  endd
  eject
  set devi to screen
```

close all
RETURN

STANDARD TRUST BANK., MINNA

SUMMARY OF TRANSFERS FOR THE MONTH OF MAY, 1999

TYPE OF TRANSFER	TOTAL AMOUNT (IN NAIRA)
STANDING ORDER	10,500.00
BRANCH DRAFT	3,055.00
CHEQUES TO BE PAID	10,500.00
GRAND TOTAL	13,555.00

INTERBRANCH CREDIT NOTICE
==========================

REF NO: SO/6888

DATE:05/04/02

VALUE DATE:10/02/01

ORIGINATING BRANCH	RESPONDING BRANCH
=================================	=================================
COUNT NUMBER:10101	ACCOUNT NUMBER:10200
NK NAME: STANDARD TRUST BANK., MINNA	AMOUNT INVOLVED: # 6,000.00
	DEPARTMENT: ACCOUNT
	BANK NAME:INTERCITY BANK ENUGU
GNATURE:	SIGNATURE:

INTERBRANCH CREDIT NOTICE
=============================

REF NO: BD/4554

DATE:05/04/02

VALUE DATE: / /

ORIGINATING BRANCH	RESPONDING BRANCH

OUNT NUMBER:10101 | ACCOUNT NUMBER:

K NAME: STANDARD TRUST BANK., MINNA | AMOUNT INVOLVED: #   55.00

                          | DEPARTMENT: ACCOUNT

                          | BANK NAME:

NATURE: | SIGNATURE:

```
          case choice= "G"
            do output3
          case choice= "H"
            do output4
          case choice= "I"
            do vrec
          othe
            exit
          endca
        endd
        clos all
        clea
        retu


PROCEDURE STYPE
  set talk off
  set stat off
  set safe off
  set date brit
  cdate=date()
  do whil .t.
   clear
   @ 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 whil .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


PROCEDURE TR1
set talk off
set stat 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)
  @ 0,8 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
  clear
  @ 2,5 to 22,70 double
  @ 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'
```

```
        do whil .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'
        endif
      endd
      clos all
      clea
      retu


PROCEDURE ETR1
    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 whil .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 whil .t.
  ch=' '
  @ 12,50 get ch pict '!'
  read
  if ch $ 'YN'
  exit
  endi
endd
if ch='Y'
  repl cname with mcname, balance with mbalance, amti with mamti
  repl comm with mcomm, cdate with mcdate, ldate with mldate
  repl bnumb with mbnumb, bname with mbname, bankname with mbankname
  endi
```

```
        retu


PROCEDURE VTR3
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
mcnumb = cnumb
mcname = cname
mtacct = tacct
mbalance = balance
mamti = amti
olda = amti
mcomm = comm
oldc = comm
mfno = fno
mcdate = cdate
mbnumb = bname
mbankname = bankname
if mtacct='1'
  acct = 'SAVINGS'
  form = 'SLIP NO:'
 endi
if mtacct='2'
  acct = 'CURRENT'
  form = 'CHEQUES 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 OF 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 '999,999,999.99'
@ 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


PROCEDURE VTR3
   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
   olda = amti
   mcomm = comm
   oldc = comm
   mfno = fno
   mcdate = cdate
   mbnumb = bname
   mbankname = bankname
   if mtacct='1'
     acct = 'SAVINGS'
   endi
   if mtacct='2'
     acct = 'CURRENT'
   endi
   if mtacct='3'
     acct = 'FIXED'
   endi
   @ 5,8 say 'ACCOUNT NUMBER'
   @ 6,10 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


PROCEDURE VTR4
   cdate=date()
   clea
   mcnumb=spac(9)
   @ 2,7 to 22,72 doub
   @ 20,8 to 20,71 doub
   @ 12,8 to 12,71 doub
   @ 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
   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: #'
      @ 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


PROCEDURE DTR2
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-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
olda = amti
mcomm = comm
oldc = comm
mfno = fno
mcdate = cdate
mbnumb = bnumb
mbnumb = bname
mbankname = bankname
bal=mbalance-250
if mtacct='1'
  acct = 'SAVINGS'
  form = 'SLIP NO:'
 endi
if mtacct='2'
  acct = 'CURRENT'
  form = 'CHEQUES 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 OF 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 '999,999,999.99'
@ 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
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
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

PROCEDURE DTR3
  cdate=date()
  clea
```

```
clea gets
@ 10,9 say 'DETAILS OF DRAFT'
@ 11,14 say 'DRAFT NUMBER'
sele b
do whil .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, PRES ANY KEY'
     set cons off
     wait
     set cons on
     @ 23,15 say spac(50)
     loop
   endi
   exit
 endd
 mbnumb=spac(9)
 stor 0 to mamti, 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 whil .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(4)
   mamti=0
   loop
   endi
   exit
 endd
 @ 12,55 say '#'
 @ 12,56 get mcomm pict '999,999.99'
 @ 14,10 say 'COMMENCEMENT DATE:' get mcdte
 @ 14,40 say 'LAST DATE OF PAYMENT:' get mldte
 @ 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):'
```