AUTOMATION OF BANKDRAFT REGISTER

(A CASE STUDY OF AFRIBANK NIGERIA PLC)

BY

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A PROJECT SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF POST GRADUATE DIPLOMA IN COMPUTER SCIENCE TO THE DEPARTMENT OF MATHEMATICS AND COMPUTER SCIENCE, SCHOOL OF SCIENCE AND SCIENCE EDUCATION, FEDERAL UNIVERSITY OF TECHNOLOGY MINNA.

MARCH, 2000.

CERTIFICATION

This is to certify that this research was carried out by Sadiq Abiodun Lukman.

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DEDICATION

This project is dedicated to Almighty God, for His Guidance, Love and Protection.

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Finally, I thank Almighty for his mercy, Guidance and protection over me.

L. A. Sadiq

ABSTRACT

This project is a careful study of Bankdraft Registration in Afribank Nigeria Plc.

In addition to improving the existing system, it attempts to design a New Bankdraft Register on the Electronic such that the task will be performed by the Computer.

The Registration program is developed as a complete package made up of the modules namely Data Entry, Viewing and Report generation routines.

The Program Algorithm is Flowchart and the Program Codes are written in dBase III+ Language which is a High level language useful for record processing of this nature.

Finally, the output of the program is presented and discussed here.

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CHAPTER ONE

GENERAL INTRODUCTION

1.1 **Preambles**

Computers have been used for processing data for a short period now. This short time has witnessed a rapid growth in the computer industry and hence the wide usage of computer.

The term "Data Processing" today is synonymous with "Computerised Data Processing". There is just no one living in a high technology society that can escape the influence of computers. So are Nations.

Computerisation takes the form of automation of activities. These include tax records, employment records, census data, telephone, electricity bills, accounts university records, hospital records and banking operations.

Some Government Departments, Educational Institutions, Nationalised Industries, business organisations (large, small or medium size) also have some contacts with the Computer systems, either by having their own in-house computer or by the use of Computer Bureau Services.

It is advantageous for everyone of us to have some knowledge of the technological aspect of Computer and the related business procedures that so profoundly affect our lives today especially business organisations.

Every Business organisation regardless of its size or purpose is concerned with processing facts, data about its operations in order to provide accurate and timely information to their management.

The arrival of the computer and its uses in data processing has been one of the most important organisations' innovation in the past years. The advent of the computer based data processing and information system has led to organisations being

process and manage to survive.

This project work is on the management and Computerisation of bankdraft register. It delve into how bankdraft is being issued, registered and the management of data involved for the purpose of keeping record and reconciliation if the need arises. It also attempts to solve the problems posed by manual system through the design of an automated bankdraft registering system.

1.2 **Aims/Objectives**

Timeliness, Accuracy and efficiency are inevitable elements needed by financial organisation such as Afribank Nigeria Plc to remain competitive in a highly and competitive banking industry like ours. Therefore, the objectives of this study include the following:

i. To provide a better alternative way of processing bankdraft register so as to replace the existing one.

ii. To design a system that will minimise cost

iii. To develop the necessary software that will be useful for this exercise

iv. To make appropriate recommendations to those concerned with this research.

1.1 **Project Justification**

Drafts are issued in accordance with the manual of procedure set out by Afribank Management. The procedure is judiciously followed by the staff in such a way that its facilitates easy and efficient draft issuance to their teeming customers. Customers do not spend more that ten minutes before they collect their drafts. This timeliness and efficiency exhibited by Afribank can be improved upon if bankdraft registration is automated.

This project work coves not only the initial keying or inputting of data concerning draft issuance alone but delves into the comprehensive and collation of all the drafts issued at a particular period of time. Hence the need to develop a

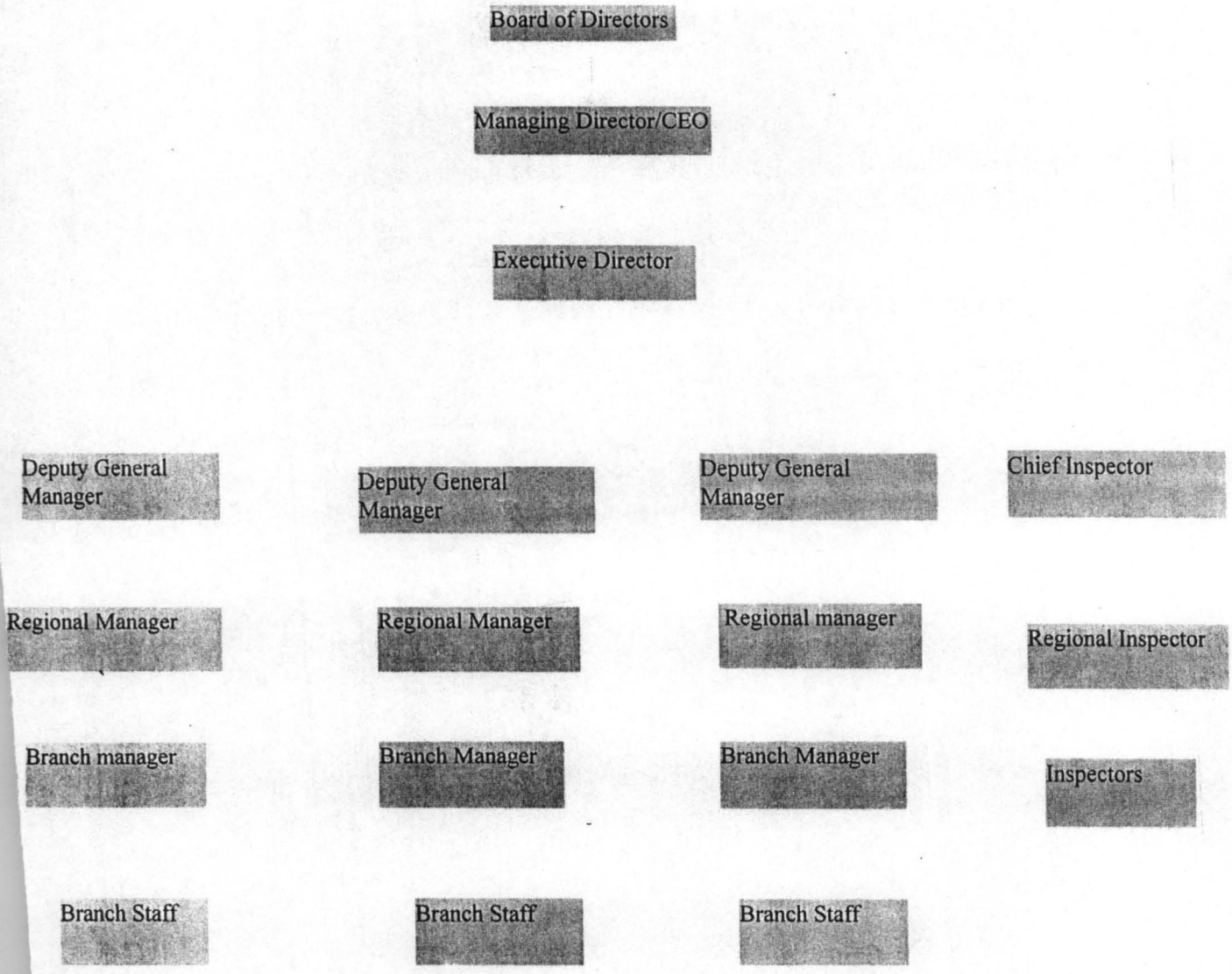
firms operating in Nigeria to be incorporated as Nigerian Companies. On 30th May, 1969 BAIO was incorporated in Nigeria as a Limited Liability Company under the name International Bank for West Africa (IBWA), the English equivalent of BAIO.

On the account of indigenization, the Federal Military Government in 1976 acquires 60% of the Equity structure, and those of all banks for that matter. By December 1976, the Bank got her first Nigerian Chairman in the person of Alhaji Tako Galadima. The same year, BAIO herself experienced changes in her own equity structure. The Union bank of Switzerland bought over 20% of the 49% of BAIO equity capital, held at that time by Citibank N.A. A further 20% of this portion was taken up by Banco da Brazil, While the remaining 9% was bought by the "Compaignie Internationale African de Banque Holding S.A. Luxemboroug". In the year 1979, the paid up capital of IBWA/AFRIBANK increased to =N= 15 Million. Also, that year saw for the first time, the appointment of a Nigerian as the Bank's Managing Director in the person of Mr. O.O Olashore. In 1980, the Federal Government sold 10% of her equity share to the staff of the Bank. Two years later, the bank adopted AFRIBANK as her sub-name. The name AFRIBANK is common to all banks in the BAIO group. The Bank change its name finally to Afribank Nigeria Limited in January 1st , 1990. In 1993, The Federal Government of Nigeria relinquished all her equity holdings in AFRIBANK Nigeria Plc for sale to the public. Afribank Nigeria Plc is one of the most diversified bank in the country.

1.4 **Organisational Structure.**

The organisational structure refers to the hierarchy of authority from one person to the other. This is demonstrated diagrammatically as shown below:

ORGANISATIONAL STRUCTURE



CHAPTER TWO

ANALYSIS OF THE EXISTING SYSTEM

2.1 **Introduction**

Many things have been said about bankdraft in many textbooks but a little work has been done on real computerisation of Bankdraft in isolation. It has been grouped along "Crossed Cheques" as defined by section of Bill of Exchange Act 1958 and Cheque Act 1964. The basic use of Bankdraft which makes it important in Banking environment is that it is a "Cheque that must be paid" once issued because it is a BANK PAPER. It is used to settle big payments and used instead of cash for large transactions to reduce theft problems.

2.2 **Bankdraft**

Practice of banking volume 1 by Femi Adekanye describe Banker's Draft as a Cheque drawn by a Branch of a Bank on another branch/ Head office. The draft is a Banker's paper sure to be paid when presented, hence it is acceptable everywhere as equivalent to cash.

In Nigeria, drafts are very popular and are issued on request to customers who are compelled to make payment to payees who have rejected personal cheques because of high incidence of bouncing cheques in the country. Bankdrafts are requested for when large payments are involved and when the payee has to part with valuable articles. In recent times, customers are seeking bankdraft even a relatively small payments.

Strictly speaking, a draft is not a bill of exchange because, it is not drawn by one person to another. However, the sections of Bill of exchange Act 1958 and the cheque Act 1964 dealing with crossed cheques give protection to the paying and receiving bankers handling bankdrafts and treat bankdraft as if they have crossed

Another point to note according to Femi Adekanye (1984) about Bankdrafts is the fact that after they have been issued they cannot be stopped and the issuing bank is bound to honour its obligations where there is evidence that a draft has been lost or stolen, the issuing banker has the right to question the genuineness of the endorsement. Any other dispute must be settled between the purchaser and the payee, and cannot affect the payment of the draft since payment of a draft cannot be effectively stopped.

Refund of lost drafts may be made by the bank which originally issued the draft against a proper indeminity by the purchaser of the draft.

According to the Author of the book called "Mastering Banking" D.P. whiting defined Bankdraft as a very safe method of payment in that it is a cheque drawn by a bank upon itself (and as such, is unlikely to be dishonoured). Such drafts are used for making payments between solicitors in respect of house purchases, the legal conveyance being handed over in exchange for the drafts. They are also used for other relatively large transactions up to the limit of the cheque guarantee and can be settled by cheque of course with the bank's guarantee and do not warrant the use of bankdrafts.

Between the banks themselves, a special form of a draft is used, called a BANKERS PAYMENT used for clearing settlement of cheques. This is a simple firm of debit slip which is passed through the Clearing House like a cheque when it is received by a bank on payment for some transactions such as providing notes or coins to the other bank concerned.

Macmillan Family Encyclopaedia describes bankdraft as a cheque drawn by one bank against funds deposited to its account in another bank. If the draft is payable on demand. It is called a sight draft or open draft. If it is to be paid at some future date or into an account domicile in the paying branch, it is called a time draft

2.2 **Bankdraft Issuance Processes**

Afribank procedure of issuing drafts to its customers goes thus:

- Receive application/Authority to debit or a letter of instruction from the customer.
- Scrutinise the application or letter to ensured the following details are clearly shown as stated below:

(I) Name of payee, Address of payee;

(ii) Branch on which the cheque is to be drawn;

(iii) Method of settlement;

(iv) Amount of the cheque;

(v) Purchaser's Name and Address;

(vi) Purchaser's Account Number if the Account is to be debited.

(vii) Purchaser's Signature

(viii) Indicate the amount of commission and postage.

- Advice the customer of the amount to be paid, including the commission and postage.
- Received payment from customer as follows:

(a) If the payment is made by cheque.

i. Have the signature verified and signed for good for payment.

ii. Scrutinise the cheque as follows:

- Date, not post dated or stale
- Amount, in words agree with amount in figures
- are there any authenticated alterations
- If everything is in order then the cheque should be blocked.

(b) If payment is to be made by debiting the Account.

i. Have the signature on the application or letter verified and signed by the

signature verification clerk.

ii. Block the account against the amount of the draft and commission.

- Refer the verified letter to authorised officer for approval;
- Then raise the draft and Advice of drawing;
- Emborse the draft and Advice of drawing;
- Raise the interbranch central journalist voucher to the paying branch;
- Enter the details of the cheque in the draft Register showing the following details:

  (1) Date (2) Serial Number (3) Cheque Number (4) Beneficiary (5) Purchaser (6) Account Number (7) Amount (8) Remark.
- Have the draft and the Advice of drawing coded by the Branch Manager or Deputy Manager.
- Drafts must be signed by two authorised signatories one of which must be an 'A' Signature.
- Deliver the cheque to the purchaser or his agent (if written instruction has been received to that effect).
- Have him/her sign for the cheque in the draft Register.
- Prepare, have signed and pass the following entries.

CREDIT - Commission on Transfers Account

CREDIT - Postage Recovery Account Number

CREDIT - Paying branch through the inter branch centralised journal with the amount of the draft.

DEBIT - The customer with customer's cheque prepare or prepare a debit under Advice to the customer's Account if an authority to debit is held, for the amount of the draft plus commission and postage.

- Send the vouchers to the journalist.

2.3 Manual Systems and Problems

Computerisation of bankdraft is indeed very necessary in recent day banking as it takes care of many problems of manual systems. It has really increase the processing of large volume of data with timely results which is considered of best quality in term of production (Hardcopy).

It has also eradicated the problems associated with data input, updating of records which are problems of manual system. In fact, this project work also studied and created a menu which can produce a copy of a draft with all necessary details using database management system. It also look into how details on drafts are being inputted, process to generate information needed.

At present, Afribank draft system only allows the raising of draft manually though computerising the necessary debit and credit Entries. It only keeps the record through the register copy of its interbranch central joualist and the use of draft register to record all the details of draft. But there is room for improvement in the area of computerisation of the draft register and its management and also in designing a menu for a hardcopy in the computer memory.

A draft of a bank is a "cheque to be paid" as it is called in AFRIBANK SYSTEM. In deed, it must be paid once it is issued (not to be dishonoured), though it can be cancelled in case of a report of theft or loss. A draft is a cheque drawn by a branch of a bank on another branch or its Head office.

It is compulsory that a branch of a bank must have the "cheque to to paid" of all its sister branches as it is obtained in Afribank system. If a customer walks into the bank and request for a draft of a particular place. It is the duty of the bank to now find amongst the drafts of its sister branches which falls into the desired place of a

customer or a draft of a sister branch that is closer to the place the customer is requesting for.

Meanwhile, the officer would raise the draft for customers but only have in his record the details of the draft vide the "draft register" plus the register copy of interbranch centre journalist.

As the customer receives the draft, he goes on to present it at the presenting bank/branch. At the paying branch, if it is on opendraft, it can be cashed across the counter but if it is closed or a sight draft, it is expected to be paid into a current account. But if the draft is lodged in a presenting branch/bank. It is expected to go through clearing.

Therefore a draft once it is issued, a proper management of its information supposed to be guided seriously to forestall any problem in case if there would be any in future.

However, with computerisation and sound management of the information of an issued draft, draft issuance would meet the timely need of the customers, proper updating of customers records and effective accountability of draft information: Thereby putting the bank ahead of other competitors in term of service delivery.

CHAPTER THREE

SYSTEM DESIGN

3.1 Introduction

One purpose of system studies is to identify system problems and attempt to improve upon it to meet up with demand of the time. It is necessary that a system, whether complex, stable or dynamic, permanent or temporary, possess the characteristics of simplicity, flexibility, reliability, economical and acceptability. Above all, it must be timely since the information need of any organisation is time dependent. Therefore, if a system must be designed to improve the operations of an organisation, it must meet the essential qualities stipulated above.

Infact, system design cannot work in isolation. The existing system must be carefully analysed which will give rise to a number of possible alternative designs. Thus, the question of whether fully or partially automate a system or not. Once it becomes necessary to automate the system the best alternative is selected. The design here provides the system specifications ranging from the objective of the system, system description, input files up to change over to the new system.

3.2 Problems Identification

Most problems association with record keeping are those of space for storage and retrieval of information. Under the present system (manual), Data is stored in Register which is often bulky and overtime, it tends to occupy a large office space. Consequently, the retrieval has to be sequentially access as one file must be reached before the other and thus takes time. The purpose of timeliness of information is therefore defeated. Again, the sorting or arranging of records, according to some specified order especially arranging Bankdrafts according to branches would require at least 131 Booklets or files. A single storage device by the computer will perform this effectively. It will also enhance the quality of work especially the output

Information processing in this case is centralised. More so in the data processing world, centralisation of data processing is found to be very efficient as it reduces redundancy and provides timely information.

3.3 Facts Finding Techniques

To be able to achieve the goal of designing a better system for Bankdraft reports, careful methods were adopted in generating information used here. These include:

(i) **Observation** - Researches took part in the processing of Bankdraft register so as to understand and appreciate problems associated with the manual method.

(ii) **Record Searching** - Searching through previous and present records presents problems associated with it. These include retrieval, quality of work, storage and updating etc.

3.4 Description of the New System

The new system process the following features:

(a) A centralised databank for which data can be entered into any branch.

(b) Adequate security measures by means of passwords.

(c) Data are entered randomly into a master file and are sorted according to transactions for each branch and stored in the corresponding files.

(d) The computer does all the manipulations and provide output either on screen or as hardcopy.

3.5 Kinds of Output

The output for the new system shall be as follows:

(i) Output in all transactions associated with Bankdraft for all branches which took place in a Bank as view each month or period of interest.

(ii) Reports on Bankdraft registered for each Branch of Afribank during the period being considered.

3.6 Output Specifications

The output has the following fields.

- Serial Number
- Name of purchaser
- Amount
- Bankdraft Number
- Beneficiary
- Purchaser's account Number
- Remark.

3.7 Input Specification

- Name of purchaser
- Purchaser's Account Number
- Amount
- Draft Number
- Beneficiary
- Date
- Branch.

3.8 Files and Procedure

A masterfile is created called AFRIBANK DBF. All entries are stored here. Therefore, data are sorted according to branches and are transferred into the files corresponding to each Branch. For example, for Minna Branch, we have BI.DBF. Once this is done, report for each file is then generated and printed accordingly. The procedure here request the use of computer which allows for data

3.9 **Project Feasibility**

(a) **Technical Feasibility**

At present, Afribank has micro computers and personnel needed to man the technical support required.

(b) **Operational Feasibility**

With trained staff, workable system and the necessary software, it is expected that the project will be operationally feasible

(c) **Economic Feasibility**

The cost of conducting detailed system investigation is minimum. There are already micro computers, printers, good working environments, Uninterrupted Power Supply (VES), Furniture and database management system needed to put this system into place.

3.10 **Cost and Benefit Analysis**

(i) Development Cost

*	System analysis and Design (2 weeks)	₦30,000.00
*	Software development and implementation	₦10,000.00
*	Equipment procurement (already in place)	₦200,000.00
*	Installations	₦15,000.00
*	Personnel Training (N/A)	₦10,000.00
		₦265,000.00

(ii) System Operating Cost (Amount)

*	Equipment Maintenance	₦50,000.00
*	Program Maintenance	₦20,000.00
*	Labour cost	₦48,000.00

*	Utilities	₦12,000.00
*	Stationeries	₦20,000.00
*	Miscellaneous	₦20,000.00
Total		**N170000**

Total Cost = Development cost + System operating cost/Amount.

Therefore, Total Cost is N435000.00

(iii) System Benefits

-	Savings of Buying Register	₦20,000.00
-	Reduction in Amount Spent on Stationeries	₦20,000.00
	Others	₦10,000.00

Final Cost = Total Cost - System Benefit

CHAPTER FOUR

SOFTWARE DEVELOPMENT AND EXPERIMENTATION

4.1 Introduction

The system to be implemented has been carefully analysed, designed and tested to process and provide records of Bankdraft Register for Afribank Nig. PLC. The program has also been coded, tested and is found operational.

4.2 Choice of Software

The software used for the new system is database management system and dBase iii+ is used for the program development.

It provides a relational database structure that allows data to be entered and stored into the database file in Rows and columns called Records and Field respectively. It is very efficient in record processing.

4.3 Database Management System

This is a software system which contract, expands and maintain data in the base. It provides an interface between users and data in the base. It also allocates, store data and maintain indices so that any required data can be retrieved, separate data items in the base can be changed when the need arises.

Files can be processed either sequentially or serially. It also provides security by means of protection against unauthorised users and against corruption. Database Management is therefore aimed at:

(a) **Data Integration** - Where information from many files can be accessed, co-ordinated and operated upon as though were from a single file. It is also possible for two or more applications to store the data in the base.

(b) **Eliminating Redundancy** - When data in the base are not properly arranged to suit all applications programs accessing them, then redundancy may occur. Here,

date may appear in more than one file thereby causing wastage of storage and duplication. Database management system eliminates this.

(c) **Data Independence** - This allows modifications in the contents of the data without necessarily reprogramming and vice-versa

(d) **Central Control** - Data and operations on data are centrally controlled. This leads to a better management of data.

(e) **Data Integrity** - This gives rise to consistency as duplication is removed.

4.4 **Software Development/Operation**

In order to access the program, the user is expected to type in the command CD/SADIQ and when this enter key is pressed, SADIQ directory appears. The user then type dBase to get the dBase iii+ working environment.

At the DOT prompt, the user types AFRIBANK and this prompts the welcome message and then the Main Menu whereby the user is expected to select from amongst the following:

A - Add Record into the base

G - Generate Reports

V - View

E - Exit Database.

(i) **Option A**:- Add Record

When this option is selected, the system provides user with a data Entry Routine as shown in Appendix A:. All Bankdraft transactions are entered here for storage in the database irrespective of the order and the branch from which purchase is being made.

(ii) **Option V:** - View data

This enable users to view data in the Base. This is very useful when an enquiry is required.

(iii) **Option G**:- Generate Report

This option terminates the running of the program and returns to the dot prompt or the control panel as the case may be. This part is very technical, it performs to take in order to generate reports. Consequently two submenu can be seen here.

P ---------- Process data

R ---------- Report

(iv) **Option P**: - This option transfers transactions to their respective branches according to some specified codes or Keyfield. It is therefore possible to maintain records of Bankdraft transaction involving several Branches. Suppose Bida is the main branch where Bankdrafts are purchased and suppose that these drafts can only be paid in Minna, A register for Minna is opened here. The total amount involved is also displayed.

(v) **Option R**:- This option allows user to display report on the screen or print on papers. This report takes two forms, namely:

* The report of the entire transactions maintained in the master database.

* The report from each Branch.

4.5 **Program Algorithm**

The program algorithm here is the flow chart. It provides a means of designing a computer program independent of any make of computer or computer

languages by use of "Symbols that represent specific activity". The symbols are connected with arrows indicating the direction of the flow.

4.6 Program Testing

The program menu has four options and submenu. It is highly interactive so that at each point in time, the software communicates with user. The data used to test this program is a hypothetical data. The output can be seen in appendix (1)

4.7 Staff Training

The operational staff that are concerned with the use of the software are requested to be given at least one week intensive training on the use of the package.

4.8 Changeover

The change from the old system to the new one is expected to be direct changeover where all the elements of the old system are replaced with the new one. The changeover data is however, to be determined by the management of Afribank Nigeria PLC.

CHAPTER FIVE

SUMMARY FINDINGS, CONCLUSION AND RECOMMENDATION

5.1 Summary

Afribank Nigeria PLC which is the case study of this research presently use the conventional or manual method in processing or recording Bankdraft transactions.

This gives rise to several problems especially in accessing balancing and keeping records. In trying to accomplish the aim of this work, that is to provide an alternative method that will replace the old one, a method most suitable for recording Bankdraft transactions, the newly designed system is found to be favoured because of its features and advantages.

This is further explained by the project feasibility which indicates that the new system is technically, economically qualitatively feasible and hence the research recommend the computerised system.

It is based on the fact that the program was designed, coded and tested and found workable.

The package developed here uses the Database Management System (dBase iv) which is very efficient in Record processing of this nature.

The program consists of several modules and they perform the functions of Data Entry, viewing and report generation. The output of the program can be seen in Appendices C and D.

5.2 Findings

The findings of this research are partly enumerated in the system analysis. Others include:

(i) The old system is unsuitable owing to several disadvantages, consequently the new method is preferred.

(ii) It will cost only N435000.00 to implement this project. This variable cost is minimum overtime.

(iii) The new system will provide for backup to provide security for the records.

(iv) The processing and access time is reduced as it will take micro seconds to access the records of interest, generating reports for each branch.

(v) The quality of output is standard and neater.

(vi) It occupies a little office space.

5.3 Conclusion and Recommendation

Computerising banking operations is fast becoming an old fashion since almost all banks are becoming computerised. It will therefore, be adequate and necessary if all aspect of banking including bankdraft registering are computerised for adequate and timely returns and reconciliation if need be.

It is noted with interest that Afribank Nig. PLC is doing her best on information technology especially the newly introduced branch connectivity in Lagos but more can still be done on automation of bankdraft registering because of draft importance to her teeming customers as her timely draft issuance endears her to

various customers especially on service delivery.

The changeover from manual system to computerised system is best done using direct changeover as parallel changeover is found to be costly.

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4. Aston Tate dBase IV Manual,

APPENDIX I

```
***************afriadd/prg
set talk off
set score off
set status off
set echo off
clea
set colo to rw/b+
@ 12,12 say "you are about to make data entry....ok!"
set colo to g
@ 19,12 say "press any key to continue"
wait " "
clea
use afrimain
mdate = space(9)
mpurcha = space(15)
mbene = space(15)
store space(10) to mchqno, macctno, mrem
mbranch = space(10)
mamt = 0
clea
set colo to rw+,rg,g
do while .t.
mpurcha = purcha
mbene = bene
mchqno = chqno
macctno = acctno
mrem = remark
mbranch = branch
mamt = amount
@ 0,2 say date()
@ 0,62 say time()
```

```
set colo to gr+
@ 4,25 say "afribank nigeria limited plc"
@ 5,25 say "data entry routine"
@ 6,25 to 6,42
@ 3,6 to 7,14
set colo to r
@ 4,7 say "add"
@ 5,7 say "record"
@ 9,15 say  "name of branch: " get mbranch
@ 11,15 say "name of purchaser: " get mpurcha
@ 13,15 say "name of beneficiary: " get mbene
@ 15,15 say "cheque number: " get mchqno
@ 17,15 say "amount: " get mamt
@ 19,15 say "remark (ifany): " get mrem
read
set colo to r+
resp = " "
@ 23,10 say "are your entries correct (y/n) " get resp
read
if upper(resp) = "n"
   clea
   ans = " "
   set colo to rw/g+
   @ 10,10 say "to continue (y/n) " get ans
   read
   if upper(ans) = "y"
      clea
      loop
   endif
   if upper(ans) = "n"
      clea
      exit
   endif
endif
```

```
if upper(resp) = "y"
   append blank
   replace purcha with mpurcha, bene with mbene, chqno with mchqno
   replace acctno with macctno, branch with mbranch
   replace amount with mamt, remark with mrem, date with date()
   @ 22,1 clea to 24,79
   cho = " "
   @ 23,10 say "more record (y/n)" get cho
   read
   if upper(cho) = "y"
      clea
      loop
   endif
   if upper(cho) = "n"
      clea
      exit
   endif
endif
enddo
clea
return


**********afrimenu/prog
set score off
set talk off
set status off
set echo off
set escape off
clear
do while .t.
set colo to r+,g,rb+
@ 2,10 say date()
@ 2,60 say time()
```

```
@ 3,9 to 19,70 double
@ 5,25 say "afribank plc nigeria limited"
@ 6,25 say "computerised bankdraft register"
@ 7,25 say "programme mainmenu"
@ 8,25 to 8,43
@ 10,15 say "task code                    task description"
@ 11,15 to 11,65
@ 12,15 say "a.....add record"
@ 13,15 say "v.....view record"
@ 15,15 say "g.....generate report"
@ 16,15 say "e.....exit"

tcode = " "
@ 20,10 say "enter your choice: " get tcode
read
   do case
      case upper(tcode) = "a"
         clear
         do afriadd
      case upper(tcode) = "v"
         clear
         do afriview
      case upper(tcode) = "g"
         clear
         do afrigen
      otherwise
         clear
         exit
     endcase
clear
enddo
clear
set talk on
set status on
```

```
set echo on
set score on
return
**********afripass/prog
set consol off
set talk off
set status off
set score off
set echo off
set status off
clea
uname = space(10)
ipaswd = "sadiq"
kount = 0
do while .t.
   set colo to rg+,g,r+
   @ 7,25 say "access validation gate"
   @ 8,5 to 12,75 double
   @ 11,8 say "users' name: "
   @ 10,20 to 12,60
   @ 15,15 say "users' password: "
   @ 14,30 to  16,60
   @ 11,24 say "enter your name: " get uname
   read
   @ 15,33 say "enter password: "
   set colo to n/n
   accept to paswd
   set colo to w+
   if  upper(paswd) = ipaswd
      clea
      set colo to g+
      @ 10,10 to 14,70 doub
      set colo to r+*
      @ 12,20 say "welcome to afribank bankdraft register "
```

```
    @ 13,35 say "program"
    set colo to g+
    @ 18,20 say "press any key to continue ok!"
    wait
    do afrimenu
    exit
  else
    clea
    set colo to rg+*
    @ 10,10 say "wrong password ok!"
    set colo to g
    @ 18,20 say "press any key to continue"
    res = " "
    clea
    set colo to g
    @ 10,10 say "to continue (y/n)" get res
    read
    kount = kount + 1
    if upper(res) = "y" .and. kount <= 3
       clea
       loop
    else
       clea
       exit
    endif
  endif
enddo
clea
set echo on
set talk on
set score on
return
```

**********prog/afrigen

```
set talk off
set echo off
set status off
set escape off
do while .t.
   set colo to rw+,g,gr+
   clea
   @ 10,26 say "generating report menu"
   @ 11,10 to 16,70 doub
   @ 12,15 say "1.....transfers"
   @ 13,15 say "2.....branch report"
   @ 14,15 say "3.....general report"
   @ 15,15 say "4.....exit"
   opt = " "
   set colo to r+
   @ 17,15 say "enter your choice <1,2,3> " get opt
   read
   do case
      case opt = "1"
         clea
         do breport
      case opt = "2"
         clea
         do breport1
      case opt = "3"
         clea
         do breport2
      otherwise
         exit
   endcase
enddo
return

**********afriview/prg
```

```
set talk off
set score off
set status off
set echo off
clea
set colo to gr+
use afrimain
do while .t.
   set colo to r,rg+,b
   @ 10,12 say "note"
   @ 11,12 to 11,16
   @ 12,12 say "*....you are viewing record(s) in the base."
   @ 14,12 say "*....you can also add record(s) into the base."
   @ 16,12 say "*....you can edit data in the base here. note "
   @ 17,12 say "     it is dangerous to make illegal changes"
   set colo to g+
   @ 19,12 say "press <esc> to quit this mode after viewing your"
   @ 20,12 say "records in the base.....ok!"
   set colo to rg+
   @ 22,30 say "press any key to continue"
   wait " "
   browse
   an = " "
   @ 20,1 clea to 24,79
   set colo to r*
   @ 21,10 say "to view all over again (y/n)? " get an
   read
   set colo to
   if upper(an) = "y"
      clea
      loop
   else
      clea
      exit
```

```
  endif
enddo
clea
return


**********prog/afrigen
set talk off
set echo off
set status off
set escape off
store space(15) to mbene, mpurcha, mrem, mbranch
store space(10) to macctno, mchqno
store space(8) to mdate
mamt = 0
r = 12
c = 1
select 1
      use afrimain
select 2
      use b1
select 3
      use b2
select 4
      use b3
select 5
      use b4
clea
set colo to r+,g,rg+
@ 8,8 say "you are generating report for individual branch..ok!"
@ 15,10 say "press any key to continue"
wait " "
set colo to rg+
clea
```

```
select 1
do while .not. eof()
clea
set colo to rw/r+
@ 8,10 say "processing begins at "
@ 8,31 say time()
@ r, c+1 say "bankdraft transfer in progress"
if c = 60
   @ 9,1 clea to 19,79
   c=1
endif
c = c + 1
select 1
mdate = date
mbene = bene
mpurcha = purcha
mbranch = branch
macctno = acctno
mamt = amount
mrem = remark
mchqno = chqno
set colo to gw+
do case
   case upper(mbranch) = "minna"
      select 2
       append blank
   case upper(mbranch) = "suleja"
      select 3
      append blank
   case upper(mbranch) = "abuja"
      select 4
       append blank
   case upper(mbranch) = "ibadan"
      select 6
```

```
      append blank
endcase
replace date with mdate, branch with  mbranch
replace bene with mbene, purcha with mpurcha
replace acctno with macctno, chqno with mchqno
replace amount with mamt, remark with mrem
select 1
skip
enddo
@ 20,10 say "processing ends at "
@ 20,29 say time()
close all
return


**********breport1/prog
set talk off
set score off
set status off
set echo off
set escape off
select 1
   use afrimain
select 2
   use b1
select 3
   use b2
select 4
   use b3
select 5
   use b4
kount = 0
tot = 0
clea
```

```
@ 8,8 say "you are generating report for individual branch..ok!"
@ 15,10 say "press any key to continue"
wait " "
set colo to rg+
store space(15) to mbene, mpurcha, mrem, mmonth
store space(10) to macctno, mchqno, mbranch, mbranch, mremark
store space(8) to mdate
mamt = 0
clea
@ 8,25 say "afribank nigeria limited"
@ 9,2 to 19,78 doub
set colo to r+
@ 10,19 say "*1.....main file"
@ 11,20 say "2.....minna"
@ 12,20 say "3.....suleja"
@ 13,20 say "4.....abuja"
@ 14,20 say "5.....lagos"
@ 15,20 say "6.....kaduna"
@ 16,20 say "7.....ibadan"
@ 17,20 say "8.....enugu"
* 18,20 say "9.....makurdi"
choice = "          "
*month = "   "
@ 19,10 to 22,70 doub
@ 20,20 say "enter branch of your choice: " get choice
read
set colo to rw/g+
*@ 22,16 say "enter the month of transaction [jan/feb/mar] etc " □
*get mmonth
set colo to
*read
clea
do case
   case choice = "minna"
```

```
    select 2
  case choice = "suleja"
    select 3
  case choice = "abuja"
    select 4
  case choice = "kaduna"
     select 5
  case choice = "ibadan"
    select 6
endcase

r = 7
do while .not. eof()
*if mmonth = "month"
mdate = date
mbene = bene
mpurcha = purcha
mbranch = branch
macctno = acctno
mamt = amount
mrem = remark
mchqno = chqno
*mmonth = month
set colo to g+
@ 1,20 say "afribank nigeria limited"
@ 2,20 say "bankdraft register for"
@ 2,44 say choice
@ 2,52 say "branch"
@ 3,1 to 3,79 doub
@ 4,1 say "s/no"
@ 4,7 say "date"
@ 4,16 say "beneficiary"
@ 4,31 say "purchaser"
@ 4,44 say "account no"
```

```
@ 4,56 say "cheque-no"
@ 4,66 say "amount"
@ 4,75 say "rmk"
@ 6,1 to 6,79 doub
kount = kount + 1
tot = tot + mamt
@ r,1 say str(kount,3)
@ r,5 say mdate
@ r,16 say mbene
@ r,31 say mpurcha
@ r,46 say macctno
@ r,56 say "cheque-no"
@ r,66 say str(mamt,8)
@ r,75 say mrem
r = r + 1
if r >= 15
      wait
      r = 7
 endif
*endif
skip
enddo
set colo to
set colo to gr
@ r+1, 59 say "total =  "
@ r+1, 67 say tot
wait "press any key to continue "
set colo to
set devi to screen
close all
close databases
return
```

```
**********breport2/prog
set talk off
set score off
set status off
set echo off
set escape off
kount = 0
tot = 0
clea
@ 8,8 say "you are generating report for the transaction branch..ok!"
@ 15,10 say "press any key to continue"
wait " "
set colo to rg+
store space(15) to mbene, mpurcha, mrem, mmonth
store space(10) to macctno, mchqno, mbranch, mbranch, mremark
store space(8) to mdate
mamt = 0
clea
choice = "          "
*month = "   "
@ 19,10 to 22,76 doub
@ 20,20 say "enter name of <main branch> of your choice: " get choice
read
set colo to rw/g+
*@ 22,16 say "enter the month of transaction [jan/feb/mar] etc "
*get mmonth
set colo to
*read
clea
use afrimain
r = 7
do while .not. eof()
*if mmonth = "month"
mdate = date
```

```
mbene = bene
mpurcha = purcha
mbranch = branch
macctno = acctno
mamt = amount
mrem = remark
mchqno = chqno
*mmonth = month
set colo to g+
@ 1,20 say "afribank nigeria limited"
@ 2,20 say "bankdraft register for"
@ 2,44 say choice
@ 2,52 say "branch"
@ 3,1 to 3,79 doub
@ 4,1 say "s/no"
@ 4,7 say "date"
@ 4,16 say "beneficiary"
@ 4,31 say "purchaser"
@ 4,44 say "account no"
@ 4,56 say "cheque-no"
@ 4,66 say "amount"
@ 4,75 say "rmk"
@ 6,1 to 6,79 doub
kount = kount + 1
tot = tot + mamt
@ r,1 say str(kount,3)
@ r,5 say mdate
@ r,16 say mbene
@ r,31 say mpurcha
@ r,46 say macctno
@ r,56 say mchqno
@ r,66 say str(mamt,8)
@ r,75 say mrem
r = r + 1
```

```
if r >= 15
      wait
      @ 7,0 clea to 24,79
      r = 7
 endif
*endif
skip
enddo
set colo to
set colo to gr
@ r+1, 59 say "total =  "
@ r+1, 67 say tot
wait "press any key to continue "
set colo to
set devi to screen
close all
close databases
return
```

Program Output

03/06/99 01:41:12

AFRIBANK PLC NIGERIA LIMITED
COMPUTERISED BANKDRAFT REGISTER
PROGRAMME MAINMENU

TASK CODE	TASK DESCRIPTION
A	ADD RECORD
V	VIEW RECORD
G	GENERATE REPORT
E	EXIT

enter your choice:

6/99 01:42:35

ADD RECORD

AFRIBANK NIGERIA LIMITED PLC
DATA ENTRY ROUTINE

Name of Branch: SULEJA

Name of Purchaser: JAFARU ISAH

Name of Beneficiary: LAWAL GWADABE

Cheque Number: D22980P

Amount: 889000.00

Remark (ifany): PAID

Are your entries correct (Y/N)

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR MINNA BRANCH

NO	DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RM
	09/07/98	DEBTOR	SOLD	QB98011	CHEQUE-NO	1223000	PA
	02/10/99	NEEM LOSS	FALI MUSSA	10092U	CHEQUE-NO	99000	PA
	02/10/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
	03/04/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
	03/02/99	AKOR AGBA	ATSUA IKUGHUR	P000112	CHEQUE-NO	900000	
	03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
	03/05/99	UBEEM LOSS	HTALI MISSA	10092U	CHEQUE-NO	122000	PA
	03/05/99	IBEEM LOSS	KTALI MISSA	10092U	CHEQUE-NO	3300	PA

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR MINNA BRANCH

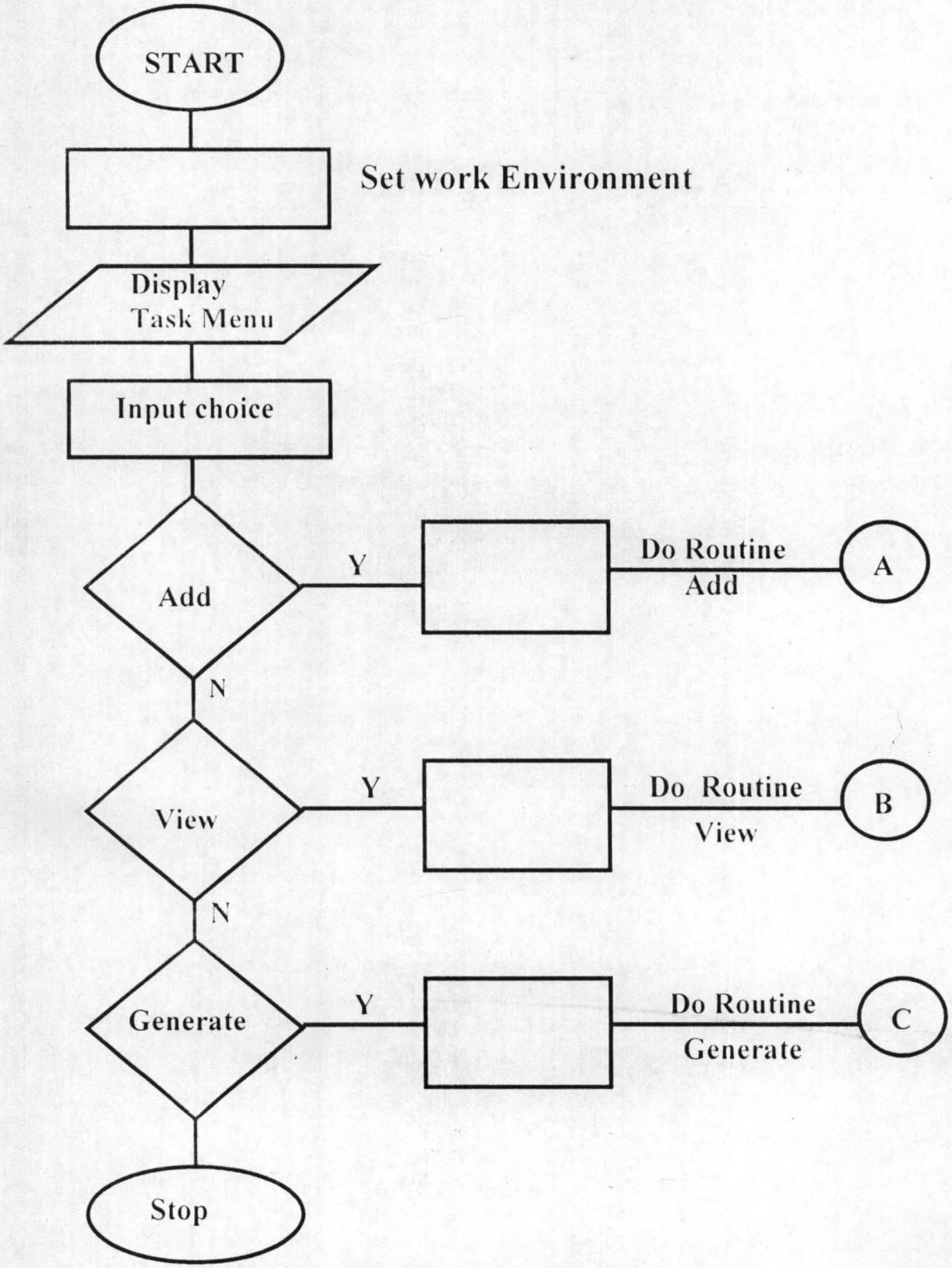
	DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RMK
	03/05/99	EMEKA JNR	GTALI MISSA	10092U	CHEQUE-NO	122000	PA
	/99	AKOR AGBA	ATSUA IKUGHUR	P000112	CHEQUE-NO	900000	
	03/05/99	BEEM LOSS	TALI MISSA	10092U	CHETOTAL =	33851799.	
	03/05/99	UBEEM LOSS	HTALI MISSA	10092U	CHEQUE-NO	122000	PA
	03/05/99	IBEEM LOSS	KTALI MISSA	10092U	CHEQUE-NO	3300	PA
	03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
	03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA
	03/05/99	BEEM LOSS	TALI MISSA	10092U	CHEQUE-NO	122000	PA

AFRIBANK NIGERIA LIMITED
BANKDRAFT REGISTER FOR SULEJA BRANCH

	DATE	BENEFICIARY	PURCHASER	ACCOUNT NO	CHEQUE-NO	AMOUNT	RMK
	3/05/99	MIBEEM LOSS	BABATALI MISSA	10092U	CHEQUE-NO	99000	PA
	03/06/99	LAWAL GWADABE	JAFARU ISAH	10092U	CHEQUE-NO	889000	PA
	/99	LL	JJ	A2200IO	CHEQUE-NO	900000	PA
	2/10/99	ERII GROSS	RELOI INDA	10092U	CHETOTAL =	13569089.	
	3/05/99	MIBEEM LOSS	BABATALI MISSA	10092U	CHEQUE-NO	99000	PA
	3/06/99	LAWAL GWADABE	JAFARU ISAH	10092U	CHEQUE-NO	889000	PA
	2/09/99	LL	JJ	A2200IO	CHEQUE-NO	900000	PA
	2/10/99	ERII GROSS	RELOI INDA	10092U	CHEQUE-NO	10099	PA

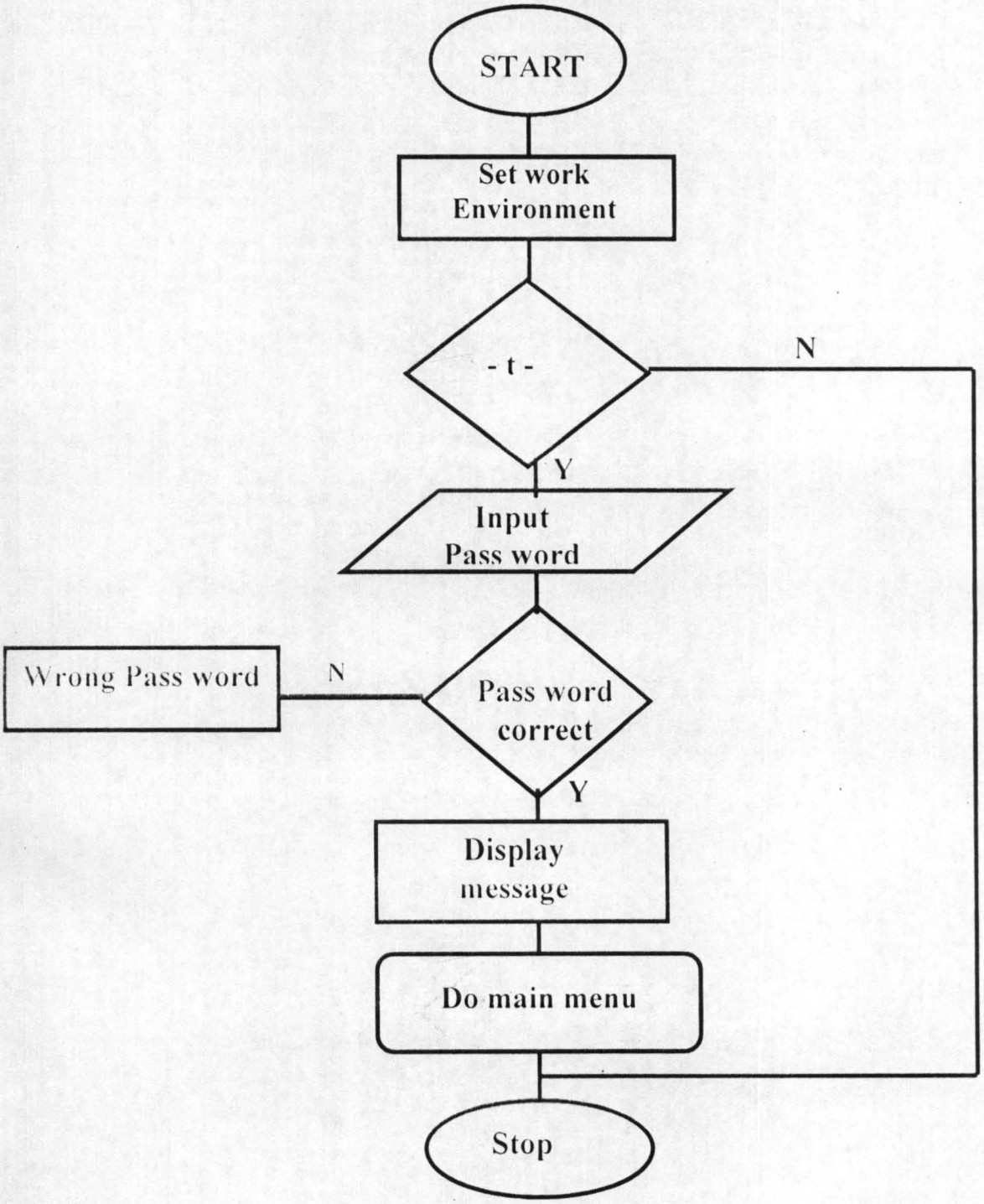
FLOW 2

AFRI-MENU



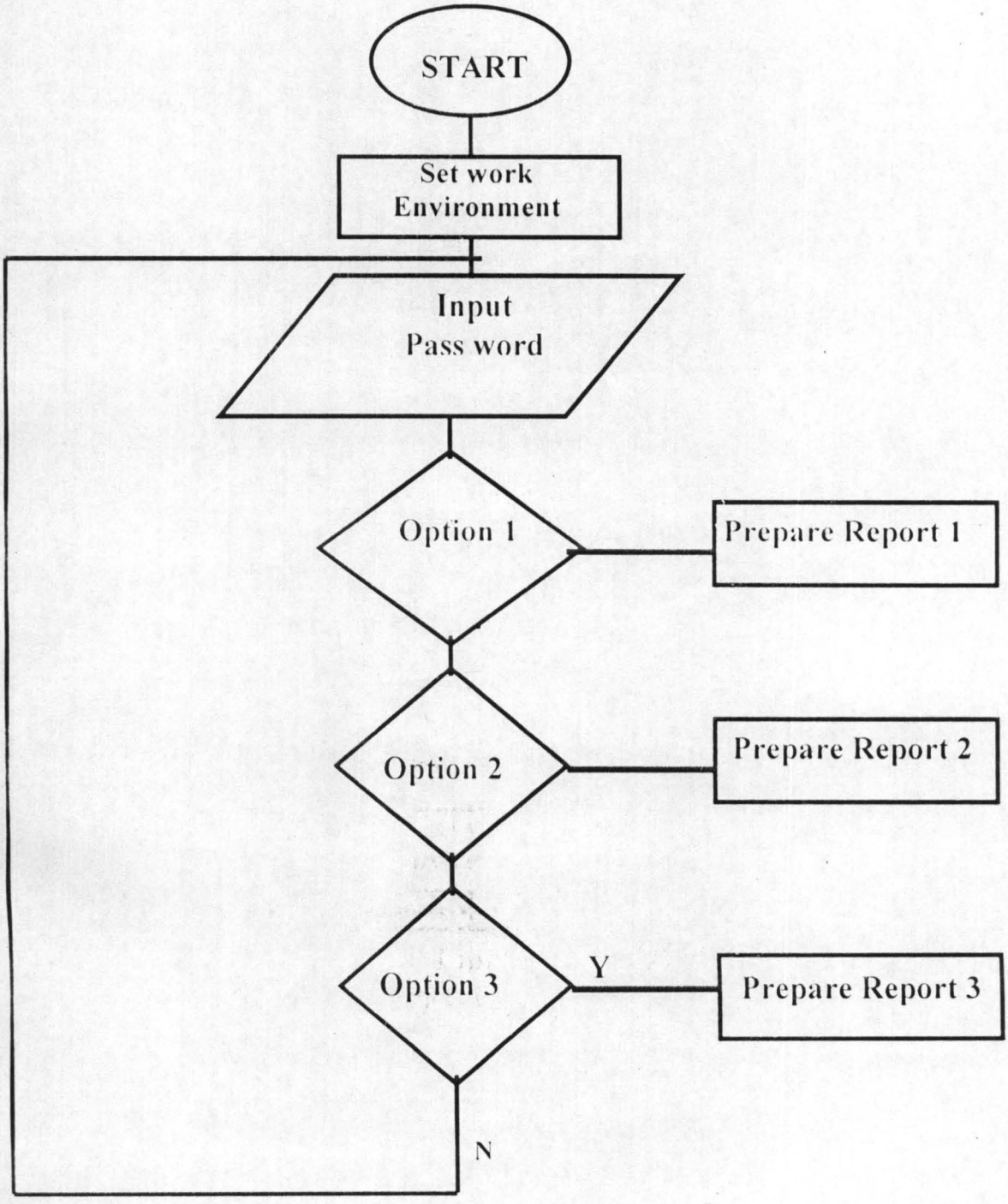
FLOW 3

PASS WORD



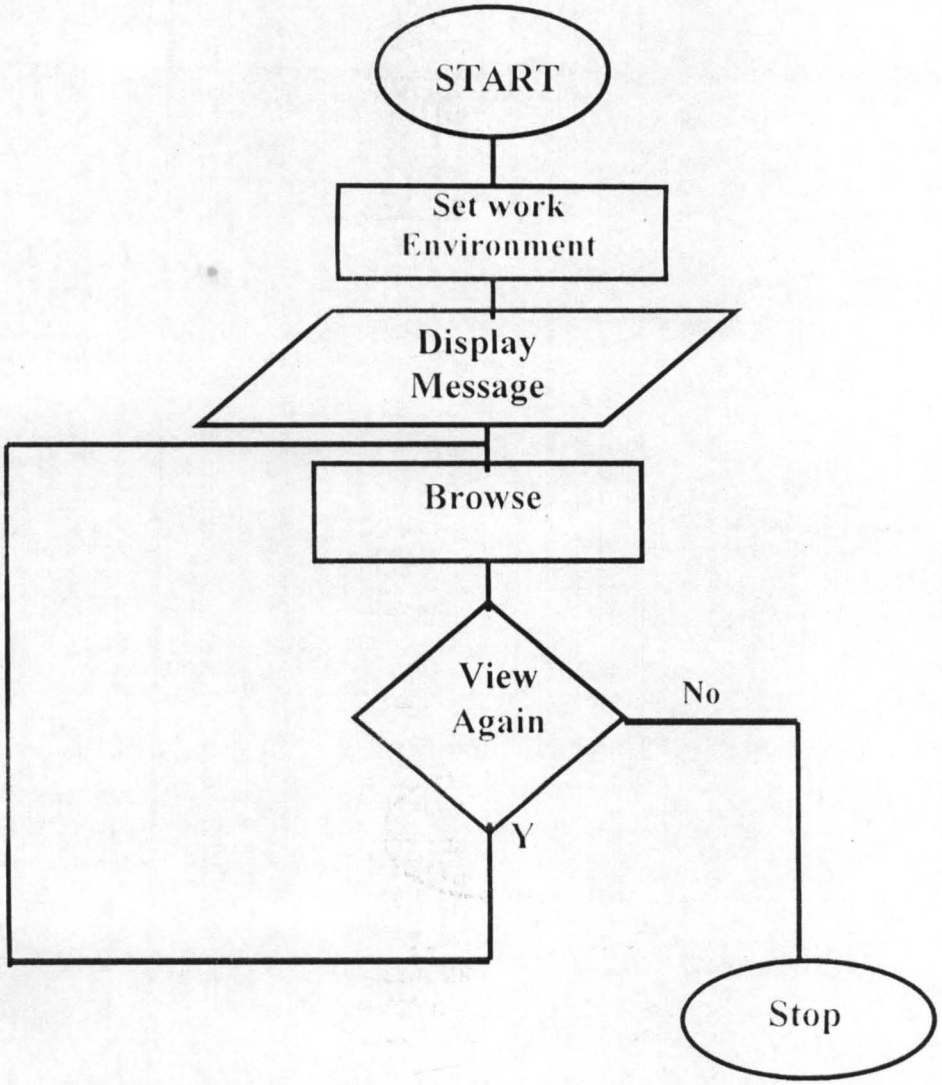
FLOW 4

AFRIGEN



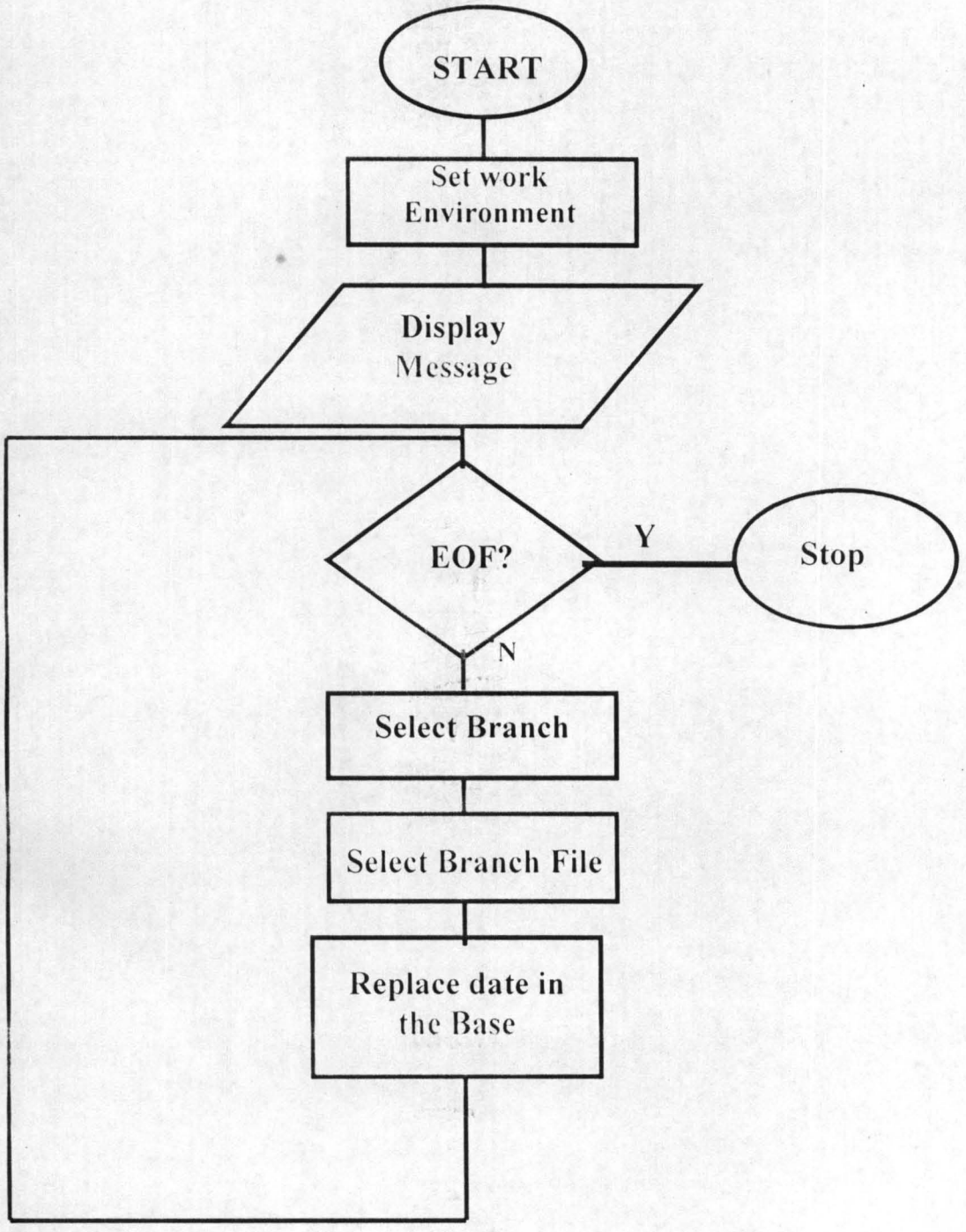
FLOW 5

MEW


START
Set work Environment
Display Message
Browse
View Again
No
Y
Stop

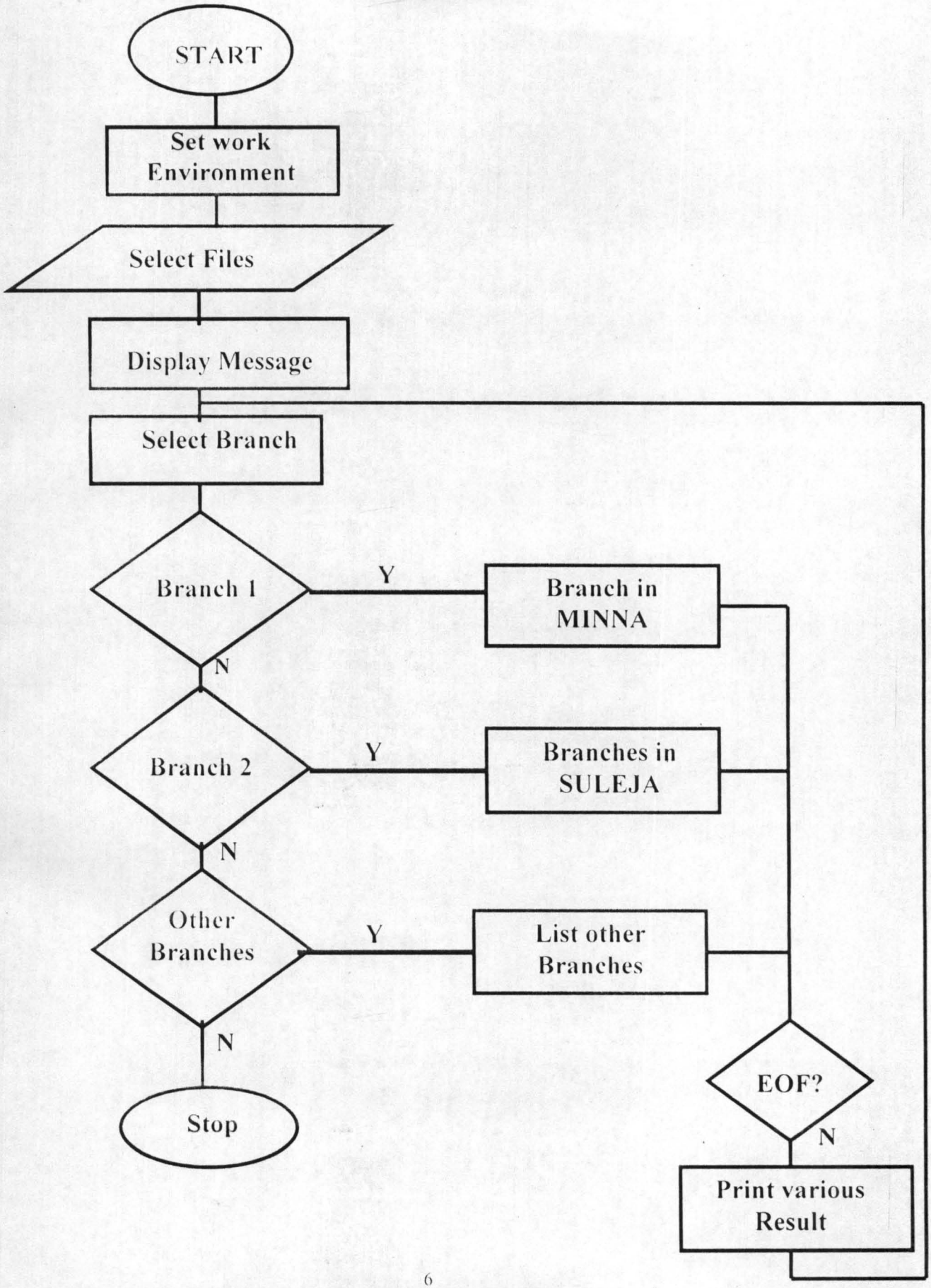
FLOW 6

AFRIGEN



FLOW 7

B REPORT



FLOW 8

B REPORT 2