

**THE DYNAMICS OF TRANSLATING STANDARD OPERATING PROCEDURES BY
UNTRAINED TRANSLATORS IN THE KENYAN BANKING INDUSTRY FROM
FRENCH TO ENGLISH**

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DECLARATION

I hereby confirm that this is my own work and that no part of the work has been previously submitted for the award of any other degree or diploma in my name, in any university or other tertiary institution.

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DEDICATION

I would like to dedicate this dissertation to my mother, Edith Lebanon. She has been my number one fan and greatest support.

To my nieces; Cheryl, Lulu and Imani, may this give you courage to fly higher than you can every dream of.

To God be all the glory!

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ABSTRACT

Set in a background of globalization and the digital era, this study set out to investigate miscommunication errors in Bank Standard Operating Procedures translated by untrained translators. These errors were identified and their causes assessed. It also went further to look into strategies that could be used to mitigate against them. In order to achieve its purpose, data on miscommunication errors was collected from Standard Operating Procedure texts that were selected through purposive sampling. Miscommunication errors were then identified based on the basic concepts of the *skopos* theory and the pedagogical assessment model and were grouped into three categories; miscommunication errors in the titles of roles and functions, in special terms and abbreviations used and in sentences and phrases. The analysis of these errors revealed that they arose mainly from failure by the target text to transfer meaning, meet its purpose and have the intended effect on the target audience. There were also cases of expression errors and lack of accountability by the translator. The study also recommended strategies that could be used to prevent these errors from occurring. These were; synonymy, hyponymy, cultural filtering and information change. Furthermore, the study provided a basis for further studies on the decision making process by translators of Standard Operating Procedures and also the expectations of their consumers. Finally, it also provided insight on translator training especially in the area of specialized language use.

ABBREVIATIONS AND ACCRONYMS

TL:	Target Language
SL:	Source Language
SOP:	Standard Operating Procedure
TT:	Target Text
ST:	Source Text
WAEMU:	West African Economic and Monetary Union
LSP:	Language for Special Purposes

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CHAPTER ONE

1.0 Introduction

This chapter provides an overview of the study and how it was carried out. It begins by giving a background in which the study is set i.e. the current trends, concepts and context surrounding the study. Secondly, it provides the main focus and objectives of the research, its justification, scope and limitations. Furthermore, literature on the main focus area of the study has been discussed. It also details the theoretical framework that guided the research. Finally the methodology used in the study is also explained in this chapter.

1.1 Background of the Study

According to Nida, E A (2001), translation is considered as the transfer of meaning, this is because for a translator, the “effective transfer of meaning” is what the client expects of them. The amount and speed at which information has been transferred globally is increasing daily in the world today. Since this information is being consumed by people of different cultures and walks of life then translation of this information into different languages is inevitable. The effective transfer of meaning therefore has become a need that is increasing by the day. This increase in the volumes and movement of information is attributed to globalization and the digital era.

The term “Globalization” refers to the economic, social, cultural and political changes that have occurred in the world in the last 50 years, according to Guttal (2007). It has been credited with the diminishing of geographical boundaries of countries, revolution in technology, movement of people, goods and services across state boundaries etc. Digital era on the other hand refers to the period that began with the move from the use of analogue electronics and mechanical devices to the use of digital devices. This two phenomena have revolutionized the world and the business world is not an exception, since 1948 the number of trade agreements both regional and international has been increasing creating an environment in which business operations are able to be carried out across borders. Some of these have since grown into regional communities examples of these include the European Union, West African Economic and Monetary Union, the East Africa Community etc.

This has created challenges, one of them is that in business institutions, it is now necessary to communicate in several languages in order to achieve commercial objectives. In addition to this,

because language takes place in a social context, business institutions now also have to deal with different cultures and social settings on a daily basis. In order to resolve this challenge, one of the directions that the business world has taken is multilingualism. According to Franceschini (2011), the term “multilingualism” refers to the aspect of societies, institutions, groups, and individuals being able to use more than one language regularly as they go about their everyday lives over time.

Multilingualism in the current business world has therefore become of paramount importance. One of the recommendations of the European Union’s studies on translation and multilingualism (European commission, 2011), is that in order for businesses to obtain competitive advantages they need to adopt multilingualism at all levels of their operations. The aim of this is to facilitate the movement of information within the organization and with other key stakeholders such as customers, suppliers etc., through translation of all business communication into the languages present in all the countries or regions of the institution’s operations.

Secondly, in the current world, terminology and concepts in specialized fields is very dynamic and is changing rapidly, new concepts are being discovered replacing old concepts. The specialized field of business which includes, management, finances and economics is not an exception. As a result of this dynamic and rapid growth, new terms are constantly being coined to describe new economic concepts according to Fuertes (2010) e.g. in Kenya the term “deposit run” became a new concept referring to the withdrawal of savings from banks by depositors due to fear, as a result of two major banks that were put under statutory management by the Central Bank or “NYS money” referring to money that was embezzled from the National Youth Service through corruption. In business communication concepts now have to be expressed in different languages since their operations are cutting across borders.

According to Biel (2017) little research has been carried out in the area of economics and by extension, business and financial translation yet it is an area that has tremendously grown over the years. Concepts in finance, marketing, business operations and accounting keep changing and being redefined. The changes are due to the shift in the structure of economic systems requiring concepts to be redefined. The financial sector is one to the key sectors in the business world that cannot be ignored and like the rest of the business world, it has been affected by globalization and the digital era.

In the world today, the financial sector and specifically global banking has become a major trend, with the need for borderless banking increasing daily. According to Kaynak (1986) this is due to “the declining and saturated demand at home as well as heavy competition”. To meet this need, banks are expanding globally to establish their operations in major financial hubs across the world.

In the Kenyan banking industry is not an exception, it now boasts of several global banks such Barclays and Standard Chartered Banks etc., Pan African Banks such as Bank of Africa, United Bank of Africa, Ecobank etc. and Kenyan domestic owned banks i.e. Banks that were setup in Kenya, whose operations have crossed borders such as; Equity Bank and Kenya Commercial Bank. In order to standardize their operations these financial institutions are now required to have more effective communication in the various languages spoken at their locations. This has brought about the need to translate their official communication with the aim of effectively communicating to its staff and other related parties and standardizing their operations. However little has been written on the challenges the translators involved in translating business texts from French to English in Kenya face and the strategies they use.

1.2 Statement of the Problem

Standard Operating Procedures (SOPs) are detailed instructions that are given in writing with the goal of ensuring uniformity in the performance of a specific function, Manghani (2011). They define who does what and when, therefore becoming key quality assurance tools for an organization. Business institutions and especially financial institutions use them to standardize their operations, either across their branches within the same country or subsidiaries in other countries. These documents are a means via which communication to staff members, customers and other related parties such as suppliers, service providers etc. receive information that is used to carry out daily transactions and make decisions. They therefore must be clearly relayed and understood by their target audience. This target audience; however, consists of people who operate in different locations using different business languages. For instance, for financial institutions with subsidiaries across Africa, standard operating procedures need to be provided in French, English, Kiswahili, Portuguese etc., bringing about the need for their translation into the various relevant languages. These institutions carryout the translation of SOPs internally using bilingual staff that do not have training in translation skills and as a result, miscommunication arises. This

study therefore aims to explore the miscommunication caused by the translation of SOPs from French to English by non-professional translators.

Furthermore, financial institutions and especially those in the banking sector rely on Standard Operating Manuals to guide their transactions, these documents therefore require to be easily understood by all the stakeholders in the transaction, whether in their original language or the translated versions. In situations where the original documents are provided in French, Kenyan banking institutions then have to rely on the English translations. This is because, despite French being one of the official languages used in business, it is not a widely spoken language in Kenya where English is considered the lingua francae of business transactions. This is confirmed by Abdulaziz (1991) who asserts that English is the official language generally used in the socioeconomic activity, commercial and industrial sectors in Kenya. With Kenyan banking institutions adopting the approach of translating SOPs from French to English using untrained staff internally and the resultant miscommunication, this study also seeks to investigate what causes the miscommunication.

The term “specialized documents” refers to texts that contain technical terminology related to a specific field and that follow specific formats. Standard Operating Procedure documents fall under this general category of specialized documents. Budin (1994) highlights one challenge encountered in the translation of specialized documents, which is that the various parties in the communication are unaware of the cultural issues that govern the communication and therefore he proposed that it should be done by professional translators and in addition communication experts in specialized fields to bridge this gap. It is therefore important that institution have clear plans of how they will tackle the translation of their Standard Operating Procedures. This study hence, seeks identify strategies that Kenyan Banking Institutions can use in the translation of Standard Operating Procedures.

1.3 Objectives of the Study

This study aims to;

1. Identify the common miscommunication errors that occur when untrained translators, translate Standard Operating Procedures from French to English.
2. Assess the causes of miscommunication errors in SOPs translated from French to English.

3. Identify translation strategies that can be used in the translation of SOPs.

1.4 Research Questions

1. What are the common miscommunication errors that occur when untrained translators, translate Standard Operating Procedures from French to English?
2. How are the miscommunication errors in SOPs translated from French to English caused?
3. Which translation strategies can be used in the translation of SOPs?

1.5 Justification

This study aims to supplement the work that has been done in the field of translation studies and specifically in the area of language in specialized fields (LSP) by shedding more light in the translation of Standard operational documents in banking and financial services. These documents are critical in the Banking sector because they are used by the institutions to; ensure their service standards are maintained, the processing of transactions is efficient and to mitigate risks resulting from fraud, theft, cybercrime, failure to comply with regulators etc. and therefore it is critical that their translation is accurate. This study will provide some insight to translators handling standard operating procedure on how they can increase the accuracy of their target texts.

SOP documents are a means of providing information, giving instruction, sharing knowledge and best practice within an organization or even across a certain industry. With the growth of Kenyan Banking sector in recent times, in terms expansion to the Eastern Africa Region and also investment from Pan African Banks that have set up operations in Kenya, translation is increasingly becoming an inevitable activity within this institutions. This study will assist in helping the policy makers in this institutions by pointing out some of the factors they may need to consider when making their language and translation decisions.

By shedding light on the translation issues that translators face when translating standard operating procedures, this study will also provide information that can be used by decision makers in institutions of higher learning on the skills that could be integrated in the domain of translation of business texts to equip translators in training, with the relevant tools and techniques to tackle translations in this domain.

1.6 Scope and Limitations of the Study

The scope of this study was limited to the analysis of the translation of standard operating procedures for Banks in Kenya and specifically Bank of Africa. This is because the researcher was able to easily access the translated SOP texts. The study mainly focused the translation from French to English languages and it analyzed the miscommunication errors apparent in the text translated by untrained translators. These translators were mainly bank employees who had varying competencies in French and English. Their competency levels could however not be ascertained.

This study will be limited to the analysis of SOP texts that have been translated from French to English. In addition, the text will be chosen base on their availability to the researcher, the data used is that which is available in public knowledge that shall not require the permission of the banks involved and that can be collected within the time frame allocated for the research, any additional data shall form a basis for further research.

1.7 Literature Review

There have been various scholars who have tackled the area of translation in the domain of business, financial, economic and management. Zheng (2017), describes the translation of business texts as being a key factor in the bridging the information and cultural gaps amongst nations. He categorizes business text in the category of informative texts which therefore means that a translator must ensure that their key characteristics of conciseness, accuracy, objectiveness, practicality, briefness and courtesy, are retained in the source text. He further adds that the main aim of these texts is to provide clarification of facts and convey information, this therefore should guide of the approach a translator should use in the translation of this texts. In his study on the characteristics and translation of business texts, the domestication approach is seen as the most appropriate for these texts. He also highlights that the biggest problem that a translator of this type of text could run into, is having errors in the meaning more than preservation of the beauty of the language used. In this research, it is noted however that despite this challenge, business terminology English has one beneficial characteristic that eases its translation, which is that it is less ambiguous than the English terms used in literary writings or even those terms used in day-to-day conversations and interactions. This characteristic makes it easier to get equivalents that can be used during translation. The research then goes further to analyze business texts translated from English to Chinese and concludes that the best strategy for these is domestication.

This research by Zheng (2017), is helpful to this study because firstly, it provides useful insights in the categorization of business text, in their characteristics and possible impact of errors in translation. Standard operating manuals and procedures fall under this category of text and therefore should display these characteristics. It also shows the function these texts play in communication which should be born in mind by the translator. However due to its general approach towards business texts, it does not provide further information on the specific challenges that may be encountered in the translation of operational manuals and procedures.

With regard to business and financial terminology, Fuertes-Olivera (2014), have tackled accounting terminology specifically. They assert that accounting terminology is dynamic because the concepts they represent are constantly changing i.e. new terms are introduced, old ones become obsolete or are adapted to new concepts. They proceed to demonstrate how accounting terminology in Spanish is highly influenced by the translation process from English. This therefore brings about the aspect of “terminological globalization” that reduces the cultural factor in accounting terminology making it a more and more “culture – independent” domain. This means that obtaining equivalents of accounting terminology and by extension business terminology from Spanish to English will continue to be easier. Drawing from this study and in consideration of the fact that English is considered the lingua franca of business terminology, it can then be generalized that there is a possibility of the same trend taking place in the business terminology of other languages as well. It also raises the possibility of getting equivalents without having to overcome major cultural barriers exists.

For the purposes of this study, Fuertes-Olivera (2014) provide useful insight into the characteristics of economic terminology and the possibility of obtaining their equivalents during translation from English to Spanish, since economic terminology is also present in business operating manuals and procedures. However since operating procedures and manuals contain other terminology other than the economic terminology its conclusions can therefore not be fully generalized to this study.

On translation strategies, Hervey (2002) look into the strategies of translation of legal and financial text from French to English. They mainly focus on the translation of financial reports and statements which they identify as one of the most commonly translated genre of business text. In this area, translation of these texts not only has to do with the mastery of the source language and target language terminology but also with knowledge of the two systems i.e. the different

accounting conventions applied to each system and the ability to conceptualize the closest equivalents between them. They acknowledge that there are already internationally agreed translations of accounting captions. The translator therefore has little freedom of choice, in addition to these, various organizations already have standard titles/ headings that they use in their reports and the translator is then forced to stick to them. The translation strategy recommended in this case is faithfulness; the target text needs to be as close to the source text as possible and the emphasis in translation needs to be placed on accuracy, clarity and avoidance of ambiguity. In addition to this, obtaining the help of professionals in accounting to assist in understanding the source text is also provided as a translation strategy.

The above is useful to this study because it shows the kind of competence that needs to be developed by a translator of financial texts, it also provides strategies that they can use to overcome the challenges faced such as; pairing up with a finance or accounting professional in order to ensure the quality of the target text and ensuring faithfulness to the source text. It however concentrates on financial statements and reports, which differ with business operational manuals and procedures that will be discussed in this study, in that the aforementioned have internationally agreed translations while the latter differ from one organization to another in terms of structure and even the use of terminology.

Holden (2014), have also contributed to the area of the translation of business texts by studying the translation of management terms and concepts across languages by applying the concepts of equivalence, ambiguity and cross cultural interference. In their research, they classify literature on translation in international business in three broad categories; the first category is the literature that is concerned with the translation of business operational documents and materials i.e. those texts that are used within the organization or with its collaborators. The second category are those concerned with back translation as a translation strategy and lastly are those concerned with the translation of management materials such as general management text books. Their research demonstrates that translation in the international business context is a mode of corporate cross cultural knowledge transfer and not just a mere search for equivalence between the source text and the target text.

Holden (2014) provide insight to this study by identifying the function that business operational manual and procedures play in international businesses which is also the function that should be

played by their translations. Firstly, they demonstrate that the translation of the operational documents plays a big role in the learning of their members of staff across the language and the larger cultural divide. Secondly, it could also lead to the learning of business concepts and practices that were previously not known in the target audience's context. Thirdly, it could lead to the spread of good or bad business practice. They finally go further to underline the importance that international organizations need to place on the translation of their operational texts.

Holden (1994) in a compilation of studies in Terminology, Language for Special Purposes (LSP) and Translation edited by Somers (1996) also studied management language in Russian and Polish. However, he noted that the expression of everyday management terms in Russian presented difficulties making direct translation impossible and paraphrasing then becomes the only viable option to translating them. He provides examples of terms like; product champion, organizational learning, performance etc. that could not be translated since the matching concept is not available in the target language. He identifies the cause of this difficulty being that these terms represent certain concepts in English that trigger certain realities in the Western world that were not present in the Russian context due to their communist legacy. He then develops the idea that the translatability of some of the management terms may depend on the existence of a similar concept that the term represents in the day to day business practices of the audience of the target text. In addition to this, the processes that these terms describe should also be similar in both the source language and the target language contexts.

Holden's exposition therefore becomes a key pointer to the challenges that may come about in translation of management terms into other languages as well, an area which this study intends to delve further into. He also provides a useful insight into the translatability of management terms which are part of the terminology used in business operational manuals and procedures. His study is however based on the translation from English to the Russian language whose cultural context is different from French which shall be discussed in this study.

Chidlow (2014) studied the use of translation in international business research and especially analyzed the translation decisions by researchers. This researches were mostly carried out in multilingual environments such context with multiple national languages, multinational enterprises and expatriate communities. The research was both qualitative and quantitative, the qualitative part covered the reasons provided by researchers for their translation decisions while

the quantitative aspects of the research showed which strategies were most common among the researchers and generally how popular discussions on translation were in international business literature. The research showed that the main objective of most of the researchers was to achieve equivalence of meaning between the source texts and the target texts. In this case equivalence was considered as the effective transfer of meaning and it was also considered a synonym of “consistency”. They also found that in order to achieve equivalence, most of the researchers favoured the back translation method of translation. In this study however, they propose that, based on current research it is necessary to go “beyond equivalence” i.e. the simple lexical transfer of meaning. They propose that the translation has to go further to examining the purpose of the source text and achieving the same in the target text with reference to the skopos theory. Secondly, they expose two additional approaches to translation which are foreignisation and domestication, the choice of which is determined by the purpose for which the translation is being carried out. This study therefore gives direction on the language decision researchers should make and this should be approached from the research angle.

Childow (2014) paper provides a good basis for this study in the area of translation choices made by translators and also the theoretical framework that can be used to provide guidance on these choices. It however concentrated on the translation of research questionnaires used to conduct research in international business, this study shall seek to find out whether their conclusion can also apply to business operational manuals and procedure documents.

In summary, various studies explored in this section provide useful insight in the translation of a variety of texts that fall under the business, financial or economic texts domain, by shading light on; their categorization, their communicative functions, the various aspects that come into play when translating business terminology in various language combinations, the role that these translated texts play in organizations and also in the organizational culture, challenges that may be encountered, proposed strategies to be used by translators and theoretical framework. While business operational manuals and procedures fall under this general domain, meaning that the terminology in these documents is generally present in the texts explored in this review, this area also has its own unique and specific terminology that needs to be explored together with the challenges a translator may have to overcome in order to render good quality translations of the texts.

1.8 Theoretical Framework

This study shall be guided by the functionalist approach, which is based on the skopos theory by Hans Vameer.

1.8.1 A Brief History of Translation Theories

Historically, according to Lonsdale (1996), theories of translation date as far back as 871 AD, when King Alfred the great in his attempt to solve the problem of whether to be “faithful” to the source text or to render “free” translations, came up with the solution of concentrating on the function which the translation is supposed to achieve. Since then theories in the area of translation have been developed and can be grouped into three categories; pre-linguistic theories that focused on free versus faithful translation, linguistic theories that consider that the main function of language is communication and Hermeneutic theories that focus on the interpretation of the source text. This study will be based the linguistic theories.

1.8.2 The Functionalist Approach

As part of the linguistic theories that prioritize the communicative function of language, the functionalist approach to translation has gained more traction, in more recent times as asserted by Gambier (2010). In this approach, language is considered to vary according to the function it plays in a specific context, therefore various strategies or rules can be used during translation in order to ensure the function of the target text is achieved. This approach is based on the *skopostheorie* that was forwarded by Hans Vermeer in the 1970s and 1980s. The central concept of the theory is purpose (*skopos* in Greek) which refers to the intended communicative function, Gambier (2010).

Basic Concepts of the *Skopostheorie*

The *skopostheorie* has four main basic concepts, which will guide this study. This section will therefore highlight these concepts in detail.

1.8.2.1 Purpose

The first concept is **purpose (skopos)** which is related to the terms function, intention and adequacy. Cristian Nord, as quoted by Gambier (2010), considered these three terms to mean the same and therefore could be used interchangeably. In this theory, the translation is considered to

be a process which is a collaborative activity between the translator and their target audience. In other words, the choices made by a translator are guided by the communicative intention of the translated text. Building this theory further, Christian Nord then differentiated the terms “intention” and “function”. This differentiation required that the term “intention” is defined from the view point of the originator of the source text and the term “function” is defined from the view of the audience of the translated text, who uses the text for a particular purpose, Gambier (2010). In the *skopostherie* therefore, unlike in the equivalence approach, the target text is appraised based on its ability to fulfill its function and not the source text. This ability of the target text to fulfill its function is considered as adequacy. The translator is consequently required to get as much information about the situation for which the translation is needed from the commissioner of the translation in order to produce an adequate target text.

1.8.2.2 The Offer of Information

The second concept is that the text is seen as an offer of information to a target audience who then decides which areas of the information they require and are able use in their own culture specific environment. A translation therefore becomes an offer of information to a particular audience about an offer of information that was made to the source culture audience. This then follows that the meaning of a text is not in the words it contains that are evident to the reader or the ability to make sense of them but it is determined by the receiver, who can allocate diverse meanings to the text depending on the context in which they are in at the point of reception. This therefore means that a text can have as many versions of the translation as the intended functions in the target culture.

1.8.2.3 Culture and Culture Specificity

The third concept is that of **culture and culture specificity**. Here translation is seen as an activity that cuts across cultures and culture is considered to be “dynamic, focusing on human action and behavior, and comprehensive in which each phenomenon is assigned a position in a complex system of values, and every individual is an element in a system of space-time coordinates” Cristian Nord as edited by Gambier (2010: p123). This therefore means that a translation has to consider cultural dissimilarities in relation to behavior, evaluation and communicative situations.

1.8.2.4 Intertextual and Intratextual Coherence

The fourth basic concept according to Cristian Nord as edited by Gambier (2010: p123), is that of intertextual and intratextual coherence. Intratextual coherence refers to the ability of the target audience to understand and accept the translated text. Intertextual coherence refers to the idea that the target text should have a certain level of correlation with the source text. This relationship is determined by the translator's understanding of the source text and the instructions provided by the commissioner of the translation. The relationship can be range in between a close reproduction of the source text and an adaptation of the source text to the target cultures norms and conventions.

1.8.3 The Pedagogical Error Assessment Model

The four basic concepts of the skopos theory provided the basis for identification of miscommunication errors in this study, they however allowed only for a descriptive analysis of the errors. The objectives of this study required it to go beyond just describing the error, to getting its causes and subsequently prescribing strategies of mitigating the errors. Therefore, the pedagogical error assessment model proposed by Chesterman (1997) was used in addition to the skopos theory, which allowed the data analysis to be prescriptive.

Chesterman (1997) proposed, five error assessment models, which are based on translation norms. He considers an assessment model to stand for a tentative theory of the method that can be used to assess a translation. The first one is the retrospective assessment model which focuses on the relationship between the ST and the TT. This model focuses on the relation norm and is “retrospective” because it refers back to the ST. It describes the relationship in terms of the extent to which the various aspects of the ST were preserved in the TT, these aspects include; sense, style, form etc. It can also be used to judge the relationship in terms of whether it is “too free” or “literal”. The second model is the prospective assessment model, this one focuses on the TT and the “sameness of effect” only. The norm assessed in this model is the communication norm. It checks the effect of the TT on its audience and whether it is the desired effect. This assessment is based on the assessor's view and the target audience's opinion. The third model is the lateral assessment model, it evaluates the TT based on the resemblance it has with other untranslated texts that belong to the same family in the target language i.e. “parallel texts”. The goal is to have a more objective assessment. The norm that is checked in this model is the expectancy norm. The fourth model is the introspective model, which focuses on the translator's decision making process. It seeks to

understand the reason behind the choices that the translator made during the translation process. In the model, the evaluation focuses on the accountability norm.

The fifth model is the pedagogical assessment model, which was used for error assessment in this study. It was chosen because it comprises all the aspects of the other models described in the paragraph above. It therefore provides a broad basis on which to evaluate errors. Secondly it is prescriptive i.e. it seeks to provide guidance on improving the quality of a translation. This therefore makes it the best option that will allow the objectives of this study to be met.

In this model, the evaluation begins with the identification of translation errors, which are basically defined as; an “unwanted deviations” from the norms, by Chesterman (1997, p139). He then goes further to define the four main norms: The expectancy norm, in this case the translation fails to meet the expectation in relation to other similar texts produced originally in the target language. The focus here is on the target text and whether it contains clearly visible errors such as grammatical ones or expressions that do not read naturally to the native speaker. Breaking this norm results in an error of expression. The second norm is the relation norm which is assessment carried out by comparing the target text with the source text. It is retrospective in nature because it goes back to the ST and what it meant and then to the TT and the meaning it brings out. When this norm is not respected, it leads to the error of comprehension i.e. wrong meaning or a translation that is deviating too far from the original “too free” or stick so close “too literal”. The second norm is the communication norm, which looks at the target text without regard to the source text. It focuses on whether the target text has the intended effect on the readers i.e. whether the purpose of the translation is met. When this norm is broken, it results in; the text becoming difficult to read and it leaves the reader puzzled. The fourth norm is the accountability norm, which has to do with an assessment of the reason why a translator made the choices that they made. It is introspective and by extension touches on the translator’s ethics. Deviation from this norm leads to a translation that is careless, incorrect and misleading.

1.9 Methodology

The study used the Qualitative research design approach because it seeks to understand miscommunication errors that occur in the translation of Standard Operating Procedures i.e. identify them and know their causes. To this end SOP text were sourced and reviewed, to provide

required data for analysis. To achieve this, it focused on the section of SOPs that had been translated from French to English.

1.9.1 Data Collection

Primary data was collected by carrying out an in-depth review of a select number of translated bank SOP texts and comparing the French versions to the English versions. Using the basic tenets of the *skopos* theory and the pedagogical assessment method, miscommunication errors present in the TTs were identified.

1.9.2 Sampling

The nonprobability sampling methods were used to select the SOPs that were used in the study. To begin with the purposive sampling technique was used, because the texts to be used were required to have the following specific criteria;

- i. They must qualify as Standard Operating Procedures.
- ii. They must be specifically from the banking industry.
- iii. They must have been written originally in French then translated into English.
- iv. Both the ST and the TT must be available.

Secondly, the convenience sampling technique was also used. The researcher selected the samples from what was readily available in their environment. This is because, bank SOPs are highly controlled documents and are not easily accessible to all. Five SOPs that met the above criteria were therefore selected and used to provide data on miscommunication errors.

1.9.3 Data Analysis

The data collected was analyzed through the content analysis method, in which the miscommunication errors in the target text were reviewed and analyzed to show patterns. The analysis was based on the *skopos* theory and the pedagogical assessment model, through which the various segments of the text were examined on whether they fulfill their function of providing instruction to the target audience and whether they broke any translation norms. In addition to this, the researcher's evaluation was included based on their experience in the banking industry in Kenya and in the translation of banking documents. The data was then presented in narrative form and also using tables that illustrated the trends and comparisons in the data collected.

CHAPTER TWO

The Translation of Standard Operating Procedures

2.0 Introduction

This chapter aims to demystify standard operating procedures (SOPs) and their translation. In order to meet this objective, this chapter will discuss SOPs by defining them, discussing their structure, purpose and their relation to banking. It will also go further to identify the translation domain in which these texts belong to. Finally, a discussion of the language quality and its importance in SOPs will also be undertaken. All these areas will serve to provide a deep understanding of the translation of SOPs.

2.1 Standard Operating Procedures (SOPs)

Before delving deep into the translation of SOPs it is important to take some time to understand them, in terms of what they are, what they do and how they look like. This section will therefore, focus on defining them, showing the function they serve, their structure and specifically how they relate to Banking institutions. Furthermore the specific sphere in terms of translation, in which Bank SOPs fall, will be explored in order to clearly define their translation domain. It will also look into the aspect of the language quality of a translated SOP and its importance. Finally, this chapter will cover various translation strategies that are relevant to the translation of SOPs.

2.1.1 Definition of a Standard Operating Procedure

An operating procedure, according to Berman (2014), is a document that shows how a process is carried out. It also clearly defines the individuals responsible for each activity in the process, how the activities follow each other i.e. the order of activities and other additional information as required by the organization i.e. risks and how they are controlled, specific output documents and how they are filed etc. For a text to qualify as a procedure it must always be presented in writing. In a nutshell, Operating procedures can be described as detailed written instructions of how to do an activity.

Procedures also contain an aspect of standardization. This, according to Manghani (2011), refers to the process that brings about the ability to apply a certain solution repetitively to a particular

problem. It also refers to the characteristic of agreement i.e. the solution is agreed across an organization, a group of professionals in a specific etc. This in turn leads to uniformity of application by all parties involved. When the standardization aspect is added to Operating Procedures, they become Standard Operating Procedures (SOPs).

Organizations need to ensure that the output of the activities they carry out meets a certain defined standard. For example; for a manufacturing plant this could mean the product manufactured, for medical procedures this could mean prevention of infections or treatment of an ailment, in the service industry this refers to the customer's experience while using the service etc. The aspect of ensuring set standards are met is often referred to as quality assurance. According to Manghani (2011), quality assurance in an organization consists of, among other things, putting in place various quality documents. SOPs fall under this category of documents together with others such as company policies, company guidelines, operating manuals, forms etc. SOPs are mostly written by the people involved in carrying out a specific activity or in other cases a body is chosen by an organization to write them based on information provided by the subject experts and the final documents are then reviewed and approved by them in consensus. They are used to ensure that there is order and consistency in the activities being carried out. In addition to this, all the activities carried out in an organization are documented in SOPs to provide a wholesome view of the organization and how the various parts interact with each other. They therefore form an indispensable part of an organization's day to day activities.

Due to the key role that SOPs play in an organization, Manghani (2011), refers to them as controlled documents. This means that their documentation, content, circulation and storage must be well-ordered and within certain parameters. To this end therefore, they normally go through an approval process defined by the organization. During the approval process they are checked for compliance and completeness with respect to; company rules, regulatory rules, laws currently in place, professional standards in place etc. They are also regularly reviewed within a set period of time, with the reviewed versions going through the same approval process and the review dates being clearly indicated. Finally, a distribution list is usually indicated on them and their distribution is then limited to that list. These parameters therefore ensure their control.

2.1.2 The Structure of SOPs

The structures of SOPs vary from organization to organization. Different formats are used such that, while others may prefer writing in continuous prose in the various sections, other organizations may prefer using table formats with the various sections organized in columns and rows. There are however, sections that must be included in an SOP for it to be complete. Berman (2014) identifies two sections of a procedure document, whose order of arrangement on the document may vary from one organization to another.

The first section is the process map, which is a graphical representation of the stages in a process and the order in which they are carried out including their explanations. In higher level procedures, one stage can be broken down in to a whole other procedure. In some organizations, a flow chart is included in this section to show a summary of the flow of activities. Additionally, the flow chart can also show the functions and individuals responsible for every stage. Very complex procedures can include various phases in which the activities included take place.

The second section of the document contains information supporting the process map. This includes; Definition of main terms used in the procedure, the scope of activities the procedure covers, a distribution list containing names of other units in the organization that may require to have the information provided etc. It may also provide supplementary information for carrying out the various activities outlined in the process map. Additionally, subsections may be added to this section containing information such as; References or other documents that may be referred to e.g. regulatory circulars, published legal documents, professional guidelines etc. How and where the output documents are expected to be stored. It could also include appendices such as templates, registers or forms that have been mentioned in the SOP document. In summary, this section provides further explanation of the first section for the consumer of the SOP.

2.1.3 The Purpose of SOPs

SOPs play a crucial role in an organization. They do this by firstly, ensuring quality service or products. Quality of service is attained by ensuring consistency in the activities carried out by employees. Through SOPs employees are able to do particular processes repeatedly in the same way and because the output is clearly specified, they are able to produce the same level or type of output each time. Berman (2014) asserts that despite there being many ways “to kill a cat”, SOPs give an organization the opportunity to choose the best one and ensure that all the employees

involved have the same understanding of the procedure. This leads to a reduction in the variation of the output and therefore consistency in customer experience. Other than consistency, SOPs also provide good grounds for carrying out process improvements. This is because by documenting the processes, it makes it easier to measure them and also to critically analyze the various steps of the process. As a result of this critical analysis processes are then improved. In summary, by ensuring consistency and continuous improvement, SOPs fulfill the purpose of quality assurance.

Another purpose of SOPs is to improve efficiency. Efficiency comes about through doing things faster and with fewer resources. Manghani (2011) explains that this comes about due to the fact that they prevent errors from occurring and/or having to repeat work that has already been done. During the documentation of procedures all possible scenarios of process failure are usually considered and mitigated therefore ensuring that errors do not occur. Employees also have all the information they require to carry out their tasks therefore reducing the possibility of errors occurring. When errors occur they lead to wastages in an organization. This wastage can be in the form of time, loss of physical or even financial assets. Since SOPs are standardized, they also allow for activities to be carried out faster. In addition, SOPs serve the purpose of providing critical information to employees. SOPs as mentioned in section 2.1.1, are written by or approved by the process experts, this means that they contain all the information needed to perform a particular process. As a result, new employees or those with less experience are able to follow them and produce the same output as the experts. In addition, they ensure that processing information is always available even when older employees leave the organization, therefore ensuring that the service quality is maintained. Other than providing information to employees, SOPs also provide information to customers who can refer to them to assure themselves of the quality of service to expect from an organization. In summary, SOPs are an indispensable source of information for both employees and customers.

2.1.4 SOPs and Banking Institutions

Banks like all other organizations cannot run their operations without SOPs, this is more so because of the risks they run in their operations. Banks need SOPs for the purposes of service quality, mitigating errors and sharing of information. In addition to these, SOPs are a key to the mitigation of operational risk. Apostolik (2009) defines operational risk as potential risks that are caused by failed internal processes or systems, human factors or external events. They also add

that documenting, reviewing and improving processes leads to efficiency and therefore. increased profitability for a Bank. This therefore shows that SOPs have a direct link to a bank's profitability due to the role they play in mitigating operational risks and increasing efficiency.

2.2 Translation Domain of Bank SOPs

The translation domain in which Bank SOPs is important to this study because it will allow for the identification of the text type, genre, and register in which they belong.. This section will therefore discuss it in detail. It will also discuss the characteristics of the language used in SOPs, including the language requirements when writing an SOP. Furthermore aspects of language for special purposes (LSP) and how it relates to SOPs will be explored. All these areas will provide clarity on the translation domain of banking SOPs.

2.2.1 The Register, Genre, Function and Text Type of SOPs

In order to determine the translation domain of SOPs, a discussion on their genre, register and text type is inevitable. Trosborg (1997) provides a good starting point for this discussion by defining the terms genre and register in translation. Reid (1956) as cited by Trosborg (1997) found that language has variations that are determined by its function, which led to the definition of "register" as variations in the use language. Variations of language that are based on the use, are typical of professional fields e.g. language used in banking, language used in legal documents, the language of sports etc. Registers are therefore defined by the use of the language in a particular context. Using this definitions therefore, we can deduce the register used in Bank SOPs by identifying the context in which it occurs, which is banking. Therefore, the register used in Bank SOPs mainly contains the language used by banking professionals who belong to the larger category of business professionals. This can be differentiated by SOPs used in other professional contexts such as; the Medical profession, Chemical manufacturing, Cloth production etc., in which the register is determined by the occupational context in which they occur.

Trosborg (1997), however adds that register analysis is too broad because it disregards the different genres in a particular field. For example in the banking field, referring to banking language as a register may be misleading because there are genres that are not reflected in that general label i.e. "banking language", such as marketing language, legal language etc. This therefore raises the discussion on genres, which allows the text analysis to go further than just the particular context in which it used to the specific purpose of the text. The social purpose of the text then allows for

the definition of the genre in which the text belongs. For instance, while a text may contain technical legal language, it may be serving the purposes of a contract between two parties or it may be used in a newspaper to educate the general public. In the case of Bank SOPs, the translator is therefore required to go further than just the fact that they contain banking language and to determine the communicative function that they serve. The purpose of SOPs was discussed in detail section 2.1.3 from which therefore, their communicative function can be deduced. Their communicative function is to provide detailed instruction to the audience on how they are required to carry out their allocated tasks. The audience in turn gets the “know how” of carrying out a certain activity. This can be contrasted for example with a memo issued in a bank informing the staff of a change in management. The communicative function of the memo is to provide general information and not necessarily require any action from the audience. Therefore whilst the language register may be the same, they two texts belong to different genres.

This leads us then to the discussion of the text function. Nord (1997) provides a good basis for this discussion. She asserts that the function of a text is key to its translation, and function is attributed to the text by the receiver. She then provides a model for basic text functions which are the referential, expressive, appellative and phatic functions. Using this model, each text function can be analyzed in detail in order to identify the text function attributed SOPs.

The *expressive function* allows the originator of the text to express their attitude or feelings toward an object or phenomena. Its subcategories are; the emotive function, evaluative function etc. An example of a text that carries out this function is a poem, which allows its target audience to interact with the feelings of the author toward something or someone. This function cannot be attributed to SOPs, because they do not express attitudes or feelings of the author. In fact, they are very objective and focus on knowledge transfer.

The *appellative function* on the other hand, is the attribute of the text that makes it appeal to the receiver’s emotions in order to trigger a specific reaction from them. Its subcategories are; illustrative function, persuasive function, imperative function, advertising function etc. An example of a text that fulfills this function is a sermon in which the preacher persuades the congregation towards a certain belief or an advertisement that convinces to public to by a certain

product. This function is not found in SOPs because they do not seek to elicit a reaction from the target audience.

A text serves the *phatic function* when it initiates, sustains or finishes contact. It includes sub functions such as; the salutation function, “small-talk function” etc. While it plays an important role in all forms of discourse, this function is not found in SOPs. This is because they require to be straight to the point and are not used for day to day conversation. They simply state facts as they are.

Finally, the *referential function* refers to when the text serves the purpose of giving reference to objects and phenomena of the world and contains subcategories such as; informative, instructive and teaching functions. This function serves to give the audience information or knowledge on a phenomenon. Since this is the main focus of SOPs, they can then be categorized under this function for purposes of translation. They can be further place into the instructive function subcategory because they transfer knowledge to their audience about a particular process. In addition, they also provide instruction on how to carry out a certain activity.

SOPs can also be categorized based on the text type. Sager (1997:30) defines text type as *patterns of messages for specific communicative situations*. He explains that as messages are given over time they form certain patterns that are repeated each time that particular message is given. The result of this to the recipient of the message is that, by identifying the patterns, they are able to anticipate how they will receive the message. An example of this is a school timetable is normally produced in a certain format. When a student looks at it, they already know that it is providing information about their class schedule. Some of the information may be abbreviated or not expressed in full, but the student is able to understand what is required of them i.e. it is not just for information but some action is required from them. Text types therefore influence the reader’s reaction to the text and in turn the use of standard text types then makes the transfer of information more effective. The text type can be determined by the context and the characteristics of the text. In addition to role they play in the conveyance of information, according to Sager (1997) the analysis of the text type is also useful in determining its translation strategies.

2.2.2 Characteristics of Language used in Banking SOPs

The language used in SOPs can be characterized as “special language”. Holden (1996) as edited by Sommers (1996), describes “special language” as a domain-specific subcategory of "general language" which enables professional communication among specialists in a certain area. In line with this definition, the English words used in the day to day discourse by English speakers is considered “general language”. The English language spoken by a group of specialists in a specific domain such as medicine, engineering, agriculture etc. to communicate amongst themselves then becomes “special language”. Since SOPs used in banking institutions facilitate communications within the institution, amongst bankers, it is then correct to categorise the language used as a “special language”. To further demonstrate the special language used, we will therefore delve further into the characteristics of the language used in SOPs.

2.2.2.1 The Consumers Determine the Language Used

The language used in SOPs it that which is suitable for the users. This means that the terminology used is must be familiar to the target recipients of the SOP. They should be able to understand it with ease and it should contain terms that they use in their day-to-day tasks. The implication of this therefore is that the text will contain terminology typical to the specific professional field in which the SOP is used. In the case of bank SOPs then, the terminology used contains banking terms and in some cases it may even use terms that are specific to a particular bank. Some examples are;

- a. The term “Teller” is used in banking to refer to the person who receives cash from customers in the banking hall, in any other business place e.g. supermarket, spare parts shop etc., the term used is “Cashier”. Therefore while both “Teller” and “cashier” refer to the same concept, the consumers or users of these terms in the banking industry seem to prefer to use the term “Teller”.
- b. The phrase “Posting a transaction” in banking language is used to refer to entering the data of a customer’s instruction into the bank’s computer system. In other organizations commonly use the term is “data entry”.

2.2.2.2 The Use of Special Terms or Technical Terms

Bank SOPs fall under the general category of business texts, they therefore have features typically found in business texts, Zeng (2017) identifies the use of special terms as one of them. Bank SOPs

therefore, being texts that contain business terminology have this feature as well. This feature refers to the use of terms that are very specific to business and are not used in any other context. A translator of these terms therefore has to have knowledge of what they mean in business. Examples of these terms are;

- a. “Cash cover” which refers to collateral given for a loan or credit given in the form of cash. While the two words “cash” and “cover” are used in everyday English their use in banking is very specific.
- b. “Call over” refers to the process of checking of all transactions carried out during the day, to confirm that they have been recorded correctly.

2.2.2.3. Use of the Contextual Meaning of Words

Here Words that are commonly used in everyday English but adopt a different meaning in banking. This characteristic requires the translator to go beyond the semantic meaning of the words and consider their contextual meaning. According to Zeng (2017) this feature is present in most business texts, and can pose a challenge to a translator because whilst the word is commonly used in ordinary English to mean one thing, it adopts a very different meaning in business English. These terms are also present in Bank SOPs, some examples are;

- a. “Bill” according to the oxford dictionary refers to “*a printed or written statement of the money owed for goods or services*”, or “*a draft of a proposed law presented to parliament for discussion*”. In banking, however; it is used to refer to a bank note e.g. 20 dollar bills,
- b. “Security” in ordinary English means being free from danger, in banking however; it means something given in pledge for a loan and which may be forfeited in case of nonpayment.

2.2.2.4 Frequent Use of Abbreviations

Abbreviations are also a common feature in bank SOPs, they however, require to be clarified in full at the beginning of the document before being used in the body of the document. This is also a key feature found generally in business texts Zeng (2017). Some examples are;

- a. LOO used to refer to a Letter of Offer.
- b. EOD used to refer to End of Day.
- c. EFT used to refer to an Electronic Funds Transfer.

- d. RTGS used to refer to Real Time Gross Settlement.

2.2.2.5 Specific Tense is Used

The clinical research hub (2011) SOPs are always written in the third person, present tense and using an active voice,. Reference to gender such as “he/she” “his/hers” is also avoided. This allows them to fulfill their instructive function and prompts the readers to respond to the text by following the instructions provided. An example is a follows;

- a. Receive the cash deposit slip from the customer and confirm that all the fields have been filled correctly or
- b. Obtain a signature from the Head of Department and proceed to file the documents.

2.2.2.6 Clarity, Simplicity, Unambiguity, Objectivity

This feature is expressed in SOPs through the use of short sentences and avoiding ambiguous words. It also requires that, despite the use of technical words in SOPs, these terms should be explained in the simplest terms possible to allow the recipient of the text to be able to understand it clearly. To reduce ambiguity details are provided and where items need to be listed, the full list must be provided without using words like “etc.”, “and so on”, “... and others” etc. This ensures that the recipients are very clear on what should and should not be done. For example a step in an SOP on how to confirm a customer’s instruction can be written as follows;

- a. Receive the filled form from the customer and confirm that;
 - All the sections have been fully filled.
 - All amendments have been counter signed.
 - The customer’s signature is appended.
- b. If all the conditions are present, proceed to step 2.

These characteristics must come out clearly in the translated text in order for the text to provide the same information and produce the same effect as that the source text.

2.3 Language Quality and SOPs

SOPs contain information that is critical to a bank. They play a key role part in the management of risk and can also be linked to the bank’s profitability. The quality of the language used can therefore not be overlooked since it is a means by which the message contained is transferred to the recipient. If not carefully handled during translation, it can be a source of miscommunication

within the bank. In this section we shall therefore define what quality is, its importance in a SOP and the cost of poor quality.

2.3.1 Definition of Quality in Translation

According to Lilova (1987) notes that the concept of quality in translation has been in discussion for ages by many scholars and its meaning has also evolved over time from word for word translation to literal translation to free translation. She goes further to define a perfect translation as one that is adequate, i.e. it preserves the sense and transfers the effect, ideas, beauty, and the entire value of the original into a new linguistic context. In this case adequacy is closely linked to the concept of equivalence in translation. The equivalence is obtained by being faithful to the original while aiming at a balance in the qualitative features of the original and the translation. In addition to adequacy, she proposes that the perfect translation is a result of the talent of the translator and it must possess the best linguistic and stylistic qualities.

In the case of SOPs then, we can deduce that a good quality translation of an SOP must fully transfer the meaning of the original text, then elicit the same effect as that of the original text and preserve the style and the linguistic qualities of the original text. In terms of meaning and effect, SOPs are instructive texts and therefore their translations must mean the same as the original in order for them to serve their function to be fulfilled. A good quality translation of an SOP therefore must clearly transfer its meaning.

In addition, the translation must have the same effect as the original. The function of SOPs is to provide instruction so that the recipient is able to replicate the process several times and produce the same output. To produce this effect, SOPs are written using specific language and stylistic features as discussed in section 2.2.2. The translated SOP therefore must be able to produce this effect on the user. Hence, a good quality translation of an SOP is one that elicits the instructive effect on the recipient of the text.

Gaddis (1987) identifies additional determiners of quality in commercial and technical texts. These are; the translation should read natural as if it was the original and the client's opinion. The client's opinion is important because they are the ones who know the function of the text and therefore they are the best judges of whether this function is met by the translation. In addition to this, the European Commission (2012) also states that customer satisfaction is an indicator of

quality. The implication of this to a translated SOP is that the users should not even notice that the text they are interacting with is a translation. Furthermore, the opinion of the user in terms of how good the translated SOP is, key to establishing its quality.

There are several determinants of quality in translation. To begin with, the European Commission (2012) identifies the translation process as a key factor. The quality of the process used in translating determines the quality of the output i.e. the translated text. A defective process leads to a defective output i.e. errors in the translated text. A translator therefore has to carefully choose the translation strategies and plan the translation process in order to come up with a quality translation. Other determinants are; the quality of the original text, the resources available i.e. reference material, tools, time available, and lastly effective revision of the translated work.

2.3.2 Importance of Language Quality in SOPs

Manghani (2011) states that a poorly written SOP can be a source of misinformation to the employees who rely on it to carryout processes. This speaks to the language used in the SOP. The oxford dictionary defines misinformation as misleading or false information. The information can be misleading when certain elements are left out i.e. miscommunication, or misrepresented i.e. in relation to the context. False information arises from distortion of meaning in the translated text such as negation, use of the wrong terms etc. When information provided to an employee through an SOP is misleading or false, then this means that the SOP has failed in its communicative function. The process of relaying information to the recipient is thus interrupted. This interruption in the communication leads to inability of the employee in carrying out their tasks or errors in the output.

2.3.3 Cost of Poor Quality in Translation

The European Commission (2012) states that poor quality translations can have very serious ramifications to an organization, these could be legal, financial or even political in nature. The same can be said for SOPs in the banking sector. The first obvious cost is that of reworks. When an employee is unable to understand the translation or, if it contains misleading information, this will result in the process being repeated. To a bank this implies a loss in time which is crucial both the customer receiving the service and the employee carrying out the task. Fewer transactions will be carried out due to having to repeat the work leading to a loss in revenue that would have otherwise been earned.

Furthermore, the European Commission (2012) sites reputation loss as another cost that can be brought about by a poor translation. According to Apostolik (2009), the reputation of an organization refers the image that external parties and their opinion of the organization. Due to the sensitivity of the financial sector, banks rely on their good reputation to attract and retain their business. A poor quality SOP reflects poorly on the image of a bank and especially if it affects the service levels. In addition, if customers are not able to understand the instructions provided on how to interact with the various bank services offered, then they will lose trust in the organization as whole. This can also translate to the loss of revenue to decreased use of services by customers.

2.3 Translation Strategies

This section will discuss various translations strategies available in literature and their relevance to the translation of SOPs. Translation is a process which requires the translator to make choices on how to render the TT. These choices are guided by the function the TT is required to serve, the context of the ST and TT, the requirements of the commissioner of the translation and finally the target audience that will consume the TT. There are therefore various available techniques that the translator can use to meet their objectives.

To begin with, Darblenet and Vinay (1995) proposed seven translation methods that can be used in a translation. They can be categorized broadly into two categories; direct and oblique methods. The first category which is direct translation, consists of the translator transferring the components of the ST directly to the TT. In this case the structure of the sentence/phrase may be retained or the concepts may be retained in the TT as they are in the ST. This is a simple technique that can easily be applied in the translation of bank SOPs since most of the contexts in banking are similar. In most cases even the sentence structure can be retained. For example; “*Cette procédure a pour objet ...*” and “This procedure aims to ...”, “etc. The second method is borrowing. This method is used by the translator to fill in gaps that may exist in the TT for concepts that either do not exist in the TL or in order to create a stylistic effect. In this method the translator uses the word as it is in the SL. An example is the use of words like “*croissant*” and “*safari*” in an English sentence. This method may however not be very useful in translating bank SOPs since the adoption of a new term would in itself break the language requirements of writing SOPs, which is that they need to use simple and clear language that can easily be understood by the user. The third method is calque, which is similar to borrowing but in this case the borrowed word is translated to in to the target

language. This method on the other hand can be useful in the translation of a bank SOP because it allows the translator come up with words that will allow them to express the foreign concept to the TT readers. For example; “*La banque mondiale*” and “The world bank”. The third method is literal translation which can also be referred to as word for word translation. In this method the translator transfers the ST directly to the TT and additionally ensures that it is grammatically and idiomatically correct in the TL. For example; “*Date d’application*” and “Application date”.

The second category of translation methods are the oblique methods. These methods require more skill on the part of the translator. They normally are used when the direct methods do not produce the desired effect. The first one is transposition, which consists of substituting one word group with another without loss of meaning. In this case a word that was, for example, a noun in the ST can be a verb in the TT. The second technique is modulation, in this method the perspective changes and therefore the message is changed as well. It is used when both direct translation methods and even transposition still result in inappropriate or even unnatural expressions in the TT. This can involve a negative expression in the ST being changed into a positive one in the TT. An example is the phrase: “*si le client ne dispose pas déjà d’une autre carte bancaire*” translated as « if the client already holds another bank card ». The third method is equivalence, which allows the translator to look for words or phrases in the TL that mean the same as the ones provided in the TT. This is common for idiomatic expressions but can also be used in the translation of bank SOPs though they, in most cases, do not contain idiomatic expressions. An example of the use of this method is in the translation of “*profiter de l’ occasion pour ...*” to “take advantage of the opportunity to ...”. Finally the, the adaptation method also falls under this category. This strategy is used in cases where the kind circumstances present in the SL message are completely inexistent in the TL culture. It calls for the translator to create a “situational equivalent”. This means that the translator has to come up with a situation that will have the same effect as the one in the SL culture. While this strategy is very useful in literary texts, certain situations in the translation of bank SOPs may also require the translator to use this strategy. These cases include titles and functions, bank regulations and laws that are nonexistent in the SL banking environment.

Chesterman (1997) built on these strategies and broke them further into three categories, which are; syntactic/grammatical strategies, semantic strategies and pragmatic strategies. Syntactic/grammatical strategies are those that solely consist of syntactic changes. They mainly

deal with the form of the text. The second category are the semantic strategies that focus on the manipulating the meaning of the texts. And thirdly, the pragmatic strategies that mainly deal with the manipulation of the information in the ST based of the translator's knowledge of the audience of the text. These strategies will be explored in the study with the aim of providing solutions for miscommunication errors in the translated SOPs and therefore providing useful techniques for improvement of the overall quality of the TTs.

CHAPTER THREE

Findings and Data Presentation

3.0 Introduction

This chapter aims to discuss the data collected and patterns that came out from it based on the objectives of the study. These objectives were; to identify common miscommunication errors that occur when untrained translators translate Standard Operating Procedures from French to English in Kenyan banking institutions, to assess their causes and to identify strategies can be used in the translation of these documents.

Data collection

The data collected was primary data which was sourced from five texts translated by untrained translators in the banking industry. The texts were chosen using purposive sampling method since they had to meet the set criteria which were; they had to have been translated from French to English by an untrained translator, they also required to have been used in a Kenyan banking institution. Secondly the choice of SOP was also based on their availability since they are documents designed for limited distribution mostly internally in the bank. The sampled texts have been attached as appendix 1,2,3,4 and 5. The researcher then read both the French version (ST) and the English versions (TT) in detail. The errors were then identified using the pedagogical translation error assessment model. The same model was also used to analyze the data which will be handled in chapter four.

The data collected has been presented in three categories. The categorization was based on areas in which the miscommunication errors emanated from i.e. Titles of roles and functions, technical banking terms and sentences/phrases selected from the sampled SOPs. The findings have been presented using tables in order to clearly display the emerging patterns. The tables contain three columns; the first column displays the source text, the second column represents the target text, while the last column represents the miscommunication errors. Definitions of terms was based on the online lexico dictionary powered by oxford, <https://www.lexico.com>, [September 2019] and the researcher's own knowledge of banking terminology. Finally each table is followed by a short discussion of the data it contains.

3.1 Common Miscommunication Errors in the Translation of Bank Sops

While the sampled documents were generally legible, could be understood and were being used by banking employees in carrying out their daily tasks, certain miscommunication errors were identified. This section of the study will display data on miscommunication errors in the sampled bank SOPs. A miscommunication error occurs when there is inadequate information given during the transfer of a message from the source to the recipient. It also arises from false information conveyed in the translated text or when the effect of the TT is not produced by the ST. As discussed in chapter 2, section 2.3.1, adequacy is achieved when there is complete transfer of meaning and effect of the source text. In this section therefore, data on miscommunication errors in the titles of roles/functions will be presented. In addition to this, data on miscommunication errors in various translated terms will be displayed and lastly miscommunication errors in the sentences/ phrases will also be exposed.

3.1.1 Miscommunication Errors in the Titles of Roles/Functions

The miscommunication errors in the titles of roles/ functions found in the sampled SOPs are as follows;

Table 1: Miscommunication errors in Function and Role titles

No	COLUMN A: Source text (ST)	COLUMN B Target Text (TT)	COLUMN C Miscommunication error
1.	Pôle Exploitation	Business Development	The ST refers to a division or department that carries out operations in a bank. The TT generally refers to the activity of generating more business e.g. sales. In this case there was <u>loss of meaning</u> .
2.	Pôle Support	Support	The ST refers to a department that provides technical support to the organization, while the TT does not refer to any common department found in a typical Kenyan banking environment, the result then is that users of the SOP will not be able to understand which

			department it refers to, therefore the TT has <u>lost the original meaning</u> .
3.	Direction des Risques	Risk	The ST refers to a department that handles the bank's risks while the TT refers the possibility of harm, loss or a threat. In this case <u>meaning has been lost</u> because the user of the TT is has not received the same information as intended in the ST.
4.	Direction Retail, Commercial & Reseau	Retail, Commercial & Network	ST refers to a department that manages the retail and commercial sections and the branch network of a bank while the TT is not clear on clear on whether is refers to the two departments, also "network" does not mean anything to a Kenyan bank. This shows that the <u>meaning</u> of the ST has not been <u>fully transferred</u> to the TT.
5.	Service Monetique & Multimedia	E-banking and Multichannels	ST refers to a department that handles banking transactions generated by electronic means/ using information technology using different types of media. The TT on the other hand refers to "multichannels" which is not used in the Kenyan banking industry and therefore cannot be understood. There is therefore a <u>loss in the meaning</u> intended by the ST.
6.	Administration des Produits Monétiques	E-banking Products Administration	The ST refers to a bank department responsible for managing e-banking

			services while the TT means the process of managing e-banking services.
7.	Responsable Administratif	Administrative Assistant	The TT refers to a role in a bank that is responsible for manage bank cards stock however the ST is not a typical role found in a bank, it refers to a role that supports the running of a particular office e.g. by facilitating correspondence, ordering stationery etc. There is therefore a difference in meaning of the ST and the TT, leading to provision of <u>false information</u> .
8.	Section Courrier	Courier Section	The ST refers to a unit that manages the mail i.e. receiving, sending, distributing while the TT refers to a dedicated unit for staff involved in commercial transportation of documents and packages. This type of function is not typical to a bank in Kenya. The difference in meaning of the ST and the TT leads a provision of <u>false information</u> .
9.	Marketing & Veille	Marketing & Research	“Veille” in this context refers to market intelligence/ insights on market trends, projections etc., while the TT refers to investigating or studying the market whose outcome can be market intelligence amongst others. There is therefore a <u>distortion of sense</u> between the ST and the TT.
10	GPP : Guichetier Payeur Polyvalent	PT: Payments Teller	The ST refers to a bank teller who handles various types of payments. The

			TT refers to a teller who handles payment transactions only. The abbreviation “PT is also not known in the Kenyan banking environment. This indicates a <u>difference in the meaning</u> of the ST and the TT.
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Table 1 above contains role or function titles in the original text in French, captured in column A. The corresponding translated text is captured in B and the miscommunication error is explained in column C. In the sampled texts, ten errors were identified in the role and functions titles that were used in the English version of the SOPs. In the ten miscommunication errors identified, eight show loss of the meaning intended in the ST, such that the function/role communicated by the ST is not presented in the same way in the TT. In two cases, i.e. case 7 and 8, the meaning of the TT was so different from that of the TT that it led to false information being communicated to the target audience.

3.1.2 Miscommunication Errors in Abbreviations and Terms used

The term “terms” in this section refers to technical words that are used specifically in banking and may not be found in other professional fields. The data collected is as follows;

Table 2: Miscommunication errors in terms and abbreviations

No	COLUMN A: Source text (ST)	COLUMN B Target Text (TT)	COLUMN C Miscommunication error
1.	Carte monétique	Debit card	The ST refers to a card generally used to make electronic payments, the TT is specific to a card that is linked to an account and is used to withdraw money from it. The TT in this case has given <u>more specific information</u> that that provided by the ST.
2.	Système d’exploitation	Core banking system	The ST refers to a computer operating system while the TT refers to specific

			software used by a bank to manage all its data. The TT therefore has given <u>more specific information</u> that which was communicated by the ST.
3.	Signer l'endos	Sign the endorsement	The ST is an instruction to sign at the back of a document e.g. a cheque, the TT refers to endorsing someone for something. Here the ST and TT are referring to two completely different things, therefore leading to the communication of <u>false information</u> in the TT.
4.	Date de saisie	Date of order	The ST refers to the date when an entry was made in the banking system, while the TT refers to the date when the order was made it is not specific to making an entry in the banking system, it can also include the date when the application was made. In this case there is a <u>loss of meaning</u> because the meaning intended in the TT is not clearly conveyed in the ST.
5.	Cartes créées	Produced cards	The TT refers to cards that have been processed and are ready for use by customers. The ST refers to cards that have gone through a process but is not specific to whether they are blank cards or can be used by customers. There is a <u>loss of meaning</u> because the meaning intended in the TT is not clearly conveyed in the ST.
6.	Personnalisateur	Personaliser	The ST refers to a unit or an organization that personalizes blank cards. The TT does not refer to any banking term used in the

			processing of bank cards. In this case there is <u>complete loss of meaning</u> because the TT cannot be understood by a Kenyan bank employee.
7.	Vérification d'usage	Verification of utilization	The ST refers to the process of checking in detail to confirm something; the TT on the other hand refers to confirmation of how something is used. The information conveyed by the TT is therefore <u>false</u> in relation that intended by the ST.
8.	TTHU : Taxe De Transfert Hors UEMOA	TTHU : Transfer Outside WAEMU	The ST refers to the tax charged on each transfer to countries outside the WAEMU region. In the TT the abbreviation has been retained as is and the “tax” aspect is missing. In addition, this type of tax does not exist in the Kenyan banking environment. The TT in this case has conveyed <u>completely different (false)</u> information from that provided in the ST. The <u>context</u> also has not been considered in the translation leading to the communication of information that is irrelevant to a Kenyan bank employee.
9.	Banque D'operation	Operational Bank	The ST refers to a bank that is licensed and has signed conventions that allow it to provide the specific type of transfer service. The TT is a more general term (i.e. a hypernym) referring to a bank that is open for business. It does not specifically refer to the ability to carry out a particular transfer service. The TT in this case has provided

			<u>inadequate</u> information in relation to the intended meaning of the ST.
10.	L'argent liquide	Liquid money	The TT refers to money in cash form, the ST is a direct translation of the TT, it is a term that is not commonly used in the Kenyan Banking context and therefore may not be readily understood. The more common term used in this case is “Money in Cash”. This has led to <u>inadequacy</u> in the TT.
11.	Formulaire de réception d'argent	Cash receipt form	The ST refers to a form filled by a customer to enable them to receive funds that have been sent to them. The TT however bring about confusion because, “Cash receipt” refers to the document given to the customer to acknowledge payment, it is usually not a “form” that requires to be filled in. There have the terms “cash receipt form” used together distorts the meaning. The common banking term to use is “Cash withdrawal form”. In this case the TT has <u>inadequate</u> information.

Table 2 above identifies miscommunication errors in the terms and abbreviations used in the sampled SOPs. The use of terms and abbreviations are a characteristic of business texts and therefore by extension SOPs used in the banking industry, they play a key role in providing information in the SOP. The terms used in the source text is captured in column A, the translated term in English from the target text is indicated in column B. A discussion identifying the distortion or loss of meaning or effect is presented in Column C. Eleven errors were identified in this category and are explained in column C. Out to the eleven identified errors, two consisted of more specific information being provided in the TT as compared the information provided by the

ST. Three consisted of wrong/false information being communicated by the TT and lastly six consisted of inadequate information conveyed or loss of meaning.

3.1.3 Miscommunication Errors in Sentences/ Phrases Used In the SOPs

This section presents data collected from the examination of sentences and phrases in the sampled SOPs. The texts have been compared to check for any distortion in meaning. The data collected is as follows;

Table 3: Miscommunication errors in sentences/phrases

No	COLUMN A: Source text (ST)	COLUMN B Target Text (TT)	COLUMN C Miscommunication error
1.	La monétique est un ensemble de dispositifs basé sur l'électronique et l'informatique dans les transactions bancaires.	E-banking refers to a group of electronic or data processing devices used to carry out banking transactions.	The ST offers two definitions of the word “monétique”; The first one (i) which is the phrase sampled here, refers to devices used in banking transactions. The second one (ii) refers to the meaning in banking language, which refers to the different modes used to carry out banking transaction that are not initiated using the traditional pen and paper instructions. Meaning (i) in the ST is not a meaning associated with the word “E-banking” as it is used in banking in English. The common term used to bring out this meaning is “alternate channels”. Meaning (ii) is however the one associated

			<p>with the term “E-banking” in English.</p> <p>In this case the TT therefore is giving <u>false information</u> to its audience because it proposes a meaning of the technical term “E-banking” that does not exist in the English banking context.</p>
2.	Renseigner ... carte mandataire si la demande est au profit du mandaté	Fill in ... authorized card if the request is in favour of an agent	<p>The term “mandataire” as used in this phrase in the ST refers to a person given authority to operate the bank account on behalf another. The phrase in the ST is giving instruction that this type of customer should fill in a “carte mandataire” form i.e. a form made specifically designated to be filled by authorized persons who are applying for cards on account in which they are authorized to do so in their names.</p> <p>In Kenyan banking an agent refers to a person who is authorized by an account holder to present instructions e.g. cheques, transfer requests etc. to the bank on behalf of the account holder but they cannot initiate, sign or authorize them. They therefore cannot apply for</p>

			<p>a card as required by the TT. However, a person who has power to operate a bank account on behalf of another is usually given a “power of attorney” therefore becoming a signatory to the account. In this context therefore the TT has given the <u>false information</u> to its target audience by informing them that an agent can apply for a card in their names.</p>
3.	Contrôler l'état des cartes à confectionner.	Confirm the state of the cards to be produced.	<p>The ST is an instruction that requires the user to verify the “état” of a card to be processed. The term “état” refers to a document that contains a listing of cards to be processed. The ST on the other hand refers to the condition of a card, normally the physical condition of the card. The TT is therefore referring to a very different idea from the one referred to by the ST.</p> <p>In addition, the use of the word “confirm” indicates that the condition of the card was already known and is therefore being reaffirmed. This is not the case since the verb used in the</p>

			<p>ST is “Contrôler” which refers to “making sure” without the connotation of having some previous knowledge of the matter.</p> <p>The TT in this case has given the <u>wrong information</u> to its audience and in addition there is a <u>difference in the effect</u> produced by the instruction in the TT and the ST on the audience.</p>
4.	Composer le code qu’il recevra sur son numéro de téléphone mobile,	Compose the code that they will receive on their mobile phone	<p>The TT is giving instruction for the client to be advised to enter a series of numbers that he will receive through his mobile number. The ST on the other hand has used the verb “compose” which implies coming up with something new yet the ST refers to simply inputting that which is already provided. The use of the term “code” also may mislead the customer because it does not necessarily refer to a series of numbers, it can also refer to a combination of letters and signs. It is also not commonly used in the Kenyan banking context, which uses the term</p>

			<p>“PIN” instead. This leads to a <u>distortion in the meaning</u> of the phrase in the TT.</p>
5.	<p>S'assurer que le demandeur est bien le titulaire de la carte.</p>	<p>Ensure that the applicant is the actual cardholder.</p>	<p>The ST requires its audience to check that the person who has presented themselves at the counter is indeed the one who the card belongs to. The TT however used the term “applicant” meaning the person who applied for the card. This implies that the bank staff should check the application record to confirm that the cardholder is indeed the one who applied for the card. There is therefore <u>difference in meaning</u>, between the instruction given in the ST and the one given in the TT. Because while one is referring to checking the person present at the counter, the other is referring checking the person who applied for the card.</p>
6.	<p>Cette modification de statut concerne exclusivement la mise en opposition ou la main levée suite à une mise en opposition.</p>	<p>This modification of the concerned status, exclusively concerns the blocking or a release after blocking.</p>	<p>The TT is providing further information about the “modification de statut” i.e. modification of the status of a card. It specifically refers to stopping a card completely</p>

			<p>from transacting or subsequently returning it to be operational. The TT however has <u>distorted this meaning</u> by;</p> <p>a) referring to “concerned status” implying a specific card status is being discussed. Which is not the case in the ST, since it has not laid any emphasis on a particular card status.</p> <p>b) referring to “release after blocking” while it may make sense in regular day to day English, in banking, release will mostly refer to letting go of the physical card. A change in card status is commonly referred to as “unblocking”. This would also match the technical language used in the ST i.e. “main levée”. In this case the TT has also conveyed the same <u>effect</u> as the ST.</p>
7.	Toute réception d’un transfert fait l’objet d’un ordre écrit du bénéficiaire sur un formulaire de réception disponible en agence.	A written instruction in the form of a receive form must be obtained for all transfer receipts.	The ST informs the teller that all withdrawals from transfers must be carried out using written instructions captured on the receive forms available at the branch. The TT however is <u>not fully conveying this meaning</u> because;

			<p>i) It refers to a “written instruction in the form of a receive form” this means that the receive form represents the written instruction and leaves out the fact that the form must contain the written information.</p> <p>ii) The ST has also <u>left out</u> some relevant information for its audience which is that the forms are available in the branch.</p>
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Table 3 above presents miscommunication errors that were identified in various phrases and sentences, in the sampled text. Column A indicates the phrase/ sentence as captured in the original text (ST), Column B indicates the translated phrase/text (TT). A comparison of the sense and effect of both the original and translated phrase was carried out in order to identify the miscommunication error, this can be seen in column C. Nine miscommunication errors were identified; three that consisted of conveying false information. In two occasions, the effect of the ST was not conveyed in the TT and in four instances the meaning of the ST was distorted or partially lost in the ST.

CHAPTER FOUR

Discussion of Findings

4.0 Introduction

This study had three objectives; to identify the common miscommunication errors that occur when untrained translators, translate Standard Operating Procedures from French to English. To assess the causes of miscommunication errors in SOPs translated from French to English. Finally to identify translation strategies that can be used in the translation of SOPs. To achieve these objectives, data was collected in chapter three. The identified miscommunication errors were presented in three categories. The categories were; miscommunication errors in the titles or roles and functions, miscommunication errors in the abbreviations and terms used and miscommunication errors in sentences and phrases used. This data was presented in tables that contained the source text, the target text and a brief explanation of the miscommunication error identified.

This chapter focuses on the in depth analysis of the findings presented in chapter three. In order to do this, the findings were analyzed using the same categories used in chapter three. The analysis was guided by the skopos theory and the pedagogical assessment model, it also explained the cause of the miscommunication errors. The evaluation of the causes then led to proposals of the appropriate translation strategies that should have been employed in the translation of the SOPs.

4.1 Miscommunication Errors and Assessment of their Causes

This section analyses the identified miscommunication errors. This analysis was carried out using the pedagogical model of assessment as developed by Chesterman (1997, p128). It is geared toward evaluation of translated texts in order to prescribe how the quality of a translation can be improved or for certification purposes. It was selected for this study because its objectives are in line with the objectives of this study which were to assess the causes of errors and propose translation strategies. This section also discusses the skopos theory and specifically its basic concepts which were used in the data analysis.

4.1.1 The Pedagogical Assessment Model

This model was used to identify the translation errors in chapter three and will be used in this chapter to analyze them and their causes. The model assesses the deviation from four main translation norms: The *expectancy norm*, which requires that the translation should meet the expectation in relation to other similar texts produced originally in the target language. It focuses on clearly visible errors such as grammatical ones or expressions that do not read naturally to the native speaker in the target text. The second norm is the *relation norm* which is assessed by comparing the target text with the source text. It brings about the error of comprehension. The third norm is the *communication norm*, which is assessed by focusing on whether the target text achieved the intended effect on the readers i.e. whether the purpose/ *skopos* of the translation is met. When this norm is broken, it results in; the text becoming difficult to read and it leaves the reader puzzled. The fourth norm is the *accountability norm*, which is assessed by checking the reason why a translator made the choices that they made and it also touches on the translator's ethics. Deviation from this norm leads to a translation that is careless, incorrect and misleading.

4.1.2 Miscommunication Errors in the Titles or Roles and Functions

The titles of roles and functions in an SOP are a key part of the document. This is because the tasks being defined and described in the SOP must be carried out by a specific actor. This person has to be clearly identified to avoid inefficiencies. Secondly the tasks are also matched to the specific competencies and location of the actors. Any mistake in this could lead to errors or even the inability of the various actors to coordinate and produce the required output. The following is an analysis of 3 sampled errors identified in this category.

Sample 1

As presented in table 1, one of the errors identified was the role in the ST titled "*Pôle Exploitation*" which was translated as "Business Development". In this text the TT exhibits deviation from three translation norms and therefore three translation errors. The norms that were deviated from are; relation norm, the communication norm and the accountability norm.

The first one is the relational norm which requires a comparison of the ST and the TT. The ST refers to a division or department that carries out operations in a bank. The term "operations" is a general term that refers to the activities that are involved in ensuring the various banking services

are offered. These include data entry of the various transactions, processing of customer instructions using various systems, supporting the various channels through which customers interact with the bank etc. The TT generally refers to the activity of generating more business for the bank e.g. interacting with customers to convince them to take up more services, preparing reports that show how many new clients the bank has acquired, coming up with new services that customers may require, advising the client on which services best suits them and how much it costs etc. By comparing the meaning of the ST and TT, there is a clear difference of sense in the two words. Hence there is a discrepancy the relation between the ST and the TT. In this case the relation norm was broken and it led to the wrong meaning being expressed by the TT. For the meaning to have been correct, the translation should have been “Operations Department”.

The second error is the deviation from the communication norm. This has to do with the *skopos* of the text. The TT is merely mentioning an activity “Business Development” yet the particular section in which the term was placed was naming roles and functions involved in the SOP. The TT is not specific as to whether it is referring to a particular department or an activity carried out in the bank. This is because the term “department” was omitted in the TT which would have allowed the audience to clearly understand what the TT meant to convey. The result of this is was ambiguity which left the target audience, reading the English version of the SOP puzzled as to what the text was clearly referring to. The function of the text was therefore not met, hence the communication norm was broken.

Furthermore, as an outcome of deviating from relation and communication norms, the accountability norm was also broken by the translator. The result of the translation errors was rendering of the wrong meaning and ambiguity. This means that, the choice of the term used in the TT, is misleading the target audience. When the translator misleads the audience, then they have deviated from the accountability norm which requires them to be ethical when carrying out their translation tasks.

These three translation errors i.e. rendering of the wrong meaning, ambiguity in the TT and misleading the audience can then also be categorized as miscommunication errors. This is because, for miscommunication to occur, the information given requires to be either misleading, incomplete or fail to produce the required effect. All these miscommunication characteristics are present in

the identified translation errors. Therefore, these translation errors can also be referred to as miscommunication errors.

From the discussion above, it is clear that the miscommunication errors can be attributed to the wrong choice of terms by the translator and omission of key information. Wrong choice of word is illustrated in the translator's choice to use "Business Development" instead of "Operations Department". The error could have come up as a result of lack of competence in the source banking culture, which would have caused the translator not to come up with an equivalent term in the source organizational culture i.e. the francophone banking institutions' organization culture. It could also have been caused by the translator's lack of competence in the target organization culture i.e. the Kenyan Banking Institutions, which would have allowed correct identification of the department that carries out the role intended by the ST.

Sample 2

The second sampled error is the title of the role "*Responsable Administratif*" which was translated as *Administrative Assistant*. This translation has deviated from the relation norm, communicative and the accountability norm. These deviations then mean that three translation errors are present.

The first error is as a result of the deviation from the relation norm. In this case the meaning of the ST is different from that of the TT. The TT refers to a role in a bank that is responsible for managing bank cards stock. This role as derived from the context in which it occurs in the SOP, is responsible for; recording the bank cards available in the bank branch, ensuring they are kept safe and issuing them to the customer. The ST however, refers to a role that supports the running of a particular office e.g. by facilitating correspondence, ordering stationery etc. In its organizational use, the term does not refer to a typical role found in a bank branch. In a bank branch in Kenya, the roles that are found are; a teller, a customer service officer or manager, a relationship manager or officer, a credit manager or officer, a branch manager or assistant branch manager, a banking officer or cash officer. The management of bank cards will therefore fall under one of these roles, usually a customer service officer or a teller manning the cards issuance counter. There is therefore a clear difference in meaning of the ST and the TT. This difference then demonstrates the deviation of the relation norm. The result of this deviation is the provision of wrong meaning.

The second error stems from the deviation from the communication norm. The purpose of this text was to give instruction to the “*Responsable Administratif*” or the teller responsible for receive the stock of cards on how they should manage the cards. This purpose was intended to be fulfilled by the TT as well. However, the TT was addressed to the wrong role which in the typical Bank branch context does not exist. The effect therefore leaves the target audience perplexed as to who should carry out this task at the branch. The audience is then left to their own devices in implementing this instruction. The effect of the text is also lost because, whilst an experience banker would quickly know who should carry out the task and therefore proceed to do it, there is still the unintended effect of ambiguity as to who exactly the task has been assigned to. The ambiguity the text has produced in the audience, illustrates a slight deviation from the communicative norm.

The third error is as a result of the deviation from the accountability norm. The translator’s ethics require them to provide information that is as accurate as possible. In this sample the translator’s choice term led to the conveyance of misleading information. The very important task of managing the bank cards has been assigned to a role which, even if it existed in a bank branch, would not be able to handle the task. In consideration of the fact that the aim of the SOP was also to ensure uniformity in the bank’s processes, then a bank branch that implements its processes based on the term used in the TT would definitely not carry out its processing in this same way as the one that is required by the ST. The translator therefore has failed in his/her responsibility to provide an accurate translation.

In all the three errors demonstrated above, it can clearly be seen that the TT conveyed misleading information and produced an unintended effect. This then led to miscommunication between the initiator of the ST and the audience of the TT.

An analysis of the errors also points toward the causes of the errors. To begin with, the errors could have been caused by the translator being too faithful to the original. This is illustrated by the close proximity, in form, of the words “*Responsable Administratif*” and “Administrative assistant”, and especially because of the term “Administrative” which means the same in the two languages. However, the second term “*responsable*” when literally translated does not lead to the term “assistant”. This could have been caused by outright carelessness. Secondly, the error could also have been caused by failure of the translator to take into consideration the organizational culture of the francophone bank and its Kenyan counterpart. This could have been brought about by a

lack of proper background knowledge. It is demonstrated by the inappropriate title role provided i.e. “Administrative Assistant” instead of the “Teller – Card issuance”.

Sample 3

The third sampled error is the translation of the department title “*Section Courier*” which was translated as Courier Section. In this text two translation norms were deviated from therefore leading to a translation error, i.e. the relation norm and the communication norm. Further assessment of the errors illustrates how they came about.

To begin with, the determination of the deviation from the relation norm requires a retrospective assessment. This means that the TT is evaluated by referring to the ST. In this case, the ST refers to a unit that manages the mail in the bank, this function involves receiving mail or delivered packages/parcels from outside parties, distributing them internally within the organization, delivery of internal mail etc. On the other hand the TT refers to a dedicated unit or even institution involved in commercial transportation of documents and packages. This refers to the receiving of documents and packages from various parties who do not necessarily have any relation with the organization. They are then distributed to various other parties, who also are not related in any way with the organization, at a fee. From the description of the meaning of the ST and the TT, there is a clear difference in meaning of the two terms. The difference in meaning of the ST and the TT leads to the provision of misleading information. The deviation from the relation norm is therefore clearly demonstrated including the resultant conveyance of the wrong meaning.

On the other hand, in order to determine the communication norm, a prospective assessment is carried out. This involves looking at the TT independently without comparison with the ST. The assessment is based on the *skopos* of the TT and whether it was fulfilled or not. The intended purpose of the TT was to provide a department in the bank that was responsible for receiving card packages from the external service provider and then manage the distribution of the same to various branches of the bank. The term “courier section” was then used to fulfill this purpose. While the distribution of the packages to various branches may require the involvement of a courier service, the instruction in the text is not addressed to them. It is addressed to a department within the banking institution. The use of the term “courier section” hampers the fulfillment of the *skopos* because the audience of the TT is not able to associate the activity to be carried out with the

department title provided. The reason is that, courier services are not typically offered by banks in Kenya. The more appropriate term that could have been used is “mailing room” or “dispatch unit”.

These two translation errors led to conveyance of wrong information and failure of the TT to produce the intended effect as illustrated above. These errors therefore caused miscommunication. They can therefore also be categorized as miscommunication errors.

The analysis of these two errors also sheds some light on their causes. The first cause was that the translator made a word for word translation i.e. “*Section Courier*” and “courier section”. Unfortunately, the literal translation led the translator to fall into the trap of false friends. False friends are two words that have a similar spelling but have completely different meanings, Muhindo (2017). Secondly, this error could also have been caused by lack of background knowledge which made it impossible for the translator to determine the appropriate terms i.e. “mailing room” or “dispatch unit”. These terms require appropriate knowledge of banking institutions in Kenya and the how the departments are organized within these institutions.

4.1.3 Miscommunication Errors in the Abbreviations and Terms Used

This section analyses four samples of the identified errors in the use of abbreviations and terms identified in chapter three, table 2. According to the lexico dictionary, an abbreviation is a shortened version of a word or a phrase. The use of abbreviations is a key characteristic of business texts under which SOPs for banking institutions lay. “Terms” refer to words that are very specific to business, specifically banking, and are not used in any other context. Each sample was assessed individually.

Sample 1

The first term is “*Carte monétique*” which was translated as Debit card in the SOP. This translation contains two main errors. The first one is the deviation from the relation norm and the second one is the deviation from the communication norm. A detailed analysis of the translation demonstrates this.

In order to demonstrate the deviation from the relation norm the ST was assessed in comparison to the TT. The ST “*Carte monétique*” refers to a card that is used to carryout electronic transactions. This term can be considered a hypernym and comprises of many different kinds of

cards. Some examples are; Credit cards, these are cards issued to customers who have a preapproved limit to utilize funds that they currently do not have. They then pay back the funds utilized in agreed periods/installments with interest. Another card is the Prepaid debit card that allows a customer to deposit funds which are loaded onto the card and can then be used to make all kinds of payments. Other cards include ATM or debit cards, priority cards etc. All these cards can be considered subordinates of the hyponym “*Carte monétique*”. The TT i.e. the term debit card is specific to a card that is linked to a bank account. It is then issued to a customer to allow them to access the funds in their account(s) by various means e.g. ATM, online purchases, cashless purchase of goods from various outlets etc. The more appropriate term to use would have been “Bank card” because it is also a general term that can be used to refer to any other types of electronic cards used for financial transactions. In as much as the ST is not specific to banking, the use of “bank card” is acceptable because the context of the SOP is very specific to a bank. It therefore allows for the use of the term “bank”. The translation in this case has given more specific information than that provided by the ST therefore deviating from the relation norm.

In addition, the communication norm has also been deviated from. The reason for this assertion is that the ST refers to the production process of bank cards. By using the term “debit card”, the audience is limited to thinking that the production process given is specific to debit cards only. The effect of this is that the audience loses out on the knowledge that other cards can also be processed in the same way. The purpose of the text, i.e. an SOP, is to give knowledge, in this case only partial knowledge has been provided. This clearly illustrates a deviation from the function and therefor a deviation from the communication norm.

The reason behind the two errors illustrated in the two paragraphs above also point to can also be deduced. Firstly, the translator may have lacked sufficient background knowledge on bank cards, which led them to the assumption the debit cards may be the only cards that are produced by the bank. Based on this assumption them “debit card” could then have been considered a complete synonym of “*Carte monétique*”. Secondly, the translation may not have been reviewed. A review would have allowed for a discussion on the terminology decisions of the translator and possibly a more appropriate term agreed upon.

Sample 2

The second sample analyzed from the collected data is the term “*Personnalisateur*” which was translated as “Personaliser”. This sampled text, contains three translation errors i.e. deviations from the expectancy, relation and communication norms. This is illustrated in the assessment of each error.

To begin with, a lateral assessment of the text is carried out in order to determine the deviation from the expectancy norm. A lateral assessment refers to the comparison of the sampled text with other texts in the target language. The expectation, and hence the term “expectancy”, is that the translation will be similar in the use of language to other texts in the target language. In the sample, the term “personaliser” was used in the TT, however, this term does not exist in the current English vocabulary and even in the terminology specific to banking. It therefore qualitatively does not meet the expectation of a text that contains English banking terminology. Chesterman (1997, p134), says that when the expectancy norm is broken qualitatively, it results in “nonnative expressions”, expressions that are not grammatically correct or other obvious errors. This can clearly be seen in the use of the term “personaliser” in the sampled text.

Secondly, the translation has also broken the relation norm. The ST refers to a department or a firm that carries out the personalization of bank cards. This means that they carry out processes that put the bank identification details of a customer in to the card e.g. account details, customer name etc. The appropriate banking terms for this concept is “Card personalization bureau” or “Card personalization service provider”. Unfortunately in this sample, the TT does not refer to any banking term used in the processing of bank cards or any English term. The relation norm therefore has been deviated from.

The third norm that has been broken in this case is the communication norm. The translation is not able to fulfill its skopos because the term used in the TT cannot be understood by a Kenyan bank employee. Its purpose was to transfer knowledge, however, since the term used is not an English vocabulary nor banking terminology, then no knowledge has been transferred. Secondly, the intended effect has not been met, instead, the text has a puzzling effect on the audience receiving the TT. This demonstrates the deviation from the communication norm.

From the analysis, the cause of this error could have been lack of competency in banking terminology. The translator was therefore not able to come up with a term that could have been used in that specific context. The translator also lacked the skill of how to maneuver complexities such as the one presented in this sample. He/ She was not able to find an equivalent of the ST in the target language. Thirdly, lack of review of this text also contributed to the errors analyzed. A reviewer who is a native speaker of the target language could have easily been able to identify this error and engaged the translator in its correction.

Sample 3

The third sample is an analysis of the translation of abbreviations in the sampled texts. The abbreviation “*TTHU*” which in full means “*Taxe De Transfert Hors UEMOA*”, was translated as “*TTHU*” and its meaning given as “Transfer Outside WAEMU”. In this translation there are three errors that were identified, namely; the deviation from the expectancy, relation and communication norms. The assessment was on both the abbreviation and its meaning.

For status, the expectancy norm in the translation of the abbreviation was deviated from. A qualitative lateral assessment of the text i.e. a qualitative comparison of the TT with the language used in other Kenyan bank SOPs was used to determine this error. The TT retained the abbreviation in “*TTHU*” in the English translation. Unfortunately this abbreviation does not exist in English and would not, in most cases, appear in an English banking or tax related text. This therefore illustrates that the expectancy norm was deviated from.

Furthermore, in the TT the meaning of the abbreviation is offer and it is at this point that the deviation from the relation norm then comes in. The ST refers to the tax charged on each transfer to countries outside the WAEMU region. This means that any money transfer whose recipient is based out of the West African Economic and Monetary Union is subject to “*TTHU*” tax. In the TT the “tax” aspect is missing. It simply renders the meaning of the abbreviation as a “transfer outside WAEMU”. What this means is that the abbreviation is referring to the activity of moving funds to an area outside the WAEMU region. The correct translation should have been “Tax applied to transfers that will be received in areas that are out of the WAEMU region”. This illustrates that the meaning in the TT is clearly different from that conveyed by the ST. This is therefore a deviation from the relation norm.

In addition, the communication norm has also not been respected. The TT is providing an abbreviation “*TTHU*” which does not refer to any abbreviation used in the Kenyan banking context. The abbreviation therefore is not fulfilling any function in the TT, it however is produced the wrong effect, which is confusion in the target audience. The confusion is as a result of the inability to understand the abbreviation. The intended effect should have been a transfer of knowledge on the relevant tax. This is compounded by the fact that this type of tax does not exist in the Kenyan banking industry. The translator could have left it out or substituted it with the applicable tax in Kenya which is the “excise duty” and it is normally not abbreviated.

The two errors illustrated in this sample could have been as a result of the translator’s lack of skill and knowledge of techniques used in tackling the complication of how to render an abbreviation of a concept that is not existent in the target audience’s culture. The lack of background knowledge on the taxes applicable in the Kenyan banking industry could also have led to this error. Lastly, the error could also have resulted from the careless omission of the term “tax” in the TT which would have prevented to an extent the deviation from the relation norm.

4.1.4 Miscommunication Errors in Sentences and Phrases Used

This section of the analysis will focus on errors in sentences and phrases found in the sampled text which were presented in Chapter three, table 3. Three phrases/ sentences were chosen from table 3 in this analysis.

Sample 1

This was presented in chapter 3, table 1, error number 1. The TT and the ST are as follows;

<p>ST: La monétique est un ensemble de dispositifs basé sur l'électronique et l'informatique dans les transactions bancaires.</p>	<p>TT: E-banking refers to a group of electronic or data processing devices used to carry out banking transactions.</p>
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In this sample both the relation norm and communication norm have not been respected. The relation norm was evaluated by comparing the ST and the TT. On the other hand the communication norm was evaluated by checking the intended function of the TT and whether this was met. These evaluations then explain the translation errors present in the TT.

The first analysis is on the relation norm deviation between the ST and the TT. In the sampled SOP, the term “*monétique*” was given two definitions. The first one, which is the phrase sampled above, refers to electronic or information technology based devices that are used to facilitate banking transactions. The meaning is expressed by the ST; “*un ensemble de dispositifs basé sur l'électronique et l'informatique dans les transactions bancaires*”. The TT then offers the term “e-banking” as the translation of “*monétique*” in this phrase, then proceeds to offer its meaning as; “a group of electronic or data processing devices used to carry out banking transactions”. The while this meaning is correct in the French context, it is not correct in the English context. This is because the meaning provided in the translation is not a meaning attributed to e-banking in English. The more appropriate technical term in Kenyan banking, associated with the meaning given in the TT is an “alternate channel(s)”. For this reason therefore the relation norm was broken in this phrase, leading to a translation error. The result of this error is the provision of wrong information to the TT’s audience and therefore miscommunication.

The intended function of the TT was to provide knowledge on the meaning of various terms used in electronic banking. The intended effect therefore was for the readers to be more informed about the term e-banking and other related terms. In order for the TT to respect the communication norm and avoid a translation error, it needed to fulfill this function. The TT however did not achieve this, because it associated the term “Ebanking” with the meaning “a group of electronic or data processing devices used to carry out banking transactions”, which is not correct. The TT audience was therefore misinformed. Secondly, since the audience are banking employees who may have already interacted with these technical terms, the effect on them will definitely not be that of being more informed, instead it will raise more questions in their minds as to the correctness of the document. This demonstrates that the intended function was not met.

The accountability norm was also not respected. A translator is required to produce a text that is as accurate as possible, based on the clients brief. In this case the requirement is that the translation is supposed to provide an SOP that will be used by Kenyan banking staff for processing. The two errors illustrated above mean that the client’s needs may not have been fully met. Secondly, as a result of the wrong choice of terms in the TT, the information provided is inaccurate.

These errors were caused by a lack the lack of translation skills and techniques on the part of the translator. This is evidenced by the inability to handle the complexity brought about by the two

meanings of the term “*monétique*”. The translator in this case opted to direct translate without consideration of the context. It can be deduced that the translator is ignorant of their responsibility to provide an accurate translation. The third cause is the failure to have the translations reviewed by technical experts who have a good knowledge of banking terminology.

Sample 2

The second sample is drawn also from table 3, identified error number 7, that was captured as follows;

<p>ST: Toute réception d’un transfert fait l’objet d’un ordre écrit du bénéficiaire sur un formulaire de réception disponible en agence.</p>	<p>TT: A written instruction in the form of a receive form must be obtained for all transfer receipts.</p>
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This sampled sentence contains two translation errors. These errors are as a result of the deviation from the relation norm and the communication norm. A retrogressive assessment of the TT enabled the researcher to identify the deviation from the relation norm. While a prospective assessment of the TT provided evidence of the deviation from the communication norm.

The evaluation of the TT against the ST brought out two areas of divergence from the relation norm. To begin with, the ST is very specific about the aspects of “how” the form should be filled, “where” it can be found and “who” should fill it, when carrying out withdrawals from transfers. The “how” is; they must be carried out using written instructions i.e. “*ordre écrit*” captured on the receive forms i.e. “*sur un formulaire de reception*”. The “where” is; at the branch ie. “*en agence*”. Finally, the “who” is; the beneficiary i.e. “*bénéficiaire*”. The TT however does not contain all these aspects. The “who” and “where” aspects of the sentence have been left out. Secondly it refers to a “written instruction in the form of a receive form” this means that the receive form represents the written instruction. However this is not the case, it the form that must contain the written information i.e. it needs to be filled in. The TT in this case has generalized the information while the ST is very specific. This illustrates the deviation from the relation norm.

Secondly, the text also displays a deviation from the communication norm. Following the argument in the paragraph above. It is clear that the instruction given in the TT contains

ambiguities that cause it not to fulfill its instructive function as well as not to produce the required effect i.e. get its audience to carry out the required action. It has omitted key information that may lead to a very different outcome than the one intended. For example the teller handling the transaction could fill in the form on behalf of the beneficiary. Also, the beneficiary could present a blank form that is not filled in etc. The communication norm in this case therefore has not been respected.

The above discussion on the two errors present in this text provides an insight as to their causes. The first cause may have been the failure to revise the translation. A reviewer with insight in banking could have been able to pick out the omission or even notice the ambiguity in the instruction provided. Secondly, technical skill in translation would also have helped the translator to pick out the most important parts of the ST and would also have enabled the translator to render a more accurate translation.

Sample 3

The third sample is also drawn from table 3 in chapter three, error number 2. It was presented as follows;

Renseigner ... carte mandataire si la demande est au profit du mandaté	Fill in ... authorized card if the request is in favour of an agent
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In this phrase, two translation errors can be identified. The first one is the deviation from the relation norm while the second one is the deviation from the communication norm. Each deviation has been evaluated in order to analyzed the error.

The first error is the deviation from the relation norm. The ST and the TT need to be compared to illustrate this error. In the ST, the term “*mandataire*”, as used in this phrase to refer to a person given authority to operate the bank account on behalf another. In most cases this authority is given by the account holder. The phrase in the ST is giving instruction that this type of customer should fill in a “*carte mandataire*” form i.e. a form designated specifically to be filled by these type persons who are applying for cards on accounts in which they are authorized to do so, in their names. The TT has provided the translation of this term as “agent”. In Kenyan banking an agent

refers to a person who is authorized by an account holder to present instructions e.g. cheques, transfer requests etc. to the bank on behalf of the account holder but they cannot initiate, sign or authorize them. They therefore cannot apply for a card as instructed by the TT. However, a person who has power to operate a bank account on behalf of another is usually given a “power of attorney” therefore becoming a signatory to the account. The appropriate term in this case should have been “power of attorney holder” or simply “attorney”. This illustrates that the relation norm was not respected in this case.

Building further on the argument above, the function of the text is instructive and the desired effect on the audience is that they will be able to carry out the instruction. However, the instruction provided in the TT cannot be carried out by the audience who are bank employees in the Kenyan banking environment. This is because by carrying it out, they would be going against their set business rules. The effect therefore on the consumer of the text is confusion, they have first to decide whether to proceed with the instruction against best practice or proceed according to the set business rules and ignore the instruction. This therefore illustrates the deviation from the communication norm that requires that the TT fulfills its function and produces the intended effect.

In view of the text assessment carried out the two paragraphs above, some insight on the causes of the errors was obtained. The first one is that there was a lack of background knowledge. The background knowledge would have assisted the translator to know which appropriate terms to use in describing both the application form as well as the applicant so as to render a more accurate translation. A revision of the text by a person with the technical know how could also have assisted in raising issues in the TT that would have allowed the translator to revise some of the terms used in the translation.

4.2 Translation Strategies

From the pedagogical assessment carried out on the sampled texts, the researcher was able to identify some translation strategies that could have been used by the translators of the sampled SOPs to improve the quality of the translated texts. However, before delving into the translation strategies, a definition is necessary because it will guide the discussion. Chesterman (1997) defines translation strategies as a conscious process in which techniques are employed to solve translation problems with the objective of achieving the intended TT. The translations strategies discussed in this section are those that the researcher considered relevant to solving the translation

errors identified. These can be categorized as; Semantic strategies and pragmatic strategies, Chesterman (1997).

4.2.1 Semantic Strategies

Semantic strategies as their title implies, deal with techniques of resolving meaning problems in translation. These strategies deal with specifically lexical semantics i.e. the meanings of words and the relations between them. They are closely linked to the modulation concept by Vinay and Darblenet as quoted by Chesterman (1997, p 101). The focus in this section is those that resolve the identified meaning problems. These are the Synonymy and Hyponymy strategies.

The synonymy strategy is the technique in which the translator chooses terms that may not be the exact equivalent i.e. complete synonymy, of the term in the ST, but are near synonyms. This technique helps the translator to retain the inter textual coherence and at the same time allow the text to read as natural as possible to its target audience. Some examples of the application of this technique in the translation of roles and functions are; for term “*Pôle Exploitation*” identified in table 1, error 1, the near synonym is “Operations department”. For the term identified in table 1, error 2, “*Pôle Support*” the near synonym is “IT Department” since it carries out the technical support in the bank. For the term “*Direction des Risques*” the near synonym is “Enterprise Risk Department” which is the title of the department responsible for managing all the bank’s risks. For the department “*Marketing & Veille*” the near synonym would have been “Marketing & Market intelligence” department.

The second strategy that is relevant in the resolution of the identified translation problems is the Hyponymy strategy. In this strategy the translator has the options to interchange a hyponym with its subordinates, subordinates with their hyponym or retain the hyponymy depending on the purpose of the translation. In this study, the text’s (i.e. SOP) function was instructive and therefore the TT had to be as accurate as possible in order to achieve its desired effect. With this in mind therefore, the most preferred option for the translator was to retain the hyponymy as much as possible. Examples from the identified errors are; For the term identified in table 2, error 1, “*Carte monétique*” which is a hyponym, then to retain the hyponymy the appropriate term is “Bank card” which refers to all types of cards issued by a bank.

There are however cases in the samples in which the hyponym could have been interchanged with the subordinate in order to make the TT more explicit to its audience. For example the error 2, in table 2 in which the ST term “système d’exploitation” is a general term referring to all manner of operating systems. It was identified as a translation error because the TT given for it was a more specific term “core banking system”. This strategy despite interchanging the hyponym for its subordinate, actually enhanced the function of the TT by making it more clear as to which system they should use for processing that particular transaction.

4.2.2 Pragmatic Strategies

These strategies involve the choice of information in the ST to be transferred to the TT depending on the needs or expectations of the target audience, Chesterman, A (1997). They consist of a change in the message that is being transmitted to the target audience. The objective of changes is to make the message more appropriate to its audience. Some of its subcategories that are appropriate to the resolution of the problems identified in this study are; Cultural filtering and information change.

Cultural filtering can also be referred to as adaptation or domestication. In this case the TT is changed in such a way that it fits into the target audience’s culture. In this study the SOPs which were the source texts had been translated from French for an audience that largely comprised of bank employees in Kenyan banks. This strategy is therefore very relevant because it allows the translator to filter the information in the source text and render it in a way that fits in to the target audience’s culture, the Kenyan banking environment.

An example of the use of this strategy in the identified translation errors is as follows; In table 2, error 8, in the phrase “*Taxe De Transfert Hors UEMOA*” using this strategy the translator would have adopted the phrase to a Kenyan audience by choosing a tax that is applicable in the Kenyan context i.e. Excise duty – tax charged per transaction. The Kenyan audience would therefore have known how to handle the relevant taxes involved in the transaction. The second example in table 2, error 11 is the phrase; “*Formulaire de réception d’argent*” which in the TT was the name of the form that is filled by customers who want to withdraw money sent via a money transfer. The domesticated version for would have been “Money transfer receive form”. Thirdly the sentence found in table 3, error 1; “*La monétique est un ensemble de dispositifs basé sur l’électronique et l’informatique dans les transactions bancaires*”. The domesticated translation of this sentence

would have been “Alternate channels are a collection of electronic or information technology devices used to facilitate banking transactions”.

The second strategy is translation change. Using this technique the translator either adds information they consider was inferred in the ST or removes information they consider irrelevant for the target audience. An example of the use of omission in the identified errors is in the abbreviation in table 2 error 8, “*TTHU*” since the type of tax referred to by this abbreviation does not exist in Kenya, it would have been omitted in the TT, since the information is irrelevant. The second example is the phrase in table 3 error 2; “*Renseigner ... carte mandataire si la demande est au profit du mandaté*”, which could have been omitted in the TT. This is because the practise of authorized people applying for cards on accounts they have been authorized to operate is not common in Kenyan banking. When it happens, as in the case of people given power of attorney, they fill in the available card application forms, no special forms are provided.

CHAPTER FIVE

Summary, Conclusion and Recommendations

5.0 Introduction: Summary of the Previous Chapters

The study set out to find out the dynamics of the translation of Bank SOPs by untrained translators from English to French. Its objectives were to; identify the common miscommunication errors that occur when untrained translators, translate Standard Operating Procedures from French to English. In addition, it aimed at assessing the causes of miscommunication errors in SOPs that were translated from French to English. Finally it also had the goal of identifying translation strategies that could be used to prevent the identified miscommunication errors.

Various aspects surrounding the translation of SOPs were looked into. Detailed information on SOPs was provided in an effort to understand SOPs well before delving into their translation. They were defined as detailed written instructions on how a certain activity can be carried out. In addition, the form in which they are written and their structure was also discussed. This was followed by a description of their connection with banking institutions and why they are vital to their operations. Furthermore the purpose for which organization and specifically banking institutions write procedures was also discussed. This discussion was important because it clarified the expectations of the target audience of the translated SOPs and the function the texts were to fulfill. The translation domain of SOP texts was also discussed, in terms of the register they use, their text type, genre and function. This determined the translation expectations in terms of the language expectations of the TT and the communicative function of the TT as well. Finally, the characteristics of the language used in SOPs were defined and illustrated, including a description of what a good quality translation is and what a poor translation can cost a banking institution. This provided the context and importance of the study especially to banking institutions.

To achieve the objectives of the study, five texts, the original texts in French and their translated version in English, from banking institutions were sampled. These texts were then examined in order to identify miscommunication errors present in them. They were selected through purposive sampling because they had to meet the set criteria. The sampled texts were then examined in order to identify miscommunication errors, which were presented in three tables. The examination was

carried out using the pedagogical assessment model in order to identify translation errors which led to miscommunication. The identified miscommunication errors were then categorized into three categories. Firstly, miscommunication errors in the titles of roles/functions were identified, and then the errors in special words and abbreviations were also presented. Lastly miscommunication errors in various sentences and phrases in the TTs were also presented.

Finally the identified errors were analyzed in detail. The analysis was based on the pedagogical assessment model and guided by the basic concepts of the *skopos* theory. For each category of identified miscommunication errors, a minimum of three of the errors were evaluated to show how they deviated from the norms identified in the pedagogical assessment model. In addition to identification of the errors, the evaluation also looked into how they came about and their causes.

5.1 Summary of Main Findings

Through evaluation of the translated SOPs using the pedagogical assessment model and the *skopos* theory, various miscommunication errors were identified and analyzed. The analysis was carried out by demonstrating the various translation norms that had been deviated from. In addition, various possible causes of the errors were derived from the evaluation and finally strategies that could be used to overcome the identified errors were proposed.

To begin with, though the translated SOPs were generally functional, certain errors were identified from the sampled. A translation error was defined as a deviation from the translation norms i.e. the communication, relation, expressive and accountability norms. After carrying out an evaluation of the ST and TT based on these norms, the study showed that in all the identified errors, the relation norm and the communication norms had been deviated from. These two translation errors led to misleading the audience, failure to transfer the required information and production of the wrong effect. In addition, the accountability norm was also deviated from. And in at least one case, the expression norm had been broken.

Miscommunication errors occur when inadequate information is given during the transfer of a message from to the recipient. This means that the message given in the TT does not fully meet its purpose. It is also arises from false information conveyed in the translated text or when the intended effect of the TT is not produced. These components of miscommunication errors were clearly demonstrated through the analysis of translation errors. The inadequacy of information

and wrong effect were demonstrated in the deviation from the communication norm and the conveyance of false information was demonstrated through the deviation from the relation norm. All the sampled errors in the titles of roles and functions, abbreviations and special words and phrases or sentences, contained these identified errors.

The second objective of the study was to assess the causes of the miscommunication errors identified in the SOPs. During the analysis of the various miscommunication errors and their causes were also assessed. The assessment revealed seven distinct causes of the errors. The first cause was the use of wrong terms by the translator. This was found in two of the sampled texts. Its source was traced back to the possible lack of competence in the ST's organizational culture.

The second and third causes of errors were closely related because they both had to do with the translator's skill or ability to use the available translation techniques. The second cause came about due to the translator sticking too close to the ST i.e. being "*too faithful*" or rendering a "word for word" or literal translation. This came to light in the assessment of two of the sampled errors. The third cause was very close to this, and it was the lack of skill or knowledge of techniques on the translator's part, to enable him/her to tackle the translation complexities that presented themselves in the texts. There were four instances of this in the sampled texts, which means it was present in a third of the sampled errors.

The fourth cause was outright carelessness on the part of the translator. This was seen in two of the identified errors. It was closely linked to the lack of knowledge of translator's ethics which would have caused the translators to be more sensitive to their responsibility toward the commissioner of the translation and the target audience as well. The translator would therefore have taken due care to ensure the accuracy in the TTs.

In addition, the fifth and sixth causes are closely related because they deal with the terminological competence of the translator. In four of the sampled errors, the lack of background knowledge in banking which includes; the terms used, the organization itself i.e. roles, functions and departments and how they interrelate etc. by the translator emerged as a possible cause. This was evidenced in the translator's wrong choice of terminology. The sixth cause is the lack of competence in banking terminology which brought about the inability to choose appropriate terms.

Lastly, the lack of review of the TT was identified as a cause of the errors. The study indicated that a thorough review, by a person who had technical banking knowledge and a native speaker of English could have mitigated against some of the errors identified. It would have also improved the overall quality of the translation.

The last objective of this study was to identify translation strategies that the translators could have used to prevent the miscommunication errors that were identified. The study identified four translation strategies, which were captured under two broad categories. These categories are; Semantic strategies and pragmatic strategies.

Under the semantic strategies category, two specific subcategories were identified, these were; Synonymy and Hyponymy strategies. The synonymy strategy was proposed for terms and abbreviations in the SL that did not have a direct equivalent in the TL. For these terms then, the study recommended the use of near synonyms. This allowed the texts to have intertextual coherence and sound natural to the English speaking audience. The hyponymy strategy on the other hand proposed two ways of handling the terms in the ST. The first one was to render a hyponym in the TT from a term that was also a hyponym in the ST. In some cases however it was found that while the term in the ST was a hyponym, the use of its subordinate in the TT was appropriate because it allowed the TT to be clearer to its audience and therefore achieve its purpose.

The second translation strategy category identified in the study is the pragmatic strategies which allow the translator to choose the information in the ST that is relevant to the receivers. From this category, two subcategories were identified; cultural filtering and translation change. Cultural filtering which can also be referred to as domestication was recommended for areas in which the concept present in the source text's context was nonexistent in the TT's context. This strategy allowed the translator to change the information in the ST so that it would fit into the TT's context. The result of this strategy was a TT that reads more naturally and transferred the relevant information to its audience. The second subcategory identified was the translation change strategy. This technique was identified because it allows the translator to add information that is implied in the ST and also to omit information that is completely irrelevant in the TT's context. The use of these strategies therefore would have prevented the errors that were identified in the study.

5.2 Conclusion

In conclusion, the fact that one has two hands does not mean that they can play the piano. Multilingualism plays an important communicative role in businesses that operate across different cultural contexts and regional or international banks are not an exception. However in the translation of SOPs from banking institutions, more is required than the ability to speak, understand and even write in two different languages. SOPs are critical documents in the operation of a banking institution, and even more critical is their ability to communicate to the audience who need the information therein to carry out their daily processing activities. Hence the importance of quality in their translation cannot be underrated. Their translation therefore requires the use of technical translation skills and thorough review as demonstrated in this study.

5.3 Recommendations

Following this study, the researcher recommends further research may be needed in getting more insight on the thought process behind translator's choices. This study focused on the analysis of the texts themselves and based on that analysis the translator's causes of the errors were inferred. An insight in the reasons behind the choices the translators made when translating and also the expectations of the audience, will give more information on translation strategies that can be used.

Further research is also needed in the area of translating business texts and especially techniques and approaches that can be used to improve the quality of the translated documents. In this study, the researcher was able to identify some strategies that can be used to overcome the challenges that presented themselves in the sampled texts. However, more research is needed in the area of the most effective approaches that translators and organizations can use in translating technical banking documents

In addition, the research also provides useful insights to banking institutions and general other institutions that rely on translated SOPs. They need to invest in translation training for their staff who are involved in the translation of the SOPs. Alternatively they need to partner with professional translation agencies, despite the fact that these documents are controlled, non-disclosure agreements can be signed to ensure the safety of the information they contain.

Finally, the peculiarities of translating documents containing specialized banking terminology should be included in translator training. This study has highlighted some of the complexities

involved in handling banking SOPs, knowledge on the strategies that can be used to maneuver them will go a long way in preparing translators to handle these texts.

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APPENDICES

Appendix I: Source Texts (French)

Sample 1

	Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Souscription à une carte bancaire	XX-MONMEDIA-SOUSCARTEBANQ- 20170613-01 Date d'émission 13 Juin 2017		Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Souscription à une carte bancaire	XX-MONMEDIA-SOUSCARTEBANQ- 20170613-01 Date d'émission 13 Juin 2017																													
<p style="background-color: #92d050; margin: 0;">SUIVI DES MODIFICATIONS DU DOCUMENT</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Version</th> <th style="width: 40%;">Description</th> <th style="width: 20%;">Date d'application</th> <th style="width: 30%;">Approbation (signature)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.0</td> <td>Création</td> <td style="text-align: center;">13 Juin 2017</td> <td style="text-align: center;">Ok</td> </tr> </tbody> </table>			Version	Description	Date d'application	Approbation (signature)	1.0	Création	13 Juin 2017	Ok	<p style="background-color: #92d050; margin: 0;">LISTE DE DIFFUSION</p> <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> DIRECTION GENERALE PÔLE EXPLOITATION PÔLE RISQUES & FINANCES PÔLE SUPPORT DIRECTION RETAIL, COMMERCIAL & RESEAU DIRECTION DES RISQUES DIRECTION CONTROLE PERMANENT & CONFORMITE CENTRE D'AFFAIRES DIRECTIONS DE ZONES DEPARTEMENT MONETIQUE & TRANSFERTS RAPIDES DEPARTEMENT INFORMATIQUE & TELECOMS SERVICE MONETIQUE & MULTIMEDIA TOUTES LES AGENCES </div>			<p style="background-color: #92d050; margin: 0;">MATRICE DE RESPONSABILITÉ</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="width: 20%;">Nom</th> <th style="width: 20%;">Visa</th> </tr> </thead> <tbody> <tr> <td style="background-color: #d9ead3;"><i>Rédacteur(s)</i></td> <td></td> <td></td> </tr> <tr> <td style="background-color: #d9ead3;"><i>Responsable du processus</i></td> <td></td> <td></td> </tr> <tr> <td style="background-color: #d9ead3;"><i>Approbation</i></td> <td></td> <td></td> </tr> <tr> <td style="background-color: #d9ead3;"><i>Validation</i></td> <td></td> <td></td> </tr> </tbody> </table>				Nom	Visa	<i>Rédacteur(s)</i>			<i>Responsable du processus</i>			<i>Approbation</i>			<i>Validation</i>			<p style="margin: 0;">1. Généralités 3</p> <p style="margin: 0;"> 1.1 Objet 3</p> <p style="margin: 0;"> 1.2 Domaine d'application 3</p> <p style="margin: 0;"> 1.3 Définitions 3</p> <p style="margin: 0;"> 1.4 Terminologies 3</p> <p style="margin: 0;"> 1.5 Références 3</p> <p style="margin: 0;">2. Acteurs 4</p> <p style="margin: 0;">3. Principes de gestion 5</p> <p style="margin: 0;">4. logigramme 6</p> <p style="margin: 0;">5. Commentaire de logigramme 9</p> <p style="margin: 0;"> 5.1 Les opérations 9</p> <p style="margin: 0;"> 5.2 Les messages 10</p> <p style="margin: 0;"> 5.3 Les procédures 10</p> <p style="margin: 0;">6. Annexes 11</p>		
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Activate Window

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1. GÉNÉRALITÉS

1.1 Objet
 Cette procédure a pour objet de décrire les étapes à suivre pour l'enregistrement des demandes de souscription aux cartes bancaires dans le système d'exploitation SB.

Ce processus est valable dans son principe pour le traitement d'une demande de souscription à une carte bancaire dans toutes les agences.

1.2 Domaine d'application
 Monétique- Gestion des cartes privées

1.3 Définitions
 La monétique est un ensemble de dispositifs basé sur l'électronique et l'informatique dans les transactions bancaires. La monétique résulte de la contraction de « monnaie » et « électronique ». Elle est de ce fait, l'ensemble des moyens informatiques et électroniques utilisés comme modes de paiement.

Dans le langage financier, la monétique est l'ensemble des techniques informatiques, magnétiques, électroniques et télématiques permettant l'échange de fonds sans support papier.

1.4 Terminologies
 CC : Chargé de Clientèle
 DA : Directeur Agence
 SMM : Service Monétique & Multimédia
 APM : Administration des Produits Monétiques

1.5 Références
 Guide utilisateurs SmartVista

Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Souscription à une carte bancaire	XX-MONMEDI-MULTIMEDIA-SOUCARTBANQ-20170613-01 Date d'émission 13 Juin 2017
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2. ACTEURS

Chargé de Clientèle
 Client
 Directeur Agence

Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Souscription à une carte bancaire	XX-MONMEDI-MULTIMEDIA-SOUCARTBANQ-20170613-01 Date d'émission 13 Juin 2017
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3. PRINCIPES DE GESTION

RG 1 : Le Chargé de clientèle est l'interlocuteur principal du client pour le placement des produits en agence en particulier et pour la gestion de la relation clientèle de façon générale.

RG 2 : La demande de carte est effectuée en agence et fait l'objet d'un formulaire de demande signé par le client et le chargé de clientèle. Le CC est tenu de remettre au client les conditions générales régissant la carte bancaire, objet de la souscription

RG 3 : Le CC est tenu de vérifier la cohérence de la demande du client tout en respectant les conditions d'éligibilité pour l'octroi de la carte bancaire, conformément aux fiches produits.

RG 4 : Le CC est tenu de vérifier si le client ne dispose pas déjà d'une autre carte bancaire de même nature. Si oui, renseigner carte secondaire pour le titulaire, carte mandataire si la demande est au profit du mandaté.

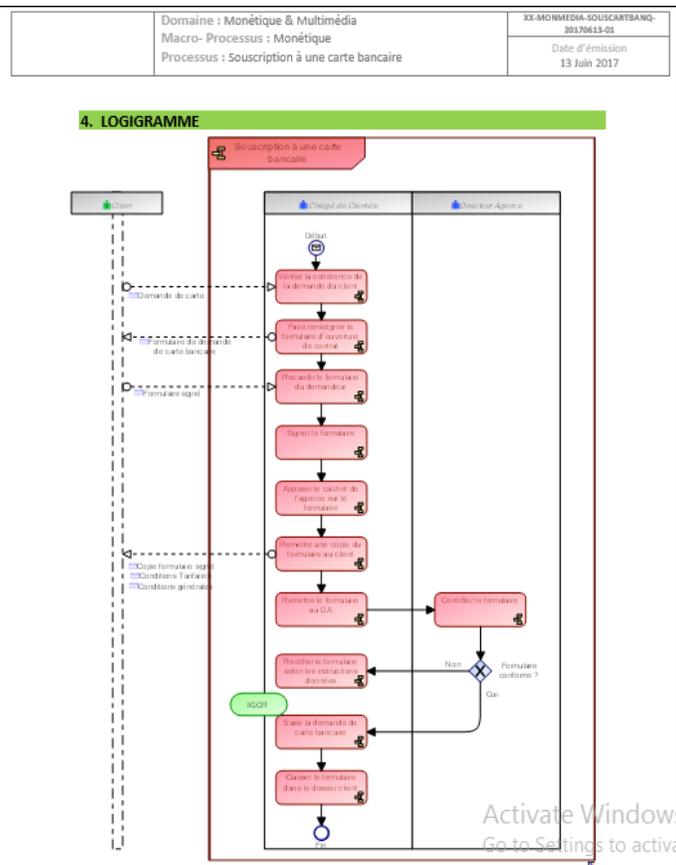
RG 5 : Afin de permettre au client une meilleure gestion de ses avoirs, le CC doit l'informer des plafonds définis pour les différentes cartes bancaires.

RG 6 : Le CC doit profiter de toutes les occasions avec le client afin de mettre à jour les informations de ce dernier dans le système. Il doit, en l'occurrence, s'assurer que la pièce d'identité du demandeur est valide au moment de la souscription et que les informations renseignées sur le formulaire sont correctes et valides.

RG 7 : Le Directeur d'agence est tenu de vérifier et viser la demande du client et le formulaire de demande de carte bancaire.

▪ **Vue contrôles**

Contrôles	Responsable du contrôle	Enregistrement du contrôle
Contrôler le formulaire	Chargé de Clientèle	S'assurer que le formulaire est bien renseigné et signé par le demandeur
Contrôler le formulaire de demande de carte bancaire	Directeur Agence	Vérifier et viser la demande du client et le formulaire de demande de carte bancaire
Contrôler l'identité du demandeur	Chargé de Clientèle	S'assurer que la pièce d'identité du demandeur est valide
Contrôler l'exactitude des informations encodées dans le Système d'Exploitation	Chargé de clientèle	S'assurer de l'exactitude des informations enregistrées dans le SI notamment noms & prénoms du client, contacts téléphoniques, ...



Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Souscription à une carte bancaire	XX-MONMEDI-SOUSCARTBANQ- 20170613-01 Date d'émission 13 Juin 2017
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5. COMMENTAIRE DE LOGIGRAMME

5.1 Les opérations

A réception de
Demande de carte bancaire

Vérifier la cohérence de la demande du client **Chargé de Clientèle**
Le CC contrôle l'identité du client et analyse sa demande en vérifiant son éligibilité et son équipement existant.

Faire renseigner le formulaire d'ouverture de contrat **Chargé de Clientèle**
Le CC communique au client, en deux exemplaires, le formulaire de demande de la carte bancaire choisie.

Messages/Documents Produits
Formulaire de souscription à la carte bancaire

A réception de
Formulaire de souscription signé

Recueillir le formulaire du demandeur **Chargé de Clientèle**
Le CC vérifie les informations renseignées sur le formulaire.
Le CC vérifie l'existence de la mention « Lu et Approuvé » et la signature du client en confrontant la signature sur le formulaire à la signature scannée dans 5B.

Signer le formulaire **Chargé de Clientèle**
Le CC appose son visa sur le formulaire pour matérialiser son contrôle

Apposer le cachet de l'agence sur le formulaire **Chargé de Clientèle**
Apposer le cachet de l'agence sur le formulaire.

Remettre une copie du formulaire au client **Chargé de Clientèle**
Le CC doit remettre au client une copie du formulaire.

Messages/Documents Produits
Copie formulaire signé

Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Souscription à une carte bancaire	XX-MONMEDI-SOUSCARTBANQ- 20170613-01 Date d'émission 13 Juin 2017
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Transmettre le formulaire au DA **Chargé de Clientèle**
Le CC doit transmettre à son Directeur d'Agence le formulaire renseigné et cacheté.

Contrôler le formulaire **Directeur Agence**
Le DA doit vérifier la demande du client et le formulaire de demande de carte bancaire.
Si anomalie, le DA demande au CC de rectifier l'anomalie. Si non, le DA vise le formulaire et le retourne au CC pour encodage.

Condition : Formulaire conforme ?
CBS: Non

Rectifier le formulaire selon les instructions données **Chargé de Clientèle**
Le CC rectifie l'anomalie selon le cas et retourne le formulaire au DA qui s'assure de la correction apportée.

CBS: Oui

Saisir la demande de carte bancaire **Chargé de Clientèle**
Le CC procède à la saisie du formulaire sous 5B dans l'écran dédié, tout en s'assurant de l'exactitude des informations enregistrées dans le SI notamment noms & prénoms du client, contacts téléphoniques, adresses, ...

Classer le formulaire dans le dossier client **Chargé de Clientèle**
Le CC archive le formulaire du client dans le dossier ouvert précisant le numéro de lot pour faciliter la vérification lors de la réception d'un lot de cartes physiques.

Fin condition

5.2 Les messages

Formulaire de souscription à la carte bancaire
Formulaire de souscription signé
Demande de carte
Copie formulaire signé

5.3 Les procédures

Sample 2

PROCESSUS : Confection et personnalisation des cartes bancaires in house	Date d'émission 14 Juin 2017
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SUIVI DES MODIFICATIONS DU DOCUMENT

Version	Description	Date d'application	Approbation (signature)
1.0	Création	14 Juin 2017	Ok

LISTE DE DIFFUSION

DIRECTION GENERALE
PÔLE EXPLOITATION
PÔLE RISQUES & FINANCES
PÔLE SUPPORT
DIRECTION RETAIL, COMMERCIAL & RESEAU
DIRECTION DES RISQUES
DIRECTION CONTROLE PERMANENT & CONFORMITE
CENTRE D'AFFAIRES
DIRECTIONS DE ZONES
DEPARTEMENT MONETIQUE & TRANSFERTS RAPIDES
DEPARTEMENT INFORMATIQUE & TELECOMS
SERVICE MONETIQUE & MULTIMEDIA
TOUTES LES AGENCES

MATRICE DE RESPONSABILITÉ

	Nom	Visa
Rédacteur(s)		
Responsable du processus		
Approbation		
Validation		

PROCESSUS : Confection et personnalisation des cartes bancaires in house	Date d'émission 14 Juin 2017
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1. GÉNÉRALITÉS

1.1 Objet

Cette procédure décrit les étapes à suivre pour le lancement quotidien de la personnalisation des cartes bancaires dans **Card Generator** (CG).

1.2 Domaine d'application

Monétique

1.3 Définitions

La monétique est un ensemble de dispositifs basé sur l'électronique et l'informatique dans les transactions bancaires. La monétique résulte de la contraction de « monnaie » et « électronique ». Elle est de ce fait, l'ensemble des moyens informatiques et électroniques utilisés comme modes de paiement.

Dans le langage financier, la monétique est l'ensemble des techniques informatiques, magnétiques, électroniques et télématiques permettant l'échange de fonds sans support papier.

La Banque a adopté une solution intégrée, qui fournit le traitement des transactions en ligne, les fonctions back office et les services de délivrance de cartes bancaires.

Le système comprend plusieurs **sous systèmes** installés séparément qui sont intégrés par une architecture orientée services. Il s'agit des sous systèmes :

- Front End (FE) qui prend en charge la Gestion et le traitement des transactions en ligne,
- Back Office (BO) qui prend en charge le traitement financier, la compensation, la comptabilité, l'analyse et le **reporting** des données,
- **Card Generator** (CG) qui compose les données à enregistrer sur la puce EMV pour la personnalisation des cartes bancaires. Il crée les fichiers pour embosseurs de cartes et envoi également des demandes d'impression de courriers contenant un code secret.

1.4 Terminologies

CC : Chargé de Clientèle
 APM : Administration des Produits Monétiques
 SMM : Service Monétique & Multimédia
 SMG : Service des Moyens Généraux

Domaine : Monétique & Multimédia Macro- Processus : Monétique Siège Processus : Confection et personnalisation des cartes bancaires in house	XX-MONMEDI-MON-PERSHOUSE- 20170614-01 Date d'émission 14 Juin 2017
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2. ACTEURS

Administration Produits Monétiques
 Responsable Monétique et Multimédia

Activate Windows
 Go to Settings to activate Windows

Domaine : Monétique & Multimédia Macro- Processus : Monétique Siège Processus : Confection et personnalisation des cartes bancaires in house	XX-MONNETEIA-MON-PERSOHOUSE-20170614-01 Date d'émission 14 Juin 2017
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3. PRINCIPES DE GESTION

RG 1 : La personnalisation des cartes bancaires doit se faire de façon quotidienne par la Section Administration des Produits Monétiques. Ceci, afin d'optimiser les délais de livraison des cartes bancaires à la clientèle.

RG 2 : La Section APM devra faire le suivi du stock des consommables à savoir les cartes vierges et autres consommables.

RG 3 : Le bordereau de commande doit être signé par la Section APM et le responsable SMM.

RG 4 : L'état récapitulatif des cartes bancaires personnalisées doit être signé par le responsable SMM.

RG 5 : Le SMM est responsable de la gestion du stock des cartes vierges. Chaque mois il doit s'assurer du stock disponible auprès des Moyens Généraux et veiller à l'approvisionnement si nécessaire.

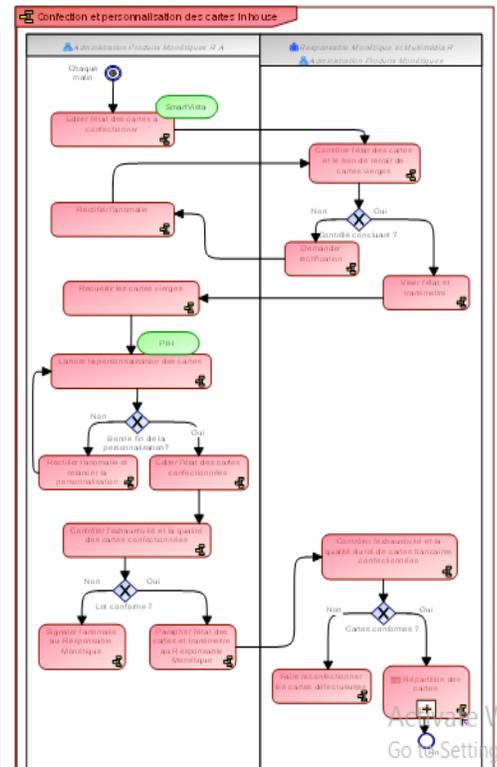
Le stock de cartes vierges doit être conservé par les Moyens Généraux dans un lieu sécurisé.

• Vue contrôles

Contrôles	Responsable du contrôle	Enregistrement du contrôle
Contrôler l'état des cartes à confectionner	Responsable Monétique et Multimédia	Visa sur l'état des cartes à confectionner
Contrôler le bon de sortie des cartes vierges	Responsable Monétique et Multimédia	Visa sur le bon de sortie des cartes vierges

Domaine : Monétique & Multimédia Macro- Processus : Monétique Siège Processus : Confection et personnalisation des cartes bancaires in house	XX-MONNETEIA-MON-PERSOHOUSE-20170614-01 Date d'émission 14 Juin 2017
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4. LOGIGRAMME



Domaine : Monétique & Multimédia Macro- Processus : Monétique Siège Processus : Confection et personnalisation des cartes bancaires in house	XX-MONNETEIA-MON-PERSOHOUSE-20170614-01 Date d'émission 14 Juin 2017
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5. COMMENTAIRE DE LOGIGRAMME

5.1 Les opérations

Editer l'état des cartes à confectionner Administration Produits Monétiques

Les demandes « new card » traitées avec succès reçoivent le statut « traité avec succès » et les objets (carte, compte, client titulaire de la carte) sont automatiquement créés. Editer l'état du lot des cartes à confectionner dans **Card Generator** (CG).

Contrôler l'état des cartes et le bon de sortie des cartes vierges Responsable Monétique et Multimédia

A la réception de l'état des cartes à confectionner, contrôler cet état et le confronter au bon de sortie des cartes vierges.

Condition : Contrôle concluant ?

Cas: Non

Demander rectification Responsable Monétique et Multimédia

En cas d'anomalie, retourner l'état à l'agent de l'Administration Monétique pour rectification.

Rectifier l'anomalie Administration Produits Monétiques

En fonction de l'anomalie détectée, procéder à la rectification soit de l'état des cartes soit du bon de sortie.

Cas: Oui

Viser l'état et transmettre Responsable Monétique et Multimédia

Si le contrôle est concluant, apposer une signature et un cachet sur l'état des cartes et le bon de sortie.

Fin condition

Recueillir les cartes vierges Administration Produits Monétiques

Récupérer les cartes vierges auprès des Moyens Généraux, en fonction du nombre de cartes à confectionner et sur la base du bon de sortie.

Lancer la personnalisation des cartes Administration Produits Monétiques

- Préparer le matériel de personnalisation des cartes
- Surveiller la personnalisation des cartes

Domaine : Monétique & Multimédia Macro- Processus : Monétique Siège Processus : Confection et personnalisation des cartes bancaires in house	XX-MONNETEIA-MON-PERSOHOUSE-20170614-01 Date d'émission 14 Juin 2017
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Si la personnalisation ne réussit pas, corriger l'origine du problème et relancer le traitement de personnalisation.

Condition : Bonne fin de la personnalisation ?

Cas: Non

Rectifier l'anomalie et relancer la personnalisation Administration Produits Monétiques

Trouver l'origine de l'anomalie et résoudre cette anomalie. Relancer le traitement de personnalisation.

Cas: Oui

Editer l'état des cartes confectionnées Administration Produits Monétiques

A la fin de la **personnalisation des** cartes, éditer l'état des cartes personnalisées.

Fin condition

Contrôler l'exhaustivité et la qualité des cartes confectionnées Administration Produits Monétiques

Procéder au contrôle de l'exhaustivité du lot de cartes par rapport aux cartes demandées et la qualité des cartes personnalisées.

Condition : Lot conforme ?

Cas: Non

Signaler l'anomalie au Responsable Monétique Administration Produits Monétiques

Si anomalie sur les cartes confectionnées, remonter l'information au Responsable du Service Monétique & Multimédia.

Cas: Oui

Parapher l'état des cartes Administration Produits Monétiques

Si le rapprochement entre les cartes confectionnées et l'état des cartes est concluant alors parapher l'état et le transmettre au Responsable du Service Monétique pour validation.

Fin condition

Contrôler l'exhaustivité et la qualité des cartes confectionnées Responsable Monétique et Multimédia

Contrôler l'exhaustivité du lot de cartes par rapport aux cartes demandées. Procéder aux tests des cartes physiques confectionnées pour s'assurer de leur qualité.

Sample 3

	Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Réception des cartes bancaires en agence	XX-MONMEDIA-MON-RECCAR-20170614-01 Date d'émission 14 Juin 2017		Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Réception des cartes bancaires en agence	XX-MONMEDIA-MON-RECCAR-20170614-01 Date d'émission 14 Juin 2017																																				
SUIVI DES MODIFICATIONS DU DOCUMENT			SOMMAIRE																																						
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	Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Réception des cartes bancaires en agence	XX-MONMEDIA-MON-RECCAR-20170614-01 Date d'émission 14 Juin 2017		Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Réception des cartes bancaires en agence	XX-MONMEDIA-MON-RECCAR-20170614-01 Date d'émission 14 Juin 2017
1. GÉNÉRALITÉS			2. ACTEURS		
<p>1.1 Objet</p> <p>Cette procédure décrit les étapes de réception des cartes bancaires au niveau des agences pour remise aux clients.</p> <p>1.2 Domaine d'application</p> <p>Monétique</p> <p>1.3 Définitions</p> <p>1.4 Terminologies</p> <p>SMM : Service Monétique et Multimédia DA : Directeur d'Agence CC : Chargé de Clientèle</p> <p>1.5 Références</p>			<p>Chargé de Clientèle Responsable Administratif Section Courrier</p>		

3. PRINCIPES DE GESTION

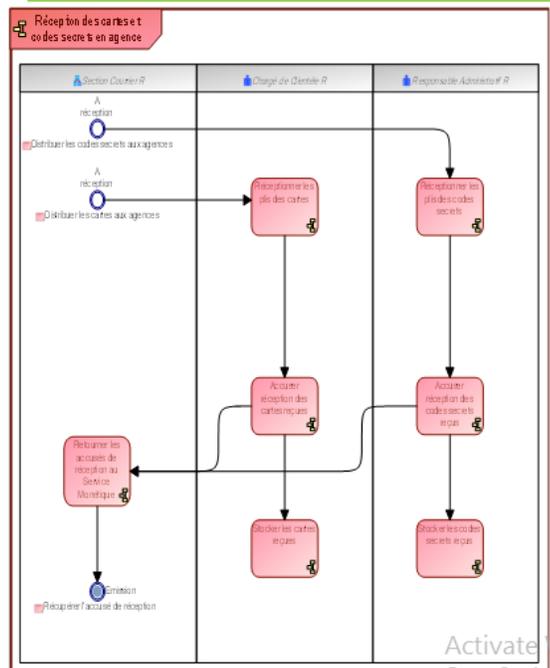
RG 1 : La réception des cartes créées doit se faire par le chargé de clientèle.

RG 2 : Pour les agences situées aux environs du Siège, c'est le service courrier interne qui s'occupe de l'acheminement des cartes aux agences.
 Pour les autres agences, le service courrier fait appel à un prestataire externe.

▪ **Vue contrôles**

Contrôles	Responsable du contrôle	Enregistrement du contrôle
Contrôler bordereau de réception des cartes	Chargé de Clientèle	Viser l'accusé de réception

4. LOGIGRAMME



5. COMMENTAIRE DE LOGIGRAMME

5.1 Les opérations

Réceptionner les plis des cartes Chargé de Clientèle

Réceptionner les plis des cartes et rapprocher les plis des cartes avec le relevé des cartes. Contrôler le nombre de cartes par rapport au bordereau d'accompagnement. Si anomalie : informer le Directeur d'Agence et le Service Monétique et Multimédia.

Accuser réception des cartes reçues Chargé de Clientèle

Accuser réception des cartes bancaires (nom & prénom, date et signature) et remettre l'accusé au service courrier pour le retourner au SMM. Envoyer un mail au SMM reportant le numéro de Lot et le nombre de cartes reçues.

Retourner les accusés de réception au Service Monétique Section Courrier

Retourner les accusés de réception au Service Monétique et Multimédia

Stocker les cartes reçues Chargé de Clientèle

Stocker les cartes reçues dans un endroit sécurisé non accessible à d'autres personnes/personnel.

5.2 Les messages

5.3 Les procédures

6. ANNEXES

Sample 4

Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Remise de la carte bancaire au client		BI-MONMEDI-MAG- REMCARTCODCLI-20150209-01 Date d'émission 14 Juillet 2017	Domaine : Monétique & Multimédia Macro- Processus : Monétique Processus : Remise de la carte bancaire au client		BI-MONMEDI-MAG- REMCARTCODCLI-20150209-01 Date d'émission 14 Juillet 2017
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	Nom	Visa			
Rédacteur(s)					
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Activate Window

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1. GÉNÉRALITÉS			2. ACTEURS		
1.1 Objet La présente procédure a pour objet la description des étapes à suivre lors de la remise de la carte bancaire au client.			Administration Produits Monétiques Chargé de Clientèle client		
1.2 Domaine d'application Monétique - Agence					
1.3 Définitions					
1.4 Terminologies CC : Chargé de Clientèle SMM : Service Monétique & Multimédia					
1.5 Références					

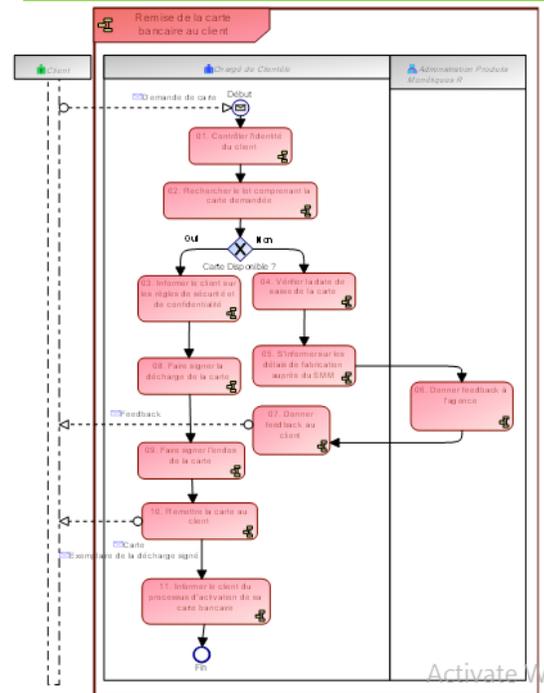
3. PRINCIPES DE GESTION

- RG 1 : La carte bancaire est remise au client contre décharge.
- RG 2 : Le Chargé de Clientèle doit s'assurer que le numéro du téléphone mobile du client est correctement enregistré dans le Système d'Informations de la Banque. Dans le cas contraire, le CC doit procéder à la mise à jour des informations sur le client en le requalifiant.
- RG 3 : Le Chargé de Clientèle doit informer le client, qu'il devra :
- Se rendre au Distributeur Automatique de Billets,
 - Insérer sa nouvelle carte,
 - Sélectionner « Définir Code PIN »,
 - Composer le code qu'il recevra sur son numéro de téléphone mobile,
 - Définir son code PIN afin d'activer la carte bancaire.

• Vue contrôles

Contrôles	Responsable du contrôle	Enregistrement du contrôle
Contrôler l'identité du demandeur	Chargé de Clientèle	S'assurer que le demandeur est bien le titulaire de la carte
Contrôler le numéro de téléphone du client qui est enregistré dans le Système de la Banque	Chargé de Clientèle	S'assurer que le numéro du téléphone mobile du client est correctement enregistré dans le Système d'Informations de la Banque.

4. LOGIGRAMME



5. COMMENTAIRE DE LOGIGRAMME

5.1 Les opérations

- 01. Contrôler l'identité du client** Chargé de Clientèle
- A la demande du client pour récupérer sa nouvelle carte, vérifier :
- L'identité du client
 - La validité du document d'identité
 - La signature du client par rapport à celle scannée dans le système bancaire.
- 02. Rechercher le lot comprenant la carte demandée** Chargé de Clientèle
- Après vérification concluante de l'identité du client, procéder à la recherche de la carte du client et du lot.
- Condition : Carte Disponible ?
- Cas: OUI
- 03. Informer le client sur les règles de sécurité et de confidentialité** Chargé de Clientèle
- Informez le client sur les règles de sécurité et de confidentialité pour l'utilisation de la carte :
- Le client doit signer l'endos de la carte à l'emplacement réservé à cet effet.
 - La carte est à usage strictement personnel.
- Cas: Non
- 04. Vérifier la date de saisie de la carte** Chargé de Clientèle
- Si la carte est non encore disponible, alors :
- Vérifier dans le système, la date de saisie de la carte
 - Contacter l'Administration Monétique
- 05. S'informer sur les délais de fabrication auprès de l'Administration Monétique** Chargé de Clientèle
- Demander à l'agent de l'Administration Monétique du SMM, les délais de fabrication de la carte concernée.
- 06. Donner feedback à l'agence** Administration Produits Monétiques
- Informez l'agence des délais de fabrication et d'acheminement de la carte.

- 07. Donner feedback au client** Chargé de Clientèle
- Informez le client des délais nécessaires pour que la carte soit disponible au niveau de l'agence et l'inviter à revenir pour la récupérer.
- Messages/Documents Produits Feedback
- Fin condition
- 08. Faire signer la décharge de la carte** Chargé de Clientèle
- Faire signer la décharge de la carte par le client et apposer votre visa pour confirmer la signature du client.
- Donner au client une copie de la décharge pour remise au Responsable Administratif.
- 09. Faire signer l'endos de la carte** Chargé de Clientèle
- Inviter le client à signer l'endos de la carte.
- 10. Remettre la carte au client** Chargé de Clientèle
- Remettre la carte au client et une copie de la décharge de la carte.
- Messages/Documents Produits Carte
- 11. Informer le client du processus d'activation de sa carte** Chargé de Clientèle
- Le Chargé de Clientèle doit informer le client, qu'il devra :
- Se rendre au Distributeur Automatique de Billets,
 - Insérer sa nouvelle carte,
 - Sélectionner « Définir Code PIN »,
 - Composer le code qu'il recevra sur son numéro de téléphone mobile,
 - Définir son code PIN afin d'activer la carte bancaire.

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5. COMMENTAIRE DE LOGIGRAMME

5.1 Les opérations

01. Contrôler l'identité du client Chargé de Clientèle

A la demande du client pour récupérer sa nouvelle carte, vérifier :

- L'identité du client
- La validité du document d'identité
- La signature du client par rapport à celle scannée dans le système bancaire.

02. Rechercher le lot comprenant la carte demandée Chargé de Clientèle

Après vérification concluante de l'identité du client, procéder à la recherche de la carte du client et dans son lot.

Condition : Carte Disponible ?
Cas: Oui

03. Informer le client sur les règles de sécurité et de confidentialité Chargé de Clientèle

Informez le client sur les règles de sécurité et de confidentialité pour l'utilisation de la carte :

- Le client doit signer l'endos de la carte à l'emplacement réservé à cet effet.
- La carte est à usage strictement personnel.

Cas: Non

04. Vérifier la date de saisie de la carte Chargé de Clientèle

Si la carte est non encore disponible, alors :

- Vérifier dans le système, la date de saisie de la carte
- Contactez l'Administration Monétique

05. S'informer sur les délais de fabrication auprès de l'Administration Monétique Chargé de Clientèle

Demander à l'agent de l'Administration Monétique du SMM, les délais de fabrication de la carte concernée.

06. Donner feedback à l'agence Administration Produits Monétiques

Informez l'agence des délais de fabrication et d'acheminement de la carte.

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07. Donner feedback au client Chargé de Clientèle

Informez le client des délais nécessaires pour que la carte soit disponible au niveau de l'agence et l'inviter à récupérer la carte.

Messages/Documents Produit
Feedback

Fin condition

08. Faire signer la décharge de la carte Chargé de Clientèle

Faire signer la décharge de la carte par le client et apposer votre visa pour confirmer la signature du client.

Donner au client une copie de la décharge pour remise au Responsable Administratif.

09. Faire signer l'endos de la carte Chargé de Clientèle

Inviter le client à signer l'endos de la carte.

10. Remettre la carte au client Chargé de Clientèle

Remettre la carte au client et une copie de la décharge de la carte.

Messages/Documents Produit
Carte

11. Informer le client du processus d'activation de sa carte Chargé de Clientèle

Le Chargé de Clientèle doit informer le client, qu'il devra :

- Se rendre au Distributeur Automatique de Billets,
- Insérer sa nouvelle carte,
- Sélectionner « Définir Code PIN »,
- Composer le code qu'il recevra sur son numéro de téléphone mobile,
- Définir son code PIN afin d'activer la carte bancaire.

Sample 5

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SUIVI DES MODIFICATIONS DU DOCUMENT

Version	Description	Date d'application	Approbation (signature)
	Creation	26 Mars 2018	
V1 VF	Validation	19 avril 2018	

LISTE DE DIFFUSION

AGENCES
ANIMATION COMMERCIALE
CONTROLE PERMANENT
DEPARTEMENT INFORMATIQUE & TELECOM
DIRECTION AUDIT INTERNE
DIRECTION GENERALE
DIRECTION SUPPORT
DIRECTION EXPLOITATION/CAF
MARKETING & COMMUNICATION
MONETIQUE & MULTIMEDIA
RESEAU RETAIL

MATRICE DE RESPONSABILITE

	Nom	Visa
Rédacteur(s)	/	
Responsable du processus		
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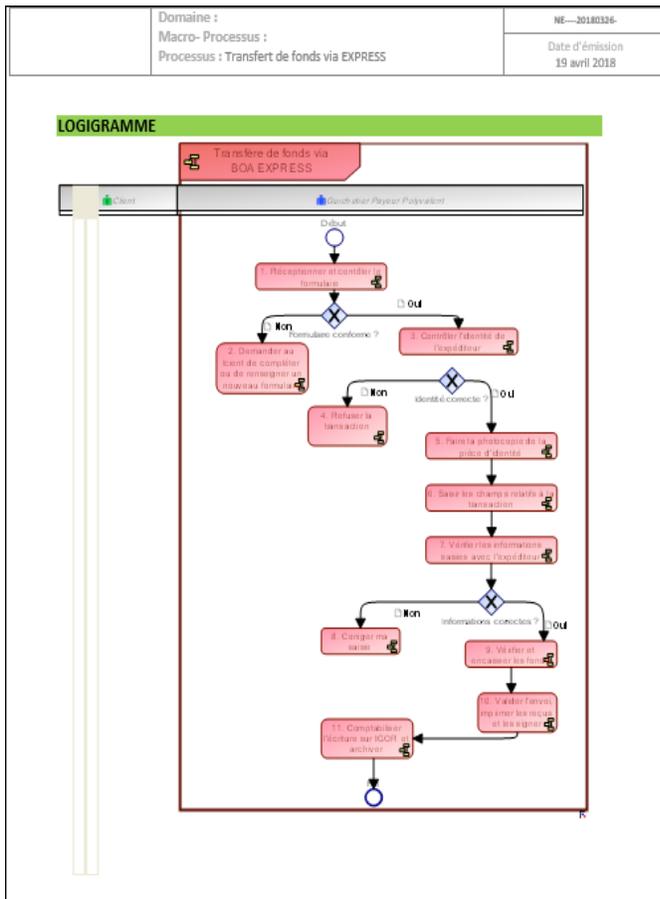
PRINCIPES DE GESTION

▪ Vue contrôles

Contrôles	Responsable du contrôle	Enregistrement du contrôle
1. Contrôler le formulaire d'envoi	Guichetier Payeur Polyvalent	Le GPP réceptionne et contrôle le formulaire renseigné par l'expéditeur. Si l'ensemble des champs obligatoires du formulaire n'est pas renseigné, le GPP invite l'expéditeur à le compléter. Si le formulaire comporte des anomalies (ratures, mots illisibles etc...), le GPP propose à l'expéditeur un nouveau formulaire à remplir.
2. Contrôler l'identité du client donneur d'ordre	Guichetier Payeur Polyvalent	Le GPP est tenu d'effectuer un contrôle rigoureux de la pièce d'identité remise par l'expéditeur de l'opération de transfert : -Vérifier l'identité du titulaire, -Autant que possible, contrôler l'authenticité de la pièce, -Contrôler la validité de la pièce d'identité. Seuls la carte nationale d'identité, le passeport, la carte professionnelle militaire, la carte consulaire des nigériens vivant à l'étranger (dans la limite des pays autorisés), le carnet de voyage CEDEAO, sont valables pour effectuer des opérations de transfert. Le GPP s'assure également qu'il y a une cohérence des noms et prénoms de l'expéditeur entre la carte d'identité et le formulaire d'envoi. En cas de pièce douteuse ou non valide, le GPP est tenu de rejeter l'opération sous réserve de présentation d'une pièce d'identité valable.

Domaine : Macro- Processus : Processus : Transfert de fonds via EXPRESS	NE—20180326- Date d'émission 19 avril 2018
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3. Vérifier les conditions du transfert avant d'encaisser les fonds	Guichetier Payeur Polyvalent	Le GPP se doit de vérifier et d'encaisser la totalité des fonds avant finalisation du transfert dans EXPRESS.
4. Vérifier les fonds à encaisser		Le GPP se doit de vérifier et d'encaisser la totalité des fonds avant finalisation du transfert dans EXPRESS.



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1.1 Commentaire de logigramme

5.1 Les opérations

1. Réceptionner et contrôler le formulaire Guichetier Payeur Polyvalent
Tout envoi d'un transfert fait l'objet d'un ordre écrit de l'expéditeur sur un formulaire d'envoi disponible en agence (cf. RG1).

Le formulaire d'envoi doit être rempli au stylo en LETTRES MAJUSCULES et doit comporter obligatoirement les informations ci-après :

- La ville et le pays de réception du transfert,
- La somme à envoyer en toutes lettres et en chiffres avec indication de la devise,
- Le nom, le prénom du bénéficiaire,
- Le nom, le prénom et l'adresse de l'expéditeur,
- La signature datée de l'expéditeur.

Condition : Formulaire conforme ?

Cas: Non
2. Demander au client de compléter ou de renseigner un nouveau formulaire Guichetier Payeur Polyvalent
Si le formulaire comporte des anomalies (ratures, mots illisibles etc...) Le GPP propose à l'expéditeur un nouveau formulaire à remplir.

Cas: Oui
3. Contrôler l'identité de l'expéditeur Guichetier payeur polyvalent
La fourniture d'une pièce d'identité valide est obligatoire pour les envois de fonds via le système EXPRESS.

Le GPP effectue un contrôle rigoureux de la pièce d'identité remise par l'expéditeur de l'opération de transfert :

- ✓ Vérifie l'identité du titulaire,
- ✓ Autant que possible, contrôle l'authenticité de la pièce,
- ✓ Contrôle la validité de la pièce d'identité.

Seuls la carte nationale d'identité, le passeport, la carte professionnelle militaire, la carte consulaire des nigériens vivant à l'étranger (dans la limite des pays autorisés), le carnet de voyage CEDEAO, sont valables pour effectuer des opérations de transfert.

Le GPP s'assure également qu'il y a une cohérence des noms et prénoms de l'expéditeur entre la carte d'identité et le formulaire d'envoi.

Fin condition

Domaine : Macro- Processus : Processus : Transfert de fonds via EXPRESS	NE—20180326- Date d'émission 19 avril 2018
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Condition : Identité correcte ?

Cas: Non
4. Refuser la transaction Guichetier Payeur Polyvalent
 Le GPP est tenu de refuser la transaction en cas de pièce d'identité invalide.

Cas: Oui
5. Faire la photocopie de la pièce d'identité Guichetier Payeur Polyvalent
 Le GPP effectue une photocopie lisible de la pièce d'identité de l'expéditeur et archive dans la journée comptable.

6. Saisir les champs relatifs à la transaction Guichetier Payeur Polyvalent
 Le GPP se connecte à l'application de transfert de EXPRESS avec son login et mot de passe.

A noter : Le login correspondant au matricule qui identifie de façon unique chaque employé de la BOA NIGER.
 A la première connexion, le GPP est invité à changer son mot de passe par défaut fourni par l'administrateur. La politique de mot de passe est la suivante : 8 caractères alphanumériques au minimum, majuscule, minuscule, caractères spéciaux. Attention, au bout de 3 tentatives erronées, le compte se bloque et il faut contacter l'administrateur pour réinitialiser le compte.

7. Vérifier les informations saisies avec l'expéditeur Guichetier Payeur Polyvalent
 Le GPP vérifie les paramètres du transfert auprès du client (Montant, commissions...) avant de valider l'opération d'envoi dans le système EXPRESS.

Le GPP répète les informations saisies au client, en particulier le numéro de téléphone du bénéficiaire et la somme totale à payer (montant à recevoir par le bénéficiaire et commissions TTC).

Les modifications nécessaires doivent être effectuées lors de cette vérification.

Fin condition

Domaine : Macro- Processus : Processus : Transfert de fonds via EXPRESS	NE—20180326- Date d'émission 19 avril 2018
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Condition : Informations correctes ?

Cas: Non
8. Corriger la saisie Guichetier Payeur Polyvalent
 Le GPP corrige sa saisie s'il y a une erreur.

Cas: Qui
9. Vérifier et encaisser les fonds Guichetier Payeur Polyvalent
 Le GPP vérifie et encaisse la totalité des fonds avant finalisation du transfert dans EXPRESS.

10. Valider l'envoi, imprimer les reçus et les signer Guichetier Payeur Polyvalent
 Le GPP imprime les reçus d'envoi générés par le système, les signe, les cache et les fait signer par l'expéditeur. Puis, il détache son exemplaire pour l'archiver dans la journée comptable et remet à l'expéditeur le sien en lui indiquant le numéro d'envoi à communiquer au bénéficiaire.

Messages/documents Produits
 Avis d'opéré

11. Comptabiliser l'écriture sur IGOR et archiver Guichetier payeur Polyvalent

N°	Code IGOR	Libellé
1	ED	« Envoi domestique EXPRESS »
2	EU	« Envoi UEMOJA EXPRESS »

- Saisir dans le champ « Relevé », le numéro d'envoi suivi du nom du bénéficiaire,
- Renseigner le **billetage**,
- Noter la référence sur le bordereau de paiement.

Valider l'enregistrement sous IGOR ou le faire valider par le responsable habilité si une validation est requise.

Fin Condition

5.2 Les messages

Formulaire d'envoi de fonds via EXPRESS
 Avis d'opéré

Domaine : Macro- Processus : Processus : Transfert de fonds via EXPRESS	NE—20180326- Date d'émission 19 avril 2018
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5.3 Les procédures

- Réceptionner et contrôler le formulaire
- Demander au client de compléter ou de renseigner un nouveau formulaire
- Contrôler l'identité de l'expéditeur
- Refuser la transaction
- Faire la photocopie de la pièce d'identité
- Saisir les champs relatifs à la transaction
- Vérifier les informations saisies avec l'expéditeur
- Corriger la saisie
- Vérifier et encaisser les fonds
- Valider l'envoi, imprimer les reçus et les signer
- Comptabiliser l'écriture sur IGOR et archiver

Domaine : Macro- Processus : Processus : Transfert de fonds via EXPRESS	NE—20180326- Date d'émission 19 avril 2018
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6. FOCUS SUR LES CLIENTS SUR LISTES NOIRES

Dans un souci de conformité par rapport à la réglementation bancaire en vigueur et de lutte contre le blanchiment de capitaux et le financement du terrorisme, l'application EXPRESS est dotée d'un module "filtrage" permettant de détecter les clients inscrits sur listes noires (blacklistes). Ainsi, le guichetier pourra être confronté aux deux cas ci-dessous.

6.1 Homonymie imparfaite

Dans le cas d'une homonymie imparfaite, le nom et le prénom du client donneur d'ordre correspondent au nom et au prénom d'un client sur liste noire. Après avoir cliqué sur le bouton « Pré visualiser », le système affiche le message suivant en rouge « Attention transaction suspecte ! Veuillez vous adresser à votre Service conformité ». La conduite à tenir par le guichetier est la suivante :

- Cliquer sur le bouton « Enregistrer » afin que la transaction puisse remonter au niveau du service Conformité,
- Cliquer sur « Imprimer » afin d'imprimer le reçu d'envoi. **ATTENTION ne pas remettre au client son exemplaire du reçu tant qu'il n'a pas le retour de la Conformité.**
- Suspendre le processus d'envoi et demander au client de patienter en mentionnant qu'il y a un problème au niveau de la validation de la transaction (sans donner de motif supplémentaire),
- Avertir dans les plus brefs délais le Responsable Administratif (RA),
- Le RA doit rapidement contacter le service Conformité afin qu'il effectue les vérifications nécessaires,
- Suite aux vérifications, le service Conformité peut :
 - Soit décider de débloquer la transaction : Dans ce cas, poursuivre le processus d'envoi normal avec le client,
 - Soit décider de bloquer la transaction : Dans ce cas, signifier au client que le problème de validation de la transaction persiste toujours et demander au RA d'annuler la transaction sur la plateforme en lui communiquant par mail le code d'envoi de la transaction.

6.2 Cas 2 : Homonymie parfaite

L'homonymie parfaite signifie que le nom, le prénom, la date de naissance et la nationalité du client donneur d'ordre correspondent à 100 % à un client sur liste noire. Dans ce cas, le système bloque d'emblée la transaction et il n'est pas possible d'enregistrer la transaction sur le système. Le guichetier doit alors indiquer au client qu'il y a un problème au niveau de la validation de sa transaction.

Appendix II: Target Texts (English)

Sample 1

<p>Area : Ebanking and Multichannels Macro- Process : Ebanking Process : Subscription to a Debit Card</p>	<p>XX-MONMEDIA-SOUSCARTBANQ-20170613-01 Date of 00/00/00 13 Juin 2017</p>	<p>Area : Ebanking and Multichannels Macro- Process : Ebanking Process : Subscription to a Debit Card</p>	<p>XX-MONMEDIA-SOUSCARTBANQ-20170613-01 Date of 00/00/00 13 Juin 2017</p>															
<p>MODIFICATION HISTORY</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Version</th> <th>Description</th> <th>Application Date</th> <th>Approval (signature)</th> </tr> </thead> <tbody> <tr> <td>1.0</td> <td>Creation</td> <td>13 Juin 2017</td> <td>Ok</td> </tr> </tbody> </table>		Version	Description	Application Date	Approval (signature)	1.0	Creation	13 Juin 2017	Ok	<p>1. General information..... 3</p> <p>1.1 Objective..... 3</p> <p>1.2 Area of application..... 3</p> <p>1.3 Definition..... 3</p> <p>1.4 Terminologies..... 3</p> <p>1.5 References..... 3</p> <p>2. ActOrs..... 4</p> <p>3. PRINCIPLES OF PROCESSING (BUSINESS RULES)..... 5</p> <p>4. Flow chart..... 6</p> <p>5. Comments on the flowchart..... 7</p> <p>5.1 Operations..... 7</p> <p>5.2 Messages..... 8</p> <p>5.3 Procedures..... 8</p> <p>6. Appendices..... 9</p>								
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<p>1. GENERAL INFORMATION</p> <p>1.1 Objective</p> <p>The objective of this procedure is to describe the steps to be followed when receiving subscription requests for debit cards in the core banking system CBS.</p> <p>This process covers the processing of a <u>debit card subscription request</u> in all Branches.</p> <p>1.2 Area of application</p> <p>Ebanking – Processing of personal cards</p> <p>1.3 Definition</p> <p>Ebanking refers to a group of electronic or data processing devices used to carry banking transactions. Ebanking comes from the contraction of “electronic” and “banking”. It is therefore, a collection of technological and electronic means used as modes of payment.</p> <p>In financial language, Ebanking is a collection of Information technology, magnetic, electronic and data processing technics that allow the exchange of funds without hard copy evidence.</p> <p>1.4 Terminologies</p> <p>RO: Relationship Officer BM: Branch Manager EMU: Ebanking and multichannel Unit EPA: Ebanking Products Administration</p> <p>1.5 References</p> <p>SmartVista User guide</p>		<p>2. ACTORS</p> <p>Relationship Officer Client Branch Manager</p>	

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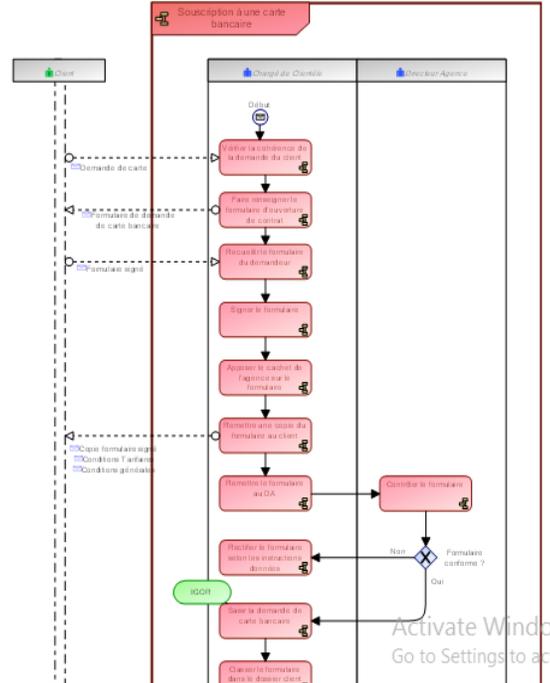
3. PRINCIPLES OF PROCESSING (BUSINESS RULES)

- RG 1: The Relationship Officer is generally the point of contact with the client for the positioning of products particularly in branches and for relationship management.
- RG 2: The card application is carried out in branches and requires a form signed by the client and the Relationship Officer. The RO is required to explain to the customer all the general conditions related to the debit card, the purpose of the subscription.
- RG 3: The RO should verify the compliance of the client's request while respecting the eligibility conditions for granting a debit card, in compliance to the product papers.
- RG 4: The RO is required to verify if the client already holds another debit card of the same kind. If yes, fill in a secondary card for the holder, authorised card if the request is in favour of an agent.
- RG 5: In order to meet the needs of the client, the RO should inform them of the defined limits for the different cards.
- RG 6: The RO should take advantage of the time spent with the client to update their information in the system. He/she should, in this case, ensure that the Identity document of the client is valid at the point of the subscription and the information filled on the form is correct and valid.
- RG 7: The Branch manager should verify and certify the client's request and the debit card application form.

Controls View

Controls	Responsibility for control	Implementation of the control
Verification of the form	Relationship Officer	Ensure that the form is well filled and signed by the applicant.
Verify that the card application form.	Branch Manager	Verify and certify the client's request and the card application form.
Confirm the identity of the applicant	Relationship Officer	Confirm the validity of the Identification document.
Confirm the correctness of the information captured in the core banking system.	Relationship Officer	Confirm the correctness of the information captured in the CBS especially the client's name and sir name, telephone contacts, ...

4. FLOW CHART



5. COMMENTS ON THE FLOWCHART

5.1 Operations

- Upon receipt of** Debit card application form
 - Verify the consistency of the client's application** Relationship Officer

The RO confirms the identity of the client and analyses the application verifying its eligibility and
 - Fill in the contract opening form** Relationship Officer

The relationship Officer gives the client the application form for the chosen card, in duplicate.
 - Messages/Output Documents** Debit card application form.
 - Upon receipt of** Signed subscription form
 - Collect the application form** Relationship Officer

The RO verifies the information filled on the form.
 The RO verifies the existence of the note "read and approved" and the signature of the client by checking the signature on the form against the scanned signature on CBS.
 - Sign the form** Relationship Officer

The RO appends a stamp on the form to confirm the verification
 - Append the branch stamp on the form** Relationship Officer

Append the branch stamp on the form.
 - Give one copy of the form to the client** Relationship Officer

The RO should give back one copy of the form to the client.
 - Messages/Output documents** Signed copy of the form
 - Send the form to the BM** Relationship Officer

- Check the form** Branch Manager

The BM should verify the client's application and the [debit card application form](#).

If there is an anomaly, the Branch Manager asks the RO to rectify the anomaly. If not, the BM signs the form and returns it to the RO for capture.

Condition: is the form compliant?
Case: No

 - Rectify the form according to the instructions given** Relationship Officer

The RO rectifies the anomaly accordingly and returns the form to the BM who confirms the correction made.
 - Case: Yes**
 - Book the debit card request** Relationship Officer

The RO proceeds to capture the form on CBS using the dedicated screen, whilst confirming that the information captured in the CBS especially the names and sir names of the client, telephone contacts, addresses ...
 - File the form in the clients file** Relationship Officer

The RO files the client's form in the opened file noting the batch number to facilitate the verification upon receipt of a batch of physical cards.

End condition
- 5.2 Messages**
 - Debit card application form
 - Signed subscription form
 - Card request
 - Signed form copy
- 5.3 Procedures**

Sample 2

<p>Area : Ebanking and Multichannels Macro- Process : Ebanking at Head Office Production and personalisation of the debit cards</p>	<p>XX-MONMEDI-MON-PERHOUSE-20170614-01</p> <p>Date of issue 14 June 2017</p>	<p>Area : Ebanking and Multichannels Macro- Process : Ebanking at Head Office Production and personalisation of the debit cards</p>	<p>XX-MONMEDI-MON-PERHOUSE-20170614-01</p> <p>Date of issue 14 June 2017</p>
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1. GENERAL INFORMATION

1.1 Objective

This procedure describes the steps to be followed for the daily preparation of debit card personalisation in Card Generator (CG).

1.2 Area of application

Ebanking

1.3 Definitions

Ebanking refers to a group of electronic or data processing devices used to carry banking transactions. Ebanking comes from the contraction of "electronic" and "banking". It is therefore, a collection of technological and electronic means used as modes of payment.

In financial language, Ebanking is a collection of information technology, magnetic, electronic and data processing techniques that allows the exchange of funds without hard copy evidence.

The bank has adopted an integrated solution, which provides the processing of transactions on line, the back office functions and the issuance of bankcards.

The system consist of several systems installed separately that are integrated by a service oriented architecture:

- Front End (FE) that handles the management and processing of transactions on line,
- Back Office (BO) that handles financial processing, clearing, accounting, analysis and reporting of data,
- Card Generator (CG) that composes the data to be encoded in the EMV chip for the personalisation of debit cards. It creates files for card embossing machines and sends request for the printing of PIN mailers.

1.4 Terminologies

RO: Relationship Officer
EPA: Ebanking Products Administration
EMU: Ebanking and multichannels Unit
PU: Procurement Unit

1.5 References

2. ACTORS

Ebanking Products Administration
Ebanking and Multichannels Manager

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3. PRINCIPLES OF PROCESSING (BUSINESS RULES)

RG 1: The personalisation of debit cards should be done daily by the Ebanking products administrative section. This is in order to optimise the delivery timelines of debit cards to the customers.

RG 2: The EPA section should monitor the consumables stock to know the blank cards and other consumables.

RG 3: The order form should be signed by the EPA section and the EMU manager.

RG 4: A summary status of personalised debit cards should be signed by the EMU manager.

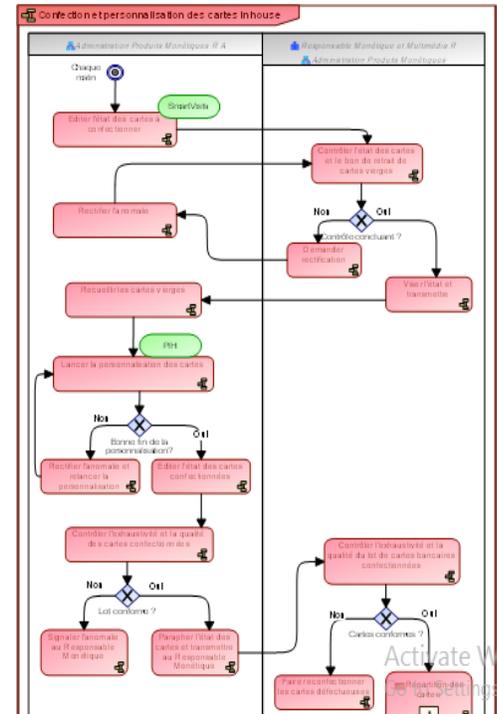
RG 5: The EMU is responsible for stock management of the blank cards. Each month, they should confirm from the procurement unit that they have available stock and ensure supply if necessary.

The stock of blank cards should be conserved by the procurement unit in a secured location.

Controls view

Controls	Responsibility for control	Implementation of control
Confirm the state of the cards to be produced.	Manager Ebanking and Multichannels	Certification of the state of cards to be produced.
Confirm the requisition voucher of blank cards.	Manager Ebanking and Multichannels	Certification of the requisition order of blank cards.

4. FLOWCHART



5. COMMENTS ON THE FLOWCHART

5.1 Operations

Change the status of the cards to be produced Ebanking Produits Administration

The requests "new card" processed successfully get the status "processed successfully" and the items (card, account, and cardholder) are automatically created.

Change the status of the batch of cards to be produced on in Card Generator (CG)

Confirm the status of cards and the requisition voucher of blank cards Manager Ebanking and Multichannels

Upon receipt of the status of cards to be produced, confirm this state and compare it with the requisition voucher.

Condition: Is the confirmation affirmative?

Case: No

Request rectification Manager Ebanking and Multichannels

In case of anomaly, return the status to the Ebanking administration agent for rectification.

Rectify the anomaly Ebanking products Administrator

With regards to the detected anomaly, proceed to rectify either the status of cards or the requisition voucher.

Case: Yes

Certify the status and send Ebanking products Administrator

If the confirmation is affirmative, append a signature and a stamp on the status of card and the requisition voucher.

End condition

Collect the blank cards. Ebanking products Administrator

Collect the blank cards from procurement, according to the number of cards to be issued and based on the requisition voucher.

Carry out the card personalisation Ebanking products Administrator

If the personalisation is not successful, correct the source of the problem and repeat the personalisation processing.

Condition: Is the personalisation well concluded?

Case: No

Rectify the anomaly and repeat the personalisation Ebanking products Administrator

Find the source of the anomaly and resolve it.

Repeat the personalisation processing.

Case: Yes

Edit the status of the issued cards. Ebanking products Administrator

At the end of the card personalisation, edit the status of the personalised cards.

End condition

Confirm the completeness and quality of the issued cards Ebanking products Administrator

Proceed to confirm the exhaustivity of the batch of cards in relation to the requested cards and the quality of personalised cards.

Condition: Batch compliant?

Case: No

Inform the Ebanking manager of the anomaly. Ebanking products Administrator
 If the anomaly is on the issued cards, escalate the information on the Ebanking and Multichannels Manager

Case: Yes

Initial on the status of cards. Ebanking products Administrator

If the reconciliation between the issued cards and the status of cards is OK, initial on the status and send to the Manager Ebanking for the validation.

End condition

Confirm the exhaustivity and the quality of the issued cards. Manager Ebanking and Multichannels

Sample 3

Domain : Ebanking and Multichannels Macro- Process : Ebanking Process : Receipt of debit cards at the branch	XX-MONMEDIA-MON-RECCAR-20170614-01 Date of issue 14 June 2017
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Domain : Ebanking and Multichannels Macro- Process : Ebanking Process : Receipt of debit cards at the branch	XX-MONMEDIA-MON-RECCAR-20170614-01 Date of issue 14 June 2017
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Domain : Ebanking and Multichannels Macro- Process : Ebanking Process : Receipt of debit cards at the branch	XX-MONMEDIA-MON-RECCAR-20170614-01 Date of issue 14 June 2017
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1. GENERAL INFORMATION

1.1 Objective
 This procedure describes the steps involved in the receipt of debit cards at branches for issuance to client.

1.2 Domain of application
~~Ebanking~~

1.3 Definitions

1.4 Terminologies
 EMU: ~~Ebanking and Multichannels Unit~~
 BM: Branch Manager
 RO: Relationship Officer

1.5 References

Domain : Ebanking and Multichannels Macro- Process : Ebanking Process : Receipt of debit cards at the branch	XX-MONMEDIA-MON-RECCAR-20170614-01 Date of issue 14 June 2017
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2. ACTORS

Relationship Officer
 Administrative Assistant
 Courier Section

3. PRINCIPLES OF PROCESSING (BUSINESS RULES)

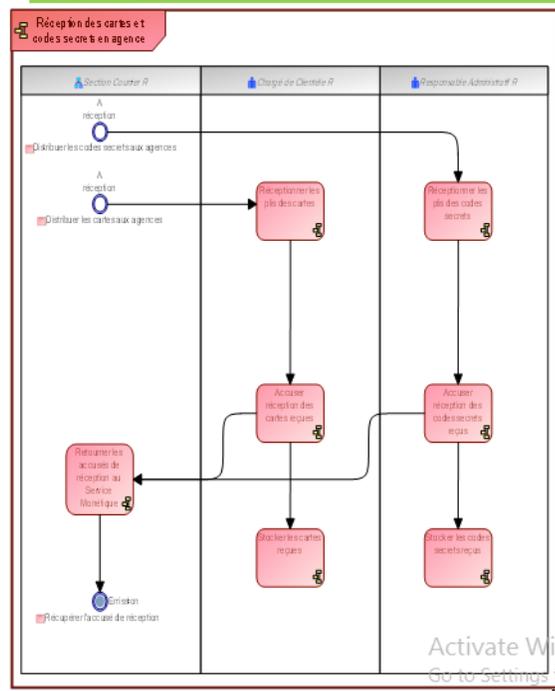
RG 1. The receipt of produced cards should be done by the Relationship Officer.

RG 2. For branches situated near the Head Office, the internal courier services will be responsible for the delivery of cards.
For the other branches, the dispatch unit will call an external service provider.

Controls View

Controls	Responsibility for control	Implementation of the control
Confirm the delivery note of the card.	Relationship Officer	Stamp the acknowledgement of receipt.

4. FLOWCHART



5. COMMENTS ON THE FLOWCHART

5.1 Operations

Receipt of the card envelopes Relationship Officer

Receive the card envelopes and reconcile the card envelopes against the cards statement.

Confirm the number of cards in relation to the delivery note. If there is an anomaly: inform the Branch Manager and the ~~E~~banking and ~~M~~ultichannels Unit.

Acknowledge receipt of the received cards Relationship Officer

Acknowledge receipt of debit cards (Sir Name & first name, date and signature) and giveback the acknowledgment to the courier service to return it to the EMU.

Send an email to the EMU reporting the batch number and the number of cards received.

Return the acknowledgment documents to the ~~E~~banking Unit Dispatch services

Return the acknowledgement documents to the ~~E~~banking Unit.

Store the received cards Relationship Officer

Store the received card in a secured area that is not accessible to other people/ personnel.

5.2 Messages

5.3 Procedures

6. APPENDICE

Sample 4

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DOCUMENT MODIFICATION HISTORY

Version	Description	Application Date	Approval (signature)
1.0	Creation	14 July 2017	Ok

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Process Owner		
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Activate Windows
Go to Settings to activate

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3. PRINCIPLES OF PROCESSING (BUSINESS RULES)

RG 1: The debit card is given to the client against acknowledgement receipt.

RG 2: The Relationship Officer should ensure that the client's mobile telephone number is correctly captured in the CBS. On the contrary, the RO should proceed to update the client's information.

RG 3: The RO should inform the client, that he should:

- Go to an ATM,
- Insert the new card,
- Select «Define PIN code »,
- Compose the code that they will receive on their mobile phone,
- Define the PIN code in order to activate the card.

▪ Controls View

Controls	Responsibility of control	Implementation of the control
Confirm the identity of the applicant	Relationship Officer	Ensure that the applicant is the actual cardholder.
Confirm the client's telephone number, which is captured in the bank's system.	Relationship Officer	Ensure that the client's mobile number is correctly captured in the CBS.

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4. FLOWCHART

Activate Window
Go to Settings to activate

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5. COMMENTS ON THE FLOWCHART

5.1 Operations

01. Confirm the identity of the client Relationship Officer

Upon the client's request to collect their new card, verify:

- The client identity
- The validity of the identity document.
- The signature of the client against the one scanned in the CBS.

02. Find the batch containing the requested card. Relationship Officer

After an affirmative verification of the client's identity, proceed to find the client's card and in its batch

Condition: Is the card available?
Case: Yes

03. Inform the client of the security and confidentiality rules Relationship Officer

Inform the client of the security and confidentiality rules for using the card:

- The client should sign the endorsement of the card in the dedicated place for this.
- The card is strictly for personal use.

Case: No

04. Verify the date of order of the card Relationship Officer

If the card is not yet available, then:

- Verify in the system, the date of order of the card.
- Contact the Ebanking Administration

05. Inquire about the timelines of production from the Ebanking Administration Relationship Officer

Ask the Ebanking Administration officer from the EMU, of the timelines for production of the card in question.

06. Give feedback to the Branch Ebanking Products Administration

Inform the branch of the production and delivery timelines of the card.

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07. Give the feedback to the client Relationship Officer

Inform the client of the necessary timelines for the card to be available at the branch and request them the return to collect it.

Messages/Output Documents
Feedback

End condition

08. Obtain a signature of discharge of the card Relationship Officer

Obtain a signature for the discharge of the card to the client and append a signature verification stamp. Give the client a copy of the discharge to take to the Administrative Assistant.

09. Obtain and endorsement signature on the card Relationship Officer

Request the client to sign the endorsement of the card.

10. Give the card to the client Relationship Officer

Give the card and a copy of the discharge of the card to the client.

Messages/Output Documents
Card

11. Inform the client of the process of activation of his/her card Relationship Officer

The Relationship Officer should inform the client that he/she should:

- Go to an ATM,
- Insert their new card,
- Select "Defining PIN code »,
- Compose the code that they will receive on their mobile telephone number,
- Define their PIN code in order to activate their debit card.

Sample 5

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DOCUMENT MODIFICATION HISTORY

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GENERAL INFORMATION

1.1 Objective
This procedure describes the processing of a funds transfer transaction via EXPRESS.

1.2 Scope of application
Management of movement of funds: Funds transfer via EXPRESS

1.3 Definitions
Funds transfers via EXPRESS transactions involve physical people who want to make a sum of money available for themselves or a third party.
The beneficiary of a transfer can be based in NIGER or abroad within authorised countries.

1.4 Terminologies
EXPRESS: Money transfer application
TRANSACTION NUMBER: Confirmation number of a EXPRESS transfer.
CASH to CASH: Money transfer service that enables sending of liquid cash to a beneficiary who receives the funds in cash.
VA T: Value Added Tax. Corresponds to 19 % in NIGER
TTHU: Tax on transfers outside of WAEMU. Corresponds to 0.6 % of the nominal amount
COMMISSIONS: Fees charged on the transfer of funds to beneficiaries.
OPERATIONAL BANK: A financial institution duly approved by the current banking regulations, signatories to the EXPRESS membership agreement.
PT: Payments Teller

1.5 References

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ACTORS

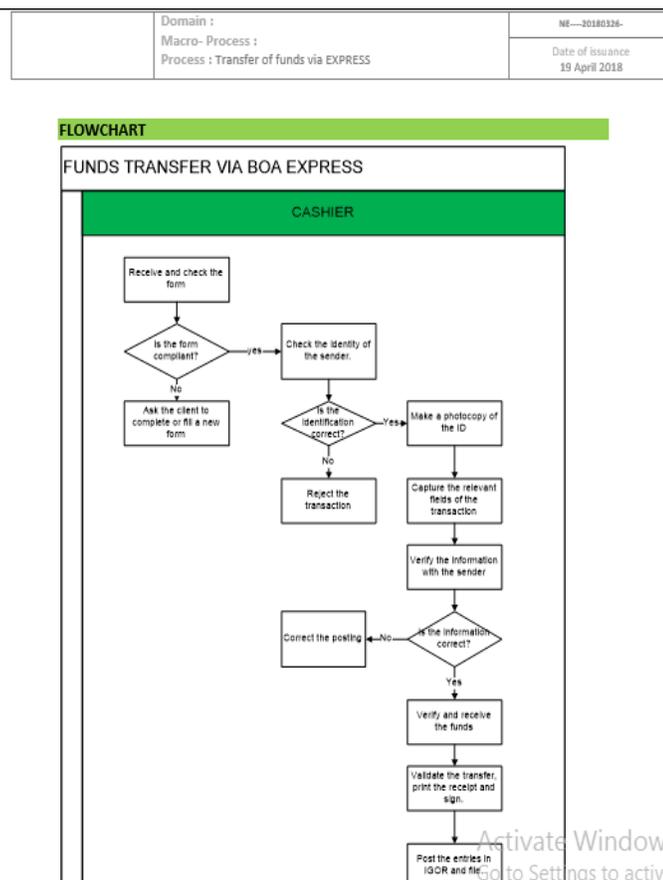
Client
Payment Cashier PC

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PRINCIPLES OF PROCESSING (BUSINESS RULES)

Controls View

Controls	Responsibility for control	Implementation of control
1. Checking of the send transfer form	Payment Cashier	The PC receives and checks the form filled by the sender. If not all the mandatory fields on the form are filled, the PC requests the sender to fill them. If the form has anomalies (scratches, illegible words etc...), the PC requests the sender to fill in a new form.
2. Check the identity of the client issuing the instructions.	Payment Cashier	The PC is expected to carry out a rigorous check on the identity document provided by the sender of the transaction : -Verify the identity of the holder -Confirm the authenticity of the document, as much as possible, -Check the validity of the identity document. Only the national identity card, passport, military card, diplomatic card for Niger citizens living abroad (for authorised countries only), CEDEAO travel document, are valid to carry out transfer transactions. The PC also ensures the surname and names of the sender on the identity card and the transfer form match. In case the document is doubtful, reject the transaction with the condition that a valid identity document should be presented.
3. Verify the transfer conditions before receiving the funds.	Payment Cashier	The PC should verify and receive the full amount for completing



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Comments on the flow chart

1. Receive and check the form Payment Cashier
 A written instruction must be received for all transfers from the sender on a send form available at the branch (ref. RG1)

The send form should be filled in CAPITAL LETTERS using a pen and should have the following information:

- The city and country of receipt of the transfer,
- The amount being sent in words and figures with the currency indicated,
- The surname, name of the beneficiary
- The surname, name and address of the sender,
- A dated signature of the sender.

Condition: Is the form compliant?

Case: No

2. Request the client to complete or fill in a new form. Payment Cashier
 If the form has anomalies (scratches, illegible words etc...) The PC requests the sender to fill in a new form.

Case: Yes

3. Check the identity of the sender Payment Cashier
 The provision of a valid identity card is mandatory for all funds transfers via the EXPRESS system.

The PC carries out a rigorous control on the identity document presented by the sender of the transfer:

- ✓ Verify the identity of the holder,
- ✓ As much as possible, confirm the authenticity of the identity document,
- ✓ Confirm the validity of the identity document.

Only the national identity card, passport, military card, diplomatic card for Niger citizens living abroad (for authorised countries only), CEDEAO travel document, are valid to carry out transfer transactions.

The PC also ensures the surname and names of the sender on the identity card and the transfer form match.

Fin condition

Condition: Is the identity correct?

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Case: No

4. Reject the transaction Payment cashier
 The cashier is required to reject the transaction in case the identification document is not valid.

Case: Yes

5. Photocopy the identification document Payment cashier
 The cashier takes a clear photocopy of the identification document of the sender and files it in the day's vouchers.

6 Capture the relevant fields for the transaction Payment cashier
 The cashier log in to the EXPRESS transfer application using his login and password.

Note: The login corresponds to a code that specifically identifies each BOA NIGER employee.

At the first login, the cashier is requested to change the password given by the administrator by default. The password policy is as follows: 8 alphanumeric characters at the minimum, Uppercase, Lowercase, special characters. Note, after 3 erroneous attempts, the account is blocked and the administrator must be contacted to activate the account.

7 Verify the information captured with the sender Payment cashier
 The cashier verifies the transfer parameters with the client (Amount, commissions ...) before validating the send transaction in the EXPRESS system.

The Cashier repeats the captured information to the client, specifically the beneficiary telephone number and the total sum to be paid (amount to be received by the beneficiary and TTC commissions).

The necessary modifications should be carried out during this verification.

Condition end

Condition : Is the information correct ?

Case: No

8. Correct the capture Payment cashier
 The cashier corrects the capture in case there is an error.

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Case: Yes

9. Receive and verify the cash Payment cashier
 The cashier receives and verifies the cash before completing the transfer on EXPRESS.

10. Validate the transfer, print the receipts and sign Payment cashier
 The cashier prints the receipts of the transfer generated by the system signs, stamps and obtains signoff from the sender. Then, he detaches his copy for filing in the day's vouchers and gives the sender his copy indicating the transfer number to communicate to the beneficiary.

Messages/documents Produced
 Transaction advice

11. Post the entry on IGOR and file Payment cashier

No.	IGOR Code	Description
1	ED	« EXPRESS domestic transfer »
2	EU	« WAEMU EXPRESS transfer »

- Capture the transfer number followed by the name of the beneficiary, in the "narration" field.
- Fill in the notes breakdown,
- Note the reference on the transfer receipt.

Validate the booking in IGOR or give it the person responsible for validation if a validation is required.

Condition end

5.2 Messages

EXPRESS send form
 Transaction advice

5.3 Procedures

- Receive and confirm the form
- Ask the client to complete or fill in a new form.
- Confirm the identity of the sender
- Reject the transaction
- Make a photocopy of the identification document
- Capture the fields related to the transaction

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7. Verify the information captured by the sender

8. Correct the posting

9. Verify and receive the cash

10. Validate the transfer, print the receipt and sign

11. Post the entry on IGOR and file

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6. FOCUS ON CLIENT ON THE BLACKLIST

In the interest of conformity to the banking regulation in force and the war against money laundering and the financing of terrorism, the EXPRESS application is fitted with a "screening" module that allows for the detection of client featured in the blacklists.

Thus, the cashier can encounter the two cases below.

6.1 Imperfect homonymy (match)

In the case of an imperfect homonymy (match), the surname and name of the client issuing the instructions corresponds to a surname or name of a client on the blacklist. After having clicked on the button "Preview", the system shows the following message in red "Suspicious transaction! Would you like to direct it to you compliance unit". The action to be taken by the cashier is:

1. Click on the « Capture » button, in order for the transaction to come up at the compliance unit level,
2. Click on "Print" in order to print the transfer receipt, **ATTENTION do not give the client their copy of the receipt as long as Compliance feedback has not been received.**
3. Suspend the transfer process and ask the client to wait telling them that there is a problem at the validation level (without giving any additional reason),
4. Alert the supervisor in the shortest time possible,
5. The supervisor should quickly contact the Compliance unit in order for them to carry out the necessary verifications,
6. Following the verifications, the Compliance unit can :
 - a) Either decide to unblock the transaction : In this case, follow the normal transfer process with the client,
 - b) Or decide to block the transaction: In this case, inform the client that the validation problem is still persisting and request the supervisor to cancel the transaction on the platform by communicating the transaction transfer code on email.

6.2 Case 2.: Perfect homonymy (match)

A perfect homonymy (match) means that the surname, name, date of birth and nationality of the client issuing the instruction 100% corresponds to a client in the blacklist. In this case, the system blocks the transaction from the onset and it is not possible to post the transaction in the system. The cashier should then tell the client that the transaction has a validation problem.

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7. FOCUS ON THE PROCESSING OF UNCLAIMED TRANSACTIONS

Following a period of 45 days, a transaction that is not yet paid is locked automatically on the platform and it is not available for payment.

No action is needed on IGOR (i.e. no accounting entries), the transaction remains in suspense.

The two cases here below describe the procedure to be followed if the sender or beneficiary presents himself or herself at the counter to withdraw funds:

Case 1

If the client who sent the transaction presents himself or herself at the counter in order to withdraw funds, the Supervisor of the branch should contact the local administrator to do the necessary for the transaction to be unblocked. Then, the cashier should proceed to refund the transactions (the commissions remain earned by BOA).

Case 2

If the beneficiary presents himself or herself at the counter to withdraw funds, the supervisor of the branch should contact the local administrator to do the necessary for the transaction to be unblocked. Then, the cashier will proceed to do the payment transaction.