

ePRC

(Electronic Proceed Realization Certificate)

Developed By  **zealous**
TECHNOLOGIES

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Project Summary

State Bank of Pakistan (SBP), as a forward-looking central bank, is progressively digitizing banking operations. With the significant growth in Home Remittances, driven by initiatives of the Government of Pakistan, SBP, and commercial banks, the demand for PRC as proof of legitimate fund sources has increased substantially.

To support SBP's Digital Pakistan vision, streamline PRC issuance, and enhance customer experience by providing instant, automated PRC delivery via registered email—eliminating the need for branch visits and reducing verification delays caused by manual processes.

Project Summary

Project Highlights:

- Automated PRC Issuance: PRCs are now generated digitally and sent directly to customers' registered email addresses.
- Dedicated e-PRC Verification Portal: Regulatory agencies (e.g., Customs, FBR, SBP) can verify PRCs online in real time.
- Efficiency & Transparency: Instant access to verified PRC information ensures quicker regulatory compliance and enhances stakeholder trust.
- Innovation in Banking: This initiative reflects Citibank's commitment to digital transformation and customer-centric solutions.

Impact:

- Reduced manual processing and customer wait times.
- Improved regulatory verification efficiency.
- Strengthened transparency and compliance in remittance-related transactions.

System Architecture

The PRC Admin Portal is a secure, enterprise-grade platform built in C# and the .NET Framework to manage and verify Proceed Realization Certificates (PRCs) efficiently. It centralizes operations for the bank's Operations Team, ensuring accuracy and compliance.

The system includes a User Management System with maker-checker approvals, enabling administrators to manage accounts, roles, and permissions. It supports Client Setup, Verifying Officers/Agencies, Verification Purposes, Departmental Assignments, and Email Configuration for automated notifications.

Authorized users can securely upload PRC data via the Manual PRC Upload module, which clients can access in real time. The platform provides reliable, scalable, and secure management of high-volume transactions and complex workflows.

Description:

- ▶ Need to automate the process of issuance and verification of PRC emerged based on the following facts:
- ▶ SBP has advised the banks to devise end to end digital process which connects with core banking system for issuances of PRC for the client and third party and its verification for Govt Authorities.
- ▶ Web portal will be connected with already developed local application (semi-automated process) for the issuance of PRC and verification.
- ▶ Email feature for the issuance of E-PRC/sPRC to our clients.

Objectives:

- ▶ Automate the issuance PRC (ePRC and sPRC) as per prescribed formats
- ▶ Delivery of ePRC and sPRC to beneficiary's registered email address where Citi is the beneficiary bank i.e. *same bank model*
- ▶ Passing of required data of the PRC to beneficiary bank where Citi is the intermediary bank i.e. *different bank model*. Data received from the originating bank will be passed on within the payment messages of RTGS (MT 102 and MT 103) and IBFT.
- ▶ Develop a system for verification of ePRC. In case of multiple verifications, system should notify the requestor with the email addresses of all other government agencies who have previously verified the PRC.

ePRCs Users:

- ▶ Customs Authorities for import of vehicles (in terms of SRO of 2019)
- ▶ SBP for inward investment & repatriation of profits/disinvestment
- ▶ Export realization, remittances, borrowing from abroad purposes
- ▶ Any other regulatory authority/agency

Proposed Solution:

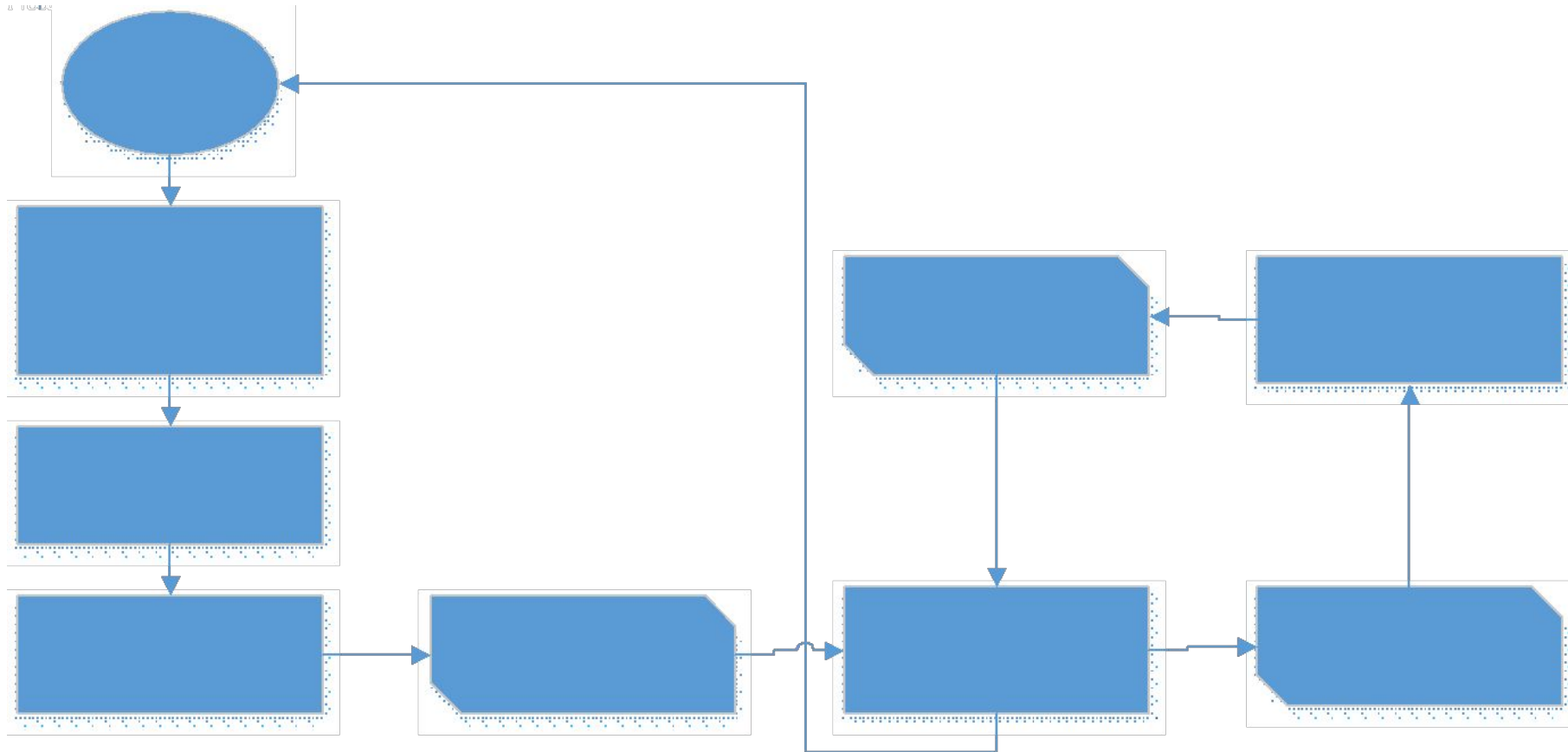
- ▶ ePRC/sPRC will be issued electronically and sent to beneficiary's registered email address
- ▶ e-PRC/sPRC will bear a system generated unique ID number.
- ▶ Same bank model - The bank receiving remittance will issue ePRC/sPRC to its own account holder
- ▶ ePRC/sPRC can be verified by the relevant agency online. In case of multiple verification, the system shall pop up message indicating the name of agency who had earlier verified ePRC/sPRC.

System Modules:

User creation procedure will follow the following Citibank standard of user creation

- ▶ User creation Module
- ▶ sPRC/ePRC Process.
- ▶ Verification
- ▶ Generate ePRC/sPRC
- ▶ Generate report
- ▶ Issuance

System Architecture



Dependencies Hands-off Template

- ▶ GCAR Layout templates and Parameters
- ▶ EPF Hands-off Template
- ▶ Email template for ePRC/sPRC
- ▶ Core Banking Template
- ▶ Format of Govt. Agencies Hands-off

Process Explanation

- ▶ Generating Bulk Foreign currency transaction Using excel file or system generated text or XML file from core system.
- ▶ Dashboard where user can view the verification status and Upload XML or text based generated file from core system with respect to unique PRC code.
- ▶ Authorized agency verification.
- ▶ ePRC/sPRC can be sent using the proposed template either in bulk or individual using date ranges.
- ▶ AD user can extract the user(Agency) activity log report.
- ▶ IS report section must have the user creation, modification and deletion report.
- ▶ Operations report section will have the sPRC/ePRC issuance trace according to the filters

Dependencies

- ▶ In order to produce system generated ePRC/sPRC issuance as per SBP provided template, there would be some parameters dependency.
- ▶ These parameters can be source from core banking or any other repository where all the information exist.
 - Beneficiary detail
 - Transaction detail
 - Proceed Realization Certificate
 - Remitter Detail

Hardware & Software Requirements

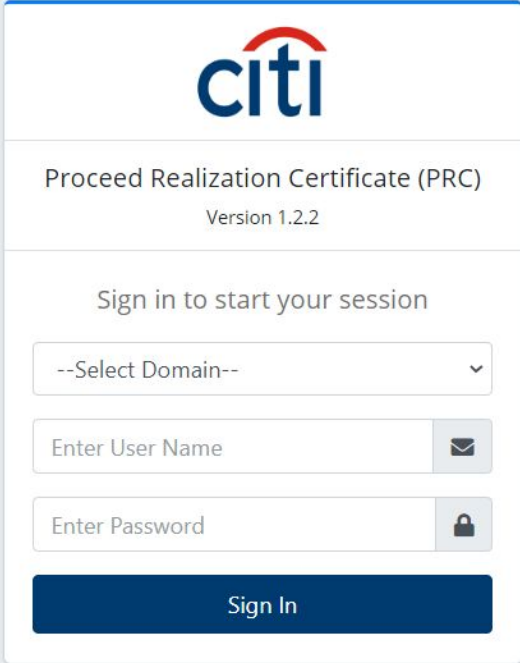
- Preferable development environment of the application would be ASP.NET MVC.
- For ASP.NET MVC application, a windows server with IIS manager installed is required in order to deploy the application.

Application	Specs	OS
Minimum	RAM: 8GB core: 4 : HDD (SSD) : 50GB	Any
Recommended	Ram : 16GB core : 8 : HDD(SSD) : 50/100GB	Any

Admin Portal

Developed System Modules:

Login



The screenshot displays a login window for the Citi Proceed Realization Certificate (PRC) system. At the top, the Citi logo is shown. Below it, the text "Proceed Realization Certificate (PRC)" and "Version 1.2.2" are displayed. The main heading is "Sign in to start your session". The login form includes a dropdown menu for domain selection, currently showing "--Select Domain--". Below this are two input fields: "Enter User Name" with an envelope icon and "Enter Password" with a lock icon. A dark blue "Sign In" button is positioned at the bottom of the form.

Documents and upload PRC



- Home
- Manage Group/Roles
- Manage User
- Manage Client's
- MIS Reports
- Setup
- Upload PRC

User : ADMIN MAKER

PRC UPLOAD

Home / PRC Upload

Upload PRC

Choose File

No file chosen

Start Process

Update PRC P-Code & C-Code

Choose File

No file chosen

Start Process

From Date

mm/dd/yyyy

To Date

mm/dd/yyyy

Account Number

Enter Account Number

PRC Number

Enter PRC Number

Trans Ref No

Enter Transaction Reference Number

Filter Type

--Select Filter--

Online Verification Of:

☒ e-PRC

☐ S-PRC

--Select Payment Type--

Search

Send Email

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Client Management Form

Home

Manage Group/Roles

Manage User

Manage Client's

MIS Reports

Setup

Upload PRC

User : ADMIN MAKER

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✖

☰

MANAGE CLIENT

Home / Manage Client

Manage Client's

+ Add New

Name

Enter Name

Email

Enter Email

Contact No

Enter Contact Number

IBAN

Enter IBAN

NTN

Enter NTN

Notification Email

Enter Notification Email

Party ID

Enter Party ID

Sent Auto Email

--Select Email Status--

Status

--Select Status--

Address

Enter Client's Address

Submit

Client List

+

Client Portal Request's Log

+

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Groups Management Form



- Home
- Manage Group/Roles
- Manage User
- Manage Client's
- MIS Reports
- Setup
- Upload PRC

User : ADMIN MAKER

Home / Group Role

GROUP ROLE

Manage Group Role

Role Name

Role Status

--Select Status--

Function Name

Role Description

Enter Role Description

New User creation Module

- ▶ User can be created and managed using the new proposed dynamic module as per Citi standard.
- ▶ This new dynamic user creation module will be incorporated in the ePRC/sPRC web-Portal.

User Management Form

Home

Manage Group/Roles

Manage User

Manage Client's

MIS Reports

Setup

Upload PRC

User : ADMIN MAKER

Home / Manage User

MANAGE USER

Manage Login User

User Login ID

Enter Login User ID

User Name

Enter Login User name

User Last Name

Enter Login User Last name

User Email

Enter Login User Email

User Rist ID

Enter Login User Rist ID

User GE ID

Enter Login User Rist ID

User Status

--Select Status--

Role Name

Submit

+ Add New

Login User List

Search:

User ID	User Name	User Email	Assigned Role	User Status	Action
AdminM	Admin	adminm@admin.com		Active	Edit
AdminC	Test	adminc@gmail.com	OPSPRC-Setup-Maker	Active	Edit

User ID

User Name

User Email

Assigned Role

User Status

Action

Showing 1 to 2 of 2 entries

Previous

1

Next

System Setup Form

Home

Manage Group/Roles

Manage User

Manage Client's

MIS Reports

Setup

Upload PRC

User : ADMIN MAKER

SYSTEM SETTING

Home / System Setting

System Setting

GCAR API Url

Enter GCAR API Url

GCAR Certificate Hash

Enter GCAR Certificate Hash

PRC Logout Url (Citi Direct)

Enter PRC Logout Url (Citi Direct)

PRC Change Password Url (Citi Direct)

Enter PRC Change Password Url (Citi Direct)

PRC Logout Url (Citi Velocity)

Enter PRC Logout Url (Citi Velocity)

PRC Change Password Url (Citi Velocity)

Enter PRC Change Password Url (Citi Velocity)

Update

Search:

Action	GCAR API Url	Logout Url (Citi Direct)	Change Password Url (Citi Direct)	Logout Url (Citi Velocity)
+ Edit	https://giwrestapiu.nam.nsroot.net:8080/gcar/prc/pak/accountValidation	https://(qa/uat/www).citidirect.com/portal-auth/smlogout	https://(qa/uat/www).citidirect.com/portal-auth/changeSiteminderPassword	https://(qa/uat/www).citivelocity.com/portal-auth/smlogout

Verifying Agency Setup Form

[Home](#)
[Manage Group/Roles](#)
[Manage User](#)
[Manage Client's](#)
[MIS Reports](#)
[Setup](#)
[Upload PRC](#)

User : ADMIN MAKER

VERIFYING AGENCY

Home / Verifying Agency

Manage Verifying Agency

Name

Enter Agency Name

Submit

Select Status

--Select Status--

Verifying Agency List

Search:

Name	Status	Action
Corporate Tax Office, Karachi	Active	Edit
Corporate Tax Office, Islamabad	Active	Edit
Collectorate of Customs, Faisalabad	Active	Edit
Collectorate of Customs Sambrial, Sialkot	Active	Edit
Collectorate of Customs Islamabad	Active	Edit
Corporate Tax Office, Lahore	Active	Edit

Verifying Officer Setup Form



- Home
- Manage Group/Roles
- Manage User
- Manage Client's
- MIS Reports
- Setup
- Upload PRC

User : ADMIN MAKER

Home / Verifying Officer

VERIFYING OFFICER

Manage Verifying Officer

Authorities / Department

Enter Authorities

Wing Name / Agency

--Select Agency--

CNIC No

Enter CNIC Number

Mobile No

Enter Mobile Number

Office Address

Enter Office Address

City

Enter City

Submit

Name

Enter Officer Name

Designation

Enter Designation

Land Line No

Enter Land Line Number

Email Address

Enter Email Address

Select Status

--Select Status--

Upload Verifying Officers

Choose File

No file chosen

Bulk Upload

Purpose of verification Setup Form



- Home
- Manage Group/Roles
- Manage User
- Manage Client's
- MIS Reports
- Setup
- Upload PRC

User : ADMIN MAKER

Home / Purpose Of Verification

PURPOSE OF VERIFICATION

Department

Purpose of Verification

Enter Purpose of Verification

Submit

Select Status

--Select Status--

Department List

Search:

Name	Status	Action
Confirmation of Bank Encashment Certificate	Active	<button>Edit</button>
Vehicle Clearance for Duties & Taxes (Custom)	Active	<button>Edit</button>
PRC genuineness/Confirmation (SBP/Custom/FBR/FIA/NAB)	Active	<button>Edit</button>
FBR Inquiry against remittance detail	Active	<button>Edit</button>
FIA Inquiry	Active	<button>Edit</button>
NAB Inquiry	Active	<button>Edit</button>

Showing 1 to 6 of 6 entries

Previous

1

Next

- ≡ User : ADMIN MAKER



[Home](#) / [Department](#)

Name

Enter Department Name

Submit

Select Status

--Select Status--

Search:

Name	Status	Action
Collectorate of Customs Exports	Active	Edit
Islamabad Dryport, Collectorate of Customs	Active	Edit
Pakistan Customs	Active	Edit
Collectorate of Customs Appraisement	Active	Edit
Collectorate of Customs	Active	Edit

Showing 1 to 5 of 5 entries

Previous **1** Next

Email Configuration Setup Form

[Home](#)
[Manage Group/Roles](#)
[Manage User](#)
[Manage Client's](#)
[MIS Reports](#)
[Setup](#)
[Upload PRC](#)

User : ADMIN MAKER

EMAIL SETUP

Home / Email Setup

Manage Email Setup

Server Host

Enter Server Host

Credential ID

Enter Credential ID

Port

Enter Port

Submit

Email Setup List

Search:

Server Host	Credential ID	Port	Status	Action
smtp.gmail.com	tuser0833@gmail.com	587	Current	Edit

Showing 1 to 1 of 1 entries

Previous

1

Next

Reports

Client Request Report

Home

Manage Group/Roles

Manage User

Manage Client's

MIS Reports

Setup

Upload PRC

User : ADMIN MAKER

CLIENT REQUEST REPORT

Home / Client Request Report

From Date

Select Start Date

To Date

Select End Date

Client Email

Enter Client Email

Fetch

Group Activity Report

Home

Manage Group/Roles

Manage User

Manage Client's

MIS Reports

Setup

Upload PRC

User : ADMIN MAKER

⏻

✖

⌵

GROUP REPORT

Home / Group Report

From Date

To Date

Fetch

Copy

CSV

Excel

PDF

Print

Column visibility

Search:

Name	Description	Assigned Role	Maker	Make Date	Activator	Activate Date	Status
OPSPRC-TRADE-Maker	ReadWrite: Trade Maker validate PRC issuance, Reports and PRC initiation.	Home, Upload PRC	ah59583	4/25/2022 10:53:46 AM	is85727	4/25/2022 11:05:47 AM	Activated the Role : OPSPRC-TRADE-Maker
OPSPRC-TRADE-Checker	ReadWrite: Trade Checker validate PRC issuance, Reports and PRC authorization.	Home, Upload PRC	ah59583	4/25/2022 10:54:17 AM	is85727	4/25/2022 11:03:39 AM	Activated the Role : OPSPRC-TRADE-Checker
OPSPRC-CUSTODY-Maker	ReadWrite: Custody Maker validate PRC issuance, Reports and PRC initiation.	Home, Upload PRC	ah59583	4/25/2022 10:54:49 AM	is85727	4/25/2022 11:02:20 AM	Activated the Role : OPSPRC-CUSTODY-Maker

Showing 11 to 13 of 13 entries

Previous

1

2

Next

User Activity Report



- Home
- Manage Group/Roles
- Manage User
- Manage Client's
- MIS Reports
- Setup
- Upload PRC

User : ADMIN MAKER

USER REPORT

Home / User Report

From Date

To Date

Fetch

Client Request for PRC Report

Home

Manage Group/Roles

Manage User

Manage Client's

MIS Reports

Setup

Upload PRC

User : ADMIN MAKER

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CLIENT REQUEST

Home / Client Request

From Date

Select Start Date

To Date

Select End Date

Client Name

Enter Client Name

Account Number

Enter Account Number

PRC Number

Enter PRC Number

Bank Ref No

Enter Bank Reference Number

Fetch

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Verification Authority Report



- Home
- Manage Group/Roles
- Manage User
- Manage Client's
- MIS Reports
- Setup
- Upload PRC

User : ADMIN MAKER

Home / Verification Authority

VERIFICATION AUTHORITY

From Date

Select Start Date

To Date

Select End Date

Officer Name

Enter Officer Name

CNIC Number

Enter CNIC Number

PRC / S-PRC #

Enter PRC Number

Example : 00000-0000000-0

Fetch

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PRC Report



- Home
- Manage Group/Roles
- Manage User
- Manage Client's
- MIS Reports
- Setup
- Upload PRC

User : ADMIN MAKER

PRC REPORT

Home / PRC Report

From Date

Select Start Date

To Date

Select End Date

Client Name

Enter Client Name

Account Number

Enter Account Number

PRC Number

Enter PRC Number

Bank Ref No

Enter Bank Reference Number

Fetch

Client Portal

Request Form PRC

[Logout](#)

PRC (Proceed Realisation Certificate)

Request PRC

Client Id	* IBAN No
82014465	Enter IBAN/Account No
PRC Reference	Transaction Reference
Enter PRC Reference	Enter Transfer Reference
* From Date	* To Date
mm/dd/yyyy	mm/dd/yyyy
Online Verification Of:	Select Payment Code
☒ e-PRC ☐ S-PRC	--Select Payment Type--
Submit Request	

Request Form e-PRC



[Change Password](#) | [Logout](#)

Proceed Realisation Certificate (ePRC/sPRC) Verification

e-PRC

Instrument Detail :

*** Online Verification Of:**

☒ e-PRC ☐ s-PRC

*** e-PRC/s-PRC Unique ID No.**

Example : CITI-PRC-0000-000000000

*** Date of Issuance**

*** Amount (in PKR)**

Verifying Agency Information :

*** Name of Verifying Agency**

*** Department/Field Formation**

*** Name Of Verifying Officer**

*** CNIC No.**

Example : 00000-0000000-0

*** Purpose of Verification**

Email Address

Reports Section:

IS Reports:

- ▶ User Login report
- ▶ User Activity Logs report
- ▶ User creation, modification and Deletion tracking report
- ▶ Group creation, modification and Deletion tracking report
- ▶ User scrutiny report (maker Checker)
- ▶ User Rights and roles within the application

Operations Reports:

- ▶ Individual Issuance of ePRC/sPRC
- ▶ Bulk Issuance of ePRC/sPRC
- ▶ Date Range report of ePRC/sPRC issuance
- ▶ Pending for Approval/ Authorization
- ▶ Rejected ePRC/sPRC issuance request

THE END