**Opening a KES Savings Account, Scheme code GETRA. Use a verified CIF ID (Retail CIF created yesterday)**

**Steps:**

1. Log into Finacle with own credentials

Select Core-CBKSIT solution

1. Invoke the menu **OSA (Open Savings Account)**
2. Key in Enriched retail CIF ID created yesterday
3. Select Scheme Code **GETRA** from the searcher
4. Let currency remain at defaulted KES
5. Click Go Button
6. CIF Details Will be displayed
7. Set Statement Frequency
8. Click Continue Button
9. Skip from additional Details Page to MIS Details \*skip the below highlighted fields.

Graphical user interface, text, application, Word

Description automatically generated

1. Select Sector Code & Subsector \*Ensure the two match i.e BUSINESS/PROFESSIONAL SERVICES -sector code 12, subsector code should be related i.e 1201 for BUSINESS/PROFESSIONAL SERVICES.
2. Click on free code to capture the DSO code and the Business Economic Activity (**Should relate to the sector 12 and the subsector 1201 selected above.)**
3. On product segment select 116 for salary processing general transactional account.
4. Click Free Text
5. Key in Purpose of account and the Source of funds
6. Select Bank Specific Sector Code and the Bank Specific Sub Sector Code\*these should also match
7. Select ARO Code
8. Click Submit Button and note the account Number

**Generate the account opening form successfully (CACOF)**

1. Invoke CACOF Menu (account opening form)
2. Using Webcam & Signature pad to capture Photo, Signature, ID Front & back
3. Click Submit Button
4. Select PQR download Account Opening Form
5. Customer to sign on the term and conditions

**Attach the form on Document details and submit for verification**

1. Select Menu MOSAV **(Modify Opened Savings Account before Verification)**
2. From Searcher select account pending verification
3. Click Go Button
4. Customer Details Displayed
5. Click continue button and view all the details capture during account opening.
6. Visit Document Details field and attach the account opening form
7. Click Submit Button

**Account Opening Verification**

1. Select Menu VSAO **(Verify Savings Account Opening)**
2. From Searcher select account pending verification
3. Click Go Button
4. Customer Details Displayed
5. Click continue button and view all the details capture during account opening.
6. Click Submit Button to verify the account opened.

**Opening a USD Savings Account, Scheme code INSTR. Use a verified CIF ID (Retail CIF created yesterday)**

1. Log into Finacle with own credentials

Select Core-CBKSIT solution

1. Invoke the menu **OSA (Open Savings Account)**
2. Key in Enriched retail CIF ID created yesterday
3. Select Scheme Code **INSTRA** from the searcher
4. Let currency remain at defaulted USD
5. Click Go Button
6. CIF Details Will be displayed
7. Set Statement Frequency
8. Click Continue Button
9. Skip from additional Details Page to MIS Details \*skip the below highlighted fields.

Graphical user interface, text, application, Word

Description automatically generated

1. Select Sector Code & Subsector \*Ensure the two match i.e BUSINESS/PROFESSIONAL SERVICES -sector code 12, subsector code should be related i.e 1201 for BUSINESS/PROFESSIONAL SERVICES.
2. Click on free code to capture the DSO code and the Business Economic Activity (**Should relate to the sector 12 and the subsector 1201 selected above.)**
3. Click Free Text
4. Key in Purpose of account and the Source of funds
5. Select Bank Specific Sector Code and the Bank Specific Sub Sector Code\*these should also match
6. Select ARO Code
7. Click Submit Button and note the account Number

**Generate the account opening form successfully (CACOF)**

1. Invoke CACOF Menu (account opening form)
2. Using Webcam & Signature pad to capture Photo, Signature, ID Front & back
3. Click Submit Button
4. Select PQR download Account Opening Form
5. Customer to sign on the term and conditions

**Attach the form on Document details and submit for verification**

1. Select Menu MOSAV **(Modify Opened Savings Account before Verification)**
2. From Searcher select account pending verification
3. Click Go Button
4. Customer Details Displayed
5. Click continue button and view all the details capture during account opening.
6. Visit Document Details field and attach the account opening form
7. Click Submit Button

**Account Opening Verification**

1. Select Menu VSAO **(Verify Savings Account Opening)**
2. From Searcher select account pending verification
3. Click Go Button
4. Customer Details Displayed
5. Click continue button and view all the details capture during account opening.
6. Click Submit Button to verify the account opened.