**Opening a KES Savings Account, Scheme code SAVGS (Hekima). Use a verified CIF ID (Corporate 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 **SAVG1** 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. 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

**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.

# **Photo & Signature Capture (Add)**

1. Invoke SVS
2. Select maintain signature
3. Select ADD from Function Field
4. Input the account ID under A/c. ID field & click GO button
5. From Signature Upload Mode field select Upload from File or use webcam
6. Select Signature Expiry date to future date i.e 01/01/2099
7. Click the button next to ‘upload file’
8. Choose saved signature from specific storage
9. Select all from ‘image access code’
10. From Upload Mode field select Upload from File or use webcam
11. Select Photo Expiry date to future date i.e 01/01/2099
12. Click the button next to ‘upload file’
13. Choose saved signature from specific storage
14. Submit for verification

**N.b follow the same procedure when deleting , updating e.t.c**

**Signature and Photo Verification**

1. Invoke SVS
2. Select Maintain Signature
3. Select Verify from function Field
4. Click searcher to view all the pending accounts for verification
5. Select the account to verify Signature and photos and click Go Button
6. Click on the signature Explore Button to view signature
7. Click on verify button to verify the photo & Signature
8. Click Submit button to complete the verification process

# **Creating Rules (Add)**

1. Invoke SVS menu
2. Select Maintain Rules
3. Select ADD from function Field
4. Key in a unique Rule name for account and click GO button
5. Select Entity Name **“Transaction Amount”**
6. Relational Operator select **“>”**
7. On Value field key in 50,000
8. On Logical Operator field select **“ADD”** to add another entity
9. Select Account ID as additional entity name
10. Select relational operator **as ” =”**
11. Select Value **as “Account NO”**
12. Enter Remarks i.e. any 3 to sign

Rule Verification

1. Invoke SVS menu
2. Select **Verify** from function Field and click GO button
3. Select the created rule and Verify
4. Click Submit to complete the verification

**Mapping Rules (Add)**

1. Invoke **SVS** Menu
2. Select Map account rules
3. Select add button
4. Key in Account id for the joint account
5. Select Rule Name from the searcher
6. Click Submit Button
7. Photo & signature will be displayed
8. Select the mandatory signature & photos for the mandatory signatories for that specific rule.
9. Key in Remarks i.e Both to sign
10. Submit for verification

**Mapping Rule \verification(Maker)**

1. Invoke SVS
2. Select function Verify
3. Select account pending verification
4. Click Go to view the rule
5. Select approve
6. Submit to complete verification