**GENERATING A SACCO WITHDRAWAL NOTICE**

1. Log into Finacle with own credentials
2. Select the Solution as “**Core\_CBKSIT**”
3. Invoke the menu **CMCWN (Cash Withdrawal Notice)**
4. Under FUNCTION select **Add**
5. Under ACCOUNT ID, enter the **account number** of the SACCO
6. Click on **Go**. More fields will appear on the window.
7. Under CASH WITHDRAWAL CURRENCY enter the **currency** to be withdrawn
8. Under CASH WITHDRAWAL AMOUNT enter the **amount** to be withdrawn
9. Under NOTICE DATE enter the **intended date for the withdrawal**
10. Click on the **Submit** button. A reference number is **generated for approval**.
11. To **approve** the generated reference number, the supervisor will:
    1. Invoke same menu **CMCWN (Cash Withdrawal Notice)**
    2. Under FUNCTION select **Verify**
    3. Under ACCOUNT ID, enter the **account number** of the SACCO
    4. Under REFERENCE ID, enter the **reference number generated by the maker**
    5. Click on **Go**. The other details of the notice will populate as captured by maker
    6. Verify that the details are captured correctly. Click **Submit** to approve.

**CASH WITHDRAWAL USING A SACCO WITHDRAWAL NOTICE**

1. Have an **approved** SACCO withdrawal notice reference number for the SACCO account you intend to withdraw from. You need to know the approved amount and account number.
2. Log into Finacle with own credentials
3. Select the Solution as “**Core\_CBKSIT**”
4. Invoke the menu **MCWTD (Maintain Cash Withdrawal Transaction Details)**
5. Under TRANSACTION TYPE/SUBTYPE, select the option **Cross CCY withdrawal with system cash account**
6. Click on **GO**, and then under TRANSACTION SUMMARY click on **Add**
7. Under A/C. ID enter an **active SACCO account number**.The **currency auto-populates**.
8. Under TRANSACTION AMOUNT enter the **amount the SACCO wishes to withdraw at that moment**. This amount can be **equal to or less than** the approved amount as per the approved withdrawal notice**.**

**NB:** The total approved amount **can be withdrawn in several tranches** provided the limit is not breached. After the limit is breached, the notice will no longer be considered, and cash handling rates will be applied as in the case of withdrawals without notice as per the tariff.

1. For SACCO current accounts, you will need to capture a valid **cheque number** or a **counter cheque number**, and you will capture the instrument details as appropriate (refer to the previous cash withdrawal exercises using cheques and counter cheques). Capture the INSTRUMENT DATE as indicated on the cheque or the counter cheque.
2. Under TRANSACTION PARTICULARS, capture the **narrations as appropriate**
3. Enter FULL NAME OF PERSON CONDUCTING TRANSACTION as per the account chosen.
4. Enter DESCRIPTION / PURPOSE OF THE TRANSACTION **as appropriate**
5. Under SACCO REFERENCE NUMBER, enter the **approved withdrawal notice reference number**.
6. You have the option of printing the balance on receipt and uploading a supporting document for high value transactions where necessary.
7. Capture the DENOMINATIONS DETAILS appropriately and then click on **Save**
8. Click on **Submit**, then click on **Accept and Forward**. The referral goes to Approver.
9. The approver will Invoke menu, **MRI (Maintain Referral Inbox)** and then:
   1. Click on **Edit** then click on **Search**.
   2. Select the **referral ID** to approve then click on click on **Continue**
   3. Click on TRANSACTION DETAILS to see the details of the transaction. Click on **Cancel**.
   4. Under REFERRAL ACTION, select **Approve**.
   5. Under referral REMARKS CODE, **select as appropriate**. Alternatively, **type your remarks** manually on the REMARKS field.
   6. Click on **Submit**
10. SSA will invoke menu **MRI (Maintain Referral Inbox**) and then:
    1. Click on **Edit**, then click on **Referred by me**, and then click on **Search**.
    2. Select **referral ID** and then click on **Submit transaction**.
    3. On the new window, click on **Submit** to post the transaction. ***Note the Transaction ID of the successful cash withdrawal transaction. See if the receipt generated meets your expectations. Inquire on menu IAL (Inquire on Account Ledger) to see the charges collected.***

**To confirm if the accounts has been affected accordingly**

1. Invoke menu IAL (Inquire on Account Ledger).
2. Under A/C ID, input account number debited OR credited.
3. Click on search