**CASH WITHDRAWAL WITHOUT A SACCO WITHDRAWAL NOTICE**

1. Log into Finacle with own credentials
2. Select the Solution as “**Core\_CBKSIT**”
3. Invoke the menu **MCWTD (Maintain Cash Withdrawal Transaction Details)**
4. Under TRANSACTION TYPE/SUBTYPE, select the option **Cross CCY withdrawal with system cash account**
5. Click on **GO**, and then under TRANSACTION SUMMARY click on **Add**
6. Under the field A/C. ID enter an **active SACCO account number**
7. Enter TRANSACTION AMOUNT preferably greater than one million to enable you observe the automatic collection of cash handling commission**.** The **currency auto-populates** based on account’s currency.
8. 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 counter cheque
9. Under TRANSACTION PARTICULARS capture the **narrations as appropriate**
10. Enter FULL NAME OF PERSON CONDUCTING TRANSACTION as per the account chosen.
11. Enter DESCRIPTION / PURPOSE OF THE TRANSACTION **as appropriate**
12. You have the option of printing the balance on receipt and uploading a supporting document for high value transactions where necessary.
13. Capture the DENOMINATIONS DETAILS appropriately and then click on **Save**
14. Click on **Submit**. For amounts from three hundred thousand Kenya shillings and above, the referrals interface pops up. Click on **Accept and Forward**. The referral goes to Approver.
15. 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**
16. 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 ACCOUNT 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

**CASH WITHDRAWAL USING A COUNTER CHEQUE INSTRUMENT.**

1. Engage your branch’s **SDO to issue a counter cheque to a customer of your choice.(current account holder)**
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** then click on **GO**
6. Under TRANSACTION SUMMARY click on **Add**
7. Under the field A/C. ID enter account number.
8. Enter TRANSACTION AMOUNT as **Kes 15,200.00.** Note the **currency auto-populates** to KES.
9. Under INSTRUMENT TYPE, select **Cheque (CHQ)**
10. Under INSTRUMENT ALPHA/SERIAL NUMBER, enter the code **CCQ** under the **Alpha** field, and then the **counter cheque number beginning with the prefix 99 followed by the six-digit counter cheque number (**e.g., **99**123456 for counter cheque number 123456**)** on the **Number** field.
11. Capture the INSTRUMENT DATE as indicated on the counter cheque
12. Under TRANSACTION, input the narrations accordingly.
13. Enter FULL NAME OF PERSON CONDUCTING TRANSACTION.
14. Enter DESCRIPTION / PURPOSE OF THE TRANSACTION.
15. Capture the DENOMINATIONS DETAILS appropriately and then click on **Save**
16. Click on **Submit** to post the transaction. ***Note the Transaction ID of the successful cash withdrawal transaction. See the receipt generated if it meets your expectations.***

**TO CONFIRM IF THE ACCOUNT 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