**CLOSURE OF ACCOUNTS WITH FREEZE, SI AND LOANS**

**Exercise 2 (a): Closure of Account -Account which is frozen**

1. Select the menu – “**CAT**” **Close Account**
2. Enter the **A/c ID** to be closed
3. Click on **GO-** The system throws an error, the account is frozen
4. Invoke menu UAS (Unfreeze Account)
5. Enter account ID and click on search
6. Select the freeze account ID, Click on continue to view the freeze details, submit for verification.
7. Verify unfreezing of account using menu VAFD
8. Enter account ID, click on search, view the account being unfrozen, submit for verification to unfreeze the account. Start over the account closure process as below; -
9. Select the menu – “**CAT**” **Close Account**
10. Enter the **A/c ID** to be closed
11. Click on **GO**
12. If the account is funded, Select **Yes** to Transfer Balance, select **Transfer** for Transaction Type then enter the **Transfer Account ID** where the funds will be transferred to.
13. If the account has zero balance, under Transfer Balance Select **No**
14. Enter the **Closure Remarks**
15. Select the appropriate **Reason Code Description** from the searcher
16. Click on **Upload Document** to upload supporting document if any.
17. Click on **Continue**
18. Click on **SUMBIT to send the account closure for verification.**

**Exercise 2 (b): Cancellation of Account Closure**

1. Select the menu “**CAC**” **Cancel Account Closure**
2. Enter the **A/c ID** of the account for closure cancellation
3. Click on **GO**
4. Click on **CONTINUE**
5. Click on **SUBMIT**

**Exercise 2 (c): Verification of Account Closure**

1. Select the menu “**VAC**” **Verify Account Closure**
2. Enter the **A/c ID** to be verified for closure or click on the searcher to locate it.
3. Click on **GO**
4. Confirm the details captured by the maker
5. Click **Continue**
6. Confirm the other details captured by the maker
7. Click **Submit** to successfully close the account.

**Exercise 2 (a): Closure of Account -Account which standing instructions (SI)**

1. Select the menu – “**CAT**” **Close Account**
2. Enter the **A/c ID** to be closed
3. Click on **GO**
4. Under account closure checklist, check the list on standing instructions referencing account, to establish the pending standing instructions to be deleted.
5. Cancellation of standing instructions
6. Invoke menu DSSI (Delete simple standing instruction)
7. Under search By -select account ID, Enter the account ID containing the standing instruction.
8. Click on search to display a list of active standing instructions.
9. Select the standing instruction to be deleted and click on continue
10. View standing instruction summary, click on continue to view the debit and credit accounts.
11. Click submit to forward the deletion for verification-standing order serial number will be populated
12. Invoke menu VSSI (verify simple standing instruction)
13. Enter standing instruction serial number or use the searcher to fetch the details, click on go.
14. Use the continue button to view the details including the debit and credit account to be deleted.
15. Submit to successfully verify deletion of standing instructions.
16. Proceed to close the account.
17. Select the menu – “**CAT**” **Close Account**
18. Enter the **A/c ID** to be closed
19. Click on **GO**
20. If the account is funded, Select **Yes** to Transfer Balance, select **Transfer** for Transaction Type then enter the **Transfer Account ID** where the funds will be transferred to.
21. If the account has zero balance, under Transfer Balance Select **No**
22. Enter the **Closure Remarks**
23. Select the appropriate **Reason Code Description** from the searcher
24. Click on **Upload Document** to upload supporting document if any.
25. Click on **Continue**
26. Click on **SUMBIT to send the account closure for verification.**

**Exercise 2 (b): Cancellation of Account Closure**

1. Select the menu “**CAC**” **Cancel Account Closure**
2. Enter the **A/c ID** of the account for closure cancellation
3. Click on **GO**
4. Click on **CONTINUE**
5. Click on **SUBMIT**

**Exercise 2 (c): Verification of Account Closure**

1. Select the menu “**VAC**” **Verify Account Closure**
2. Enter the **A/c ID** to be verified for closure or click on the searcher to locate it.
3. Click on **GO**
4. Confirm the details captured by the maker
5. Click **Continue**
6. Confirm the other details captured by the maker
7. Click **Submit** to successfully close the account.