# **Opening Joint Account**

1. Select the menu – “OSA” **Open Current Account**
2. Key in CIF for one of the Joint holders
3. Select Scheme Code **SAVGS** from the searcher
4. Click Go Button
5. CIF Details Will be displayed
6. Amend the account name to the names of the other joint holders
7. Select the following fields respectively

* Statement frequency, Dispatch Mode
* Alert Registration Required \* if yes select alert type(Credit , Debit or Both)
* Channel Registration (Omni Retail, Mobile Banking or Both)

1. Click Continue Button
2. From Related party Details page capture CIF Id for related party detail

* Click ADD button to add the other Joint holders CIF
* **Select the relation Type as Joint Holder**
* Key is CIF ID for the other joint holders
* ***Click Save and Add New to add other joint holders if any***
* ***Click Save and Preview & summary of added party***

1. Continue to IMIS details page
2. Select Sector Code & Subsector (Ensure they match e.g Sector code 05 **energy & water**  , subsector **0501 (“Energy & water \_Electricity , light & power)**
3. Click on free code
4. Select Business Economic Activity Code- **Should relate to sector & subsector selected**
5. Click Free Text
6. Key In Purpose of account
7. Key In Source of funds
8. Select Bank Specific Sector Code
9. Select Bank Specific Sub Sector Code
10. Select ARO Code
11. Click Submit Button and note the account Number.
12. Invoke VSAO and verify CIF