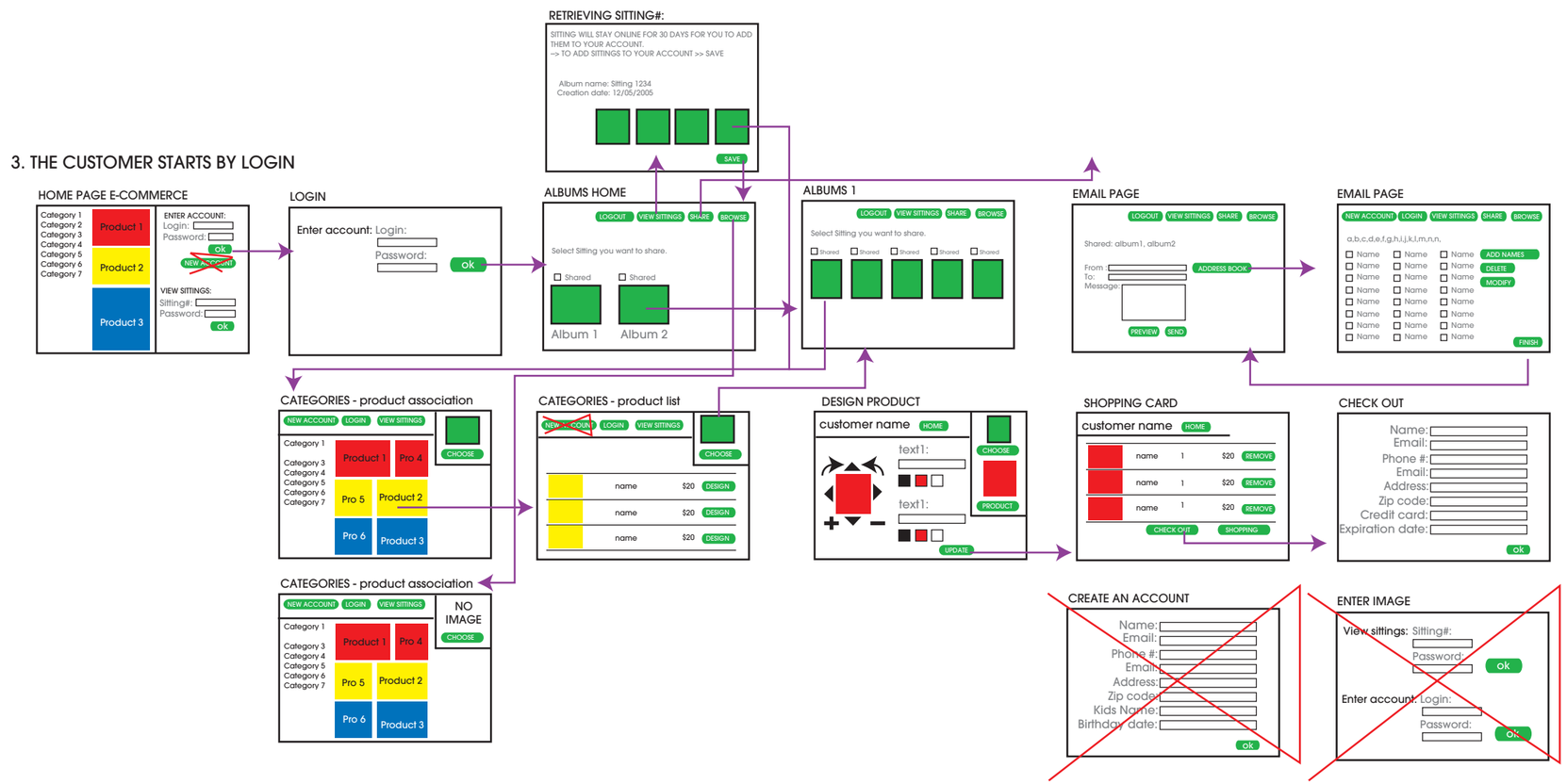SCENARIO WHEN THE CUSTOMER HAS AN ACCOUNT & SITTING #