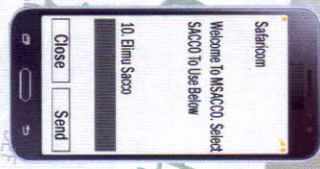


1



Dial *346#

2



Select Elimu SACC0 by entering 10 and send

3



Enter your PIN and send

4



Select any service from the table menu

Elimu Pesa Benefits

- Make deposits to your society account , both in the FOsa and BOsa
- Pay your loans and advances
- Access your savings at any time of your convenience
- Know your account balance
- Receive salary alerts
- Receive loan or dividend alerts
- Receive messages from the society
- No need to visit our branches to access your accounts for amounts less than Kshs. 70,000

Web Portal

Members can now access and download their statements online through the web portal loan ability can also be calculated hence you can make an informed decision when taking your loan.

Benefits of Web Portal

- Make deposits to your society account , both in FOsa and BOsa
- Pay your loans and advances
- Access your savings at any time of your convenience
- Know your account balance
- Receive Salary alerts
- Receive loan or dividend alerts
- Receive messages from the society
- No need to visit our branches to access your account for amounts less than Kshs. 70,000

INTRODUCTION OF THE MPESA PAY BILL SERVICE

MPESA pay bill service is a mobile banking facility that we are offering our members to enable them make payments through MPESA using their mobile phones at the comfort of their homes.

PROCEDURE OF PAYMENTS THROUGH MPESA

1. You need to be an M-PESA registered customer as the service is available for M-PESA registered users only
2. Ensure you have sufficient funds in your M-PESA account to cover the amount you are paying and the relevant charges. (See table on charges)
3. Go to M-PESA on your phone Menu
4. Select Payment Services
5. Select Pay Bill
6. Enter the business number (969800)
7. Enter your six digit Membership number (e.g. 033238), followed by the transaction code (see table on codes below)
8. Enter the amount you wish to pay (up to Ksh70,000.00)
9. Enter your M-PESA PIN
10. Confirm details are correct and press OK
11. You will receive a confirmation from Safaricom once the transaction is complete. Keep this confirmation until you receive a receipt or confirmation from Sacco.
12. Your account will be updated within 24 Hours.

NB: Existing M-PESA rules and charges apply when paying remittances maximum transaction amount per day is Ksh 140,000 and the maximum amount transferable per transaction is Kshs 70,000.00

MPESA PAY BILL CHARGES

The charges below shall apply for amounts being paid to the Sacco through MPESA. Members should ensure the remittances include the charges below while transferring the funds

Transaction Band	M-PESA Charges	
	KSh	%
Min		
KSh. 10	40	5
30	90	10
100	2,490	21
1,000	4,990	53
2,500	9,990	67
5,000	34,990	99
10,000	49,990	194
35,000	70,000	200

Example 1:

Monthly deposit Kshs. 3,000
Reference (Member No. and Transaction code-033238DEP) Amount to enter for the transfer Kshs. 3,000.00

Example 2:

Loan Repayment for Development Loan of KSh. 36,500
Reference (Member No. and Transaction code - 053238DL) Amount to enter for the transfer KSh. 36,500.00