

### 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 Ksh140, 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 Bands		MPESA Charges
Min	Max	
KSh.	KSh.	KSh.
10	49	5
50	99	5
100	999	10
1,000	2,499	21
2,500	4,999	33
5,000	9,999	67
10,000	34,999	99
35,000	49,999	194
50,000	70,000	209

**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

**MPESA TRANSACTION CODES FOR PAYMENT**

The following codes shall be applicable for all transactions being made including deposits and loan repayment.

	<b>Keyword</b>	<b>Loan Code</b>	<b>Description</b>
1	DL	11	DEVELOPMENT LOAN
2	EL	12	EMERGENCY LOAN
3	SL	13	SCHOOL FEES LOAN
4	PL	14	PREMIUM DEVELOPMENT
5	CL	16	COLLEGE LOAN
6	VL	19	Elimu Vision
7	HL	20	Elimu Herbal
8	TL	24	TUJENGE JAMII LOAN
9	SUP	27	SUPER LOAN
10	STL	28	SETTLEMENT LOAN
11	JT	29	G_PATIE TANK LOAN
12	SAL	011	Salary Advance 12 Months
13	ADV	014	Salary In Advance
14	JL	016	JI CONNECT
15	SAD2	018	Salary advance 24 months
16	SAD	019	STAFF and BOD FOSA Advance 24
17	MIL	022	Mobile Instant Loan
18	MFL	023	Mobile Friday Loan

19	MSA	024	Mobile Salary in Advance
20	DEP		Deposit Contribution
21	EBF		Benevolent Funds
22	LRF		Insurance Contribution
23	SAV		FOSA Savings
24	SC		Shares Capital