

## 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 that their Mpesa balance include the charges below while transferring the funds

Min	Max	Charge
1	49	Free*
50	100	Free*
101	499	23
500	999	23
1,000	1,499	34
1,500	2,499	34
2,500	3,499	56
3,500	4,999	56
5,000	7,499	85
7,500	9,999	85
10,000	14,999	112
15,000	19,999	112
20,000	24,999	112
25,000	29,999	112
30,000	34,999	112
35,000	39,999	202
40,000	44,999	202
45,000	49,999	202
50,000	70,000	210

**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.

Keyword	Product Name
ADV	SALARY IN ADVANCE
BAC	BIASHARA SAVINGS ACCOUNT
CL	COLLEGE LOAN
CML	CHRISTMAS MOBILE LOAN
DEP	MEMBER DEPOSITS
DL	DEVELOPMENT LOAN
EBF	EBF
EL	EMERGENCY LOAN
EML	EASTER MBILE LOAN
HAC	HOLIDAY SAVINGS ACCOUNT
HL	ELIMU HERBAL LOAN
IDD	IDD MOBILE LOAN
IML	INVESTMENT MOBILE LOAN
JAC	JUNIOR SAVINGS ACCOUNT
JL	JICONNECT LOAN FOSA
JT	GPATIE TANK LOAN
LRF	LOAN RISK FUND
MDA	MEDICAL SAVINGS ACCOUNT
MFL	MOBILE FRIDAY LOAN
MIL	MOBILE INSTANT LOAN
MSA	MOBILE SALARY ADVANCE
PL	PREMIER DEVELOPMENT LOAN
PSA	PAYROLL STAFF ADVANCE
SAD	STAFF & BOD FOSA ADVANCE 24
SAD2	SALARY ADVANCE 24 MONTHS
SAL	SALARY ADVANCE 12 MONTHS
SAV	SAVINGS ACCOUNT FOSA-MAIN
SC	SHARE CAPITAL ACCOUNT
SFA	SCHOOL FEES SAVINGS ACCOUNT
SL	SCHOOL FEES LOAN
SML	SCHOOL FEES MOBILE LOAN
STL	SETTLEMENT LOAN
SUP	SUPER LOAN
TL	TUJENGE JAMII LOAN
VL	ELIMU VISION
WEDA	WEDDING SAVINGS ACCOUNT
XMA	CHRISTMAS SAVINGS ACCOUNT