



MPESA PAYBILL SERVICES

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
 Go to Lipa na M-pesa
 Pay Bill Number: 969800
 Account Number: 033238DEP (Member No. and Transaction code)
 Enter the amount for the transfer Kshs. 3,000

Example 2:

Loan Repayment for Development Loan:
 Amount to pay, KSh. 36,500
 Go to Lipa na M-pesa
 Pay Bill Number: 969800
 Account Number: 033238DEP (Member No. and Transaction code)
 Enter the amount for the transfer Kshs. 36,500



Example 3:

Chipukizi Junior Savings Account Deposit:

Amount to pay, KSh. 5,000

Go to Lipa na M-pesa

Pay Bill Number: 969800

Account Number: 033238CJA (Member No. and
Transaction code)

Enter the amount for the transfer Kshs. 5,000

MPESA TRANSACTION CODES FOR PAYMENT

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



KEYWORD	LOAN CODE	DESTINATION TYPE	PRODUCT NAME
DEP		Deposit Contribution	MEMBER DEPOSITS
SC		Shares Capital	SHARE CAPITAL ACCOUNT
SAV		Fosa	SAVINGS ACCOUNT FOSA-MAIN
EBF		Benevolent Funds	EBF
LRF		Insurance Contribution	LOAN RISK FUND
ADV	14	Loan Repayment	SALARY IN ADVANCE
AKI	18	Savings	AKIBA ACCOUNT
CJA	17	Savings	CHIPUKIZI JUNIOR ACCOUNT
CL	16	Loan Repayment	COLLEGE LOAN
CML	30	Loan Repayment	CHRISTMAS MOBILE LOAN
DL	11	Loan Repayment	DEVELOPMENT LOAN
EL	12	Loan Repayment	EMERGENCY LOAN
EML	27	Loan Repayment	EASTER MOBILE LOAN
FLF	25	Loan Repayment	FRIDAY LOAN_FOSA
IDD	29	Loan Repayment	IDD MOBILE LOAN
IML	28	Loan Repayment	INVESTMENT MOBILE LOAN
JL	16	Loan Repayment	JICONNECT LOAN FOSA
JT	29	Loan Repayment	GPATIE TANK LOAN
MFL	23	Loan Repayment	MOBILE FRIDAY LOAN
MIL	22	Loan Repayment	MOBILE INSTANT LOAN
MSA	24	Loan Repayment	MOBILE SALARY ADVANCE
PEN	19	Savings	PENSION ACCOUNT
PL	14	Loan Repayment	PREMIER DEVELOPMENT LOAN



SAD2	18	Loan Repayment	SALARY ADVANCE 24 MONTHS
SAL	11	Loan Repayment	SALARY ADVANCE 12 MONTHS
SL	13	Loan Repayment	SCHOOL FEES LOAN
SUP	27	Loan Repayment	SUPER LOAN
TL	24	Loan Repayment	TUJENGE JAMII LOAN
VL	19	Loan Repayment	ELIMU VISION