

### **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 Mpesa 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 **911200**
7. Enter your National ID number, followed by the product transaction code-see table on codes below
8. Enter the amount you wish to pay (up to Ksh70,000)
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 Kimisitu 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 KSh 70, 000.

### **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	22
2,500	4,999	33
5,000	9,999	68
10,000	34,999	101
35,000	49,999	197
50,000	70,000	205

#### **Example 1:**

Monthly deposit KSh. 3,000

Account no is XXXXXXDEP where XXXXX is your ID NO and DEP is the product code for deposit.

#### **Example 2:**

Loan Repayment for Normal Development Loan of KSh. 36,500

Amount to pay is kes 3033 (That is kes 3000 for Deposit plus mpesa charges of kes 33).	Account no is XXXXXNDL where xxxxx is the member's ID NO and NDL is the product code for normal development loan.  Amount to pay is KSh. 36,697 (that is kes 36500 for loan plus mpesa charges of kes 197).
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## Kimisitu Sacco Mpesa Pay Bill 911200 Guidelines-Revised July 2018

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### **MPESA TRANSACTION CODES FOR PAYMENT**

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

<b>Transaction / Product Description</b>	<b>NEW CODE OF PAYMENT</b>
Lumpsum Payment	LMP
Bridging Loan	BRL
Normal Development Loan	NDL
Normal Development loan PROMO	NDP
Dividends Discounting	DVD
Education Loan	EDL
Emergency Loan	EML
Instant Loan	IST
Masaa Loan	MSL
Mavuko Loan	MVL
Mavuko Loan New	MVN
Mega Loan	MGL
Premier Loan	PML
Premier Promotion Loan	PPL
Refinancing Loan	RFL
Special Development Loan	SDL
Top up Emergency Loan	TEL
Karibu Loan	KAL
Instant Loan New	ILN
Makao Halisi Loan	MHL
Nyumba Smart Loan	NSL
Motor Vehicle & Machinery Loan	MOV
Valuation Loan	VAL
Motor Vehicle Insurance loan	MVI
Insurance Loan	ISL
Guarantor Liability Loan	GLL
Mpesa M-kimisitu Loan	MKM
<b>Savings/Deposits</b>	
Registration fee	REG
Share Capital	SHC
Deposit Contribution	DEP

Little Angels	LTA
Holiday Savings	HSA
KUSCCO Housing	KHS
Wekeza Scheme	WKS

**NB:** Lump sum refers to amount transferred for payment of several items e.g. Monthly contribution + Normal development loan, etc.

Ensure you follow up immediately with an email to [finance@kimitsusacco.or.ke](mailto:finance@kimitsusacco.or.ke) indicating the preferred distribution for the lump sum payment.

With Co-operative regards,



Peter W. Kariuki  
**Chief Executive Officer**