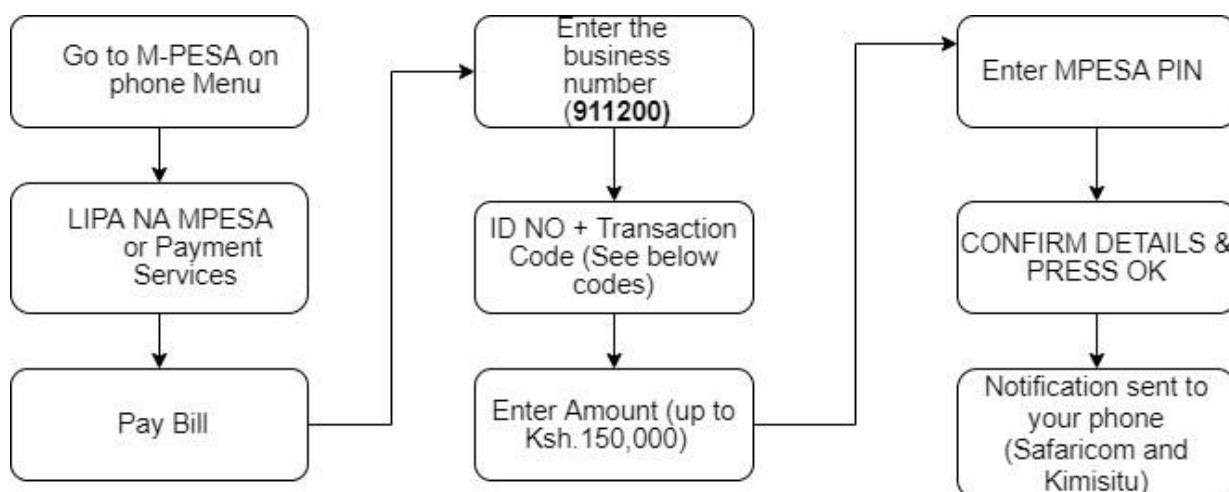


M-PESA PAY BILL SERVICES GUIDELINES

This is a mobile banking facility that enables our members make payments to the Sacco through M-PESA using their mobile phones at the comfort of their homes.

PROCEDURE OF PAYMENTS THROUGH M-PESA




Examples on making payments:

<p>If amount to pay is Kes.3,000.</p> <p>You pay Kes.3033 (Kes.3000 for Deposit & M-pesa charges of Kes.33).</p>	<p>Account Number and Code</p> <p>Account no is XXXXXDEP where XXXXX is the member's ID NO and DEP is the product code for monthly deposit contribution.</p>
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M-PESA PAY BILL CHARGES

Transaction Bands (KSH)	M-PESA Charges (KSH)
10 to 99	5
100 to 999	10
1,000 to 2,499	22
2,500 to 4,999	33
5,000 to 9,999	68
10,000 to 34,999	101
35,000 to 49,999	197
50,000 to 70,000	205

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

M-PESA TRANSACTION CODES FOR PAYMENT

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

Transaction / Product Description	NEW CODE OF PAYMENT
Lumpsum Payment	LMP
Bridging Loan	BRL
Normal Development Loan	NDL
Normal Development loan PROMO	NDP
Top Up Normal Development Loan	TND
Dividends Discounting	DVD
Education Loan	EDL
Restructure Loan	RSL
Emergency Loan	EML

Instant Loan	IST
Instant Loan New	ILN
Insurance Loan	ISL
Masaa Loan	MSL
Mavuko Loan	MVL
Mavuko Loan New	MVN
Top Up Special Development Loan	TSD
Mega Loan Promo	MLP
Mega Loan	MGL
Top Up Mega Loan	TUM
Top up Emergency Loan	TEL
Normal Development loan PROMO	NDP
Premier Loan	PML
Premier Promotion Loan	PPL
Refinancing Loan	RFL
Special Development Loan	SDL
Karibu Loan	KAL
Makao Halisi Loan	MHL
Nyumba Smart Loan	NSL
Motor Vehicle & Machinery Loan	MOV
Valuation Loan	VAL
Motor Vehicle Insurance loan	MVI
Guarantor Liability Loan	GLL
Registration fee	REG
Share Capital	SHC
Deposit Contribution	DEP
KUSCCO Housing	KHS
Shoulder of Solace Savings	SOS

Shoulder of solace loan (SOS LOAN)	SOL
<u>FOSA Savings products:</u>	
FOSA account savings	FSA
Miradi savings account	MSA
M-wallet mobile savings	MWA
Holiday Savings account	HSA
Little Angels account	LTA
Wekeza Fixed deposit account	WKS
Nafuu Loan	NFL
<u>FOSA loan products:</u>	
Salary advance loan	SAL
Business loan	BSL
Kimisitu Personal Loan	KPL
M-Kimisitu Loan	MKM
M-Kimisitu Loan Promo	MKP

NB: Lump sum refers to amount transferred for payment of several items e.g. Monthly Savings, loans and interest repayments. Kindly email us immediately on how we should distribute the lumpsum payments made to the Sacco through: customercare@kimsitusacco.or.ke or call 0709136000.

With Co-operative regards,



Lwanga Mbeche
Chief Executive Officer