



KENPIPE SAVINGS AND CREDIT SOCIETY LTD

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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 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 **(593427)**
7. Enter your **id number**, followed by the 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 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	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 KSh. 3,000

Reference (Id No. and Transaction code-12345678DE)

Reference is ID(Your ID) Followed by Product Code DE

Amount to enter for the transfer KSh. 3,010

Example 2:

Loan Repayment for Normal loan of KSh. 36,500

Reference (Id No. and Transaction code – 14567823NL)

Reference is ID(Your ID) Followed by Product Code NL

Amount to enter for the transfer KSh. 36,510

MPESA TRANSACTION CODES FOR PAYMENT

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

Code	Product Description	Key Word
BEL	BOSA Emergency loan	EL
BML	Makao Loan	BML
BOL	Bosa Okoa Loan	BOL
FEL	Fosa Emergency Loan	FEL
FML	FOSA Makao Loan	FML
FOL	Fosa Okoa Loan	FOL
INST	Instant Loan	INL
NL	Normal Loan	NL
SA	Salary Advance	FSA
SF	School Fees Loan	SF
TL	Taratibu Loan	TL
WN	Weekend Njema	WN
DE	DEPOSITS	DE
KE	KESASA SAVINGS	Use Kesasa Account eg 0103-001-00001
OR	ORDINARY	Use Fosa Account eg 0101-001-00001