

**AMREF REGULATED NON-WDT SACCO SOCIETY LIMITED**



**MOBILE BANKING USER GUIDELINES**

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## AMREF SACCO MOBILE BANKING USER GUIDELINES

### 1.0 WHAT IS AMREF SACCO MOBILE BANKING?

AMREF SACCO's mobile banking is a comprehensive solution that allows members to access AMREF SACCO services from their phones. With the AMREF SACCO mobile banking solution, members can access loans, account balances, statements, and an in-app CRM for easy contact with SACCO office.

### 2.0 GETTING STARTED

#### 2.1 DOWNLOAD THE REGISTRATION FORM

Download the mobile banking registration form via: <https://bit.ly/3AnAz6t>

#### 2.2 ACTIVATING YOUR MOBILE BANKING ACCOUNT.

Once registered, you will receive an SMS from AMREF SACCO with your Start PIN. Follow these steps to complete the setup:

1. Dial \*816# on your phone.
2. You will be prompted to enter your PIN. Use the Start PIN sent to you in the SMS.
3. You will be asked to accept the AMREF SACCO privacy policy. Respond by pressing 1.
4. A series of Know Your Customer (KYC) questions will be presented to verify your identity.
5. When prompted for your Date of Birth, enter it in the format YYYY-MM-DD (e.g., for January 1, 1991, enter 1991-01-01, using hyphens).
6. Enter your ID number when prompted.
7. Once you have successfully set your PIN, you can log in by responding with 00 or by dialing \*816#.

#### 2.3 DOWNLOADING AND ACTIVATING THE MOBILE APP

1. To access the mobile app:
  1. Download the AMREF SACCO app from the Google Play Store: <https://bit.ly/3YikeSc>
  2. After completing Step B, dial \*816#, select My Account, and choose Mobile App > Activate Mobile App.
  3. A 6-digit activation code will be sent to your phone.
  4. If you haven't already, install the AMREF SACCO app via <https://bit.ly/3YikeSc>

5. Open the app and log in using your phone number and the PIN you set earlier.
6. You will be prompted to activate the mobile app. Enter the 6-digit activation code received via SMS to complete the activation.

### 3.0 MAIN FEATURES

#### 3.1 MAKING DEPOSITS VIA M-PESA

##### 3.1.1 HOW TO DEPOSIT VIA USSD

- a. Dial \*816#.
- b. Select option 3: Deposit via M-Pesa.
- c. Choose the account to deposit into.
- d. Enter the amount to deposit.
- e. Review and confirm the transaction details.
- f. You will receive an M-Pesa prompt to enter your M-Pesa PIN.
- g. Once successful, you will receive an SMS from AMREF SACCO confirming your deposit.

##### 3.1.1.2 HOW TO DEPOSIT VIA THE AMREF SACCO APP:

- a. Log in to the AMREF SACCO App.
- b. Click on Deposit Money.
- c. Choose the account to deposit into.
- d. Enter the amount to deposit.
- e. Confirm the transaction details.
- f. You will receive an M-Pesa prompt to enter your M-Pesa PIN.
- g. Once successful, you will receive an SMS from AMREF SACCO confirming your deposit.

##### 3.1.1.3 HOW TO PAY VIA ACCOUNT CODES:

You can deposit into your account using a different number or pay for another member via M-Pesa using Pay Bill **840 300**. Use the account codes listed below:

SAVINGS PRODUCT	ACCOUNT NUMBER
Share Capital Account	Member Number-SHA
Member Deposit Account	Member Number-DEP

<b>Junior Savings Account</b>	Member Number-JSA
<b>Holiday Savings Account</b>	Member Number-HAS
<b>Property Savings Account</b>	Member Number-PSA
<b>Fixed Deposit Account</b>	Member Number-FSA

### 3.2 LOAN REPAYMENTS

The AMREF SACCO mobile banking app allows you to repay your loans using either of the following methods:

- a. M-PESA
- b. Funds from your withdrawable savings accounts, such as Holiday, Property, or Junior Savings Accounts.

#### 3.2.1 LOAN REPAYMENTS VIA M-PESA USING USSD.

1. Dial: \*816#
2. Select: Option 7 – Loans
3. Choose: Option 3 – Pay Loan
4. Select Loan: (A list of your Outstanding loans will be presented to you)
5. Choose Payment Option: M-Pesa or Savings Account (Holiday, Mobile Wallet, Junior Savings, Property Savings)
6. For M-Pesa: Enter the amount you wish to pay
7. Review: Confirm the transaction details
8. Enter M-Pesa PIN: You will receive an M-Pesa prompt
9. Confirmation: An SMS from AMREF SACCO will confirm your payment

#### 3.2.2 LOAN REPAYMENTS VIA M-PESA USING THE AMREF SACCO APP.

1. Log In: Open the AMREF SACCO App
2. Select: Loans
3. Choose: Pay Loan
4. Select Loan: (*A list of your Outstanding loans will be presented to you*)
5. Choose Payment Option: M-Pesa or Savings Account (Holiday, Mobile Wallet, Junior Savings, Property Savings)
6. For M-Pesa: Enter the amount you wish to pay

7. Review: Confirm the transaction details
8. Enter M-Pesa PIN: You will receive an M-Pesa prompt
9. Confirmation: An SMS from AMREF SACCO will confirm your payment

### 3.2.3 LOAN REPAYMENTS VIA M-PESA VIA PAY BILL 840 300 USING THE BELOW ACCOUNT CODES

You can pay your Loan using a different number or pay for another member via M-Pesa using Pay Bill 840300. Use the account codes listed below:

LOAN PRODUCTS	ACCOUNT NO
NORMAL LOAN	MEMBERNUMBER-NOL
PROPERTY LOAN	MEMBERNUMBER-PRL
REFINANCING LOAN	MEMBERNUMBER-REL
CAR LOAN	MEMBERNUMBER-CAL
SHAMBA LOAN	MEMBERNUMBER-SHL
HIGHER EDUCATION LOAN	MEMBERNUMBER-HEL
SCHOOL FEES LOAN	MEMBERNUMBER-SFL
JIPAMBE MERCHANDISE LOAN	MEMBERNUMBER-JML
INSURANCE FINANCING LOAN	MEMBERNUMBER-IFL
INSTANT PESA LOAN	MEMBERNUMBER-IPL
EMERGENCY LOAN	MEMBERNUMBER-EML
SALARY LOAN	MEMBERNUMBER-SAL
MILIKI MORTGAGE LOAN	MEMBERNUMBER-MLK
KARIBU M-KASH LOAN	MEMBERNUMBER-MOBILE

### 3.2.3 LOAN REPAYMENT USING FUNDS FROM YOUR WITHDRAWABLE SAVINGS ACCOUNTS, SUCH AS HOLIDAY, PROPERTY, OR JUNIOR SAVINGS ACCOUNTS VIA USSD.

1. Dial: \*816#
2. Select: Option 7 – Loans
3. Choose: Option 3 – Pay Loan

4. Select Loan: (A list of your Outstanding loans will be presented to you)
5. Choose Payment Option 2: Savings Account (Holiday, Mobile Wallet, Junior Savings, Property Savings)
6. Enter the amount you wish to pay
7. Review: Confirm the transaction details
8. Enter Mobile banking PIN
9. Confirmation: An SMS from AMREF SACCO will confirm your payment

### 3.2.4 LOAN REPAYMENT USING FUNDS FROM YOUR WITHDRAWABLE SAVINGS ACCOUNTS, SUCH AS HOLIDAY, PROPERTY, OR JUNIOR SAVINGS ACCOUNTS VIA THE APP.

1. Log In: Open the AMREF SACCO App
2. Select: Loans
3. Choose: Pay Loan
4. Select Loan: (*A list of your Outstanding loans will be presented to you*)
5. Choose Payment Option: Savings Account (Holiday, Mobile Wallet, Junior Savings, Property Savings)
6. For M-Pesa: Enter the amount you wish to pay
7. Review: Confirm the transaction details
8. Enter Mobile Banking PIN
9. Confirmation: An SMS from AMREF SACCO will confirm your payment

### 3.3 SAVINGS BALANCE INQUIRY.

You can easily check the balance of any account you hold in the SACCO using either of the following methods:

- USSD
- SMS

#### 3.3.1 SAVINGS BALANCE INQUIRY VIA USSD

1. Dial \*816#
2. Choose Option1: Balance Enquiry
3. Select the account you would like to query the balance
4. Enter your Mobile banking PIN

5. Your balance will be sent to you via SMS.

### 3.3.2 SAVINGS BALANCE INQUIRY VIA APP

1. Log in to the AMREF SACCO app.
2. Select account balance.
3. Choose the account you would like to query the balance.
4. Click check balance.
5. Input your mobile banking PIN.
6. View your balance displayed on the app.

### 3.4 BANK TRANSFER

You can transfer funds deposited in your wallet account directly to your bank account if you prefer not to keep them in M-PESA. This can be done as follows:

- Transfer funds from your withdrawable savings account (e.g., Holiday Savings).
- Move the funds to your mobile wallet.
- Transfer the funds from your mobile wallet to your bank account.

#### 3.4.1 BANK TRANSFER VIA USSD

1. Dial \*816#.
2. Click on 5 for Funds Transfer.
3. Select 2 for Commercial Bank Account.
4. Choose the bank you would like to transfer to.
5. Click 88 to add a new account number.
6. Input your account number.
7. Enter the account name.
8. Select the account by clicking 1.
9. Select 1 for Source Account Wallet Balance.
10. Enter the amount you wish to transfer.
11. Input your Mobile Banking PIN.
12. Receive a confirmation SMS from AMREF SACCO confirming the transaction.

#### 3.1.2 BANK TRANSFER VIA THE APP

1. Log in to the AMREF SACCO app.

2. Select Bank Transfer.
3. Choose the bank you would like to transfer to.
4. Input your account number and account name.
5. Enter the amount you wish to transfer.
6. Click on Transfer Money.
7. Input your Mobile Banking PIN.
8. Receive a confirmation SMS from AMREF SACCO confirming the transaction.

### 3.4 APPLYING FOR MOBILE LOANS.

AMREF SACCO Mobile Loan is available to AMREF SACCO members. To qualify, you need to have at least 3 months of active membership.

#### 3.4.1 LOAN FEATURES

- Maximum Loan Amount: KSh 100,000
- Credit Limit: Gradually increased based on your repayment history.
- Interest Rate: A flat rate of 8.5% is deducted upfront from the loan amount.
- Repayment Terms: The loan is payable in 3 monthly installments.
- No Paperwork: The loan application process is entirely paperless.
- No Guarantors: Enjoy a hassle-free borrowing experience.
- Loan Top-Up Option: Members can top up their outstanding mobile loan. The top-up amount must exceed your existing mobile loan balance. Top-up loans are also charged at 8.5%, payable in 3 monthly installments.

#### 3.4.2 HOW TO REGISTER

1. Download the Mobile Banking Registration Form: <https://bit.ly/3AnAz6t>
2. Submit the filled and signed form to [info@amrefsacco.org](mailto:info@amrefsacco.org).
3. You will receive an SMS from AMREF\_SACCO with details on self-activation.

#### 3.4.3 HOW TO BORROW VIA USSD

1. Dial: \*816#
2. Select: Option 7 – Loans
3. Check Loan Limit:
  - Choose Option 1: Check Loan Limit
  - Once you know your loan limit, proceed to apply for the loan.

4. Apply for a Loan:
5. Choose Option 7 – Loans
6. Choose Option 2: Apply for a Loan
7. Select Option 1: Karibu M-Kash Loan
8. Enter an amount within your limit
9. Confirm the transaction
10. Notification: You will receive an SMS confirming your loan application status.

#### 3.4.4 HOW TO BORROW VIA THE AMREF SACCO APP

1. Log In: Open your AMREF SACCO app
2. Select: Loans
3. Choose: Apply Loan
4. Select: Karibu M-Cash Loan
5. Enter Amount: Specify the loan amount
6. Click: Apply Loan

#### 3.4.5 WITHDRAWING FROM YOUR WALLET TO M-PESA VIA USSD

1. Dial: \*816#
2. Select: Option 2 – Withdrawal to M-Pesa
3. Choose Account: Wallet Balance
4. Enter Amount: (Check balance via Option 1 – Balance Enquiry)
5. Enter PIN: Confirm your transaction

#### 3.4.5 WITHDRAWING FROM YOUR WALLET TO M-PESA VIA THE AMREF SACCO APP

1. Log In: Open the AMREF SACCO app
2. Select: Withdraw Money
3. Enter Amount: Specify the amount to withdraw
4. Click: Withdraw

Note: All mobile loans incur an upfront interest of 8.5%, and withdrawals are charged at KES 60.

### 3.5 PAYING UTILITIES

You can enjoy the convenience of the AMREF SACCO app by using it to pay for the following utilities instead of withdrawing the funds to M-PESA and then paying your bills:

- KPLC Token
- KPLC Postpaid
- DSTV
- Zuku
- GoTV
- StarTimes
- Nairobi Water

### 3.6 INTERNAL FUNDS TRANSFER

The internal funds transfer feature on the AMREF SACCO app allows members to move funds between their various SACCO accounts. You can transfer funds between your withdrawable savings accounts (e.g., Holiday, Junior, or Property savings) or from these accounts to your deposit and share capital accounts.

To perform an internal funds transfer:

1. Log in to the AMREF SACCO app.
2. Select the Internal Funds Transfer option.
3. For the Source Account, choose the account you wish to transfer funds from (Holiday, Junior, Property savings, or your mobile wallet).
4. For the Destination Account, select the account you want to transfer funds to (e.g., deposit or share capital account).
5. Enter the amount you wish to transfer.
6. Click on Transfer Funds.
7. You will be prompted to confirm the transaction by entering your mobile banking PIN.
8. A confirmation SMS will be sent to you once the transaction is successfully completed.

### 3.7 ACCOUNT STATEMENT

You can generate your savings and loan account statements directly from the AMREF SACCO mobile app.

### 3.7.1 SAVINGS ACCOUNT STATEMENT

You can generate account statements for all savings accounts you hold in the SACCO. This includes, but is not limited to, Savings Account statements, Share Capital statements, Holiday Savings statements, Junior Savings statements, and Property Savings statements.

To generate your statements, please follow the steps below:

1. Log In to the AMREF SACCO app.
2. Select Account.
3. Click on Account Statement.
4. Choose the period for which you would like to get the statement.
5. Click on Get Statement.
6. Input your Mobile Banking PIN to confirm the transaction.
7. View your transactions in the list. To view the PDF statement, click on the document icon in the top-right corner of your screen.

### 3.7.2 LOAN STATEMENT

You can generate loan statements for all your outstanding loans. To generate your loan statements, please follow these steps:

1. Log in to the AMREF SACCO app.
2. Click on Loans.
3. Click on Loan Statement.
4. Select the loan you would like to generate the statement for.
5. Choose the date range for the statement.
6. Click on Get Statement.
7. Input your Mobile Banking PIN to confirm the transaction.
8. View your transactions in the list. To download the PDF statement, click on the document icon in the top-right corner of your screen.

### 3.8 GET HELP/CONTACT AMREF SACCO

You can contact the SACCO office directly via the in-app CRM within the mobile app. To do so, follow these steps:

1. From the home screen, click on the envelope icon in the bottom-right corner of your screen.
2. Click on New Request.
3. Select the category of your request from the drop-down list.
4. Enter your subject.
5. Attach any files, if necessary.
6. Click on the Send button.
7. Alternatively, you can reach us via email at [info@amrefsacco.org](mailto:info@amrefsacco.org) or call us at 0722 139 585 for assistance.