



# LIPA NA M-PESA REQUIREMENTS (2023)

CATEGORY	KYC REQUIREMENTS
<p style="text-align: center;"><b>INDIVIDUAL</b></p> <p style="text-align: center;">(ONLY APPLIES FOR BUY GOODS PRODUCT)</p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of identification documents of persons opening the account i.e. National ID, Passport/Alien ID/Military ID</li> </ol> <p><b>Additional for Bank Settlement:</b></p> <ol style="list-style-type: none"> <li>3. Individual KRA PIN Certificate</li> <li>4. Bank Details:               <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Bank statements</li> <li>b. Banks Not on Real Time Settlement - Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p><b>For Online Business:</b></p> <ol style="list-style-type: none"> <li>5. Indicate link and/or approved documentation to conduct online Businesses</li> </ol>
<p style="text-align: center;"><b>SOLE PROPRIETOR</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Business Certificate of Registration or Business Permit</li> <li>3. Copy of identification documents of owner and contact person i.e., National ID, Passport/Alien ID/Military ID</li> <li>4. Where Business permit does not indicate ownership -Declaration of ownership Application form has to be filled</li> </ol> <p><b>Additional for Bank Settlement:</b></p> <ol style="list-style-type: none"> <li>5. Individual KRA PIN certificate</li> <li>6. Bank Details as per Certificate of registration               <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Letter from Bank or Copy of Cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>LIMITED LIABILITY COMPANIES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of the Certificate of Incorporation</li> <li>3. Filled, stamped or Sealed M-PESA Authorization Form signed by at least two (2) directors or shareholders</li> <li>4. Kenyan directors and shareholders KRA PIN certificates</li> <li>5. Company KRA Pin Certificate</li> <li>6. Copy of CR12 - validity of 90 days (3 months) or recent annual returns with filing receipt</li> <li>7. Copy of identification documents for all the directors and shareholders i. e. National ID, Passport/Alien ID/Military ID</li> <li>8. Organization Bank Details:               <ol style="list-style-type: none"> <li>c. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>d. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note:</p> <ul style="list-style-type: none"> <li>❖ List of Banks indicated at the appendix</li> <li>❖ Refer to important information on this document where a company has other companies as shareholders on CR12 /where there are multiple shareholders /Directors/where a publicly listed company is a shareholder</li> </ul>

<p style="text-align: center;"><b>EMPLOYMENT AGENCIES (LIMITED LIABILITY)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of the Certificate of Incorporation</li> <li>3. Filled, stamped or Sealed M-PESA Authorization Form signed by at least two (2) directors or shareholders</li> <li>4. Kenyan directors and shareholders KRA PIN certificates</li> <li>5. Company KRA Pin Certificate</li> <li>6. Copy of CR12 - validity of 90 days (3 months) or recent annual returns with filling receipt</li> <li>7. Copy of identification documents for all the directors and shareholders i. e. National ID, Passport/Alien ID/Military ID</li> <li>8. Certified Copy of institutions license from National Employment Agency</li> <li>9. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>FOREIGN COMPANIES WITH CERTIFICATE OF COMPLIANCE (LIMITED LIABILITY COMPANY)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of the Certificate of Incorporation</li> <li>3. Filled, stamped or Sealed M-PESA Authorization Form signed by at least two (2) directors or shareholders</li> <li>4. Kenyan directors and shareholders KRA PIN certificates</li> <li>5. Company certificate of compliance</li> <li>6. A document indicating directors/Shareholders of the company from their country Similar to CR12- Validity 90 days (3 Months)</li> <li>7. Copy of identification documents for all the directors, shareholders and authorized operators I. e. National ID, Passport/Alien ID /Military ID</li> <li>8. Organization Bank Details: should be Kenyan Local Bank* <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>REAL ESTATE BUSINESSES - INDIVIDUAL OWNED</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of identification documents for the owner I.e. National ID, Passport/Alien ID/Military ID</li> <li>3. Copy of lease agreement/or allotment letter/ or Copy of Title deed/ or Stamped and signed Letter from the Chief confirming rent collections.</li> <li>4. Owner KRA PIN certificate</li> <li>5. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

<p style="text-align: center;"><b>PRIVATE HOSPITALS (SOLE PROPRIETORSHIP)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Certified Copy of Business Certificate of Registration</li> <li>3. Ministry of Health license/License from KMPDB</li> <li>4. Copy of identification documents for the owner (s) /Director (s) and authorized operators I. e National ID, Passport/Alien ID/Military ID</li> <li>5. Hospital KRA Pin certificate</li> <li>6. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>PRIVATE HOSPITALS (LIMITED LIABILITY)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of the Certificate of Incorporation</li> <li>3. Filled, stamped or Sealed M-PESA Authorization Form signed by at least two (2) directors or shareholders</li> <li>4. Kenyan directors and shareholders KRA PIN certificates</li> <li>5. Company KRA Pin Certificate</li> <li>6. Copy of CR12 - validity of 90 days (3 months) or recent annual returns with filling receipt</li> <li>7. Copy of identification documents for all the directors and shareholders i. e. National ID, Passport/Alien ID/Military ID</li> <li>8. Ministry of Health License/ License from KMPDB</li> <li>9. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>PUBLIC HOSPITALS</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Certified Copy of Business Certificate of Registration</li> <li>3. Filled, stamped or Sealed M-PESA Authorization form signed by authorized signatory within County health department</li> <li>4. Copy of identification document of the signatory and authorized operators I. e National ID, Passport/Alien ID/Military ID</li> <li>5. Hospital KRA Pin certificate</li> <li>6. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

<p style="text-align: center;"><b>PRIVATE EDUCATION INSTITUTIONS (SOLE PROPRIETORSHIP)</b></p> <p style="text-align: center;"><b>I. E SCHOOLS, UNIVERSITIES, COLLEGES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Certified Copy of Business Certificate of Registration</li> <li>3. Copy of Ministry of Education License or Certification</li> <li>4. Copy of identification documents for the owner (s) /Director (s) and contact person(s) I.e., National ID, Passport/Alien ID/Military ID</li> <li>5. School KRA Pin certificate</li> <li>6. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>PRIVATE EDUCATION INSTITUTIONS (LIMITED LIABILITY)</b></p> <p style="text-align: center;"><b>I.E SCHOOLS, UNIVERSITIES, COLLEGES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified Copy of the Certificate of Incorporation</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by at least two (2) directors or shareholders.</li> <li>4. Kenyan directors and shareholders KRA PIN certificates</li> <li>5. Company KRA Pin Certificate</li> <li>6. Copy of CR12 - validity of 90 days (3 months) or recent annual returns with filling receipt</li> <li>7. Copy of identification documents for all the directors and shareholders i. e. National ID, Passport/Alien ID/Military ID</li> <li>8. Copy of Ministry of Education License or Certification</li> <li>9. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>PUBLIC EDUCATION INSTITUTIONS</b></p> <p style="text-align: center;"><b>I.E SCHOOLS, UNIVERSITIES, COLLEGES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Filled, stamped, or sealed M-PESA Authorization form signed by least two (2) board of governors from the DEO or County Education Director</li> <li>3. Copy of identification documents for the Signatories and authorized operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>4. School KRA Pin Certificate</li> <li>5. Copy of Ministry of Education License or Certification</li> <li>6. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

<p style="text-align: center;"><b>INTERNATIONAL EDUCATION INSTITUTIONS -LIMITED LIABILITY</b></p> <p style="text-align: center;"><b>I.E SCHOOLS, UNIVERSITIES, COLLEGES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified Copy of the Certificate of Incorporation</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by at least two (2) directors or shareholders.</li> <li>4. Kenyan directors and shareholders KRA PIN certificates</li> <li>5. Company certificate of compliance</li> <li>6. A document indicating directors/Shareholders of the company from their country Similar to CR12- Validity 90 days (3 Months)</li> <li>7. Copy of identification documents for all the directors, shareholders, and authorized operators I.e., National ID, Passport/Alien ID /Military ID</li> <li>8. Copy of Ministry of Education License or Certification</li> <li>9. Organization Bank Details: should be Kenyan Local Bank* <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>NON-GOVERNMENTAL ORGANIZATIONS (NGOS')</b></p> <p style="text-align: center;"><b>E.G CHARITIES, FOUNDATIONS, SOCIAL ADVOCACY GROUPS, AND TRADE ORGANIZATIONS</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A Certified Copy of Certificate of Registration from NGO Board / or Signed letter on letterhead from the NGO Board confirming registration and existence including officials</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by authorized signatories</li> <li>4. Copy of identification documents for the signatories, officials, and authorized operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>5. Kenyan officials KRA PIN certificates</li> <li>6. Organization's KRA pin certificate or Tax exemption Certificate</li> <li>7. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>INTERNATIONAL NON-GOVERNMENTAL ORGANIZATIONS (NGOS)</b></p> <p style="text-align: center;"><b>E.G PUBLIC CHARITIES, FOUNDATIONS, SOCIAL ADVOCACY GROUPS, AND TRADE ORGANIZATIONS</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A Certified Copy of Certificate of Registration from NGO Board / Signed letter on letterhead from the NGO Board confirming registration and existence including officials</li> <li>3. Certificate of Compliance from Registry</li> <li>4. Filled, stamped, or sealed M-PESA Authorization form signed by authorized signatories.</li> <li>5. Copy of identification documents for signatories, officials, and authorized operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>6. Kenyan officials KRA PIN certificates</li> <li>7. Organization KRA certificate of Compliance or Tax exemption Certificate</li> <li>8. Organization Bank Details: * should be Kenyan Local Bank* <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

<p align="center"><b>PARTNERSHIPS (INCLUDES FIRMS SUCH AS ACCOUNTANTS AND ADVOCATES)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Partnership Deed or Affidavit</li> <li>3. A Certified Copy of Certificate of Registration</li> <li>4. Company KRA PIN certificate</li> <li>5. Filled, stamped, or sealed M-PESA Authorization form signed by at-least two (2) Partners</li> <li>6. Copy of identification documents for all the Partners and appointed operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>7. Kenyan Partners' KRA pin certificates</li> <li>8. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p align="center"><b>DENOMINATIONAL CHURCHES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified Copy of Certificate of Registration</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by authorized signatory's (Church officials')</li> <li>4. Copy of identification documents for the signatory (church officials') and authorized Operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>5. Church KRA pin certificate</li> <li>6. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p align="center"><b>NON-DENOMINATIONAL CHURCHES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified Copy of Certificate of Registration</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by authorized signatory (Church officials')</li> <li>4. Copy of identification documents for the signatory (church official's) and authorized operators i. e National ID, Passport, Alien ID /Millitary ID</li> <li>5. Church KRA pin certificate</li> <li>6. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

<p align="center"><b>CO-OPERATIVE SOCIETIES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified Copy of Certificate of Registration as a Co-operative society</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by authorized signatory's (officials)</li> <li>4. Copy of identification documents for the signatory's and authorized operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>5. Organization's KRA pin certificate</li> <li>6. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p align="center"><b>REGISTERED GROUPS (CHAMAS, SELF HELP GROUPS COMMUNITY BASED ORGANIZATIONS)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified Copy of Certificate of Registration</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by authorized signatory (s)' (Officials)</li> <li>4. Copy of identification documents for all the officials, signatories, and authorized operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>5. Organization KRA pin certificate</li> <li>6. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p align="center"><b>SACCOS (DEPOSIT AND NON- DEPOSIT TAKING)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A Certified Copy of Certificate of Registration</li> <li>3. SACCO SASRA License</li> <li>4. Filled, stamped, or sealed M-PESA Authorization form signed by authorized signatory (s)'</li> <li>5. Copy of identification documents for the signatory(s)' and authorized persons I. e. National ID, Passport/Alien ID/Military ID</li> <li>6. Authorized signatories KRA Pin certificates <i>(Applicable to Kenyan Citizens)</i></li> <li>7. Company KRA Pin certificate</li> <li>8. Completion of Safaricom AML / KYC questionnaire</li> <li>9. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

**DIGITAL SACCOS –NON SASRA ORGANIZATIONS**

1. Duly filled and signed application form & Terms and Conditions
2. A certified Copy of Certificate of Registration as a Co-operative society by the commissioner of cooperative developments
3. Resolution letter, on company letter head, signed by at least two (2) society officials stating:
  - a. List of all Society officials (full name)
  - b. Authorization to obtain safaricom service.
  - c. Attestation that the SACCO is not eligible to SASRA licensing.
4. Copy of identification documents for the signatory's, committee members/society officials and authorized operators i. e. National ID, Passport/Alien ID/Military ID
5. Names of the proposed members indicating mobile numbers and occupation, on company letterhead, and attach copies of their ID cards, KRA Pin certificates)
6. Organization's KRA pin certificate
7. Safaricom AML Questionnaire
8. Organization Bank Details: **Tier 1 Bank**
  - a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank
  - b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque

Note: List of Banks indicated at the appendix

**AUCTIONEERS (LIMITED COMPANY)**

1. Duly filled and signed application form & Terms and Conditions
2. Copy of the Certificate of Incorporation
3. Organization/ or Appointed auctioneer - valid Auctioneers License issued by the Auctioneers Licensing Board
4. Filled, stamped or Sealed M-PESA Authorization Form signed by at least two (2) directors or shareholders.
5. Kenyan directors and shareholders KRA PIN certificates
6. Company KRA Pin Certificate
7. Copy of CR12 - validity of 90 days (3 months) or recent annual returns with filling receipt
8. Copy of identification documents for all the directors and shareholders i. e. National ID, Passport/Alien ID/Military ID
9. Detailed and on Letter head Company profile indicating customer Journey and refund process of unsuccessful bidders.
10. Bank Details:
  - a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank
  - b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque

NOTE:

- ❖ List of Banks available on Appendix
- ❖ Auctioneers should act on behalf of themselves and no third party contracting.
- ❖ Where a company is not a limited Company but sole proprietor or Partnership, all KYC under the category in this document should be provided in addition MUST provide Auctioneers License



<p style="text-align: center;"><b>INSURANCE /REINSURANCE COMPANIES (INCLUDING INSURANCE BROKERS)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified copy of the Certificate of Incorporation</li> <li>3. Copy of CR12 - validity of 90 days (3 months) or recent annual returns with filling receipt</li> <li>4. Filled, stamped, or sealed M-PESA Authorization form signed by at least two (2) Directors' or shareholders</li> <li>5. Company KRA PIN</li> <li>6. Kenyan Directors/Shareholders KRA PIN certificates</li> <li>7. Certified Copy of institutions annual license from insurance regulatory Authority (IRA) or No Objection Letter from IRA.</li> <li>8. Copy of identification documents for all the Directors/Shareholders and authorized Persons I. e. National ID, Passport/Alien ID/Military ID</li> <li>9. Completion of Safaricom AML/KYC questionnaire</li> <li>10. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>FOREX TRADING COMPANIES (STOCKBROKERS)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified copy of the Certificate of Incorporation</li> <li>3. Copy of CR12 - validity of 90 days (3 months) or recent annual returns with filling receipt</li> <li>4. Filled, stamped, or sealed M-PESA Authorization form signed by at least two (2) Directors' or shareholders</li> <li>5. Company KRA PIN</li> <li>6. Kenyan Directors/Shareholders KRA PIN certificates</li> <li>7. Certified Copy of institutions annual license from Capital Market Authorities/or No Objection Letter</li> <li>8. Copy of identification documents for all Directors/Shareholders and authorized Persons I. e. National ID, Passport/Alien ID/Military ID</li> <li>9. Completion of Safaricom AML/KYC questionnaire</li> <li>10. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>FOREX-STOCK BROKERS (SOLE PROPRIETOR)-</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Certified Copy of institutions annual license from Capital Market Authorities/or No Objection Letter</li> <li>3. Certified Copy of Business Certificate of Registration</li> <li>4. Copy of identification documents of owner (s) /Director (s) and authorized operators I. e National ID, Passport/Alien ID/Military ID</li> <li>5. Owner KRA pin certificate</li> <li>6. Completion of Safaricom AML/KYC questionnaire</li> <li>7. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

<p style="text-align: center;"><b>NON-DEPOSIT TAKING FINANCIAL INSTITUTIONS - MICRO LENDING</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified copy of the Certificate of Incorporation</li> <li>3. Copy of CR12 - validity of 90 days (3 months) or recent annual returns with filling receipt</li> <li>4. Filled, stamped, or sealed M-PESA Authorization form signed by at least two (2) Directors' or shareholders</li> <li>5. Company KRA PIN Certificate</li> <li>6. Kenyan Directors /Shareholders KRA PIN certificate</li> <li>7. Copy of identification documents for all the directors /shareholders and authorized Operators i.e., National ID, Passport/Alien ID/Military ID</li> <li>8. Completion of Safaricom AML/KYC questionnaire</li> <li>9. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>DEPOSIT TAKING FINANCIAL INSTITUTIONS -BANKS AND MICRO FINANCES/FOREX BUREU</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified copy of the Certificate of Incorporation</li> <li>3. Copy of CR12 – validity period of 90 days (3 months) or recent annual returns with receipt</li> <li>4. Board Resolution letter on company letter head signed by at least 2 directors /shareholders stating: <ol style="list-style-type: none"> <li>a. Purpose of the Lipa Na M-PESA product selected</li> <li>b. Notarized declaration of the source of funds against each short code</li> <li>c. Authorized Operators -Indicates full names and contact details.</li> <li>d. Bank details-</li> </ol> </li> <li>5. Company KRA PIN</li> <li>6. Kenyan Directors /Shareholders KRA PIN certificate</li> <li>7. A certified copy of the Financial Institution's annual license from Central Bank of Kenya</li> <li>8. Copy of identification documents for Directors/shareholders and authorized operators I. e. National ID, Passport/Alien ID/Military ID</li> <li>9. Completion of Safaricom AML/KYC questionnaire</li> <li>10. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>LOCALLY REGISTERED- DIGITAL LENDERS</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. A certified copy of the Certificate of Incorporation</li> <li>3. Copy of CR12 – validity period of 90 days (3 months)</li> <li>4. A certified copy of Board Resolution letter on company letter head signed by at least 2 directors /shareholders stating: <ol style="list-style-type: none"> <li>a. Purpose of the Lipa Na M-PESA product selected</li> <li>b. Declaration of the source of funds</li> <li>c. Authorized Operators -Indicates full names and contact details.</li> <li>d. Bank details</li> </ol> </li> <li>5. Company KRA PIN Certificate</li> <li>6. KRA PIN certificate for all Directors /Shareholders</li> <li>7. License from Central Bank of Kenya/or Proof of application for CBK license E.g acknowledgement letter from CBK</li> <li>8. Copy of identification documents for all Directors/shareholders and authorized operators I. e. National ID, Passport/Alien ID/Military ID</li> <li>9. Completion of Safaricom AML/KYC questionnaire</li> <li>10. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

**LOCAL KENYA REGISTERED**

**INTERNATIONAL MONEY TRANSFER (IMT)**

1. Duly filled and signed application form & Terms and Conditions
2. Copy of CR12 – validity period of 90 days (3 months)
3. License from central bank of Kenya or proof that a license is not required.
4. AML CFT Policy / Attestation confirming compliance to AML CFT Regulations in your respective jurisdiction.
5. Evidence of registration with a Financial Intelligence Unit
6. Full year Audited Financial Statements (where entity is >18 months old); OR Un-Audited Financial Statements (where entity is >12 months old but <18 months old); OR 12 months cash flow forecasts for new entities/ certified 12 months statement of account.
7. Certified Copies of identification documents for all Directors/shareholders and authorized operators i. e. National ID, Passport/Alien ID/Military ID
8. Valid Copy of Identification of officer executing agreement
9. A certified Copy of Board Resolution letter on company letter head signed by at least 2 directors /shareholders/authorized signatory stating: (for authorized signatory-need to share power of attorney general proofing authorized signatory appointment)
10. Purpose of the Lipa Na M-PESA product selected
11. Declaration of the source of funds
12. Authorized Operators -Indicates full names and contact details.
13. Bank details
14. Certified True Copies Identification Card / National Passport of Stakeholders and Authorized Signatories
15. Company Tax compliance certificate
16. Directors/ Shareholders Tax Compliance Certificate
17. List of Agents/3rd Parties with ownership information
18. Third Party Payout Location Information for Agents (if Applicable)
19. SMTSL AML CFT Questionnaire
20. Organization Bank Details:
  - a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank
  - b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque

Note: The documentations will under Validation and approval through financial services and AML

**FOREIGN COMPANIES:**

**INTERNATIONAL MONEY TRANSFER-IMT--**

1. Duly filled and signed application form & Terms and Conditions
2. Certified Incorporation documents issued by relevant Government Agency, Company Memorandum and Articles of Association /Relevant Entity Constitution document, CR12/its equivalent showing the shareholders.
3. License to provide money transfer service or proof that a license is not required.
4. AML CFT Policy / Attestation confirming compliance to AML CFT Regulations in your respective jurisdiction.
5. Evidence of registration with a Financial Intelligence Unit
6. Full year Audited Financial Statements (where entity is >18 months old); OR Un-Audited Financial Statements (where entity is >12 months old but <18 months old); OR 12 months cash flow forecasts for new entities/ certified 12 months statement of account.
7. The full names, identity or passport number and address of the natural persons managing, controlling or owning the entity.
8. Valid Copy of Identification of officer executing agreement
9. A Certified Copy of the Board resolution authorizing acquisition of service/partnership. The resolution should be signed in accordance with the entity's Memarts.
10. Certified True Copies Identification Card / National Passport of Stakeholders and Authorized Signatories
11. Company and Owners/ Shareholders and Authorized Signatories Tax Compliance Certificate
12. List of Agents/3rd Parties with ownership information
13. Third Party Payout Location Information for Agents (if Applicable)
14. SMTSL AML CFT Questionnaire
15. Organization Bank Details:
  - a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank
  - b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque

Note:

❖ List of Bank

❖ The documentations will under Validation and approval through financial services and AML

<b>TRUSTEES</b>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Certified copy of Certificate of Incorporation or Registered Trust Deed</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by at least 2 Trustees</li> <li>4. Copy of identification documents for the trustees and authorized operators holding the power of Attorney General i. e. National ID, Passport/Alien ID/Military ID</li> <li>5. Kenyan Trustees KRA PIN certificates</li> <li>6. Ultimate Beneficial Ownership declaration</li> <li>7. Proof of address of the trustee</li> <li>8. Copy of identification documents of ultimate beneficial owners (including ultimate owners in the cases where ultimate beneficiaries are an incorporated registered entity)</li> <li>9. Duly authenticated list of current trustees / office bearers on the letterhead of the entity</li> <li>10. Organization's KRA pin certificate</li> <li>11. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
-----------------	---

<b>EMBASSY/UN/WORLD BANK</b>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Certified copy of multi-lateral agreement between the government and international body or any other document evidencing establishment of the institution (Confirmation from Ministry of foreign affairs)</li> <li>3. Filled, stamped, or sealed M-PESA Authorization form signed by at least 2 directors of the company</li> <li>4. Letter from the ambassador or the country's Ministry of Foreign Affairs to open M-PESA Pay Bill with details of signatories and their designation</li> <li>5. Printout of the embassy and ambassador details from the country's Ministry of Foreign Affairs website</li> <li>6. List of office bearers signed by authorized persons</li> <li>7. Copy of identification documents for the signatories, ambassador, office bearers and authorized operators i. e. National ID, Passport/ Alien ID/Military ID</li> <li>8. Organization KRA pin certificate or certificate of compliance where applicable</li> <li>9. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
------------------------------	--

<b>DEVOLVED GOVERNMENT(COUNTIES)</b>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Filled, stamped, or sealed M-PESA Authorization form signed County Accounting Officer (CEE)</li> <li>3. Copy of identification documents for the signatory (CEE) and authorized operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>4. Organization's KRA pin certificate</li> <li>5. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
--------------------------------------	--

<p style="text-align: center;"><b>CENTRAL GOVERNMENT (MINISTRIES, GOVERNMENT DEPARTMENTS)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Filled, stamped, or sealed resolution letter signed Permanent Secretary (PS) of the line ministries.</li> <li>3. A copy of the letter from National Treasury</li> <li>4. A letter from the District Accountant forwarding the above documents.</li> <li>5. Copy of identification documents for the authorized operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>6. Organization's KRA pin certificate</li> <li>7. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
---	---

<p style="text-align: center;"><b>PARASTATALS</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Filled, stamped, or sealed M-PESA Authorization form signed by at least 2 directors or authorized signatory.</li> <li>3. Copy of identification documents for the directors /authorized signatory and authorized Operators i. e. National ID, Passport/Alien ID/Military ID</li> <li>4. Organization's KRA pin certificate</li> <li>5. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
---	---

<p style="text-align: center;"><b>COMMISSIONS &amp; SEMI-AUTONOMOUS G.O.K INSTITUTIONS</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Act of parliament and or gazette notice forming the institution</li> <li>3. Filled, stamped, or sealed resolution form signed by Permanent Secretary (PS) of the line ministry</li> <li>4. A letter from the institution's head on official letterhead forwarding the above documents</li> <li>5. Copy of identification documents for the directors and authorized Operators i.e., National ID, Passport/Alien ID/Military ID</li> <li>6. Organization's KRA pin certificate</li> <li>7. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
--	--

<p style="text-align: center;"><b>POLITICAL PARTIES</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form and Terms &amp; Conditions</li> <li>2. Filled, stamped, or sealed resolution letter signed by the party officials.</li> <li>3. Party certified Certificate of Registration</li> <li>4. KRA PIN certificate for signatories</li> <li>5. Copy of identification documents for the party officials</li> <li>6. KRA PIN for party officials</li> <li>7. Request is subject to AML, legal and business approval.</li> <li>8. Party KRA pin certificate</li> <li>9. Organization Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time Settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol>
---	--

	<p>Note: List of Banks indicated at the appendix</p>
<p><b>GAMING AND BETTING COMPANIES</b></p>	<p>To Provide all Betting and Gaming KYC documentation as available on link: <a href="http://WWW.SAFARICOM.CO.KE">WWW.SAFARICOM.CO.KE</a></p> <p>Note: Cyber risk cover and the CSP license is not applicable for casinos, lotteries or any other sports betting who do not undertake online services /do not send SMS</p>
<p><b>BUSINESS TO BUSINESS TRANSFER (B2B)</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed B2B application form and Terms &amp; Conditions</li> <li>2. Filled, stamped, or sealed resolution letter signed by owner or directors of the company.(Where it's a Limited company or has more than two owners)</li> <li>3. Copies of identification documentation for appointed persons having signatory authority</li> </ol>

## ADDITION TO EXISTING LIPA NA M-PESA ACCOUNTS

<b>SOLE PROPRIETOR</b>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form and signed Terms &amp; Conditions</li> <li>2. Copy of identification documentation for appointed operators /Owner if they are not the same persons as initial application</li> <li>3. Business permit or certificate of registration if the business owner changed</li> </ol> <p>Bank settlement:</p> <ol style="list-style-type: none"> <li>4. Organization Bank Details:             <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<b>ADDITIONAL GAMING ACCOUNTS</b>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form and Terms &amp; Conditions</li> <li>2. Filled, stamped, or sealed resolution letter signed by at least 2 Directors or authorized signatories of the company</li> <li>3. Renewed BCLB License</li> <li>4. Valid Insurance</li> <li>5. Tier 1 Bank: Organization Bank Details:             <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<b>ALL OTHER REGISTERED COMPANIES</b>	<ol style="list-style-type: none"> <li>1. Duly filled and signed application form and Terms &amp; Conditions</li> <li>2. Filled, stamped, or sealed resolution letter signed by at least 2 directors or authorized signatories of the company</li> <li>3. Copy of identification documentation for appointed operators and signatories if they are not the same persons as initial application</li> <li>4. For Limited Companies if Directors /shareholders changed Provide.             <ol style="list-style-type: none"> <li>a) CR12 document current to 90 days</li> <li>b) copies of identification documents for all directors/shareholders</li> <li>c) KRA Pin certificates for Kenyan directors/shareholders</li> </ol> </li> <li>5. Organization Bank Details: (Where applicable)             <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

## UPGRADES FROM M-PESA SETTLEMENT TO BANK SETTLEMENT

### INDIVIDUALS/SOLE PROPRIETORS

1. Duly filled and signed application form and signed Terms & Conditions
2. Organization Bank Details:
  - a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank
  - b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque

Note: List of Banks indicated at the appendix

### REGISTERED COMPANIES

1. Duly filled and signed application form and Terms & Conditions
2. Filled, stamped, or sealed resolution letter signed by at least 2 Directors or authorized signatories of the company.
3. Copy of identification documentation for appointed operators and signatories if they are not the same persons as initial application
4. For Limited Companies if Directors /shareholders changed Provide.
  - a) CR12 document current to 90 days
  - b) copies of identification documents for all directors/shareholders
  - d) KRA Pin certificates for Kenyan directors/shareholders
6. Organization Bank Details:
  - a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank
  - b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque

Note: List of Banks indicated at the appendix



## CHANGA NA M-PESA-SHORT TERM PAYBILL

<b>MEDICAL FUND</b>	<ol style="list-style-type: none"> <li>1. Duly Filled and signed short term pay bill Application form and Terms and conditions stating purpose and duration.</li> <li>2. Copy of ID/Passport/Alien /Military card of the applicant</li> <li>3. Certified supporting documents from the Hospital / Doctor treating the patient which should confirm the need for the collection e.g., reference to an operation/required treatment (on the institution's letter head, stamped, and signed by authorized personnel</li> <li>4. If applying on behalf of the beneficiary.             <ol style="list-style-type: none"> <li>a. If a minor: the parents/guardian of the child should apply, and a copy of the child's birth certificate or Birth Notification should be attached to the rest of the documents as listed above</li> <li>b. If the person is incapacitated: certified copies of IDs for the applicant will be required</li> </ol> </li> <li>5. Registered Safaricom line for settlement of funds (number to be indicated in the application</li> <li>6. Bank Details:             <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<b>FUNERAL FUND</b>	<ol style="list-style-type: none"> <li>1. Duly Filled and signed short term pay bill Application form and Terms and conditions stating purpose and duration.</li> <li>2. Applicants copy of ID/ Passport/Alien /Military card</li> <li>3. Copy of burial permit /or copy of death notification /or Mortuary admission letter or Hospital letter confirming that the patient is deceased.             <ol style="list-style-type: none"> <li>a. Where deceased passed on in another country-the hospital where body lies should share a letter confirming death.</li> </ol> </li> <li>4. Registered Safaricom line for settlement of funds (number to be indicated in the application form)</li> <li>5. Bank Details:             <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<b>EDUCATION FUND</b>	<ol style="list-style-type: none"> <li>1. Duly Filled and signed short term pay bill Application form and Terms and conditions stating purpose and duration.</li> <li>2. Copy of ID /Passport/Alien /Military card of the applicant</li> <li>3. Certified Admission letter and fee structure (Either stamped or on institution letter head)</li> <li>4. If applying on behalf of the beneficiary.             <ol style="list-style-type: none"> <li>a. If a minor: the parents/guardian of the child should apply and attach a copy of the child's birth certificate</li> </ol> </li> <li>5. Registered Safaricom line for settlement of funds (number to be indicated in the application form)</li> <li>6. Bank Details:             <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

<p style="text-align: center;"><b>WEDDING FUND</b></p>	<ol style="list-style-type: none"> <li>1. Duly Filled and signed short term pay bill Application form and Terms and conditions stating purpose and duration</li> <li>2. Applicants copy of ID/ Passport/Alien /Military card</li> <li>3. Copy of wedding permit and wedding notification</li> <li>4. Registered Safaricom line for settlement of funds (number to be indicated in the application form)</li> <li>5. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>FUND RAISINGS E.G FOR CHARITY, CATASTROPHE /CSR</b></p>	<ol style="list-style-type: none"> <li>1. Duly filled and signed short term pay bill Application form and Terms and conditions stating purpose and duration. (Provided by Safaricom)</li> <li>2. A covering letter from the committee Signed by at least two officials stating <ol style="list-style-type: none"> <li>a) The purpose of the Paybill</li> <li>b) Bank A/C details</li> <li>c) Authorized Operators</li> <li>d) Duration of the paybill</li> </ol> </li> <li>3. Registered Safaricom line for settlement of funds (number to be indicated in the application form)</li> <li>4. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>
<p style="text-align: center;"><b>POLITICAL PAYBILLS (INDEPENDENT CANDIDATES)</b></p>	<ol style="list-style-type: none"> <li>1. Duly Filled and signed Changa na M-PESA Application form and Terms &amp; Conditions</li> <li>2. Letter signed by candidate stating: <ol style="list-style-type: none"> <li>a. Purpose of the paybill</li> <li>b. Bank details</li> <li>c. Authorized operators</li> <li>d. Duration of the paybill (Maximum 6 months)</li> </ol> </li> <li>3. Individual KRA pin</li> <li>4. IEBC Clearance Certificate</li> <li>5. Signed Tariff Guide</li> <li>6. Bank Details: <ol style="list-style-type: none"> <li>a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank</li> <li>b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque</li> </ol> </li> </ol> <p>Note: List of Banks indicated at the appendix</p>

**POLITICAL PAYBILL  
(CANDIDATES UNDER A PARTY)**

1. Filled and signed Changa na M-PESA Application form and Terms & Conditions
2. Letter signed by the party chairman stating.
  - a. Purpose of the paybill
  - b. Bank details
  - c. Authorized operators
  - d. Duration of the paybill (Maximum 6 months)
3. Party Certificate of Registration.
4. IEBC Clearance Certificate
5. Individual KRA pin
6. Signed Paybill Tariff Guide
7. Party KRA pin for candidates applying under a registered political party
8. Bank Details:
  - a. Banks on Real Time settlement - Copy of cancelled cheque or Certified Bank statements or Certified Letter from Bank
  - b. Banks Not on Real Time Settlement - Certified Letter from Bank or Copy of cancelled Cheque

Note: List of Banks indicated at the appendix

## Important information

1. Where company director is a sole, resolution letters or M-PESA Authorization form should be signed by one director and stamped/sealed. M-PESA settlement shall also be allowed.
2. Where Organization indicates type of Business as E-COMMERCE or Online Business, Company profile and active online Link should be provided.
3. ALL Energy and petroleum business must provide EPRA License /or Contract from contracting dealership
4. Where an Estate is one of the shareholders –Grant probate and a letter to letterhead from authorized signatories including copy of ID for the authorized signatory
5. Where a company on CR12 has Publicly listed company as a shareholder, company secretary to do a letter listing all majority shareholders /directors capturing **Full Name, Nationality, Date of Birth , Document Type ,Document Number.**
6. Where a company has more than 5 directors /shareholder persons, Copy of IDs and KRA pins up to a maximum of the top 5 with Majority shares must be collected and a subsequent list of all the other directors/shareholders on a letter head signed by the company secretary capturing **Full Name, Nationality, Date of Birth , Document Type ,Document Number.** (AML team shall advise in case of any additional information if required after successful submission of all required documentations.)
7. Where CR12 document has other companies as majority shareholders, the organization is expected to provide:
  - a. CR12 for those companies
  - b. Copy of identification documentation for directors and shareholders
  - c. Kenyan Companies' KRA Pin certificates or Compliance certificates for foreign companies
8. The following businesses upon complete submission of document will undergo Approvals where applicable by AML, Legal and financial services as follows:

- a. Political Party Paybills undergo internal approval. SLA is 72hrs.
    - b. Gaming and betting Companies: 72hrs
    - c. IMT (International Money Transfers):5 working days.
  9. Safaricom Application form must be fully filled and details on the form captured with accuracy.
- 
10. Where more than two persons are indicated as business owners on Business permit or certificate of registration, M-PESA Authorization form must be filled and signed by both partners.
  11. Where organizations want to trade with other business names not as per Certificate of Registration, Trade Name Certificate should be provided.
  12. Where additional tills are required for Limited Liability Companies, existing till CR12 documentation provided should be less than 2 years old. Otherwise, updated CR12 current to 3 months should be provided.
  13. Audited financial statements will not be requested for during onboarding. They will be requested based on transacted value. The transacted value (turnover) threshold will be KSH. 1,000,000 per month. AML Team, through transaction monitoring, will ensure the report is shared with onboarding team for accounts that hit 1M on transactions per month for sales teams to follow up on submission of the following documentation depending on the category:
    - a. Registered companies over 1 year ago: Latest financial statements or annual returns
    - b. Sole proprietorship: Latest personal Returns
    - c. All other categories but not limited to SACCOs, NGOs, Political Pay Bills, Churches and Religious Organizations: Latest financial statements/or annual returns
  14. Upon change of ownership of company's directors, organization's will be expected to provide updated CR12 documentation, new directors copy of their identification documentations and their KRA pin certificates.
  15. Where business changes contacts-they should do a written letter to
  16. Where an organization wants their product name capture and is not registered, company name must be indicated e.g Safaricom-M-PESA.
  17. Where Sole Proprietor business permit does not indicate details as per owner identification documentation, Certificate of Business Registration to be provided proving relation of the applicant to the business, or account to be processed as individual.
  18. Safaricom salesperson onboarding must sign the application form confirming existence of premise prior to uploading the form for processing.
  19. Tariff Guide must be signed by partners for all Pay bill and short term paybill products.
  20. For access to M-PESA Portal, M-PESA Business Administrator form must be filled for paybill products, Bulk payment products and Buygoods -Bank settlement.
  21. Bank Name, Account Name and Bank account number must be accurately captured
  22. Where an organization do not have a Board, a signed stamped /sealed letter on company letter head should be provided indicating Purpose of the account, Bank details, authorized operators and contact persons details

N/B:

Any other business category not captured on these requirements to be advised by legal and AML on required documentation by sending email to [M-PESABusiness@Safaricom.co.ke](mailto:M-PESABusiness@Safaricom.co.ke) or visit closest safaricom retail shop.

Application forms are available at safaricom website [WWW.SAFARICOM.CO.KE](http://WWW.SAFARICOM.CO.KE)

# ONBOARDING CHANNELS

CHANNEL	HOW	LNМ SERVICES
SAFARICOM RETAIL SHOP	By walking in to any safaricom retail shop OR Safaricom care desks	ALL
ASSISTED ONBOARDING	Through Safaricom contracted Dealers /direct safaricom sales agent	ALL
SELF-ONBOARDING	Through our online onboarding channel <a href="https://m-pesaforbusiness.co.ke">https://m-pesaforbusiness.co.ke</a>	Specific Defined listed Business and products: I.e., under Buygoods, paybill, short term paybills and Bulk payments

Which LNM product can an organization apply :  -Means (Yes)  -Means (No)?

Category	Buygoods Product	Paybill Product - C2B	B2B Product-via Portal	Bulk Payment product-B2C	ONE ACCOUNT-C2B and B2C
Individual	✓	✗	✗	✗	✗
Sole proprietor	✓	✓	✓	Applicable for merchants without Business Till	✓
Limited Liability	✓	✓	✓	✓	✓
Foreign Limited Liability	✗	✓	✓	✓	✓
Real estate Businesses	✗	✓	✓	✓	✓
Private Hospitals	✗	✓	✓	✓	✓
Public Hospitals	✗	✓	✓	✓	✓
Educational institutions	✗	✓	✓	✓	✓
NGOs	✗	✓	✓	✓	✓
Partnerships	✗	✓	✓	✓	✓
churches	✗	✓	✓	✓	✓
Cooperative societies	✗	✓	✓	✓	✓
Registered groups	✗	✓	✓	✓	✓
Saccos	✗	✓	✓	✓	✓
Insurance firms	✗	✓	✓	✓	✓
Forex	✗	✓	✓	✓	✓
Non-deposit taking financial institutions	✗	✓	✓	✓	✓
Deposit taking financial institutions	✗	✓	✓	✓	✓
Trustees	✗	✓	✓	✓	✓
Embassy	✗	✓	✓	✓	✓
Counties	✗	✓	✓ Only as fund Recipient	✗ -Subject to Justification	✗ -Subject to Justification
Central Government	✗	✓	✓ Only as fund Recipient	✗ -Subject to justification	✗ -Subject to Justification
Parastatals	✗	✓	✓ Only as fund Recipient	✗ -Subject to justification	✗ -Subject to Justification
Commissions	✗	✓	✓ Only as fund Recipient	✓	✗ -Subject to ✓ Justification
IMT	✗	✓	✗	Subject to justification	✗ -Subject to Justification
Digital Lenders	✗	✓	Only against their owned short codes	✓	✗ -Subject to Justification

## KEY KYC DOCUMENTATIONS AND WHERE TO FIND THEM

CR12 DOCUMENTATIONS	REGISTER OF COMPANIES- SHERIA HOUSE OR E-CITIZEN
BUSINESS PERMIT/CERTIFICATE OF REGISTRATION	REGISTER OF COMPANIES/ISSUED BY RESPECTIVE COUNTIES /E-CITIZEN
CERTIFICATE OF INCORPORATION	REGISTER OF COMPANIES-SHERIA HOUSE/E-CITIZEN
M-PESA AUTHORIZATION FORM	SAFARICOM WEBSITE: <a href="https://www.safaricom.co.ke">HTTPS://WWW.SAFARICOM.CO.KE</a>
CANCELLED CHEQUE OR LETTER FROM BANK	RESPECTIVE BANK INSTITUTION
APPLICATION FORMS AND TERMS AND CONDITION DOCUMENT	SAFARICOM WEBSITE: <a href="https://www.safaricom.co.ke">HTTPS://WWW.SAFARICOM.CO.KE</a>
PARTNERSHIP DEED	REGISTER OF COMPANIES-SHERIA HOUSE/E-CITIZEN
PARTNERSHIP AFFIDAVIT	PARTNERS ADVOCATES
LETTER FROM NGO BOARD	BOARD SERVICE CHARTER - NGO COORDINATION BOARD
COMPANY OR INDIVIDUAL KRA PIN CERTIFICATE	ONLINE: KENYA REVENUE AUTHORITY WEBSITE
SASRA LETTER	SACCO SOCIETIES REGULATORY AUTHORITY (SASRA)
SAFARICOM AML / KYC QUESTIONNAIRE	SAFARICOM WEBSITE: <a href="https://www.safaricom.co.ke">HTTPS://WWW.SAFARICOM.CO.KE</a>
EMPLOYMENT LICENCE	NATIONAL EMPLOYMENT AGENCY
MINISTRY OF EDUCATION LICENSE/ CERIFICATION	MINISTRY OF EDUCATION
TRUST DEED	MINISTRY OF LANDS
TRADE NAME CERTIFICATE	KIPI – KENYA INDUSTRIAL PROPERTY INSTITUTE

# List of Banks

To enable accuracy of bank details during onboarding, the following to be provided in line with other KYC documentations:

- ❖ Where a bank is on Real time settlement (RTS): Certified copy of bank statement or copy of cancelled cheque or certified Letter from bank
- ❖ Where bank is not on Real time settlement (i.e Via RTGS settlement mode ): copy of cancelled cheque or certified Letter from bank

BANKS ON REAL TIME SETTLEMENT	BANKS ON REAL TIME SETTLEMENT	BANKS NOT ON REAL TIME SETTLEMENT
STANDARD CHARTERED BANK	K-UNITY SACCO	SUNTRA INVESTMENT BANK LTD
THE COOPERATIVE BANK OF KENYA	DIMKES SACCO LIMITED	STERLING INVESTMENT BANK
CHASE BANK (K) LTD	SOUTHERN STAR SACCO SOCIETY LTD	STANDARD INVESTMENT BANK
EQUATORIAL COMMERCIAL BANK LTD-SJIRE BANK	TEMBO SACCO	M-ORIENTAL COMMERCIAL BANK LTD
SIDIAN BANK LIMITED-K-REP	ENEA SACCO	KENYA POST OFFICE SAVINGS BANK
CAPITAL SACCO LTD	COMMERCIAL BANK OF AFRICA	IMPERIAL BANK LIMITED
KENYA WOMEN MICROFINANCE BANK	CARITAS MICROFINANCE BANK	HOUSING FINANCE
DARAJA MICRO FINANCE BANK LTD	CENTURY MICRO FINANCE BANK	GUARDIAN BANK LTD
SBM BANK KENYA LIMITED	CONSOLIDATED BANK OF KENYA LTD	GIRO COMMERCIAL BANK LTD
YETU SACCO SOCIETY LTD	MIDDLE EAST BANK	FINA BANK
OLLIN SACCO SOCIETY LTD	VICTORIA COMMERCIAL BANK LTD	FIDELITY BANK
BORESHA SACCO SOCIETY LTD	TOWER SACCO SOCIETY LIMITED	FAIDA INVESTMENT BANK – FIB
NATIONAL BANK OF KENYA LTD	SUMAC MICRO FINANCE BANK	EQUATORIAL INVESTMENT BANK
FAMILY BANK	WANANCHI SACCO SOCIETY LTD	DYER & BLAIR INVESTMENT BANK
GULF AFRICAN BANK LTD	DHABITI SACCO	DUBAI BANK KENYA LTD
CREDIT BANK / TRUST / CITY FINANCE	CENTENARY SACCO SOCIETY LTD	DRY ASSOCIATES LIMITED
ECOBANK KENYA LTD	KENYA COMMERCIAL BANK	DEVELOPMENT BANK OF KENYA LTD
FAULU MICROFINANCE BANK LIMITED	BANK OF AFRICA KENYA LIMITED	CITIBANK N A
FORTUNE SACCO SOCIETY LTD	PARAMOUNT UNIVERSAL BANK LTD	CENTRAL BANK OF KENYA
BARCLAYS BANK OF KENYA LTD.	PRIME BANK LTD	BANK OF BARODA (KENYA) LTD
MAISHA MICROFINANCE BANK	TRANSNATIONAL BANK LTD-ACCESS BANK	AFRIKA INVESTMENT BANK
UNAITAS SACCO SOCIETY LTD	FIRST COMMUNITY BANK LTD	AFRICAN BANKING CORPORATION
GUARANTY TRUST BANK KENYA LTD	JAMII BORA	BANK OF INDIA
MAYFAIR BANK LIMITED	DAIMA SACCO	CHARTERHOUSE BANK LIMITED
NCBA BANK KENYA PLC	WINAS SACCO	HABIB BANK A.G ZURICH
IMARISHA SACCO	INVESTMENT & MORGAGES BANK LTD	HABIB BANK LIMITED
GDC SACCO SOCIETY LTD	AFRICAN BANKING CORPORATION LTD.	
AMICA SAVINGS AND CREDIT	NAWIRI SACCO	
DIB BANK KENYA LIMITED	COUNTY SACCO	
SAFARICOM SACCO LTD	NATIONAL INDUSTRIAL CREDIT BANK	



UBA KENYA BANK LTD	VISION AFRIKA SACCO SOCIETY LTD	
TIMES U SACCO SOCIETY LTD	SKYLINE SACCO SOCIETY LTD	
STIMA SACCO SOCIETY LTD	KENYA HIGHLANDS SACCO SOCIETY LTD	
RAFIKI MICROFINANCE BANK LIMITED	VIKTAS SACCO SOCIETY LTD	
TRANS NATION SACCO SOCIETY LTD	TAI SACCO SOCIETY LTD	
MUKI SACCO	STANBIC BANK LTD	
TAIFA SACCO	EQUITY BANK	
MMH SACCO SOCIETY LTD	DIAMOND TRUST BANK LTD	