

M-PESA APP MANUAL

New App for Consumers

Highlights:

Quick Actions

Full Statements Visibility

Analytics and Categorization

Profile Pictures for Send Money

Frequents and Favorites

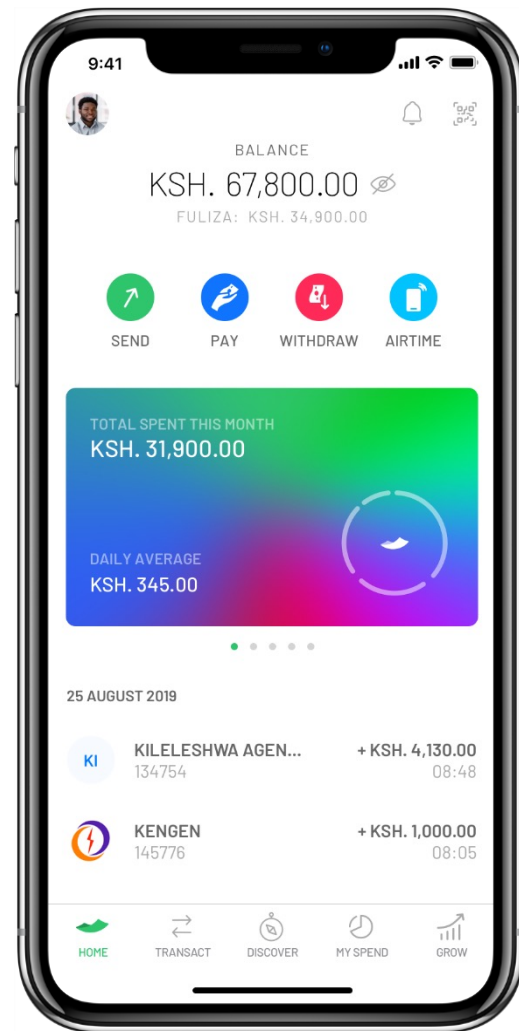
Popular Bills

Bill Manager

Biometrics

Receipts

Offline Mode



Key Advantages



Analytics

Visualize monthly expenses and a breakdown per category.
See expenses in the last 6 months



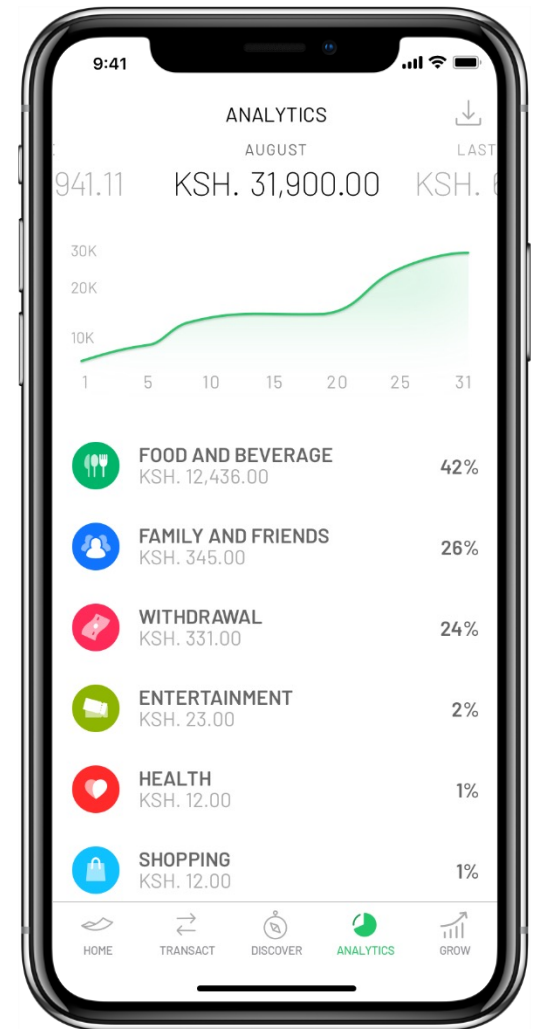
Full-Statements

See all transaction that were made or received in your account.
Click to see further details and download the receipt.



Frequent and Favourites

Have a quick way to select contacts and business to complete transaction. You can use this feature on Send Money, Pay Bill and Buy Goods.



App Install

To be able to install and use the M-PESA Consumer application the following criteria applies:

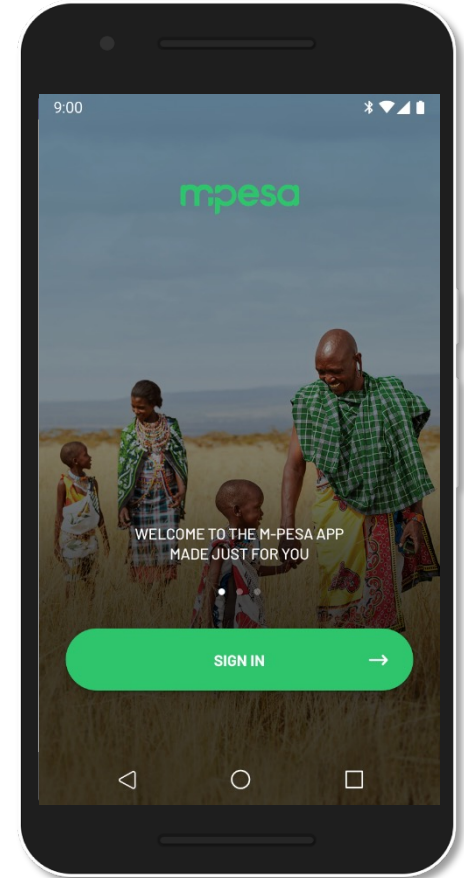
- Minimum Android version is 4.4 or iOS 9
- Have a M-PESA account
- Have the SIM card on the device and mobile data turned on.
After the 1st sign the application can be used with Wi-Fi.
- Not have a rooted device
- Download the App from either Google Play or App Store



Start Using M-PESA App

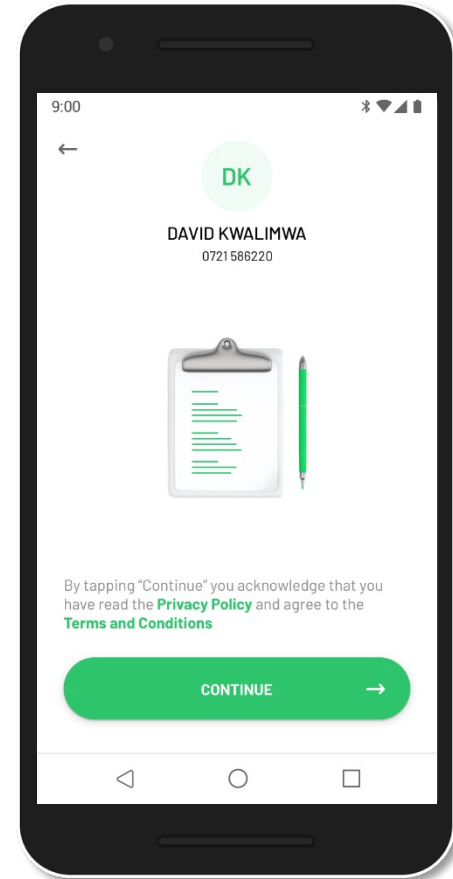
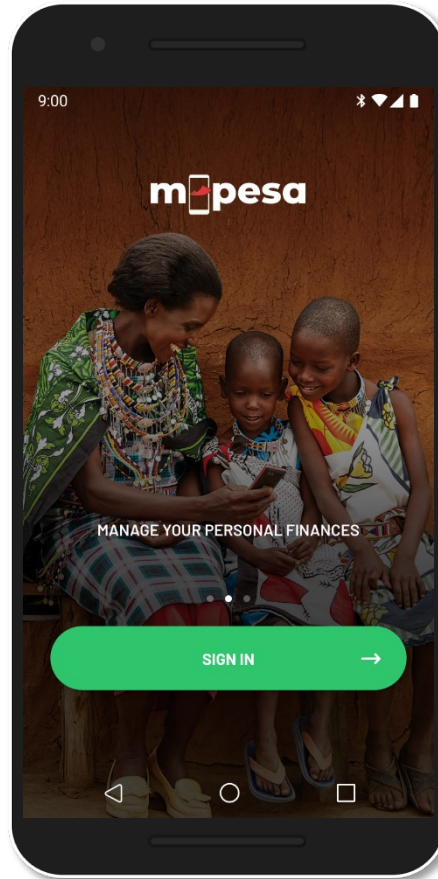
1st Sign-In

- For the 1st sign-in using the Application make sure you have the SIM Card connected to your M-PESA account in the device and also the mobile data turn-on
- After the 1st Sign-in you can use the App with Wi-Fi. You can also use the application with mobile data for free.
- The Application will collect your Phone number so that can sign-in only using your PIN.
- You can swipe through the initial screens to see more information regarding the Application.
- Click **Sign-In** to start using the Application



1st Sign-In

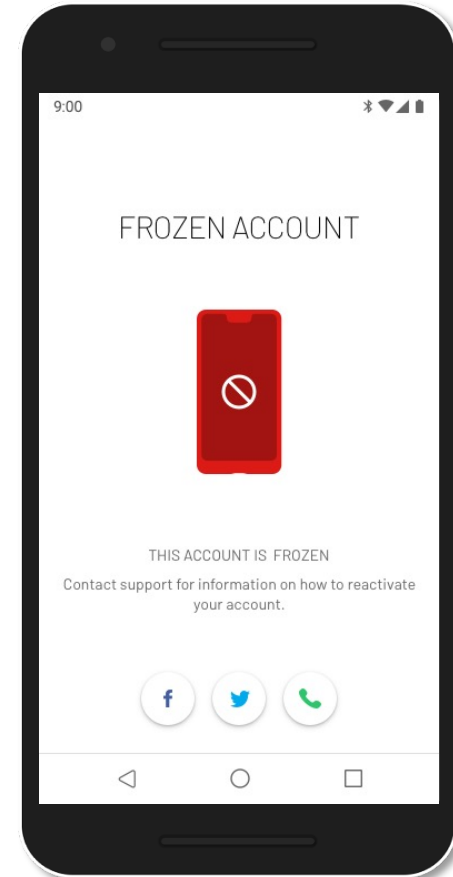
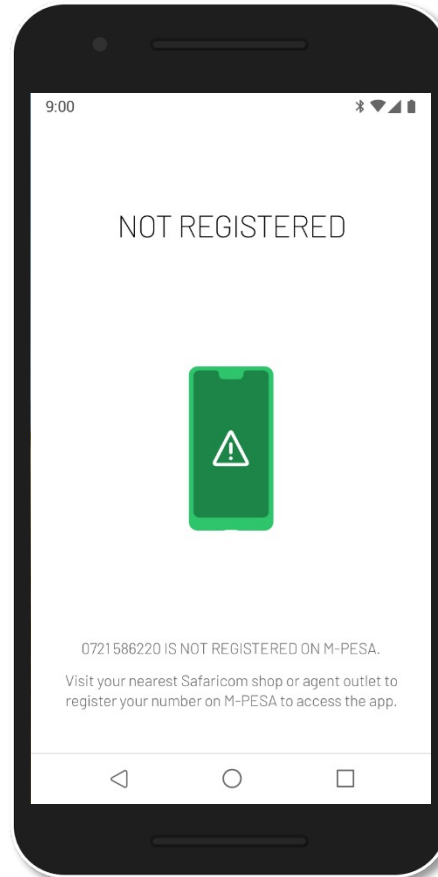
1. Click **Sign-In** button.
2. To start using the Application you need to Accept to the Terms & Conditions and Privacy Policy
3. To see the full documents you just need to click in the **links highlighted in green**
4. This screen will display your name and phone number to make sure you are accessing the correct account
5. Press Continue to accept the terms and conditions and proceed with the sign-in.



1st Sign-In

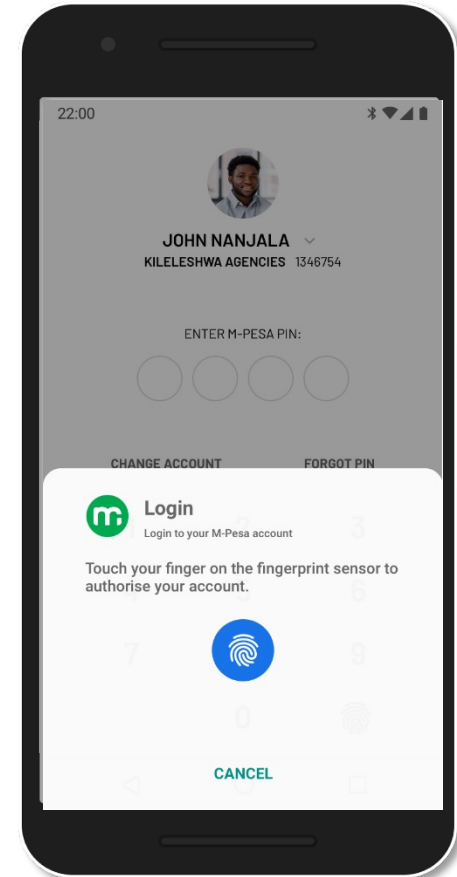
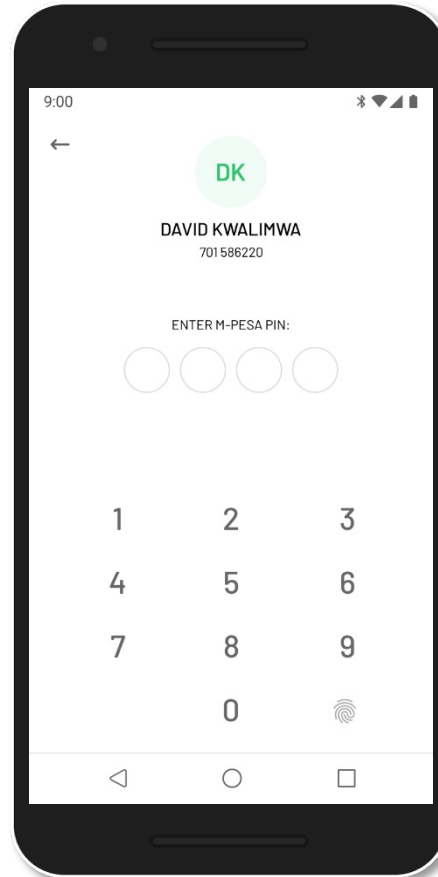
5.

- a) If your account your are not registered on M-PESA you'll see the following errors instead of the terms and conditions. For any query go to the nearest Safaricom Store or contact support.



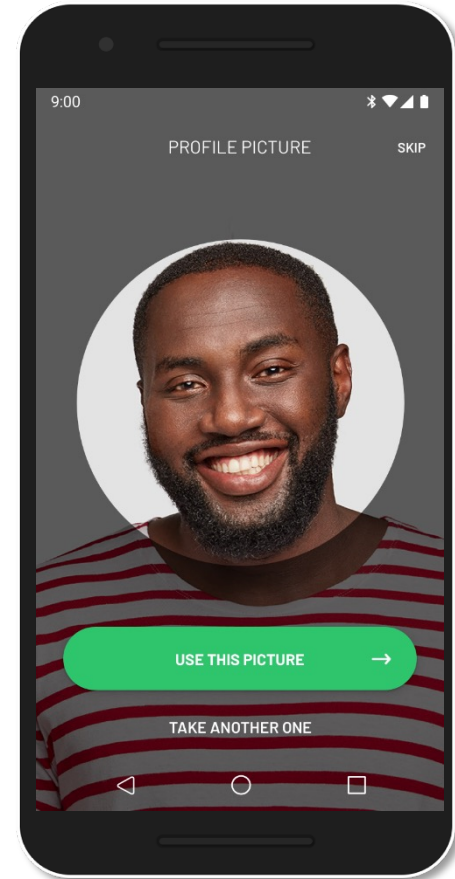
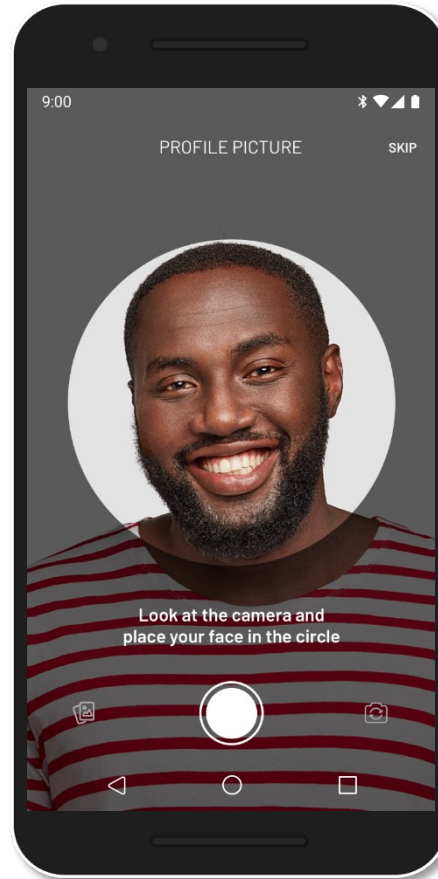
1st Sign-In

6. Insert your M-PESA PIN. After you inserted the 4 digits the PIN will be validated without the need to press any button.
7. After inserting the correct PIN The app will request your authorization to use Biometrics for the next logins and confirming transactions. If you want to access this feature you need to grant the permission or change it later on your account settings.



1st Sign-In

8. On the 1st sign-in (or later on account settings) you can choose to set a profile picture to help other people identify you when they are about to send you money.
9. Grant the Phone permissions to access camera and gallery to be able to choose your profile picture. You can also click to skip this step.
10. Confirm the Picture you want to use or select a different one. If you press **Use this picture** you are ready to start using the application.



1st Sign-In – Possible Errors

Carrier

2:04 PM



INSERT SIM CARD



Please insert the Safaricom SIM card connected to your M-Pesa account

RETRY

Carrier

2:06 PM



UNABLE TO GET
YOUR PHONE
NUMBER



An error has occurred. Please Try Again!

RETRY

Carrier

2:18 PM



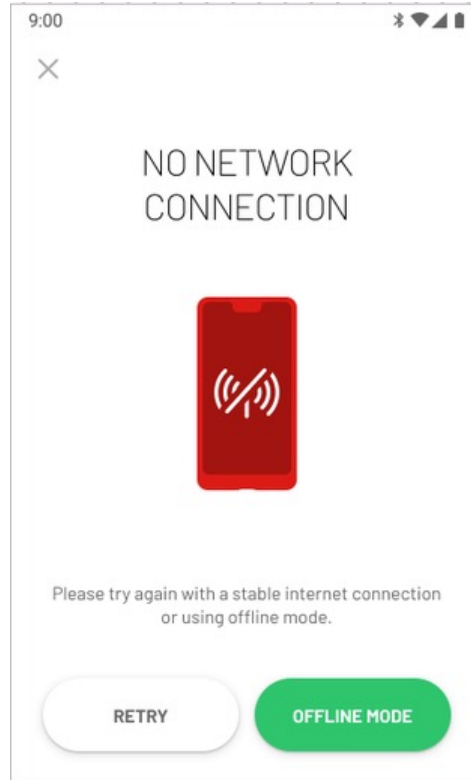
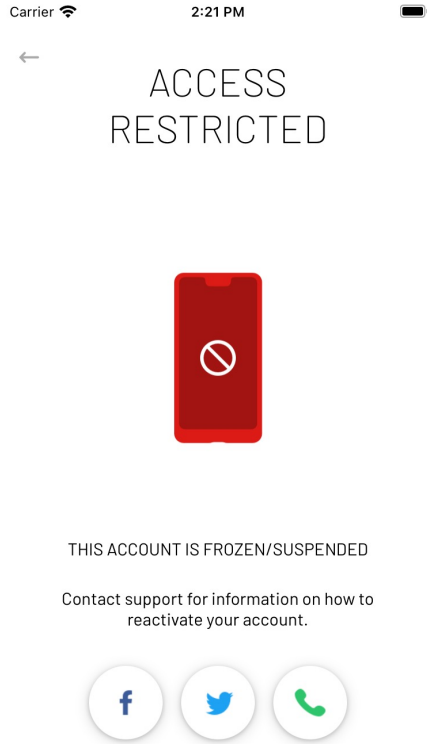
INSERT SAFARICOM
SIM CARD

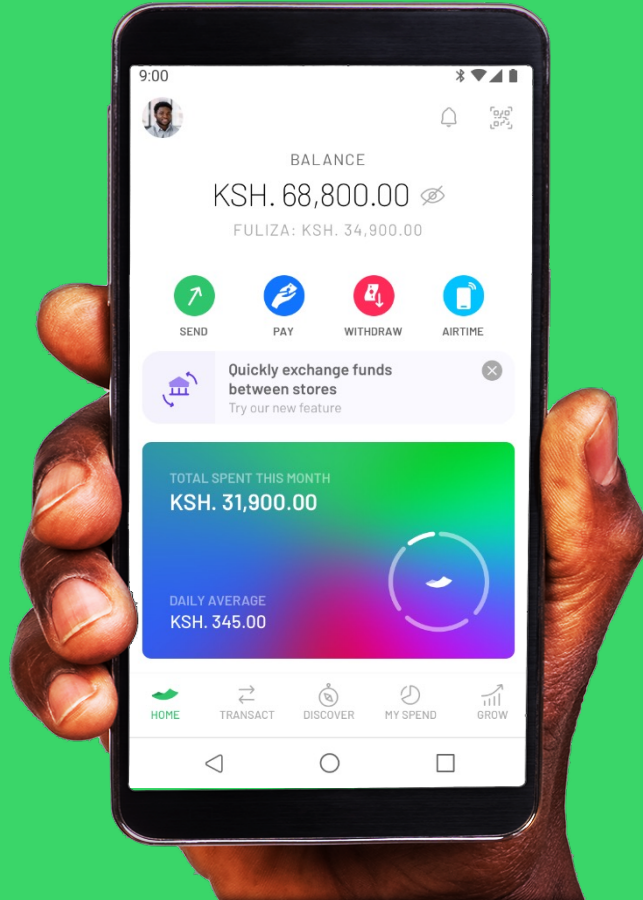


Please insert the Safaricom SIM card connected to your M-Pesa account

RETRY

1st Sign-In - Possible Errors





9:00



BALANCE

KSH. 68,800.00



FULIZA: KSH. 34,900.00



SEND



PAY



WITHDRAW



AIRTIME



Quickly exchange funds
between stores
Try our new feature



TOTAL SPENT THIS MONTH

KSH. 31,900.00

DAILY AVERAGE

KSH. 345.00



HOME



TRANSACTION



DISCOVER



MY SPEND



GROW

Discover M-PESA App

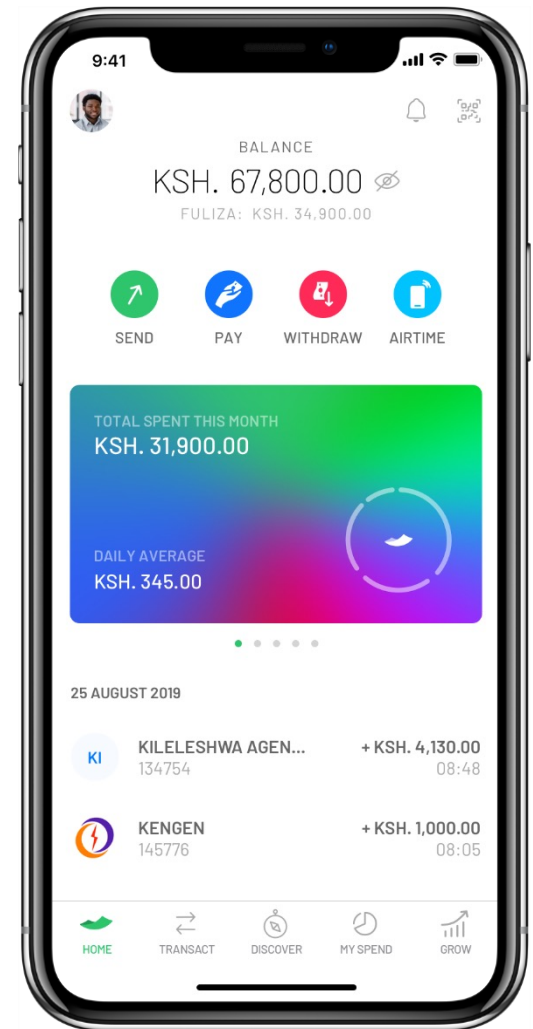
Home Screen

On this screen you can see the most frequently used features and relevant information.

The Home screen is the page where you'll land after each log-in and can also be accessible through the bottom navigation bar

On this screen you have the following features:

- M-PESA Balance (you can tap to hide your balance)
- Fuliza Available Credit (if you've opted-in to the service)
- Quick Actions – Send Money, Pay (Pay Bill and Buy Goods), Withdraw (at ATM and at Agent), Buy Airtime for Self or for Others
- Card with your monthly spend and breakdown per category
- Full-Statements
- QR scanner

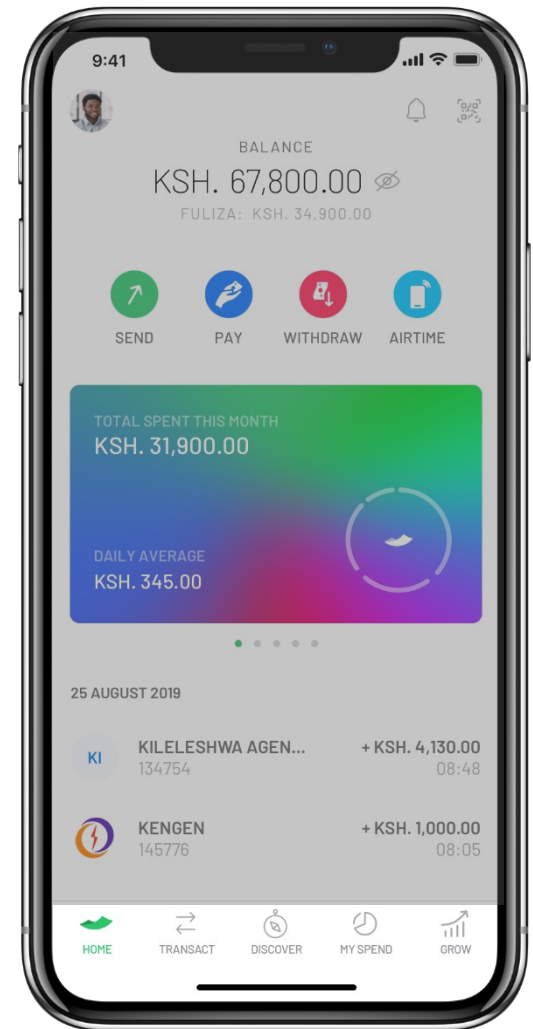


Navigation Bar

Navigation Bar can be found in the bottom of the screen, this bar allows you to navigate between the main sections of the Application.

Areas that can be accessed through the Navigation Bar:

- **Home** - You can find Balances, Quick Actions, Statements, Card with monthly expenses, QR Scanner
- **Transact** – You can find the available transactions that you can perform. This Transactions include features such as Send, Send to Other Networks, Pay Bill, Buy Goods and others.
- **Grow** – Here you can discover the financial services that are available to you and that will help to save money or get loan
- **My Spend** – A detailed analysis of your expenses can be found on this area. This page includes a chart with your accumulated expenses on the month, and a breakdown per categories, You can also find the same information for the last 6 months.
- **Discover** - A brand new functionality on the M-PESA app to help you find several services available to you that you can pay and manage your accounts without leaving M-PESA app.



Personal Finance Management Card

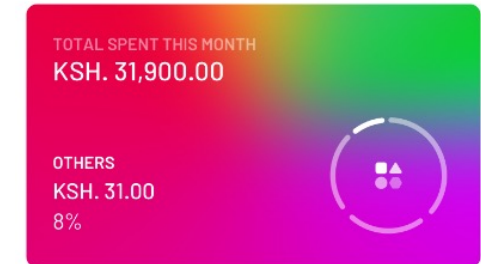
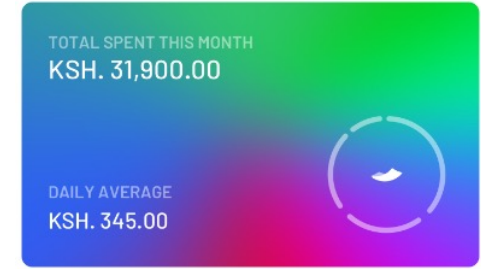
Money-In Chart Shows the trend of money-in overtime for a particular store.

Clicking on a specific day it will display the accumulated value of money-in transactions for that day.

Chart allows to swipe to see older data.

Scrolling in the statements will also navigate in the chart and will display the value for the 1st day being displayed in the statements.

You can also pull on the statements to refresh balance, chart and statements.

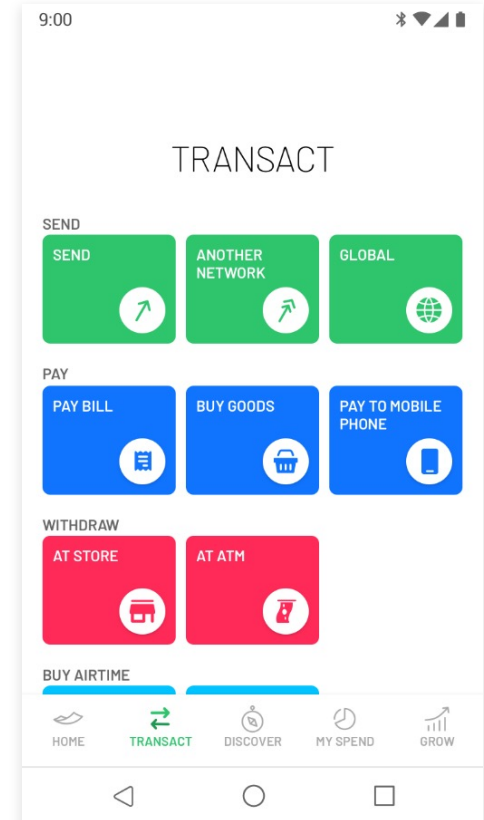


Transact

On this are you can find all the transactions and operations that you are able to perform.

Features available on the Transact Tab:

- **Send Money**
- **Request Money**
- **Send Money to Another Network**
- **M-PESA Global**
- **Pay Bill**
- **Buy Goods**
- **Withdraw at ATM**
- **Withdraw at Agent**
- **Buy Airtime**
- **Fuliza M-PESA**



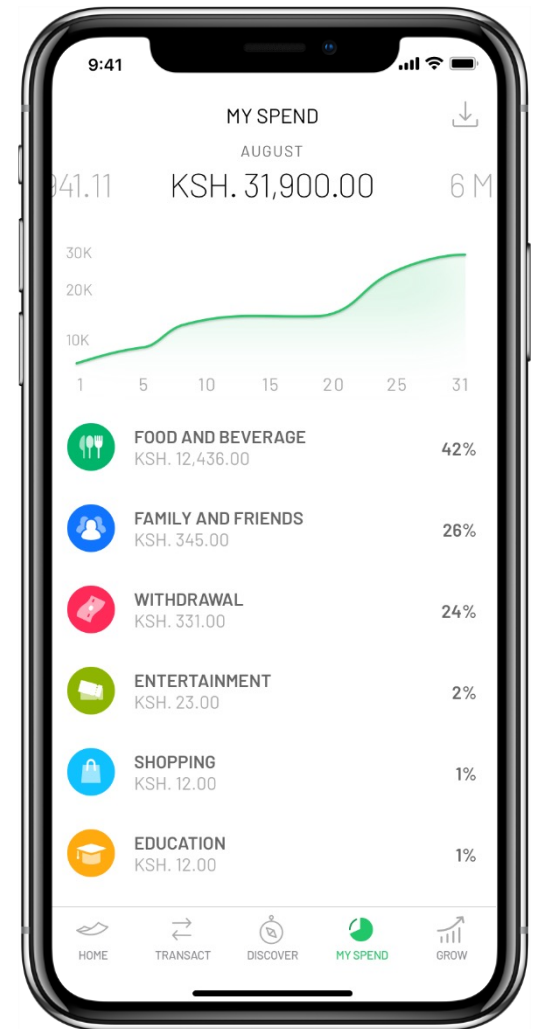
My Spend

My Spend area provides you an overview of your expenses per month. You'll also be able to access the aggregated information of the last 6 months.

On top of the screen you can see the total expenses made on the selected month, you can swipe to see the information of previous months or total for the last 6 months.

You can also see a line chart that shows your accumulated expenses since the beginning of the month.

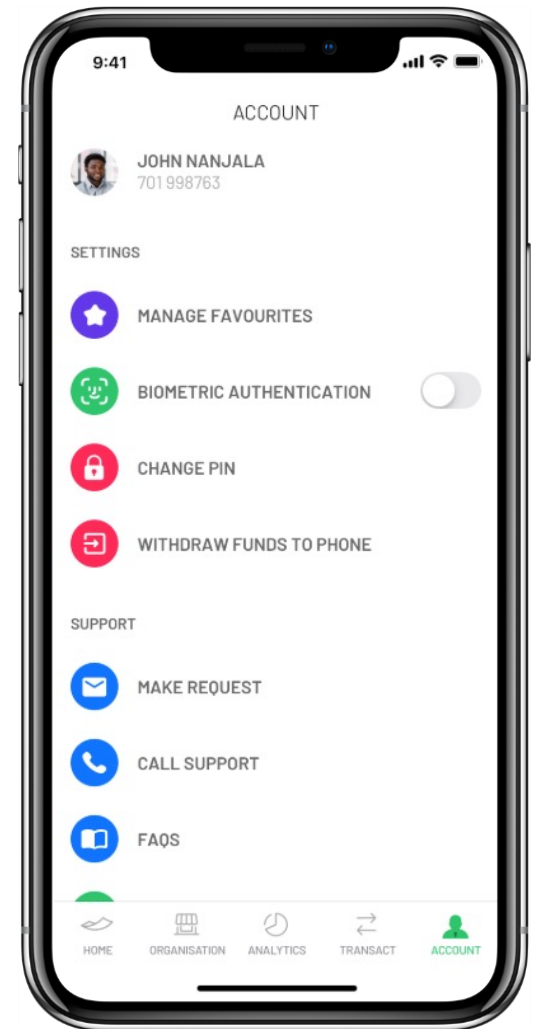
A breakdown of the categories where you spent your money will also appear on the page. If you click on a category you can see a list of the transactions for that category.



Account

Account Tab allows is your personal area and allows to:

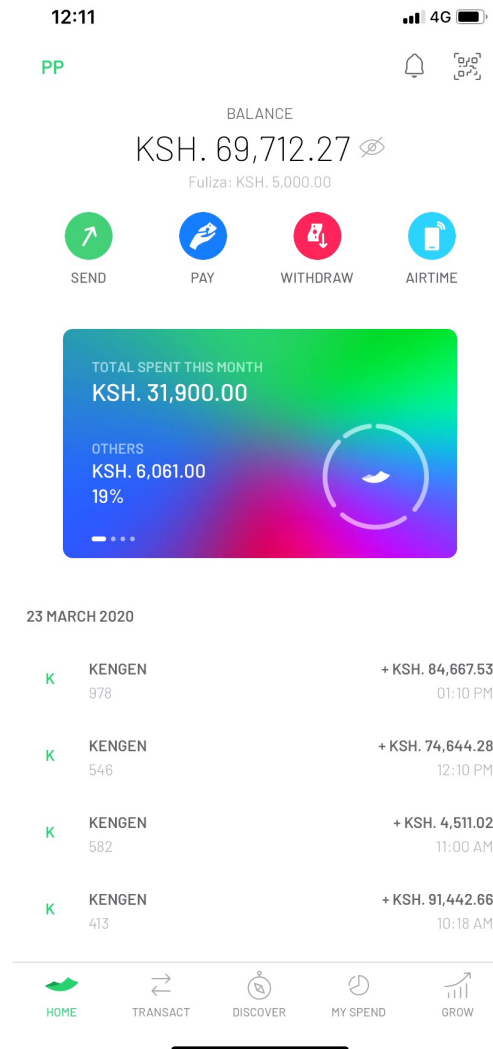
- Manage personal Settings such as **Change Profile Picture, Biometrics and Change PIN**
- Find different channels where you can contact Safaricom to get support or see recent announcements
- Find more information about the App and Legal documents such as Privacy Policy and Terms and Conditions



M-PESA App Features

Send Money

1. Click on **Send** (from home screen or transact tab)
2. Give permission for the Application to access your device contact list
3. Select a Contact
4. Insert the Amount to send and press **Continue**
 - a) You can also select to pay withdraw fee for the receiver
5. Confirm Receiver details, Amount and Fee (to edit amount press back or in the edit button in front of the amount) and click **Send**
6. Insert **PIN**
7. You'll see a success screen with the Transaction ID confirming your transaction



Add/Edit/Delete Favourite End of the flow

Add

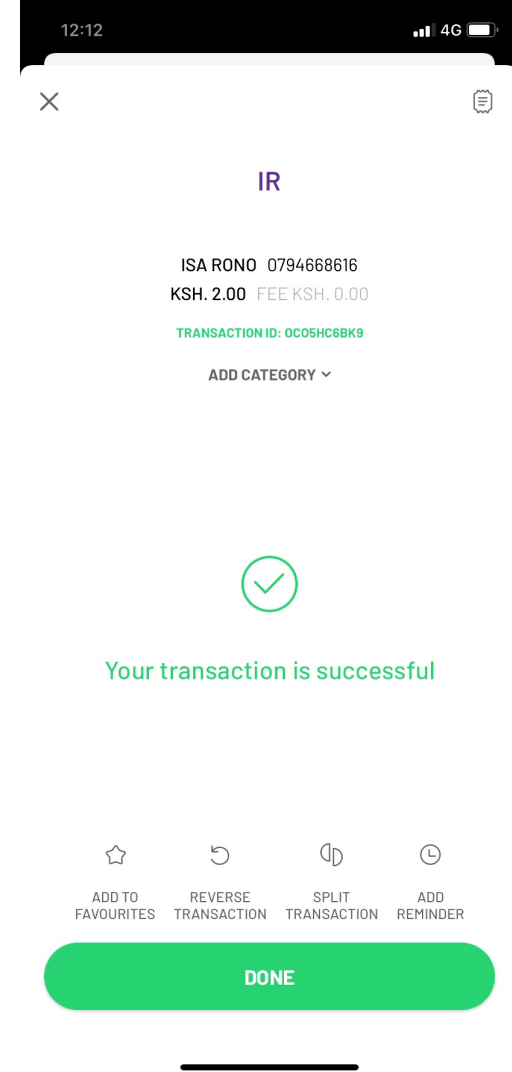
1. Click on **Add Favourite**
2. Edit or Confirm Name

Edit

1. Click on **Add Favourite** when it's highlighted
2. Select option to edit and change the name
3. Confirm

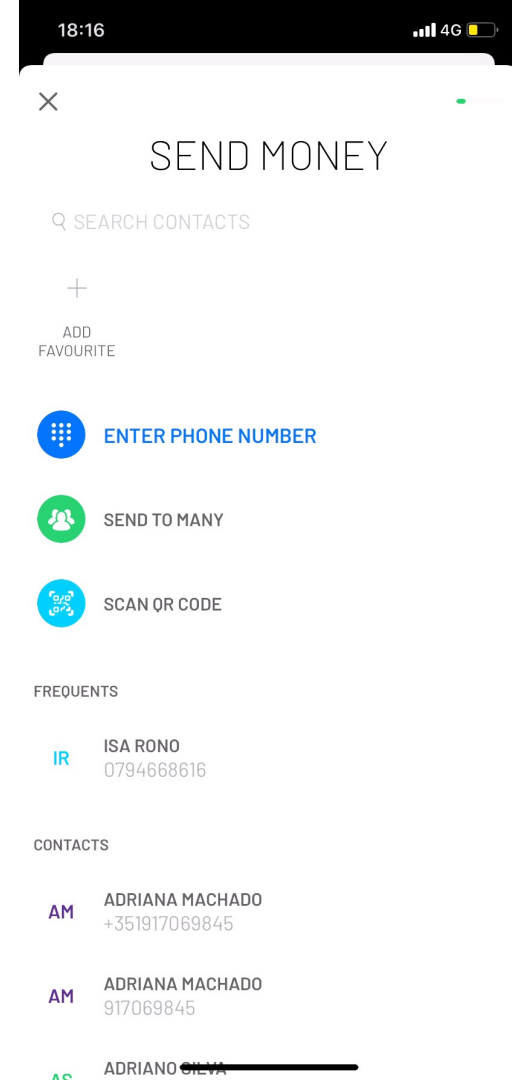
Delete

1. Click on **Add Favourite** when it's highlighted
2. Click **Delete Favourite**



Add Favourite (from send money screen)

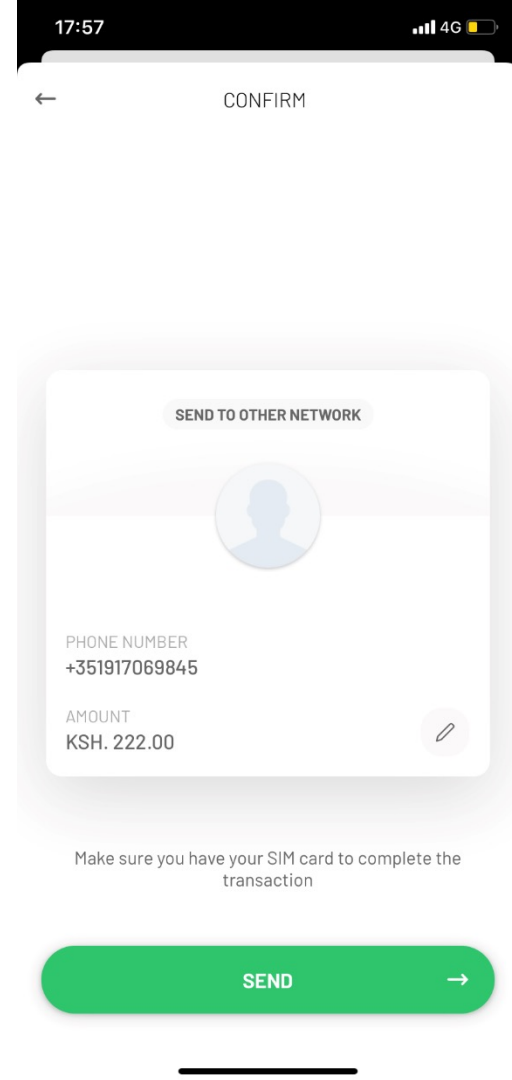
1. Click on **Add Favourite**
2. Select a contact from the contact list or enter the phone number
3. Edit or type the name for your favourite
4. Save the favourite



Send to Other Network

To Send Money to Other Network:

1. Click on **Transact** on Bottom Navigation Menu
2. Click on **Send to Other Network**
3. Select a contact from the contact list or select to Enter Phone Number
4. Enter Amount
5. Confirm the details of your transfer. Make sure you have the SIM Card on your device to complete this transaction
6. Insert **PIN** (PUSH SIM Tool Kit PIN)



Buy Goods

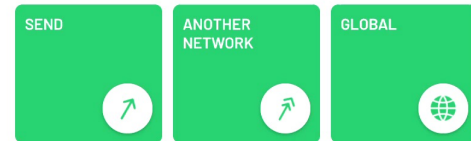
1. Click on **Transact** on Bottom Navigation Menu or Quick Actions
2. Click on **Buy Goods**
3. Select to enter the number manually or select from frequents or favorite merchants
4. Insert the Till Number Number and Click Continue
5. Insert the Amount to purchase
6. Click **Continue**
7. Confirm Merchant details, Amount and Fee (to edit till number amount press back or in the edit button in front of the amount)
8. Click **Make Payment**
9. Insert **PIN**
10. You'll see a success screen with the Transaction ID confirming your transaction

12:50

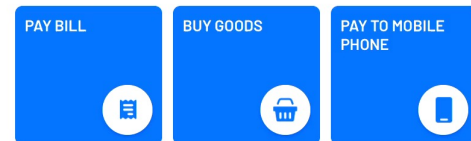
4G

TRANSACTION

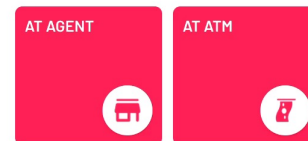
SEND



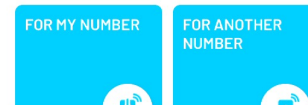
PAY



WITHDRAW



BUY AIRTIME



HOME



TRANSACTION



DISCOVER



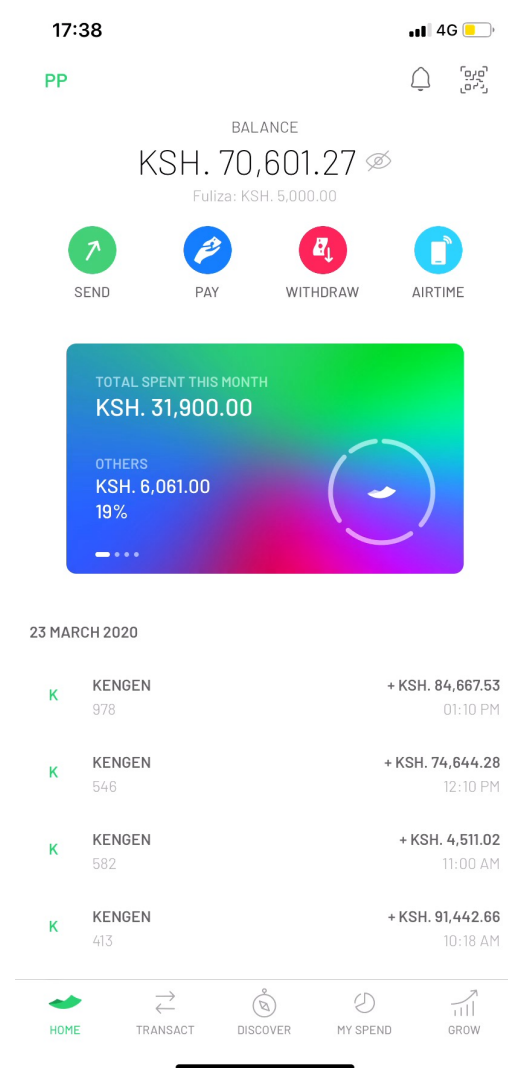
MY SPEND



GROW

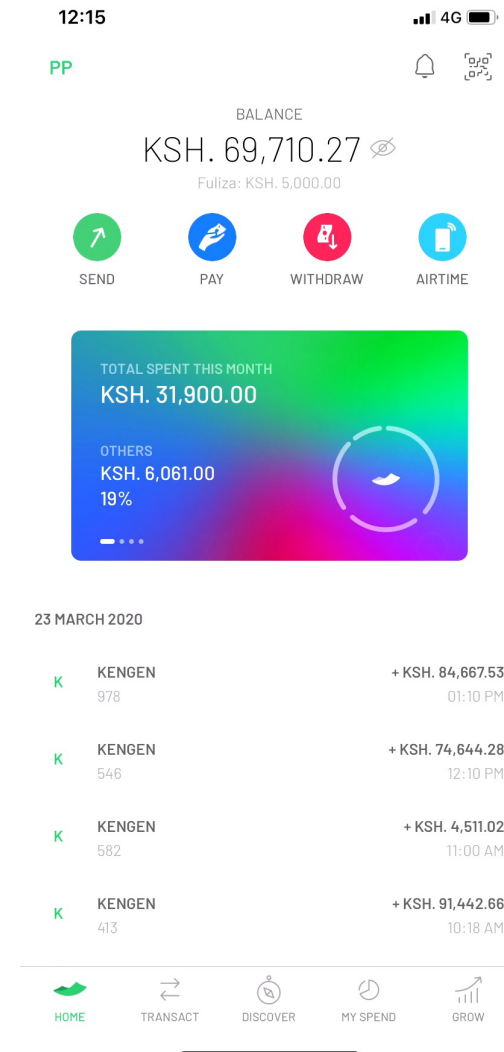
Pay Bill

1. Click on **Transact** on Bottom Navigation Menu or Quick Actions
2. Click on **Pay Bill**
3. Select to enter the Pay Bill number manually or select from frequents or favourites. You can also go to a category and select a business
4. Insert the Pay Bill Number Number and Click Continue. Insert an account number if applicable and click continue
5. Insert the Amount to purchase
6. Click **Continue**
7. Confirm the Payment details and click **Pay**
8. Insert **PIN**
9. You'll see a success screen with the Transaction ID confirming your transaction



Pochi la Biashara

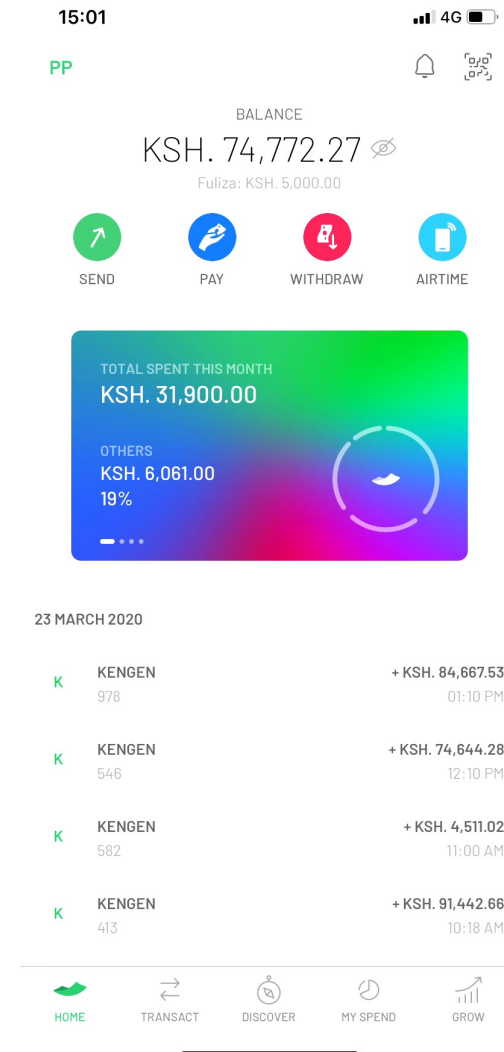
1. Click on **Transact** on Bottom Navigation Menu or Pay on Quick Actions
2. Click on **Pochi la Biashara**
3. Enter the Mobile Number and click to continue
4. Enter the Amount
5. See the confirmation screen and click to Pay
6. Insert **PIN**
7. You'll see a success screen



Withdraw at ATM

To Withdraw Money at ATM from Transact:

1. Click on **Transact** on Bottom Navigation Menu
2. Click on **Withdraw at ATM**
3. Insert the ATM Number and Click Continue
4. Insert **PIN**
5. You'll see a success screen saying that you'll receive an SMS with withdraw code



Withdraw at Agent

To Withdraw Money at Agent from Transact:

1. Click on **Transact** on Bottom Navigation Menu
2. Click on **Withdraw at Agent**
3. Insert the Agent Number and Click Continue
4. Insert the Amount to withdraw
5. Click **Continue**
6. Confirm Agent details, Amount and Fee (to edit agent number amount press back or in the edit button in front of the amount)
7. Click **Confirm**
8. Insert **PIN**
9. You'll see a success screen with the Transaction ID confirming your transaction

17:094G

×

WITHDRAW AT AGENT

Enter Agent Number

CONTINUE →

123

456

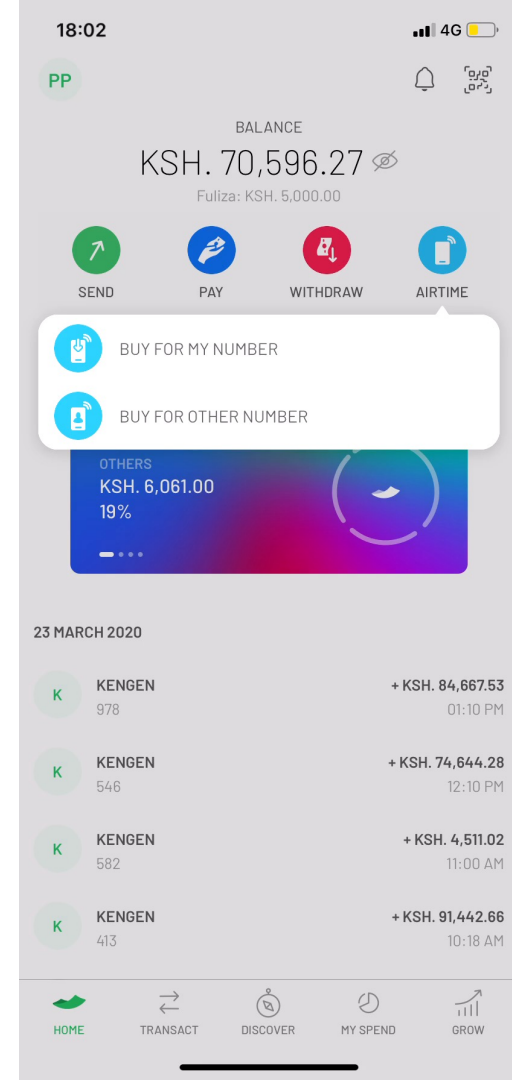
789

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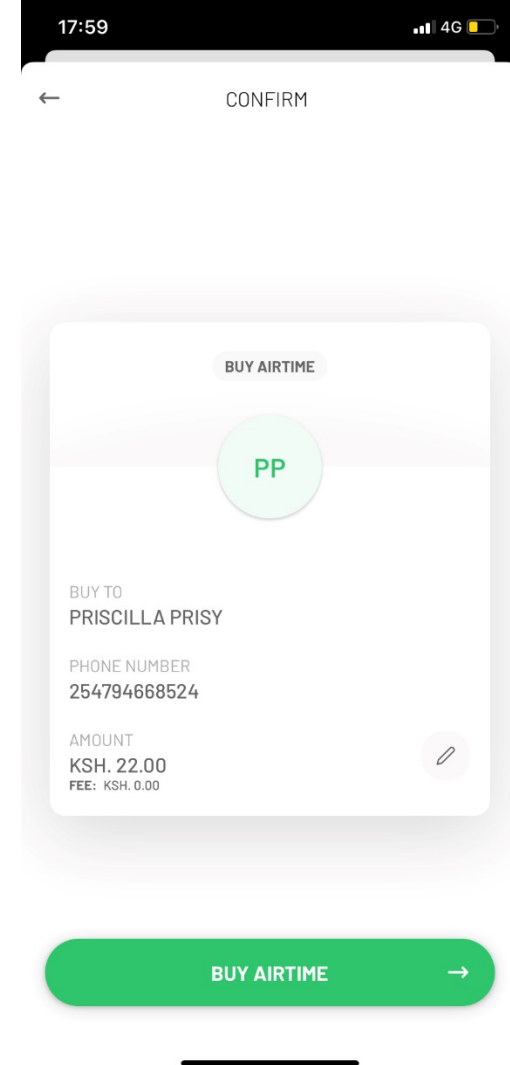
Buy Airtime for others

1. Click on **Transact** on Bottom Navigation Menu
2. Click on **Buy Airtime for others**
3. Select the contact or Enter Phone Number
4. Insert the amount and click continue
5. Confirm the amount to buy and click **Buy Airtime**
6. Insert **PIN**
7. You'll see a success screen with the Transaction ID confirming your transaction



Buy Airtime for my number

1. Click on **Transact** on Bottom Navigation Menu
2. Click on **Buy Airtime for my number**
3. Insert the amount and click continue
4. Confirm the amount to buy and click **Buy Airtime**
5. Insert **PIN**
6. You'll see a success screen with the Transaction ID confirming your transaction



Fuliza Opt-in

You can either opt-in during a transaction if you have insufficient funds or:

1. Click on **Transact** on Bottom Navigation Menu
2. Click on **Fuliza**
3. Click to opt-in
4. If your request is accepted you will see a screen confirming and prompting you to go and see the Fuliza Dashboard

16:33

4G

TRANSACT

PAY BILL



BUY GOODS



PAY TO MOBILE
PHONE



WITHDRAW

AT AGENT



AT ATM



BUY AIRTIME

FOR MY NUMBER



FOR ANOTHER
NUMBER



CREDIT

FULIZA



HOME



TRANSACT



DISCOVER



MY SPEND

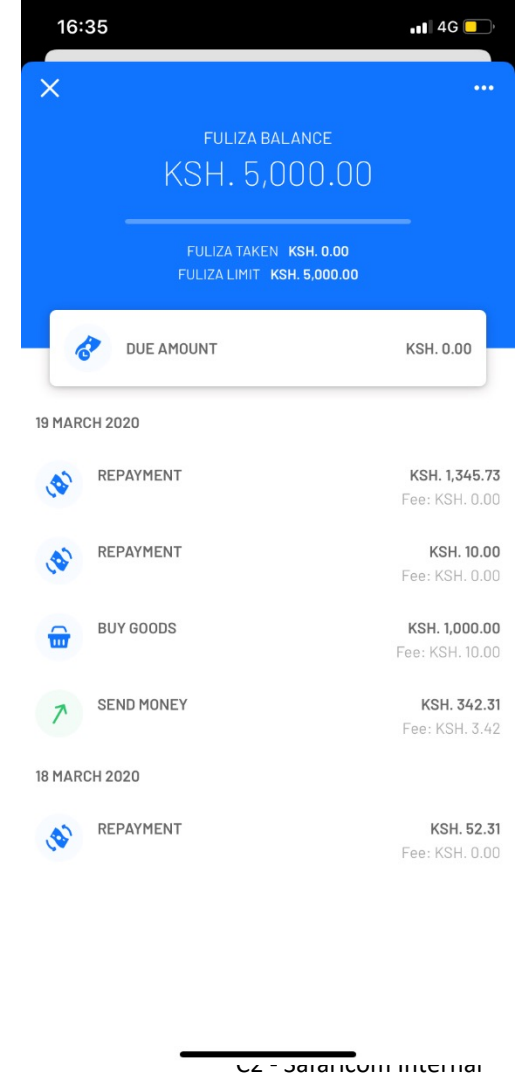


GROW

Fuliza Dashboard

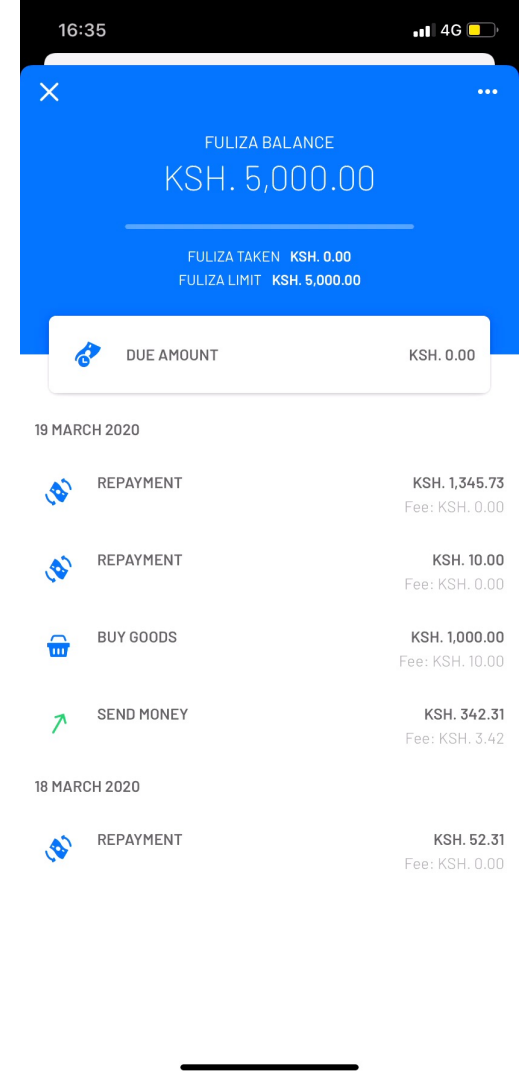
On Fuliza Dashboard you can see the following info:

- Fuliza Balance (Fuliza Limit-Fuliza Taken)
- Fuliza Taken
- Fuliza Limit
- Due Amount
- Mini-Statements



Fuliza Opt-out

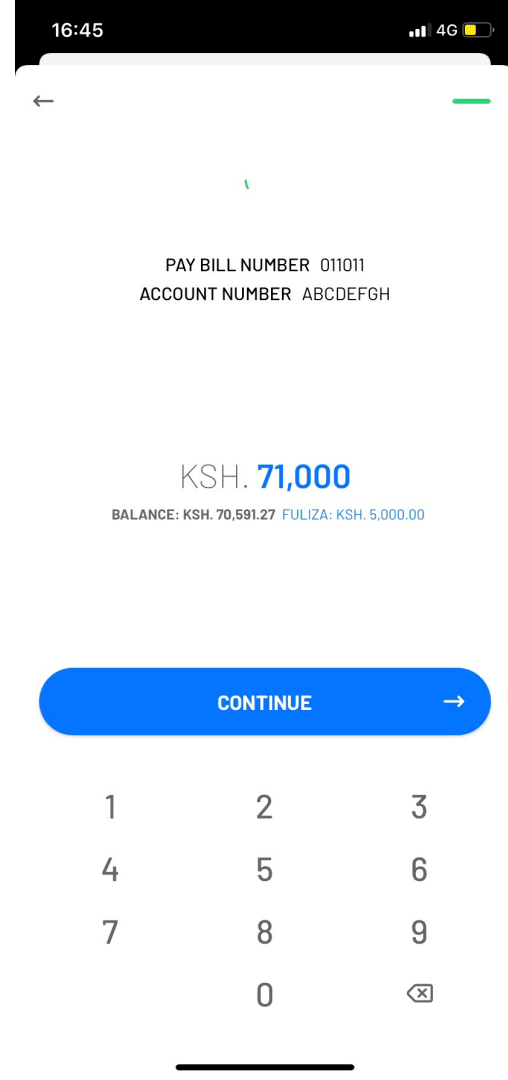
1. Click on “...” on Fuliza Opt-out
2. Select to **Opt-out and confirm**
3. Select reason to opt-out an confirm



Fuliza Usage

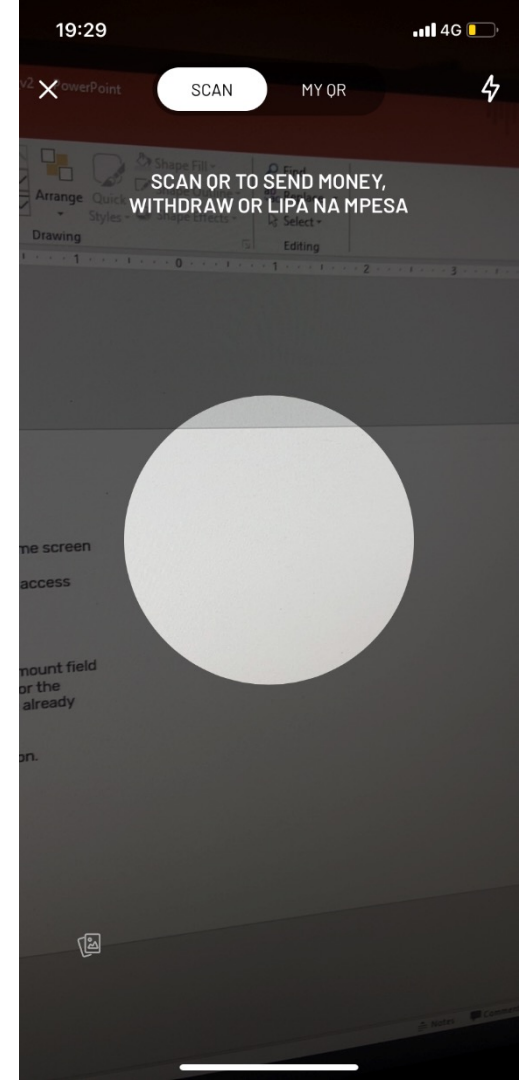
To use Fuliza during a transaction:

1. Insert amount greater than your balance that doesn't exceed the Fuliza limit
2. Click Continue
3. You'll see a dialog with the information about how much Fuliza you'll use to complete the transaction. Click Continue to use Fuliza
4. Proceed as in regular transactions.



Scan QR

1. Click on the QR Code icon on the home screen
2. If it is the first time allow the app to access the camera
3. Point the Camera to a QR code (You can also upload a QR Code from the gallery)
4. If QR Code is valid it will open the amount field if the QR only has the receiver info or the confirmation screen if the QR Code already has the amount.
5. Proceed as in the regular transaction.



My QR

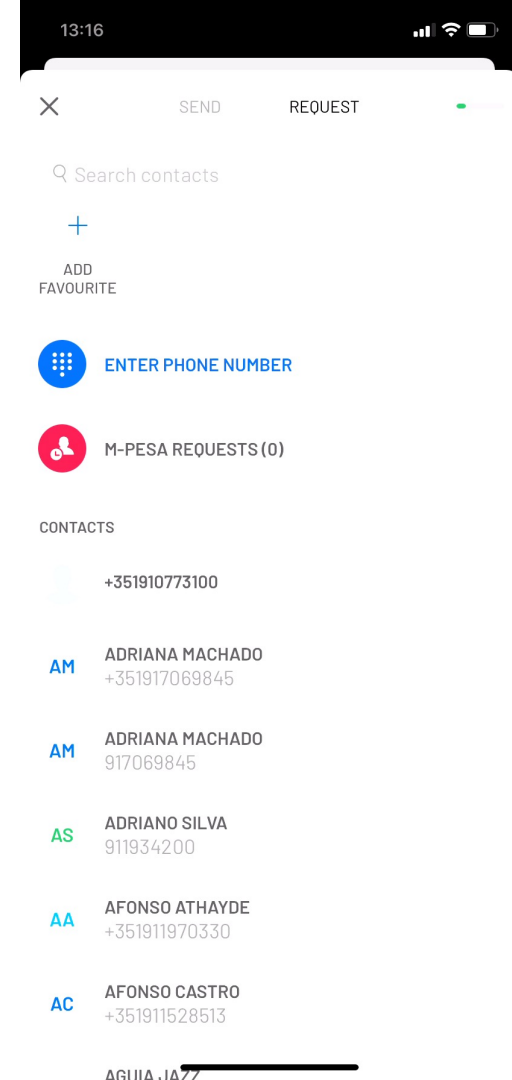
You can add an amount to your QR Code. To do so:

1. Click on the QR Code icon on the home screen
2. Click on My QR
3. Click Add amount
4. After the amount is added you can click to change the amount



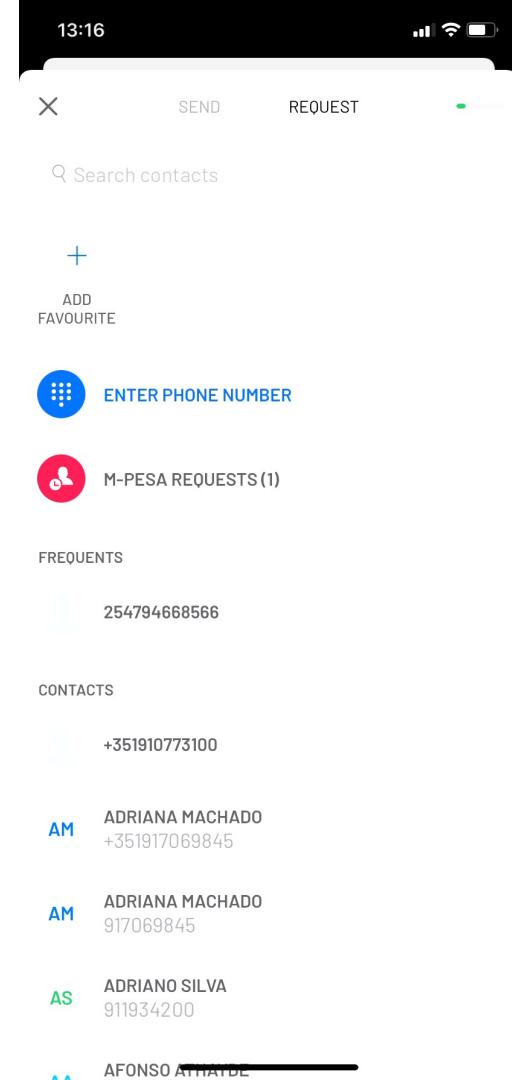
Request Money

1. Click on **Send and Request** (from home screen or transact tab) or **Request** (on transaction tab or on the header or send money)
2. Give permission for the Application to access your device contact list (if permissions weren't granted yet)
3. Select a Contact or Enter Number Manually
4. Insert the Amount to send and press **Continue**
 - a) You can also select to pay withdraw fee for the receiver
5. Confirm Receiver details, Amount and Fee (to edit amount press back or in the edit button in front of the amount) and click **Request**
 1. Users can also add a note or GIF in this step
6. Insert **PIN**
7. You'll see a success screen



Request Money List

1. Click on **Send and Request** (from home screen or transact tab) or **Request** (on transaction tab or on the header or send money)
2. Click **M-PESA Requests**
3. Select on of the tabs **Sent** or **Received**
4. For **Sent** Requests users can have the following options:
 - If Pending:
 - Mark as Paid
 - Cancel
 - If Past Requests:
 - Delete
5. For **Received** Requests users can have the following options:
 - If Pending:
 - Accept
 - Reject
 - If Past Requests:
 - Delete



Request Money – Block/Unblock Users

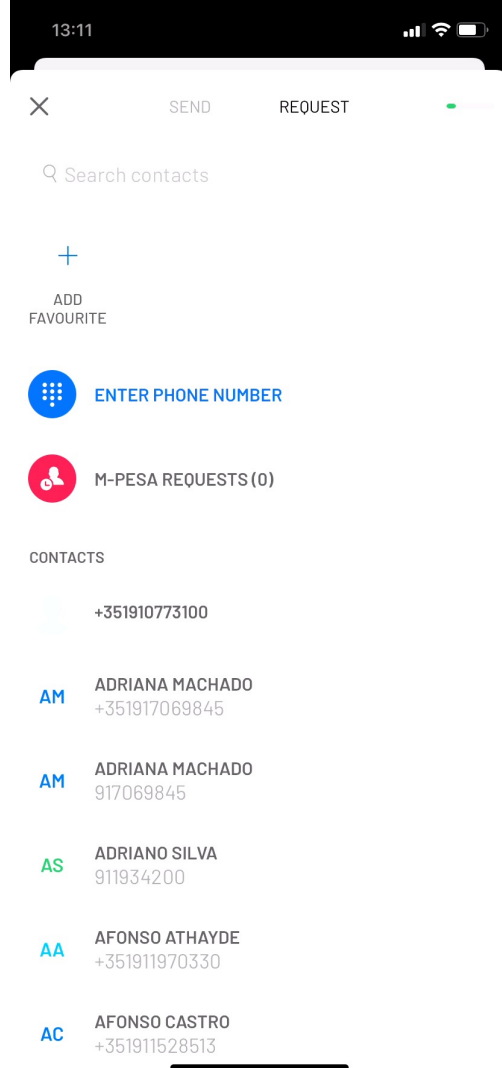
Block users:

1. Click on **Send and Request** (from home screen or transact tab) or **Request** (on transaction tab or on the header or send money)
2. Click **M-PESA Requests**
3. Select on **Block icon** (Top Right Corner)
4. Click **Block User**
5. Either **Enter Phone Number** or **Select from Contacts** and confirm the action

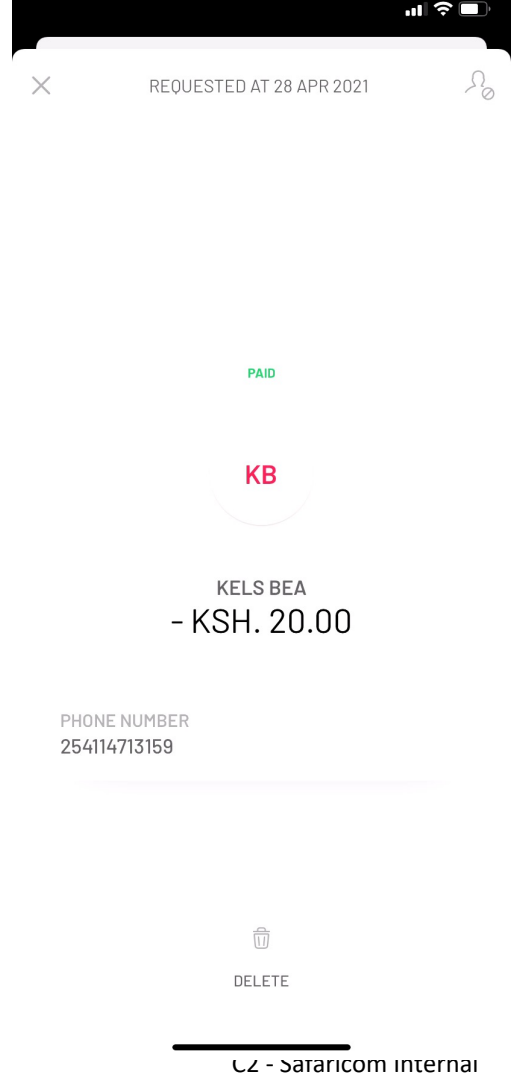
You can also block users from the request details

Unblock users:

1. Step 1-3 of Block Journey
2. Click **Unblock** on the user that you want to unblock and confirm

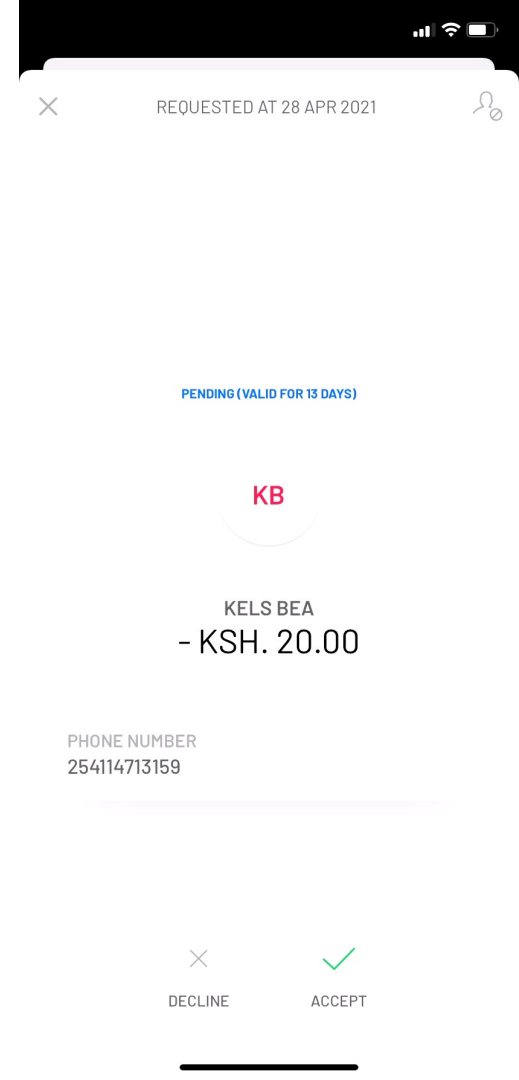


Request Money – Block Users



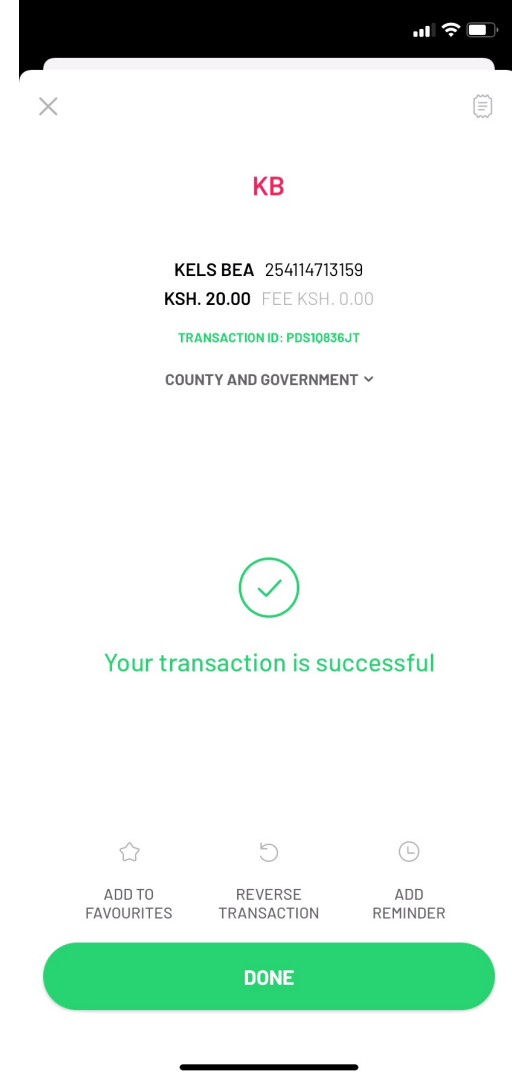
Request Money – Accept/Reject a Request

1. Open the Request from **Push Notification, Notification Inbox or Request List**
2. To Accept the request click **Accept** on the Request Details and then confirm the transaction as in Send Money
3. To Reject the request click **Reject** on the Request Details



Receipts

1. Once users end a Send Money, Buy Goods or Pay Bill Transaction they can click on the **Receipt icon** on Success Screen (Top Right Corner)
2. Statements will be opened and user can then use phone options to share or save to device




Export Statements

1. Click on **Export Statements icon** on My Spend Tab(Top Right Corner)
2. Users are also able to filter by transaction type or dates on the flow, for them to do so they need to use the filters before exporting
3. Click **Export Statements**
4. Statements will be opened and user can then use phone options to share or save to device

13:42

×



FS TRIBE
PHONE NUMBER 0794668583

TRANSACTION TYPE

All Transactions

START DATE

01/04/2021

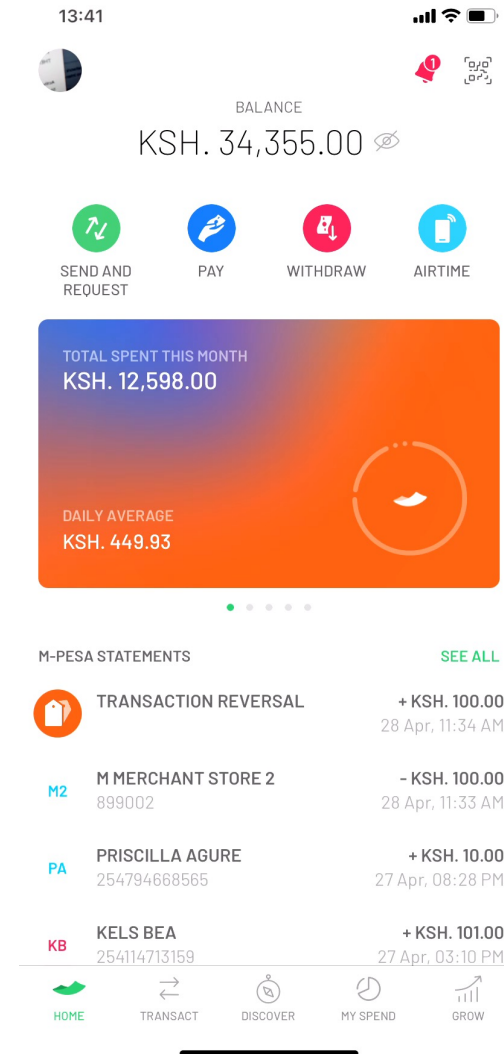
END DATE

28/04/2021

GENERATE STATEMENT

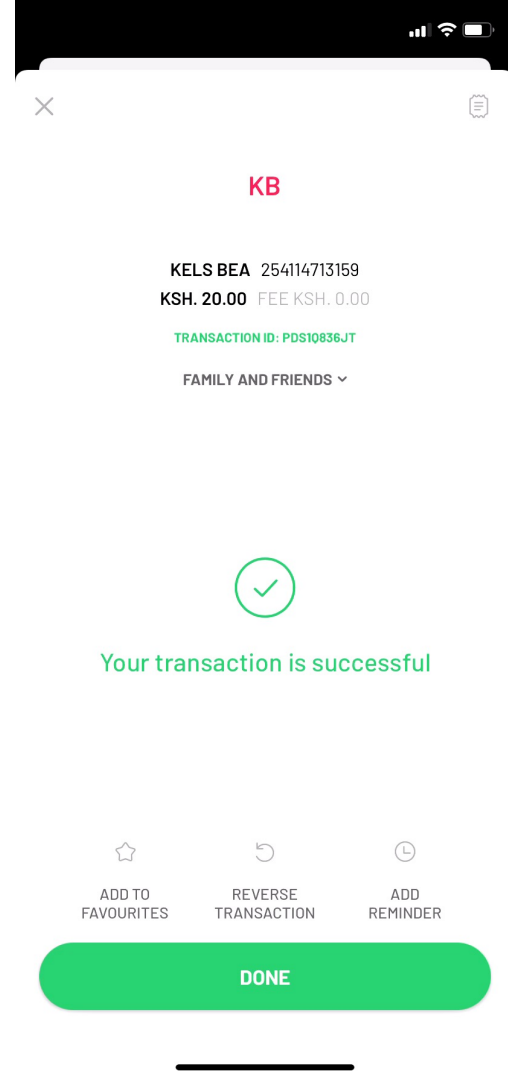
My Spend

1. Click on **My Spend Tab**
2. Users will be able to see the amount that they have spent in the current month or swipe right to see previous months or swipe left to see last 6 months aggregated
3. Users can select a category to see all transactions that were made on the selected category



Categorization

1. On **Success screen or Transaction Details of a Money Out Transaction** users can see the category assign to the transaction
2. Click on **Category**
3. See list of available categories and select one
4. Category is then changed

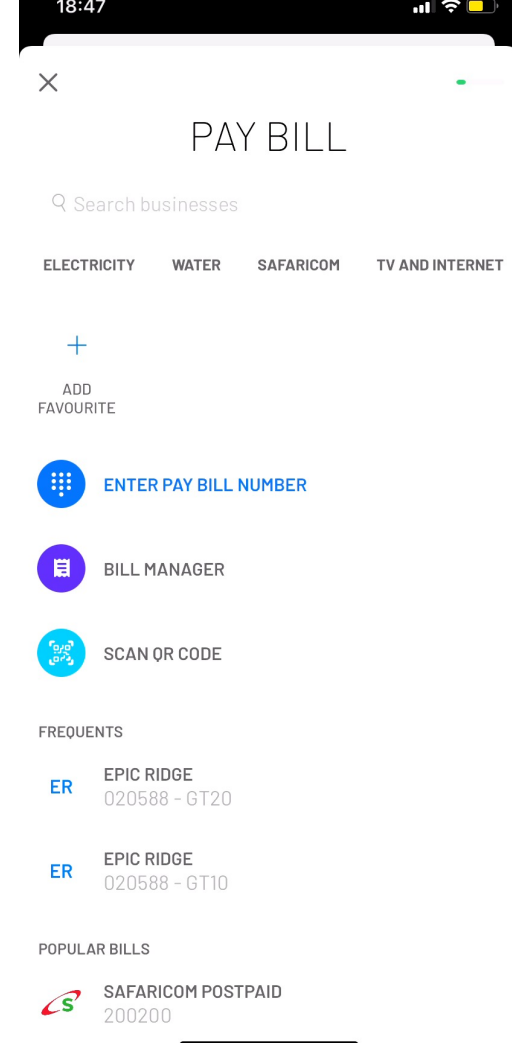


Pay Due Bill

Due Bills can to be paid can be accessed either via Push Notifications, Notification inbox or Bill Manager:

1. On the Bill to be paid in one of the above scenario
2. Click Pay Total or Pay Partial
3. Follow the flow as a normal Pay Bill

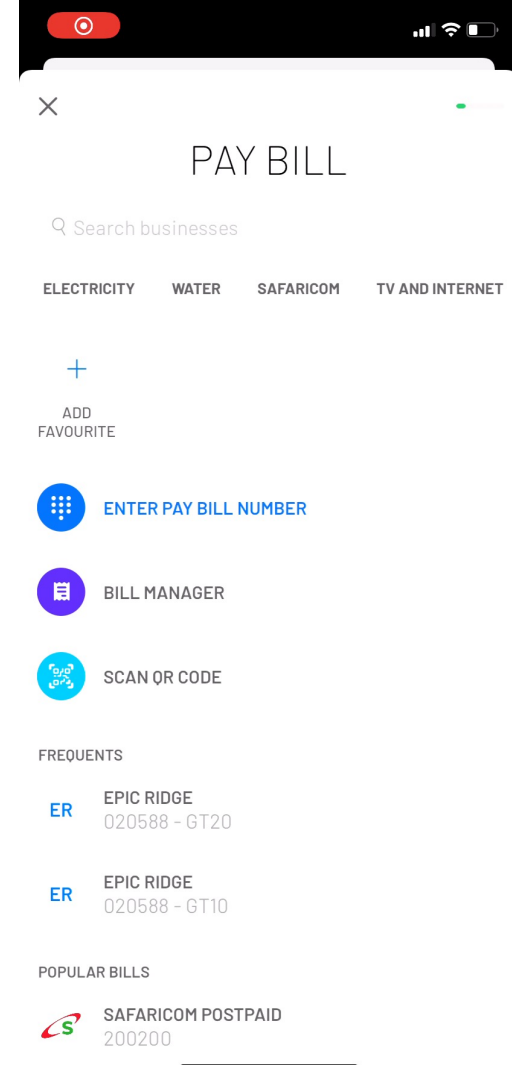
On a Due Bill Details users can also select to Remind Later and select the date to be reminded



Add to Bill Manager – Success Screen

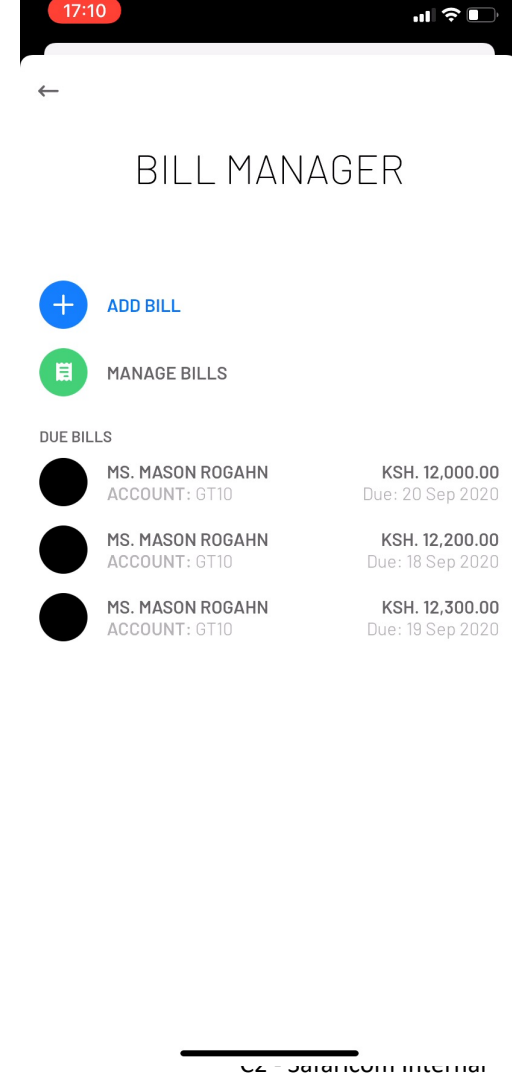
While making a payment for eligible Biller that can be add to Bill Manager and option to Add to Bill Manager will appear:

1. On **Success screen** click **Add to Bill Manager**
2. Confirm the operation
3. Bill will be added to start receiving alerts



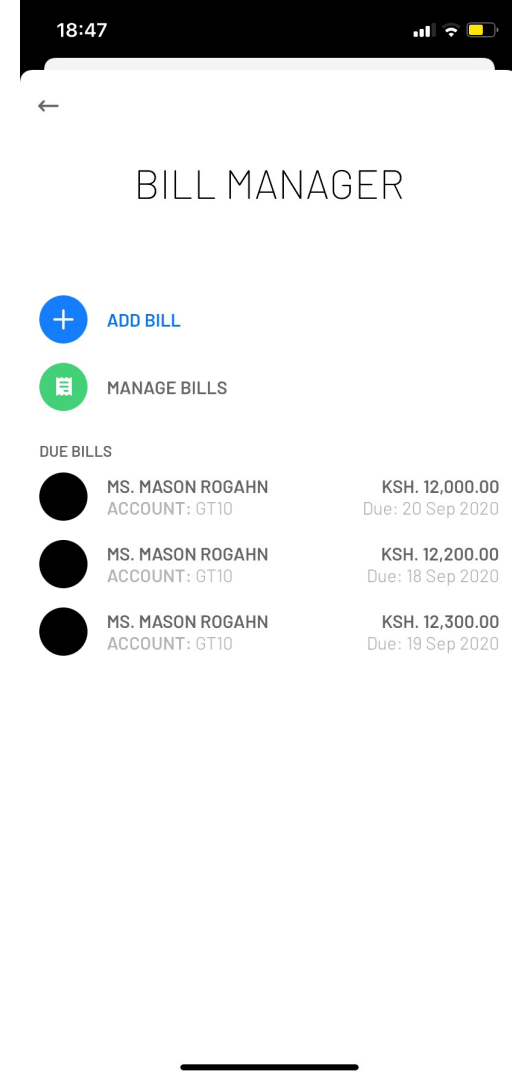
Add to Bill Manager – Bill Manager

1. Click **Pay Bill**
2. Click on **Bill Manager**
3. Click **Add Bill**
4. Search Business or Select from the list
5. Enter Account Number
6. Confirm that you want the bill to be added
7. Result screen will present if it was added with success or failed



Manage Due Bills

1. Click **Pay Bill**
2. Click on **Bill Manager**
3. Click **Manage Bills**
4. Click on the Bill you want to Manage
5. On Details user can click:
 1. **Pause (On Active Bills):** Will Stop Receiving notifications and can reactivate the Bill Again
 2. **Remove:** Will Stop receiving notifications and bill will be removed from Bill Manager
 3. **Activate (On Paused Bills):** Start Receiving Notifications again



M-PESA Global Opt-in

Users can access M-PESA Global using the new M-PESA App. If users are currently not opted-in they will be able to do so using the App

1. Click **Global on Transact Tab**
2. Enter Region
3. Click to Opt-in
4. Insert PIN on STK push (users need to have the SIM card on the device or confirm on the device they have the SIM card)

9:00

←

OPT-IN M-PESA GLOBAL SERVICES

Enter Region

NBO|

OPT-IN →

By clicking opt in, you acknowledge that you have read and accepted the **Terms and Conditions**

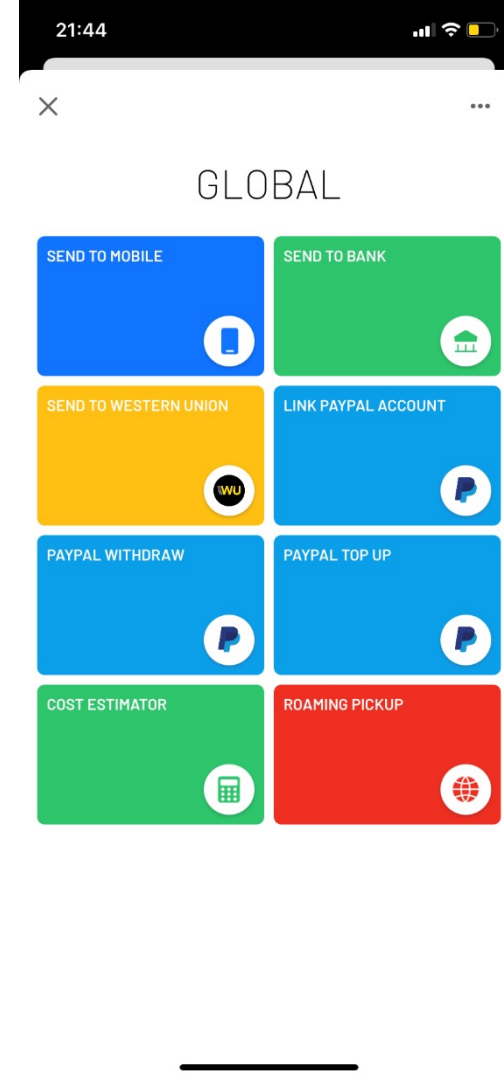
Q W E R T Y U I O P
A S D F G H J K L
^ Z X C V B N M ✕
?123 , . →

M-PESA Global Options

Users can see all available global transactions using once they click Global.

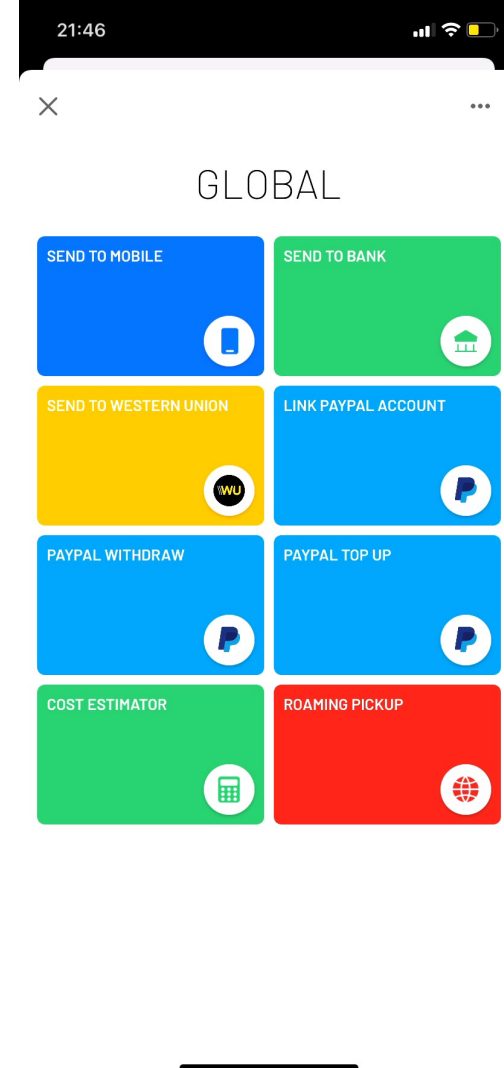
Transactions include:

- Send to Mobile
- Send to Bank
- Send to Western Union Location
- Link PayPal Account
- PayPal Withdraw
- PayPal Top-Up



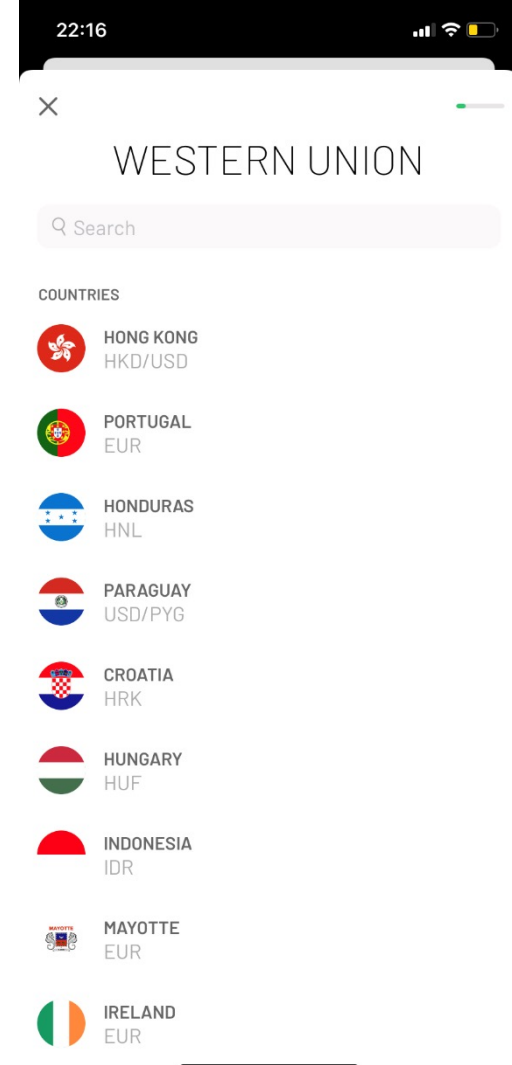
M-PESA Global – Send to Mobile

1. Click **Send to Mobile**
2. Select Country
3. Enter Phone Number or Select from the contact list (**Needs to be a valid number for the respective country**)
4. Insert Amount
5. Select Source of Funds (When clicking other users need to insert the description)
6. Select Purpose of Funds (When clicking other users need to insert the description)
7. Confirm details and exchange rate
8. Insert PIN
9. See result of transaction (Success or Error Screen)



M-PESA Global – Send to Western Union Location

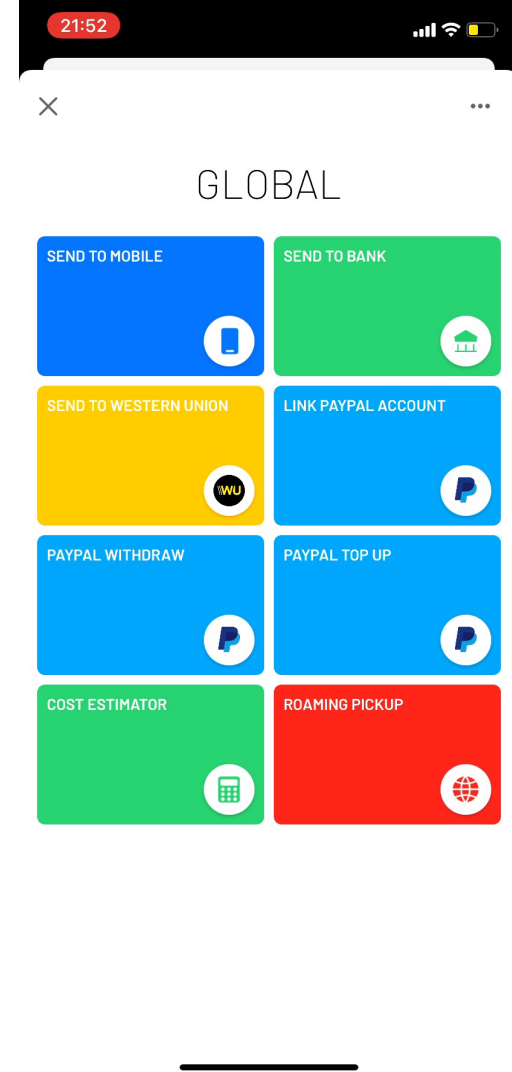
1. Click **Send to Mobile**
2. Select Country to send money or search
3. Recipient Details requested by Western Union
4. Insert Amount
5. Select Source of Funds (When clicking other users need to insert the description)
6. Select Purpose of Funds (When clicking other users need to insert the description)
7. Confirm details and exchange rate
8. Insert PIN on STK push (users need to have the SIM card on the device or confirm on the device they have the SIM card)
9. Result of transaction will be received via SMS



M-PESA Global – PayPal Top-Up

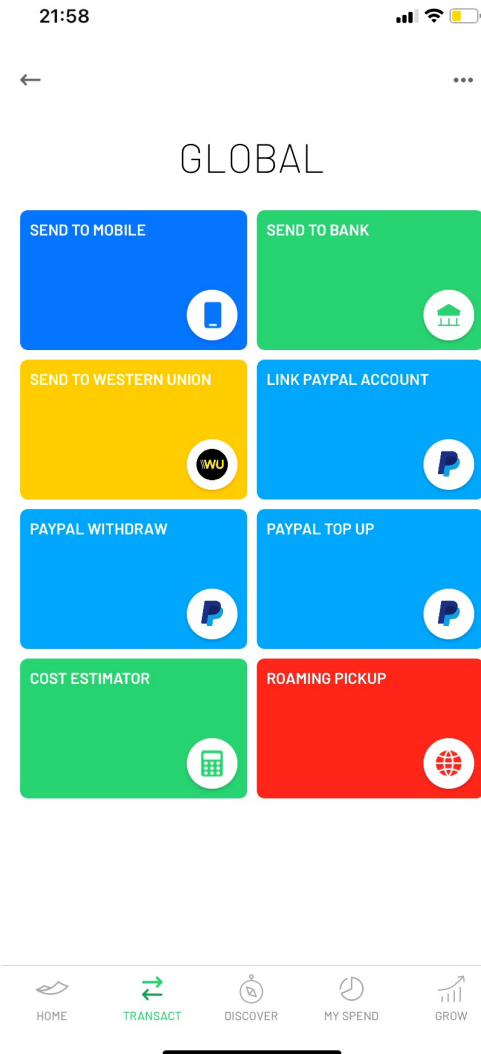
Users can top-up their linked PayPal account using Global. Transaction will **only be successful if users already have a linked PayPal Account**

1. Click **PayPal Top-up**
2. Insert Amount
3. Confirm details and exchange rate
4. Insert PIN
5. See result of transaction (Success or Error Screen)



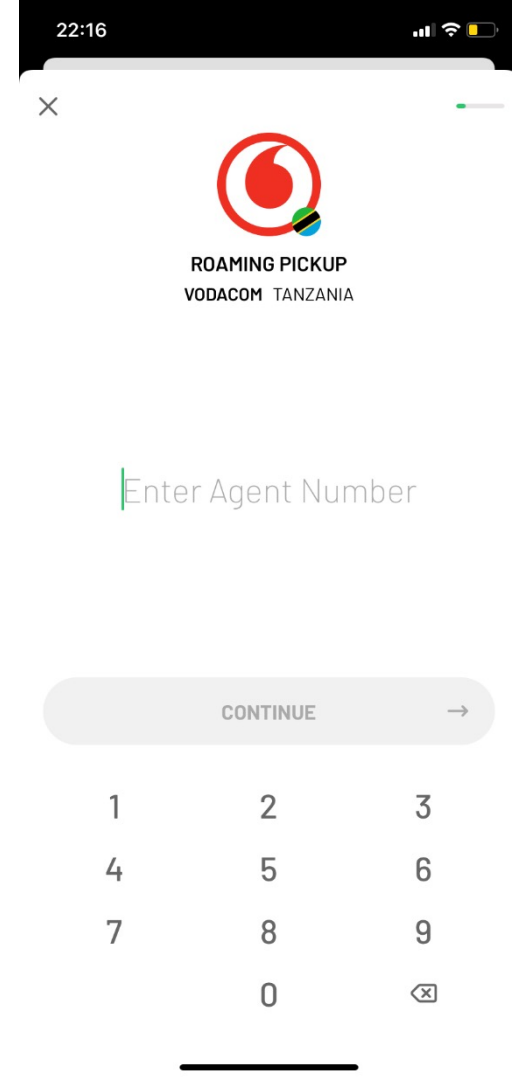
M-PESA Global – Link PayPal and Withdraw

Link PayPal Account and **PayPal Withdraw** flows are outside of the app, users should follow the instructions present in the M-PESA PayPal website.



M-PESA Global – Roaming Pickup

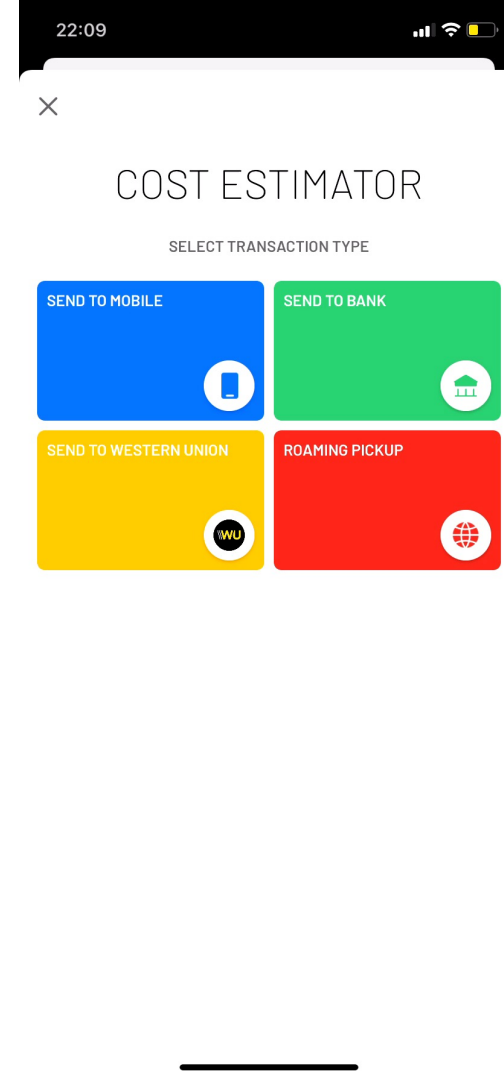
Flow of Roaming pickup is similar to a Withdraw at Agent. Customer need to insert the Agent Number of the Tanzanian Agent and the amount needs to be inserted in TZS and multiple of 100s (e.g. 2300 or 2500)



M-PESA Global Cost Estimator

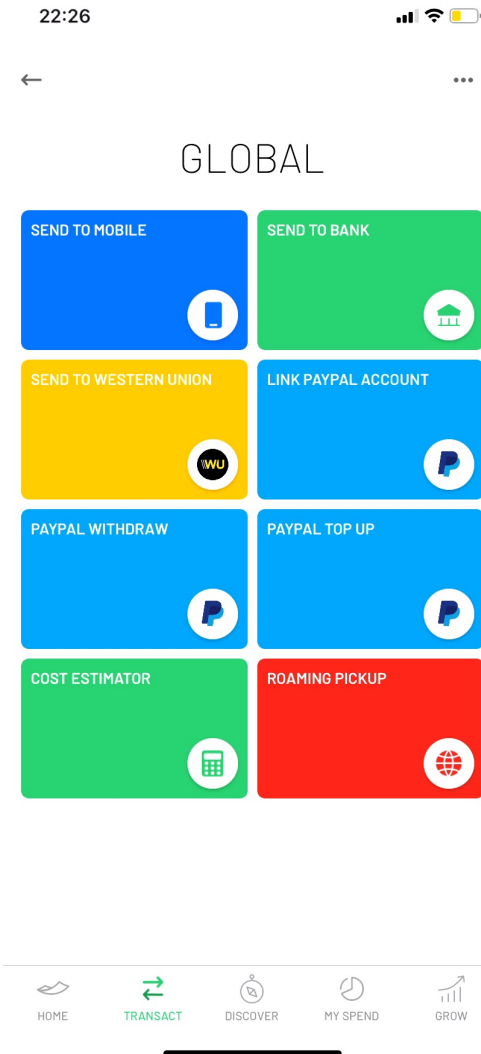
Users can estimate cost involved in some of the global transactions

1. Click **Global on Transact Tab**
2. Click **Cost estimator**
3. Click on the transaction you want to estimate the costs
4. Enter Amount or Additional steps requested on the flow (e.g. Country)
5. See Screen with Exchange Rates and Fees



M-PESA Global Opt-out

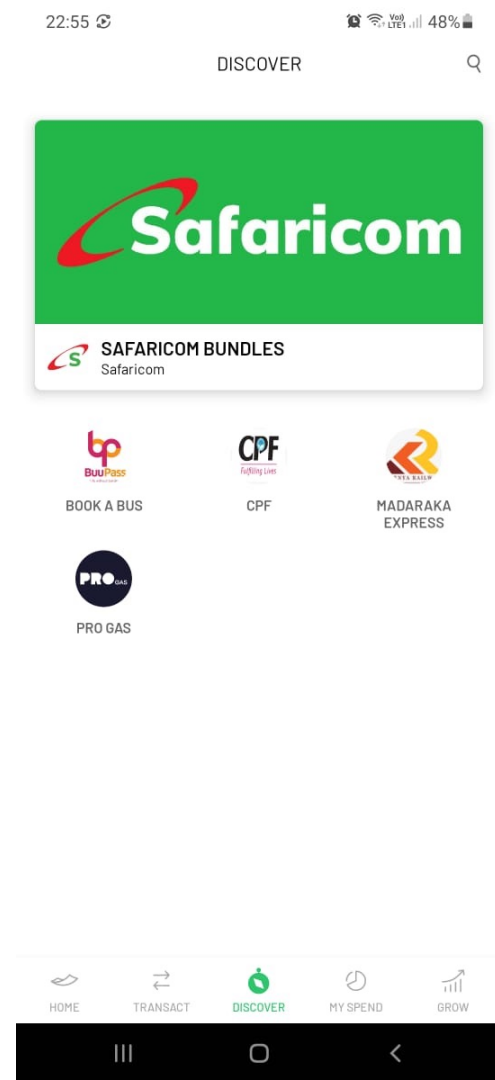
1. Click **on Menu Icon (Top Right Corner)**
2. Click to Opt-out
3. Insert PIN on STK push (users need to have the SIM card on the device or confirm on the device they have the SIM card)



Discover Tab

On this tab customers can find services provided either by Safaricom or 3rd Parties such as:

- Safaricom Bundles
- ProGas
- CPF
- Book a Bus
- Madaraka Express
- **Many more services that will be launched from time to time**

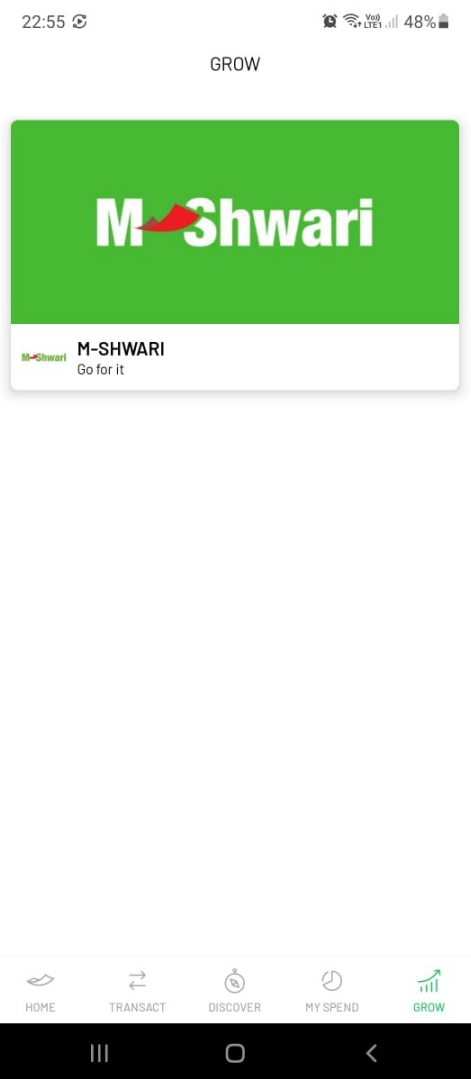


Grow Tab

On this tab customers can find financial services provided by M-PESA, banks or other partner.

Services available will include:

- KCB M-PESA
- M-Shwari
- Mali
- **Many more services that will be launched from time to time**



Offline Mode – Android Only

Offline mode Feature is **only available on Android** devices.

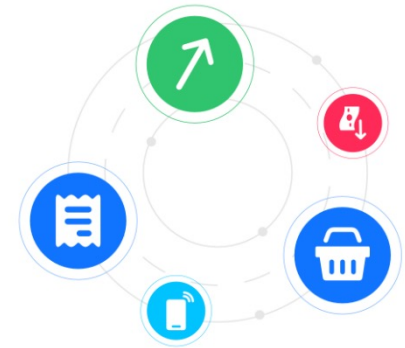
Offline Mode allows users to perform most common M-PESA transactions without the need to connect to Wi-Fi or Mobile Data.

Offline Mode users Silent SMS to perform the transactions and users need to grant permissions for the app to read and send SMS in order to have the offline mode enabled.

The functionality **only works with the same SIM card of the account on the device.**



OFFLINE MODE



During Offline mode, you can Refresh Balance, Send Money, Buy Goods, Buy Airtime, Pay Bills, Withdraw at Agent and ATM.



Offline Mode – Android Only

Supported Transactions/Operations:

- Onboarding (with Wi-Fi Connected as well)
- Sign-in
- Get Balance
- Send Money (except send gifs and description)
- Withdraw at Agent and Withdraw at ATM
- Pay Bill
- Buy Goods
- Buy Airtime
- Reverse Transaction

Transactions/Screens/Operations not mentioned above will be disabled when the user is navigating using offline mode and will request users to use internet connection to use them.



OFFLINE MODE



During Offline mode, you can Refresh Balance, Send Money, Buy Goods, Buy Airtime, Pay Bills, Withdraw at Agent and ATM.



Offline Mode – Sign-In Process

When the user launches the app, the app will verify if the user has no internet connection, a valid operator SIM Card (e.g. Safaricom SIM Card) and SMS feature enabled. If all these checks match the app will check the following conditions:

- **If the Offline Mode feature is enabled** the login will be attempted via SMS and the user will proceed to Home Screen
- **If the Offline Mode feature is not enabled and user is using WI-FI** the App will display a screen asking if the user wants to proceed using offline mode. In this screen the user can turn on the mobile connection by clicking retry or he can enabled offline mode granting the necessary permissions. After granting the necessary permissions, the user will be redirected to the login screen, so he can try to login again.
- **If the SMS feature is not enabled and the user does not have a valid internet connection** a screen will appear, so the user can turn on and retry the internet connection.

9:00



FAILED TO GET PHONE
NUMBER



For a secure log-in, switch off Wi-Fi and connect to mobile data or use FREE Offline mode. You can turn Wi-Fi back on once you have logged in. This is only required on your first login.

RETRY

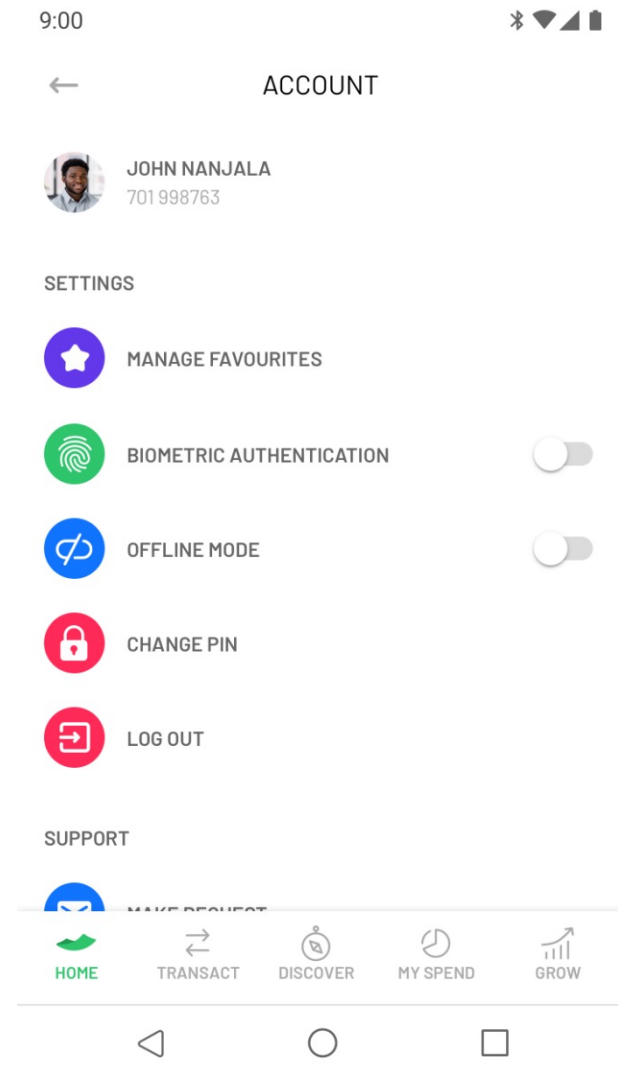
OFFLINE MODE



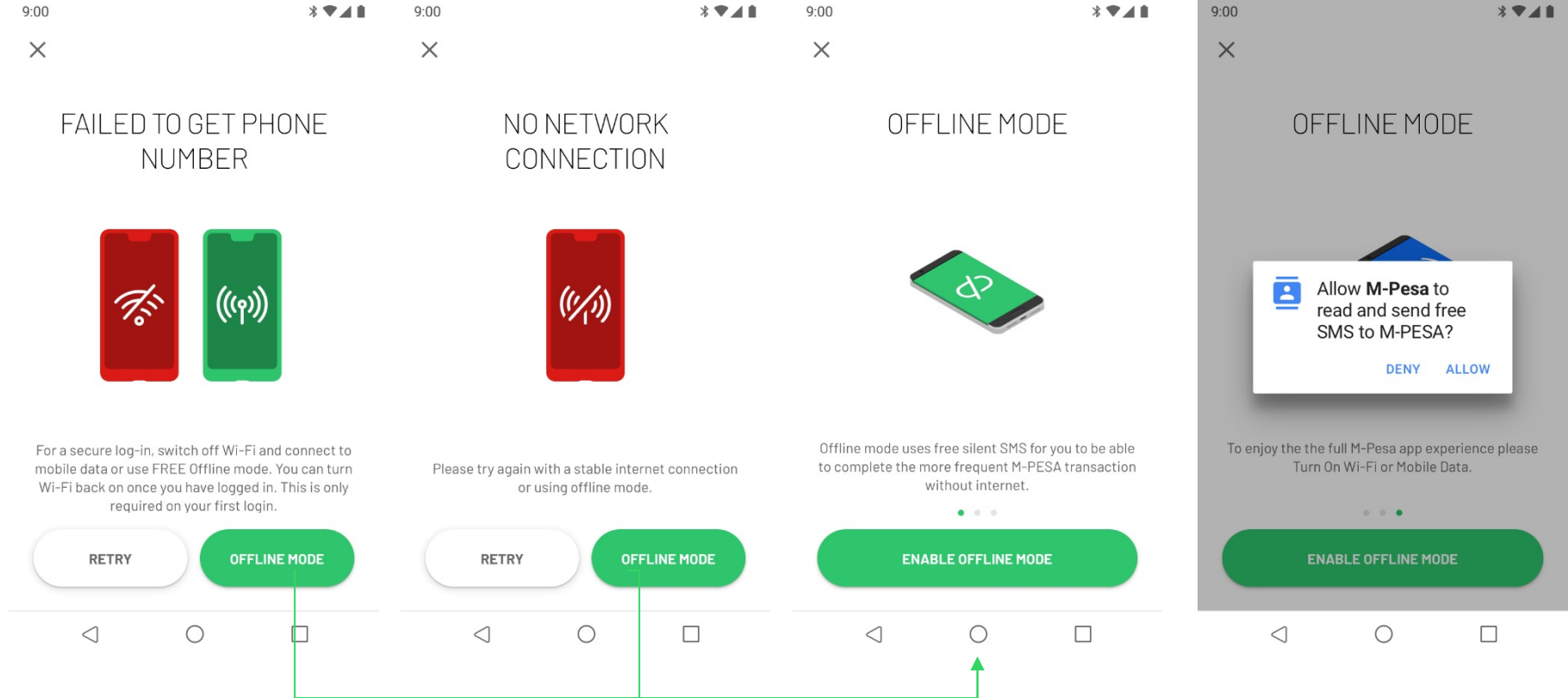
Offline Mode – Activate Offline Mode

User can activate the offline mode on several places of the App:

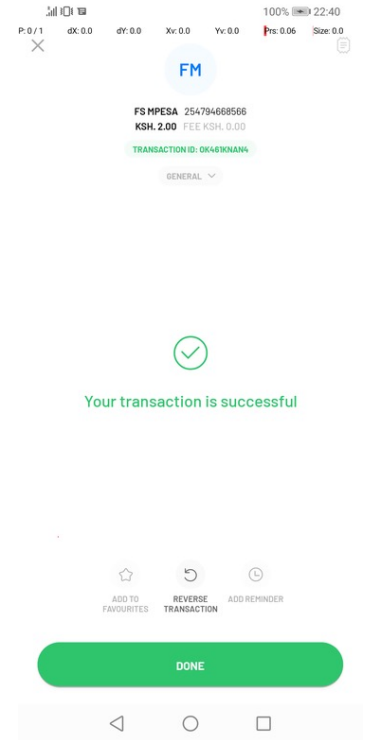
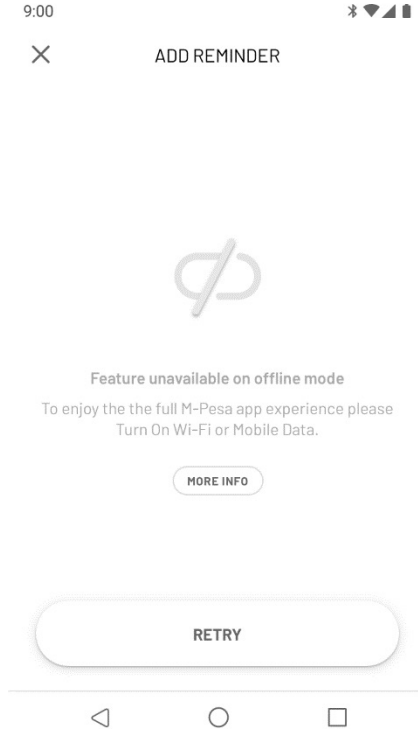
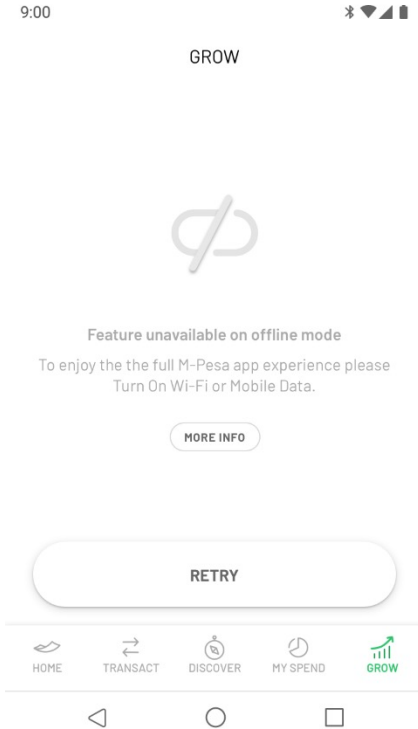
- **During 1st Sign-In** – As described on previous slide
- During Login – If user has no network a prompt to use the offline mode will be displayed to the customer
- **Transactions supported by offline mode** – When a transaction supporting offline mode has no network it will prompt the user to retry or enable offline mode
- **Account** – Users can go to account tab and they will find a toggle to enable or disable offline mode



Offline Mode – Prompts to Activate

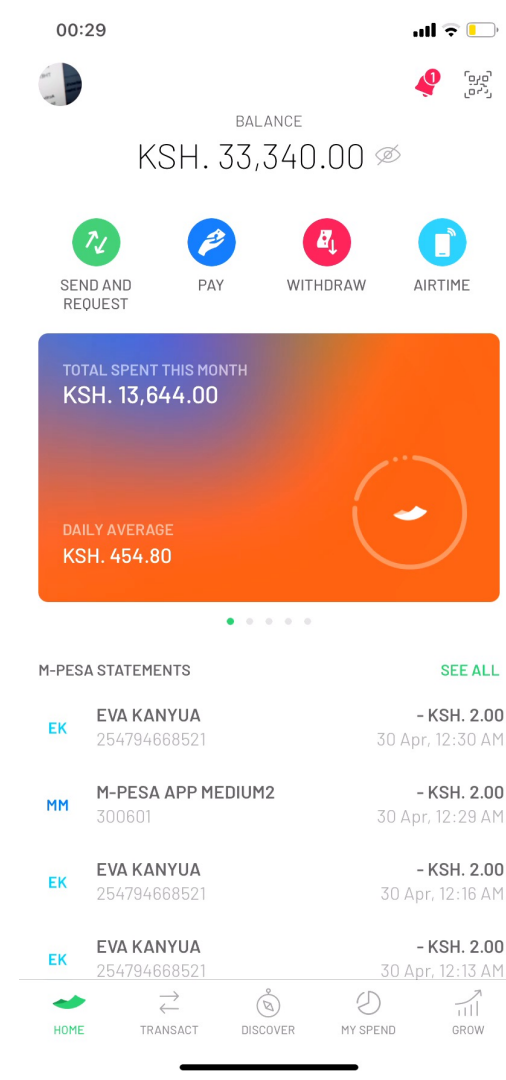


Offline Mode – Disabled Features



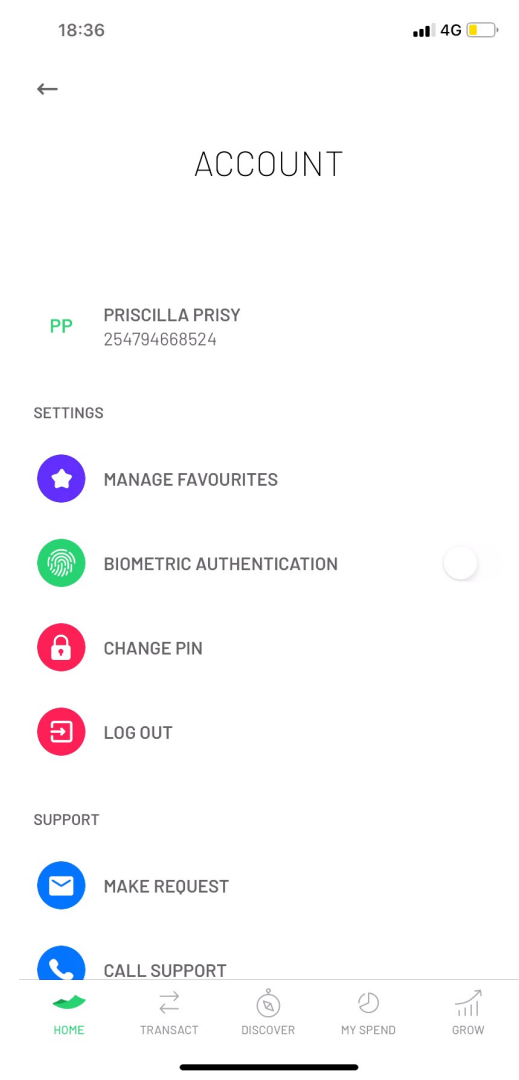
Change PIN

1. Click on the Account icon on the home screen
2. Click on **Change PIN**
3. Insert **PIN**
4. Enter New PIN
5. Confirm New PIN
6. You'll see a success screen confirming PIN has changed



Biometrics (Account)

1. Click on the Account icon on the home screen
2. Toggle on **Biometrics**
3. Insert **PIN**
4. To turn off just toggle off biometrics



Change Profile Picture

Add/Change Profile Picture

1. Click on the Account icon on the home screen
2. Click on your name
3. Click Change Profile Picture
4. Take new picture or select from gallery
5. Confirm new picture

Remove Profile Picture

1. Click on the Account icon on the home screen
2. Click on your name
3. Click Remove Picture

18:37

4G



ACCOUNT

PP

PRISCILLA PRISY
254794668524

SETTINGS



MANAGE FAVOURITES



BIOMETRIC AUTHENTICATION



CHANGE PIN



LOG OUT

SUPPORT



MAKE REQUEST



HOME



TRANSACTION



DISCOVER



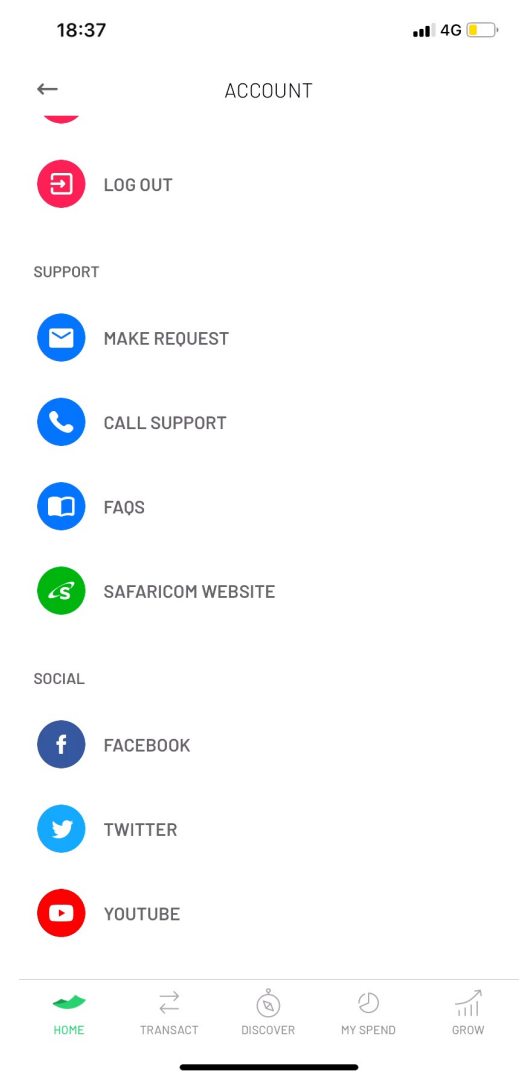
MY SPEND



GROW

FAQs

1. Click on the Account icon on the home screen
2. Click on **FAQs**
3. Click on a question to see the answer
4. Scroll down to find the support channels

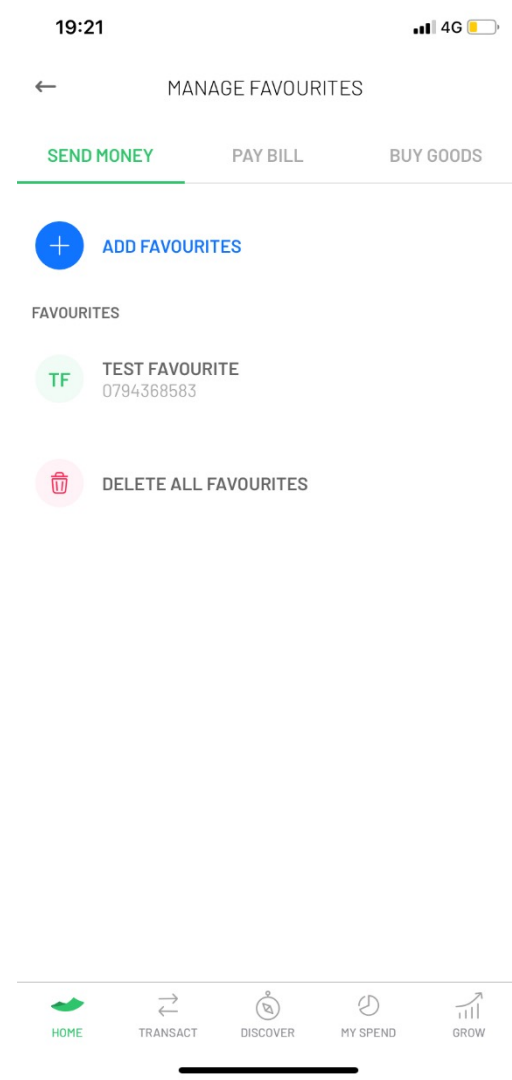


Manage Favourites

On this section you can manage Send Money, Buy Goods and Pay Bill Favourites.

To edit or remove a favourite click on the respective favourite

To Add a new on click on Add Favourite



Frequently Asked Questions

FAQs

What type of device should I have to use M-PESA App?

- Make sure that you have a supported Android Version, minimum version is 4.4 (kitkat)
- Make sure that you have a supported iOS Version, minimum version is 9

When I click on a button appears “Coming Soon”. What does it means?

- You are testing a beta version of M-PESA, features that are labeled as Coming Soon will be available only on future versions. Keep using the Application to discover these new features.

I have seen an error screen while completing a transaction. How can I complete a transaction in this scenario?

- Please make sure that you are using the mobile application with a proper internet connection, have enough balance and inserted the correct PIN. If all these criteria is met, please contact support and indicate the error that is present on the screen.

Are Biometrics safe?

- Safaricom M-PESA uses technology provided by Android and iOS to provide Biometrics, you can safely confirm to use biometrics on your device. If for some reason you sign-in in other devices that are shared or not yours you should decline this permissions since the biometric data that will be used will be the one saved on the device.

FAQs

I don't want to accept the Terms & Conditions and Privacy Policy. Can I still use the App?

- No, accepting Terms & Conditions and Privacy Policy is a mandatory step to use M-PESA

I didn't allow the App to access my contacts on the Send Money flow. How can I give permissions?

- You can click on button that directs to phone settings, or go directly to settings on your device. Then on M-PESA App Settings activate the access to your phone book.

What is Discover and Grow Tab?

- On Discover tab customers can find services provided either by Safaricom or 3rd Parties such as Safaricom Bundles, ProGas, ...
- On Grow tab customers can find financial services provided by M-PESA, banks or other partner such as M-Shwari, KCB M-PESA and others

I have found an issue with the Application and/or have a question that I couldn't find an answer in this document.

Who should I contact?

- To get further assistance please contact mpesappfeedback@safaricom.co.ke

THANK YOU

Simple • Transparent • Honest

FOR YOU

