



## LIPA NA M-PESA REQUIREMENTS (2019)

| CATEGORY                                                 | KYC REQUIREMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <b>INDIVIDUAL</b><br>(Only applies to Buy Goods Product) | <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> <b>Additional for Bank Settlement:</b> <ol style="list-style-type: none"><li>3. Cancelled cheque or letter from bank stating owner's bank details</li><li>4. Individual KRA PIN Certificate</li></ol> <b>For Online Business:</b> <ol style="list-style-type: none"><li>5. Indicate link and/or approved documentation to conduct online businesses</li></ol>                                                   |
| <b>INDIVIDUALS WITH RENTAL BUSINESS</b>                  | <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><li>3. Copy of lease agreement/allotment letter</li><li>4. Individual KRA PIN certificate</li><li>5. Cancelled cheque or letter from bank stating owner's or business' bank details</li></ol>                                                                                                                                                                                                                         |
| <b>SOLE PROPRIETOR</b>                                   | <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></ol> <b>Additional for Bank Settlement:</b> <ol style="list-style-type: none"><li>4. Cancelled cheque or letter from bank stating bank details as per certificate of registration</li><li>5. Individual KRA PIN certificate</li></ol> <b>Note:Cancelled cheque or letter from bank mandatory for Bulk Payments and Paybills</b>              |
| <b>LIMITED LIABILITY COMPANIES</b>                       | <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 resolution letter signed by Directors of the company</li><li>4. Kenyan directors 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 i.e. National ID, Passport/Alien ID/Military ID</li><li>8. Cancelled cheque or letter from bank stating company bank details</li></ol> |

| CATEGORY                                                                                                    | KYC REQUIREMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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| <b>FOREIGN COMPANIES WITH CERTIFICATE OF COMPLIANCE (Limited Companies)</b>                                 | <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 resolution letter signed by Directors of the company</li> <li>4. Kenyan directors KRA PIN certificates</li> <li>5. Company certificate of compliance</li> <li>6. A document indicating directors of the company from their country similar to 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 i.e. National ID, Passport/Alien ID/Military ID</li> <li>8. Cancelled cheque or letter from bank stating company bank details</li> </ol> |
| <b>NON-GOVERNMENTAL ORGANIZATIONS (Inclusive of Foundations)</b>                                            | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Certificate of Registration</li> <li>3. Signed letter on letterhead from the NGO Board confirming registration and existence including officials</li> <li>4. Filled, stamped or sealed resolution letter signed by owner or directors of the organization</li> <li>5. Copy of identification documents for at least 2 directors and appointed operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>6. Directors KRA PIN certificates</li> <li>7. Cancelled cheque or letter from bank stating Organization's bank details</li> <li>8. Organization's KRA pin certificate</li> </ol>                   |
| <b>FOREIGN NON-GOVERNMENTAL ORGANIZATIONS WITH CERTIFICATE OF COMPLIANCE (Inclusive of UN, Foundations)</b> | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Certificate of Registration</li> <li>3. Certificate of Compliance from Registry</li> <li>4. Signed letter on letterhead from the NGO Board confirming registration and existence including officials</li> <li>5. Filled, stamped or sealed resolution letter signed by owner or directors of the organization</li> <li>6. Copy of identification documents for at least 2 directors and appointed operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>7. Cancelled cheque or letter from bank stating Organization's bank details</li> <li>8. Organization's KRA pin certificate</li> </ol>          |
| <b>PARTNERSHIPS (Includes firms such as accountants and advocates)</b>                                      | <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. Copy of Certificate of Registration</li> <li>4. Company KRA PIN certificate</li> <li>5. Filled, stamped or sealed resolution letter signed by owner or directors of the company</li> <li>6. Copy of identification documents for at least 2 directors and appointed operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>7. Cancelled cheque or letter from bank stating Partnership's bank details</li> </ol>                                                                                                                                              |

| CATEGORY                                                                                          | KYC REQUIREMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| <b>DENOMINATIONAL CHURCHES</b><br>(Branches of Mainstream Churches e.g. Catholic, Anglican, etc.) | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Certificate of Registration</li> <li>3. Filled, stamped or sealed resolution letter signed by at least 2 church officials</li> <li>4. Copy of identification documents for the church officials and authorized persons i.e. National ID, Passport/Alien ID/Military ID</li> <li>5. Cancelled cheque or letter from bank stating church's bank details</li> <li>6. Church KRA pin certificate</li> </ol>                                                                                                   |
| <b>NON-DENOMINATIONAL CHURCHES</b>                                                                | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Certificate of Registration</li> <li>3. Filled, stamped or sealed resolution letter signed by at least 2 church officials</li> <li>4. Copy of identification documents for the church officials i.e. National ID, Passport/Alien ID/Military ID</li> <li>5. Cancelled cheque or letter from bank stating church's bank details</li> <li>6. Church KRA pin certificate</li> </ol>                                                                                                                          |
| <b>CO-OPERATIVE SOCIETIES</b>                                                                     | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Certificate of Registration as a co-operative society</li> <li>3. Filled, stamped or sealed resolution letter signed by at least 2 directors/authorized signatories</li> <li>4. Copy of identification documents for the director and authorized persons i.e. National ID, Passport/Alien ID/Military ID</li> <li>5. Cancelled cheque or letter from bank stating co-operative's bank details</li> <li>6. Organization's KRA pin certificate</li> </ol>                                                   |
| <b>REGISTERED CHAMAS</b>                                                                          | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Certificate of Registration</li> <li>3. Filled, stamped or sealed resolution letter signed by at least 2 officials</li> <li>4. Copy of identification documents for the officials and authorized operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>5. Cancelled cheque or letter from bank stating chama's bank details</li> <li>6. Chama KRA pin certificate</li> </ol>                                                                                                                 |
| <b>SACCOS</b>                                                                                     | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Certificate of Registration and Trade License for the SACCO</li> <li>3. Signed letter from SASRA confirming SACCO registration on letterhead</li> <li>4. Copy of identification documents for the directors and authorized persons i.e. National ID, Passport/Alien ID/Military ID</li> <li>5. Company KRA PIN certificate and Kenyan directors' PIN</li> <li>6. Completion of Safaricom AML / KYC questionnaire</li> <li>7. Cancelled cheque or letter from bank stating SACCO's bank details</li> </ol> |

| CATEGORY                                                                | KYC REQUIREMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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| <b>SACCOS -WITH FRONT OFFICE SAVINGS ACTIVITY (i.e. deposit taking)</b> | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Copy of Certificate of Registration and Trade License for the SACCO</li> <li>3. Signed Letter from SASRA confirming SACCOs registration on letterhead</li> <li>4. Filled, stamped or sealed resolution letter signed by at least 2 directors</li> <li>5. Copy of identification documents for the directors and authorized persons i.e. National ID, Passport/Alien ID/Military ID</li> <li>6. Company KRA PIN certificate and directors' PIN</li> <li>7. Completion of Safaricom AML / Kenyan KYC questionnaire</li> <li>8. Cancelled cheque or letter from bank stating SACCO's bank details</li> </ol> |
| <b>PARASTATALS</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 resolution letter signed by at least 2 directors or authorized signatory</li> <li>3. Copy of identification documents for the directors and authorized persons i.e. National ID, Passport/Alien ID/Military ID</li> <li>4. Cancelled cheque or letter from bank stating Parastatal's bank details</li> <li>5. Organization's KRA pin certificate</li> </ol>                                                                                                                                                                                                                     |
| <b>COMMISSIONS / SEMI-AUTONOMOUS G.O.K INSTITUTIONS</b>                 | <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 letter 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 persons i.e. National ID, Passport/Alien ID/Military ID</li> <li>6. Cancelled cheque or letter from bank stating institution's bank details</li> <li>7. Organization's KRA pin certificate</li> </ol>                                |
| <b>GOVERNMENT SPONSORED SCHOOLS</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 resolution letter signed by at least 2 board of governors from the DEO/County Education Director</li> <li>3. Copy of identification documents for the directors and authorized persons i.e. National ID, Passport/Alien ID/Military ID</li> <li>4. Cancelled cheque or letter from bank stating school's bank details</li> <li>5. School KRA pin certificate</li> </ol>                                                                                                                                                                                                         |

| CATEGORY                                                           | KYC REQUIREMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| <b>PRIVATE LIMITED LIABILITY SCHOOLS</b>                           | <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. Ministry of Education license</li> <li>4. Filled, stamped or sealed resolution letter signed by owner or directors of the company</li> <li>5. Company and directors KRA PIN certificates</li> <li>6. Copy of Kenyan CR12 with validity 90 days (3 months) or annual returns with filing receipt</li> <li>7. Copy of identification documents for at least 2 directors i.e. National ID, Passport/Alien ID/Military ID</li> <li>8. Cancelled cheque or letter from bank stating school's details</li> </ol>                                                                                                                                                                                      |
| <b>CENTRAL GOVERNMENT-MINISTRIES/GOVERNMENT DEPARTMENTS</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 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. Cancelled cheque or letter from bank stating department's bank details</li> <li>7. Organization's KRA pin certificate</li> </ol>                                                                                                                                                                                                                                   |
| <b>DEVOLVED GOVERNMENT E.G. 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 resolution letter signed County Accounting Officer (CEE)</li> <li>3. Copy of identification documents for the signatory and authorized operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>4. Cancelled cheque or letter from bank stating county's bank details</li> <li>5. Organization's KRA pin certificate</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>FINANCIAL INSTITUTIONS (BANKS, DEPOSIT TAKING MICROFINANCE)</b> | <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. Filled, stamped or sealed resolution letter signed by owner or directors of the company</li> <li>5. Company KRA PIN</li> <li>6. Kenyan Directors 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 the signatory and authorized operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>9. Completion of Safaricom AML/KYC questionnaire</li> <li>10. Cancelled cheque or letter from bank stating institution's bank details</li> </ol> |

| CATEGORY                       | KYC REQUIREMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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| <b>INSURANCE COMPANIES</b>     | <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. Filled, stamped or sealed resolution letter signed by owner or directors of the company</li> <li>5. Company KRA PIN</li> <li>6. Kenyan Directors KRA PIN certificate</li> <li>7. Certified Copy of institutions annual license from insurance regulatory authority</li> <li>8. Copy of identification documents for the signatory and authorized operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>9. Completion of Safaricom AML/KYC questionnaire</li> <li>10. Cancelled cheque or letter from bank stating company's bank details</li> </ol>                                                                                                                                                                                                                |
| <b>MICRO-LENDING COMPANIES</b> | <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 or recent annual returns with receipt</li> <li>4. Filled, stamped or sealed resolution letter signed by the directors of the company</li> <li>5. Company KRA PIN Certificate</li> <li>6. Kenyan Directors KRA PIN certificate</li> <li>7. A certified copy of the Financial Institution's annual license from the authorizing authority</li> <li>8. Copy of identification documents for the signatory and authorized operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>9. Completion of Safaricom AML/KYC questionnaire</li> <li>10. Cancelled cheque or letter from bank stating company's bank details</li> </ol>                                                                                                                                                                                                        |
| <b>TRUSTEE</b>                 | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form &amp; Terms and Conditions</li> <li>2. Certificate of Incorporation or Registration Certificate of Trust</li> <li>3. Trustee Deed</li> <li>4. Filled, stamped or sealed resolution letter signed by at least 2 directors of the company</li> <li>5. Copy of identification documents for the signatory and authorized operators holding the power of Attorney General i.e. National ID, Passport/Alien ID/Military ID</li> <li>6. Copy of KRA PIN certificates for signatory and authorized operators</li> <li>7. Copy of identification documents of ultimate beneficial owners (in cases where it's a company, get the ultimate owners)</li> <li>8. Ultimate Beneficial Ownership declaration</li> <li>9. Address proof of the trustee</li> <li>10. Duly authenticated list of current trustees / office bearers on the letterhead of the entity</li> <li>11. Cancelled cheque or letter from bank stating trustee's bank details</li> <li>12. Organization's KRA pin certificate</li> </ol> |

| CATEGORY          | KYC REQUIREMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| EMBASSY           | <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</li> <li>3. Filled, stamped or sealed resolution letter 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. Cancelled cheque or letter from bank stating embassy's bank details</li> <li>9. Organization KRA pin certificate where applicable</li> </ol>    |
| POLITICAL PARTIES | <ol style="list-style-type: none"> <li>1. Duly filled and signed Pay Bill application form and Terms &amp; Conditions</li> <li>2. Filled, stamped or sealed resolution letter signed by the party officials</li> <li>3. Party 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. Cancelled cheque or letter from bank stating party's details</li> <li>7. KRA PIN for party officials</li> <li>8. Request is subject to AML, legal and business approval</li> <li>9. Party KRA pin certificate</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| GAMING COMPANIES  | <ol style="list-style-type: none"> <li>1. Gaming application form and Terms and Conditions</li> <li>2. Certified copy of Certificate of Incorporation</li> <li>3. Company KRA PIN certificate</li> <li>4. Filled, stamped or sealed resolution letter signed by owner or directors of the company</li> <li>5. Copy of identification documents for the officials and authorized operators i.e. National ID, Passport/Alien ID/Military ID</li> <li>6. Company and directors KRA PIN certificates</li> <li>7. Copy of CR12 – validity period of 90 days or recent annual returns with payment receipt</li> <li>8. BCLB License</li> <li>9. Promotional Mechanics Marketing</li> <li>10. Plan and communication</li> <li>11. Service flow mechanics</li> <li>12. Memorandum of Association</li> <li>13. Agreements between the CSP and promoter</li> <li>14. Cancelled cheque or letter from bank stating company's details</li> <li>15. Valid Fidelity Insurance and Cyber Insurance</li> </ol> <p><b>Note: This must go through approval by CBU prior to activation</b></p> |

| CATEGORY                                                            | KYC REQUIREMENTS                                                                                                                                                                                                                                                                                                                |
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| <b>BUSINESS TO BUSINESS TRANSFER (B2B) FOR 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 owner or directors of the company</li> <li>3. Copies of identification documentation for appointed persons having signatory authority</li> </ol> |
| <b>BUSINESS TO BUSINESS TRANSFER (B2B) FOR SOLE PROPRIETORS</b>     | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form and Terms &amp; Conditions</li> <li>2. Copies of identification documentations for appointed persons having signatory authority</li> </ol>                                                                                                    |

**ADDITIONAL M-PESA ACCOUNTS: LIPA NA M-PESA KYC REQUIREMENTS:**  
**Subject to verification by onboarding teams that all other KYC are complete**

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| <b>Sole proprietor/individuals</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 if they are not the same persons as initial application</li> </ol>                                                                                                |
| <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 of the company</li> <li>3. Copy of identification documentation for appointed operators if they are not the same persons as initial application</li> </ol> |
| <b>Upgrades from M-PESA settlement to Bank settlement (Individuals/Sole proprietors)</b> | <ol style="list-style-type: none"> <li>1. Duly filled and signed application form and signed Terms &amp; Conditions</li> <li>2. Cancelled cheque or letter from bank stating owner's bank details</li> </ol>                                                                                                                                                   |
| <b>Upgrades from M-PESA settlement to Bank settlement (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 of the company</li> <li>3. Cancelled cheque or letter from bank stating company/or organization's bank details</li> </ol>                                  |
| <b>Gaming Organizations</b>                                                              | <ol style="list-style-type: none"> <li>1. Gaming application form and Terms and Conditions</li> <li>2. BCLB License</li> <li>3. Valid Fidelity Insurance and Cyber Insurance</li> </ol>                                                                                                                                                                        |



## SHORT TERM PAYBILL KYC REQUIREMENTS

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| <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.(Provided by Safaricom)</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; <ul 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> </ul> </li> <li>5. Letter from the bank /cancelled cheque stating the bank details</li> <li>6. Registered Safaricom line for settlement of funds (number to be indicated in the application)</li> </ol> |
| <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.(Provided by Safaricom)</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; <ul 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> </ul> </li> <li>5. Registered Safaricom line for settlement of funds (number to be indicated in the application form)</li> <li>6. Letter from Bank or cancelled cheque confirming bank details</li> </ol>                                                                                                                                                                                                                                                                                                                                                             |
| <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.(Provided by Safaricom)</li> <li>2. Applicants copy of ID/ Passport/Alien /Military card</li> <li>3. Copy of burial permit or copy of death notification</li> <li>4. Registered Safaricom line for settlement of funds (number to be indicated in the application form)</li> <li>5. Letter from the bank /cancelled cheque stating the bank details</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>WEDDING 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.(Provided by Safaricom)</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. Letter from the bank /cancelled cheque stating the bank details</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

## SHORT TERM PAYBILL KYC REQUIREMENTS

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| <b>CHARITY/<br/>CATASTROPHE/NGO/<br/>RELIGIOUS /FUND<br/>RAISING</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.(Provided by Safaricom)</li> <li>2. A covering letter from the committee stating the purpose of the Paybill and the Bank A/C details should be stated in the letter. At least two Committee officials to sign the letter</li> <li>3. Letter from the bank /cancelled cheque stating the bank details</li> <li>4. Registered Safaricom line for settlement of funds (number to be indicated in the application form)</li> </ol> |
| <b>POLITICAL PAYBILL FOR<br/>INDEPENDENT CANDIDATES<br/>AND CANDIDATES UNDER A<br/>REGISTERED PARTY</b> | <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. Signed Letter Justifying the need of the account</li> <li>3. Letter from the bank /cancelled cheque stating the bank details</li> <li>4. Party Certificate of Registration.(This applies to candidates under a party only</li> <li>5. Individual KRA pin</li> <li>6. Signed Tariff Guide</li> <li>7. Party KRA pin for candidates applying under a registered political party</li> </ol>                                                         |

## Important information

1. 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:
  - Registered companies over 1 year ago: Latest financial statements or annual returns
  - Sole proprietorship: Latest personal Returns
  - All other categories but not limited to SACCOs, NGOs, Political Pay Bills, Churches and Religious Organizations: Latest financial statements/or annual returns.
2. Where company director is a sole, resolution letters should be signed by one director and stamped/sealed. M-PESA settlement will be allowed.
3. Where CR12 document has other companies as majority shareholders, the organization is expected to provide CR12 for those companies and copy of identification documentation (IDs /passports and KRA PINs for Kenyan directors).
4. Where organizations wants to trade with other business names not as per Certificate of Registration, Trade Name Certificate should be provided.
5. 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.

6. 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.
7. 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.
8. Safaricom sales person onboarding must sign the application form confirming existence of premise prior to uploading the form for processing.
9. Tariff Guide must be signed by partners for all Pay bill products.
10. For access to M-PESA Portal ,M-PESA Business Administrator form must be filled for paybill products, Bulk payment products and Buygoods -Bank settlement.

**N/B:** Any other business category not captured on these requirements to be advised by legal and AML on required documentation during acquisition. Application forms are available at safaricom website **WWW.SAFARICOM.CO.KE**

## Appendix

| 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                                             |
| RESOLUTION LETTER 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> |
| MINISTRY OF EDUCATION LICENSE                      | MINISTRY OF EDUCATION                                                                    |
| TRUSTEES DEED                                      | MINISTRY OF LANDS                                                                        |