M-KIMISITU MOBILE APP GUIDE

NOTE:
Kindly note every transaction on the APP requires the member to have internet connectivity on the phone that has the M-Kimisitu App installed. This mobile app is currently only available to Android devices.

M-KIMISITU App Registration
Once you have filled in the M-Kimisitu application and submitted the physical form to Kimisitu Sacco, your account will be created in the system upon which you will receive an SMS with your default PIN which you are required to change.

Change PIN
1. Type *346# on your phone dialler.
2. Enter the default password that you have received via SMS
3. Select option 10; Change PIN
4. Enter the new PIN
5. Re-enter the new PIN to confirm the PIN change

Installing M-Kimisitu App
1. On your Android app, go to Google App Store and search for Msacco Plus by Coretec System and Solutions Limited.
2. Click on install and let the MSacco+ app download on your android device
3. Once installed, read through the instructions and you click on the next button on your device and accept the terms and conditions
4. Enter your valid registered Safaricom phone number and click on the Submit button
5. Select Kimisitu Sacco from the list that appears and click Okay
6. A code will be sent to your registered Safaricom line via SMS.
7. Enter the 4-digit code you have received via SMS on the field that appears and click Verify.

Checking Account Balance
1. Login using your registered phone number and PIN.
2. On the Home screen, click on the Account icon
3. On the list that appears with the narration "What would you like?", select the option either to show the balance or the statements or both.
4. Click Okay to view the balances or Mini statement
    NOTE: Kindly note this will be charged 10 shillings from your disbursement account.

Loan Request
1. Login using your registered phone number and PIN.
2. On the Home screen, click on the Loan icon
3. Click on Request Loan
4. Select the Loan type (M-Kimisitu)

5. Enter amount you want to request
6. Click Send button
7. Automatically it will be sent to M-Pesa number

Loan Repayment
1. Login using your registered phone number and PIN.
2. On the Home screen, click on the Loan icon
3. Click on Repay Loan
4. Select the Loan type you would like to repay
5. Enter amount you want to repay
6. Click Repay Via Mpesa button
7. Enter your MPESA PIN and click Okay to confirm payment.

Loan Status
1. Login using your registered phone number and PIN.
2. On the Home screen, click on the Loan icon
3. Click on Loan Status
4. You will be able to view the balances of active loans and Loan guarantors

Withdrawal
1. Login using your registered phone number and PIN.
2. On the Home screen, click on the Transact icon
3. Click on Transfer to Mpesa
4. Enter the amount
5. Select the source account
6. Click Send button
7. Automatically it will be sent to M-Pesa number

Funds Transfer
1. Login using your registered phone number and PIN.
2. On the Home screen, click on the Transact icon
3. Click on Cash Transfer
4. Select Account to transfer to
5. Select Account to transfer from
6. Enter the amount to transfer
7. Click Send button
8. The transfer will be successful if the funds are sufficient

NOTE: Kindly note this will be charged 10 shillings from your disbursement account.

M-KIMISITU USSD CODE GUIDE

<u>NOTE:</u>

Kindly note every transaction on USSD requires the member to have credit on their safaricom line.

<u>M-KIMISITU Registration</u>

Once you have filled in the M-Kimisitu application and submitted the physical form to Kimisitu sacco, your account will be created in the system upon which you will receive an SMS with your default PIN which you are required to change.

<u>Change PIN</u>

6. Type *346# on your dialer.
7. Enter the default password that you have received via SMS
8. Select option 10; Change PIN
9. Enter the new PIN
10. Reenter the new PIN to confirm the PIN change

<u>Withdrawal</u>

5. Type *346# on your dialer
6. Select option 1 ; Withdraw
7. Select account to withdraw from
8. Enter amount to withdraw
9. Confirm the request by selecting option 1; Yes

<u>Loan Request</u>

8. Type *346# on your dialer
9. Select option 3; Loan
10. Select option 1 Loan Request
11. Select option 1 M-kimisitu Loan
12. Enter amount to apply
13. Confirm the request by selecting option 1; Yes

Loan Repayment

1. Type *346# on your dialer
2. Select option 3; Loan
3. Select option 2; Loan Repayment
4. Select option 1 to pay via Disbursement Account or option 2 via MPESA
5. Select the Loan you would like to pay
6. Enter amount
7. Confirm the request by selecting option 1; Yes

Loan Status

5. Type *346# on your dialer
6. Select option 3; Loan
7. Select option 3 Loan Status
8. The loan balance amount will populate principle and interest currently owed

Funds Transfer

1. Type *346# on your dialer
2. Select option 4; Funds Transfer
3. Select source account
4. Select destination type.
5. Enter amount
6. Confirm the request by selecting option 1

NB:Disbursment Account-Is a transaction account