

WILWOKS SACCO MOBILE BANKING GUIDELINES

Cash Deposit – Option 1

Loans & savings repayment

Dial ***276*132#** (use the number registered in the core system)

- Choose option **1 withdrawal/Deposit**
- Choose option **2 deposit from mpesa**
- Enter **account to deposit** to just the number (e.g. **01,02,03,10,11,12,13,14**)
 - **01** share capital
 - **02** member deposit
 - **03** mobile wallet
 - **10** mobile loan
 - **11** normal loan
 - **12** school fees loan
 - **13** emergency loan
 - **14** other loans
- Enter amount to deposit
- Wait for **mpesa prompt** to key in your mpesa pin
- On being Prompted Key in your M-pesa pin Confirm and send

Cash Deposit – Option 2

- **Go to M-pesa Menu**
- **Choose Paybills**
- **Enter Paybill Business Number 4145909**
- Enter **Account number** to deposit to (eg **132-01,132-02** etc)
 - **132-01** Share Capital
 - **132-02** Member Deposits
 - **132-03** Mobile Wallet
 - **132-10** Mobile Loan
 - **132-11** Normal Loan
 - **132-12** School Fees Loan
 - **132-13** Emergency Loan
 - **132-14** other loans
- Enter amount to deposit
- Enter your m-pesa pin then Send

CHECK MY BALANCES : All LOANS

- Dial ***276*132#**.
- Choose option **2 My balances**
- reply with **2** for **Loan Balances All**.
- Enter your 4-digit pin Send

CHECK MY BALANCES : ALL SAVINGS

- Dial ***276*132#**
- Choose option **2 My balances**
- reply with **1** for **Savings Balances ALL**.
- Enter your 4-digit pin Send.

CHECK MY BALANCES : INDIVIDUAL ACCOUNT

- Dial ***276*132#**
- Choose option **2. My balances**
- reply with **5** for **Any A/C Balances**
- Enter account type ie **01,02,03,10,11,12,13,14**
- Enter your 4-digit pin Send.

CHECK MY BALANCES : Ministatement

- Dial ***276*132#**
- Choose option **2, My balances**
- Reply with **3** for Ministatement
- Reply with account code e.g.
 - **01** share capital
 - **02** member deposit
 - **03** mobile wallet
 - **10** mobile loan
 - **11** normal loan
 - **12** school fees loan
 - **13** emergency loan
 - **14** other loans
- Enter your 4 digit pin Send

Note: The pin you use in your first transaction will be captured in the system and it will be the pin you will use in your subsequent transactions

To receive your statement via email

Step 1: Update Your Email

- Dial your USSD (e.g. *276*132#)
- Select option 2 (My balances)
- Select option 6 (Full Statement)
- Select option 5 (Update email)
- Enter your Email address
- Press Send.
- Enter your 4 digit pin Send

Step 2: document (Statement) password.

To update your document (Statement) password

- Dial your USSD (e.g. *276*132#)
- Select option 2 (My balances)
- Select option 6 (Full Statement)
- Select option 6 (Update doc Password)
- Enter your password (this password will be used to open the document to be sent to your email)
- Enter your 4 digit pin Send

To Apply for okoa loan.

Step 1: Check you okoa loan limit

- Dial ***276*132#** choose option **9** or ***276*132*9#** choose option 1 for **Sema Ngapi**
- Enter account / loan Type (**10**)
- Enter 4-digit pin and send

Step 2: To Apply for Okoa Loan

- Dial ***276*132#** choose option **9** or ***276*132*9#** choose option **2** for **Mobile loan**
- Enter loan Type (**10**)
- Enter number of installments (**1**)
- Enter amount ie **500**
- Enter 4-digit pin and send