



KINGDOM SACCO SOCIETY LIMITED

SMS BANKING SERVICE USER GUIDE

SMS Banking enables members of Kingdom Sacco to transact and make enquiries on a real-time basis any time.

Registration

Upon registration you will receive an SMS with a unique PIN from our SMS Banking Mobile No. **0705270662**.

Help Utility

SMS Banking is syntax based. SMS the word HELP to our SMS Banking Mobile No to receive syntax guideline.

For each service, send an SMS the SMS Banking Mobile Number as per the instructions below:

Accounts Listing

To list all the accounts you have registered for SMS Banking:
Send: Accounts MemberNo PIN
Example: Accounts 001000001 0000

Balance Enquiry

To get the balance of an account
Send: BAL AccountNo PIN
Example: BAL 001501000001 0000

Mini Statement

To get the last four transactions for an account
Send: MINI AccountNo PIN
Example: MINI 001501000001 0000

Account to MPESA Request

To withdraw funds from your account to MPESA
Send: MPESA AccountNo PIN Amount
Example: MPESA 001501000001 0000 2000

Account to Account Transfer

To transfer funds from one account to another
Send: MOVE AccountFrom PIN AccountTo Amount
Narration
Example: MOVE 001501000001 0000 001501000002 500
School Fees John Doe Adm No. 535

PIN Change

To change your PIN
Send: PIN CustomerID OldPIN NewPIN
Example: PIN 001000001 0000 XXXX

Account Statements

To get Account Statements sent to your Email:
Send: Statement MemberNo PIN
Example: Statement 001000001 0000

House Group Statements

To receive email of your House Group statement:
Send: House MemberNo PIN
Example: House 001000001 0000

Loan Repayment Schedules

- To receive email of Loan Schedules for all your Loans:
Send: Schedule MemberNo PIN
Example: Schedule 001000001 0000
- To receive email of Loan schedule for a specific Loan:
Send: Schedule AccountNo PIN
Example: Schedule 001301000001 0000

Loan Payoff Balance

- To get your Loan Payoff Balances for all your Loans:
Send: Payoff MemberNo PIN
Example: Payoff 001000001 0000
- To get your Loan Payoff Balance for a specific Loan
Send: Payoff AccountNo PIN
Example: Payoff 001301000001 0000

Loan Arrears Balance

- To get the Arrears for all your Loans:
Send: Arrears MemberNo PIN
Example: Arrears 001000001 0000
- To get the Arrears for a specific Loan Account:
Send: Arrears AccountNo PIN
Example: Arrears 001301000001 0000

Cardless ATM Withdrawal at Family Bank

To withdraw funds via ATM at Family Bank
Send: ATM AccountNo PIN
Example: ATM 001501000001 0000

You will receive an Auth. Code then go to ATM, Select MPESA/Airtel icon then Sacco Withdrawal. Enter your Mobile No. then the Auth. Code sent via SMS and Amount

MPESA Paybill Deposits

You can make a Paybill Deposit to any account maintained at Kingdom Sacco as follows:

- Go to the MPESA Menu on your Mobile Phone
- Select Pay Bill
- Enter Business No – **521000**
- Enter the Account Number you want to deposit to
- Enter Amount to Deposit
- Enter your MPESA PIN
- Confirm details and send
- You will receive an MPESA SMS and another from Kingdom Sacco confirming that the account has credited.

SMS Banking Charge Tariff

Transaction	Cost
Account to MPESA (Withdrawal)	55
Account to Account Transfer	22
Balance Enquiry, Mini Statement, Account Listing	5.5
Statement Request, Loan Schedule, House Group Statement	11
Loan Arrears Enquiry, Loan Payoff Enquiry	5.5
Paybill Deposits to Account	Varies
Charge Per SMS (Airtime)	1