

## FAQs

- **What is M-Pesa?**

M-Pesa is an innovative mobile money digital wallet, which gives you the "power of money" on your mobile phone. It transforms your existing mobile phone into a wallet and gives you the freedom to transact and stay in control 24x7. This service is brought to you by the world's largest telecom service provider, Vodafone jointly with ICICI Bank Ltd.

- **What can I do with M-Pesa?**

- Send money to any mobile number (Only Full KYC customers)
- Send money to any bank account (Only Full KYC customers)
- Prepaid Recharge
- Postpaid bill payments
- DTH Recharge
- Utility Payments
- Merchant Payment

- **Steps to do different types of transactions on M-Pesa**

Types of Transaction	Using*400#	By Mobile App	By Web Portal (www.mpesa.in)
<b>Person to Person - Money Transfer(Only Full KYC customers)</b>	1. Dial <b>*400#</b> 2. Choose Option 1 <b>(Send Money)</b> 3. Choose Option 2 <b>(Send money To Mobile)</b> 4. Enter <b>Payee Mobile Number</b> 5. Enter <b>Amount</b> 6. Enter <b>Payee Nick Name</b> 7. Enter your <b>PIN</b> and confirm	1. On Home Page, click on <b>Transfer to Mobile</b> 2. Select <b>Transfer to Mobile</b> 3. Enter <b>Beneficiary Mobile number</b> 4. Enter <b>Amount</b> 5. Enter <b>Beneficiary Nick Name</b> 6. Enter <b>PIN</b> 7. Click <b>Transfer</b>	1. Log in to <b>www.mpesa.in</b> 2. Under <b>Services</b> tab, select <b>Send Money</b> 3. Select the <b>Transaction Type - Send money to Mobile Number</b> 4. Select Beneficiary - For new beneficiary select <b>To any other Beneficiary</b> & for existing beneficiary select <b>Send Money to existing Beneficiary</b> 5. For new beneficiary, <b>Add Beneficiary Name, Mobile Number &amp; Nick Name</b> 6. Enter <b>Amount</b> & click <b>Submit</b>
<b>Person to Bank - Money Transfer(Only Full KYC customers)</b>	1. Dial <b>*400#</b> 2. Choose Option 1 <b>(Send Money)</b> 3. Choose Option 1 <b>(Send Money To Bank)</b> 4. Select <b>Bank Name</b> 5. Enter <b>Payee Name</b> (as per bank records)	1. On Home Page, click on <b>Transfer to Bank</b> 2. Select <b>Bank</b> 3. Enter <b>Beneficiary Name and Mobile Number</b> 4. Enter the <b>Bank Account Number</b>	1. Log in to <b>www.mpesa.in</b> 2. Under <b>Services</b> tab, Choose <b>Send Money</b> 3. Select the <b>Transaction Type - Send money to Bank Account</b> 4. Enter <b>Beneficiary Name &amp; Mobile Number</b> 5. Select <b>Bank</b> and enter

Types of Transaction	Using*400#	By Mobile App	By Web Portal (www.mpesa.in)
Prepaid Recharge - Self	<ol style="list-style-type: none"> <li>6. Enter <b>Payee Bank Account Number</b></li> <li>7. Enter <b>Amount</b></li> <li>8. Enter <b>Payee Nick Name</b></li> <li>9. Enter <b>PIN</b> and confirm</li> </ol> <ol style="list-style-type: none"> <li>Dial <b>*400#</b></li> <li>2. Full-KYC customers Choose Option 2, Min KYC customers Choose Option 1 (<b>Mobile/Data/DTH Recharge</b>)</li> <li>3. Choose Option 1 <b>Prepaid Recharge - &lt;your number&gt;</b></li> <li>4. Enter <b>Amount</b></li> <li>5. Enter <b>Nick Name</b></li> <li>6. Enter <b>PIN</b> and confirm</li> </ol>	<ol style="list-style-type: none"> <li>5. Re-enter <b>Bank Account Number</b> to confirm</li> <li>6. Enter <b>Amount</b></li> <li>7. Enter the <b>Nick Name</b>, followed by <b>PIN</b></li> <li>8. Click <b>Transfer</b></li> </ol> <ol style="list-style-type: none"> <li>1. On Home Page, click on <b>Recharge</b></li> <li>2. Enter <b>Mobile Number</b></li> <li>3. Enter <b>Amount</b> or you can <b>Browse Recharge Packs</b></li> <li>4. Enter the <b>Nick Name</b>, followed by <b>PIN</b></li> <li>5. Click <b>Recharge</b></li> </ol>	<p>the <b>IFSC code, Bank Account number</b></p> <ol style="list-style-type: none"> <li>6. Re-enter <b>Bank Account Number</b> to confirm, Enter <b>Nick Name</b></li> <li>7. Enter <b>Amount</b> &amp; click <b>Submit</b></li> <li>8. Enter <b>PIN</b> &amp; click <b>Submit</b></li> </ol> <ol style="list-style-type: none"> <li>1. Log in to <b>www.mpesa.in</b></li> <li>2. Under <b>Services</b> tab, Choose <b>Recharge &gt; Pre-Paid Recharge</b></li> <li>3. Select Beneficiary - For new beneficiary select <b>Recharge to any other Beneficiary</b> &amp; for existing beneficiary select <b>Recharge to Existing Beneficiary</b></li> <li>4. Select an Operator - <b>Vodafone</b></li> <li>5. Select <b>Self</b></li> <li>6. Enter <b>Nick Name</b></li> <li>7. Enter <b>Amount</b> &amp; click <b>Submit</b></li> <li>8. Enter <b>PIN</b> &amp; click <b>Submit</b></li> </ol>
Prepaid Recharge - Other	<ol style="list-style-type: none"> <li>Dial <b>*400#</b></li> <li>2. Full-KYC customers Choose Option 2, Min KYC customers Choose Option 1 (<b>Mobile/Data/DTH Recharge</b>)</li> <li>3. Choose Option 2 <b>Prepaid Recharge - Others</b></li> <li>4. Choose Option 1 (<b>for New number</b>) or <b>Other numbers</b> for previously done recharges.</li> <li>5. Select <b>Operator</b>, (e.g. Vodafone)</li> <li>6. Enter <b>Mobile Number</b></li> </ol>	<ol style="list-style-type: none"> <li>1. On Home Page, click on <b>Recharge</b></li> <li>2. Enter <b>Mobile Number</b></li> <li>3. Enter <b>Amount</b> or you can <b>Browse Recharge Packs</b></li> <li>4. Enter the <b>Nick Name</b>, followed by <b>PIN</b></li> <li>5. Click <b>Recharge</b></li> </ol>	<ol style="list-style-type: none"> <li>1. Log in to <b>www.mpesa.in</b></li> <li>2. Under <b>Services</b> tab, Choose <b>Recharge &gt; Pre-Paid Recharge</b></li> <li>3. Select Beneficiary - For new beneficiary select <b>Recharge to any other Beneficiary</b> &amp; for existing beneficiary select <b>Recharge to Existing Beneficiary</b></li> <li>4. <b>Operator - Vodafone</b> or <b>Other Telecom</b></li> <li>5. Select an <b>Operator</b> (e.g. Airtel, Idea)</li> <li>6. Enter <b>Nick Name</b></li> <li>7. Enter <b>Amount</b> &amp; click <b>Submit</b></li> <li>8. Enter <b>PIN</b> &amp; click <b>Submit</b></li> </ol>

Types of Transaction	Using*400#	By Mobile App	By Web Portal (www.mpesa.in)
<b>DTH Recharge</b>	<p>7. Enter <b>Amount</b></p> <p>8. Enter <b>Nick Name</b></p> <p>9. Enter <b>PIN</b> and confirm</p> <p>Dial <b>*400#</b></p> <p>2. Full-KYC customers Choose Option 2, Min KYC customers Choose Option 1 (<b>Mobile/Data/DTH Recharge</b>)</p> <p>3. Choose Option 3 (<b>DTH</b>)</p> <p>4. Choose Option 1 (<b>for New subscriber ID</b>) Or previously done recharges option.</p> <p>5. Select <b>Operator</b> (e.g. Airtel DTH)</p> <p>6. Enter <b>subscriber ID</b></p> <p>7. Enter <b>Amount</b></p> <p>8. Enter <b>Nick Name</b></p> <p>9. Enter <b>PIN</b> and confirm</p>	<p>1. On Home Page, click on <b>Recharge</b></p> <p>2. Select <b>DTH Recharge</b></p> <p>3. Enter <b>Subscriber ID</b></p> <p>4. Select <b>Operator</b> (e.g. Airtel DTH)</p> <p>5. Enter <b>Amount</b></p> <p>6. Enter the <b>Nick Name</b>, followed by <b>PIN</b></p> <p>7. Click <b>Recharge</b></p>	<p>1. Log in to <b>www.mpesa.in</b></p> <p>2. Under <b>Services</b> tab, Choose <b>Recharge &gt; DTH Recharge</b></p> <p>3. Select Beneficiary - For new beneficiary select <b>Recharge to any other Beneficiary</b> &amp; for existing beneficiary select <b>Recharge to Existing Beneficiary</b></p> <p>4. Select <b>DTH Operator</b> (e.g. Airtel DTH)</p> <p>5. Enter 10 digits <b>Subscriber Number</b></p> <p>6. Enter <b>Nick Name</b></p> <p>7. Enter <b>Amount</b> &amp; click <b>Submit</b></p> <p>8. Enter <b>PIN</b> &amp; click <b>Submit</b></p>
<b>Vodafone Postpaid Bill payment -Self</b>	<p>Dial <b>*400#</b></p> <p>2. Full-KYC customers Choose Option 3, Min KYC customers Choose Option 2 (<b>Bill Payment</b>)</p> <p>3. Choose Option 1 (<b>Vodafone Postpaid (Self Mobile Number)</b>)</p> <p>4. Enter <b>Amount</b></p> <p>5. Enter <b>PIN</b> and confirm</p>	<p>1. On Home Page, click on <b>Bill Payment</b></p> <p>2. In Postpaid Bill Tab - Enter <b>Mobile Number</b></p> <p>3. Enter <b>Amount</b></p> <p>4. Enter the <b>Nick Name</b>, followed by <b>PIN</b></p> <p>5. Click <b>Submit</b></p>	<p>1. Log in to <b>www.mpesa.in</b></p> <p>2. Under <b>Services</b> tab, Choose <b>Bill Payment &gt; Vodafone Postpaid</b></p> <p>3. Select <b>Postpaid Bill Payment</b> - For New Beneficiary or Existing Beneficiary</p> <p>4. Self\Other - Select <b>Self</b></p> <p>5. Enter <b>Nick Name</b></p> <p>6. Enter <b>Amount</b> &amp; click <b>Submit</b></p> <p>7. Enter <b>PIN</b> &amp; click <b>Submit</b></p>
<b>Utility Bill Payment</b>	<p>Dial <b>*400#</b></p> <p>2. Full-KYC customers Choose Option 3, Min KYC customers Choose Option 2 (<b>Bill Payment</b>)</p>	<p>1. On Home Page, Click on <b>Bill Payment</b></p> <p>2. In Utility Bills Tab - <b>Select Biller Type - Electricity</b></p> <p>3. <b>Select Biller</b> - e.g. MSEDCL Limited</p>	<p>1. Log in to <b>www.mpesa.in</b></p> <p>2. Under <b>Services</b> tab, Choose <b>Bill Payment &gt; Tatkal Bill Payment</b></p> <p>3. Select Beneficiary - <b>Existing Beneficiary</b> or <b>Any Other Beneficiary</b></p>

Types of Transaction	Using*400#	By Mobile App	By Web Portal (www.mpesa.in)
	3. Choose Option 3 <b>(Electricity)</b>	4. Enter <b>Service Connection Number</b>	4. Select <b>Region - e.g. Karnataka</b>
	4. Choose Option 1 <b>(Search Biller and Pay)</b>	5. Enter <b>Nick Name &amp; click on Get Details</b>	5. <b>Select Category - Electricity</b>
	5. Enter <b>State (any 3 character) e.g. Mum (for Mumbai)</b>	6. Enter your <b>PIN &amp; Confirm &amp; Pay</b>	6. <b>Select Biller Name</b>
	6. Choose <b>Biller</b>		7. <b>Enter Biller Nick Name</b>
	7. Enter <b>Account ID</b>		8. <b>Enter Account ID &amp; click Next</b>
	8. Enter <b>Biller Nick Name</b>		9. <b>Enter PIN &amp; click Insta Pay</b>
	9. Enter <b>PIN and confirm</b>		

- Who is eligible to hold an M-Pesa- wallet?**  
Any Prepaid or Postpaid mobile customer above the age of 18 years is eligible to hold an M-Pesa wallet.
- Am I required to maintain a minimum balance for my M-Pesa -wallet?**  
No, you do not have to maintain any minimum balance for your M-Pesa wallet.
- Can I have more than one M-Pesa wallet?**  
No, you can have only one M-Pesa wallet.
- Who is an M-Pesa agent and what does he do?**  
An M-Pesa agent is an authorized person who can provide information on M-Pesa and help you to do money transfer service through M-Pesa
- How will I know authenticity of the M-Pesa agent?**  
The M-Pesa agent will have a 10 digit agency code which will be displayed at the outlet. Only if this code is valid will you be able to transact at the agent location. Also any exchange of physical cash for M-Pesa should be done after receiving the confirmation SMS.
- How can I find an M-Pesa agent?**  
To find your nearest M-Pesa agent, you can follow the process given below:

  - Visit the Locator tab given on the bottom of the Home Page of the App
  - **USSD:**  
Dial \*400# from your mobile phone, Select option 5 - My account, Select option 7, Enter a 6 digit postal pin code
  - Locate Agent option on www.mpesa.in
  - **IVR:**  
Dial 55400 from your Vodafone mobile number (Toll Free). Dial 1800 123 55400 from other operators (Toll Free).

- **Will I be able to use my M-Pesa wallet on roaming?**

Access Channel	National Roaming	International Roaming
USSD (*400#) (For Vodafone mobile users only)	√ - only on Vodafone Network	X
www.mpesa.in	√	√
Mobile App	√	√

Note: Mobile App will work on International Roaming if the data connection is changed to roaming on the same number on which the M-Pesa wallet is registered

- **Can I use M-Pesa if my mobile number is suspended or expired?**

No, you will not be able to use M-Pesa wallet if your mobile number is suspended or expired. However, the wallet balance will be given to you in the form of airtime or settled against your Postpaid bill, as the case may be.

- **How safe is my money?**

All transactions on M-Pesa being highly secure and validated with two factor authentications-PIN and OTP. Please do not share your PIN and OTP with anyone. M-Pesa will never ask for your PIN or OTP

- **Do I need to have GPRS facility to use M-Pesa?**

No, you do not need GPRS enabled phone to use M-Pesa services via USSD.

- **I am a Full-KYC customer. Is there a simple way to access different services on \*400# M-Pesa menu?**

Yes, we do have short codes to access our popular services on \*400# M-Pesa menu for full KYC customers only. Please dial the short codes mentioned against the services, as below.

Service	Short Codes
Send money to Bank	*400*111#
Send money to Mobile	*400*222#
Vodafone Postpaid	*400*333#
DTH Recharge	*400*444#
Adhoc Payment	*400*555#

VF		
Recharge (Self)	*400*777#	<ul style="list-style-type: none"> <li> <b>Definition of a Registered customer</b>            A registered M-Pesa customer is one whose M-Pesa wallet has been opened. An individual can open an M-Pesa wallet by giving certain minimum details like name, mobile number, Date of birth, Proof of identity type and number etc instantaneously and avail of a limit of Rs 10,000 per month for making payments.         </li> </ul>
Bill Payment	*400*888#	
Prepaid Recharge	*400*999#	

- What is BBPS?**  
 Bharat Bill Payment System (BBPS) is an integrated bill payment system in India offering interoperable and accessible bill payment service to customers through a network of agents, enabling multiple payment modes, and providing instant confirmation of payment.
- Why do I see a mention of BBPS when I pay my bills or do recharges?**  
 When you do a bill payment or recharge via M-Pesa, you may see a BBPS logo on the screen or mention of a BBPS reference ID in your confirmation SMS/ SOA. This means that your transaction has been processed via the BBPS switch. The advantage to you as a customer is that you get access to a network of agents (even outside M-Pesa ecosystem) wherein you can check the status of your transaction by sharing the BBPS reference ID.
- With the introduction of BBPS, does anything change for me while paying bills or doing recharges?**  
 No. The way you make payments remains the same. There will be no changes to your journey on M-Pesa. Even the charges defined on the bill payment/ recharge (if any), remain the same.
- I have received an sms of 100 % cashback voucher from M-Pesa after doing my prepaid recharge for unlimited plan. Where can I view the cashback voucher?**  
 Registered customers whose number is recharged can go to Prepaid mobile recharge option and input his/her mobile number. The cashback voucher can be viewed at the bottom. This voucher has to be selected while doing the next recharge of same value to avail the discount. On M-Pesa website after logging in, the voucher can be seen in Services-Recharge –Prepaid recharge page after entering your mobile number.
- Can I set a limit to the number of transactions which can be done through my M-Pesa wallet?**  
 Yes. You can choose to set the limit of transactions in your account to 10 transactions or 15 transactions in a month. Dial 55400 from your Vodafone mobile number (Toll Free) or 1800 123 55400 from other operators (Toll Free) for placing a request.

#### FAQs –New PPI Guidelines

- I am registered on M-Pesa with details mentioned above .What will be my wallet limits w.e.f 27<sup>th</sup> Feb 2018?**

As per the new RBI guidelines, your monthly wallet limit will be INR 10000 w.e.f 27<sup>th</sup> Feb 2018.

- **I am registered on M-Pesa with details mentioned above. What services are available to me?**

You can enjoy services like Recharge, bill payments, merchant payments. Additionally, to enjoy enhanced limits & money transfer services.

- **I am existing M-Pesa wallet holder. Can I continue using my wallet without submitting any proof of identity?**

You will be able to use the services, however credits to your wallet will not be allowed, until you submit the details of your proof of identity.

You have to mandatorily submit self-declared details of your proof of identity with M-Pesa to continue using your Wallet. The same may be submitted from 18<sup>th</sup> Feb 2018 onwards.

- **I am existing M-Pesa Min kyc Wallet holder with POI details submitted. What are the changes happening effective 27<sup>th</sup> Feb 2018?**

As per new RBI Guidelines, w.e.f. 27<sup>th</sup> Feb 18 your M-Pesa wallet limit will be revised from Rs. 20,000 to Rs. 10,000 per month and Money Transfer services will be discontinued.

- **I am existing M-Pesa Min kyc Wallet holder without POI details. What are the changes happening effective 27<sup>th</sup> Feb 2018?**

As per new RBI Guidelines, w.e.f. 27<sup>th</sup> Feb 18 your M-Pesa wallet limit will be revised from Rs. 20,000 to Rs. 10,000 per month and Money Transfer services will be discontinued.

- **I do not wish to submit POI details for my Wallet, how do I close my wallet and get my balance back?**

If you do not wish to submit POI details of your Wallet, you can give us a Wallet closure request at Vodafone store/M-Pesa app/M-Pesa Website. We would close your existing wallet and transfer money as per your closure instructions.

- **I am a full KYC customer, what is the effect of new PPI guidelines on my Wallet**

The new PPI guidelines would not have any impact on your Wallet, you can enjoy using M-Pesa services like before. Additionally, in the new scenario an Full KYC customer will be able to send up to Rs 1,00,000 to a pre-registered beneficiary in a month.

- **How many beneficiaries can be added as registered beneficiary for one wallet for bank transfer service?**

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- **Who will be considered as a pre-registered beneficiary?**

A beneficiary who has been added through “add beneficiary” option will be considered as pre-registered beneficiary.

- **What will be the fund transfer limit to a beneficiary who is not registered?**

The limit for beneficiaries who are not registered will be 10000 per month for all beneficiaries for money transfer transactions.

#### **FAQs-New RBI Directive**

**1. I cannot add money in my M-Pesa wallet after 31st Dec 2018. Why?**

Add money services will not be available in your M-Pesa wallet from 1st Jan 2019 as directed by RBI, till integration of M-Pesa with the Payments Bank. You can continue to use existing wallet balance for all M-Pesa services. Call 55400 for details.

**2. I cannot register M-Pesa wallet after 31st Dec 2018. Why?**

Customer registration services will not be available from 1st Jan 2019 as directed by RBI, till integration of M-Pesa with the Payments Bank. We shall inform you as soon as we resume this service.

**3. How can I do bill payments after 1st Jan 2019?**

You can use your exiting wallet balance and continue using the bill pay services.

**4. Will cashback offers continue?**

Following RBI guidelines of stopping all credits to wallets, we are constraint to withdraw all cashback offers. We shall inform you as soon as we resume the cashback offers.

**5. What all Services will be allowed from 1st January, 2019?**

If you have balance in your wallet, you can use all M-Pesa services like money transfer, recharge, bill payments etc.

**6. What happens to the existing balances in wallets?**

The existing balance of your wallet can be used for different services like Money transfer, Recharges, Utility and Bill payments, EMI etc

**7. When will the add money services start?**

We shall resume this service post completion of integration of M-Pesa with the Payments Bank.



**8. If a transaction initiated on or before 31st Dec 18 is reversed, where will be the reversal credited?**

The reversal will be credited to the initiating M-Pesa wallet/account.

**9. If I don't want to continue with M-Pesa and want to take my money back, what is the process?**

If you do not wish to continue, you can give us a Wallet closure request at Vodafone store/M-Pesa app/M-Pesa Website. We would close your existing wallet and transfer money into your advised bank account.