

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?**

- Deposit money
- 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)
Add Money through Debit Card	Not available	<ol style="list-style-type: none"> 1. On Home Page, Click Add money 2. Enter amount 3. Click Add money 4. Select Debit Card/Credit Card option. Enter debit card details-Card Number, Expiry date and CVV 5. To save card for future transactions select the check box "save my card for future transactions" 6. Click add money 7. Enter authentication details OTP or password 8. Click submit. 	<ol style="list-style-type: none"> 1. On Home page, Click on Load Money 2. Enter Mobile number 3. Click Submit 4. Enter Amount 5. Click Pay Now 6. Enter PIN 7. Click Submit 8. Enter debit card details- Card Number, Expiry date and CVV 9. To save card for future transactions select the check box "save my card for future transactions" 10. Click add money 11. Enter authentication details OTP or password 12. Click submit.
Add Money through Credit Card	Not available	<ol style="list-style-type: none"> On Home Page, Click Add money 2. Enter amount 3. Click Add money 4. Select Debit 	<ol style="list-style-type: none"> 1. On Home page, Click on Load Money 2. Enter Mobile number 3. Click Submit 4. Enter Amount

Types of Transaction	Using*400#	By Mobile App	By Web Portal (www.mpesa.in)
Add Money through Net Banking	Not available	<p>Card/Credit Card option. Enter debit card details-Card Number, Expiry date and CVV</p> <p>5. To save card for future transactions select the check box “save my card for future transactions”</p> <p>6. Click add money</p> <p>7. Enter authentication details OTP or password</p> <p>8. Click submit.</p> <p>1. On Home Page, Click Add money</p> <p>2. Enter amount</p> <p>3. Click Add money</p> <p>4. Select Internet banking</p> <p>5. Click any banks from list displayed or/ click Select your bank and Select bank from list displayed</p> <p>6. Click Add money</p> <p>7. Enter user id and password /Enter remarks/Click pay/Enter transaction password and/or other authentication details on bank page</p> <p>8. Click submit</p>	<p>5. Click Pay Now</p> <p>6. Enter PIN</p> <p>7. Click Submit</p> <p>8. Enter credit card details- Card Number, Expiry date and CVV</p> <p>9. To save card for future transactions select the check box “save my card for future transactions”</p> <p>10. Click add money</p> <p>11. Enter authentication details OTP or password</p> <p>12. Click submit.</p> <p>1. On Home page, Click on Load Money</p> <p>2. Enter Mobile number</p> <p>3. Click Submit</p> <p>4. Enter Amount</p> <p>5. Click Pay Now</p> <p>6. Enter PIN</p> <p>7. Click Submit</p> <p>8. Select Internet banking</p> <p>9. Click any banks from list displayed or/ click Select your bank and Select bank from list displayed</p> <p>10. Click Add money</p> <p>11. Enter user id and password /Enter remarks/Click pay/Enter transaction password and/or other authentication details on bank page</p> <p>12. Click submit</p>
Person to Person - Money Transfer(Only Full KYC customers)	<p>1. Dial *400#</p> <p>2. Choose Option 1 (Send Money)</p> <p>3. Choose Option 2 (Send money To Mobile)</p> <p>4. Enter Payee Mobile Number</p> <p>5. Enter Amount</p>	<p>1. On Home Page, click on Transfer to Mobile</p> <p>2. Select Transfer to Mobile</p> <p>3. Enter Beneficiary Mobile number</p> <p>4. Enter Amount</p> <p>5. Enter Beneficiary</p>	<p>1. Log in to www.mpesa.in</p> <p>2. Under Services tab, select Send Money</p> <p>3. Select the Transaction Type - Send money to Mobile Number</p> <p>4. Select Beneficiary - For new beneficiary select To any other Beneficiary & for</p>

Types of Transaction	Using*400#	By Mobile App	By Web Portal (www.mpesa.in)
Person to Bank - Money Transfer(Only Full KYC customers)	<p>6. Enter Payee Nick Name</p> <p>7. Enter your PIN and confirm</p> <p>1. Dial *400#</p> <p>2. Choose Option 1 (Send Money)</p> <p>3. Choose Option 1 (Send Money To Bank)</p> <p>4. Select Bank Name</p> <p>5. Enter Payee Name (as per bank records)</p> <p>6. Enter Payee Bank Account Number</p> <p>7. Enter Amount</p> <p>8. Enter Payee Nick Name</p> <p>9. Enter PIN and confirm</p>	<p>Nick Name</p> <p>6. Enter PIN</p> <p>7. Click Transfer</p> <p>Nick Name</p> <p>1. On Home Page, click on Transfer to Bank</p> <p>2. Select Bank</p> <p>3. Enter Beneficiary Name and Mobile Number</p> <p>4. Enter the Bank Account Number</p> <p>5. Re-enter Bank Account Number to confirm</p> <p>6. Enter Amount</p> <p>7. Enter the Nick Name, followed by PIN</p> <p>8. Click Transfer</p>	<p>existing beneficiary select Send Money to existing Beneficiary</p> <p>5. For new beneficiary, Add Beneficiary Name, Mobile Number & Nick Name</p> <p>6. Enter Amount & click Submit</p> <p>1. Log in to www.mpesa.in</p> <p>2. Under Services tab, Choose Send Money</p> <p>3. Select the Transaction Type - Send money to Bank Account</p> <p>4. Enter Beneficiary Name & Mobile Number</p> <p>5. Select Bank and enter the IFSC code, Bank Account number</p> <p>6. Re-enter Bank Account Number to confirm, Enter Nick Name</p> <p>7. Enter Amount & click Submit</p> <p>8. Enter PIN & click Submit</p>
Prepaid Recharge - Self	<p>Dial *400#</p> <p>2. Full-KYC customers Choose Option 2, Min KYC customers Choose Option 1 (Mobile/Data/DTH Recharge)</p> <p>3. Choose Option 1 Prepaid Recharge - <your number></p> <p>4. Enter Amount</p> <p>5. Enter Nick Name</p> <p>6. Enter PIN and confirm</p>	<p>1. On Home Page, click on Recharge</p> <p>2. Enter Mobile Number</p> <p>3. Enter Amount or you can Browse Recharge Packs</p> <p>4. Enter the Nick Name, followed by PIN</p> <p>5. Click Recharge</p>	<p>1. Log in to www.mpesa.in</p> <p>2. Under Services tab, Choose Recharge > Pre-Paid Recharge</p> <p>3. Select Beneficiary - For new beneficiary select Recharge to any other Beneficiary & for existing beneficiary select Recharge to Existing Beneficiary</p> <p>4. Select an Operator - Vodafone</p> <p>5. Select Self</p> <p>6. Enter Nick Name</p> <p>7. Enter Amount & click Submit</p> <p>8. Enter PIN & click Submit</p>
Prepaid Recharge - Other	<p>Dial *400#</p> <p>2. Full-KYC customers Choose Option 2, Min</p>	<p>1. On Home Page, click on Recharge</p> <p>2. Enter Mobile</p>	<p>1. Log in to www.mpesa.in</p> <p>2. Under Services tab, Choose Recharge > Pre-</p>

Types of Transaction	Using*400#	By Mobile App	By Web Portal (www.mpesa.in)
DTH Recharge	<p>KYC customers Choose Option 1 (Mobile/Data/DTH Recharge)</p> <p>3. Choose Option 2 Prepaid Recharge - Others</p> <p>4. Choose Option 1 (for New number) or Other numbers for previously done recharges.</p> <p>5. Select Operator, (e.g. Vodafone)</p> <p>6. Enter Mobile Number</p> <p>7. Enter Amount</p> <p>8. Enter Nick Name</p> <p>9. Enter PIN and confirm</p>	<p>Number</p> <p>3. Enter Amount or you can Browse Recharge Packs</p> <p>4. Enter the Nick Name, followed by PIN</p> <p>5. Click Recharge</p>	<p>Paid Recharge</p> <p>3. Select Beneficiary - For new beneficiary select Recharge to any other Beneficiary & for existing beneficiary select Recharge to Existing Beneficiary</p> <p>4. Operator - Vodafone or Other Telecom</p> <p>5. Select an Operator (e.g. Airtel, Idea)</p> <p>6. Enter Nick Name</p> <p>7. Enter Amount & click Submit</p> <p>8. Enter PIN & click Submit</p>
DTH Recharge	<p>Dial *400#</p> <p>2. Full-KYC customers Choose Option 2, Min KYC customers</p> <p>Choose Option 1 (Mobile/Data/DTH Recharge)</p> <p>3. Choose Option 3 (DTH)</p> <p>4. Choose Option 1 (for New subscriber ID) Or previously done recharges option.</p> <p>5. Select Operator (e.g. Airtel DTH)</p> <p>6. Enter subscriber ID</p> <p>7. Enter Amount</p> <p>8. Enter Nick Name</p> <p>9. Enter PIN and confirm</p>	<p>1. On Home Page, click on Recharge</p> <p>2. Select DTH Recharge</p> <p>3. Enter Subscriber ID</p> <p>4. Select Operator (e.g. Airtel DTH)</p> <p>5. Enter Amount</p> <p>6. Enter the Nick Name, followed by PIN</p> <p>7. Click Recharge</p>	<p>1. Log in to www.mpesa.in</p> <p>2. Under Services tab, Choose Recharge > DTH Recharge</p> <p>3. Select Beneficiary - For new beneficiary select Recharge to any other Beneficiary & for existing beneficiary select Recharge to Existing Beneficiary</p> <p>4. Select DTH Operator (e.g. Airtel DTH)</p> <p>5. Enter 10 digits Subscriber Number</p> <p>6. Enter Nick Name</p> <p>7. Enter Amount & click Submit</p> <p>8. Enter PIN & click Submit</p>
Vodafone Postpaid Bill payment -Self	<p>Dial *400#</p> <p>2. Full-KYC customers Choose Option 3, Min</p>	<p>1. On Home Page, click on Bill Payment</p> <p>2. In Postpaid Bill Tab</p>	<p>1. Log in to www.mpesa.in</p> <p>2. Under Services tab, Choose Bill Payment ></p>

Types of Transaction	Using*400#	By Mobile App	By Web Portal (www.mpesa.in)
	KYC customers Choose Option 2 (Bill Payment) 3. Choose Option 1 (Vodafone Postpaid (Self Mobile Number)) 4. Enter Amount 5. Enter PIN and confirm	- Enter Mobile Number 3. Enter Amount 4. Enter the Nick Name , followed by PIN 5. Click Submit	Vodafone Postpaid 3. Select Postpaid Bill Payment - For New Beneficiary or Existing Beneficiary 4. Self\Other - Select Self 5. Enter Nick Name 6. Enter Amount & click Submit 7. Enter PIN & click Submit
Utility Bill Payment	Dial *400# 2. Full-KYC customers Choose Option 3, Min KYC customers Choose Option 2 (Bill Payment) 3. Choose Option 3 (Electricity) 4. Choose Option 1 (Search Biller and Pay) 5. Enter State (any 3 character) e.g. Mum (for Mumbai) 6. Choose Biller 7. Enter Account ID 8. Enter Biller Nick Name 9. Enter PIN and confirm	1. On Home Page, Click on Bill Payment 2. In Utility Bills Tab - Select Biller Type - Electricity 3. Select Biller - e.g. MSEDCL Limited 4. Enter Service Connection Number 5. Enter Nick Name & click on Get Details 6. Enter your PIN & Confirm & Pay	1. Log in to www.mpesa.in 2. Under Services tab, Choose Bill Payment > Tatkal Bill Payment 3. Select Beneficiary - Existing Beneficiary or Any Other Beneficiary 4. Select Region - e.g. Karnataka 5. Select Category - Electricity 6. Select Biller Name 7. Enter Biller Nick Name 8. Enter Account ID & click Next 9. Enter PIN & click Insta Pay

- 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.
- How do I get started with M-Pesa?**
 Step 1 - Register on M-Pesa
 Step 2 - Deposit e-money into the M-Pesa wallet
 Step 3 - Transact
- What are the modes/channels to register on M-Pesa?**
Vodafone Users
 - M-Pesa Mobile App
 - www.mpesa.in
 - USSD

- M-Pesa Call Centre (55400)
- M-Pesa Agent Outlet

Non-Vodafone Users

- M-Pesa Mobile App
- www.mpesa.in
- M-Pesa Agent Outlet

- **Are there any charges for opening a wallet with M-Pesa?**

It is waived-off for all Customers.

- **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.

- **What documents are required for wallet opening?**

Documents are not required to open a Min KYC M-Pesa wallet. However, for a M-Pesa wallet with enhanced limits, Carry a copy of your Aadhaar card at any Vodafone Store and update your Aadhaar number (EKYC) with 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 with the following activities:

- Open an M-Pesa wallet
- Deposit cash in your M-Pesa wallet
- Help you transact through your M-Pesa wallet

- **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
- What happens, in case my Debit Card / Credit Card or Bank Account is debited and corresponding amount is not credited to my M-Pesa wallet, after doing Load Money?**
If the amount has been debited from your Debit Card / Credit Card or Bank Account and the corresponding amount is not credited to your M-Pesa wallet, refunds are credited back to the respective Debit Card / Credit Card / Bank account within 5 working days.
If the amount is not credited in your Debit Card / Credit Card / Bank account within this time frame, then we request you to check with your Bank.
If bank is unable to share your refund status then please contact us at customercare.vmpl@vodafone.com along with your latest bank statement from the date of transaction.
- 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#

Service	Short Codes
Send money to Mobile	*400*222#
Vodafone Postpaid	*400*333#
DTH Recharge	*400*444#
Adhoc Payment	*400*555#
VF Recharge (Self)	*400*777#
Bill Payment	*400*888#
Prepaid Recharge	*400*999#

- Can I load money through American Express Card in M-Pesa wallet**
No, American Express (Amex) card is not accepted in load money option of M-Pesa wallet. You may use other cards or other payment options to do the same.
- Definition of a Registered customer**
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.
- Are there any charges for maintaining wallet balance?**
There are no charges for maintaining wallet balance but if a M-Pesa wallet is not used continuously for a period of six months then a recurring monthly inactivity charge of Rs 50 + GST is charged to the customer wallet till the time the customer starts transacting.
- 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?**
 If you are an unregistered customer, download the M-Pesa app and register yourself. After registering, customer 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 new to M-Pesa. What details are required to register for M-Pesa services?**
 You can register in M-Pesa with basic details like mobile number, your name, date of birth, proof of identity (Aadhaar, Passport, Voter id card, Driving license, Pan card, NREGA job card). Once this is done, you are required to complete KYC of your Wallet by visiting your nearest Vodafone Store with Aadhaar details, within 12 months of registration.
- I am registered on M-Pesa with details mentioned above .What will be my wallet limits w.e.f 27th Feb 2018?**
 As per the new RBI guidelines, your monthly wallet limit will be INR 10000 w.e.f 27th 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, please upgrade your wallet by visiting your nearest Vodafone Store with Aadhaar details.
- 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 18th Feb 2018 onwards.

Also within 12 months of implementation of the guidelines, you will have to complete your KYC by visiting your nearest Vodafone Store with Aadhaar details to continue using the services.

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

As per new RBI Guidelines, w.e.f. 27th 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. To enjoy enhanced limits & services, please complete your KYC by visiting your nearest Vodafone Store with Aadhaar details.

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

As per new RBI Guidelines, w.e.f. 27th 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. Credits to your wallet will also not be allowed until you submit your Proof of identity details. To enjoy enhanced limits & services, please complete your KYC by visiting your nearest Vodafone Store with Aadhaar details

- **What if I do not do Full KYC/E KYC of my Wallet within 12 months of implementation of new guidelines or new registration?**

If you would not complete your full KYC/E KYC within 12 months of implementation of new guidelines, further credits will not be allowed in your wallet.

- **Will my M-Pesa services get affected, if I don't do full KYC of my Wallet?**

You would not be allowed to transfer money to Bank or any other M-Pesa Wallet holder w.e.f 27th Feb 2018 without completing KYC.

- **If I have more than 10,000 in my wallet when the guidelines are implemented, what will happen to balance amount?**

In case you have more than 10000 credit in your wallet after implementation of new guidelines, you will not be allowed to add money in your wallet till the balance falls down below 10,000.

- **How can I complete my KYC verification?**

In order to complete your KYC verification, you need to visit your nearest Vodafone Store along with Aadhaar details.

- **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 E KYC/Full KYC customer will be able to send up to Rs 1,00,000 to a pre-registered beneficiary in a month. Your monthly Cash deposit limit in M-Pesa wallet will be Rs. 50,000.

- **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.

- **What will be the changes in CBDT requirement?**

No changes. The CBDT requirement of submitting form 60 or pan card for physical cash in more than 50,000 will remain the same