



### What is MSACCO?

MSACCO is your simple, secure, and convenient way to manage your money right from your phone. It connects you directly to your SACCO account, so you can handle your finances without ever having to stand in line at our office.

### What can you do with MSACCO?

- Bank Anywhere: Easily deposit and withdraw funds directly from your account using your mobile phone.
- Stay Updated: Make instant payments to various SACCO products and services.
- Total Convenience: Whether you are on MTN or Airtel, you can manage your savings and loans on the go.

### HOW TO SUBSCRIBE TO GET MSACCO NUMBER

Type \*165\*6\*3# OK (MTN) or Type \*185\*7\*3# OK (Airtel)  
Enter SACCO ID as Msacco (MTN)  
Select 1 for MSACCO on (Airtel)  
Select 1 for Yes to proceed (MTN)  
Select 6 for Join  
Confirm with 1 to accept T&C  
Enter Institution ID:  
CARE (MTN)  
Institution ID is 4402494 (Airtel)  
Enter full SACCO account Number... (with a 1 at the end)  
Enter Recovery number (Your second number in the system).  
Set Msacco pin and confirm (5 digits)  
Receive Msg with Msacco number

### HOW TO DEPOSIT ON M-SACCO

- \*165\*6\*3# OK (MTN)
- \*185\*7\*3# OK (Airtel)
- SACCO ID is Msacco (MTN)
- Select 1 for MSACCO (Airtel)
- Select 1 for Yes to proceed (MTN)
- Select 1 for deposit
- Enter Msacco Number starting with 3493....
- Enter Amount
- Confirm deposit info.
- Confirm with Mobile Money pin
- Receive a Msg.

### HOW TO GET MINI STATEMENT

\*165\*6\*3# OK (MTN)

\*185\*7\*3# OK (Airtel)

Enter SACCO ID Msacco (MTN)

Select 1 for MSACCO (Airtel)

Select 1 for Yes to proceed (MTN)

Select 4 for Mini-statement

Enter M-sacco number starting with 3493....

Enter M-sacco pin

You'll see your last 5 transactions.

### WHAT MORE CAN YOU DO IN YOUR MSACCO ACCOUNT

1. Request Token - Sent to recovery no. for those who forgot their pin
2. Reset PIN - Using the token received in step 1 above
3. Change PIN - For those who know pin but want to change
4. Change Recovery Number - Should be knowing the Msacco no. & pin
5. View Recovery Number. - You should be knowing the Msacco no.
6. View Msacco Number - In case you forgot the Msacco no.
7. Approval.

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