WITHDRAWING MONEY
log in using your ussd pin. click on withdraw money , select account , input amount and pin

DEPOSIT MONEY
log in using your ussd pin. click on Deposit money , select account or mpesa (**this will prompt you to input your MPESA pin**) input amount and pin

ACCOUNT BALANCE
log in using your ussd pin. click on Account Balance, select account and pin
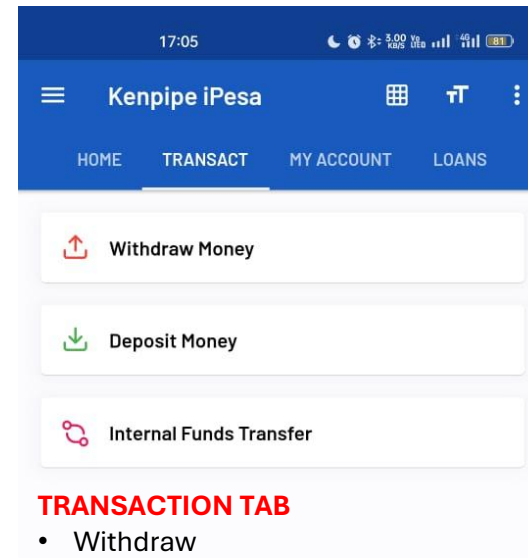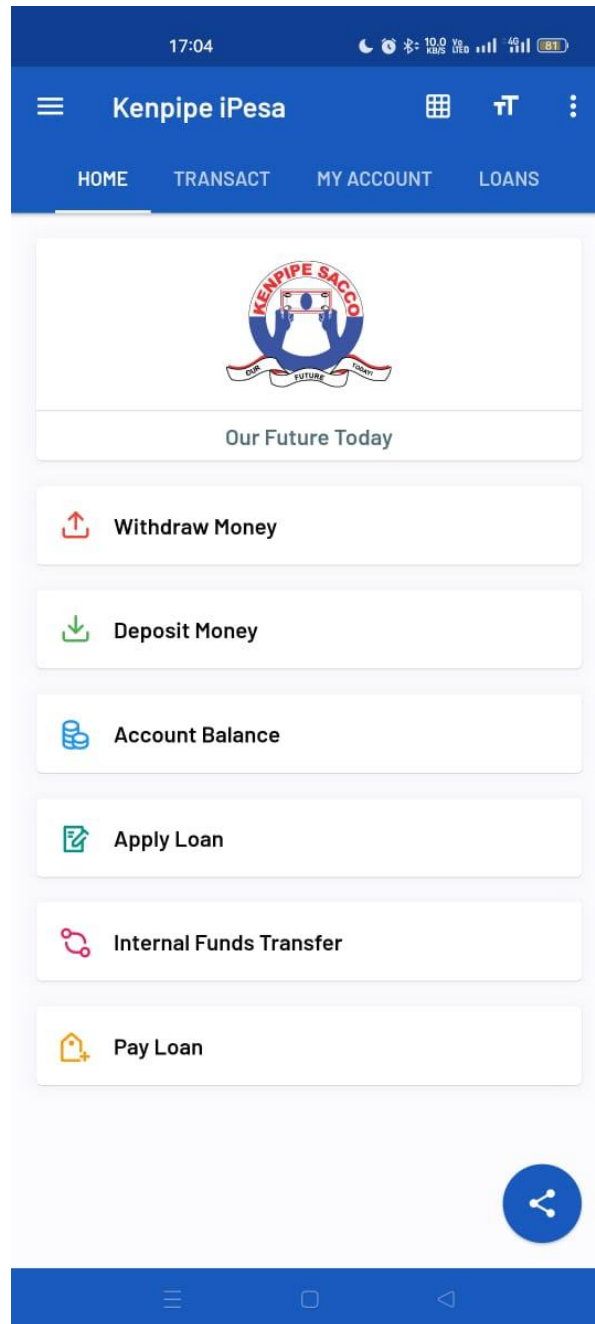
APPLY LOAN
log in using your ussd pin. click on **Apply Loans**, select **BOSA/FOSA ,** Select Loan Product , Input the Details Required and Submit For Loans with guarantors , notification will be sent on USSD/ Mobile App/Members Portal for approval. Once Document complete will be submitted to our Core Banking System for Appraisal Process. **If ALL IS RIGHT, FUNDS WILL BE DEPOSITED**

INTERNAL FUNDS TRANSFER
log in using your ussd pin. click on INTERNAL FUNDS TRANSFER tab for transactions, you can transfer between accounts (Ordinary, Kesasa, (**Share Capital and Share Deposits- ONLY DEPOSITS))**
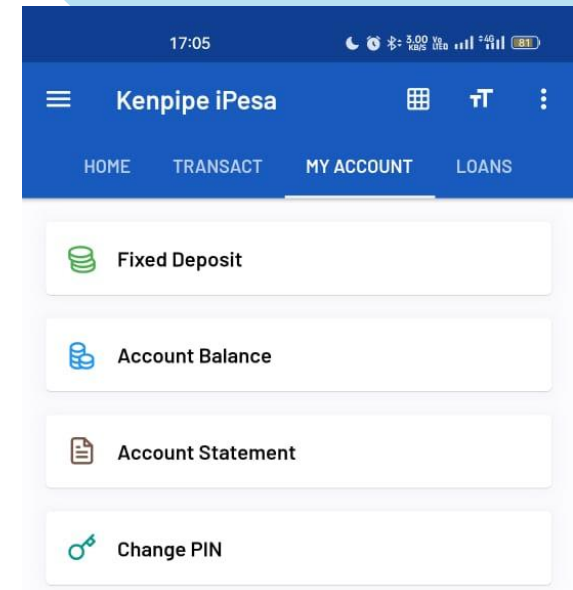
PAY LOAN
log in using your ussd pin. click on **PAY LOAN, select which LOAN to PAY.** Input the amount and choose from either MPESA or ORDINARY account. Input PIN and its DONE
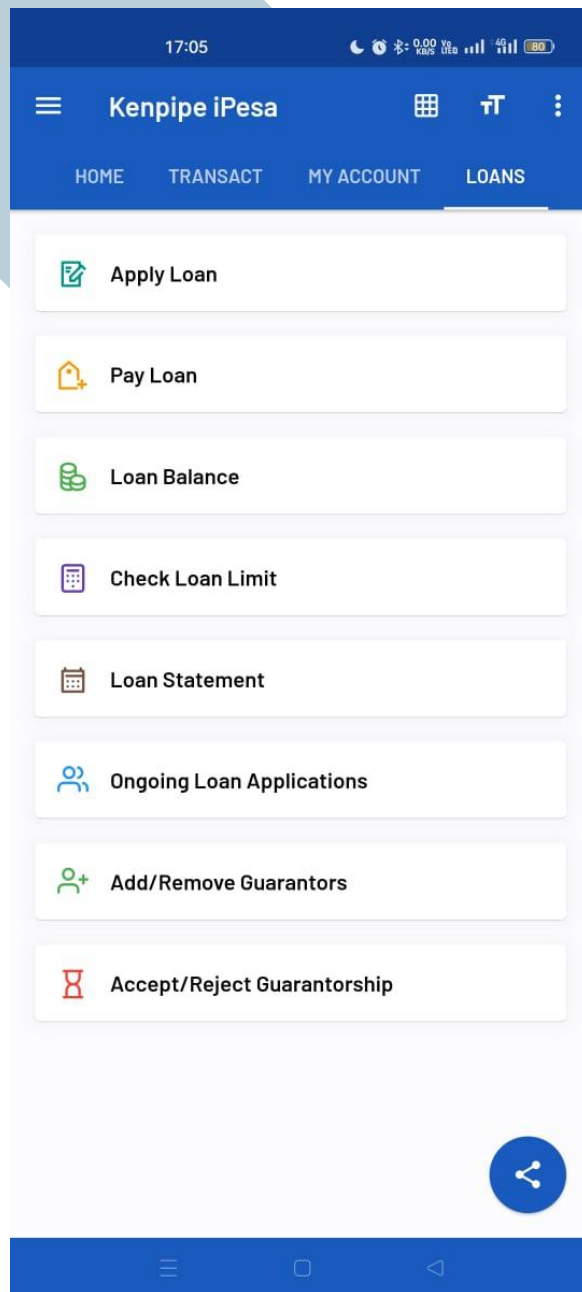

17:04   Kenpipe iPesa

HOME   TRANSACT   MY ACCOUNT   LOANS

KENPIPE SACCO

Our Future Today

- Withdraw Money
- Deposit Money
- Account Balance
- Apply Loan
- Internal Funds Transfer
- Pay Loan

17:05   Kenpipe iPesa

HOME   TRANSACT   MY ACCOUNT   LOANS

- Withdraw Money
- Deposit Money
- Internal Funds Transfer

TRANSACTION TAB
- Withdraw
- Deposit
- Internal Funds Transfer

17:05   Kenpipe iPesa

HOME   TRANSACT   MY ACCOUNT   LOANS

- Fixed Deposit
- Account Balance
- Account Statement
- Change PIN

MY ACCOUNT TAB
- Fixed Deposit
- Checking Account Balance
- Checking All Account Statement **(Loans, Ordinary, Share Capital , Share Deposit)**
- Change Pin

Kenpipe iPesa

HOME TRANSACT MY ACCOUNT **LOANS**

- Apply Loan
- Pay Loan
- Loan Balance
- Check Loan Limit
- Loan Statement
- Ongoing Loan Applications
- Add/Remove Guarantors
- Accept/Reject Guarantorship

1.Apply Loan
Purpose: Start a new loan application.
Workflow:
1. Select desired loan product (e.g. "Salary Advance," "Emergency Loan").
2. Enter amount, tenor (repayment period), purpose, any collateral details.
3. Review interest rate, fees and total repayment schedule.
4. Submit—triggers credit check and underwriting.
   – Outcome: You'll see an application confirmation screen and an estimated processing time.

2.Pay Loan
Purpose: Make a repayment toward an existing loan.
Workflow:
1. Pick which active loan to pay (if you have more than one).
2. Enter amount (full installment or custom sum).
3. Choose payment source (e.g. wallet balance, linked bank account, mobile-money).
4. Confirm and authorize (e.g. PIN, OTP).
   – Outcome: Balance is updated immediately; you receive a receipt.

3.Loan Balance
Purpose: View real-time balances on all your outstanding loans.
- Principal remaining
- Accrued interest
- Next due date & amount

Tap any loan in the list to see its detailed amortization schedule.

4. Check Loan Limit
Purpose: See the maximum you're eligible to borrow at this moment.
Logic: Computed from factors like credit score, repayment history, income.
- Your current loan ceiling (e.g. "Up to KES 50,000")
- Any conditional blocks (e.g. pending documents)

Next Steps: Link to "Apply Loan" pre-filled with your maximum amount.

5. Loan Statement
– Purpose: Generate/download a PDF statement of loan activity.
– Options:
- Select loan account and date range (e.g. last 6 months).
- Include repayments, fees, interest postings.

– Output: A downloadable/emailed statement for record-keeping or audit.

6.Ongoing Loan Applications
– Purpose: Track the status of all submitted but not yet disbursed loans.
– Statuses Shown:
- "Under review"
- "Awaiting documents"
- "Approved – pending disbursement"

– Actions:
- Upload missing docs.
- Withdraw an application.
- Contact support.

7.Add/Remove Guarantors
– Purpose: Manage who guarantees your loan payment.
– Workflow to Add:
1. Search your contacts or enter guarantor's phone/ID.
2. Send them a guarantee request.
3. They must accept on their end.
   – Workflow to Remove:
4. Select an existing guarantor.
5. Confirm removal (may require lender's approval).

8. Accept/Reject Guarantorship
– Purpose: For users who've been asked to guarantee someone else's loan.
– Workflow:
- See incoming guarantee requests (borrower name, amount, tenor).
- Review borrower's credit summary.
- Tap **Accept** to become guarantor or **Reject** to decline.

– Outcome:
- – If accepted, you're liable for repayments if the borrower defaults.
- – If rejected, the borrower will need to find another guarantor or collateral.

Each list item is a gateway to a dedicated form or status screen, designed to walk you through your chosen loan action step by step.