

PESALINK FAQs

1	What is PesaLink?	PesaLink is an IPSL (Integrated Payments Service Limited) service that enables interbank transfers from one person to another
2	Why should I use PesaLink?	PesaLink is real-time, available 24/7 and one can transfer from as low as KES 10 to as high as KES. 999,999.00. It is also safe since it eliminates use of cash as a mode of payment.
3	Which Banks are part of PesaLink?	All members of Kenya Bankers Association
4	How do I send payments from my Sacco Prime Account using PesaLink?	You can send payments using the M-Pawa USSD (*489#) through the PesaLink menu.
5	Do I need to register for PesaLink?	Yes. You will do self-registration through *489#
6	Who can access PesaLink?	Currently, only registered M-Pawa users can access PesaLink on their M-Pawa USSD (*489#). Registered PesaLink users access the service through M-Pawa USSD (*489#).
7	Do I need a smartphone to use PesaLink on mobile?	One does not need a smartphone to access PesaLink on mobile. PesaLink is accessible on M-Pawa USSD (*489#).
8	Can I use PesaLink if I don't have a mobile phone?	No. PesaLink is only available via M-Pawa platforms which are only accessible via mobile phones.
9	How do I send funds to Stima Sacco from another bank through PesaLink?	Access PesaLink Services and Select Stima Sacco (Under Banks). Enter account number as below: <ul style="list-style-type: none"> • Prime Account enter 801xxxxxxx00, where xxxxxxx is your Member Number. • Enter the amount you wish to pay (between Kes10 – Kes 999,999.00)
10	What is the minimum and maximum amount I can send using PesaLink from Stima Sacco to another bank?	The minimum amount that can be transferred on PesaLink from Stima Sacco to another Bank is currently KES. 10.00. The maximum amount that can be transferred is Kes 100,000.00 during the day (6.00am – 8.59pm) and Kes 35,000.00 during the night (9.00pm – 5.59am)

11	What is the minimum and maximum amount I can send using PesaLink from another Bank to Stima Sacco?	The minimum amount that can be transferred on PesaLink to Stima Sacco from another Bank is currently Kes. 10.00 and the maximum amount that can be transferred is Kes 999,999.00.
12	Can I register with more than one of the participating Banks?	Yes, you can if you have an account with them.
13	Can I use PesaLink to send money abroad?	PesaLink will facilitate local funds transfer only. International transfers will be scoped in later phases of the service.
14	How will I know that I have sent money to the right person?	The last step of sending money to a recipient requires the user to confirm the details of the transaction i.e., the name of the person. the account number and bank.
15	Will I be able to receive funds at night and on public holidays?	Yes. Pesalink is a 24/7 service
16	Can I use PesaLink to pay bills during an emergency such as hospital bills?	Yes, one can use PesaLink to transfer funds from their account to the hospital's account if they are given the account number. You will then use the 'Send to Account' option on PesaLink menu
17	Will I be charged to receive money on PesaLink?	No, users will not be charged to receive funds on PesaLink
	Can I send money to someone who does not have a bank account?	Currently, PesaLink does not provide funds transfer or withdrawal by those without a bank account. However, the future phases of the service will cater for this feature.
18	Can I use PesaLink if I don't have a mobile phone?	No. Currently, its only available via M-Pawa platforms which are only accessible via mobile phones.
19	Do I need a smartphone to use PesaLink on mobile?	No. Pesalink is available on feature phones too through the M-Pawa USSD *489#
20	Do I need a different SIM card to access PesaLink on my mobile phone?	No. All you need is to ensure you are registered on M-Pawa
21	Is Pesalink available on the web portal?	No. This will be availed later and communicated.