

Internet Banking User Guide

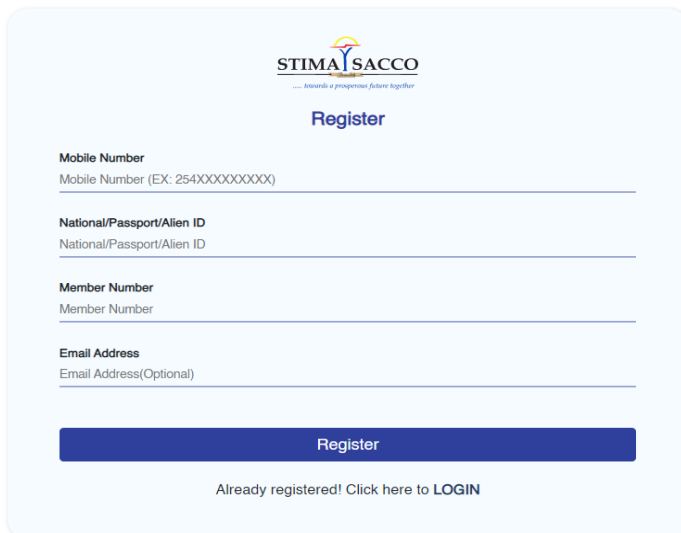
VERSION TWO

The services currently available include:

1. Self-Registration - Signing up to use Internet Banking.
2. Check Balance – Viewing your account balances.
3. Mini Statement and Full Statement
4. Forgot Password
5. Funds Transfer from Prime Account to Savings Accounts
6. Loan Balance
7. Loan Repayment
8. M-Pawa Loan Request
9. M-Pawa Loan Top Up

1. How to Sign Up to Internet Banking for the first time (Self Registration)

- 1.1. Click <https://msasa.stima-sacco.com/> the select Self Register



The screenshot shows the 'Register' page on the STIMA SACCO mobile app. At the top is the STIMA SACCO logo and the tagline '...towards a prosperous future together'. Below the logo is the word 'Register'. The form contains four input fields: 'Mobile Number' (with a placeholder 'Mobile Number (EX: 254XXXXXXXXXX)'), 'National/Passport/Alien ID' (with a placeholder 'National/Passport/Alien ID'), 'Member Number' (with a placeholder 'Member Number'), and 'Email Address' (with a placeholder 'Email Address(Optional)'). A blue 'Register' button is at the bottom of the form. Below the button is a link: 'Already registered! Click here to LOGIN'.



Contact Us



Self Register



Locate

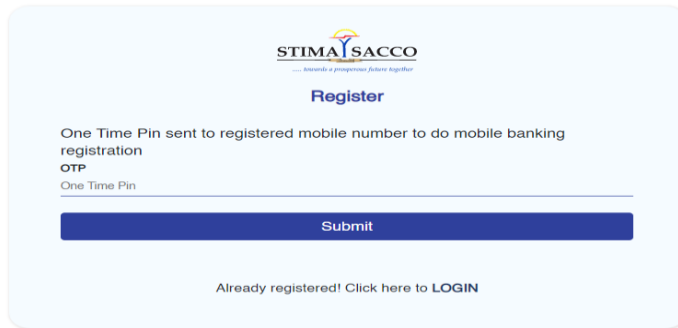


Offers

Get our info on



- 1.2. Enter the details highlighted and click Register. Ensure to enter the correct information as was provided to the Sacco. The mobile number must start with the country code for example USA based telephone contact you will start with the prefix 1, Kenya 254 ...
- 1.3. Enter the one time 6-digit password shared to your telephone contacts and/or email address.



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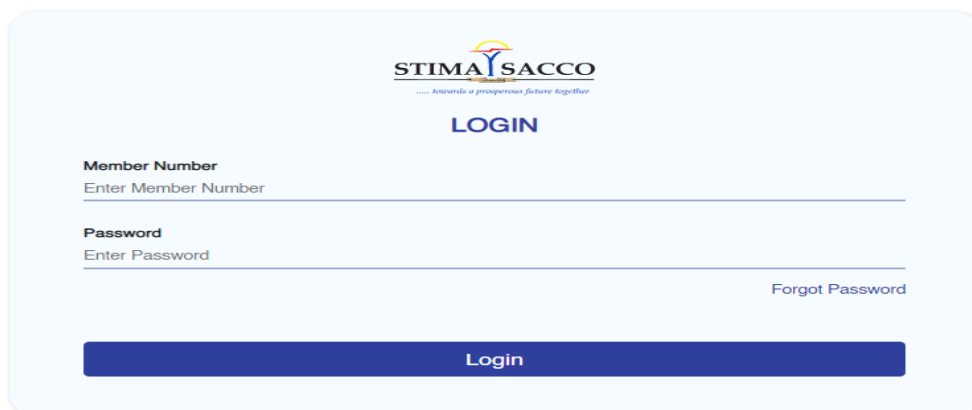
Register

One Time Pin sent to registered mobile number to do mobile banking registration
OTP
One Time Pin

Submit

Already registered! Click here to **LOGIN**

- 1.4. You will be redirected to a login page. Here enter your member number and for the password key in the password as sent to your mobile number and/or email address.



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LOGIN

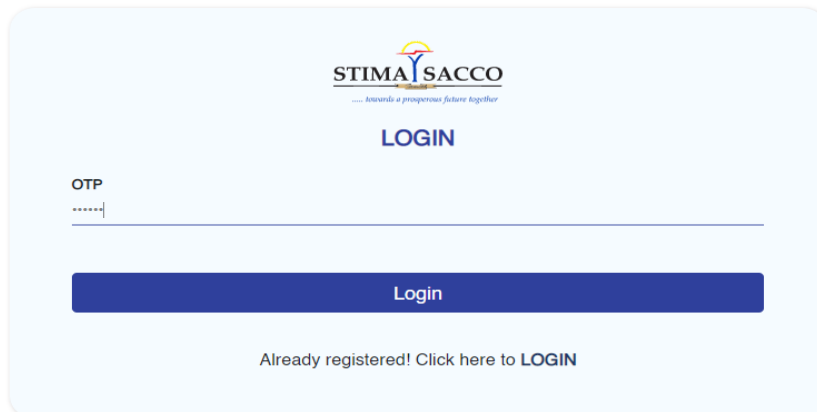
Member Number
Enter Member Number

Password
Enter Password

Forgot Password

Login

- 1.5. Enter the One Time Password and login



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LOGIN

OTP
.....|

Login

Already registered! Click here to **LOGIN**

- 1.6. You will be prompted to select and respond to 3 security questions. Complete this then submit. Ensure to give responses that you can remember and do not share this information with anyone.

NOTE: Security Questions are case sensitive.


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Security Questions

Please select question

Answer


Please select question

Answer

Please select question

Answer

- 1.7. You will be prompted to change password. Change password from what was shared to one you can remember and is not easily guessed.


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FORCE PASSWORD CHANGE

Current Password
Enter Current Password

New Password
Enter New Password

Confirm Password
Confirm New Password

- 1.8. You will be redirected to Login. Login with your member number and the new password you created.


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LOGIN

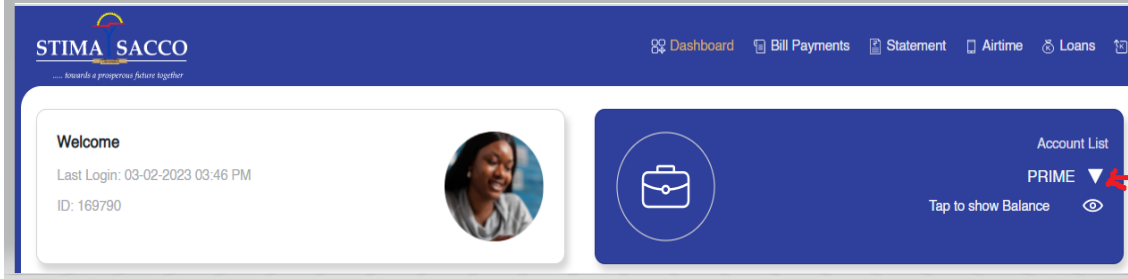
Member Number
Enter Member Number

Password
Enter Password

[Forgot Password](#)

2. How to Check Balance

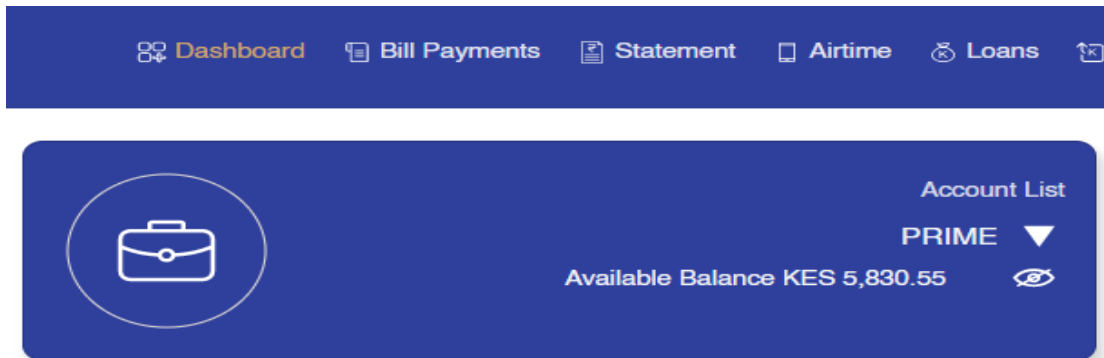
- 2.1. After login, on the landing page, click on the down arrow to select the account you would like to view balance.



- 2.2. A list of all your accounts will display to enable you pick the one you would like to view the balance.

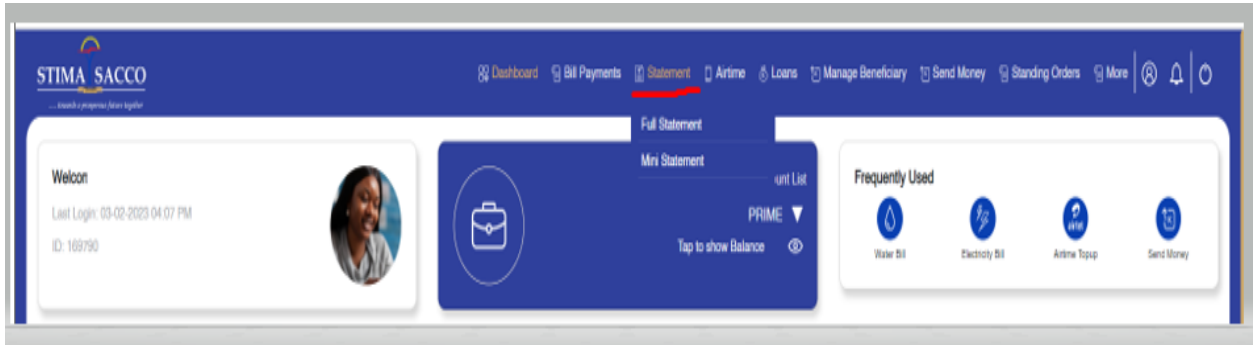


- 2.3. Once you have selected the account tap on show balance and the balance will be displayed.

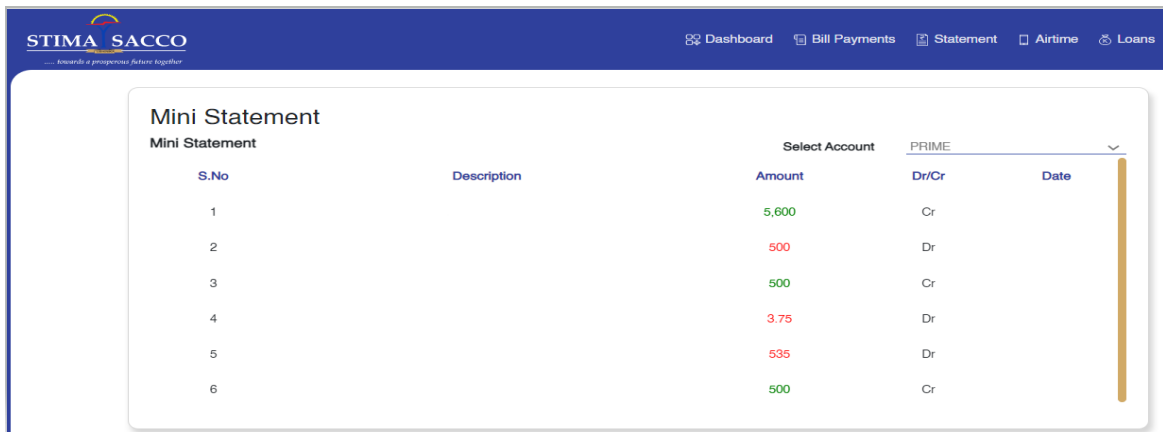


3. How to get a Mini Statement and Full Statement

3.1. On the landing page select statement, then mini statement



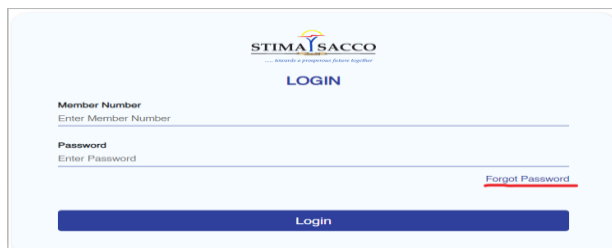
3.2. Select the account you would like to view from the dropdown and the last 6 transactions in the selected account.



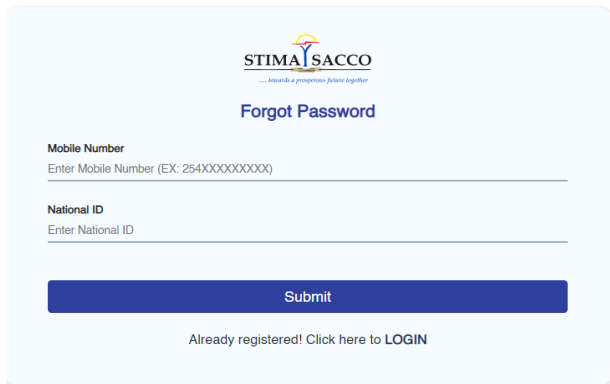
3.3. For Full Statement Select the period you would like to view the statement

4. How to Reset Password (Forgot Password)

4.1. On the login page click on forgot password



4.2. Key in your mobile number and member number then submit.



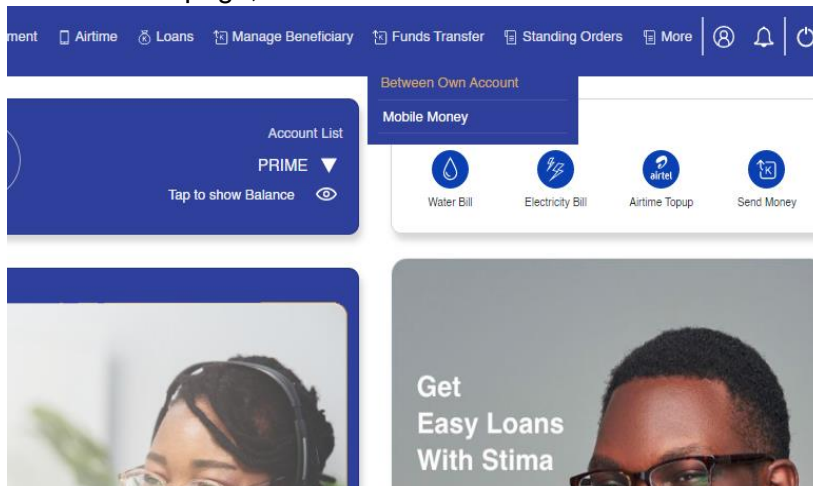
4.3. Answer the two security questions and submit. Not that the security questions are case sensitive, and, in the event, you do not remember your security questions you must contact the Sacco for support.

4.4. Enter the One Time Password sent to your mobile number and submit.

4.5. You will be prompted to enter a new password. Enter a password of your choice. Confirm it then submit.

5. Funds Transfer

5.1 On the home page, click on **funds transfer** then move to **'between own account.'**



5.2 Select **necessary accounts**, **indicate amount**, and make necessary **remarks** and submit.

Step 1
Step 2
Step 3

Fund Transfer Own Account


From Account
 Select From Account
Please select account number

To Account
 Select To Account
Please select account number

Amount
 Enter Amount

Remarks
 Enter remarks

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6. Loans

6.1 Loan Balances

Click on **loans** then go to **loan summary**

ACCO

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[Bill Payments](#)
[Statement](#)
[Airtime](#)
[Loans](#)
[Manage Beneficiary](#)
[Funds Transfer](#)
[Standing Orders](#)
[More](#)


Loan Request

Loan Repayment

Loan Summary

MPAWA Loan Topup

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6.2 Loan Repayments

Click on **Loans** then go to **loan repayment**. Select **loan type**, indicate **amount** to repay and make necessary **remarks** and submit.

ACCO

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[Bill Payments](#)
[Statement](#)
[Airtime](#)
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Loan Request

Loan Repayment

Loan Summary



MPAWA Loan Topup

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6.3 M-Pawa Loan Requests

Click on **Loans** then go to **loan Requests**. Select Prime account and type of **M-Pawa Loan** to Apply, indicate **amount** and submit for **automated approval**.





 Loan Request	 Loan Repayment
 Loan Summary	 MPAWA Loan Topup

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6.4 M-Pawa Loan Top Up

Click on **Loans** then go to **M-Pawa loan Top Up**. Select **Mpawa Loan to Top up**, select Prime account and indicate **new loan type and amount for Top Up**. **Please note that you should have paid at least 75% of the previous M-Pawa Loan to qualify for Top Up.**

 Loan Request	 Loan Repayment
 Loan Summary	 MPAWA Loan Topup

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