



OUR SERVICES AND SOLUTIONS*



What it is

A mobile phone-based money transfer service, payments and a micro-financing service platform launched in 2007. M-PESA supports global payments through M-PESA Global and now in partnership with Visa for a Virtual Global online payments card. We have also launched Halal Pesa, a Shari'ah compliant credit product.

Partners

- Visa
- Credit and savings entities
- Global payment partners
- Ant financial

Sector Financial services



What it is

An overdraft facility that enables customers to access an unsecured line of credit by overdrawing on M-PESA to cover short-term cash-flow shortfalls subject to applicable predetermined limits. Customers can also access Fuliza for Airtime to complete airtime top-ups in the event of any M-PESA wallet shortfalls. Fuliza customers can also withdraw cash from M-PESA agents.

Partners

- KCB Group
- NCBA

Sector Financial services



What it is

Lipa Na M-PESA (LNM) enables merchants to transact using a till number to collect payments from customers. It has two use-cases:

- Buy goods – mainly used for one-off payments to merchants, done "on the go", mainly face-to-face, but can also be done remotely.
- Billers – C2B option, mostly executed remotely/online, and mainly used for repetitive transactions done on utility payments to government agencies, SACCOs, electricity and water providers, and hospitals.

Sector E-commerce



What it is

KCB M-PESA is a savings and loan service that enables M-PESA customers to save as little as KShs 1, and access credit from KShs 1,000.

The KCB M-PESA loan account is a micro-credit product which gives customers access to loans for an emergency or to fund a project or an enterprise.

Partners

- KCB Bank (a tier 1 Kenyan bank)

Sector Banking

WHO WE ARE



What it is

M-Kesho Bank Account was launched to enable Safaricom's mobile money clients to access their Equity bank accounts directly. Registration is free and the account has no charges, ledger fees or minimum account balance requirement.

Partners

- Equity Bank

Sector Banking



What it is

M-Shwari is a micro-lending/savings product.

The M-Shwari Loan Account is a micro-credit product which allows customers to borrow money or to complement their savings towards an investment or enterprise.

The M-Shwari Deposit Account is a micro-savings product which allows customers to store their money securely for a specific purpose or for unexpected events.

Partners

- NCBA (a tier 1 Kenyan Bank)

Sector Banking



What it is

M-KOPA provides solar home systems that innovatively integrate machine-to-machine technology (M2M) with a micro-payment solution. The system includes embedded GSM technology for monitoring and metering usage, while its pay-as-you-go service carries the advantage of no large initial cash outlay.

After an initial deposit, customers pay daily instalments via a mobile money service (M-PESA) until the balance is paid off. Once this repayment is complete, customers own the unit outright.

The solution is cheaper and healthier than the alternative of kerosene lamps for rural households with no electricity.

M-KOPA solar is currently available in 750 outlets nationwide in Kenya through the Safaricom distribution network.

Sector Clean Energy



What it is

An SMS- and USSD-based (*291#) education platform that enables students to study without an internet connection

Partners

- Eneza Education

Sector Education



What it is

A USSD code *600# and SMS platform that sends early warning information

Partners

- Kenya Red Cross Society

Sector Health



What it is

A health payment application or "e-wallet" that enables low-income earners to save towards their healthcare expenses and helps donors to target funds accurately and confidently

Partners

- Care Pay

Sector Health

* For more information on how to access these services and solutions, please visit www.safaricom.co.ke



M-PESA Consumer App

What it is

The M-PESA Consumer App delivers the suite of M-PESA solutions to our consumers through a customer-centric approach, redesigning the M-PESA customer experience journey to reduce Call Centre demand and simplify multiple payments.

It serves as a one-stop shop for all SMEs, including instant Lipa Na M-PESA sign-up through the Merchant App, increased access to market to achieve scale through SME Marketplace, and the integration of third-party services through Mini Apps.

Sector Consumers

M-PESA Go

What it is

M-PESA Go is a product designed for children aged between 10 and 17 allowing them to use M-PESA services, with guardians and parents retaining the ability to guide their financial journey via tracking, monitoring, enable and disable services, limit-setting and statement viewing, thereby driving financial inclusion and financial literacy among young people.

It allows the use of M-PESA services such as Lipa na M-PESA, sending and receiving money, and purchase of airtime and bundles, while restricting services such as digital loans, withdrawals, and payments to political parties and betting companies.

Sector Juniors aged 10 to 17

M-PESA Business App

What it is

The M-PESA Business App allows merchants and businesses to better visualise their payment collections and spend, see full statements, and transact directly from their M-PESA Business till using the App.

The app provides users a faster and simpler payment experience, that is an alternative to the *234# Option 2 USSD service.

Sector Business owners

M-PESA Consumer App mini Apps

What it is

The mini app programme is a key component of our ecosystem, as it effectively enables us to function as a play-store. All major marketplace suppliers and producers have a presence on it, representing a diverse cross-section of every segment in the economy.

We are then able to offer marketing of their output to our vast customer base, while relieving businesses of any concern about their own enterprise apps, which we can publish on ours – a mutually beneficial arrangement. The mini apps available via the M-PESA App cover various services including insurance, wealth management and savings, entertainment, e-commerce, health, travel and ticketing services and gifting.

Sectors Financial Services, Transport & Travel, Health & Wellness, Events & Experiences, Education, E-commerce

Pochi La Biashara

What it is

Pochi La Biashara allows M-PESA to register informal business owners such as, among others, food vendors, kiosk owners, boda-boda operators, and second-hand clothes dealers, to receive and separate business funds from personal funds on their M-PESA number.

Sector Informal business owners

WHO WE ARE

A Snapshot of Safaricom

About our Report

Who we Are

Message from the Chairman

Message from the CEO

M-PESA Interoperability

What it is

M-PESA Interoperability is a joint project between Safaricom, Airtel and Telkom that allows all customers to pay for goods and services at any merchant outlet regardless of which network they operate on.

Customers from other networks do not need to provide any additional know your KYC information in order to transact with Safaricom Lipa Na M-PESA merchants, with Airtel and Telkom customers only required to be registered on Airtel Money and T- Kash, respectively.

Partners

- Airtel
- Telkom

Sector Paybill organisations and Business Till merchants

Kifaru Net

What it is

Kifaru Net is a fast, secure fibre internet connection with great 24/7 firewall protection with our Secure Fibre Solution with a free router and installation that offers businesses bundled security at lower cost on hosted firewall architecture, that reduces the cost of owning, managing and maintaining a physical firewall in-office device. It also provides easy website management for employees to promote productivity and avoid wastage on sites that do not add value.

Sector Business

M-PESA GlobalPay Virtual VISA Card

What it is

M-PESA GlobalPay Virtual VISA Card provides a fast, efficient and easy app that allows users to transact worldwide, facilitating payments on international online merchants such as Netflix and Amazon, using card details.

Partners

- VISA

Sector E-commerce

