FAQ QUESTIONS:

CUSTOMER FAQs

1. **What is VOOMA ?**

   VOOMA is a mobile wallet service that enables you as a customer to Send money to other VOOMA customers, and other mobile wallets(M-PESA and T-Kash)bank account and much more. VOOMA will also offer savings and loans..

2. **What is required to register on VOOMA ?**

   The following valid Kenyan government issued Identification documents:
   - National ID
   - Kenyan Passport
   - A registered mobile subscriber *Safaricom, Airtel, Telkom *

3. **How do I get to register on VOOMA ?**
   - Dial *844# and follow the simple steps or,
   - Download the KCB App and register or,
   - You can also register at a KCB Agent
   - KCB Branches

4. **Is there a cost of registration?**

   No, registration is free.

5. **What services can I get on VOOMA ?**
   - Send money
   - Pay bills
   - Buy Goods
   - Buy Airtime
   - Make VOOMA withdrawals and deposits
   - Link Any Bank Card
   - ATM withdrawal from your VOOMA wallet
   - ATM Deposit into your VOOMA account
   - Transfer funds to any Mobile Money wallet
   - Transfer funds to other Bank account from your VOOMA wallet
   - Set Standing order
   - Scan and Pay

6. **Can I access VOOMA services if I am not registered**

   Yes, when a VOOMA registered customer sends you money as a non-registered customer,you will receive a one-time Voucher, you will then visit the nearest KCB ATM, VOOMA agent or any KCB branch to withdraw your funds. For you to enjoy other additional services you will need to register on VOOMA .

7. *Do I need to be a KCB Bank account holder to access VOOMA services?*

No, you do not need to have a KCB Bank account, to access VOOMA services, however you will have a lower limit, to upgrade your limits, you will have to visit the nearest KCB Branch with your original National ID and have an existing bank account to have a higher limit.

For a limit upgrade you will also need to be a KCB-Mpesa customer for the last 6 months.

See the table below; Daily Wallet Limit

Customer Onboarding on VOOMA		
Service Provider	**Activation Stage**	**Daily Wallet Limit**
Dial *844# / Download KCB VOOMA app	Self-Registration	**100,000**
Visit KCB Branch	Provide your National ID	**250,000**
KCB-Mpesa Customer	KCB-Mpesa Verification	**250,000**
Visit KCB Branch and have an Active KCB Account	Provide your Linked at Branch	**1,000,000**

8. **What of my VOOMA Daily transactional Limit? How much is it**? You will be eligible as a registered customer to transact at KES 100,000 per transactions

9. **Can is send money to unregistered customer? And are there restrictions to how much they can receive?** Yes you can Send Money to Unregistered customers however Unregistered customer can only have a maximum of 2 vouchers in a Month. Monthly limit is KES 50,000

10. **What is the difference between Wallet Limit and Transaction limit?** Wallet Limit is the amount of Money your VOOMA wallet can hold at any given time. Transaction limit is how much you can transact in your wallet e.g. Send Money/Make a Payment. Example: Tom wants to send KES 1,000,000 to his friend, Tom will need to send 5 sets of transactions in the day. And send another 5 sets the following day.

11. *Can I have more than one VOOMA wallet*

Yes. 3 is the maximum number of wallets you can have on VOOMA

12. *What are the benefits of having a VOOMA Wallet*
- Convenience
- Speed
- Access to more payment services
- Ability to validate payments before completing a transactions
- Access to Loans and Savings
- Privacy
- One stop shop for all your payment needs

13. **How do I access the terms and conditions for the VOOMA   wallet**

The terms and conditions can be accessed through our website www.kcbgroup.com

14. **What are the steps to doing a transaction on VOOMA**

- The below are the different transactional services on VOOMA

PAYMENT TYPE	Using *844#	Using VOOMA App
Paybill	- Select VOOMA Paybill - Enter / select biller - Enter account number - Enter amount - Enter PIN - Confirm	- Select VOOMA Paybill - Enter / select biller - Enter account number - Enter amount - Enter PIN - Confirm
VOOMA Buy Goods & Services	- Select VOOMA Buy Goods - Enter till - Enter amount - Enter PIN - Confirm	- Select VOOMA Buy Goods - Enter till - Enter amount - Enter PIN - Confirm
Buy Airtime	- Dial *844# Select Pay - Select Buy Airtime - Select Own Mobile- Select the telephone provider you want to buy Airtime from - Select Other Mobile- Enter Mobile Number of the person your buying for, Select the Mobile provider you want to buy Airtime from	- Select Pay - Select Buy Airtime - Select Own Mobile- Select the telephone provider you want to buy Airtime from - Select Other Mobile- Enter Mobile Number of the person your buying for, Select the Mobile provider you want to buy Airtime from
VOOMA Withdrawal at Agent	- Dial *844# Select Pay - Select Withdraw at Agent - Enter Till Number(Agent Number) - Enter Amount and follow Prompts	- Select Pay - Select Withdraw at Agent - Enter Till Number(Agent Number) - Enter Amount and follow Prompts
VOOMA Withdrawal at Branch/ATM	- Dial *844# Select Pay - Select Withdraw at Branch/ATM	- Select Pay - Select Withdraw at Branch/ATM

	• Enter PIN • You will receive a secret code on SMS that you will use to withdraw funds. • Give Branch Teller the Secret code to proceed with the transaction • Receive cash from the Teller • And sign Withdrawal slip	• Enter PIN • You will receive a secret code on SMS that you will use to withdraw funds. • Give Branch Teller the Secret code to proceed with the transaction • Receive cash from the Teller • And sign Withdrawal slip
VOOMA Withdrawal at ATM	• Dial *844# Select Pay • Select Withdraw at Branch/ATM • Enter PIN • You will receive a secret code on SMS that you will use to withdraw funds. • On the ATM screen Select VOOMA Withdrawal • On the ATM Screen Enter Your Mobile Number • On the ATM Screen Enter your secret code • On the ATM Screen enter amount • Please take your cash and wait for the receipt	• Select Pay • Select Withdraw at Branch/ATM • Enter PIN • You will receive a secret code on SMS that you will use to withdraw funds. • On the ATM screen Select VOOMA Withdrawal • On the ATM Screen Enter Your Mobile Number • On the ATM Screen Enter your secret code • On the ATM Screen enter amount • Please take your cash and wait for the receipt
Link Bank card	N/A	• Download VOOMA APP • Register to VOOMA if not registered • Go to Deposit Menu • Select Card • Master card Pop Menu will give you options to Link any card
Deposit from Linked Bank Card	• N/A	• Launch your VOOMA app • Select Deposit • Select card you want to pull funds from • Enter your Card PIN

Send money to wallets	• Transfer funds to M-PESA and T-KASH wallets	• Transfer funds to M-PESA and T-KASH wallets
Send Money to KCB Bank Own Account	• Dial *844# Select Pay • Select Send Money • Select To KCB Bank • Select Own account • Select your linked account you want to send money to • Enter Amount • Enter PIN • Accept	Select Pay • Select Send Money • Select To KCB Bank • Select Own account • Select your linked account you want to send money to • Enter Amount • Enter PIN • Accept
Send Money to KCB Bank Other Account	• Dial *844# Select Pay • Select Send Money • Select To KCB Bank • Select Other account • Enter account number you want to send money to • Enter Amount • Enter PIN • Accept	Select Pay • Select Send Money • Select To KCB Bank • Select Other account • Enter account number you want to send money to • Enter Amount • Enter PIN • Accept
Send Money to Other Bank Account	• Dial *844# Select Pay • Select Send Money • Select to Other Bank • Select Pesalink or RTGS(If you select Pesalink ensure your phone has been linked to Pesalink before proceeding. • Select where you would like to make payment to Phone, Account or Business	• Select Pay • Select Send Money • Select to Other Bank • Select Pesalink or RTGS(If you select Pesalink ensure your phone has been linked to Pesalink before proceeding. • Select where you would like to make payment to Phone, Account or Business
Send Money to M-PESA M-PESA Own Number	• Dial *844# Select Pay • Select Send Money • Select To M-PESA • Select Own number • Enter Amount	• Select Pay • Select Send Money • Select To M-PESA • Select Own number • Enter Amount • Enter PIN

	• Enter PIN • Accept	• Accept

Send Money to Other Number	• Dial *844#
	  Select Pay
	• Select Send Money
	• Select To M-PESA
	• Enter Mobile Number of recipient
	• Enter Amount
	• Enter Pin
	• Accept
		• Dial *844#
		  Select Pay
		• Select Send Money
		• Select To M-PESA
		• Enter Mobile Number of recipient
		• Enter Amount
		• Enter Pin
		• Accept

Set up standing order	• Customers can set up standing orders for; -Bill Payments -Airtime purchase -Payment of loans	• Customers can set up standing orders for; -Bill Payments -Airtime purchase -Payment of loans

Deposits: Customer can deposit at a KCB agent, a KCB branch, KCB ATM, Linked account, M-PESA paybill and a T-Kash wallet

15. Does the Voucher I receive while making an ATM/Branch withdrawal expire?

Yes. Your voucher expires in 10 minutes

16. Where can I find VOOMA charges for VOOMA services
The charges for each service will be displayed to you before you can confirm the transaction.
Charges will also be displayed at an Agent outlet
Chargers will also be made public via Online media

17. Does the wallet have any limits
Yes the wallet has limits as per the table below.

VOOMA LIMITS		
Service Provider	**Activation Stage**	**Proposed Limits**
P2P to Unregistered User	Send to a non-registered user.	**50,000**
On *844# /KCB VOOMA app	Self-Registration	**100,000**
Customer who has Visited KCB Branch	Provide your National ID	**250,000**
Customer Who has Visited KCB Branch and have an Active KCB Account	Provide your Linked at Branch	**1,000,000**

18. What are the transaction limits

Each transaction has a minimum of Kenya Shillings 1 and a maximum of Kenya Shillings 250,000.

19. *Is there a requirement to have a minimum balance?*
The wallet has zero minimum balance, you can transact as long as there is money in your wallet.

20. **How do I know that my transaction is successful?**
You will get a confirmation message after every transaction. You can also carry out a balance enquiry.

In some payment transactions the service provider will also notify you.

21. **Will I be able to send money to my KCB account or accounts in other banks**
Yes.
22. **Will I be able to move money from my linked card into my VOOMA wallet.**

Yes you will be able to Move money from your linked card into your VOOMA ,

Dial *844# select pay menu, select send money, select send money to VOOMA , follow the prompts to complete transaction

23. **How can I locate a VOOMA agent / merchant**
All our registered VOOMA agents / merchants will be branded with VOOMA Sticker.

24. **What services can I access at a VOOMA agent ;**
You can register for VOOMA , withdraw as a Non VOOMA Customer, Withdraw as a VOOMA Customer, deposit funds in your VOOMA account, or pay your bills. (Buy KPLC Tokens, Pay KPLC prepaid, Dstv, GoTv, Zuku Satellite, Zuku Phone, Zuku Tripple Play, Star times, Nairobi Water, NHIF Individual, KCB Insurance agency and JamboJet)
25. **Are there other billers apart from the above named?**
Yes.On your USSD Menu we have billers that you will need to enter Paybill numbers
Go to VOOMA Paybill then select Enter Paybill number, proceed to enter the respective biller numbers, see biller numbers below.

Channel/APP		
*844#	NHIF Individual	530101
*844#	NHIF Corporate	530100
*844#	Nyeri Water	968800

26. **What happens when I lose my phone / phone number?**
Call our Contact our contact centre or visit any KCB branch to inform them of the loss immediately. However your money is safe since all transaction need your PIN authorization.

27. **What happens when I change my phone / phone number?**

Call our Contact our contact centre or visit any KCB branch to inform them of the change immediately.

28. *What do I do if I forget my PIN?*
You can reset your PIN from your account menu and select reset PIN.

29. *Will I be able to link my KCB bank account to a VOOMA   wallet?*
Yes. You must Visit a KCB branch for your account to be linked

30. *Can I add beneficiaries to my VOOMA   wallet*
Yes. Both Merchants and Customers can be added as beneficiaries.

31. What are beneficiaries?

A beneficiary is anyone you pay frequently on USSD or APP

32. *Can I use my VOOMA   wallet outside of Kenya?*
No, the services are currently available only in Kenya.

33. *What are the contact centre helplines*
CALL: 0711 087000 or 0732 187000
EMAIL: ccentreinternal@kcbgroup.com
SMS 22522