

DIGITAL PRODUCT CATALOGUE

Bank of Africa - Kenya is regulated by the Central Bank of Kenya

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📘 Bank of Africa Kenya 🐦 BankofAfrica_Ke

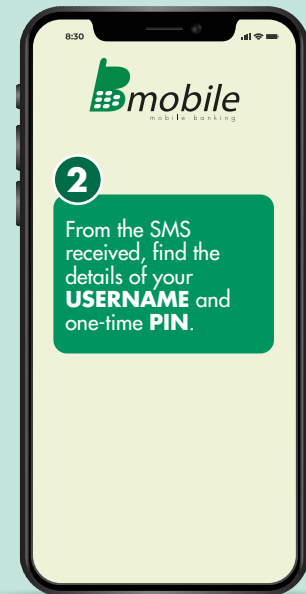
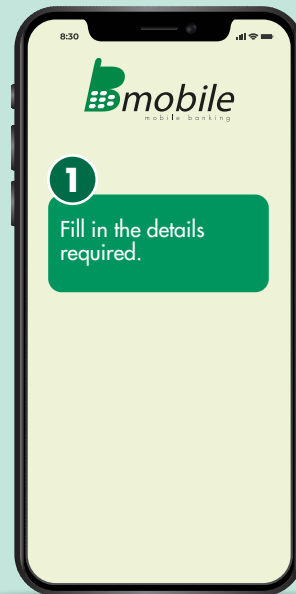


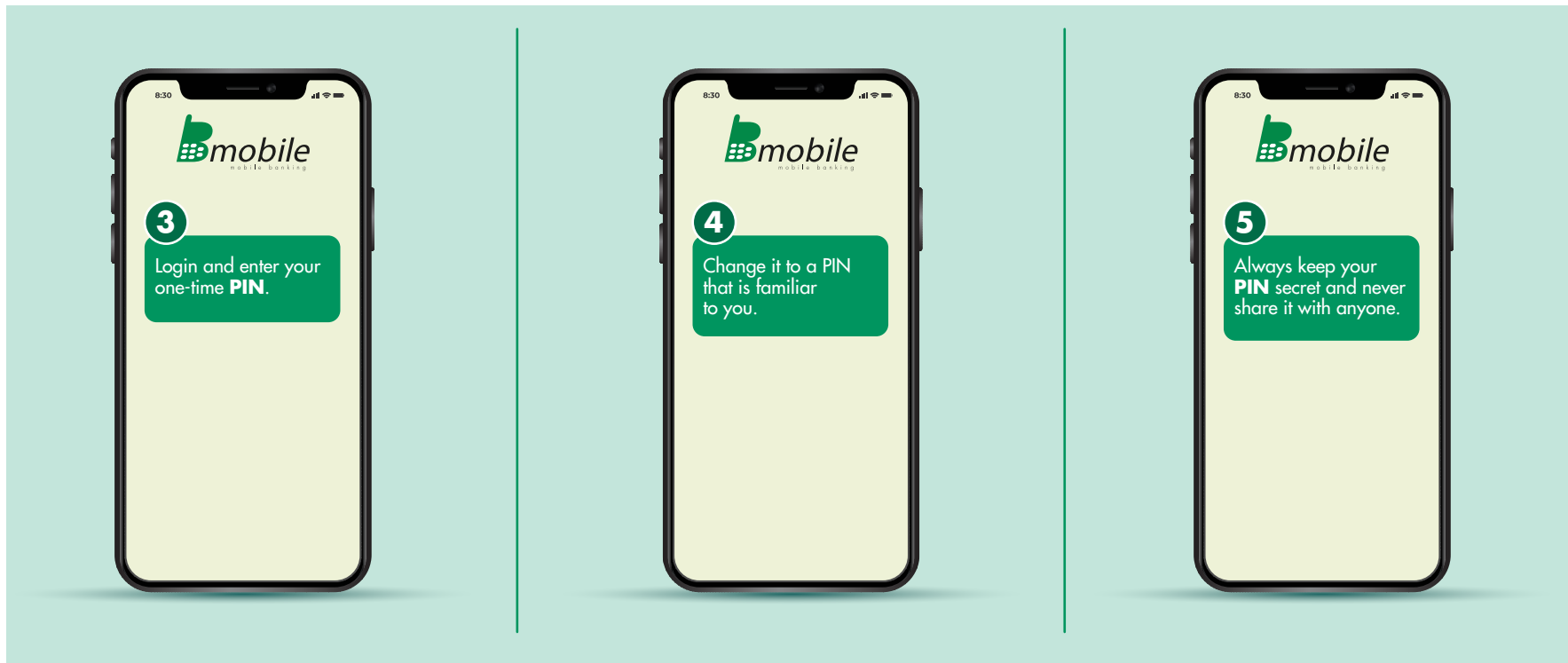
Bank at the palm of your hands

B-Mobile is a gateway for customers to conduct a number of financial transactions through our secure mobile banking platform using a mobile phone or a tablet. B-Mobile can be accessed either through the USSD *987# or through the Play store for Androids, Windows and Blackberry or App store for IOS devices.

GET STARTED...

Registration





Physical Registration:

Visit the nearest BOA branch. You can access the B-Mobile Application form here

<https://www.boakenya.com/media-center/downloads/>

Pin reset:

Send an email, Call the Contact centre or visit the nearest BOA branch. You can access the B-Mobile Reset form here

<https://www.boakenya.com/media-center/downloads/>

What you get...

a) Mobile Money

Send money from the bank account to Mpesa or Airtel money by selecting the account number and the amount you wish to transfer.

b) Bill Payments

Pay merchants like DSTV, ZUKU, JTL, GOTV, KPLC, and Nairobi water for their services by simply entering the merchant's account number the amount, the source account and confirm with the M-Pin.

c) Funds Transfer

Transfer funds from your account (Source account) to the desired account. Do this by simply nominating the receiving account as a beneficiary on the "My Profile" menu. The transfer is done through EFT and RTGS.

d) Pesalink

Transfer up to Ksh. 999,999 to an internal or external bank account within 25 seconds. 20 seconds faster than the industry time.

e) E-Chama

E-Chama allows members in a Chama to make transactions at their convenience while allowing for accountability of deposits and withdrawals that are made. E-Chama improves the banking experience for members as they do not have to visit the branches to transact. it will eliminate the need for Chama members to physically meet to co-sign

for withdrawals. Members can also borrow money from their Chamas and receive this money in their Mpesa or own BOA accounts.

f) Airtime top up

Purchase airtime directly from your BOA account to top up your Safaricom, Airtel and Telkom phone numbers.

g) Cardless withdrawal

Get a one-time PIN that allows access to funds from your account through any BOA ATM

h) Locator

Find the nearest branch and ATM and learn their operating hours

i) My Profile

- Change M-Pin
- Update contact details
- Share feedback
- Add and delete beneficiaries- frequent recipients of funds from your account
- Refer a friend

j) Account services

- Access to balances
- Access to full and mini statements
- Cheque book request option

Benefits at a glance...

- Transact anywhere anytime 24/7
- Access to Free Balance Inquiry service
- Access to Mini statement and Full statements
- Enjoy free funds transfer between BOA accounts
- Issue of EFT and RTGS instructions at no fee
- Free withdrawal into your Mpesa account
- Free withdrawal into your Airtel account
- Access to bill payment - KPLC, DSTV, Star times, GOtv, Nairobi Water
- Cardless withdrawals – Withdraw cash from your BOA account at any BOA ATM machine without using an ATM card.
- Mobile Airtime Top up – to Safaricom, Airtel and orange lines
- Cheque book requests
- E-Chama services
- PesaLink services



E-Chama will allow members in a Chama to make transactions at their convenience while allowing for accountability of deposits and withdrawals that are made. E-Chama will improve the banking experience for members as they do not have to visit the branches to transact their business; it will eliminate the need for Chama members to physically meet to co-sign for withdrawals. Members can also borrow money from their Chamas and receive this money in their M-pesa or own BOA accounts.

Target

- A chama account
- An investment group account

Accessibility:

The E-Chama option is on our Bmobile platform that is accessed through *987# or the Bmobile application (Bmobile from Bank of Africa Kenya) downloaded from the play store for Android phones or App store for iPhones.

How to register for E-Chama

Fill in the E-Chama application form available at our branches. Customers already registered on Bmobile will continue using their M-pins.

Other customers will receive an SMS from BOA with details on how to activate their E-Chama.

How to request for cash from chama

- Select E-Chama on the Bmobile platform
- Select your Chama
- Select approve cash requests

How to approve for cash (Signatories)

- Select E-Chama on the Bmobile platform
- Select approve cash requests
- Select cash request to approve
- Confirm approval

How to withdraw cash from Echama

- Access the mobile platform through the Bmobile app or dial *987#
- Select E-Chama
- Select the approved cash request
- Select where to withdraw the cash to Mpesa /Account
- Confirm withdrawal

How to deposit cash to your chama

- Go to Safaricom M-pesa menu
- Select pay bill from the menu
- Enter the Bank of Africa business number 972900 followed by your Chama account number
- Enter the amount you wish to transfer
- Enter your M-pesa PIN

Benefits at a glance...

- Withdraw from your Chama without visiting the bank
- Request for cash from your Chama and have it settled to your BOA account or MPESA within the shortest time depending on speed of approvers.
- Signatories can approve cash requests from members from any location
- Signatories can conveniently make confirmations of account status by checking balance, access Mini statement and full statements
- The service is safe and secure as all the signatories are required to approve withdrawals.



BOAWeb Internet Banking

Your fingers got you!

A very convenient internet banking platform that provides our customers with simple, secure and efficient answer to managing their accounts.

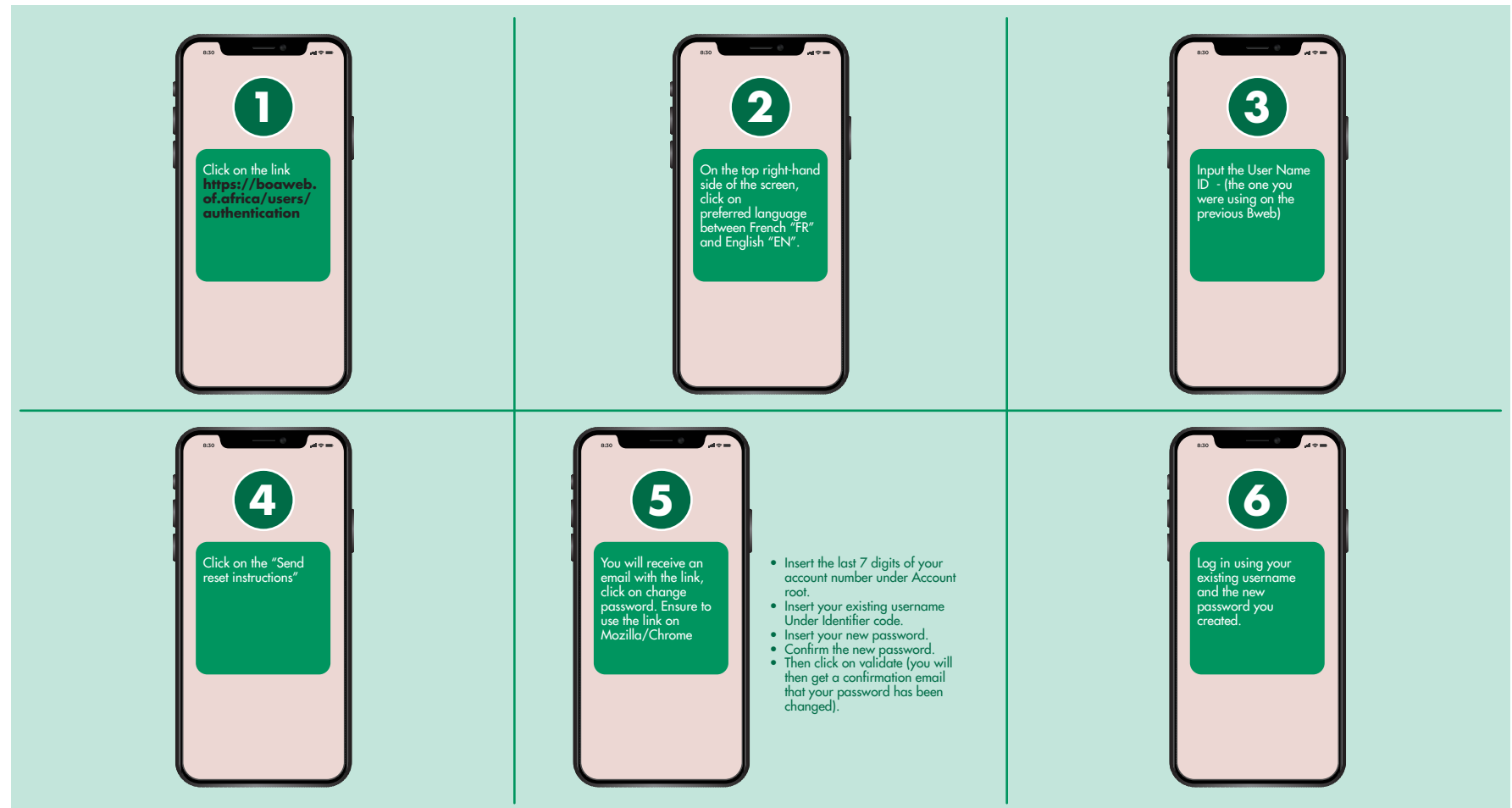
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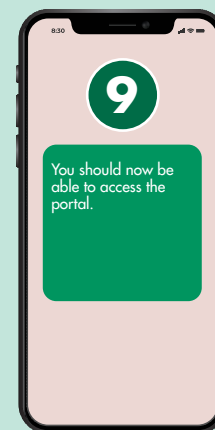
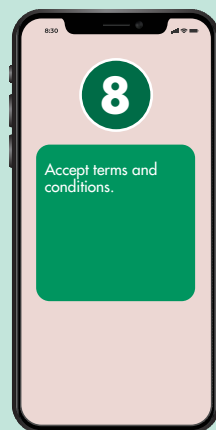
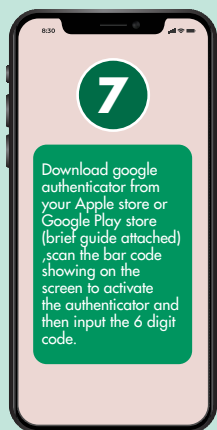
Registration

First connection to BOAWeb

Contact your account manager to complete the sign-up form. The setup will be completed and an e-mail with login instructions sent to you. (Then follow the returning user instructions).

Returning user





What you get...

a) **Account Reporting**

- View account balances
- View end of day balances
- View detailed transaction movements – List of transactions on accounts
- Search and Download: Search for transactions on accounts and download statements in CSV, XLS (Excel) and PDF formats

b) **Funds Transfer**

- Domestic transfer
- International transfer with the possibility of attaching supporting documents.
- Beneficiary management (secure addition of a new beneficiary)
- Signing of payments (for multi-signatory business customers)
- Standing orders – creating, pausing and stopping at ones convenience.

c) **Statutory payments**

- KRA
- NHIF

d) **Management of personal details (personal settings)**

- My accounts (information about my account settings)
- My personal data (email address, mobile phone number, address)
- My security details
- Change my password
- Multi-factor authentication

e) **Bulk Payments**

- Mpesa – Client executes a contract in triplicate and its attested by an advocate.
- Pesalink – Fast and reliable (can be used for salary processing)
- Salaries – This is processed via EFT/ RTGS.

f) Services

- Cheque book ordering and tracking requests.

Benefits at a glance...

- Make international transactions
- Attach supporting documents for international transfers
- Access to your account anywhere anytime 24/7
- Access and ability to print your account statements
- Easier reconciliations
- Assured safe and secure transactions
- Make cheque book requests
- Bulk salary transfer
- Bulk Mpesa transfer- where several recipients are involved
- Bulk PesaLink transfer- where several recipients are involved



BOA Visa Cards

Access funds the smart way...

The BOA Visa cards provide seamless and secure online payments. Transactions are monitored in real-time detecting and preventing fraud before it happens. Notifications are delivered through SMS providing higher levels of customer service and card management solutions.

The bank offers:

BOA Blue card (Debit)



BOA Green card
(Pre-loaded)



GET STARTED...

Registration

BOA Blue card

This is the BOA Debit card. To acquire one, Visit any of our branches and fill in a request for a BOA VISA Debit card after opening any BOA current account.

BOA Green card

This is a pre-loaded card that offers all VISA services while enabling you stay within budget. The card holder does not have to be a client of Bank of Africa.

Registration:

It is easy, quick and convenient to acquire this Card. Visit your nearest BOA branch and follow the simple steps detailed below:

- Completed Prepaid Application form
- Kenyan National ID, Valid Passport or Alien ID
- 2 Passport size photos
- KRA PIN

- Proof of source of funds
- Visa, Work Permit, Alien Certificate (foreign nationals)

Loading the BOA Green card

- a) Visit the branch and load from over the counter.
- b) Visit the branch to transfer from your account to the card
- c) Through BOA online banking platform -BOAWEB
- d) Deposit from your phone through MPESA

Loading through MPESA

1. Go to Mpesa
2. Select Pay bill
3. Enter Business number 972901
4. Enter as your account number BOA-123456 the last 6 digits of your BOA Green card)
5. Enter the amount to be loaded
6. Enter your Mpesa PIN
7. Click send

Benefits at a glance...

- Access funds at any VISA Branded ATM all over the world
- Pay for goods and service at any Visa POS merchant worldwide
- Make online payments seamless and securely
- Enquire for account balance at any VISA Branded ATM
- Get notified every time a transaction is made
- Access Mini- statements at any BOA Branch ATM
- Assured safe and secure transactions
- Card Issuance : Instant card issuance and no account required
- Load limit: load up to KES 850,000

Cash management solutions

BOA is a Lipa Na Mpesa (LNM) Merchant Aggregator following a successful partnership signing with Safaricom. As a Merchant Aggregator, BOA is now able to:-

- Recruit its Account Holders as LNM Merchants upon collection of relevant Know Your Customer and Customer Due Diligence Documents.
 - Facilitate allocation of Buy Goods Numbers (Till numbers) and Paybill Numbers to applicants within 24hrs.
 - Facilitate Real Time Settlement (RTS) of Funds from the client's tills (Merchants) to their BOA bank Account.

1. Till Number (Buy Goods)

Suitable for clients trading in fast moving goods and who do not require to reconcile each till payment against their internal accounting systems. E.g. supermarkets, fast foods, restaurants, bars, hotels etc.

Getting Started

Registration

To apply for a new till number, with settlement account at Bank of Africa, BOA requires:-

- Duly filled and signed Till Application Form with ID copies for all signatories captured in the application form
- Signed Contract-Terms and Conditions;
- Provide necessary KYC documents

How to use the till number

Once a till is allocated, customers will access the service and make payments as per below:-

- Select buy goods from their M-PESA menu.
- Enter the till number.
- Enter the amount they wish to pay (between Kshs. 50 – 150,000).
- Enter their M-PESA PIN.

Upon completion of the transaction, M-PESA system will immediately send a message to the client and the payer. Confirming to the payer that the payment has been done and confirming to the client that the money has been received.

Benefits at a glance

- Secure-it is a safe way to receive payments for your business
- Convenient- It is an easy and fast way to receive money from client straight to your account.
- Real time settlement – The bank settles you're the

- funds into your account on your behalf
- Easy reconciliation- The bank offers free e-statements with all transactions making it easy to reconcile your books
- The funds settled into your account increase your turnover making it easier to access credit when you need it

2. Paybill Number

Suitable for clients who require to reconcile each Paybill payment i.e. clients collecting Rentals, College/School Fees, Insurance premiums etc.

Getting Started

Registration

To apply for a new paybill number, with settlement account at Bank of Africa, BOA requires:-

- Duly filled and signed Paybill Application Form with ID copies for all signatories captured in the application form
- Signed Contract-Terms and Conditions;
- Provide necessary KYC documents

How to use the Paybill

- Access the Mpesa paybill option
- Input the paybill number
- Enter Account Number- This field enables the client to capture key details necessary for the reconciliation of the Transaction. Example, invoice or receipt number.

Upon completion of the transaction, M-PESA system will immediately send a message to the client and the payer. Confirming to the payer that the payment has been done and confirming to the client that the money has been received.

Benefits at a glance

- Secure-it is a safe way to receive payments for your business
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For the clients who have the tills mapped to their Mpesa lines or under another Aggregator, we can sign a Novation agreement document. Novation is a legal document that enables the client to transfer the till management right to the bank where the funds are credited automatically into the client's account.

3.) Customized Paybill – BOA Paybill 972901

Bank of Africa has rolled out a customized collection process through the BOA 972901 Paybill to facilitate collections by its clients who require funds deposited into their bank account identified. The service supports clients collecting Rentals, College/School Fees, Insurance premi-

ums and other collections where details relating to source of funds deposited to the account are key for the collection.

How to use the customized Paybill

- Access the Safaricom MPESA Paybill option and enter 972901
- On the Account Number field, the payer is expected to input the Unique Account Code.
- The collector Unique Account Code is assigned by bank after they have been successfully on boarded to the service.
- After the Unique Account Code, the payer is required to capture dash (-) followed by the payers Unique Identifier details e.g. National/Staff ID, Student Admission No. for academic institution, Lease No. for rent collections, Policy No. For payments of insurance premiums etc. Example XYZ-7126534; XYZ is the unique code and 7126534 is the insurance premium number.
- Upon successfully completion of the transaction, the depositor will receive two confirmation messages, one from Mpesa and another from Bank of Africa.

Getting Started

Registration

To apply for a customized paybill number, BOA requires: -

- Duly filled and signed C2B Application Form

Benefits at a glance

- Details identifying the source/purpose of funds deposited via Mpesa into the account at Bank of

Africa will be clearly captured hence ease reconciliation.

- Payers will be saved the hassle of remembering the BOA Bank Account number of the Account they will be paying to.
- Bank Account Number details of the collector are kept confidential as payers only need to be provided with the collector Unique Account Code provided by the Bank after being on boarded to the service

Statutory payment

Bank of Africa has a fully integrated systems with the Kenya Revenue Authority (KRA), National Hospital Insurance Fund (NHIF) and the County of Nairobi systems. The integration offers a convenient channel to make KRA tax payments, NHIF statutory deductions and licenses/fees payable to the County of Nairobi at any of our branches or through the Internet Banking System.

What is offered:

- NHIF
- ITAX
- VAT
- PAYEE

How to get the service

- Get the E-SLIP number from KRA or the NSSF member reference number
- Provide a cheque, cash or RTGS instructions

Get the Benefits of statutory payment solutions

- Convenience – Make statutory payments from any Bank of Africa Branch or from the comfort of your office/ home using our online banking; BOA Web.
- Enjoy the service free of charge

Money Transfer solutions

Money transfer is basically the act of sending money from one place to another through established companies and agents. Bank of Africa Kenya acts as an agent of global companies like MoneyGram, Western Union, Wari and Mpesa.

What we offer:

Mpesa retail

Load your mpesa wallet at any BOA branch or through the B-mobile app

How to use it

To send money provide

- A duly filled Mpesa form
- The funds to be sent
- Identification documents i.e. Kenyan ID or Valid Passport

To withdraw money

- Go to Mpesa application, withdraw funds.
- Insert the banks agent number
- Followed by the amount you wish to withdraw
- Lastly add you Mpesa private pin

Provide:

- A duly filled form
- Identification documents i.e. Kenyan ID or Valid Passport

Mpesa Super Agency

Load your agency wallet from our branches

How to load funds

- A duly filled Mpesa form
- The funds to be sent

Airtel retail

Load your airtel wallet at any BOA branch or through the B-mobile app

Airtel super Agency

Load your agency wallet from our branches

MoneyGram, Western Union

Send and receive money across continents using MoneyGram, Wari or western union

How to use it

- Walk in to the branch and provide the transaction reference number and the answer to the question set by the sender.
- Provide identification, a passport or Kenyan ID.

Benefits at a glance

- Queue-less banking halls
- Quick TAT on the time taken at the counters
- We are strategically located in residential areas where majority of immigrants who receive cash from abroad are located.



DIGITAL CALL CENTER

The digital call center, is a support center for all our digital products. The call center is operational during working hours.

What is offered

- a) Assistance with onboarding and set up to the platform
- b) Assist clients with issues experienced with the platform

Benefits

- a) Convenience for the clients
- b) Ease of onboarding
- c) Advisory on the most suitable products based on client's needs

How to reach them:

Call: 0703058120

Email: yoursay@boakenya.com

Frequently Asked Questions

BMOBILE

1. GENERAL

What benefits do I get from signing up for Mobile Banking?

Mobile Banking is a fast, easy and secure way of accessing your bank 24 hours a day 7 days a week from wherever you are. It allows you to carry out menu driven transactions without having to remember any key words and downloading any applications on your handset.

How can I access the service?

You will first need to register either by visiting the branch or doing a self-registration.

I. Visiting any BOA (K) branch- A customer, on filling out the registration form will be registered by our staff after which you will receive a notification with a onetime pin.

II. Self- registration:

a. A customer with an internet enabled phone will first download our app namely Bmobile from Bank of Africa from the google play store or App store. They will then choose the "register" icon and follow the instructions given.

b. On USSD, a client will simply dial *987# and select self-register

What transactions can I perform using this?

- a. Balance Enquiry
- b. Airtime Top-up to Safaricom, Airtel and Telcom
- c. Receive Account Activity Notifications
- d. Obtain Mini and Full Account Statements
- e. Inter Account Funds Transfer
- a. Service Requests (Cheque Book Requests, ATM Card Loss Reporting, FX Rates.
- f. Utility Bill Payment
- g. Mobile phone to Bank Account & Bank Account to Mobile phone
- h. Provide Feedback

What are the eligibility criteria for using Mobile Banking?

A customer must be a holder of a BOA (K) personal current/savings account to register. However, other

accounts can be linked on request by specifying that on the application form. You need to be a subscriber of a cellular service provider that the Bank has partnered with.

- a. Safaricom
- b. Airtel

You will need a normal feature phone or smart phone, your mobile banking phone number and PIN.

2. FUNDS TRANSFER

Will I be able to transfer funds even if I do not register the beneficiary account?

Yes, you will be able to transfer funds to any BOA (K) account and select to either save it so that you do not need to type it again when transferring funds to the same beneficiary or choose not to save it. Your own accounts that are linked on mobile banking will automatically appear as beneficiaries.

What are the limits for the various transactions performed using Mobile Banking?

- 1. Funds transfers KES 70,000 per day
- 2. Bill payments no limit
- 3. Bank to MPESA KES 70,000 per transaction, Kes 140,000 per day.

Can I transfer money to other local banks/ internationally?

You can only transfer funds to local banks through EFT, RTGS and PesaLink but not internationally.

I'm not sure about the beneficiary's BOA (K) a/c number, although I know his/her mobile number. Can I still transfer funds to the beneficiary's a/c?

No, if you transferring funds to this beneficiary for the first time, you must add the beneficiary to your list of beneficiaries on the "My profile" menu. Subsequently, the system will remember the account number every time you want to transfer.

3. BILL PAYMENTS

What is bill payment service?

Bill payment is a service that provides you with a single point of contact for most of your recurring bill payment needs. Using this service, you can pay your bills in a secure and convenient manner.

What bills can be paid through the bill payment service?

- 1. KPLC Prepaid
- 2. KPLC Post Paid

3. Nairobi Water

4. GOtv

5. DSTV

6. StarTimes

7. JTL (Fiber)

8. JamboJet

How much does the bill payment service cost?

The bill payment service is currently available for a fee of KES 30 to all Mobile Banking customers.

Do I have to specifically register for the bill payment facility?

No.

Will I get a confirmation for the paid bill?

Yes, you will receive an SMS

What happens when I pay a bill and do not receive the acknowledgement message?

Call the Contact Centre who will share with you the details

of your bill payment; amount, bill number and date of payment from our system.

4. AIR-TIME TOP UP

What can I do with mobile top-up?

Recharge your prepaid mobile from wherever you are, with the top-up value of your choice for Safaricom Orange and Airtel Money.

5. BANK TO MPESA

How long does it take for funds transferred from my bank account to reach my MPESA or Airtel Money account?

The funds will be credited within 2 seconds unless the provider's system is experiencing delays.

Can I transfer funds from my bank account to another phone number?

Yes, you can transfer directly to another MPESA or Airtel Money registered mobile number.

6. CHARGES RELATED QUERIES

Would I be charged for any specific transaction on Mobile Banking?

You will be notified of all charges before completion of any transaction, our tariff guide also holds information on all charges levied.

7. PIN RELATED QUERIES

What do I do if I forget my PIN?

Visit any of BOA (K) branches for positive identification before getting a new PIN. You will have to change your PIN once you log in using the new PIN.
Or self-register afresh

8. ACCESS RELATED QUERIES

Why are all my accounts not displayed on my handset?

The only accounts displayed on Mobile Banking are the ones linked to your cell phone number registered with the Bank. The accounts must also be sharing the first six digits (ROOT). If you are a signatory of your chama account, the account will also be displayed.

What should I do in case my handset gets stolen?

There is no danger as mobile banking access is not stored on your phone or in the SIM; rather it is accessed via the server after providing your mobile banking PIN. However, call The Contact Centre and inform them of the loss. They

will deactivate your mobile banking. If you are using your Smart phone, you will need to notify the Bank to update your IMEI number.

Why do I receive error messages when I try to log in?

You have entered a wrong PIN or you have changed your handset

9. MOBILE OPERATOR/ SIM

Will my mobile operator charge me for airtime usage?

Yes, you will be charged Kes.1 every time you dial the USSD short code *987#.

10. SECURITY

How secure are the transactions carried on my mobile phone?

Unlike an SMS-based service, there is no storage of data on your handset. The transactions are also limited to a single registered mobile number. When you sign up for Mobile Banking, you create a unique PIN that ensures only you can access the accounts

OTHER FAQs

Can I nominate a beneficiary accounts with the same phone number for funds transfer?

Yes. All BOA (K) accounts can be nominated for funds transfer no matter the phone number

How many accounts can I nominate for funds transfer?

There is no limit to the number of accounts that you may wish to nominate for the funds transfer service.

Can I transfer funds from my nominated account(s) to my default account?

No, you can only transfer funds into the nominated account(s) and not out of the nominated account(s).

Can I transfer money between two different currencies denominated accounts?

Yes.

BOAWEB

What is BOAweb?

This is a platform that offers you banking services online. You have the convenience of transacting or viewing your accounts from anywhere anytime.

What tools do I need to access?

Any Internet enabled device on Android and IOS

Which accounts can I access through this service?

- a. Current accounts
- b. Savings accounts
- c. Transactional account.

What does BOAWeb offer?

- Personal banking
- Statutory Payments E.g. NHIF, PAYE, ITAX
- Bulk Mpesa payment
- Standing orders
- Direct debits

How much will I pay for the service?

There are no charges to register for Internet banking. However, once registered, normal charges are levied on your transactions as per the BOA tariff guide.

How many password attempts do I have to enter my Profile before getting locked?

You have 3 attempts. After the third attempt, the account will be locked and you can either unlock from the platform or share signed instructions to the branch for assistance.

Can I reset my password in case I have forgotten?

Yes, you can.

From the platform, we have the option of reset password. For further assistance you can share signed instructions at any of our branches.

What is Internet Banking limit?

Limits are part of an overall security on Internet Banking. Internet Banking limits apply to transfers between your accounts (inter-account transfers), payments and standing orders. Once the limits are set, you can only transact within these limits. Limits are set by sharing instructions of the same with the bank.

When I create a beneficiary does the bank check the information?

No.

The account number provided by the client is used as

received. The client is fully responsible for providing the correct account number.

What happens when I forget my sign in ID?

Please call the contact centre on 0703058120/0203275120 or visit any of our branches for assistance.

ATM SERVICES

Which card products do we offer? Visa debit and Prepaid cards.

What benefits do I get from sign up?

Debit card allows you to Access your account 24/7 at any VISA ATM all over the world, pay for goods and service at any Visa merchant worldwide & make secure online payments

How long will it take me to receive my ATM card from the day I order?

- 4 working days.

What transactions can I perform?

Free POS transactions, secure online transactions, Cash withdrawal, Balance enquiry, mini-statement; funds transfer between accounts and cards within BOA Group network.

What do I need to do if I lost my ATM card?

Depending on your location

- Visit any branch and request the bank to block the card or
- Call the contact centre to initiate the blocking process, after which you should visit the branch and affirm the request.

What do I need to do if I can't remember my ATM PIN?

- You will need to order a new ATM card that'll be charged Kes 550

DEBIT CARD

How can I access the product?

Visit the branch and fill application form or you can download the application form from our website fill and drop at any of our branches,

What are the eligibility criteria?

A customer must be a holder of a BOA (K) personal/business current account to register.

What are the Card related Charges?

Card Fee		500
ATM withdrawal - BOA ATM		42
ATM withdrawal - Kentswitch		120
ATM withdrawal - Visa		300
POS		Nil
Online		Nil

ATM daily limit	50,000
ATM monthly limit	500,000
E-commerce/Online limit	Default is zero, Setup on client request.

PREPAID CARD

How can I access the product?

Visit any of our branches and apply for the preloaded card and top-up at any BOAK outlet, through Mpesa or internet banking portal.

What are the eligibility criteria?

You do not have to have an account to qualify for the card. It is most suitable for Business people who travel often overseas, University students/ Gen Y who look to make

on-line purchases & Companies who have members of staff who travel and are given per diem this amount can be credited to the card directly.

How many cards can one apply for?

One client can apply up to a maximum of 2 cards

What are the fees related to this card?

Card Fee	1 200
Reloading	120
ATM withdrawal - BOA ATM	42
ATM withdrawal - Kenswitch	120
ATM withdrawal - Visa	300
POS	Nil
Online	Nil

What are the default limits?

ATM daily limit	50,000
POS & ATM daily Limit	100,000
ATM monthly limit	1,000,000
E-commerce/Online limit	450,000

Can clients change their pins after getting the pin mailers?

Yes

How Can I top-up the card using M-Pesa?

Through attached steps

You can now top up your BOA Toucan VISA card straight from your phone using M-Pesa.

All you have to do is:

- 1. Go to Mpesa**
- 2. Select Pay bill**
- 3. Enter Business number 972901**
- 4. Enter as your account number BOA 123456
(the last 6 digits of your Toucan card)**
- 5. Enter the amount to be loaded**
- 6. Enter your Mpesa PIN**
- 7. Click send**

That's it. We've made it much, much easier.

How long does cash loading take to reflect on the card?

Real time

How long does Mpesa loading take to reflect on the card?

Real time

MERCHANT BUSINESS

1. Can a prospective client apply for their till/paybill through the Bank?

YES - BOA is a Safaricom Lipa Na Mpesa (LNM) Merchant aggregator. As a merchant Aggregator, BOA is able to: -

- Recruit its account holders as LNM Merchants upon collection of relevant Know Your Customer and customer Due Diligence Documents.
- Facilitate allocation of Business Numbers (Till numbers) and Paybill Numbers to applications within 24 hrs) to their BOA Account.

2. What are the charges applicable on the Till Transactions?

- Till/buy goods Merchants are charged 0.5% on every transaction paid to the Till up to a maximum of KES 200 per transaction
- Transactions below KES 200 are zero rated

- Paybill Merchants are not charged. The charge is as per Mpesa tariff to the remitter of funds

3. Does the Bank earn any fees on the LNM fees charged to the merchants by Safaricom?

Yes, the bank earns .25% of the fees earned by Safaricom on buy goods.

A hand holding a smartphone. The screen displays the Bank of Africa logo, which consists of a stylized 'A' inside a square, followed by the text 'BANK OF AFRICA' and 'BANKI MUAFRIKA' below it. The background of the slide is a dark green gradient with a faint, larger-scale version of the Bank of Africa logo and name.

Recommendations, Questions and
Feedback to be sent directly to
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Thank You!