Here's the comprehensive document for SwiftCash Financial Solutions, including expanded product descriptions, features, and FAQs with answers.

SwiftCash Financial Solutions

Founded: 2016

Headquarters: Nairobi, Kenya

Founders:

- James Muthomi (CEO)

- Elizabeth Wanjiru (CTO)

- Michael Omondi (CFO)

Mission: To revolutionize financial services in Kenya through innovative technology, promoting financial inclusion and economic empowerment.

Product Catalog:

1. BORROW

a) Jiokolee Loan

Description: Jiokolee Loan is a quick, short-term loan solution designed to help customers address urgent financial needs or unexpected expenses.

Target Customers: Employed individuals or small business owners aged 21-55.

Features:

- Loan amounts from KES 1,000 to KES 50,000

- Flexible repayment periods of 7, 14, 21, or 30 days

- Competitive interest rate of 0.1% per day

- No collateral required

- Instant approval and disbursement

- Option to extend loan term (subject to additional fees)

Application Process:

1. Download the SwiftCash app and register

2. Complete the loan application form

3. Upload required documents (ID and proof of income)

4. Receive instant decision

5. If approved, accept terms and receive funds

Repayment:

- Through M-Pesa

- Direct debit from linked bank account

- In-app card payment

Credit Scoring:

We use alternative data sources including:

- Mobile money transaction history

- Social media activity

- Utility bill payment history

FAQs:

1. Q: How quickly can I get the loan?

A: Once approved, funds are typically disbursed within 15 minutes to your registered mobile money account or bank account.

2. Q: What documents do I need to apply?

A: You need a valid Kenyan ID and proof of income (such as payslips or bank statements for the last 3 months).

3. Q: Can I apply for another loan if I have an existing one?

A: You need to fully repay your current loan before applying for a new one. This ensures responsible borrowing and helps maintain a good credit score.

4. Q: What happens if I can't repay on time?

A: Contact our customer support immediately. We may offer an extension or restructure your loan. Late payments incur additional fees and may affect your credit score.

5. Q: How is the interest calculated?

A: Interest is calculated at 0.1% per day on the outstanding loan amount. For example, a loan of KES 10,000 for 30 days would accrue KES 300 in interest.

6. Q: Is there a credit check?

A: Yes, we perform a soft credit check that doesn't affect your credit score. We also use alternative data sources to assess creditworthiness.

7. Q: Can I increase my loan limit?

A: Yes, your loan limit can increase over time based on your repayment history and overall creditworthiness.

8. Q: How do I check my loan status?

A: You can check your loan status anytime through the SwiftCash app or by logging into your account on our website.

9. Q: Can I repay my loan early?

A: Yes, you can repay your loan early without any penalties. Early repayment can positively impact your credit score.

10. Q: What if my application is rejected?

A: If your application is rejected, you'll receive a notification explaining the reason. You can work on improving your credit score and reapply after 30 days.

b) Biashara Boost

Description: Biashara Boost is a comprehensive business loan package aimed at fueling the growth of small and medium enterprises in Kenya.

Target Customers: Registered businesses operating for at least 6 months with a minimum monthly turnover of KES 100,000.

Features:

- Loan amounts from KES 50,000 to KES 5,000,000

- Flexible repayment periods of 3, 6, 12, 18, or 24 months

- Competitive interest rates starting from 14% per annum

- Option for secured loans (with lower interest rates)

- Business advisory services included

- Line of credit option for qualified businesses

Application Process:

1. Book an appointment with a SwiftCash business advisor

2. Prepare and submit required documents:

- Business registration certificate

- 6 months' bank statements

- Tax compliance certificate

- Business plan (for loans above KES 1,000,000)

3. Undergo business assessment

4. Receive loan offer

5. Accept terms and receive funds

Repayment:

- Monthly installments via bank transfer

- Option for automatic deductions from business account

Risk Assessment:

- Business credit score

- Industry risk analysis

- Cash flow assessment

- Collateral valuation (for secured loans)

FAQs:

1. Q: Can I use the loan for any business purpose?

A: Yes, the loan can be used for working capital, equipment purchase, expansion, or any other legitimate business need. We encourage you to discuss your plans with our business advisors to ensure the loan aligns with your business goals.

2. Q: Do you offer grace periods?

A: Yes, we offer grace periods of up to 3 months for certain industries and loan purposes. This is assessed on a case-by-case basis, considering factors like business seasonality and project timelines.

3. Q: What collateral is accepted for secured loans?

A: We accept various forms of collateral, including real estate, vehicles, machinery, and inventory. The type and value of collateral affect your interest rate and loan amount.

4. Q: How long does the approval process take?

A: The approval process typically takes 3-5 business days from the submission of all required documents. For existing customers with good repayment history, the process may be faster.

5. Q: Can I apply if my business is less than 6 months old?

A: Our standard Biashara Boost loan requires 6 months of operation. However, we have special startup packages for businesses less than 6 months old, with different terms and conditions.

6. Q: What's the difference between a term loan and a line of credit?

A: A term loan provides a lump sum that you repay over a fixed period. A line of credit gives you access to a credit limit that you can draw from as needed and repay flexibly, similar to a credit card for your business.

7. Q: How often are repayments made?

A: Repayments are typically made monthly. However, we can structure weekly or bi-weekly repayments for businesses with more frequent cash flows.

8. Q: Can I restructure my loan if my business faces difficulties?

A: Yes, we understand that businesses can face unexpected challenges. If you're having difficulty making repayments, contact us immediately to discuss restructuring options.

9. Q: Are there any prepayment penalties?

A: No, we encourage early repayment and do not charge any prepayment penalties. Early repayment can save you on interest and improve your credit score.

10. Q: What business advisory services are included?

A: Our business advisory services include financial management guidance, market analysis, business plan review, and networking opportunities with other SwiftCash business clients.

c) Elimu Advance

Description: Elimu Advance is a comprehensive education financing solution designed to support students in pursuing higher education and professional development courses.

Target Customers: Students enrolled in recognized institutions or their parents/guardians. Also available for professionals seeking career advancement courses.

Features:

- Loan amounts from KES 10,000 to KES 1,000,000

- Repayment period up to 7 years after graduation

- Grace period during the entire study period

- Competitive interest rate of 12% per annum

- Option to pay interest only during study period

- Career counseling and job placement assistance

Application Process:

1. Fill out the online application form

2. Submit required documents:

- Admission letter from the institution

- Academic transcripts

- ID and KRA PIN of student and guarantor

- Proof of income (for employed guarantor)

3. Undergo credit assessment

4. Receive loan offer

5. Accept terms and disburse funds to institution or student account

Repayment:

- Monthly repayments via bank transfer or direct debit

- Option for partial payments during study period

Insurance:

- Complimentary life insurance cover for the duration of the loan

FAQs:

1. Q: Can the loan cover living expenses in addition to tuition?

A: Yes, the Elimu Advance loan can cover tuition, accommodation, books, and other education-related expenses. We work with you to determine a suitable loan amount based on your needs and repayment capacity.

2. Q: What happens if I drop out or change institutions?

A: Contact us immediately if your educational status changes. We can restructure your loan based on your new circumstances, which may include adjusting the repayment terms or transferring the loan to a new institution.

3. Q: Can I apply for the loan if I'm studying abroad?

A: Yes, Elimu Advance is available for students studying at recognized institutions abroad. Additional documentation may be required, and different terms might apply depending on the country and institution.

4. Q: How does the grace period work?

A: The grace period covers your entire study duration. During this time, you're not required to make any repayments. However, interest will continue to accrue on the loan.

5. Q: Can I start repaying the loan while still studying?

A: Absolutely! We encourage partial payments during the study period if you're able. This can significantly reduce your overall interest and make post-graduation repayments more manageable.

6. Q: What are the criteria for a guarantor?

A: A guarantor should be a Kenyan citizen aged 25-65, with a stable income and good credit history. They should be able to demonstrate the capacity to repay the loan if needed.

7. Q: Is there an age limit for applicants?

A: There's no strict age limit, but applicants should be at least 18 years old. For younger applicants, a parent or guardian must be the primary applicant.

8. Q: Can I use this loan for short professional courses?

A: Yes, Elimu Advance can be used for professional development courses, certifications, and other short-term educational programs. The loan terms may be adjusted to suit the shorter duration of these courses.

9. Q: How does the career counseling service work?

A: Our career counseling service includes resume building, interview preparation, and job market insights. We also have partnerships with various employers and can assist with job placements upon graduation.

10. Q: What happens to the loan if I can't find a job after graduation?

A: If you're facing difficulty finding employment after graduation, contact us to discuss your options. We may be able to offer a repayment holiday or restructure your loan to make it more manageable while you're job hunting.

2. SAVE

a) Akiba Smart

Description: Akiba Smart is a high-yield savings account with no minimum balance, designed to encourage regular savings habits.

Target Customers: All individuals looking to save regularly, particularly young professionals and first-time savers.

Features:

- Interest rate of 7% per annum

- No maintenance fees

- Free mobile and internet banking

- Automated savings plans

- Quarterly financial health check-ups

FAQs:

1. Q: How often is interest paid?

A: Interest is calculated daily and paid monthly. It's credited to your account on the first day of each month.

2. Q: Can I link this account to my M-Pesa?

A: Yes, you can easily link your Akiba Smart account to M-Pesa for seamless transfers. This can be set up through our mobile app or by visiting any of our branches.

3. Q: Is there a minimum balance required?

A: No, there's no minimum balance required to maintain the account or earn interest. You can start saving with any amount.

4. Q: How many withdrawals can I make per month?

A: You can make up to 3 free withdrawals per month. Additional withdrawals incur a small fee to encourage saving.

5. Q: Can I set up automatic savings transfers?

A: Yes, you can set up recurring transfers from your salary account or M-Pesa to your Akiba Smart account. This can be daily, weekly, or monthly.

6. Q: Is the account insured?

A: Yes, your deposits are insured by the Kenya Deposit Insurance Corporation up to the legally protected limit.

7. Q: Can I open multiple Akiba Smart accounts?

A: Yes, you can open multiple accounts for different savings goals. Each account can have its own automated savings plan.

8. Q: How do I check my account balance?

A: You can check your balance anytime through our mobile app, internet banking, or by dialing our USSD code \*100#.

9. Q: Are there any account maintenance fees?

A: No, there are no monthly maintenance fees for the Akiba Smart account.

10. Q: Can I access this account through an ATM?

A: Yes, you can access your Akiba Smart account through any SwiftCash ATM. You can also request a debit card for wider ATM access.

b) Tujenge Together

Description: Tujenge Together is a group savings account for chamas and investment groups, offering competitive interest rates and financial advisory services.

Target Customers: Registered groups and informal savings circles with at least 5 members.

Features:

- Tiered interest rates based on balance (up to 8% per annum)

- Multiple signatories allowed

- Regular financial advisory services

- Dedicated relationship manager

- Option for group micro-loans

FAQs:

1. Q: How many signatories can we have?

A: You can have up to 5 signatories for the account. These should be elected by the group and can be changed with proper documentation.

2. Q: Can we get a loan based on our group savings?

A: Yes, groups with consistent savings for at least 6 months are eligible for group loans. The loan amount is typically up to 3 times your savings balance.

3. Q: What's the minimum number of members required to open an account?

A: The minimum number of members required to open a Tujenge Together account is 5.

4. Q: How are disputes among group members handled?

A: We recommend that groups have a constitution that outlines dispute resolution procedures. For account-related issues, your relationship manager can mediate.

5. Q: Can the group change its signatories?

A: Yes, signatories can be changed. This requires a resolution from the group and new signatories must complete our KYC process.

6. Q: What financial advisory services are offered?

A: We offer quarterly financial planning sessions, investment advice, and can help structure your group's saving and investment strategy.

7. Q: Is there a maximum balance limit?

A: There's no maximum balance limit. In fact, higher balances qualify for better interest rates.

8. Q: How often can the group withdraw funds?

A: There are no restrictions on withdrawals, but we encourage groups to align withdrawals with their saving goals.

9. Q: Can individual members make deposits?

A: Yes, individual members can make deposits into the group account. All deposits are recorded and attributed to the depositing member.

10. Q: What happens if the group dissolves?

A: If the group dissolves, the funds will be distributed according to the group's constitution. If there's no constitution, we'll require a signed agreement from all members.

c) Watoto Wetu

Description: Watoto Wetu is a children's savings account designed to help parents save for their kids' future while teaching financial responsibility.

Target Customers: Parents and guardians of children under 18.

Features:

- 8% interest rate per annum

- Free life insurance cover for the parent/guardian

- Bonus interest for consistent monthly deposits

- Educational resources on financial literacy for kids

- Option to convert to a student account at age 18

FAQs:

1. Q: Can the child access the funds?

A: The account is managed by the parent/guardian until the child turns 18. However, children can be involved in deposit activities to learn about saving.

2. Q: Is there a minimum monthly deposit?

A: No, there's no minimum monthly deposit. However, consistent monthly deposits of any amount qualify you for bonus interest.

3. Q: At what age can the child take control of the account?

A: The child can take control of the account at 18. At this point, it can be converted to a regular savings account or a student account.

4. Q: Can grandparents contribute to the account?

A: Yes, grandparents or any other family members can contribute to the account. They'll need the account number and the child's name.

5. Q: What documents are needed to open the account?

A: You'll need the child's birth certificate, your ID, and proof of guardianship (if you're not the parent).

6. Q: How does the bonus interest work?

A: If you make deposits for 12 consecutive months, you'll receive an additional 1% interest on your average annual balance.

7. Q: Can I open accounts for multiple children?

A: Yes, you can open separate WatotoCertainly, I'll continue with the rest of the Watoto Wetu FAQs and then move on to the payment products.

Watoto Wetu (continued)

7. Q: Can I open accounts for multiple children?

A: Yes, you can open separate Watoto Wetu accounts for each of your children. Each account will be managed independently.

8. Q: What happens to the account if something happens to the parent/guardian?

A: The free life insurance cover ensures that a predetermined amount continues to be deposited into the account if anything happens to the parent/guardian. The account management would then transfer to the next of kin or appointed guardian.

9. Q: Can the funds be used for education before the child turns 18?

A: Yes, funds can be withdrawn for educational purposes. You'll need to provide proof of educational expenses, and our team will review and approve such withdrawals.

10. Q: How does the free life insurance cover work?

A: The life insurance cover is provided at no extra cost and covers the parent/guardian for the amount of the targeted savings goal. If anything happens to the insured, the remaining amount to reach the savings goal is paid into the account.

3. PAY

a) Lipa Poa

Description: Lipa Poa is a digital wallet for easy payments and money transfers, designed to make daily transactions smooth and secure.

Target Customers: All individuals and businesses looking for convenient digital payment solutions.

Features:

- Free transfers to other SwiftCash accounts

- Low-cost transfers to other banks and mobile money services

- QR code payments at partner merchants

- Bill payments and airtime purchase

- Real-time transaction notifications

FAQs:

1. Q: Are there daily transaction limits?

A: Yes, the default limit is KES 300,000 per day, but this can be increased upon request and additional verification.

2. Q: Can I use Lipa Poa internationally?

A: Currently, Lipa Poa is for domestic transactions only. We're working on international capabilities and will notify users when this feature becomes available.

3. Q: How do I add money to my Lipa Poa wallet?

A: You can add money through bank transfer, M-Pesa, or by depositing cash at any SwiftCash agent or branch.

4. Q: What security measures are in place to protect my money?

A: We use bank-grade encryption, two-factor authentication, and real-time fraud detection systems. Your funds are also insured up to the regulatory limit.

5. Q: Can I send money to non-Lipa Poa users?

A: Yes, you can send money to any mobile number or bank account in Kenya, even if they don't use Lipa Poa.

6. Q: How do I generate a QR code for payment?

A: In the Lipa Poa app, select 'Receive Payment', enter the amount, and a QR code will be generated which the payer can scan.

7. Q: Are there any transaction fees?

A: Transfers to other Lipa Poa users are free. There are small fees for transfers to other banks or mobile money services, which are displayed before you confirm the transaction.

8. Q: What should I do if I suspect unauthorized transactions?

A: Immediately lock your account through the app and contact our 24/7 customer support. We'll investigate and reverse any unauthorized transactions.

9. Q: Can I link multiple bank accounts to my Lipa Poa wallet?

A: Yes, you can link up to 5 bank accounts to your Lipa Poa wallet for easy transfers and top-ups.

10. Q: How quickly are transfers processed?

A: Transfers to other Lipa Poa users are instant. Transfers to other banks typically process within a few hours, depending on the receiving bank.

b) Biashara Pay

Description: Biashara Pay is a comprehensive payment solution for businesses to accept digital payments easily and securely.

Target Customers: Small to medium-sized businesses, both online and brick-and-mortar.

Features:

- Accept payments via QR code, NFC, or payment link

- Real-time transaction notifications

- Integration with popular accounting software

- Detailed sales reports and analytics

- Multi-user access with role-based permissions

FAQs:

1. Q: What are the transaction fees?

A: We charge a 1% transaction fee, capped at KES 100 per transaction. Volume-based discounts are available for high-turnover businesses.

2. Q: How quickly are funds settled in my account?

A: Funds are settled at the end of each business day and should reflect in your linked bank account by the next business day.

3. Q: Can I integrate Biashara Pay with my existing POS system?

A: Yes, we offer API integration with most popular POS systems. Our technical team can assist with the integration process.

4. Q: What types of payments can I accept?

A: You can accept payments from all major debit and credit cards, mobile money services, and other digital wallets.

5. Q: How do I generate payment reports?

A: You can generate daily, weekly, or monthly reports through the Biashara Pay dashboard. These can be exported in various formats including PDF and CSV.

6. Q: Is there a limit to the number of transactions I can process?

A: There's no limit on the number of transactions. However, very high-volume merchants may need to undergo additional verification for security purposes.

7. Q: Can I have multiple users for my Biashara Pay account?

A: Yes, you can add multiple users with different access levels - from cashiers who can only process payments to managers who can view reports and change settings.

8. Q: What do I do if a customer requests a refund?

A: You can process refunds directly through the Biashara Pay dashboard. Refunds are typically processed within 3-5 business days.

9. Q: How secure is the payment processing?

A: We use industry-standard encryption and are PCI DSS compliant. All sensitive data is tokenized to ensure maximum security.

10. Q: Can I use Biashara Pay for online sales?

A: Absolutely! We offer payment gateway integration for e-commerce platforms, as well as payment links that can be shared via email or social media.

c) Safari Secure

Description: Safari Secure is a travel card designed for secure payments while traveling domestically or internationally, offering competitive exchange rates and travel benefits.

Target Customers: Frequent travelers, both for business and leisure.

Features:

- Multi-currency support (up to 5 currencies)

- Competitive exchange rates

- Free ATM withdrawals worldwide

- Travel insurance included

- 24/7 global customer support

FAQs:

1. Q: How many currencies can I hold on the card?

A: You can hold up to 5 currencies simultaneously. Currently supported currencies are KES, USD, EUR, GBP, and AED.

2. Q: What should I do if I lose my card while traveling?

A: Immediately lock your card via the app and contact our 24/7 support for assistance. We can arrange an emergency cash transfer or expedited card replacement.

3. Q: Are there any ATM withdrawal fees?

A: Safari Secure offers free ATM withdrawals worldwide. However, some ATM operators may charge their own fees.

4. Q: How do I activate my card for international use?

A: Your card is automatically activated for international use. However, we recommend notifying us of your travel dates for added security.

5. Q: What exchange rates are used for transactions?

A: We use real-time exchange rates with a small margin. You can check the exact rates in the app before making a transaction.

6. Q: Can I use the card for online purchases?

A: Yes, Safari Secure can be used for online purchases in any of the currencies you hold on the card.

7. Q: What does the travel insurance cover?

A: The included travel insurance covers trip cancellation, lost luggage, and emergency medical expenses. Full details are available in the policy document in the app.

8. Q: How do I check my card balance while traveling?

A: You can check your balance anytime through the Safari Secure app, which works offline. You can also check via SMS or by calling our 24/7 support line.

9. Q: Can I add additional cardholders?

A: Yes, you can add up to 3 additional cardholders to your account. Each will receive their own card linked to the same multi-currency account.

10. Q: How do I reload my card while abroad?

A: You can reload your card through the app using a bank transfer or debit card. In emergencies, you can also arrange a cash pickup at select global locations.

This completes the comprehensive document for SwiftCash Financial Solutions, including expanded product descriptions, features, and FAQs with answers for all products in the Borrow, Save, and Pay categories.

SWIFT CASH TROUBLESHOOTING GUIDE

Troubleshooting techniques for common issues customers might face with each product. This information can be used by the chatbot to help resolve issues before escalating to a human assistant.

1. BORROW

a) Jiokolee Loan

Troubleshooting:

1. Issue: Loan application stuck in processing

Resolution: Wait for 15 minutes and check again. If still stuck, clear app cache or try using a different device. If the problem persists, contact customer support with your application reference number.

2. Issue: Unable to upload documents

Resolution: Ensure documents are in PDF or JPG format and under 5MB each. Try uploading one at a time. If issues persist, try using a different browser or device.

3. Issue: Loan approved but funds not received

Resolution: Check that your registered mobile money or bank account details are correct in the app. If correct, wait for up to 2 hours. If funds still not received, contact customer support.

4. Issue: Cannot log in to the app

Resolution: Try resetting your password. If that doesn't work, ensure you're using the latest version of the app. If problems persist, contact technical support.

5. Issue: Repayment not reflecting in account

Resolution: Payments can take up to 24 hours to reflect. Check again after 24 hours. If still not updated, contact customer support with your payment receipt.

b) Biashara Boost

Troubleshooting:

1. Issue: Unable to schedule appointment with business advisor

Resolution: Try booking through the website if the app isn't working. If still unable, call our business support line for manual scheduling.

2. Issue: Difficulty uploading large business documents

Resolution: Try compressing your files or uploading them one at a time. If issues persist, your business advisor can assist with alternative submission methods.

3. Issue: Loan disbursement delayed

Resolution: Check your email for any requests for additional information. If none, and it's been more than 5 business days since approval, contact your assigned business advisor.

4. Issue: Unable to view loan statement

Resolution: Ensure you're logged into the correct business account. Try clearing browser cache or using a different browser. If problems persist, contact technical support.

5. Issue: Automatic repayment failed

Resolution: Check your linked account has sufficient funds. If funds are available and deduction still failed, contact customer support for manual processing.

c) Elimu Advance

Troubleshooting:

1. Issue: Guarantor rejection

Resolution: Ensure your guarantor meets our minimum requirements (employed, over 25 years old, with a good credit score). If they meet these criteria, contact support for further assistance.

2. Issue: Unable to submit institution details

Resolution: Check that the institution is in our supported list. If it is and you still can't submit, try using the web portal instead of the app. If issues persist, contact our education finance team.

3. Issue: Loan disbursement not received by institution

Resolution: Confirm with your institution that they haven't received the funds. If confirmed, contact our education finance team with your loan reference number and institution's receipt details.

4. Issue: Cannot view or download loan agreement

Resolution: Try using a different browser or device. If still unable to access, contact support to have the agreement emailed to you.

5. Issue: Unable to update course details

Resolution: Ensure you have the necessary documentation from your institution. If you do and still can't update, contact our education finance team for manual updating.

2. SAVE

a) Akiba Smart

Troubleshooting:

1. Issue: Interest not reflecting in account

Resolution: Interest is typically applied by the 5th of each month. If you don't see it by then, contact customer support with your account details.

2. Issue: Unable to set up automated savings plan

Resolution: Ensure your linked account has sufficient funds. If it does and you still can't set up the plan, try unlinking and relinking the account. If issues persist, contact support.

3. Issue: Cannot access account through mobile app

Resolution: Ensure you're using the latest version of the app. Try uninstalling and reinstalling. If still unable to access, contact technical support.

4. Issue: Debit card not working

Resolution: Ensure card is activated. If activated and still not working, check your balance. If balance is sufficient, contact card services for further assistance.

5. Issue: Unable to view transaction history

Resolution: Try logging out and logging back in. If issue persists, clear app cache or try accessing through the web portal. If still unable to view, contact technical support.

b) Tujenge Together

Troubleshooting:

1. Issue: Unable to add new signatory

Resolution: Ensure you have the necessary group resolution document. If you do, contact support for assistance with the signatory addition process.

2. Issue: Group loan application rejected

Resolution: Check that your group meets the minimum savings duration and amount. If met, review the rejection reason provided. If unclear, contact your relationship manager for clarification.

3. Issue: Cannot generate group savings report

Resolution: Ensure you have the necessary permissions in the group account. If you do and still can't generate the report, try using the web portal. If issues persist, contact support.

4. Issue: Difficulty scheduling financial advisory session

Resolution: Try booking through the website if the app isn't working. If still unable, contact your relationship manager for manual scheduling.

5. Issue: Unable to process group withdrawal

Resolution: Verify that the withdrawal request has the required number of approvals. If it does and you still can't process, contact support for manual processing.

c) Watoto Wetu

Troubleshooting:

1. Issue: Bonus interest not applied

Resolution: Check if you've made deposits for at least 6 consecutive months. If you have and still don't see the bonus, contact customer support.

2. Issue: Unable to set up recurring deposits

Resolution: Ensure your linked account has sufficient funds. If it does and you still can't set up the deposit, try unlinking and relinking the account. If issues persist, contact support.

3. Issue: Cannot access educational resources

Resolution: Ensure you're using the latest version of the app. If you are and still can't access, try logging out and logging back in. If problems persist, contact technical support.

4. Issue: Life insurance details not visible

Resolution: Check that you've completed all necessary forms for the insurance. If you have and still can't view details, contact our insurance partner through the provided contact information.

5. Issue: Unable to convert to student account at age 18

Resolution: Ensure all necessary documentation has been submitted. If it has and you're still unable to convert, visit a branch with the account holder and guardian for manual conversion.

3. PAY

a) Lipa Poa

Troubleshooting:

1. Issue: Payment to merchant failed

Resolution: Check your internet connection and account balance. If both are fine, the issue might be with the merchant's system. Try again later or use an alternative payment method.

2. Issue: Unable to add money to wallet

Resolution: If using bank transfer, ensure you've entered the correct account details. For M-Pesa, check if you've reached your daily limit. If issues persist, contact support.

3. Issue: QR code not scanning

Resolution: Ensure the QR code is well-lit and the camera lens is clean. If still not scanning, try manually entering the payment details.

4. Issue: Transaction limit reached unexpectedly

Resolution: Check your transaction history for any unfamiliar transactions. If all looks correct, contact support to review and potentially increase your limit.

5. Issue: Unable to link bank account

Resolution: Ensure you're entering the correct bank details. If correct and still unable to link, try removing and re-adding the bank. If issues persist, contact support for manual linking.

b) Biashara Pay

Troubleshooting:

1. Issue: Cannot generate payment link

Resolution: Ensure you have a stable internet connection. If connection is fine and you still can't generate a link, try logging out and back in. If issues persist, contact technical support.

2. Issue: POS integration not working

Resolution: Check that your POS system is on our supported list. If it is, try restarting both systems. If still not working, contact our integration team for assistance.

3. Issue: Unable to process refund

Resolution: Ensure the original transaction is within the refund time limit. If it is and you still can't process, contact support for manual refund processing.

4. Issue: Sales report not generating

Resolution: Try selecting a shorter date range. If still not generating, try using the web portal instead of the app. If issues persist, contact technical support.

5. Issue: New user unable to access account

Resolution: Verify that the user's email is correctly entered in the system. If correct, have them check their spam folder for the activation email. If email not received, contact support to resend activation.

c) Safari Secure

Troubleshooting:

1. Issue: Card declined despite sufficient balance

Resolution: Ensure you've activated the card for international use in the app. If it's already activated, contact support as there might be a temporary hold on the card for security reasons.

2. Issue: Unable to add new currency to card

Resolution: Check if you've reached the maximum number of currencies (5). If not, ensure you have a stable internet connection. If issues persist, contact support.

3. Issue: Travel insurance claim rejected

Resolution: Review the claim requirements and ensure all necessary documentation has been submitted. If all is in order, contact our insurance partner for clarification on the rejection reason.

4. Issue: Cannot view real-time exchange rates

Resolution: Check your internet connection. If connection is fine, try logging out and back in to the app. If still unable to view, contact technical support.

5. Issue: Additional cardholder unable to access account

Resolution: Ensure the additional cardholder has completed the registration process. If they have and still can't access, the primary cardholder should contact support for assistance.