



M-SACCO

A platform that provides convenient effective and efficient solutions for SACCOs and MFIs to provide mobile financial services to their members and the general public.

FEATURES OF M-SACCO

- Deposits
- Withdrawals
- Balance Inquiry
- Mini-statement
- School fees pay.
- Counter sms and loan reminders.
- NIN Verification
- Customer acquisition
- CRBs.

M-SACCO BENEFITS TO THE SACCO

- Improved Loan Repayment rate.
- Increased SACCO Revenue from Txn fees.
- Member retention rate/ confidence in the SACCO
- Reduced operational costs for the SACCO.
- Improved local & International SACCO rating.
- Clean Member data base at the SACCO.
- Reduced risk of the borrowers through CRB and NIN Verification.

M-SACCO BENEFITS TO THE MEMBER

- **Convenience-** Service can be easily accessed and used anytime anywhere including at night.
- **Time saving-** It saves the time one would spend traveling to the SACCO offices.
- **Access to credit-** Through the numerous deposits, member is able to increase their savings allowing them access credit easily.
- **Secure:** Customer receives a msg upon transacting to confirm and can check balance anytime to be sure his money is available on the account.

REQUIREMENTS TO USE M-SACCO

- Must be a SACCO member except for deposits
- Number should be registered in the system with the SACCO
- Should be knowing the SACCO ID and Institution ID
- Must be knowing Account number and Msacco Number.
- Names on the Simcard should be matching with ones in the system.

M-SACCO USSD MAIN MENU

1. Deposits
2. Withdrawals
3. Balance
4. Mini-statement
5. My Account
6. Join
7. School Fees

SUBSCRIBE TO GET M-SACCO NUMBER

***165*6*3# ok (MTN)**

***185*7*3# OK (Airtel)**

Enter SACCO ID *Msacco* (MTN)

Select 1 for MSACCO (Airtel)

Select 1 for Yes to proceed (MTN)

Select 6 for Join

Confirm with 1 to accept T&C

Enter Institution ID ROLEC (MTN)

Airtel Institution ID is 4362995

Enter SACCO account Number +1 at the end

Enter Recovery number

Set M-sacco pin and confirm (5 digits)

Receive msg with M-sacco number.

HOW TO DEPOSIT ON M-SACCO

***165*6*3# OK (MTN)**

***185*7*3# OK (Airtel)**

Enter SACCO ID *Msacco* (MTN)

Select 1 for MSACCO (Airtel)

Select 1 for Yes to proceed (MTN)

Select 1 for deposit

Enter Msacco Number

Enter Amount

Confirm KYC

Confirm with Mobile Money pin

Receive a msg.

HOW TO WITHDRAW ON M-SACCO

***165*6*3# OK (MTN)**

***185*7*3# OK (Airtel)**

Enter SACCO ID *Msacco* (MTN)

Select 1 for MSACCO (Airtel)

Select 1 for Yes to proceed (MTN)

Select 2 for withdraw

Enter Msacco number

Enter amount to withdraw

Confirm KYC

Enter M-sacco pin

Receive a msg with the money.

HOW TO CHECK BALANCE ON M-SACCO

***165*6*3# OK (MTN)**

***185*7*3# OK (Airtel)**

Enter SACCO ID *Msacco* (MTN)

Select 1 for MSACCO (Airtel)

Select 1 for Yes to proceed (MTN)

Select 3 for balance

Enter M-sacco number

Enter M-sacco pin

Get a balance notification.

HOW TO GET MINI STATEMENT

***165*6*3# OK (MTN)**

***185*7*3# OK (Airtel)**

Enter SACCO ID *Msacco* (MTN)

Select 1 for MSACCO (Airtel)

Select 1 for Yes to proceed (MTN)

Select 4 for Mini-statement

Enter M-sacco number

Enter M-sacco pin

Get notification with last 5 transactions.

EXPLORE MY ACCOUNT (5)

1. Request Token (*Sent to recovery no. for those who forgot their pin*)
2. Reset PIN (*Using the token received in step 1 above*)
3. Change PIN (*For those who know pin but want to change*)
4. Change Recovery Number (*Should be knowing the M-sacco no. & pin*)
5. View Recovery Number. (*You should be knowing the M-sacco no.*)
6. View M-Sacco Number (*Incase you forgot the M-sacco no.*)
7. Approval.

1. APPROVED MSACCO TRANSACTION CHARGES

| No. | Transaction | Transaction Range | Total Charge | FLT Share | SACCO Share | Over the counter transaction charge |
|-----|-------------|---------------------|--------------|-----------|-------------|-------------------------------------|
| 1. | Deposit | 1,000-200,000 | 1,150 | 575 | 575 | N/A |
| | | 200,001-1,000,000 | 2,000 | 1,000 | 1,000 | N/A |
| | | 1,000,001-3,000,000 | 5,000 | 2,500 | 2,500 | N/A |
| | | 3,000,001-5,000,000 | 6,000 | 3,000 | 3,000 | N/A |
| 2. | Withdraw | 1,000-200,000 | 2,300 | 1,150 | 1,150 | 2,300 |
| | | 200,001-1,000,000 | 3,000 | 1,500 | 1,500 | 3,000 |
| | | 1,000,001-3,000,000 | 5,000 | 2,500 | 2,500 | 5,000 |
| | | 3,000,001-5,000,000 | 6,000 | 3,000 | 3,000 | 6,000 |
| | | Above 5,000,000 | N/A | N/A | N/A | 12,000 |

1. APPROVED MSACCO TRANSACTION CHARGES Cont..

| No. | Transaction | Transaction Range | Total Charge | FLT Share | SACCO Share | Over the counter transaction charge |
|-----|-------------------|-------------------|--------------|-----------|-------------|-------------------------------------|
| 3. | USSD Inquiry | N/A | 200 | 130 | 70 | N/A |
| 4. | Transaction Alert | N/A | 200 | 130 | 70 | N/A |
| 5. | CRB | N/A | 10,000 | 6000 | 4,000 | N/A |
| 6. | NIN Verification | N/A | 2,000 | 1,000 | 1,000 | N/A |
| 7. | Loan application | N/A | 2,500 | 2,500 | N/A | N/A |

M-SACCO APP

- Customers are able to access, assess, and choose the most affordable financial services provided by a wide network of community SACCO s in Uganda.
- A member is able to open an account with a SACCO of their choice , grow personal savings, and access credit.
- One can get an M-sacco number for his account in a SACCO he already belongs too.
- Sign-in to his SACCO account, **Deposit, Withdraw, see Balance, see Statement, apply for a loan)**
- Report any issue encountered while using the service directly to Msacco.
- Invite a friend to download the app and join both a SACCO and get an Msacco No.
- See below slides for guidance.



Your Financial Freedom in Your Hands

Enter your phone number to Join a SACCO

Phone number

256(0) 789336334

Join a SACCO

Already a SACCO Member?

Login / Get MSACCO number

11:53



Hey! Welcome to



We are happy to see you again. You've been missed!!

Enter MSACCO number & submit

99092836

Submit

Get an MSACCO Number

16:46

Good afternoon, Eseza

Authorization is required to access this account

99092836



ENTER YOUR MSACCO PIN



Submit

16:46

Eseza Kadondi verified

99092836

Available Bal Actual Bal [Show Bal](#)

UGX --- UGX ---

Share capital UGX 50,000

Shares 5

Deposit

Withdraw

Recent transactions [Show Statement](#)

For privacy, your statement is hidden.

16:46

Deposit

Balance UGX ---

[Show Bal](#)

Your phone number

256(0) 789336334

Use different phone number

Amount (between 1,000 - 4M)

Reason

Next

16:46

Withdraw

Balance UGX ---

[Show Bal](#)

Your phone number

256(0) 789336334

Use different phone number

Amount (between 1,000 - 4M)

Withdraw

Search for your SACCO or MFI



one by one



One By One SACCO

Makerere Hill Road P. O. Box 1077
Kampala, Uganda

CONFIRM ACCOUNT DETAILS



Account number 1by100006331



Account holder Joviah Kirabo Nyanzi



Phone 0780257699



Recovery phone 0789336334



SACCO One By One SACCO

Makerere Hill Road P. O. Box 1077 Kampala,
Uganda
Location

Set MSACCO pin

COMMON ERRORS

- **Invalid Account.** *Writing the account wrongly or interchanging SACCO account and M-sacco number.*
- **Low SACCO credit.** *SACCO needs to pay credit.*
- **Insufficient Float.** *SACCO needs to deposit float.*
- **Customer name mismatch,** *Name in the Simcard differs from what is on the account.*
- **Phone number not registered for this account.** *Withdrawing/ joining with a different number from what is in the system.*
- **Customer has insufficient balance.**
- **Authentication failed/ Invalid pin.** *Entering a wrong M-sacco pin*
- **Unfortunately this transaction can not be processed at this time.** *Using a wrong SACCO ID./ MTN network can just try again .*
- **Not receiving the msg or OTP.** *Enabling the DND option/ Msg inbox full*
- **Switching Lines while depositing.** *(using one without money) .*

ERRORS CONT'N..

- App is not available in your region. *Having VPN connected on the phone.*
- Connection error. *Not having data on the phone.*
- Device Identifier does not match. *Using a new phone from the one you have been using/ Flashing your phone/ Restoring factory settings.*
- App not displaying balance or statement: *Not clicking on show balance and statement on the app.*
- Fetching customer details failed: *Using a different phone to sign in to their account./ Simcard names in the number being used not matching what is at the SACCO./ SACCO may not be having credit./ May have disabled check balance on the account.*
- Seeing only Deposit and Withdraw: *May be using a simcard that is registered on MoMo pay or any other merchant services.*

CONTACT US ABOUT M-SACCO

You can contact MSACCO on the contacts below for any inquiries.

- Toll free 0800220220/ Customers only
- Email is msacco@fltug.com for SACCO.
- Whatsapp **0741241252**/Customers/SACCO.

Personal emails:

- M-SACCO Product Officer (Onboarding) ekadondi@fltug.com
- M-SACCO Product Manager: abigirwa@fltug.com
- M-SACCO Product Officer (Usage) lkarugaba@fltug.com