

1. What is VOOMA?

VOOMA is a mobile wallet service from KCB that enables you to pay for goods and services, borrow loans and save money via your phone. You can access your VOOMA wallet on Safaricom, Airtel and Telkom lines.

2. What do I need to join VOOMA?

You need either of the following valid Kenyan government issued identification documents:

- Valid National ID, passport or Alien ID; and
- Registered mobile line.

3. How do I register on VOOMA?

- Dial *844# and follow the simple steps; or
- Download the VOOMA App from Google Play Store or iOS App Store and register.

4. Do I need to pay to register on VOOMA?

No. Registration is FREE.

5. What services can I get on VOOMA?

- **Send Money** - you can send money to anyone registered on VOOMA as well as those not yet registered on VOOMA
- **Pay Bills** - you can pay for goods and services at a merchant via VOOMA Pay Bill and also pay for popular utility bills e.g. Kenya Power prepaid tokens, DStv, GOtv, Zuku and more
- **Buy Goods** - you can pay for goods and services for free e.g. shopping, fuelling, dining, etc. via VOOMA Till Number
- **Buy Airtime** - you can buy Safaricom, Airtel and Telkom airtime on VOOMA
- **Make Deposits or Withdrawals** – You can deposit or withdraw money to or from your VOOMA wallet at any KCB branch, KCB ATMs & VOOMA agents countrywide
- **VOOMA Loan** - you can apply for and repay your VOOMA loan within flexible repayment periods of 1, 7, 14 or 30 days with rates as low as 0.2%, dependent on repayment period selected. Available to VOOMA customers

- **Transfer of Funds to Bank Account** - you can transfer money from your VOOMA wallet to any bank account in Kenya via PesaLink
- **Set Standing Orders** - you can set your standing orders from your VOOMA wallet on *844#

6. Can I send money through VOOMA to a non-registered individual?

Yes. When a VOOMA registered individual sends you money and you are not registered, you will receive a One Time Voucher (OTV) on your phone. You will then visit the nearest KCB branch, KCB ATM or Vooma Agent to withdraw your money. Kindly note that the OTV expires in 7 days. For you to enjoy other additional & exciting services, you will need to register on VOOMA.

7. How much can a non-registered individual receive?

Non-registered customers can only have a maximum of two vouchers in a month. The monthly limit is KShs. 50,000.

8. 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 and use VOOMA services.

9. How do I know my VOOMA loan limit?

You will be able to check your loan limit through:

Vooma App	*844# (USSD)
<ul style="list-style-type: none">• Launch your VOOMA App• On the landing page, select Loans• Your loan limit will automatically be displayed on the screen• You can then proceed to borrow based on the limit shown	<ul style="list-style-type: none">• Dial *844#• Select Loans and Savings• Select Loans• Under Loans, select Check Loan Limit• You will be prompted to enter your VOOMA PIN then submit• You will receive a response via SMS with your loan limit

10. How do I increase my loan limit on VOOMA?

For a limit upgrade, you will need to be a VOOMA customer for at least six months or have other KCB Bank products.

11. What is my VOOMA Daily Transactional Limit?

You can transact upto KSh. 100,000 per transaction and KShs. 250,000 per day. If you are a KCB account holder, you can transact upto KShs. 1,000,000 per day.

Customer Self-Onboarding on VOOMA		
Channels	Activation Stage	Daily Wallet Limit (KShs)
Dial *844# or download the VOOMA App	Self registration	100,000
Visit any KCB branch	Provide your National ID	250,000
KCB M-PESA customers	KCB M-PESA verification	250,000

12. Can I have higher transaction limits on VOOMA?

Yes. You can get higher limits on VOOMA if you have a KCB account. Visit your nearest KCB bank branch with your Passport or Kenyan ID to have your account linked. Your wallet limit will be upgraded to KShs. 1,000,000.

13. What is the difference between a Wallet Limit and a Transaction Limit?

Your wallet Limit is the amount of money your VOOMA wallet can hold at any given time. Your Transaction Limit is how much you can transact on your wallet.

14. Can I have more than one VOOMA wallet?

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

15. How do I access the terms and conditions for the VOOMA wallet?

The terms and conditions can be accessed through our website: www.VOOMA.ke or via ke.kcbgroup.com

16. Does the voucher I receive while making an ATM/Branch withdrawal expire?

Yes. Your voucher expires after 10 minutes of receiving it.

17. Where can I find tariff charges for VOOMA services?

- The charges for each service will be displayed to you before you complete a transaction
- The tariff charges list will be displayed at all the transaction outlets and also made available on the VOOMA website: www.VOOMA.ke

18. 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.

19. How will 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.

20. How can I locate a VOOMA agent/merchant?

All our registered VOOMA agents and merchants countrywide will be branded with VOOMA signage. You can also locate agents, merchants and branches nearest to you on the app and the website.

21. What services can I access at a VOOMA agent?

You can pay for your utility bills e.g. buy Kenya Power prepaid tokens & postpaid, DStv, GOTv, ZUKU (satellite, phone & triple pay), StarTimes, Nairobi Water, NHIF individual, KCB Insurance Agency and Jambojet. You can also deposit and withdraw cash to your own VOOMA wallet.

22. What happens when I lose my phone/phone number?

You need to immediately call or get in touch with the KCB contact centre through our helplines or visit any KCB branch to report the loss.

23. What happens when I change my phone/ phone number?

Call or get in touch with our Contact centre or visit any KCB branch to inform them of the change immediately.

24. What do I do if I forget my PIN?

You can reset your PIN from your Account Menu. Launch the VOOMA App, select Forgot PIN and follow the prompts to reset.

25. Will I be able to link my KCB bank account to a VOOMA wallet?

Yes. Visit a KCB bank branch for your account to be linked.

26. Can I add beneficiaries to my VOOMA wallet?

Yes. Both merchants and customers can be added as beneficiaries.

27. Who is a beneficiary?

A beneficiary is anyone you pay frequently on USSD or on the VOOMA App.

28. Can I use my VOOMA wallet outside of Kenya?

Yes. The services are currently available outside of Kenya.

29. What are the contact centre helplines?

Call : 0711 087000 or 0732 187000

WhatsApp : 0711 087 087

Web: www.VOOMA.ke

Email : contactcenter@kcbgroup.com

SMS : 22522

To join Dial *844# or download **vooma** app



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Frequently Asked Questions