Biblia Sacco

Good evening

BIBLIA SACCO
Changing Lives

Withdraw to M-Pesa	Buy Airtime	Cash Deposit
Account Balances	Transfer to Bank	Apply Loan
Pay Utility Bills	Internal Funds Transfer	Account Statement

MOBILE BANKING

PART 1 : PORTAL MEMBER ENROLLMENT

Portal Enrolment

Biblia SACCO Society LTD

Welcome to Our Members' Portal

Sign In

Member Number

Password

Sign In

Register for Member's Portal   Forgot Password?

Instructions

i.   Open the Biblia Portal(**https://portal.bibliasacco.com/user/login)**

ii. Key in your member number and Password.

iii. Input the Captcha Codes

iv. Generate OTP

v.   Verify the OTP and Validate

vi. Go to My Profile

vii. Select Mobile Banking

NB:

- If you entered incorrect details, you will be prompted with the *Invalid Username/Password error* and given an opportunity to retry. Though the number of retries might be limited.

Biblia SACCO Society LTD

Welcome to Our Members' Portal

Captcha Verification

HAWBQM

Please enter the captcha text above

Validate

Regenerate Captcha   Back to Login

Pre-Conditions
- Mobile handset with internet access
- An account at Biblia SACCO, with permission to use mobile banking services.

Instructions

i. Open the Biblia Portal(**https://portal.bibliasacco.com/user/login**)

ii. Key in your member number and Password.

iii. Input the Captcha Codes

iv. Generate OTP

v. Verify the OTP and Validate

vi. Go to My Profile

vii. Select Mobile Banking

NB:
- If you entered incorrect details, you will be prompted with the *Invalid Username/Password error* and given an opportunity to retry. Though the number of retries might be limited.

Biblia SACCO Society LTD

Welcome to Our Members' Portal

Rectangular Snip

OTP Verification

Generate One Time Password

Back to Login

Pre-Conditions
- Mobile handset with internet access
- An account at Biblia SACCO, with permission to use mobile banking services.

Instructions

i. Open the Biblia Portal(**https://portal.bibliasacco.com/user/login)**

ii. Key in your member number and Password.

iii. Input the Captcha Codes

iv. Generate OTP

v. Verify the OTP and Validate

vi. Go to My Profile

vii. Select Mobile Banking

NB:

- If you entered incorrect details, you will be prompted with the *Invalid Username/Password error* and given an opportunity to retry. Though the number of retries might be limited.

Biblia SACCO Society LTD

Welcome to Our Members' Portal

OTP Verification

Please enter the one time password received via SMS

| | | | | | |

Validate

7 Min 42 Sec Remaining   Back to Login

Portal Enrolment

Pre-Conditions
- Mobile handset with internet access
- An account at Biblia SACCO, with permission to use mobile banking services.

Instructions

i. Open the Biblia Portal(**https://portal.bibliasacco.com/user/login)**

ii. Key in your member number and Password.

iii. Input the Captcha Codes

iv. Generate OTP

v. Verify the OTP and Validate

vi. Go to My Profile

vii. Select Mobile Banking

NB:

- If you entered incorrect details, you will be prompted with the *Invalid Username/Password error* and given an opportunity to retry. Though the number of retries might be limited.

My Profile

Dashboard

My Accounts

Loans

My Profile

Updates

My Profile

Member Profile

Data Change Request

My Files

Mobile Banking

My Beneficiaries

Change Password

Instructions

i.   Go to My Profile

ii. Select Mobile Banking

Enroll for mobile banking

Dashboard

My Accounts

Loans

My Profile

Updates

Full Name

Enter your full name

National ID Number

Enter your national ID number

Mobile Number

Enter your mobile number

Rectangular Snip

E-Mail Address

Enter your email address

Question 1

Select Question

Answer to question 1

Enter answer

Question 2

Select Question

Answer to question 2

Enter answer

Question 3

Select Question

Answer to question 3

Enter answer

☐ By Proceeding, I accept that I have read and understood the Terms and Conditions for mobile banking.

Submit Details

MOBILE BANKING

PART 2 : ACTIVATION VIA USSD

2.1 Login

Pre-Conditions
- Mobile handset with internet access
- An account at Biblia SACCO, with permission to use mobile banking services.

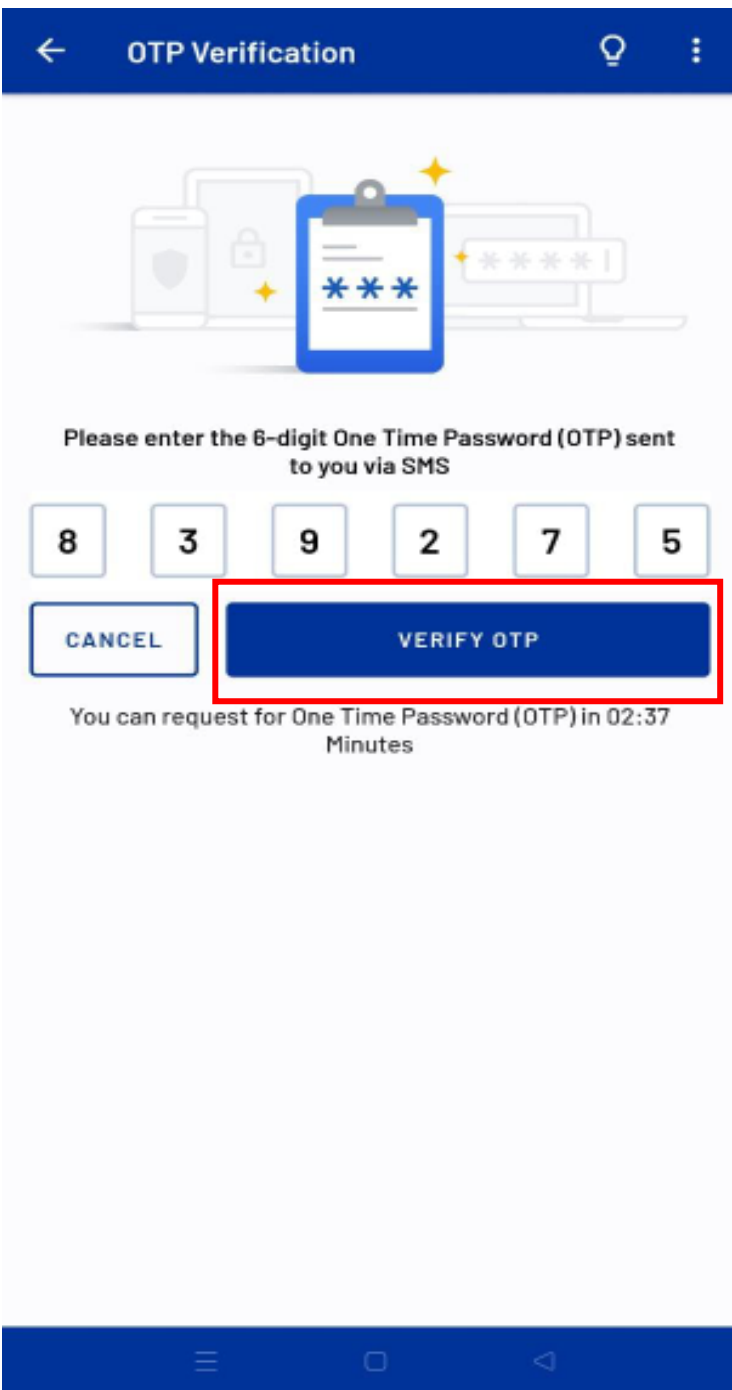**Instructions**

i. **Dial *882# on your mobile device.**

Send Instructions

Hello ████

Welcome to Biblia Mobile.

Please enter your PIN to proceed:

Cancel | Send

- Enter the 4(four) digit number send as sms in your Phone
- Press send.

Nb:
After login with 4 digit send to you, follow all the instruction that you will be prompted for USSD activation. Example of the prompt you will see is enter your id, your new pin etc.
After you are done logout then login a fresh.

Send Instructions

Hello ▓▓▓▓

Welcome to Biblia Mobile.

Please enter your PIN to proceed:

Cancel | Send

- **Enter the Pin you just changed to proceed.**
- **Press send.**

Send Instructions

Welcome to Biblia Mobile

1: Balance Enquiry

2: Deposits and Payments

3: Withdraw to M-Pesa

4: Loans

5: Funds Transfer

6: My Account

000: Exit

6

Cancel | Send

- **To Activate Mobile App**
- **Select Menu option 6 For My Account**
- **Press send.**

Send Instructions

My Account

1: Balance Enquiry

2: Mini Statement

3: Mobile App

4: Change PIN

00: Home

000: Exit

3

Cancel | Send

- **Select menu option 3 for Mobile App and press send.**

Send Instructions

Mobile App

1: ACTIVATE Mobile App

2: DISABLE Mobile App

00: Home

000: Exit

1

Cancel | Send

- **Select menu option 1 to ACTIVATE mobile app.**

Send Instructions

Your 6 digit Mobile App Activation Code has been sent to you via SMS. Complete your Mobile App Activation within 20 minutes.

00: Home

000: Exit

Cancel   Send

- **A 6-digit activation code will be sent to your mobile device via SMS.**
- **The user then opens the mobile application and uses the code to activate mobile app.**

MOBILE BANKING

PART 3 : DOWNLOADING MOBILE APP

biblia sacco

Biblia SACCO
Sky World Limited
Open

Available on more devices

HUAWEI JAT-L29
Phone
Install

3+
Rated for 3+ ⓘ

100+
Downloads
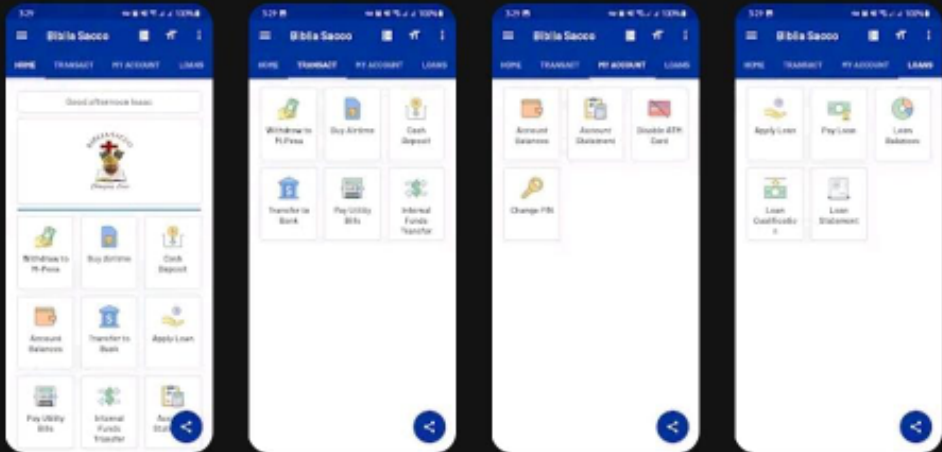
Biblia SACCO Mobile Banking Application

Instructions

i. Go to Google Play Store

ii. Search For Biblia SACCO

iii. Click Install.

iv. The application will be install in your phone.

MOBILE BANKING
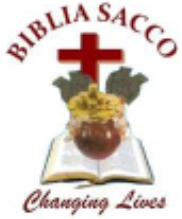
PART 4 : LOGIN

2.1 Login

Pre-Conditions
- Mobile handset with internet access
- An account at Biblia SACCO, with permission to use mobile banking services.

Instructions

i. Open the Mobile App

ii. Key in the phone number tied to your Mobile Banking Account under Username.

iii. Key in your Mobile Banking PIN under Mobile Banking PIN.

iv. Tap on the LOG IN button to Log in.

NB:

- If you entered incorrect details, you will be prompted with the *Invalid Username/Password error* and given an opportunity to retry. Though the number of retries might be limited.

OTP Verification

Please enter the 6-digit One Time Password (OTP) sent to you via SMS

| 8 | 3 | 9 | 2 | 7 | 5 |

CANCEL   VERIFY OTP

You can request for One Time Password (OTP) in 02:37 Minutes

i. You will shortly receive a text message with your One Time Password (OTP).
ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.
iii. Tap on the VERIFY OTP button to verify the OTP and proceed to log in.

NB:
• If you have biometric authentication enabled on your device, you will also be prompted to verify your identity
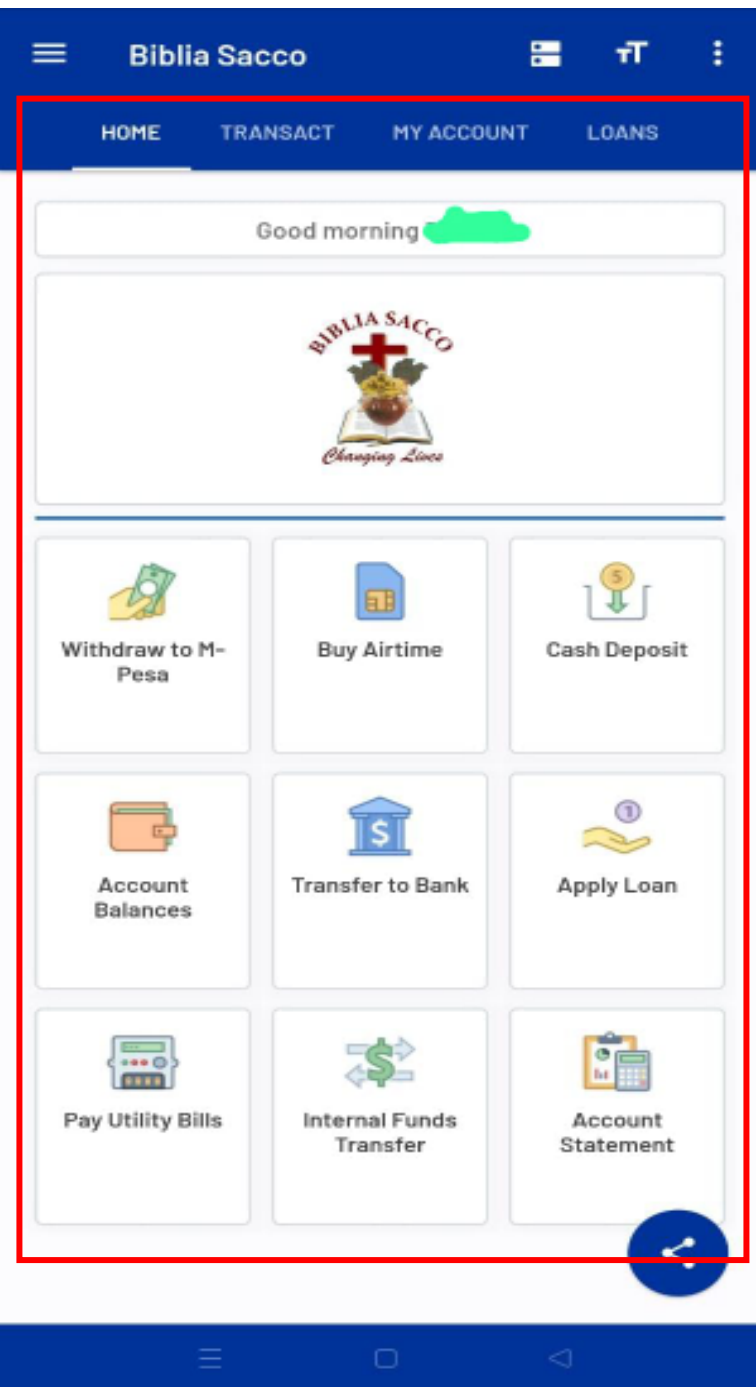
On successful log in, you will be presented with the **Home Menu** as shown.
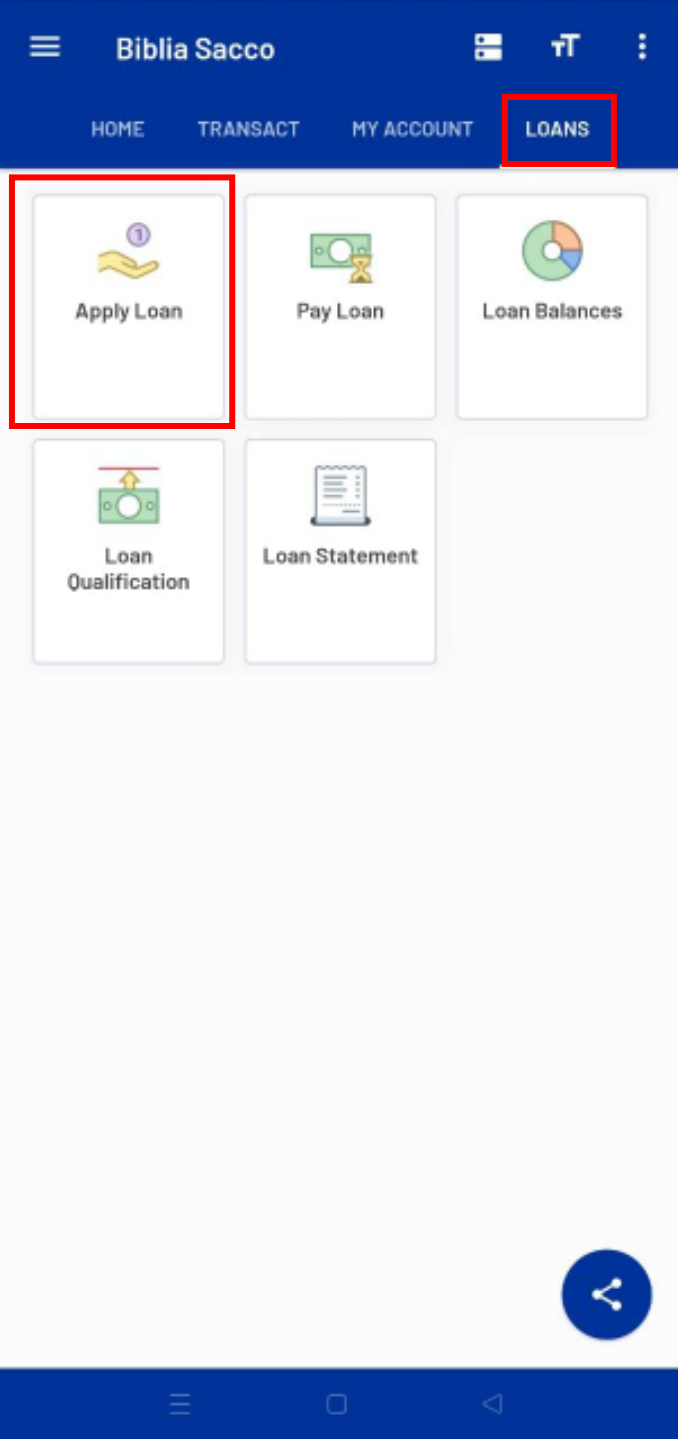
Apply Loan

Instructions

i. Tap on **LOANS** on the App Bar to be taken to the Loans functions.

ii. Tap on the **Apply Loan Card**.

iii. Select Account (Member Wallet).

iv. Select Loan (M-BIBLIA)

v. Enter Amount to borrow .

vi. Click **APPLY LOAN**

Apply Loan

Please Confirm

Please confirm Loan Application
Of KES 100.00
Loan Type: ▓▓▓▓▓

Mobile Banking PIN
🔑 ••••

CANCEL   CONFIRM TRANSACTION

Instructions

i.   Confirm whether the Loan Application details are correct.
ii. Key in your **Mobile Banking PIN**.
iii. Tap on **CONFIRM TRANSACTION** button to verify your **PIN**
iv. You will shortly receive a text message with your One Time Password (OTP).
v.   The Mobile App will read the OTP and automatically prefill it in the provided boxes.
vi. Tap on the **COMPLETE TRANSACTION** button to verify the OTP and proceed to complete the transaction.

NB:

If you have biometric authentication enabled on your device, you will also be prompted to verify your identity
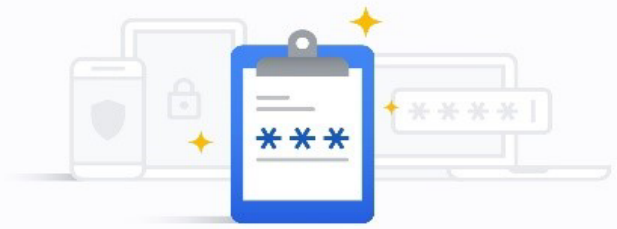
Please enter the 6-digit One Time Password (OTP) sent to you via SMS

| 7 | 1 | 6 | 4 | 2 | 8 |

CANCEL   COMPLETE TRANSACTION

You can request for One Time Password (OTP) in 02:48 Minutes

Apply Loan

2.3. Cash Withdrawal
2.3.1. Withdrawal to my M-PESA Account

Pre-Conditions
1. Mobile handset with internet access
2. An account at Biblia SACCO, with access to mobile banking services.
3. The user has logged in (as defined in **Step 1** and is currently at the home page)

Instructions

i. Tap on **TRANSACT** on the App Bar to be taken to the Loans functions.

ii. Tap on the **Withdraw to M- Pesa.**

2.3.1. Withdrawal to my M-PESA Account

Instructions

i. **Select the Account** you want to withdraw from.

ii. Insert your Safaricom **M-PESA Mobile number**.

iii. Key **in the amount** you wish to withdraw

iv. Tap on **WITHDRAW** button to proceed

2.3.1. Withdrawal to my M-PESA Account

Instructions

i. Confirm whether the cash withdrawal details are correct.

ii. Key in your Mobile Banking PIN.

iii. Tap on **CONFIRM TRANSACTION** button to verify your **PIN**

2.3.1. Withdrawal to my M-PESA Account

i.   You will shortly receive a text message with your One Time Password (OTP).

ii. The Mobile App will read the OTP and automatically prefill it in the provided boxes.

iii. Tap on the **COMPLETE TRANSACTION** button to verify the OTP and proceed to complete the transaction.

NB:

If you have biometric authentication enabled on your device, you will also be prompted to verify your identity

2.3.1. Withdrawal to my M-PESA Account

The transaction will be processed, you should receive money in your M-PESA account and a text message with confirmation of withdrawal from Biblia Sacco Ltd.
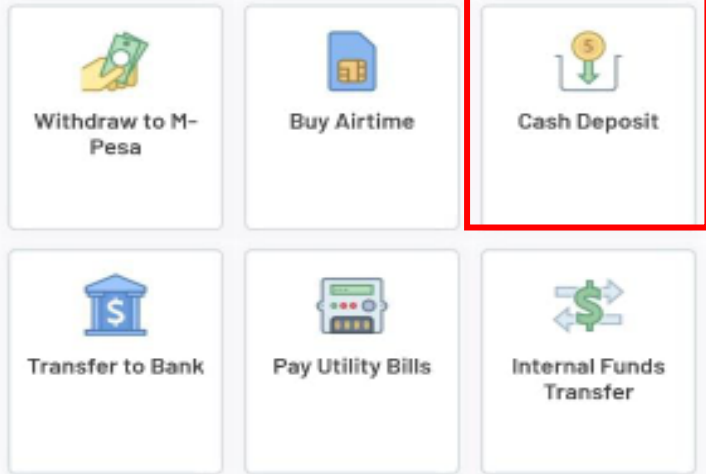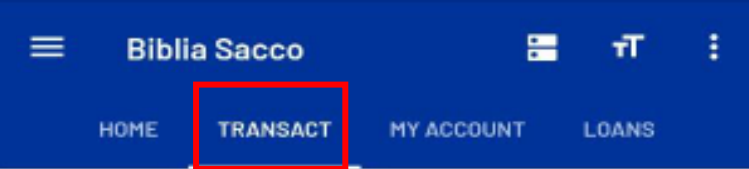
Deposit to Account from M-PESA

Pre-Conditions

1. Mobile handset with internet access
2. Mobile handset should have a Safaricom M-PESA-registered SIM card.
3. An account at Biblia SACCO, with access to mobile banking services.
4. The user has logged in (as defined in Step 1 and is currently at the home page)

Instructions

i. Tap on **TRANSACT** on the App Bar to be taken to the Deposit functions.

ii. Tap on the **Cash Deposit**.

iii. On Deposit Service Choose Safaricom M-PESA

iv. Click ADD ENTRY
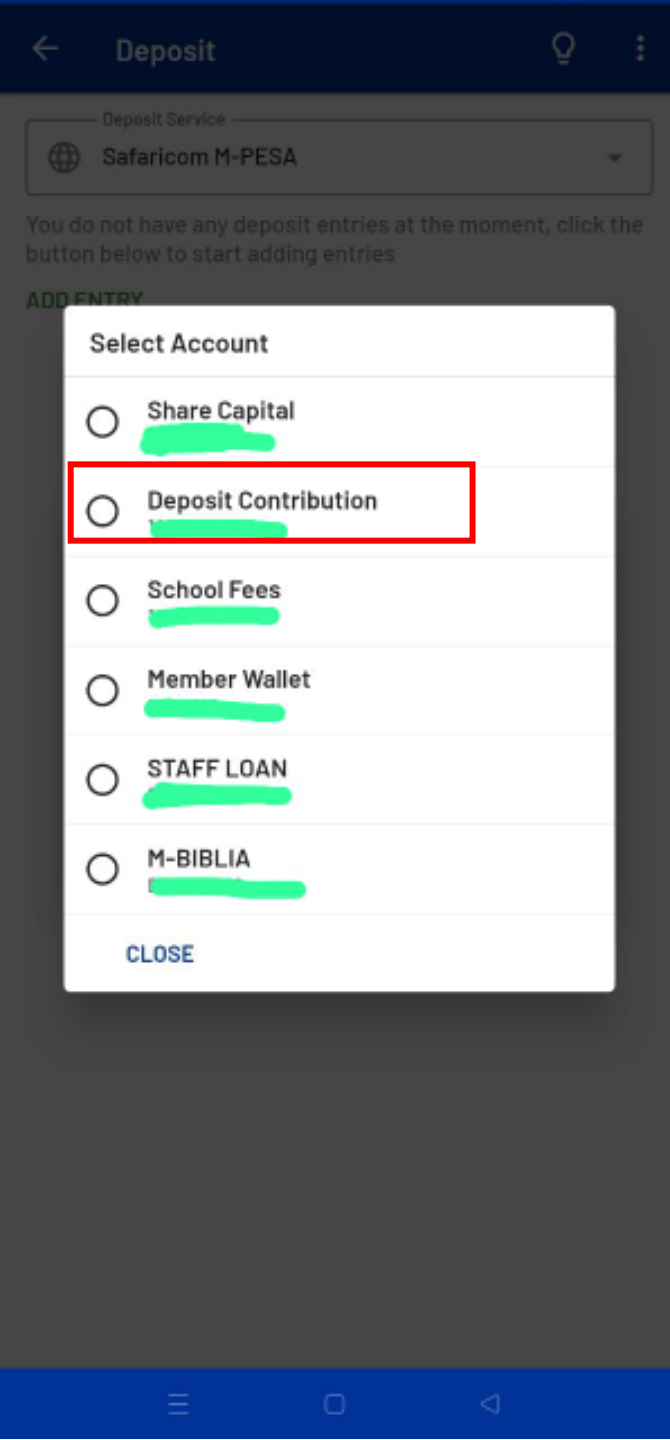
Deposit to Account from M-PESA

i. Select Account to Deposit to (eg Deposit Contribution).
ii. Key in the amount you want to deposit.
iii. Tap on ADD.
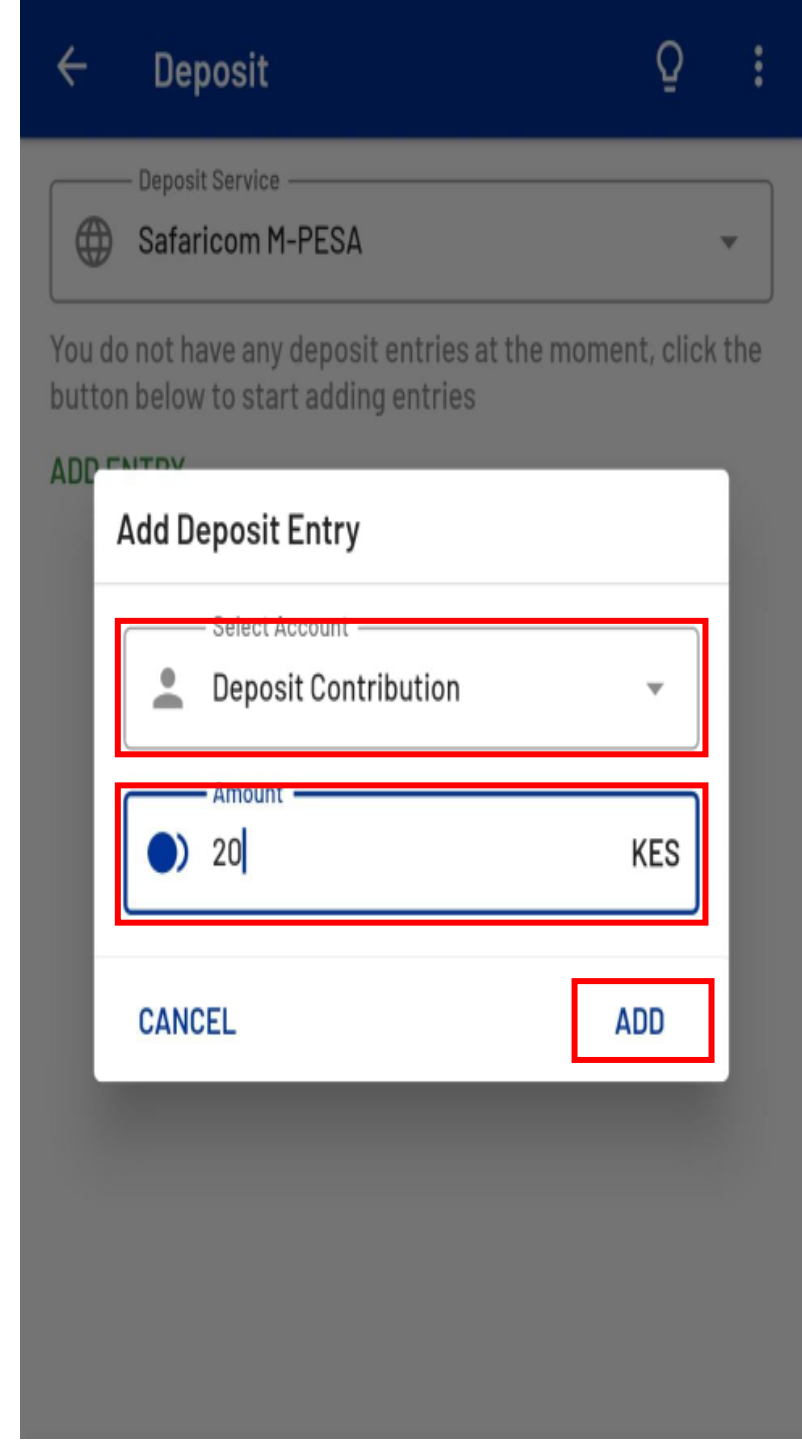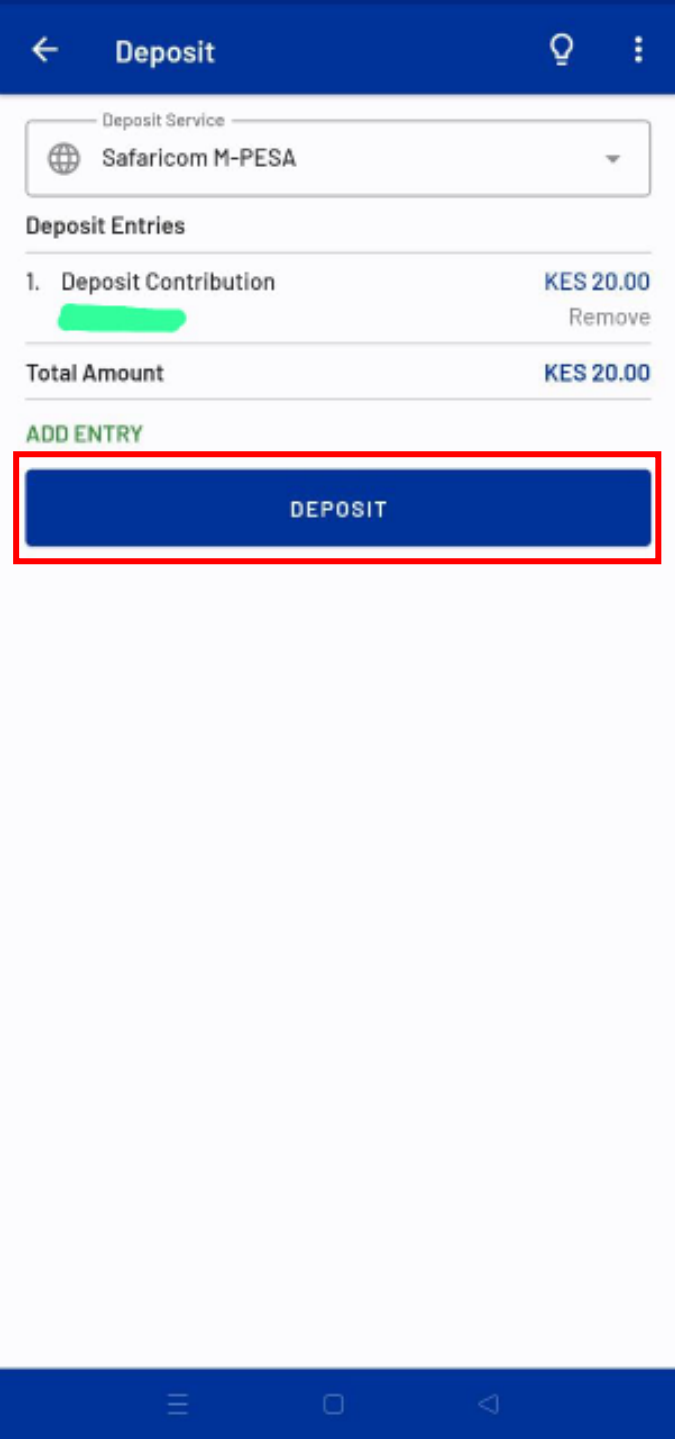
Deposit to Account from M-PESA

i. Tap on **DEPOSIT** button to proceed and initiate the deposit.
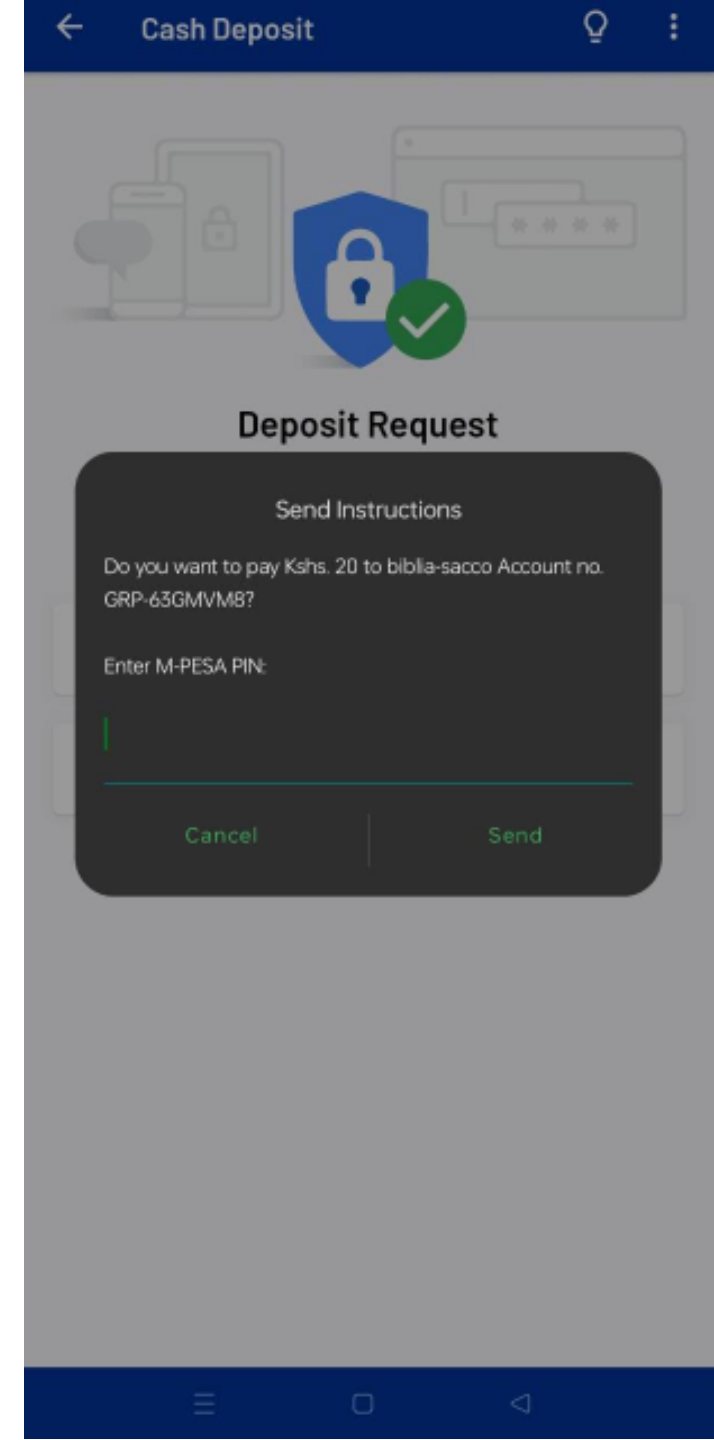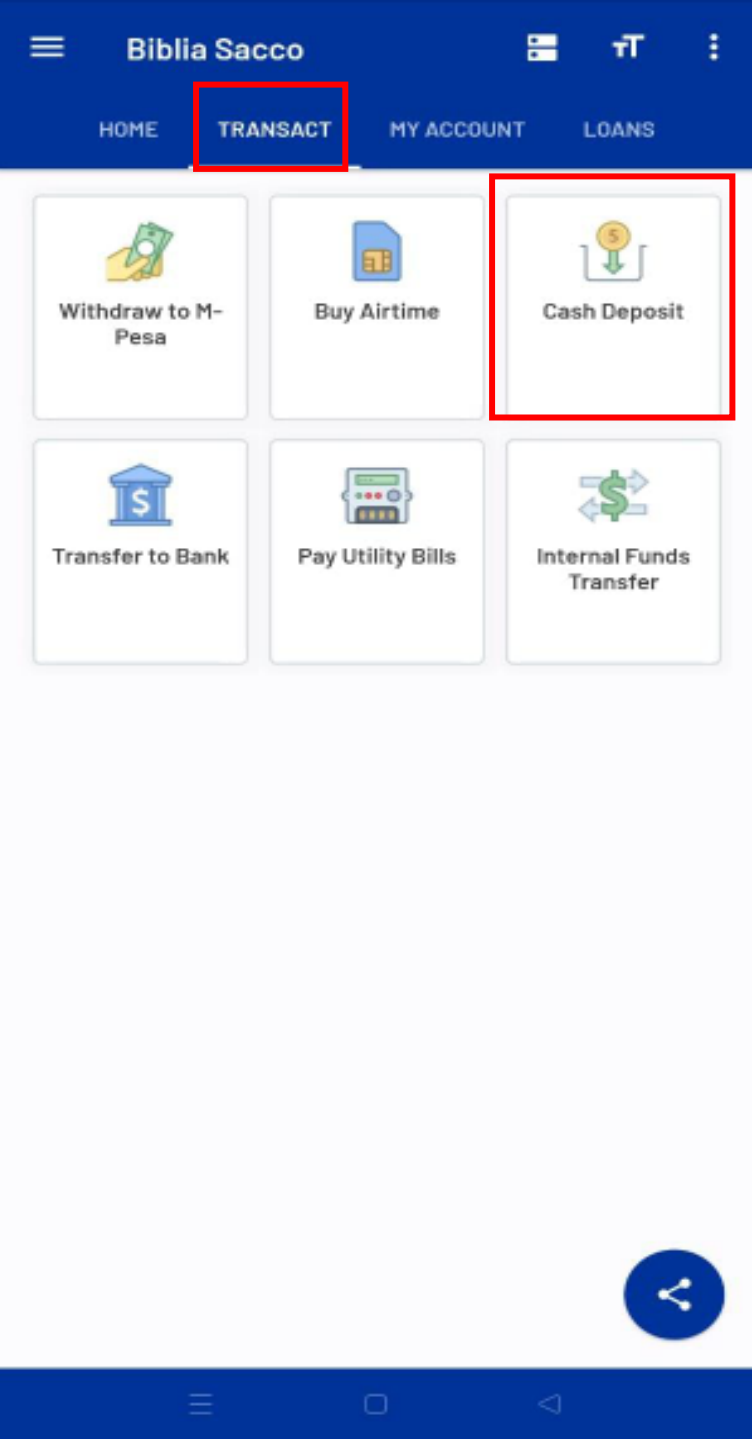
ii. Confirm Transaction to Proceed.
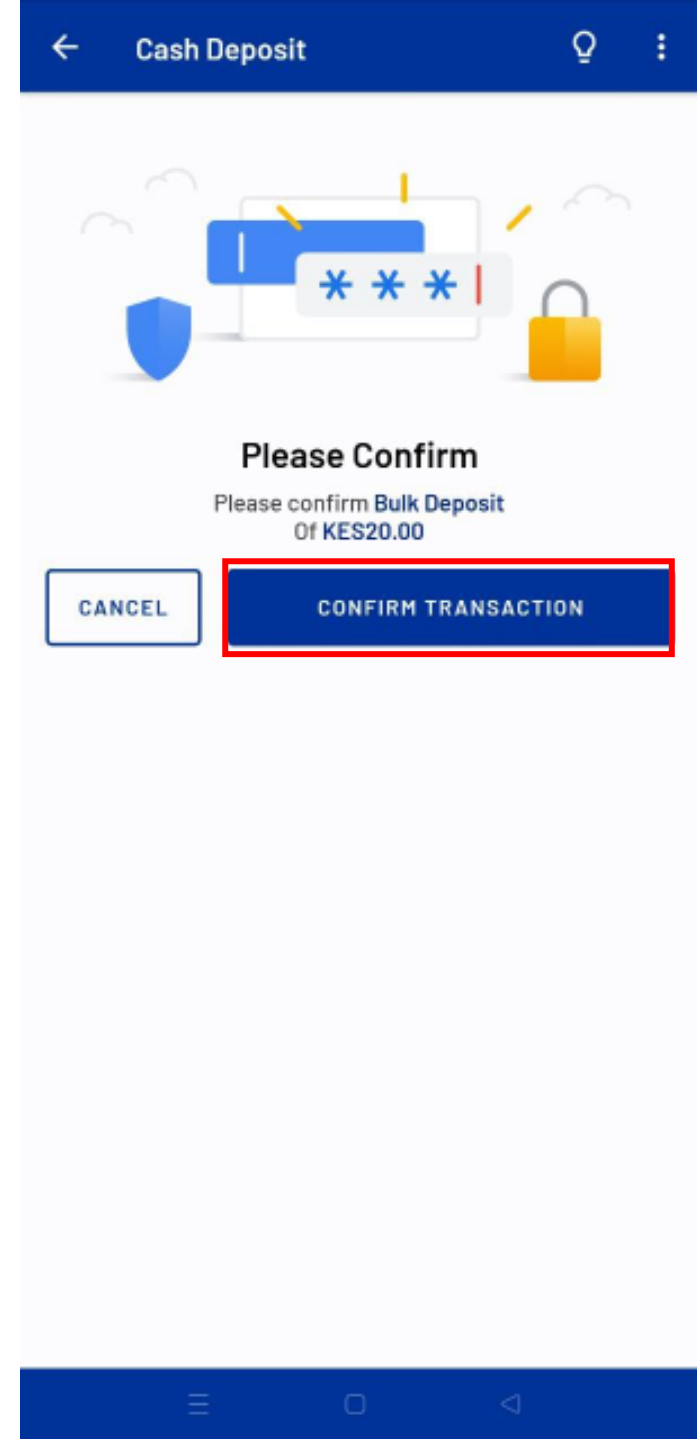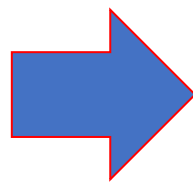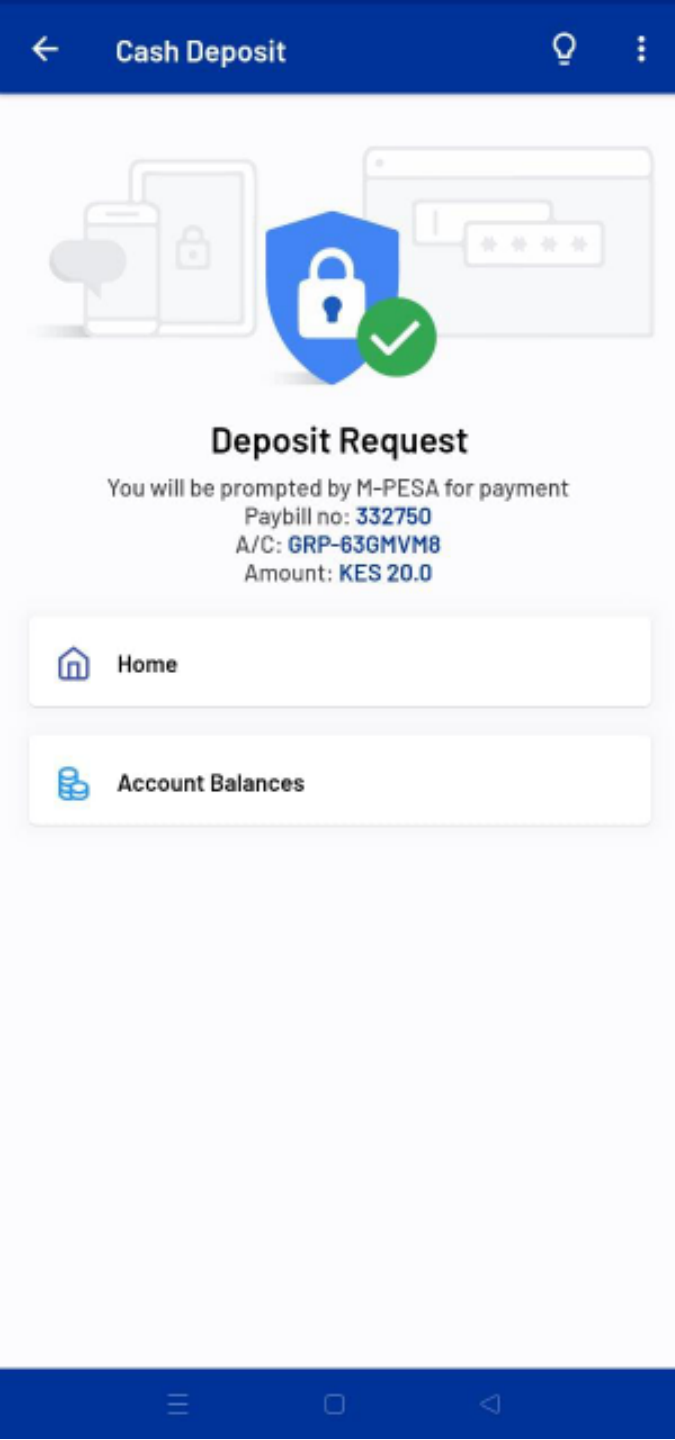
Deposit Request

You will be prompted by M-PESA for payment
Paybill no: **332750**
A/C: **GRP-63GMVM8**
Amount: **KES 20.0**

🏠 Home

💰 Account Balances

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i.   The deposit request had been made.
ii. Kindly wait for an **M-PESA prompt** to make payment.

NB:
If the M-PESA prompt fails to show, you can retry or use the details provided (Paybill No,, A/C and Amount) to make the payment manually.

i.   A **SIM Tool Kit prompt** appears on your mobile device.
ii. Confirm that the details specified in the prompt are correct and enter your **M-PESA PIN.**
iii. Press **OK** to complete the deposit.
You will receive a text message from Safaricom M-PESA confirming that money has been deducted from your account and a brief of the transaction details.
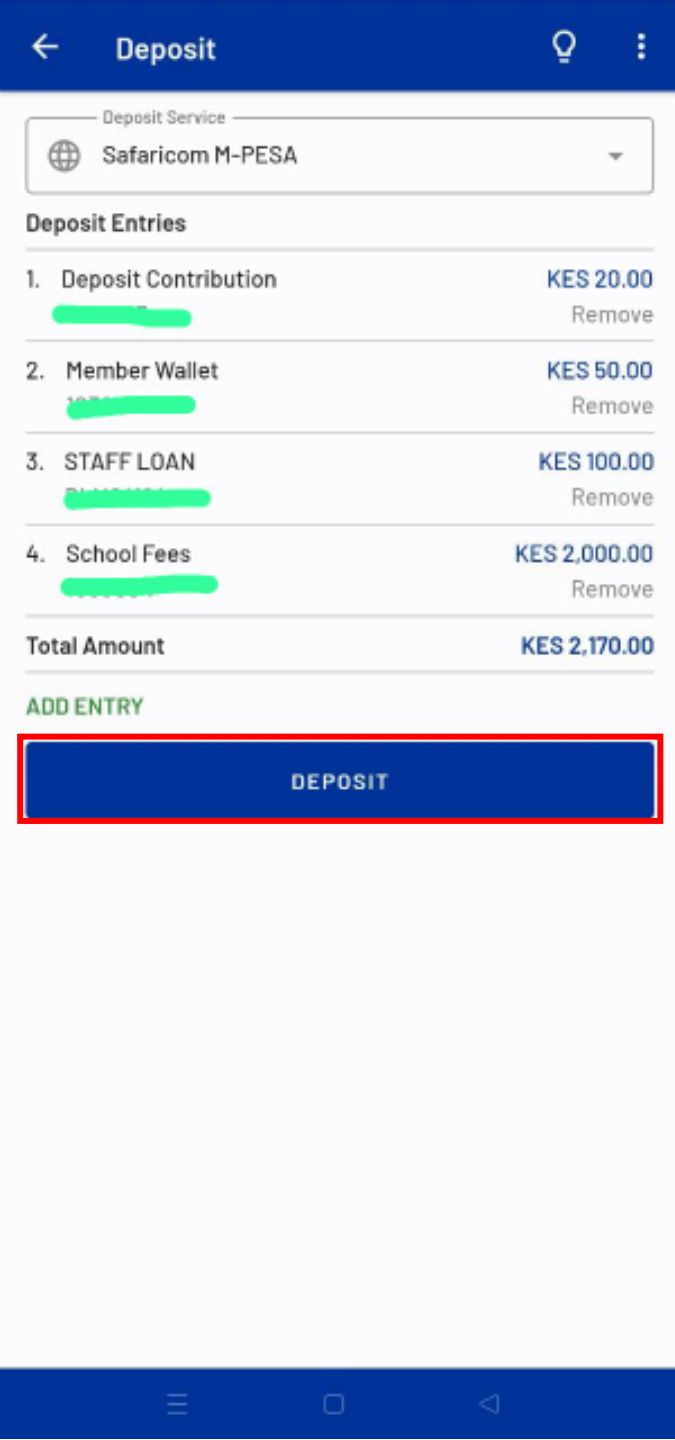

Deposit Request

Send Instructions

Do you want to pay Kshs. 20 to biblia-sacco Account no. GRP-63GMVM8?

Enter M-PESA PIN:

Cancel   Send

Multiple Deposit to Account from M-PESA

Instructions

i.   Tap on **TRANSACT** on the App Bar to be taken to the Deposit functions.

ii. Tap on the **Cash Deposit**.

iii. On Deposit Service Choose Safaricom M-PESA

iv. Click **ADD ENTRY**

Multiple Deposit to Account from M-PESA

Deposit

Deposit Service
Safaricom M-PESA

Deposit Entries

1.	Deposit Contribution	KES 20.00
		Remove
2.	Member Wallet	KES 50.00
		Remove
3.	STAFF LOAN	KES 100.00
		Remove
4.	School Fees	KES 2,000.00
		Remove
Total Amount		**KES 2,170.00**
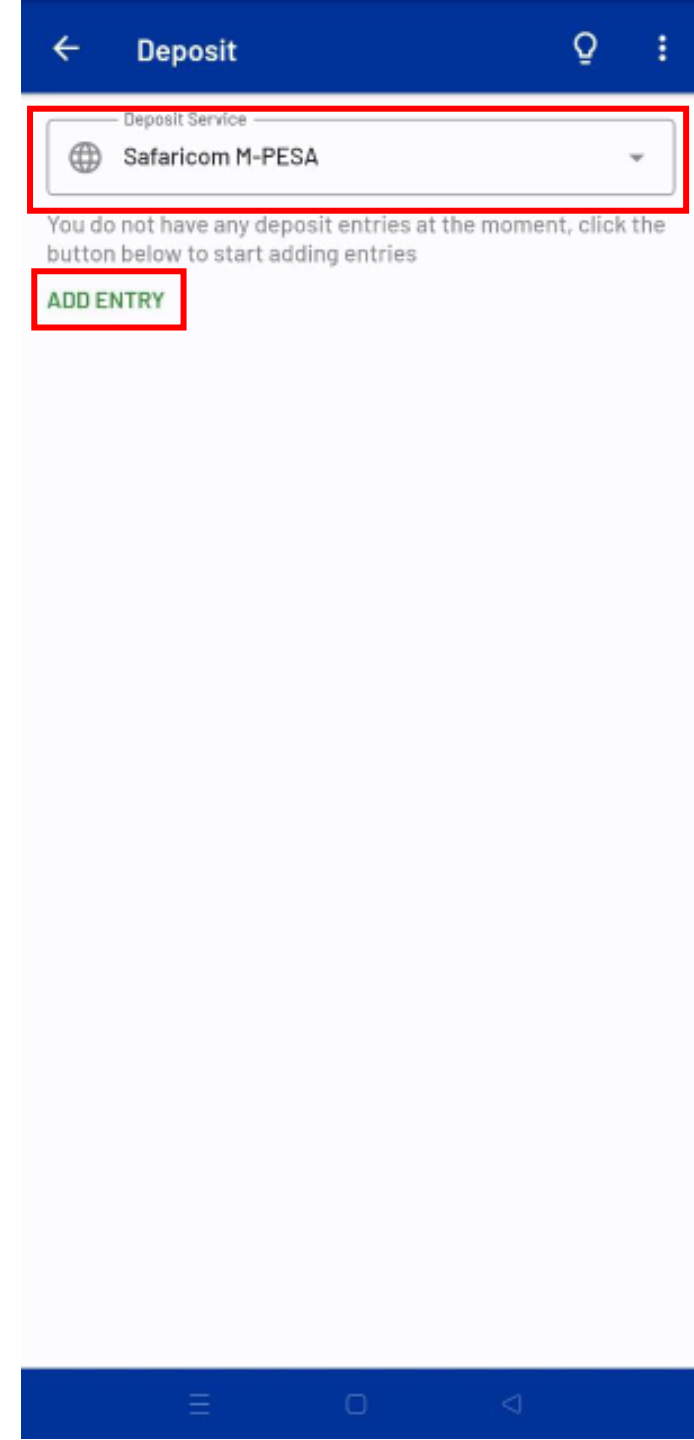
ADD ENTRY

DEPOSIT

Instructions

i. Select each Entry independently and enter amount.

ii. Then click Deposit

iii. Confirm that the money deposit details that you entered are correct.

iv. Tap on **CONFIRM TRANSACTION** button to proceed.

Cash Deposit

Please Confirm

Please confirm **Bulk Deposit** Of **KES2,170.00**

CANCEL   **CONFIRM TRANSACTION**
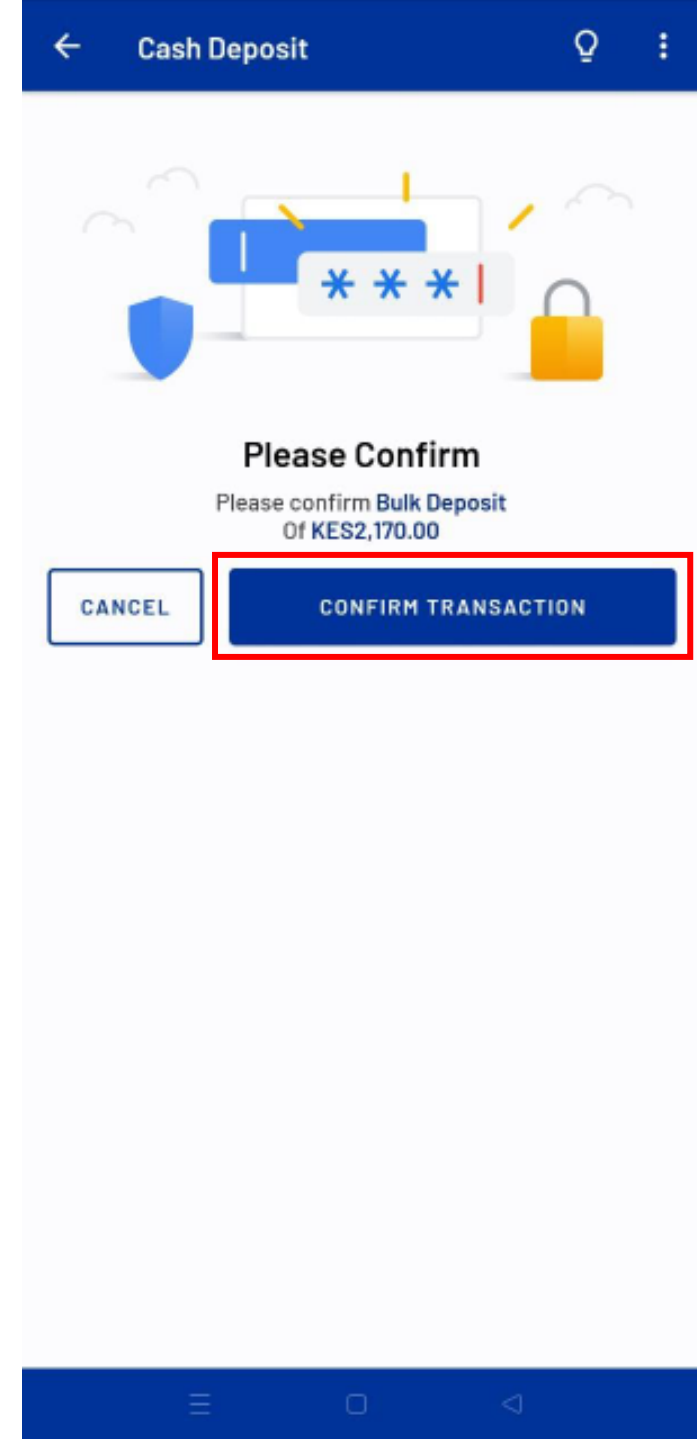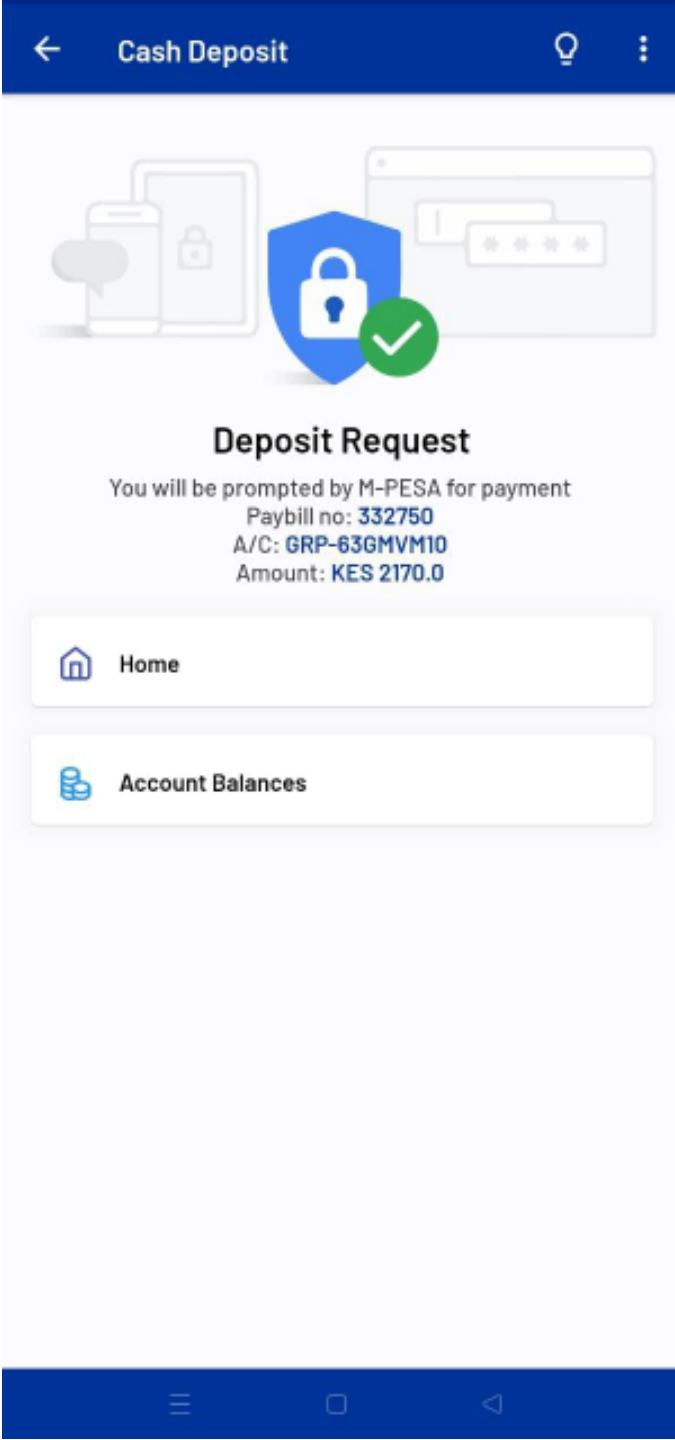
Multiple Deposit to Account from M-PESA

i. The deposit request had been made.

ii. Kindly wait for an **M-PESA** prompt to make payment

NB:

If the M-PESA prompt fails to show, you can retry or use the details provided (Paybill No,, A/C and Amount) to make the payment manually.

A **SIM Tool Kit prompt** appears on your mobile device.

Confirm that the details specified in the prompt are correct and enter your **M-PESA PIN**.

Press **SEND** to complete the deposit.

You will receive a text message **from Safaricom M-PESA** confirming that money has been deducted from your account and a brief of the transaction details.
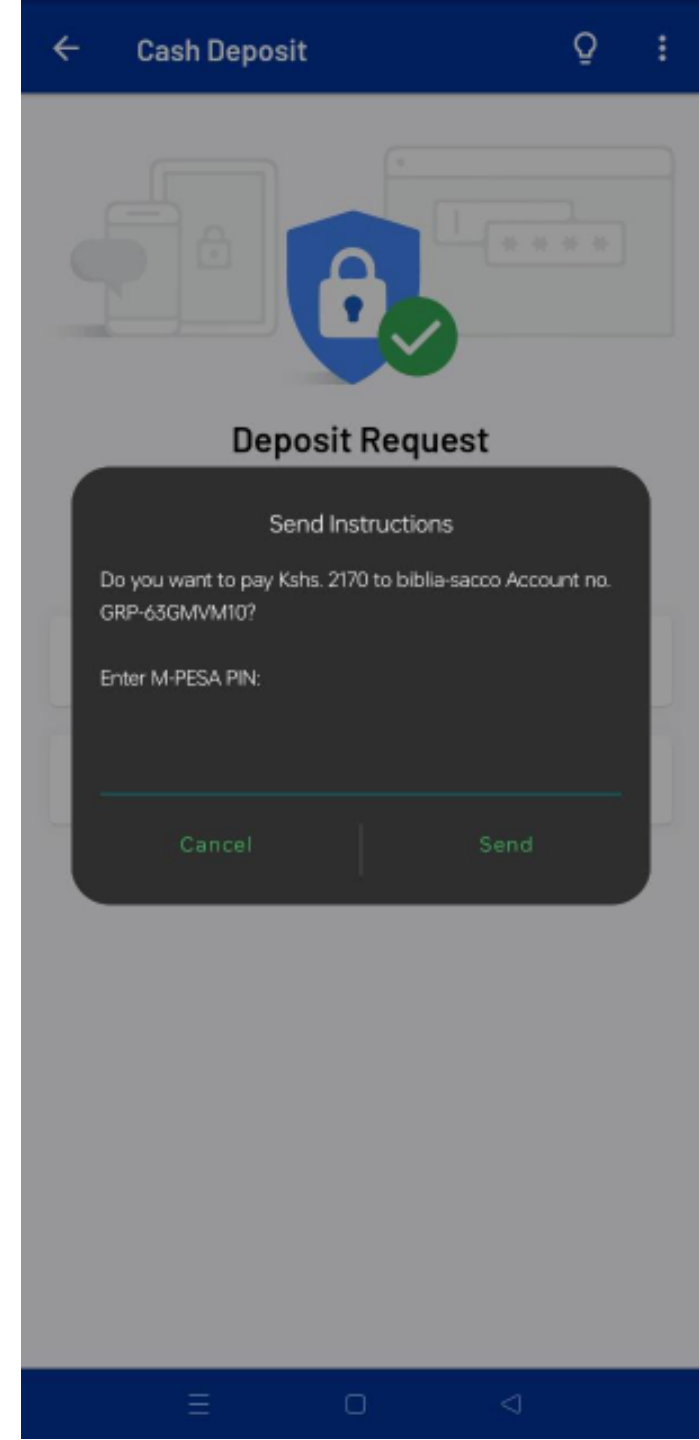
2.2. Balance Enquiry

Pre-Conditions
1. Mobile handset with internet access
2. An account at Biblia SACCO, with access to mobile banking services.
3. The user has logged in (as defined in Step 1 and is currently at the home page)

Instructions

i. **Tap on MY ACCOUNT on the App Bar to be taken to the My Account functions**

Tap on the Account Balance Card.
NB:

- If you entered incorrect details, you will be prompted with the *Invalid Username/ Password error* and given an opportunity to retry.

2.2.   Balance Enquiry

Your Account balance request will be made and the balance shown in real time.
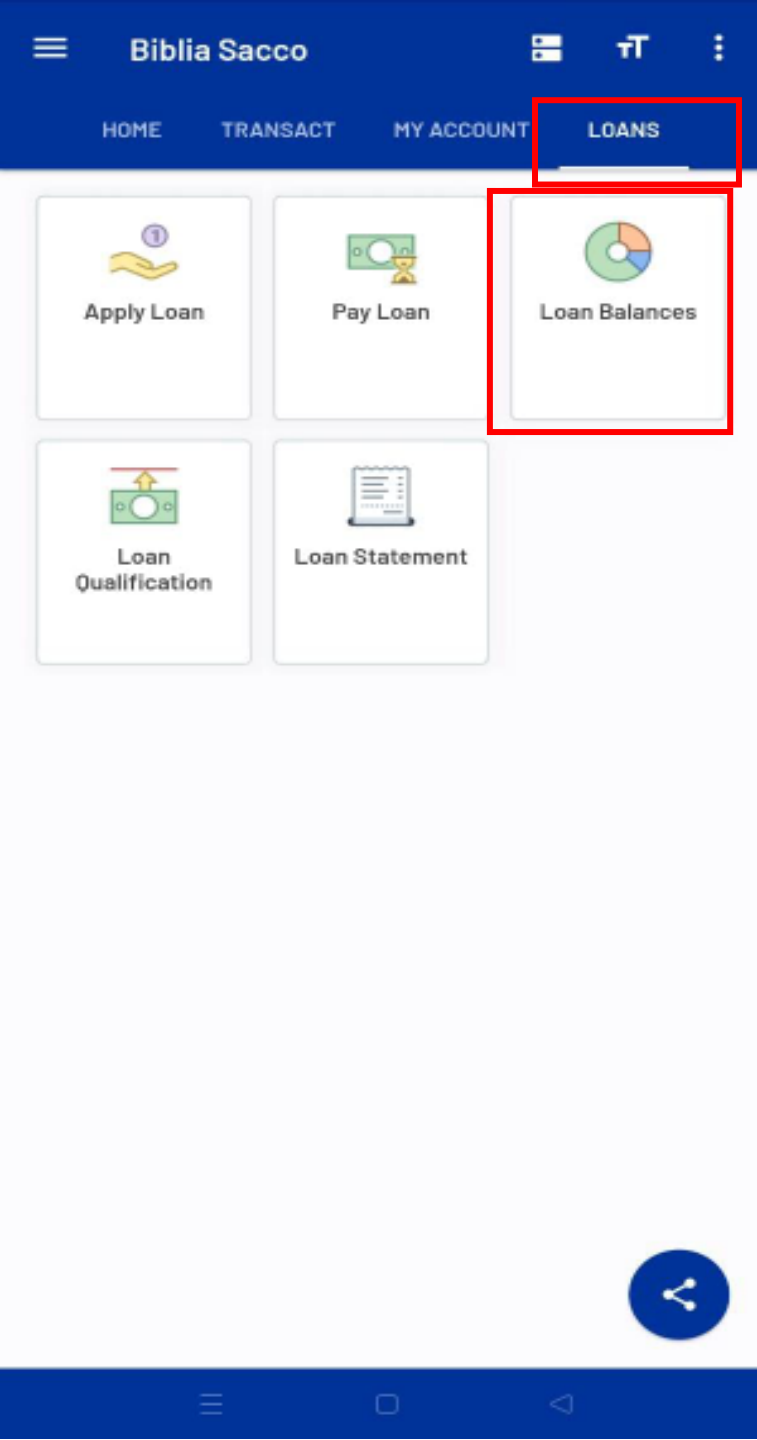
2.2.2. Loan Balance Enquiry

Pre-Conditions

1. Mobile handset with internet access
2. An account at Biblia SACCO, with access to mobile banking services.
3. The user has logged in (as defined in **Step 1** and is currently at the home page)

Instructions

i. Tap on LOANS on the App Bar to be taken to the Loans functions

ii. Tap on the Loan Balance Card.
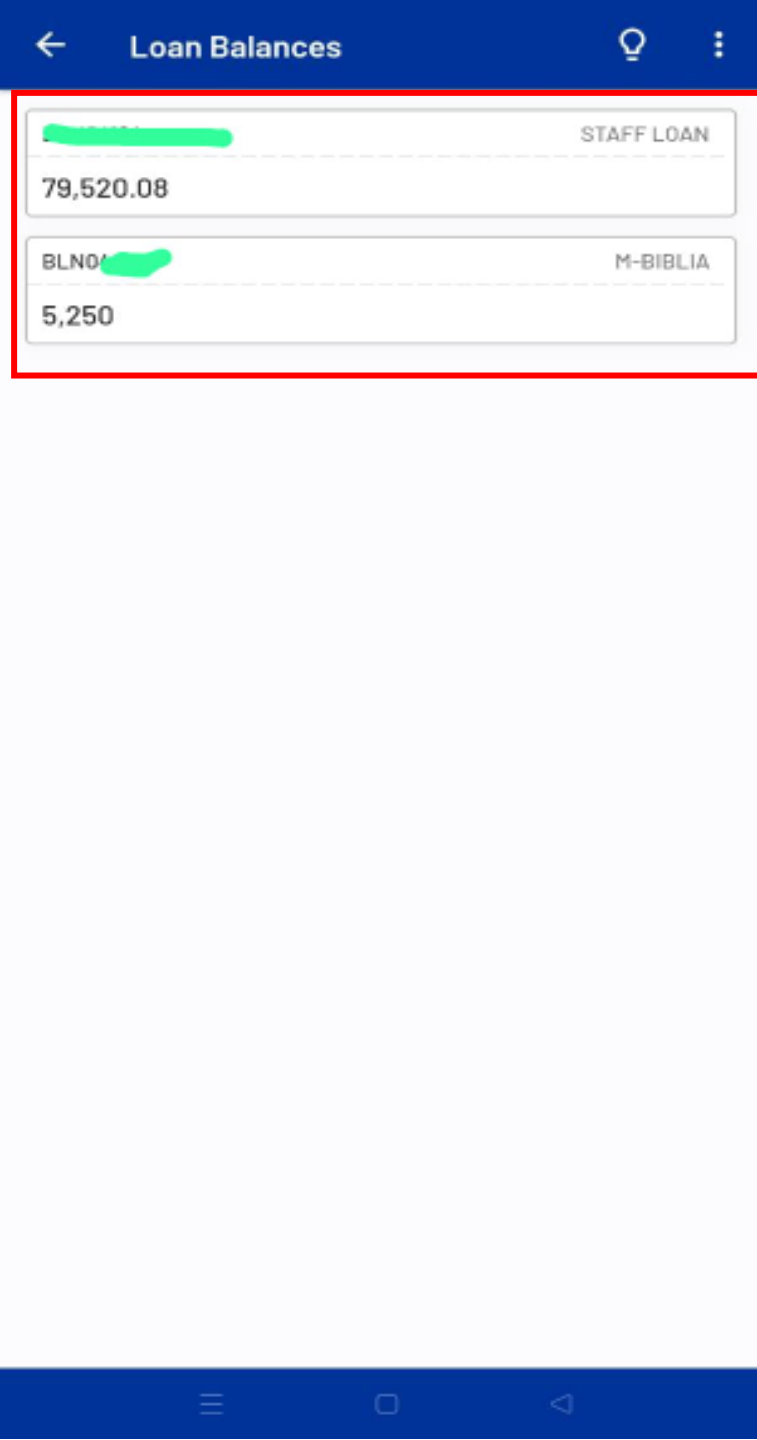
2.2.2. Loan Balance Enquiry

Your Loan balance request will be made and the balance shown in real time.
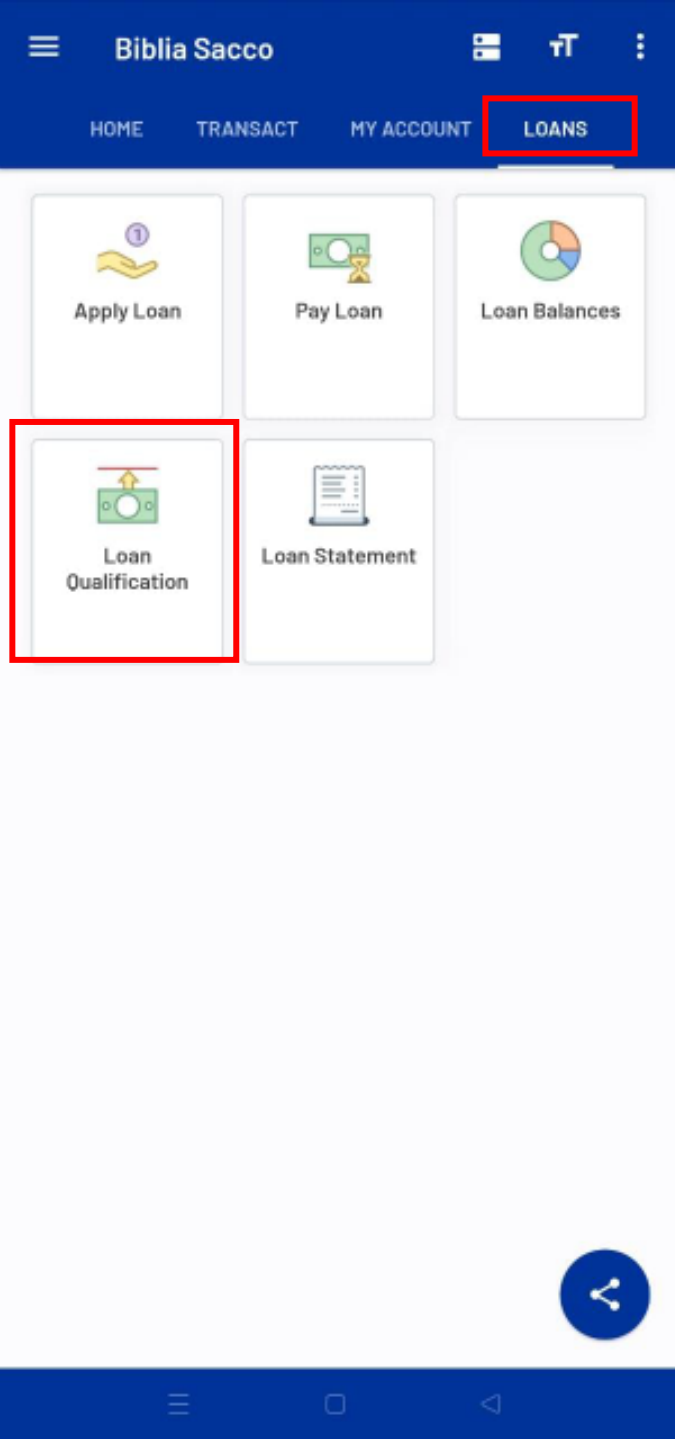
Loan Qualification Limit

Instructions

i. Tap on **LOANS** on the App Bar to be taken to the Loans functions.

ii. Tap on the **Loan Qualification**.

iii. Choose the Account In this part **Member Wallet.**

iv. Then Loan which is **M-BIBLIA**

v. Then **Click Check Limit**
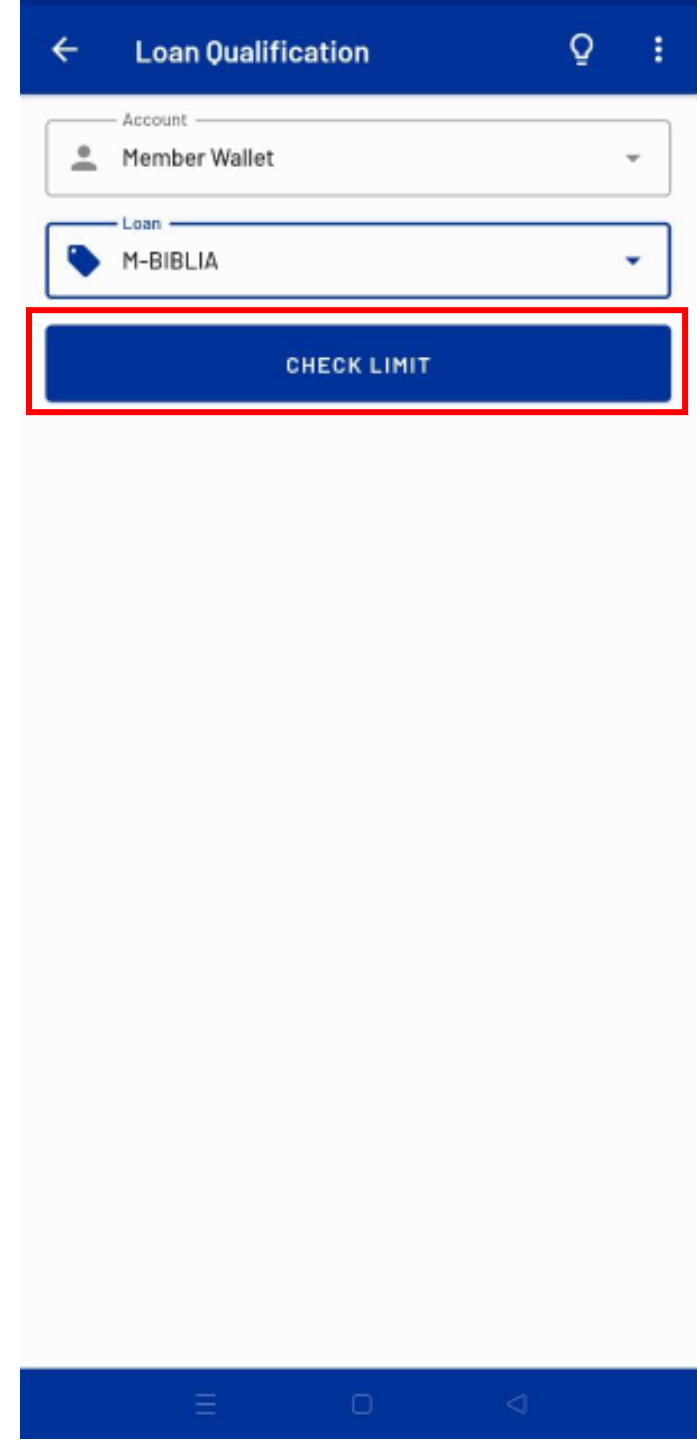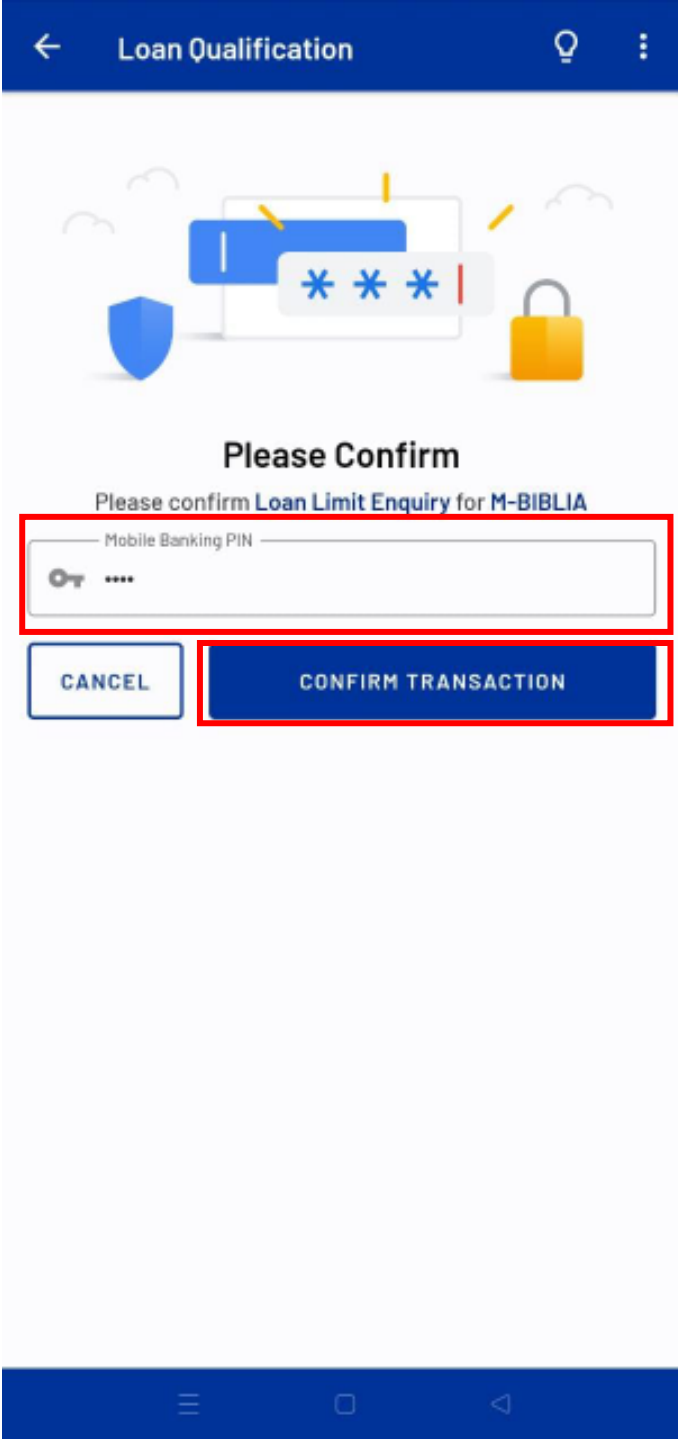
Loan Qualification Limit

Instructions

i. Confirm the Loan Qualification Limit details are correct.
ii. Key in your **Mobile Banking PIN.**
iii. Tap on **CONFIRM TRANSACTION** button to verify your **PIN**
iv. The loan qualification limit request is received.
v. You will see how much you qualify and if you have a loan already it will be indicated there.
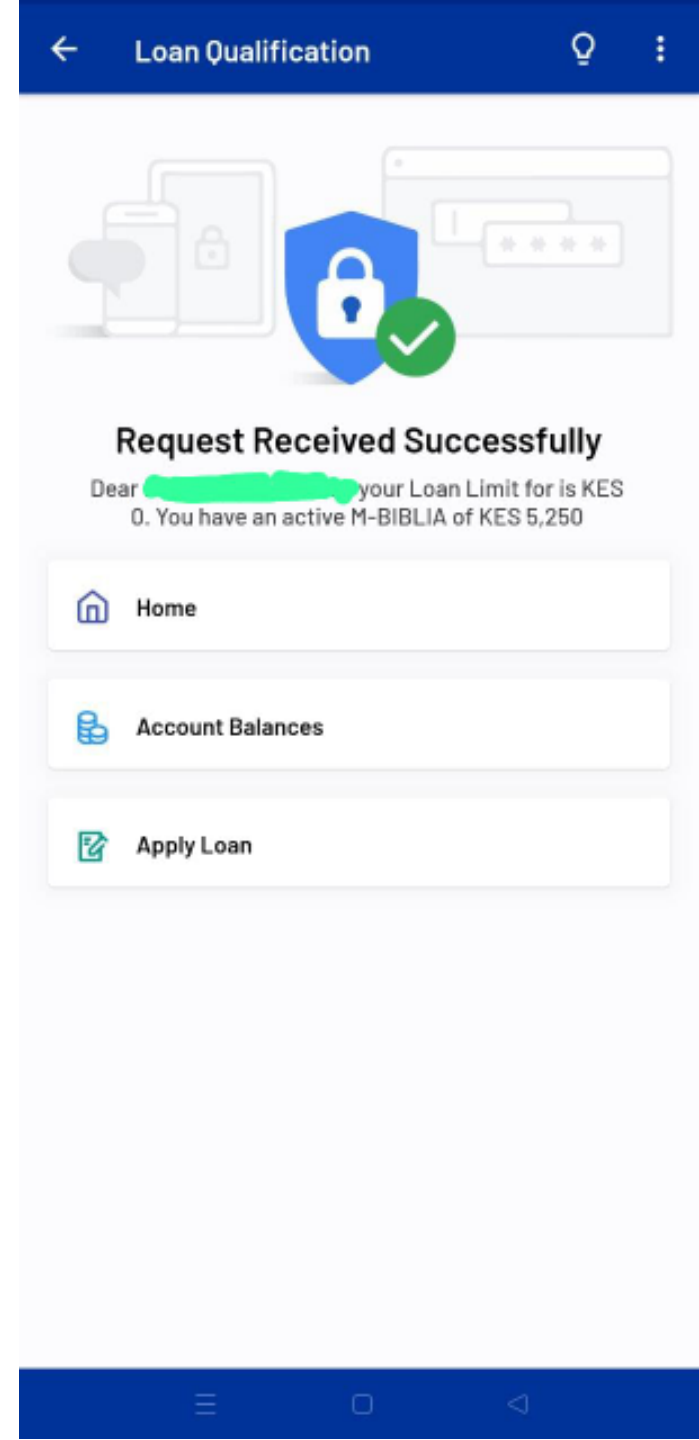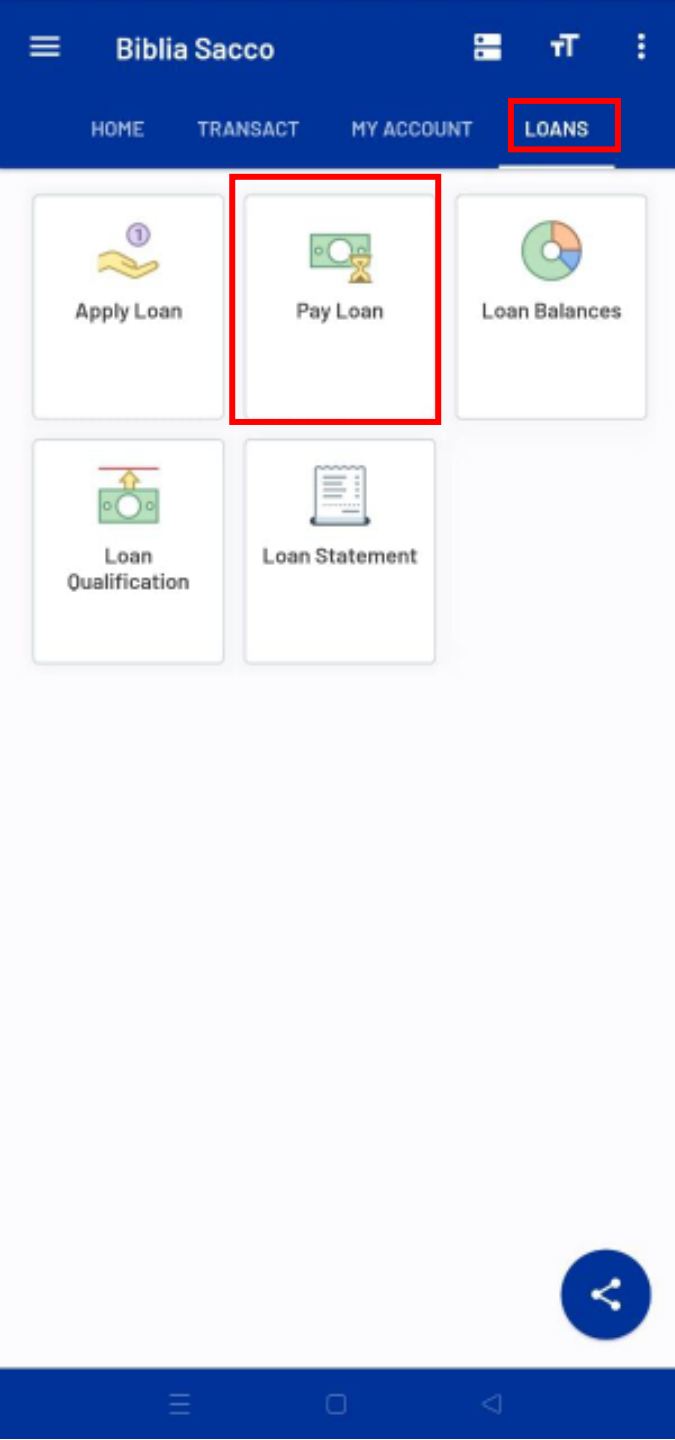
Pay Loan from M-PESA

Instructions

i.   Tap on **LOANS** on the App Bar to be taken to the Loans functions.

ii.   Tap on the **Pay Loan** Card.

iii.   Select the **Loan you wish to pay**

iv.   Select the Payment Option. In this case – **Safaricom M-PESA**

v.   Key in the amount you wish to pay.

vi.   Tap on the **PAY LOAN** button to proceed.
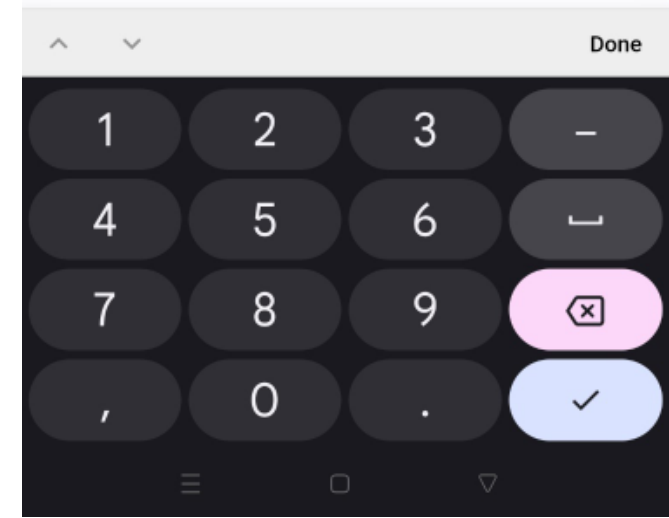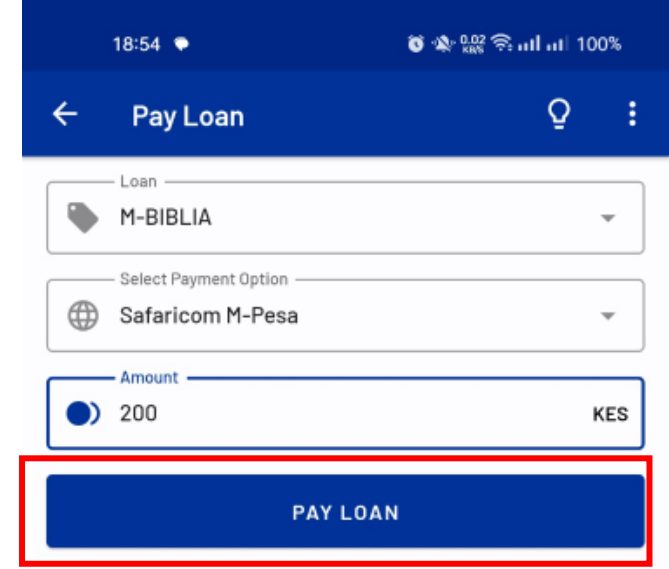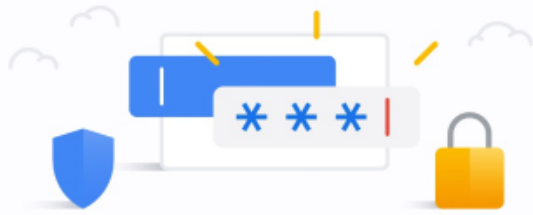
Pay Loan from M-PESA

Instructions

i. Confirm that the Loan Payment details that you entered are correct.

ii. Enter **Your Pin**.

iii. Tap on **CONFIRM TRANSACTION** button to proceed.

iv. The Loan Payment request had been made.

v. Kindly **wait for an M-PESA prompt** to make payment

NB:

If the M-PESA prompt fails to show, you can retry or use the details provided (Paybill No,A/C and Amount) to make the payment manually.
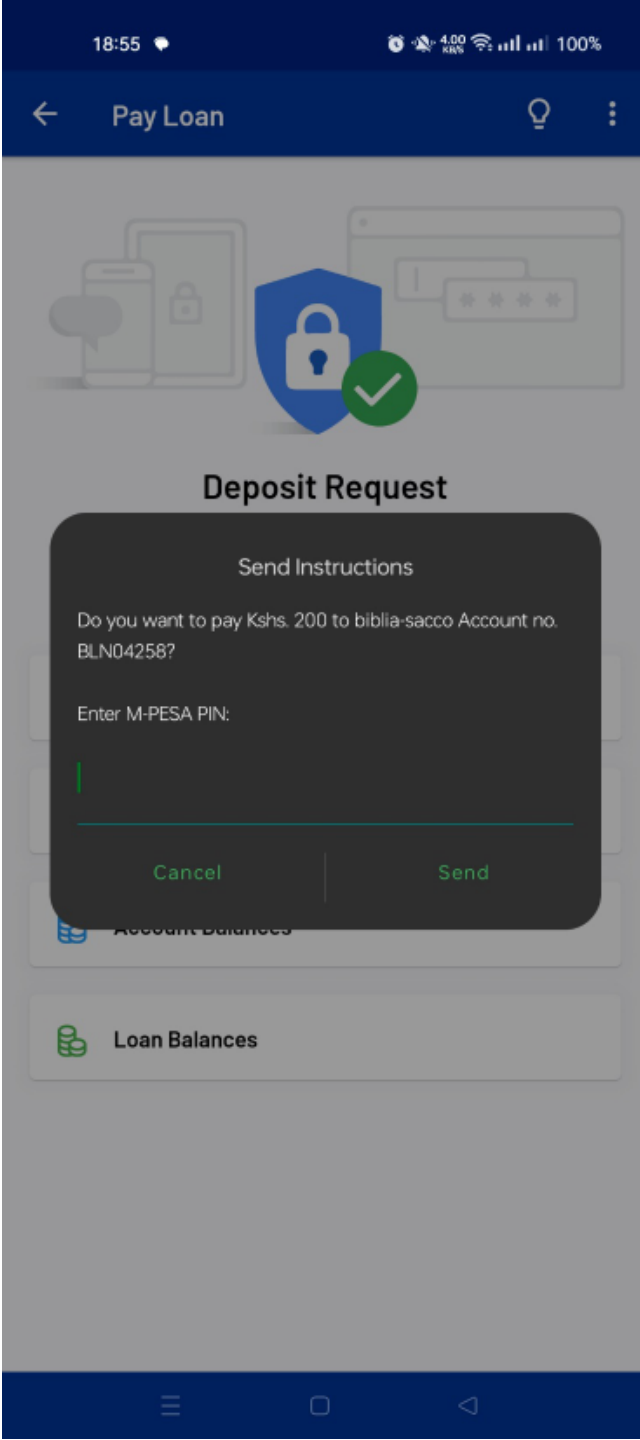
Pay Loan from M-PESA

Instructions

i. **A SIM Tool Kit prompt** appears on your mobile device.

ii. Confirm that the details specified in the prompt are correct **and enter your M-PESA PIN.**

iii. **Press OK** to complete the deposit.

iv. **You will receive a text message from Safaricom M-PESA** confirming that money has been deducted from your account and a brief of the transaction details.
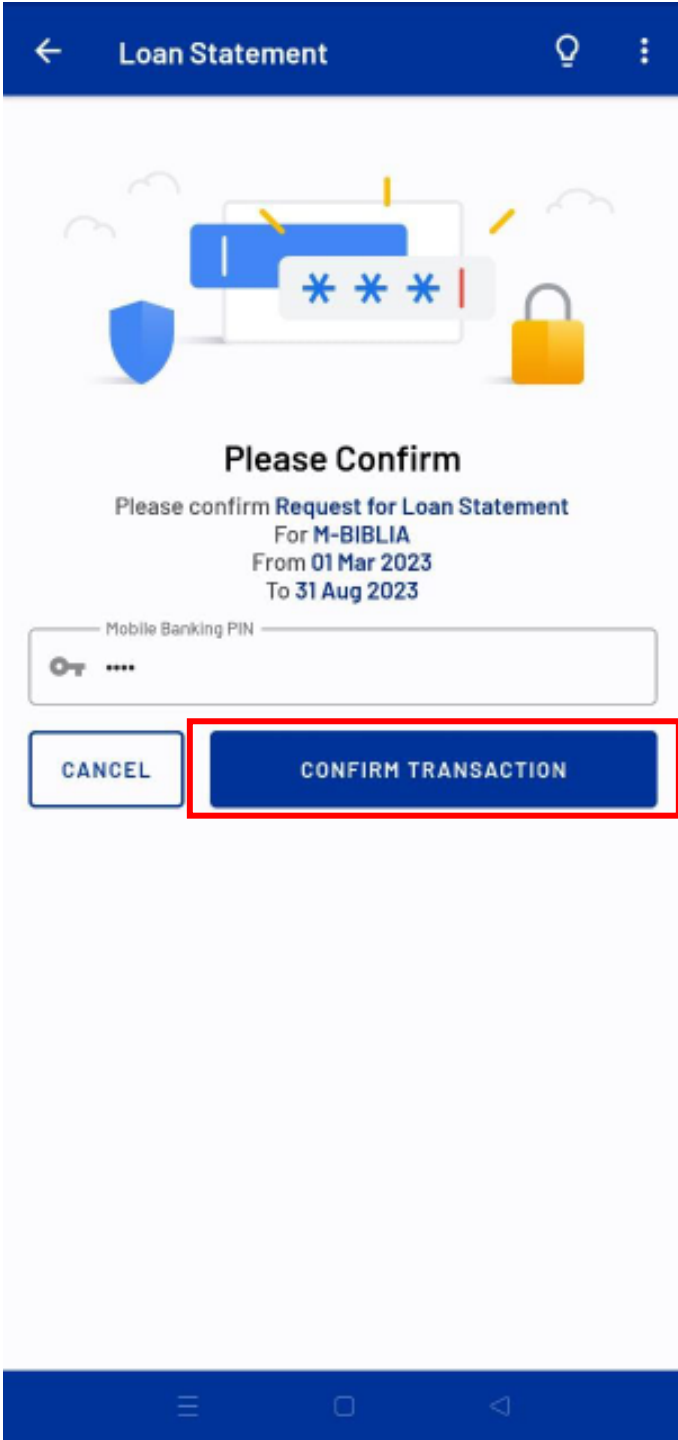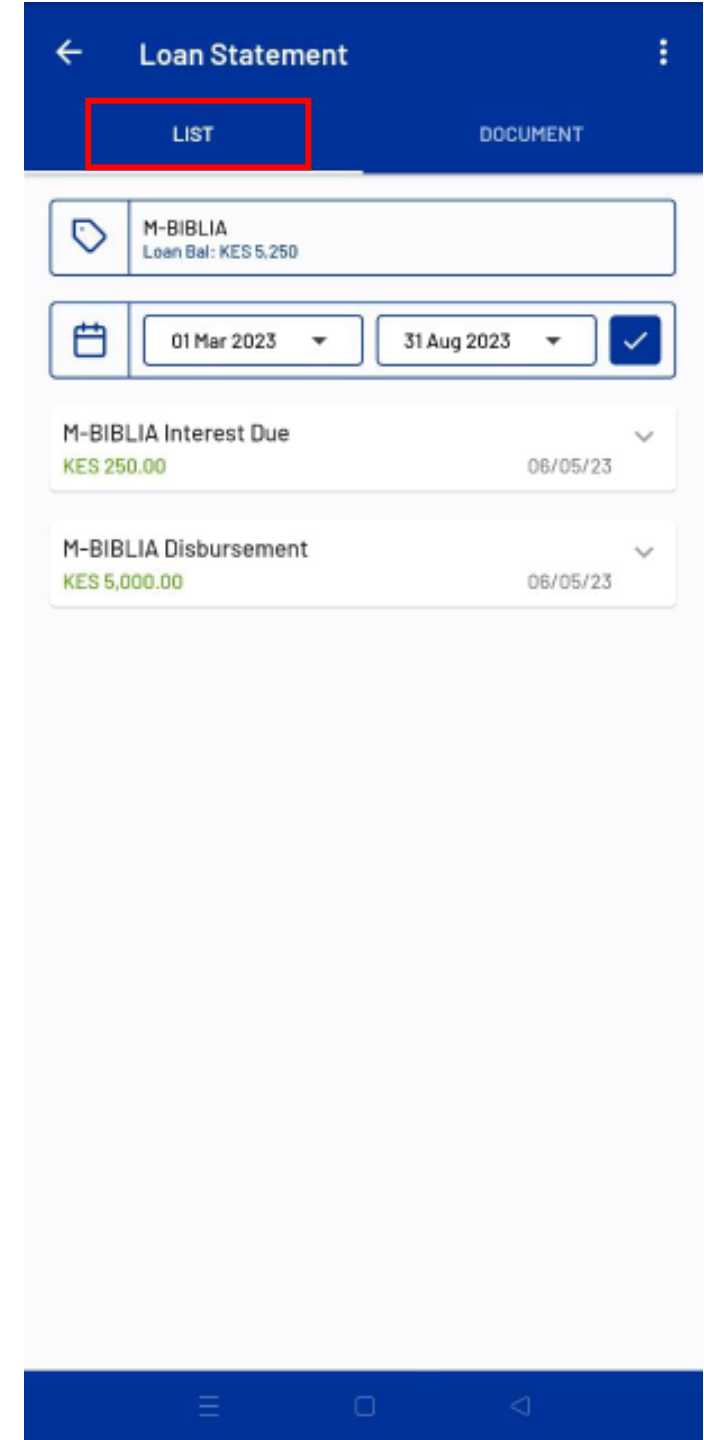
Loan Statement

Instructions

i. Tap **on LOANS** on the App Bar to be taken to the Loans functions.

ii. Tap on the **Loan Statement Card.**

iii. Select the **Loan Type** to populate relevant Loans.

iv. Specify the period over which you wish the statement to cover.

v. Tap on the **GET LOAN STATEMENT** button to proceed.
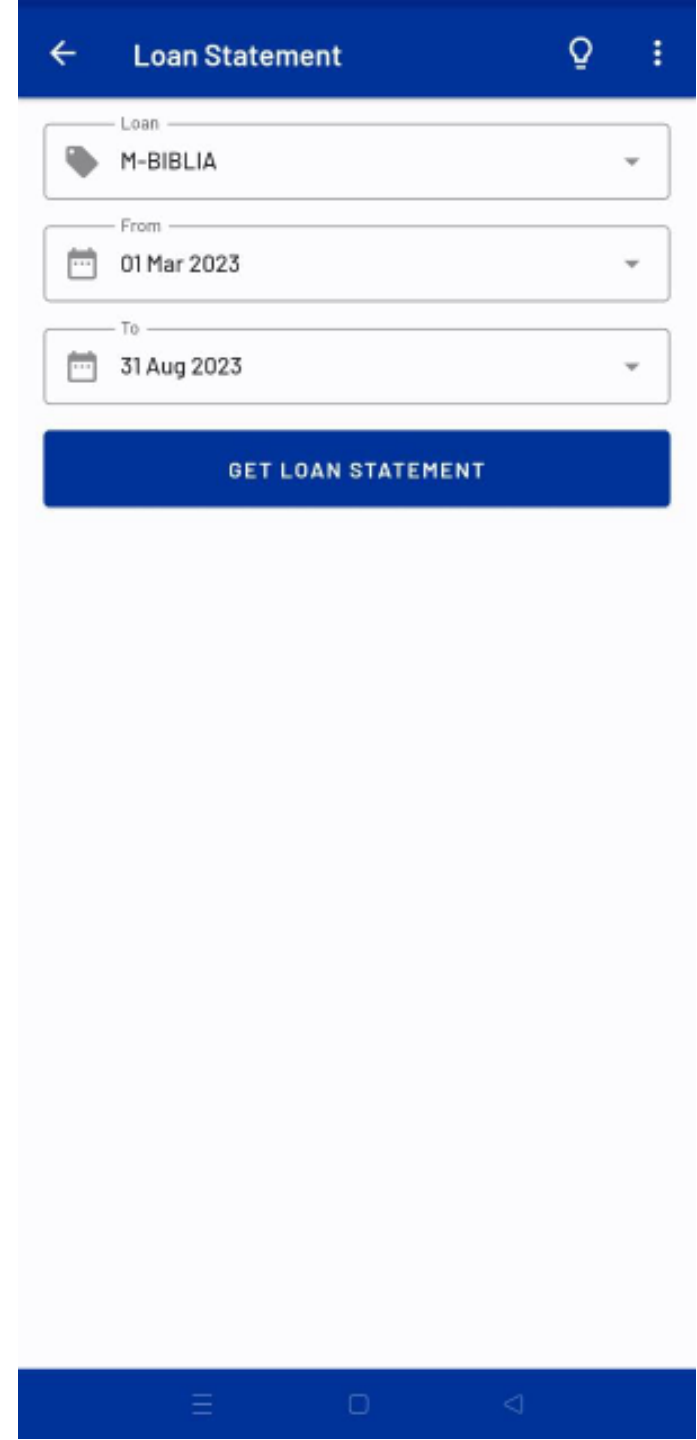
Loan Statement

Instructions

i. Key in your **Mobile Banking PIN**

ii. Tap on the **CONFIRM TRANSACTION** button to verify your PIN.

iii. The Loan Statement you requested will be loaded and displayed under List.

Loan Statement

Instructions

i. Tap on **DOCUMENT** on the App Bar to export the Loan Statement in PDF

THANK YOU