

CO-OP BANK ONLINE BANKING FAQs

How do I register for online internet banking?

You can register for internet banking as an existing customer of the bank through:

1. Self-registration as the primary method.

To get started, use this link <https://onlinebanking@co-opbank.co.ke> and select Personal Internet Banking and click on Existing Customer option under Register.

You will be taken through below steps for successful registration

Step 1: Provide your personal details

Step 2: Read and accept our Terms and Conditions

Step 3: provide Card details for authentication i.e card number and ATM PIN

Step 4: Enter One Time Pin (OTP) that you will receive on the mobile number you have registered with us

Step 5: Set up your new username and password, secure image and phrase and security questions

Step 6: You will receive a confirmation of successful registration and activation link sent on email

Step 7: Click on the link sent to you email and login

For customers who are in the old internet banking, the bank will send to their emails a registration link which the customers will access and click on the link and will go through below steps:

Step 1: Enter previous internet banking details as prompted

Step 2: Enter One Time Pin (OTP) that you will receive on the mobile number you had registered with us

Step 3: Set up your new username and password

Step 4: Setup your secure image and phrase and security questions

Step 5: You will receive a confirmation of successful registration

Step 6: Login via <https://onlinebanking@co-opbank.co.ke> to transact.

2. Branch Registration

The customer will visit the branch for reasons below:

- In case you do not have a debit card
- You were not registered / do not remember your old Coopnet login details
- You are getting challenges self registering which the bank is not able to resolve

Can I try online banking before I register?

Not at the moment. The bank is working on an online demo

How do I login to Coop Online Banking?

To login to Co-op Bank Internet Banking use this link <https://onlinebanking@co-opbank.co.ke>

Select Personal Internet Banking and provide your login details then click Login

What do I do if I forget my User ID

You will be able to recover your Username by using the Forgot Username link on the login page. This will be sent to your email after successfully providing your registration details

What do I do if I forget my Password

You will be able to reset your Password by using the Forgot Password link on the login page. This will be possible after successfully providing your registration details

How can I change my card PIN?

To change your Card PIN, simply Log in to Co-op Bank Internet Banking and click on the cards tab, Click on show details, then click on Card services button to see the option Change PIN

How can I see my transactions status?

After login, below the accounts summary, there are two tabs for payments My Payments and transactions. On clicking the tab for My Payments, you will see the transactions that you have done and their statuses

TRANSFERING MONEY ONLINE - BETWEEN MY CO-OP BANK ACCOUNTS

How long will it take for the money to reach my account?

Transfers between your Coop accounts will go through immediately

What's the maximum amount I can transfer between my accounts?

You can transfer a maximum amount of Kshs.500,000 per transaction and per day

Can I effect a transfer from my dollar account to my Kshs account

Yes, you are able to transfer funds in different currencies between your accounts

Am I able to negotiate rates for transfers that I do between my accounts?

No, currently you are not able to negotiate rates for transfers

What is the difference between "Transfer to Other Coop Accounts" and "Own Account Transfer"?

Transfer to Other Coop Accounts gives you the ability to transfer funds between Coop bank accounts that you are an owner of. For example, if you want to transfer funds to your child's account, you may do so

Transfer to Other Coop Accounts gives you the ability to transfer funds from your account to another person's Coop bank account that your name is not on. The member you are transferring money to must give you their Coop bank account number for you to complete the transfer.

TRANSFERRING MONEY ONLINE - TO OTHER CO-OP BANK ACCOUNTS

How do I transfer money to a person in Coop bank?

After login to your online banking,

Click on Transfers

Then click To Coop Bank Account

Then click To other Coop Account

Select My Beneficiaries if saved otherwise input the beneficiary account

Select the debit account and type in the amount to transfer

Input the payment reason and submit to show payment summary

If details are ok, send, input OTP and confirm for payment to be processed.

How do I know if I entered the correct account number for the person I want to transfer money to?

The name of the beneficiary will display on the summary screen before you submit for payment

How many transfers can I do in a day?

There is no maximum number of transaction that you can do in a day

What do I do if I accidentally transfer money to someone else's number?

Please call our contact center number 0703027000 for assistance

When will the funds transferred be available to the recipient?

The funds transferred to a beneficiary will be available immediately it reflects in their account

Can I save a beneficiary when doing a transfer?

Yes, on inputting the beneficiaries account, check the Save beneficiary checkbox, input a Nick Name and proceed with the transfer. The details of the beneficiary will be saved automatically and will appear on the My Beneficiaries Tab on successful transfer

Can I use my old beneficiaries from the previous system?

Yes, all the beneficiaries from the old internet banking have been migrated to this new system

How do I get a receipt for a transfer that I have made?

On the account summary page, under the payments tab, it shows the statuses of the payments that you have done. Click on a transaction and then click on Download Receipt to save

Am I able to create and make payments to my favorite beneficiaries without going through many steps?

Yes, after login, on the right side of the home page, there are quick actions and favorites icons which you can use to make payments directly to your favorites beneficiaries

STATEMENTS

What is an e-statement?

This is an electronic document that provides a quick view of your financial transactions. It can be downloaded on an excel or PDF format.

How do I switch to e-statements?

Upon registering for online Internet banking and linking/opening of your accounts. You then click on the Account menu and go to 'Account services' button where you then select 'E-statement subscription' and proceed to select the frequency. Click on the subscribe button. You will then receive your statement on email

What do I expect when I switch to an e-statement?

You will receive email statements as per the set frequency

How do I view my e-statements?

You can view your e-statement on your registered email address. Once you apply for an e-statement, you have an option of downloading/ forwarding to

Can I cancel an e-statement that I have just registered for?

Yes. Log on to Co-op Bank Internet Banking onlinebanking@co-opbank.co.ke , click on the Account menu and go to 'Account services' button where you then select 'E-statement subscription' and click on the unsubscribe button

Can I receive a statement electronically?

Yes. Log on to Co-op Bank Internet Banking, click on the Account menu and go to 'Account services' button where you then select 'E-statement subscription' and click on the subscribe button and select the frequency before subscribing. You can also download and use a statement in different formats i.e excel and pdf or you can view the statement directly on the statement screen.

How much does it cost to order an e-statement?

A one off fee is charged for every subscription

Can I still receive my paper statement after my application for the e-Statement?

Yes, you can receive both types of statement upon request. You can access the paper statement by requesting for the same from any of Co-op Bank branch.

How soon does the payment details appear in the statement?

The payment appears in the statement immediately

How can I access my ministatement?

You can access your current 10 transactions by logging in to the platform and on the landing page, click on the tab for all transactions to view the transactions

How far back can I view my statement?

You can only view your statements for the past 6 months

TRANSFERING MONEY ONLINE - TO MOBILE MONEY

Can I transfer funds from my account to another person's Mpesa?

Yes you can, select Other Number option to transfer

Can I transfer funds to Airtel Money?

Not yet, you can only transfer funds to Mpesa

Will I be charged by safaricom when I send money to my account from Mpesa?

Yes, there is a Safaricom charge that applies. For amounts below kshs.1000 charge is Kshs.15.27 and amounts above, the charge is Kshs.22.40

What happens if I don't get my funds in my Mpesa?

The transaction is considered failed and thus it will automatically reverse back to your account

What if I send funds to someone else in error?

Please call our contact center number 0703027000 for assistance whereby the bank will liaise with safaricom to try and reverse the funds if available

TRANSFERING MONEY ONLINE - RTGS

What does RTGS stand for?

The acronym 'RTGS' stands for Real Time Gross Settlement.

It's a specialist funds transfer systems where the transfer of money or securities takes place from one bank to any other bank on a "real time" and on a "gross" basis.

Settlement in "real time" means a payment transaction is not subjected to any waiting period, with transactions being settled as soon as they are processed.

"Gross settlement" means the transaction is settled on one-to-one basis without bundling or netting with any other transaction.

"Settlement" means that once processed, payments are final and irrevocable.

How much time does it take for RTGS transfer?

Under normal circumstances the beneficiary Bank branch receives the funds in real time as soon as funds are transferred by the remitting Bank. The beneficiary Bank has to credit the beneficiary's account within two hours of receiving the funds transfer message.

At what time during the day/week are the RTGS services available?

RTGS transaction timings for Monday – Friday is 9 A.M to 3.00 P.M.

What is the minimum/maximum amount for RTGS transactions?

Minimum amount is Kes 10 and maximum is Kes 999,999

If an RTGS transaction is not credited to the beneficiary account, does the remitter get back the money?

Yes. If the beneficiary's bank is unable to credit the beneficiary's account for any reason, the former will return the money to the remitting bank within 2 hours. Once the amount is received by the remitting bank, it is credited to the remitter's account by the branch concerned.

What are the security measures/steps to be adopted while using Mobile Online banking?

For effecting an RTGS / NEFT remittance the remitter has to furnish the following information:

- Amount to be remitted.
- Name of the beneficiary bank.
- Name of the beneficiary.
- Account number of the beneficiary.
- Sender to receiver information, if any.

What are the service charges applicable for RTGS transactions?

RTGS value	Charges
10.00-999,999.00	Kes 500.00

What is the procedure of RTGS?

Log into the app, click on transfer icon and choose other banks option. Choose the RTGS option and input the details in the fields populated.

Which information do I need to have when effecting an RTGS?

You need the beneficiary details below:

- Beneficiary Name
- Account Number
- Bank Name

What happens if I send money erroneously to another person

You will call our contact center number 0703027000 for assistance whereby the bank will liaise with the other bank to try and reverse the funds if available

Can I send funds to another bank in another currency via RTGS?

Yes, you can use RTGS to send funds in other currencies to another local bank

TRANSFERING MONEY ONLINE - PESALINK

What is PesaLink?

PesaLink is an IPSL service that will enable interbank transfers from one person to another on all banks retail payment channels.

Why should I use PesaLink?

PesaLink is real-time, available 24/7 and one can transfer from as low as KES 10 to as high as KES. 1,000,000. It is also safe since it eliminates use of cash as a mode of payment

Which Banks are part of PesaLink?

All members of KBA

How do I send payments using PesaLink

After login to your online banking,

Click on Transfers

Then click To Local Banks

Then click Pesalink

Select either Account Number or Mobile Number

If account Number, enter beneficiary name, Account and select bank name

Select My Beneficiaries if you had saved the beneficiary details

If Phone number is selected, enter the phone number and click on Get Destination Bank

Select the bank fetched and click next

Select the debit account and type in the amount to transfer

Input the payment reason and submit to show payment summary

If details are ok, send, input OTP and confirm for payment to be processed

How do I receive payments using my mobile phone number on PesaLink?

To receive payments one has to have linked their phone number to an account.

How do I register for PesaLink?

No registration is required to use PesaLink.

Can everybody access PesaLink?

Currently, only banked users can access PesaLink on their bank channels

How will I update my personal details on PesaLink?

To update personal information on PesaLink, visit your nearest bank branch to submit the new details

What is the minimum and maximum amount I can send using Coop Bank Online on PesaLink?

The minimum amount that can be transferred on PesaLink is KES 50 and the maximum transaction amount that can be transferred is KES 200,000 upto a maximum limit of Kshs.1,000,000

Can I register with more than one of the participating Banks?

Yes you can if you have an account with them

Can I send money to someone who is not registered?

Yes you can by using 'Send to Account' and 'Send to Card' option on PesaLink

Can I send money if I am not linked to my account?

Yes, to send you do not need to link your account. You link your account to receive money via the linked account.

How long does it take money sent through PesaLink to hit my account?

It should take a maximum of 45 seconds for a transaction to be completed

Which currency will I use while sending money through PesaLink?

PesaLink will facilitate Funds transfer from KES to KES accounts. There will be no currency conversion at the switch.

How will I know that my transaction has gone through?

You will receive an SMS confirming successful transaction

How will I know that I have sent money to the right person?

The last step of sending money to a recipient requires the user to confirm the details of the transaction i.e. the name (send to Phone), the account number and bank of recipient (send to account)

Can I link all my bank accounts to my mobile phone?

A customer can link one account from each bank that they bank in

Can I send money to someone who does not have a bank account?

Currently, PesaLink does not provide funds transfer or withdrawal by those without a bank account. However, the future phases of the service will cater for this feature

Can I use PesaLink to send money to an account in the same Bank as mine?

This is possible for internal funds transfers

Will people sending me money be able to see the accounts I have linked to PesaLink?

If a user has accounts linked on PesaLink, those sending funds using “Send to Phone” will only be able to view the various bank names in which the user has accounts linked to and not the bank account numbers

Can I access PesaLink outside banking hours?

Yes you can. PesaLink is a 24/7 service

Can I setup a standing order from my account?

Yes, you can setup a standing order from one of your accounts to your other accounts or to other coopbank accounts. You can achieve this via the transfers screen by clicking on To other coop bank, input or select the beneficiaries details, select the account to get money from and input amount. On the next screen, select schedule payment and setup the standing order.

BILL PAYMENTS

Can I be alerted when my bill is due?

All your saved due bills will be displayed on the bill payments screen as upcoming bills, 7 days before the bill is due

PREPAID SAFARICOM AIRTIME PURCHASE.

What is Safaricom Airtime Purchase?

Safaricom Airtime Purchase is the ability for a customer to purchase safaricom prepaid airtime directly from the platform (Mobile banking, Internet banking).

How much does it cost to purchase prepaid Safaricom Airtime?

The pricing is tiered as per the below table;

Airtime Value	Charge Amount
10 - 100	Kes 10
101 - 500	Kes 20
501 – 1,000	Kes 30
1,001 – 2,000	Kes 40
2,001 – 10,000	Kes 50

What are the available limits per transaction for the prepaid Safaricom Airtime?

The minimum amount you can purchase is Kes. 50.00 and a maximum of Kes. 10,0000.00.

How will Co-op Bank Charge the related cost for the Safaricom Airtime purchase?

Upon requesting for the Prepaid Safaricom Airtime, through the Mobile app or Internet Banking, you will select the account number to debit. The total value of Airtime plus related costs will be automatically charged to your selected Co-op account.

What happens if I input an amount above the current limit or below?

You will get an error message.

Can I buy Prepaid Safaricom Airtime for another number?

Yes, a customer is able to purchase airtime for other mobile numbers. He is able to enter other numbers and in case they are using the mobile app, they are able to choose a number from the phone book.

What happens when I buy airtime for the wrong number?

The transaction cannot be reversed; the amount is forwarded to the network channel immediately (for these case safaricom). The client has to be careful in verifying the details/capturing the correct mobile number.

How frequently can I purchase Safaricom Prepaid Airtime?

As many times as possible.

KPLC Token – Prepaid

What is KPLC Token Prepaid service?

This is a Kenya Power service whereby clients purchase tokens for power to restore the depleted units utilized.

How long does it take for the Token to be sent?

The token is sent within 5 Mins if there are no delays with the service

Am I able to save the meter number for later purchases?

Yes you can. After fetching the details using the meter number, click on the save Bill check box and the bill will be automatically saved on successful purchase

What happens if there is no name fetched on clicking fetch bill details?

It might mean that the number is invalid and you will have to confirm the number again or seek help from Kenya Power

What happens if I don't get any tokens after the purchase?

This may mean that the service is down and thus an auto—reversal will be done back to your bank account and you can try make the purchase later

What is the maximum and minimum amount that I can purchase?

Minimum Kshs. 50

Maximum Kshs.70,000

Daily limit Kshs.200,000

How much will I be charged for this service?

The charge is Kshs.50 per purchase

Pay to Mpesa till -Pay to Mpesa pay bill.

What is Mpesa pay to till pay to paybill?

This is the ability to buy goods and services through Mpesa Till/Paybill numbers directly from your bank account via the platform (Mobile banking, Internet banking), without having to transfer funds to Mpesa. This functionality is available on the buy goods and services menu under Bill payments.

Who can use this service?

Any co-opbank customer who has registered on the bank's platform (Mobile/internet) can access the service.

How do I pay into an Mpesa Till/Paybill number directly from my account without having sent the fund to Mpesa?

As a customer on the co-opbank platform, go to Bill payments and select "Buy goods and services". If you are paying for goods or services, choose the "pay to till" option then enter the till number of the outlet/shop you wish to pay, enter the amount (Min. Kshs 50- Maximum Kshs 70,000).Confirm all the payments details are OK, then enter the one time password (OTP) sent on your phone for validation then Click "OK" to submit the payment request. You will receive a notification from the bank informing you on the payments being processed and a payment confirmation message from Safaricom

How much does it cost to pay directly into a till/paybill from my bank account?

The service has both Safaricom and bank charges and is tiered as per the below table;

Bands (Kes) Bank Charge (Bank to Paybill)		Charges
From	To	
10	49	N/A
50	100	50
101	500	50
501	1000	60
1,001	1,500	60
1,501	2,500	60
2,501	3,500	70
3,501	5,000	70
5,001	7,500	70
7,501	10,000	90
10,001	15,000	90
15,001	20,000	90
20,001	25,000	140
25,001	30,000	140
30,001	35,000	160
35,001	40,000	160
40,001	45,000	180
45,001	50,000	180
50,001	70,000	220

Bands (Kes) Safaricom Charge (Bank to Paybill)		Charge
From	To	
1	49	17
50	100	18
101	499	38
500	999	38
1,000	1,499	50
1,500	2,499	57
2,500	3,499	84
3,500	4,999	84
5,000	7,499	113
7,500	9,999	113
10,000	14,999	140
15,000	19,999	140
20,000	24,999	140
25,000	29,999	140
30,000	34,999	140
35,000	39,999	230
40,000	44,999	230
45,000	49,999	230
50,000	70,000	238

What will happen if I try making a payments and the systems are not available?

You will receive a message notification on systems unavailability and the transaction will not be completed.

Is it possible that my bank account can be debited but payment to Mpesa till is not successful?

Yes. Where the bank systems are available and we do not receive any error/information on system unavailability from Safaricom, the bank will go ahead and debit your account. However when this happens you are advised to contact the bank through messaging feature on the app/internet banking platform or Call the banks contact centre and report the issue for resolution.

Can one cancel a transaction that is already submitted?

No. Once a customer has submitted a transaction He/She will not be able to cancel as co-operative bank is not authorized to reverse Mpesa transactions, only the receiving merchant

can reverse it. However a customer will have an option to cancel a transaction before submitting or contact the bank to assist in issue resolution.

Is Bank account to Mpesa tills payments real time?

Yes. All account to Mpesa tills payments will be real time and both customer (sender) and the merchant will receive notification sms for all successful transactions.

What happens if I enter a wrong Till/Paybill number while making payment?

You will be expected to correctly input the till/paybill numbers as displayed by the merchant. You have to save the till/Paybill numbers for frequent payments. If the erroneous Till/paybill number settles at co-op bank, the bank will initiate a process to request the recipient merchant to reverse the money. Call Safaricom contact center to assist in requesting the merchant to reverse the funds.

What happens if I enter a wrong amount e.g. Overpayment?

The customer is advised to engage the merchant/Till owner for resolution.

What are the available transaction limits for bank to Mpesa till paybill?

The minimum amount you can pay is Kes. 50.00 and a maximum of Kes.200,000 on the app Kes 500,000 on the web.

What happens if I input an amount above the current transaction limit or below?

You will get an error message.

KPLC postpaid

What is KPLC Postpaid service?

This is a Kenya Power service whereby clients pay for power bill after utilization

How long does it take for the payment to update at KPLC?

The bank sends the payment to Kenya Power immediately and Kenya Power will send you a notification once they apply the funds to your account

Am I able to save the bill number for later payments?

Yes you can. After fetching the details using the bill number, click on the save Bill check box and the bill will be automatically saved for successful payment

What happens if there is no name fetched on clicking fetch bill details?

It might mean that the number is invalid and you will have to confirm the number again or seek help from Kenya Power

How will I know if my payment has updated Kenya Power?

You will get an SMS from Kenya Power indicating that your payment has been updated

What happens if my bill does not update after the payment?

In the event you don't get an SMS from Kenya Power, this may mean that the service is down and thus an auto—reversal will be done back to your bank account and you can try make the payment later

What is the maximum and minimum payment amount?

Minimum Kshs. 50

Maximum Kshs.70,000

Daily limit Kshs.200,000

How much will I be charged for this service?

The charge is Kshs.50 per purchase

Nairobi Water

How long does it take for the payment to update my water bill?

The bank sends the payment to Nairobi water immediately and Nairobi water will send you a notification once they apply the funds to your account

Am I able to save the bill number for later payments?

Yes you can. After fetching the details using the bill number, click on the save Bill check box and the bill will be automatically saved for successful payment

What happens if there is no name fetched on clicking fetch bill details?

It might mean that the number is invalid and you will have to confirm the number again or seek help from Nairobi water

How will I know if my payment has updated Nairobi water?

You will get an SMS from Nairobi water indicating that your payment has been updated

What happens if my bill does not update after the payment?

In the event you don't get an SMS from Nairobi water, this may mean that the service is down and thus an auto—reversal will be done back to your bank account and you can try make the payment later

What is the maximum and minimum payment amount?

Minimum Kshs. 50

Maximum Kshs.100,000

Daily limit Kshs.200,000

How much will I be charged for this service?

The charge is Kshs.50 per purchase

PAYTV

DSTV

How long does it take for the payment to update at DSTV?

The bank sends the payment immediately for update and DSTV will send you a notification once they apply the funds to your account

Am I able to save the bill number for later payments?

Yes you can. After fetching the details using the bill number, click on the save Bill check box and the bill will be automatically saved for successful payment

What happens if there is no name fetched on clicking fetch bill details?

It might mean that the number is invalid and you will have to confirm the number again or seek help from DSTV

How will I know if my payment has updated DSTV?

You will get an SMS from the service provider indicating that your payment has been updated

What happens if my bill does not update after the payment?

In the event you don't get an SMS from the service provider, this may mean that the service is down and thus an auto—reversal will be done back to your bank account and you can try make the payment later

What is the maximum and minimum payment amount?

Minimum Kshs. 50

Maximum Kshs.70,000

Daily limit Kshs.200,000

How much will I be charged for this service?

The charge is Kshs.50 per purchase

GOTV

How long does it take for the payment to update at GOTV?

The bank sends the payment immediately for update and GOTV will send you a notification once they apply the funds to your account

Am I able to save the bill number for later payments?

Yes you can. After fetching the details using the bill number, click on the save Bill check box and the bill will be automatically saved for successful payment

What happens if there is no name fetched on clicking fetch bill details?

It might mean that the number is invalid and you will have to confirm the number again or seek help from GOTV

How will I know if my payment has updated GOTV?

You will get an SMS from the service provider indicating that your payment has been updated

What happens if my bill does not update after the payment?

In the event you don't get an SMS from the service provider, this may mean that the service is down and thus an auto—reversal will be done back to your bank account and you can try make the payment later

What is the maximum and minimum payment amount?

Minimum Kshs. 50

Maximum Kshs.70,000

Daily limit Kshs.200,000

How much will I be charged for this service?

The charge is Kshs.50 per purchase

STARTIMES

How long does it take for the payment to update at Startimes?

The bank sends the payment immediately for update and Startimes will send you a notification once they apply the funds to your account

Am I able to save the bill number for later payments?

Yes you can. After fetching the details using the bill number, click on the save Bill check box and the bill will be automatically saved for successful payment

What happens if there is no name fetched on clicking fetch bill details?

The number may be invalid and you will have to confirm the number again or seek help from Startimes

How will I know if my payment has updated Startimes?

You will get an SMS from the service provider indicating that your payment has been updated

What happens if my bill does not update after the payment?

In the event you don't get an SMS from the service provider, this may mean that the service is down and thus an auto—reversal will be done back to your bank account and you can try make the payment later

What is the maximum and minimum payment amount?

Minimum Kshs. 50

Maximum Kshs.70,000

Daily limit Kshs.200,000

How much will I be charged for this service?

The charge is Kshs.50 per purchase

CARD SERVICES

Can I see the balance and limits of my credit card?

Yes you can. Under the cards menu, you are able to see your card details

What is Pay To Card?

A payment service for customers to pay for their credit card outstanding amount directly from the channel

How do I pay my credit card?

Click on the cards tab

Click on show details on the credit card displayed

Click on card services drop down

Click on pay to card to enter details

How long does it take for the payment to update?

The bank updates the payment to your credit card account immediately

How will I know if my payment has updated my card?

You will be able to confirm your card balances by clicking on card

What happens if my card does not update after the payment?

Please call our contact center number 0703027000 for assistance

What is the maximum and minimum payment amount?

Minimum Kshs. 50

Maximum Kshs.200,000

Daily limit Kshs.500,000

How much will I be charged for this service?

The charge is Kshs.35 per purchase

CHANGE CARD PIN

How do I change my credit card PIN?

Click on the cards tab

Click on show details on the credit card displayed

Click on card services drop down

Click on Change PIN. Enter details to change

ACCOUNT SERVICES

Am not able to see my accounts in the account summary page

Please call our contact center number 0703027000 for assistance

How can I get the Terms and Conditions for the online service?

After login, click on the profile photo displayed and it will open the profile page. Click on the Terms and conditions link at the bottom to view them

Am I able to hide some of my accounts displayed on the account summary?

Yes. After login,

Click on the profile photo displayed and it will open the profile page. Click on the Accounts link to view your accounts and click on Hide option and input an OTP sent to your phone. The account will not appear on the account summary.

To unhide, you will click on the unhide option, enter OTP and the account will be displayed

Will I be charged to link or Delink my account on the platform?

No, users will not be charged to link or Delink my account on the platform

How do I see which bank account I have linked to Co-op Bank?

You will be able to view all your linked bank accounts from your account summary dashboard.

Can I accept payments with Co-op bank before I link my bank account?

You'll be able to accept payments through your account even if it is not linked to the online platform.

How secure is linking my accounts on the Co-op Bank online banking?

We protect your account information using best practices to ensure your data is kept private and secure – we transmit your data is transmitted securely. Upon user enrollment, we employ fraud protection services to validate the identification of our users.

How can I De-link one of my accounts from display on the application?

You will be able to view all your linked bank accounts and easily select accounts to de-link.

What do I need to ensure my linking request is a success?

For linking accounts, it is important that your details across accounts that are presently linked and the one requested to be linked are the same. Please ensure that your Name, Address, Date of Birth, Phone number and signature matches across accounts.

Can I link a joint account?

For Joint Accounts, request for linking accounts is not available at the moment.

Will my closed accounts be visible on the Channel?

Accounts that are closed are automatically de-linked and will not be visible on the channel.

Am I able to change my password on the platform?

Yes you can. After login, click on the profile photo displayed and it will open the profile page. Click on the Change Password link and you will be able to enter and confirm your new password.

Can I repeat an old password that I have ever used?

No, you cannot reuse an old password

CARDLESS WITHDRAWAL.

What is a cardless withdrawal?

A Cardless Withdrawal is a Service that enables co-op bank customers to get cash from Co-op bank ATMs or co-op kwa jirani agents without using a debit card.

How do I initiate a card less withdrawal?

Step 1.

A customer logs in on the online banking platform using the phone or on the web.

Step 2.

Customer Selects the “Cardless Withdrawal” option and proceed to input required details i.e. account to withdraw from, amount and phone number.

Step 3.

Customer receives a six digit code.

Step 4.

Customer can use the code to access cash in any of the co-op bank ATMs or Co-op Kwa jirani agents.

How do I use the code when at the ATM?

- Customer selects the option of cardless withdrawal on the ATM.
- Customer inputs the six digit code
- Customer inputs the phone number
- Customer inputs the amount to withdraw
- The ATM dispenses cash and a transactional receipt.

How do I use the code when at co-op kwa jirani?

- The agent will activate the POS.
- The agent will input the 6 digit code.
- The agent will input the phone number and ID number of the customer.
- The agent will input the amount to withdraw.
- The POS generates a receipt.
- The agent dispenses the cash and receipt to the customer.

How long does it take for the code to expire?

The withdrawal code takes 30 minutes to expire. A customer is sent a notification when the code is invalidated.

Can someone fraudulently use my withdrawal code to withdraw money from my account?

The code can only be used to access the amount of money that was input at the point of initiating the transaction. It cannot be used to access the funds in your account.

Can I use the withdrawal code to withdraw in another banks ATM or agent banker?

No, the code can only be used in co-op bank ATMs and /or co-op kwa jirani agents.

Can someone use the code on my behalf?

Yes, but you will have to share the details i.e. the withdrawal code, phone number and amount.

Who will be charged for a cardless withdrawal?

Charges will be borne by the customer on generating the code successfully

AIRTEL AIRTIME PURCHASE

What is Airtel Airtime Purchase?

Airtel Airtime Purchase is the ability for a customer to purchase Airtel prepaid airtime directly from the platform (Mobile banking, Internet banking).

How much does it cost to purchase prepaid Airtel Airtime?

The pricing is tiered as per the below table;

Airtime Value	Charge Amount
10 - 100	Kes 10
101 - 500	Kes 20
501 – 1,000	Kes 30
1,001 – 2,000	Kes 40
2,001 – 10,000	Kes 50

What are the available limits per transaction for the prepaid Airtel Airtime?

The minimum amount you can purchase is Kes. 10.00 and a maximum of Kes. 10,000.00.

How will Co-op Bank Charge the related cost for the Airtel Airtime purchase?

Upon requesting for the Prepaid Airtel Airtime, through the Mobile app or Internet Banking, you will select the account number to debit. The total value of Airtime plus related costs will be automatically charged to your selected Co-op account.

What happens if I input an amount above the current limit or below?

You will get an error message.

Can I buy Prepaid Airtel Airtime for another number?

Yes, a customer is able to purchase airtime for other mobile numbers. He is able to enter other numbers and in case they are using the mobile app, they are able to choose a number from the phone book.

What happens when I buy airtime for the wrong number?

The transaction cannot be reversed; the amount is forwarded to the network channel immediately i.e Airtel. The client has to be careful in verifying the details/capturing the correct mobile number.

How frequently can I purchase Airtel Prepaid Airtime?

As many times as possible.

Am I able to get a refund in case I purchase airtime for an amount more than intended?

No. Once a purchase amount is specified and transaction submitted, the purchase is irreversible and the airtime is not refundable

SCHOOL FEES PAYMENT

What is this service about?

This service will enable Co-op bank account holders make school fees payments on the online and mobile banking platforms

Who can use this service?

Only Co-op bank account holders registered on mobile and internet platforms can use this service.

Can I pay school fees to any institution using this service

You can only pay school fees to institutions that are Co-op bank account holders

Where can I access this service?

This service is available on Co-op bank mobile and online platforms

How can i use this service to pay for school fees

Log in the mobile or online banking platforms, access the bill payments workspace, and follow the promptings.

How do I know if my payment has been processed successfully

You will receive a message from Co-op bank confirming successful processing of your transaction.

What happens if the transaction fails?

If the transaction fails, Co-op bank will notify you of the same and the funds will be reversed to your account.

What do I do if the funds are not reversed to my account upon failure of the transaction?

If there is a delay in reversal of your funds please contact your nearest Co-op Bank Branch or email us on customerservice@co-opbank.co.ke or call our 24-Hour Contact Centre on 020-2776000, 0703027000, SMS: 16111, WhatsApp: 0736 690 101.

Our Contact Centre is accessible 24 hours a day, 7 days a week.

Will I be charged for the service?

No. the service is free of charge

SMS ALERT SUBSCRIPTIONS

What are SMS Alerts?

These are text alerts which help you keep track of when your money enters and exits your accounts by giving you real-time information whenever preferred event occurs in the account

What is SMS alert subscription and unsubscription?

SMS alert subscription is the act of instructing the bank to issue you with real time sms notifications regarding your account transactions whenever a preferred event occurs until such a time you instruct the bank otherwise.

SMS alert unsubscription is the act of instructing your bank to stop notifying you of any events occurring in your bank account via the SMS unless it's a bank initiated notification

What are the types of SMS Alerts types the bank is offering?

The bank is offering 3 types of Alerts for the customers to subscribe in, namely:

- Debits alerts- When money leaves your account the bank notifies you the details of that transaction via the SMS to your registered phone number. You can decide to be notified of all debit transactions hitting your account or transactions of certain amounts and above
- Credit alerts- When money enters your account; the bank notifies you the details of that transaction via the SMS to your registered phone number. You can decide to be notified of all credit transactions hitting your account or transactions of certain amounts and above

- Daily SMS Alert-The bank will send your available account balance on daily basis at 9am via SMS to your registered phone number.

You can set preferred alerts to specific accounts if you have more than one account.

How can I set daily SMS alert in my App?

You can set up Daily SMS alerts by login into your app, go to profile menu, click on Alerts & Notifications menu, select manage alerts menu and click on subscribe menu so as to access daily alert menu. You proceed to select Daily alert menu so as to subscribe.

How can I set up debit SMS alerts in my App?

You can set up Debit SMS alerts by login into your app, go to profile menu, click on Alerts & Notifications menu, select manage alerts menu and click on subscribe menu so as to access debit alert menu. You proceed to select Debit alert menu so as to subscribe either for all debits or specify debits amounts that you like to be notified on.

How can I set up credit SMS alerts in my App?

You can set up credit SMS alerts by login into your app, go to profile menu, click on Alerts & Notifications menu, select manage alerts menu and click on subscribe menu so as to access credit alert menu. You proceed to select credit alert menu so as to subscribe either for all credit or specify credit amounts that you like to be notified on.

How do I cancel/Stop an SMS alert subscription?

You can stop an SMS alerts by login into your app, go to profile menu, click on Alerts & Notifications menu, select manage alerts menu and click on unsubscribe menu so as to access all active alerts type and select preferred alert type to stop.

When should I Set-up an SMS alert instruction?

You need to Set-up your Standing Order Transfer instructions at least 2 business days before the required due date.

Am I charged to set up an SMS alert subscription?

You will not be charged for any SMS alert subscription. Alerts are normally charge a fee per SMS for any alert type subscribed to.

How can I tell whether my transfer SMS alert subscription instructions have been successful?

When you subscribe to SMS alerts online, you'll receive an in app notification and an alert to SMS number we have on file for your account.

ONE TIME PASSWORD

What is the Co-op OTP?

The Co-op OTP is a randomly generated six digit password, which makes it a stronger method for authenticating your online transactions. Each time you perform online transactions through Co-op Online you will be required to enter a Co-op OTP. The Co-op OTP is sent via SMS to your mobile phone. You will only be required to enter one OTP per session.

How does the Co-op OTP work?

When you need to perform an online transaction or online query, you will be required to enter an OTP as a second level of authentication to confirm that the transaction is authorized by you. This OTP will be delivered to you via SMS.

Do I have to enter a Co-op OTP for every transaction or every session?

On every login, you will need to enter an OTP after entering the username and password and after logout, you will still be required to enter an OTP the next time you login. You will be prompted to enter an OTP after submitting a transaction. This applies for every transaction that you initiate

What transactions will I need an OTP for?

Online transactions that require an OTP are those that could potentially compromise your security or privacy as a customer of Co-op Bank. These transactions include:

1. Payments and transfers
2. Resetting password

Why is there a need for the Co-op OTP?

The Co-op OTP serves as a second-level of authentication when you perform protected transactions at Co-op Online. If your PIN is compromised for any reason, the intruder will also need to have your mobile phone to access protected transactions via your account online. This is an additional security measure to protect you so you can enjoy total peace of mind when you bank online with us.

Will I have to pay for the Co-op OTP?

No, this enhanced security feature is free to all customers

What happens if I do not receive an OTP?

If you do not receive your OTP you can request the OTP to be resent to you through the OTP screen on Co-op Online. If you still do not receive your OTP, check that we have your current mobile phone number and if so, get in touch with our contact center for further guidance via the numbers provided on the contact us link on the login screen.

How long does it take to receive an OTP to my mobile phone?

The OTP will be sent to your mobile phone instantly. The receipt of the OTP will depend on your network coverage. Poor network coverage may cause some delays and thus, wait for a minute before resending for another OTP.

How long is the Co-op OTP valid?

The Co-op OTP is valid for five minutes. If the OTP expires, you will need to generate a new OTP. You can do this through the regenerate button on the OTP screen on Co-op Online. Please note that if you enter an OTP incorrectly

What happens if I enter an incorrect OTP?

If you enter your OTP incorrectly three times, your online access will be restricted and your online user ID will be locked

What should I do if I suddenly receive an OTP without logging in to my account?

Call Co-op Bank Customer Contact Center to report the incident immediately. Co-op Bank Online Banking will send an OTP to your registered mobile number only upon entry of your correct user ID and password. This is the system's

If I have various mobile numbers, is the OTP sent to all my numbers?

Your OTP will only be sent to the mobile phone number you registered as the primary number on your Co-op Bank Online Banking account

Will I still receive my OTP if I nominated an international mobile number or if I am out of the country?

Yes. You will get your OTP if your registered international mobile number or local mobile

What should I do if I do not receive my OTP via SMS?

The bank will send the OTP to both your registered phone number and Email. If you do not receive your OTP you can click on the resend OTP button to resend the OTP

What happens if I do not enter my OTP right away?

Your OTP expires after a certain period from the actual time of receipt. You need to enter it within the specified time which is currently set at five minutes

How do I request for a new OTP if the previous one has expired?

To get a new OTP just click on the “Regenerate OTP” button within the message window that automatically appears if your OTP has expired.

How do I register or update my mobile number to receive OTP?

When registering for the new platform you will be required to provide you primary phone number that will be used to receive the OTP. In case you want to change the phone number, you will have to visit the nearest branch for your new phone number to be updated