



**CHAI SACCO**  
— Count On us —

## M-PESA PAY BILL NUMBER 544200

**a. You can pay money into your Sacco accounts**

**b. You can repay your loans at any time using your phone**

**Follow the steps below:**

1. On your phone go to M-pesa | Select Lipa Na M-Pesa | Select Pay Bill | Enter Business No. 544200
2. Under Account Number  
- Enter Your National ID No. + The Product Code for the product you would like to pay for e.g. If you ID No. is 12345678 and you are paying Member Deposit then your account number is 12345678MD. Do not leave a space between the ID No. and the product code.  
**For groups:** Use the Group Registration certificate number followed by the product code as the account number.  
The products codes are as in the table below.
3. **Enter** - The Amount you are paying | Enter M-Pesa PIN | Press - OK to confirm the payment.

### Product codes:

Savings Products	Code
Registration Fee	<b>RF</b>
Share Capital	<b>SC</b>
Member Deposit	<b>MD</b>
Savings Account	<b>SSA</b>
Fixed Deposit Account	<b>FD</b>
Chai Angel Junior Account	<b>CA</b>
Chai Premier Holiday Account	<b>CH</b>
ChaiFama Account	<b>CF</b>
Biashara Account	<b>BA</b>
Dividends Account	<b>DA</b>
Deposit COver Account	<b>DFA</b>
Group Account	<b>GS</b>
Corporate Account	<b>CS</b>
Agent Account	<b>ASA</b>
Chai Diamond Account	<b>CDI</b>

Loans	Code
Main Loan	<b>ML</b>
Super Loan	<b>SL</b>
Emergency Loan	<b>EL</b>
Product Loan	<b>PL</b>
College Loan	<b>CU</b>
School Fee Loan	<b>SF</b>
Jeki Loan	<b>JL</b>
Vision Loan	<b>VL</b>
Investment Loan	<b>IL</b>
Chai Fama Loan	<b>CFL</b>
Golden Loan	<b>GL</b>
Salary Advance	<b>SA</b>
Chai Sacco eLoan	<b>CEL</b>
Group Loan	<b>GR</b>
Green Leaf Loan	<b>GA</b>
Dividend Loan	<b>DA</b>
Defaulter's Loan	<b>DL</b>

**NOTE:**

Pay Bill payments will be automatically posted into the account specified and you will receive a system generated SMS confirming the successful payment. Pay for one product per transaction.