

**Powered by  
Octagon**

**DIGITAL MICRO-  
PENSION AND  
MICRO-INSURANCE**



# SOLUTIONS OFFERED BY MOBIKEZA



MOBIKEZA is a robust digital Micro-Pension product designed to help entrepreneurs/self employed people to contribute and save conveniently for retirement in a flexible and affordable manner.

Further, saving through Mobikeza gives members special access to critical and affordable micro - insurance solutions that are otherwise provided at a prohibitive premium. Mobikeza was designed to accommodate regular/irregular income streams and offer financial freedom and benefits to users.

MOBIKEZA is powered by Octagon and is anchored on an individual retirement saving platform namely Octagon Personal Pension Scheme which is registered and regulated by the Retirement Benefits Authority.

## **WHY MOBIKEZA?**

It provides a simple, convenient and smart way to save for retirement with flexible investment choices based on an individual's risk appetite. It's also opportunity to save for retirement while enjoying all the tax advantages. A member can deposit anytime with no minimum contribution required. In addition, one can access benefits once per quarter and choose when to retire.

## **HOW TO ACCESS MOBIKEZA**

You can now enjoy MOBIKEZA services via:

- a)USSD by simply dialing \*237#
- b)Google Play Store by downloading MOBIKEZA APP
- c)Apple Store by downloading MOBIKEZA APP





# How to Access MOBIKEZA

	APP	USSD
Register	<p>Download the App by searching the name MOBIKEZA on Google play store or Apple App store</p> <p>Choose Register option;</p> <p>Enter you name, phone number and ID number</p> <p>You will receive an SMS to confirm your phone number</p> <p>Enter the PIN sent on SMS on the app</p> <p>Set your secret PIN</p> <p>On login, set your preferred contribution amount and frequency.</p> <p>Choose invest option</p> <p>Save settings.</p> <p>Congratulations you are now registered</p>	<p>Dial *237#</p> <p>Enter your name</p> <p>Enter your ID number</p> <p>Enter your Phone number</p> <p>Enter date of birth in the format (YYYY-MM-DD)</p> <p>You will receive a PIN on SMS</p> <p>Login to your account using provided PIN</p> <p>Set your new PIN</p> <p>You are now a registered Member of Octagon Personal Pension Scheme through MOBIKEZA</p>

**Log on to**  
**[www.mobikeza.com](http://www.mobikeza.com)**





# How to Save & Withdraw from MOBIKEZA



	APP	USSD
Save	<p>Open your MOBIKEZA App Login with your ID number and PIN Tap on save now button On the contribution screen, enter amount to save Tap on send M-pesa request MPESA push will appear on your phone Enter your M-pesa pin to make saving.</p>	<p>Dial *237# Enter your PIN Choose option 1 - Add Savings To save preferred amount reply with 1 To save a different amount, reply 2 MPESA push will appear on your phone Enter your Mpesa pin Your saving will be automatically updated.</p>

Log on to  
[www.mobikeza.com](http://www.mobikeza.com)





# How to Save & Withdraw from MOBIKEZA



	APP	USSD
Withdraw	<p>Open your MOBIKEZA App Login with your ID number and PIN Open the Menu Tap on Withdrawals (please note this option is only available after 14 days) Choose whether you are making a partial or full withdrawal Enter amount to withdraw Tap on submit withdrawal request You will receive an SMS once your withdrawal is received and processed.</p>	<p>Dial *237# Enter your PIN Choose option 3 - Withdraw funds (please note this option is only available after 14 days) Reply with 1 to withdraw full amount. Reply with 2 to withdraw partial amount Enter amount to withdraw. You will receive SMS on withdrawal process</p>

Log on to  
[www.mobikeza.com](http://www.mobikeza.com)

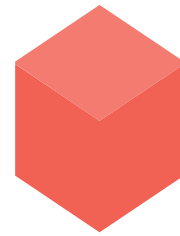


# Platform Security

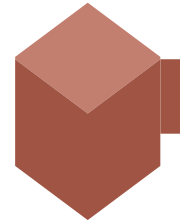
- Claims are processed in real-time and validated to confirm deposits and interests' earnings
- The Mobikeza Mobile Applications are safe and secure and ensure safe deposit of funds.
- Deposits and withdrawals are locked to the members mobile number. We have also interfaced with Mpesa push to ensure deposits come from the members registered phone numbers .
- Only the registered phone number can access a customers Mobikeza account with a valid pin. Each account is uniquely linked to the members phone number.
- Connections to our servers are secured with 256 - bit SSL secure certificates, same security encryption used by banks
- All our member details are verified through an E-KYC process comprising the Integrated Population Registry service(IPRS)

# MICRO INSURANCE THROUGH MOBIKEZA - DELIVERS INSURANCE SIMPLICITY

- ✓ *No or minimal exclusions*
- ✓ *No long/complicated documents*
- ✓ *No claims forms*
- ✓ *No medical exams*
- ✓ *No ID documents*
- ✓ *No or minimal waiting periods*



Digital Solutions Provider



Manage large scale volumes



Digital Experience From Enrolment to Claim Management



# Micro Insurance Features

- Uniquely designed and tailored to suit the needs of Mobikeza customers, offering unique value to them.
- This product is offered to Mobikeza registered customers.
- The product has 4 tiers and customers will choose the one which suits them best. Each tier has a bouquet of benefits. The premium will be paid on a monthly basis and the benefits will also last for each paid month.
- Cover commences Immediately



# Product Construct - Tier 1 (Basic) Kshs. 500.00



Coverage Event	Monthly Benefit Amount	Description	Monthly Premium
<b>Hospitalization</b>	KES 1,000	<ul style="list-style-type: none"> <li>• Paid to the insured individual when they are hospitalized for at least 3 nights at an NHIF accredited hospital in Kenya</li> </ul>	KES 39
<b>Funeral Cover</b>	KES 20,000	<ul style="list-style-type: none"> <li>• Paid to Next of Kin in the event of death of the customer</li> </ul>	
<b>Permanent Disability</b>	KES 20,000	<ul style="list-style-type: none"> <li>• Paid to the customer in the event of total loss of a limb, sight or hearing</li> </ul>	
<b>Personal Accident</b>	KES 2,500	<ul style="list-style-type: none"> <li>• Paid to the customer in the event of an accident which renders them unable to work</li> </ul>	
<b>Pension Savings</b>	4% minimum interest	<ul style="list-style-type: none"> <li>• Invested in a guaranteed fund and interest earned monthly</li> </ul>	KES 461

# Product Construct - Tier 2 (Bronze) Kshs. 1,000.00



Coverage Event	Monthly Benefit Amount	Description	Monthly Premium
<b>Hospitalization</b>	KES 2,000	<ul style="list-style-type: none"> <li>• Paid to the insured individual when they are hospitalized for at least 3 nights at an NHIF accredited hospital in Kenya</li> </ul>	KES 99
<b>Funeral Cover</b>	KES 25,000	<ul style="list-style-type: none"> <li>• Paid to Next of Kin in the event of death of the customer</li> </ul>	
<b>Permanent Disability</b>	KES 25,000	<ul style="list-style-type: none"> <li>• Paid to the customer in the event of total loss of a limb, sight or hearing</li> </ul>	
<b>Personal Accident</b>	KES 5,000	<ul style="list-style-type: none"> <li>• Paid to the customer in the event of an accident which renders them unable to work</li> </ul>	
<b>Pension Savings</b>	4% minimum interest	<ul style="list-style-type: none"> <li>• Invested in a guaranteed fund and interest earned monthly</li> </ul>	KES 901

# Product Construct - Tier 3 (Silver) Kshs. 1,500.00



Coverage Event	Monthly Benefit Amount	Description	Monthly Premium
<b>Hospitalization</b>	KES 3,000	<ul style="list-style-type: none"> <li>• Paid to the insured individual when they are hospitalized for at least 3 nights at an NHIF accredited hospital in Kenya</li> </ul>	KES 149
<b>Funeral Cover</b>	KES 50,000	<ul style="list-style-type: none"> <li>• Paid to Next of Kin in the event of death of the customer</li> </ul>	
<b>Permanent Disability</b>	KES 50,000	<ul style="list-style-type: none"> <li>• Paid to the customer in the event of total loss of a limb, sight or hearing</li> </ul>	
<b>Personal Accident</b>	KES 7,500	<ul style="list-style-type: none"> <li>• Paid to the customer in the event of an accident which renders them unable to work</li> </ul>	
<b>Pension Savings</b>	4% minimum interest	<ul style="list-style-type: none"> <li>• Invested in a guaranteed fund and interest earned monthly</li> </ul>	KES 1,351

# Product Construct - Tier 4 (Gold) Kshs. 2,000.00



Coverage Event	Monthly Benefit Amount	Description	Monthly Premium
<b>Hospitalization</b>	KES 5,000	<ul style="list-style-type: none"> <li>Paid to the insured individual when they are hospitalized for at least 3 nights at an NHIF accredited hospital in Kenya</li> </ul>	KES 199
<b>Funeral Cover</b>	KES 75,000	<ul style="list-style-type: none"> <li>Paid to Next of Kin in the event of death of the customer</li> </ul>	
<b>Permanent Disability</b>	KES 75,000	<ul style="list-style-type: none"> <li>Paid to the customer in the event of total loss of a limb, sight or hearing</li> </ul>	
<b>Personal Accident</b>	KES 10,000	<ul style="list-style-type: none"> <li>Paid to the customer in the event of an accident which renders them unable to work</li> </ul>	
<b>Pension Savings</b>	4% minimum interest	<ul style="list-style-type: none"> <li>Invested in a guaranteed fund and interest earned monthly</li> </ul>	KES 1,801

# PARTNER MARKETING PROPOSITION



- The partner will have the opportunity market MOBIKEZA product offering to their subscribers or customers under their platforms.
- Mobikeza system will be integrated to the partner platforms with USSD and APP options available for customer journey onboarding and servicing
- The Partner will provide the available product construct tiers to its customers and to be embedded with the mode of subscriptions.
- Mobikeza platform will provide dashboards to the with on boarded subscribers indicating amounts due to the partners on subscriptions and commissions. The same to be paid on agreed terms and frequency.
- Our integration process upon signing the contractual agreements will take 4 weeks.
- Our standard pricing for commissions is as follows across the product constructs.

Commission incentives	5.0% of the commission from premium paid for Insurance solution
	0.9% of total contributions for pension received from Partner customers

