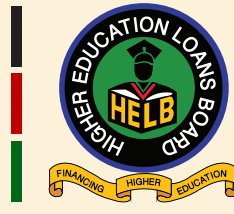




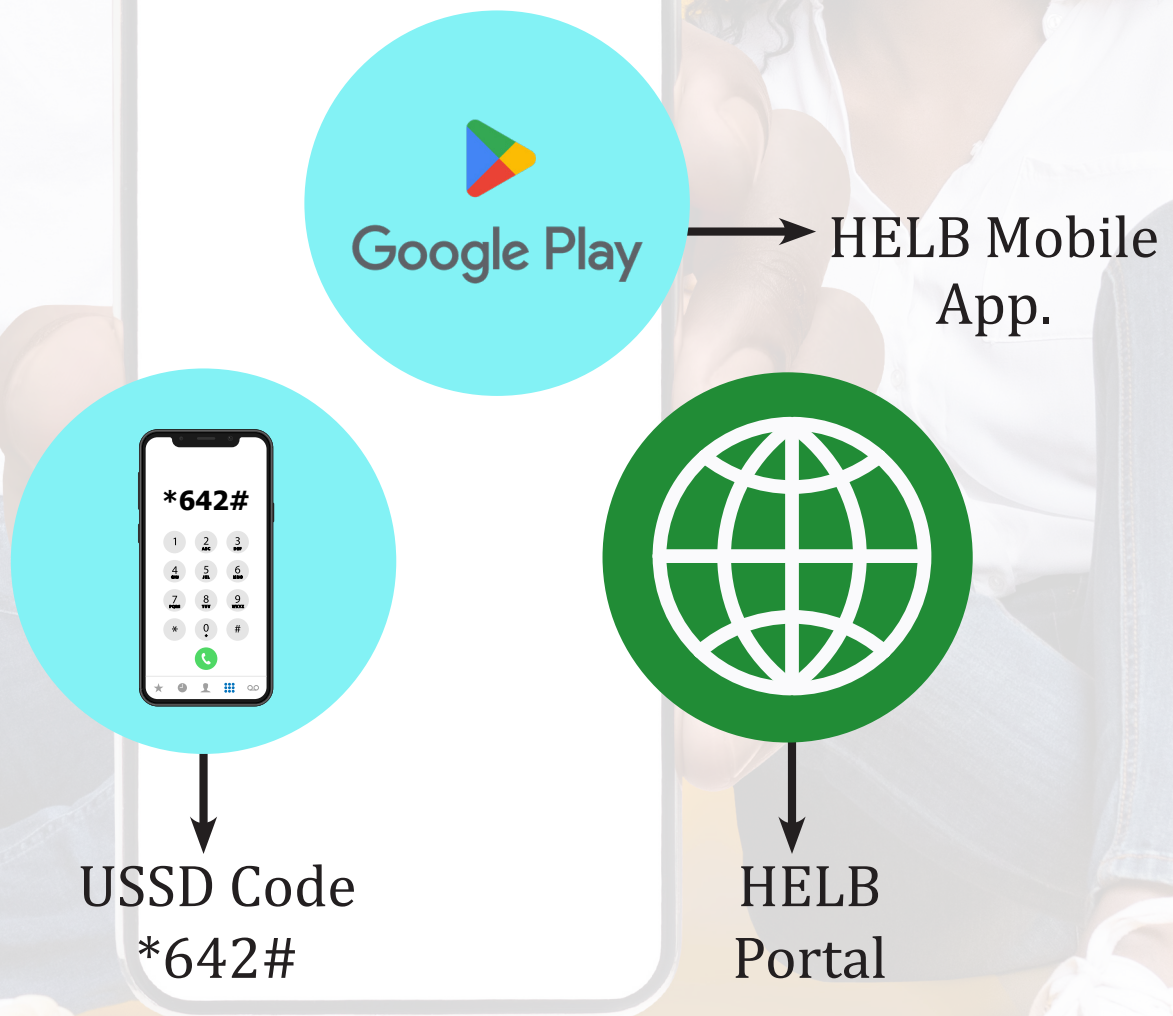
ECITIZEN REPAYMENT GATEWAY CUSTOMER JOURNEY



The HELB loan repayment has transitioned from the traditional repayment channels to the E-Citizen payment gateway. Repayment of HELB loan can be made by an individual or an employer (checkoff).

For the individual.

There are three platforms to enable the individual customer make payments for their loan:



KEY

■ Applicable for individual only

■ Applicable through employers and individual



1. USSD Code *642#

- a) Dial *642#
- b) Log in or proceed to register if you don't have a log in account;

Welcome to HELB Mobile Platform

- 1: Login
- 2: Forgot PIN
- 3: HELB Certificate Checker
- 000: Exit

1

Cancel Send

- d) Select option 4. Repay loan.

HELB Mobile Platform - Repayment

- 1: Loan Status
- 2: Loan Balance
- 3: Loan Mini-Statement
- 4: Repay Loan
- 5: Request Information
- 6: Feedback
- 00: Home

4

Cancel Send

- c) Select option 5. Loan Repayment

Welcome to HELB Mobile Platform

- 1: Loan Application
- 2: Loan Application Status
- 3: Withdraw Funds
- 4: Loan Disbursement
- 5: Loan Repayment
- 6: Change Phone
- 98: MORE

5

Cancel Send

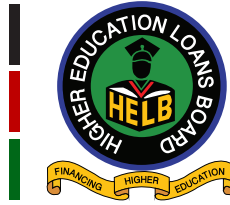
- e) Select 1 to pay Via Mpesa (on mode of payment, select mpesa for individual payment otherwise select employer if you need a billing Schedule)

Repay Loan

- 1: M-PESA
- 2: Employer
- 00: Home
- 000: Exit

1

Cancel Send



f) Indicate the amount as prompted.

Repay Loan via M-PESA
Loan Balance: [REDACTED]
1: Pay Full Amount
2: Pay Specific Amount
00: Home
000: Exit

2

Cancel | Send

g) Enter the amount;

Repay Loan via M-PESA
Enter amount:

[REDACTED]

Cancel | Send

h) Confirm the amount;

Confirm Repay Loan via M-PESA
Amount: KES [REDACTED]
1: Yes
2: No
00: Home
000: Exit

[REDACTED]

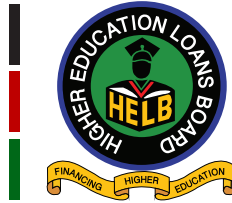
Cancel | Send

i) You will then receive an SMS notification from eCitizen with an invoice number, amount to pay and the Paybill.

← ECITIZEN

Dear Customer, Please Pay KES [REDACTED]
To Paybill Number: 222222, Your
Account No: KKAQADD for Items:
MPESA_LOAN_REPAYMENT

Dear Customer, Please Pay KES [REDACTED]
To Paybill Number: 222222, Your
Account No: ZRMLNQE for Items: LOAN
REPAYMENT ID-[REDACTED]

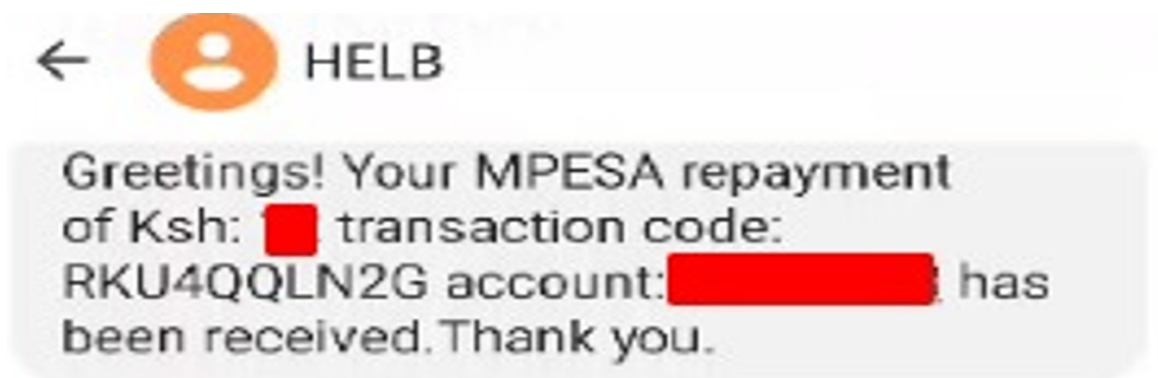


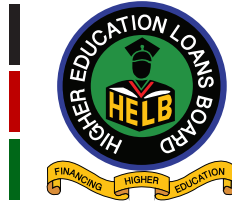
j) Upon receiving the payment prompt, enter your M-PESA pin.

A numeric keypad with digits 1-9, *, 0, and #. Each digit has its corresponding letters below it: 1 (QO), 2 (ABC), 3 (DEF), 4 (GHI), 5 (JKL), 6 (MNO), 7 (PQRS), 8 (TUV), 9 (WXYZ), * (no letters), 0 (+), # (no letters). At the bottom, a white box contains the text: "You will receive an M-PESA prompt to pay amount KES [redacted] OK".

A mobile app interface for ECITIZEN. At the top, it says "12:23" and "33%". Below is a blue header with "ECITIZEN Dear Customer, Please Pay K..." and a dropdown arrow. The main content area is white and contains the text: "Do you want to pay Kshs. [redacted] to PESAFLW C2B Account no. PQLAZE?" followed by "Enter M-PESA PIN:". Below this is a long horizontal input line. At the bottom are two buttons: "Cancel" and "Send".

k) You will receive a notification from HELB Acknowledging receipt of the payment.

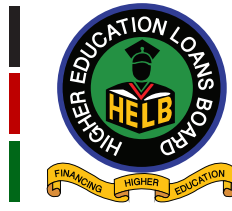




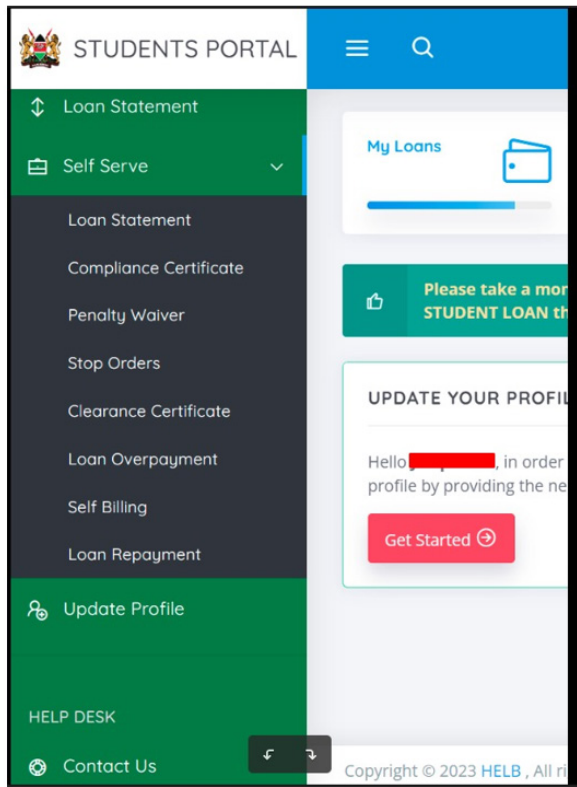
2.Payment via HELB portal

- a) Log on to **www.helb.co.ke**
- b) Navigate to **loanees portal**.
- c) Log in or proceed to register if you don't have a log in account.

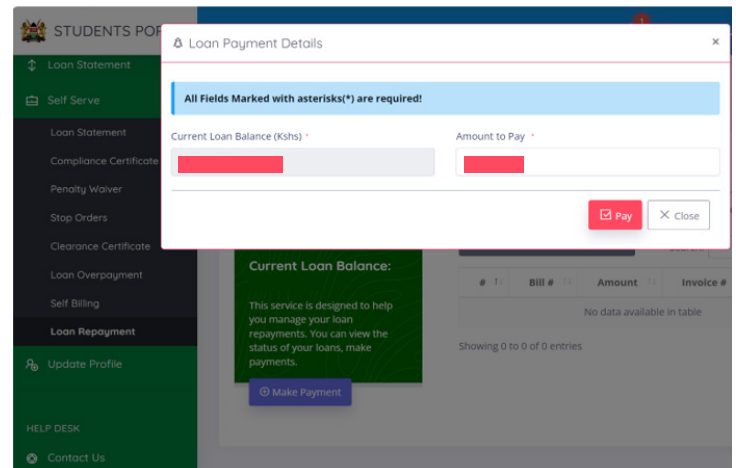
- d) On the portal,
select the Self-Serve option on
the HELB menu.



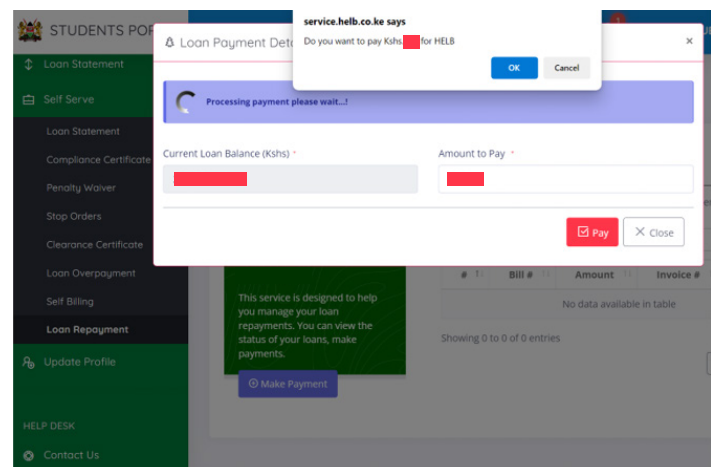
e) Under the self-serve option, select Loan Repayment



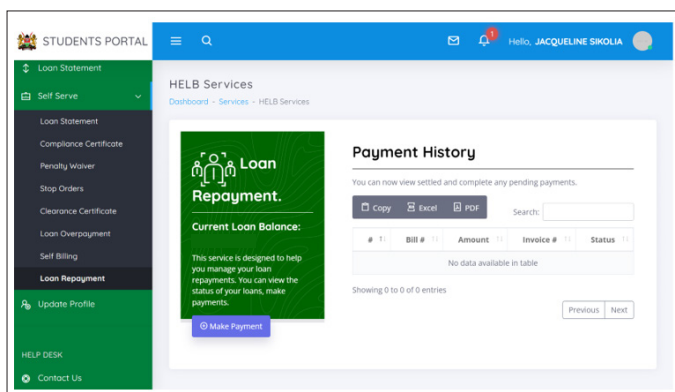
g) Fill in the amount to pay and click “Pay”.

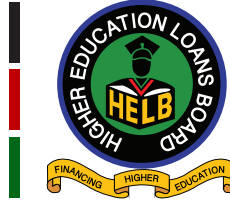


h) You will receive a notification, press OK to confirm.



f) Tap “Make Payment” button.





i) Once confirmed, the payment options will be displayed as below.

PAYMENT REF
GJZLQJ

TOTAL BILL
KES [REDACTED]

Select Payment Mode

Mpesa	Equity Bank
Pesaflow Direct	KCB
RTGS	

j) Select your preferred payment option.

k) In the case of M-PESA option, you will be required to select send STK.

Pay Using M-PESA

KES [REDACTED]

Phone Number
254722***715

Cancel Send STK

Cancel Complete

l) A prompt will be sent to your phone. Key in your M-PESA pin

Do you want to pay Kshs. [REDACTED] to PESAFLOW C2B Account no. JDDGEG?

Enter M-PESA PIN:

Cancel Send

m) Once the payment has been made, select 'Complete'.

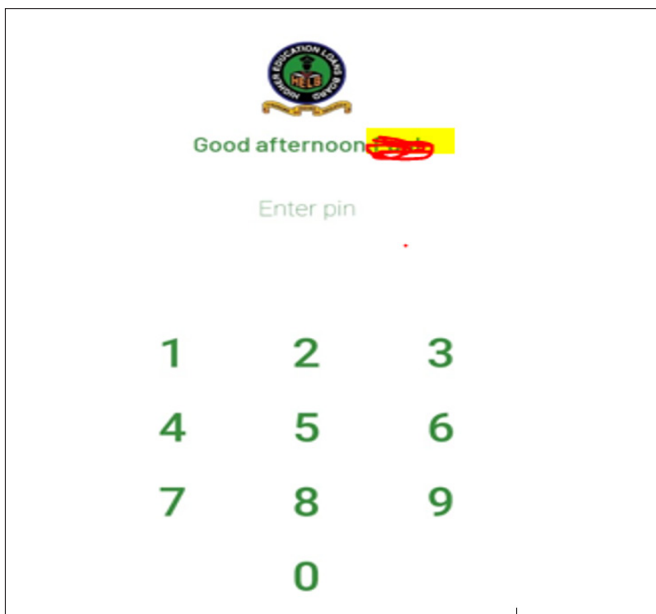
n) You will receive a notification from HELB acknowledging payments

NOTE: For the other payment options, please follow prompt to make payment.

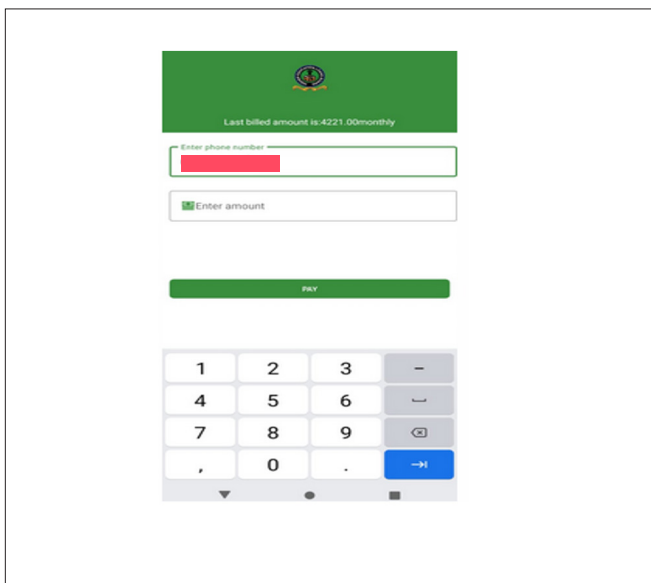


3. HELB Mobile App Loan Repayment

- a) Download the HELB App from Play store.
- b) Log in if you have an account or register to create an account.



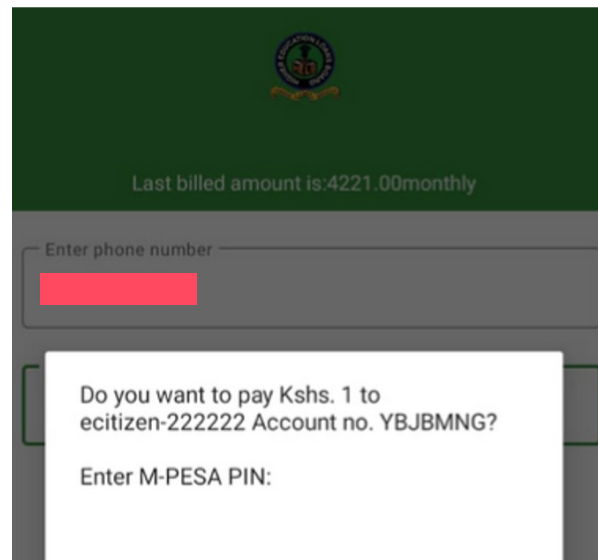
- d) Confirm Phone number and amount to pay.



- c) Select pay loan option.



- e) You will receive an STK prompt to key in your M-PESA pin.



You will receive notifications from E-citizen and M-PESA immediately after the payment has been made, and subsequently an acknowledgement from HELB.



Repayment through Employers



- Log into the employer portal (register if not yet registered)
<https://www.helb.co.ke/online-services/employer-portal/>
- Upload Remittance List

The screenshot displays the HELB employer portal interface. On the left, a sidebar menu lists various options: Dashboard, My Employees, Remittance (highlighted with a red box), Payments, Statements, Receipted Payments, Compliance, and Settings. The main content area is titled 'Upload Remittance' and includes a 'View Uploaded Remittances' link. Below this, there are two radio buttons: 'UPLOAD CSV FILE' (selected) and 'PROCESS STAFF LIST'. The 'UPLOADING CSV FILE' section contains a 'Download CSV Template File' button. A list of steps is provided for the user to follow, and a checkbox at the bottom indicates agreement to the terms. A red arrow points from the 'Remittance' menu item to the 'START' button.

Dashboard

My Employees

Remittance

Payments

Statements

Receipted Payments

Compliance

Settings

Upload Remittance **View Uploaded Remittances**

☐ **UPLOAD CSV FILE** ☐ **PROCESS STAFF LIST**

UPLOADING CSV FILE

Download CSV Template File

Steps

1. Download the csv template by clicking on **Download CSV Template File** button above.
2. Populate the csv template with the staff details for remittance.
3. Upload the populated csv file.
4. Input the relevant month, year and mode of payment.
5. Submit the file for processing.
6. Print the E-slip report.
7. Pay the exact amount as indicated on the e-slip report.
8. Always quote the E-slip number while making payments.
9. Don't include the totals in the csv file.

☒ I have read and agree to the following steps above.

START



c. Verify all the details entered and click “confirm” button

Confirmation

Verify the processed details and press confirm

	Uploaded	Accepted	Rejected	Actions
Count	3	3	0	<button>Accepted</button>
Amount	<div></div>			<button>Rejected</button>

Cancel Confirm

d. Upon confirmation print the e-slip.

HELB EMPLOYERS PORTAL

HIGHER EDUCATION LOANS BOARD

1st December, 2023

Dashboard

My Employees

Remittance

Payments

Statements

Receipted Payments

Compliance

Settings

Upload Remittance

View Uploaded Remittances

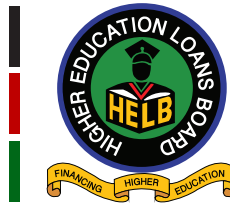
UPLOAD CSV FILE

PROCESS STAFF LIST

CONFIRMATION

Print E-slip

Your remittance is complete! Print E-slip by clicking button above.



- e. Select payment option and choose the remittance record you want to pay for then click on Make Payment button.

Remittance Statements

Below is the list of records remitted and status if paid or not.

Employer Remittance Records

Excel PDF

#	E-Slip	Period	Amount	Phone	Invoice #	Receipt No.	Status	Action
1	HL656668II	December 2023				NULL	Not Paid	Make Payment
2	HL65665ED0	December 2023			PBRBMX	RKTIN7MLBH	Paid	Completed
3	HL6566439C	November 2023			VREXPX	RKS0MVL54W	Paid	Completed
4	HL656642ID	October 2023			GZEqVL	NULL	Not Paid	Update Payment
5	HL65663D6E	September 2023			VQLPGX	RKS0MVL54W	Paid	Completed

Showing 1 to 5 of 5 entries

Previous 1 Next

- f. Provide a Mobile Number in the pop up (the mobile number will receive eCitizen Notification)

Remittance Payment Details

All Fields Marked with asterisks(*) are required!

E-slip: HL656642ID

Amount to Pay*: [Redacted]

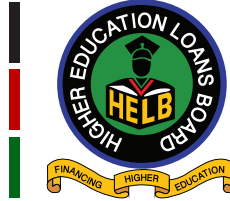
Telephone*: 25472XXXXXX

Process Payment Close

#	E-Slip	Period	Amount	Phone	Invoice #	Type	Receipt #	Status	Action
1	HL656668II	December 2023			YPRQXB	MPesa	RKT7N89VQZ	Paid	Completed
2	HL65665ED0	December 2023			PBRBMX	MPesa	RKTIN7MLBH	Paid	Completed
3	HL6566439C	November 2023			VREXPX	MPesa	RKS0MVL54W	Paid	Completed
4	HL656642ID	October 2023					NULL	Not Paid	Make Payment
5	HL65663D6E	September 2023			VQLPGX	MPesa	RKS0MVL54W	Paid	Completed

Showing 1 to 5 of 5 entries

Previous



g. Choose the desired mode of payment and follow prompts to initiate payment.

E 254

PAYMENT REF
YPRQXB

TOTAL BILL

Select Payment Mode

Mpesa

Equity Bank

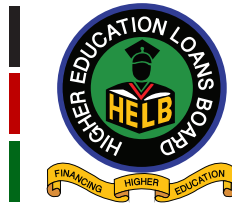
Pesaflow Direct

KCB

RTGS

h. Once payment is completed, the record will be automatically updated

Employer Remittance Records								
Excel PDF		Search:						
#	E-Slip	Period	Amount	Phone	Invoice #	Receipt No.	Status	Action
1	HL656668II	December 2023			YPRQXB	RKT7N89VQZ	Paid	Completed
2	HL65665ED0	December 2023			PBRBMX	RKTIN7MLBH	Paid	Completed
3	HL6566439C	November 2023			VREXPX	RKS0MVL54W	Paid	Completed
4	HL6566421D	October 2023			GZEQVL	NULL	Not Paid	Update Payment
5	HL65663D6E	September 2023			VQLPGX	RKS0MVL54W	Paid	Completed
Showing 1 to 5 of 5 entries								
		Previous	1	Next				



i. On the menu, click on statements to view updated and paid remittances.

Remittance Statements

Below is the list of records remitted and status if paid or not.

Employer Remittance Records

Copy Excel CSV Reload

Search:

#	Slip No.	Month/Year	NO Of Staff	Amount (KShs)	Receipt No.	Status	Action
31	HL65665ED0	December 2023	3			Not Paid	
32	HL65666811	December 2023	3		RKT7N89VQZ	Paid	Print Receipt

Showing 31 to 32 of 32 entries

Previous 1 2 3 4 Next

j. Receipt sample.

Higher Education Loans Board
Anniversary Towers Mezzanine 1 Floor,
University Way
P O Box 69489-00400, NAIROBI, KENYA
Telephone: +254 711 052 000
Email: contactcentre@helb.co.ke
twitter.com/HELBpage
facebook.com/HELBpage

EMPLOYER RECEIPT 29th November , 2023

EMPLOYER:

HELB EMPLOYER CODE NUMBER	EMP10161
EMPLOYER NAME	HIGHER EDUCATION LOANS BOARD
POSTAL ADDRESS - CODE	69489 - 00400
PHYSICAL ADDRESS	Anniversary
TELEPHONE (MOBILE)	
CONTACT PERSON/TITLE	ICT
E-MAIL ADDRESS	

RECEIPT DETAILS:

Period	December 2023
Amount (Kshs.)	
Slip No.	HL65666811
Receipt No.	RKT7N89VQZ

EMPOWERING DREAMS

www.helb.co.ke Anniversary Towers University Way USSD *642#
+254711052000 contactcentre@helb.co.ke @HELBPAGE