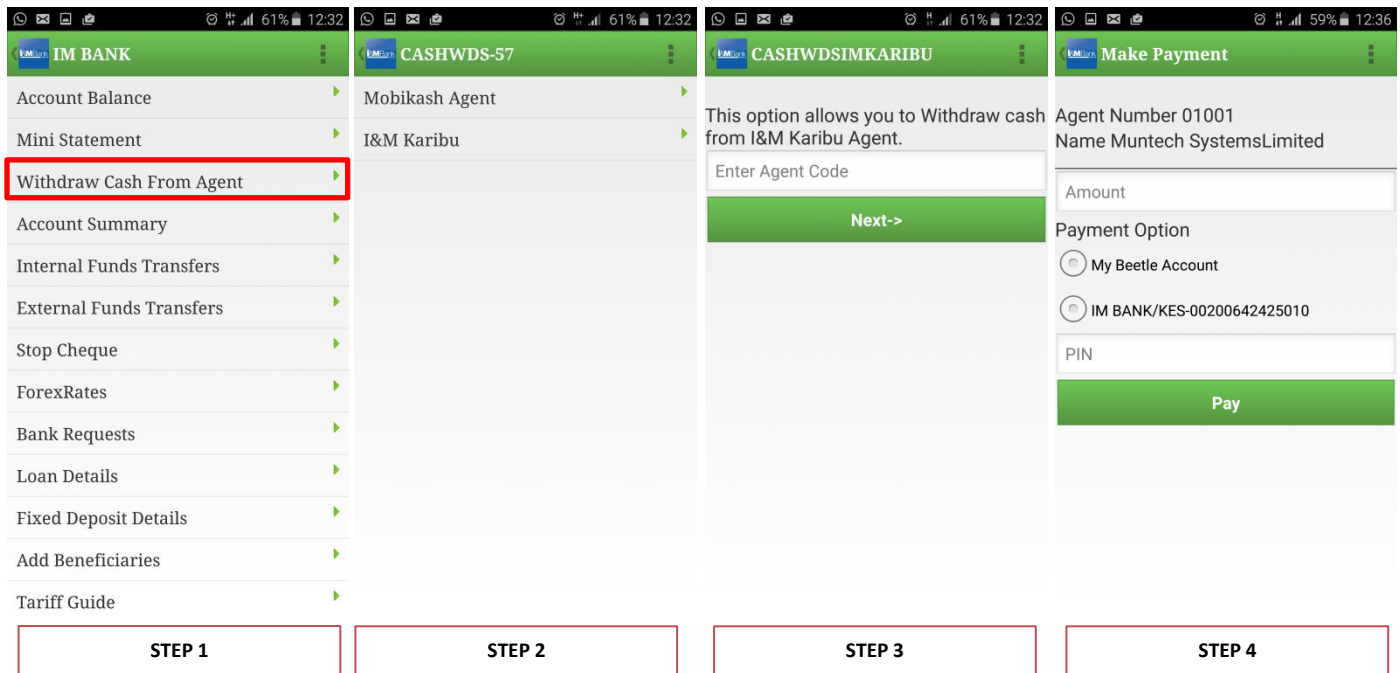


I&M KARIBU AGENCY BANKING CASH WITHDRAWAL TRANSACTION ILLUSTRATION

To perform Mobile phone based Agency banking cash withdrawal transactions, customer must be registered for I&M Mobile.

A. Cash withdrawal using I&M Mobile App



Step 1

Login to I&M Mobile App inside I&M Bank menu and select “Withdraw Cash from Agent”

Step 2

You will find list of Agency banking partners listed. Select I&M Karibu Agent

Step 3

Enter the specific agent outlet code.

The Agent code will be displayed on the agent’s premises. NB: Every outlet affiliated with a specific partner (e.g Mobikash) will have its own unique agent code.

Step 4

Press the “Next” button and agent name will be displayed for your confirmation purpose. If ok, Enter the amount you and select I&M Bank account to withdraw from and enter pin to complete transaction.

Step 5

The agent attendant will get SMS notification with your transaction details and give you cash.

Your account will automatically be debited with transaction amount and the corresponding charges.

You will also receive SMS notification confirming success or failure of the transaction.

NB: The process is similar for USSD (*458#)