1. **What is YEA App and how does it work?**

YEA App is a mobile banking service which enables you to access a variety of banking, money transfer and payment services. All you need is an ID card and a registered mobile phone number; it doesn't matter which mobile phone network you are on. You may register for the service by dialing *667# on your mobile phone or download the app from the Play Store. Follow the menu and receive an SMS confirming registration. For pin registration, you can also reach out to us by calling 0703 027 000, 020 277 6000

2. **What is the purpose of this mobile banking app?**

The YEA App is a youth mobile banking application. This is a valuable tool tailored to address the financial needs of young customers, fostering financial literacy, convenience, and trust.

3. **How do I download the app?**
- Visit the google application store.
- Search and download the YEA app.
- Open the app and open an account/begin transacting.

4. **Is the app secure?**

   The bank has incorporated a double authentication factor into the application ensuring that there is enhanced security in a seamless manner.

5. **What features does the app offer?**

- YEA Online Account Opening.
- App Login
- View Accounts
- View Recent transactions.
- View Statements
- Funds Transfers
- Bill payments
- View E-Loans Summary
- View Scoring (Eligibility)
- Loan Repayment via; M-pesa and account
- Apply for new loan.
- View loan repayment history
- Top Up loans
- Block and unblock card.
- Set card limits.
- Pay into card (credit)
- Withdraw from card.
- Application theme change
- Partnership discounts and deals
- Webinars
- Events & activations

6. **How do I open an account through the YEA App?**

- Customer downloads the YEA app through google app store.
- Click 'open an account" from the landing page.
- Customer to input the following:
     a) ID number
     b) Phone number
     c) Date of birth
- Customer to tick and accept terms and conditions.
- Click next.
- Customer will receive prompt informing them that they are new to the bank and will click on 'open account.'
- Customer to enable current location and click 'proceed.'
- Customer to click on 'allow while using the app' or 'only this time.'
- Customer to input the following.
     a) First name
     b) Middle name
     c) Last name
     d) Email address
- Customer will have the option to check the tick box if they would like to receive communication on promotion offers.
- Customer clicks next.
- Customer to input OTP verification on phone number and email address.
- Customer to click next on identification verification page.
- Customer to provide access to begin capturing ID.
- Customer to take clear image of front of ID and click continue.
- Customer to take clear image of the back of the ID and click continue.
- Customer to click continue ID summary page upon success.
- Customer to select their salutation from the drop box and click proceed.
- Customer to provide access to begin capturing selfie.
- Upon successful confirmation, customer to click on continue.
- Customer to input the following details:
     a) Country of residence
     b) County/state
     c) City/town
     d) Postal address
     e) Postal code
     f) Preferred Co-op branch
     g) Physical address
     h) Building/estate
     i) Street/road name
- Click next and provide the following:
     a) Occupation
     b) Name of institution
     c) Admission/registration number
     d) Source of funds
     e) Income range
     f) KRA Pin

g) Tax exemption
- Click next and provide the following:
  a) Next of kin name
  b) Next of kin phone number
  c) Next of kin email address
  d) Marital status
- Customer to tick check box if they have been referred by someone and input staff number.
- Click next and begin capturing signature.
- Upon successful capture, click continue.
- Customer to provide username and password and click continue.
- Customer to input OTP message and continue.

7. Can I open a YEA if I have another Co-op Bank account?
   Yes, you can:
- Customer downloads the YEA app.
- Customer chooses to open an account from the landing page.
- Accept terms and conditions.
- Customer to turn on location.
- Customer to input the following details.
  a) ID number
  b) Phone number
  c) Email address
  d) Customer existing account number
  e) Date of Birth
- Submit for Verification to ensure the customer details above are attached to the provided account number (upon 3 failure retries on the provided data above, the activity terminates, and customer blocked from proceeding with onboarding, a notification is sent to the customer to visit branch for support)
- For 100% match for the above KYC details, different OTPs will be sent to customer's phone and email. Customer to input both OTPs. Upon 3 attempts of OTP failure, the process terminates.
  a) System to prompt customer to open a YEA account. If customer declines the prompt to open an account, the process terminates.
  b) Customer to create username and password.
  c) Profile will be created, YEA account and wallet opened in the backend.
  d) Customer to log in using the credentials.
  e) An option is given to the client to deposit money in the account via MpesaSTK push.

8. **Can I access my account from multiple devices?**

   Yes, you can access your account from a maximum of three (3) devices

9. **What happens if I forget my password?**

- Dial *667# where you are supposed to enter PIN put 1.
- Accept the terms and conditions.
- Enter your National ID No.
- Select to reset PIN by answering security questions.
- Answer security questions.

- Set a new PIN and confirm.

10. How do I download my full statement?
- Log into your YEA App with your M-PIN or Username.
- Select the three dots on the top right corner of the account you wish to download a statement.
- Select statement.
- Enter the statement period you wish then click View.
- Select download.
- Select allow to save the statement in PDF format in your phone's document folder.

11. What should I do if my YEA is blocked?
- If for any reason you find that your YEA is blocked, reach out to us through our Contact Centre by calling **0703 027 000, 020 277 6000** to receive assistance on unblocking it.

12. Can I login to YEA App if I already have Mcoopcash app?
- Yes, you can login to the YEA app if you are a YEA customer with your already existing Mcoopcash login details.