

How to Protect Your Mobile Money Transactions

A Kenyan Digital Safety Guide | June 2025 Edition

Introduction

Mobile money services such as **M-PESA**, **Airtel Money**, and **Equitel** have transformed how Kenyans transact, from sending school fees to paying bills and buying groceries. But with this convenience comes rising cases of fraud, fake reversals, and identity theft.

This guide is designed to **empower every Kenyan** with practical tips to secure their mobile money usage and avoid common traps used by fraudsters.

1. Keep Your PIN Safe

Your PIN is your **digital wallet key**. Treat it like cash.

DO:

- Use **unique PINs** that are not your year of birth or '1234'.
- **Change your PIN** every 3-6 months.
- Use a **different PIN** for your M-PESA and phone lock screen.
- Teach elderly relatives to memorize PINs without writing them down.

DON'T:

- Share your PIN, even with M-PESA agents or Safaricom staff.
 - Save your PIN in your contacts, SMS drafts, or notebooks.
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2. Use Official Apps Only

- Download **official apps** like **M-PESA App**, **MySafaricom App**, **NCBA Loop**, and **KCB App** from the **Google Play Store** or **Apple App Store**.
 - Enable **biometric security** (fingerprint or facial recognition) if your phone supports it.
 - Avoid using APK files or apps shared via WhatsApp groups or Telegram.
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3. Beware of Common Mobile Money Scams in Kenya

Scam Type	Description	How to Protect Yourself
Fake Reversal	A scammer sends you money "by mistake" and begs for it back	Check your M-PESA statement before acting
Wrong Number Excuses	Claims to be a relative who sent money to your line	Ask them to initiate official reversal via Safaricom
Fake Agent Line	Fraudsters use till numbers not registered with Safaricom	Only use verified M-PESA agents with visible registration posters
"Double Your Money" Trick	You're told to send KSh 500 and get KSh 5,000	No genuine promotion works this way avoid it!

4. What to Do If You Suspect Fraud

- **Report Immediately** by calling **100** (Safaricom) or **456** (Airtel).
 - Send the suspicious SMS to **333** (Safaricom fraud desk).
 - Keep **screenshots of the message**, phone number, and time for evidence.
 - Visit a nearby **Huduma Centre** or police station to log the case.
 - You can also report cybercrime to DCI via <https://www.dci.go.ke>.
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5. Support the Elderly and First-Time Users

Many cases of fraud target older Kenyans or those who are new to digital transactions.

- Set **secure PINs** for parents or grandparents.
 - Help them identify **legitimate M-PESA agents** and avoid unsolicited calls.
 - Explain **how to reverse** a wrong transaction using ***234#**.
 - Encourage them to **ask for help from you** rather than strangers.
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6. Safe Mobile Payments for Online Shopping & Services

- Always **pay to verified till numbers**, not to an individual's number.
 - If buying from Facebook, Instagram, or WhatsApp sellers:
 - **Confirm identity** through a call or video chat
 - **Check their reviews**
 - **Avoid paying the full amount** upfront
 - Use apps like **Pesapal, Tingg, or M-PESA PayBill** where receipts are generated automatically.
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7. M-PESA Codes You Should Know

Action	USSD Code
Check balance	*234# → My Account
Reverse transaction	*234# → M-PESA reversal
Lock M-PESA if phone is lost	Call 100 or visit Safaricom shop





Manage device access	Use MySafaricom App → Devices
M-PESA statement	Request via App or SMS MSTMT to 234

Quick Checklist

DO:

-  Set strong, unique PINs
-  Confirm names before sending money
-  Use official apps and USSD codes
-  Teach others how to report fraud

DON'T:

-  Share PINs or OTPs with anyone
 -  Save sensitive info in your SMS inbox
 -  Pay into suspicious numbers
 -  Assume everyone calling is genuine
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Spread Awareness

Every Kenyan deserves to use mobile money safely. If you've found this helpful:

- Share it in your **church WhatsApp group, chama, or school forum.**
 - Talk to **boda riders, hawkers, and family members** who rely on M-PESA daily.
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Important Contacts

Organization	Contact
Safaricom Fraud Hotline	Dial 100 or SMS “fraud” to 333
Airtel Kenya	Dial 456
DCI Kenya Cybercrime Unit	https://www.dci.go.ke
Communications Authority of Kenya	https://www.ca.go.ke
Huduma Kenya Support	Visit the nearest Huduma Centre
