

VISA & UPI DEBIT CARDS CHANGEOVER TO SBM MASTERCARD

FREQUENTLY ASKED QUESTIONS (FAQs)

1. What is changing?

SBM Bank is upgrading its debit card services.

All Visa and UPI debit cards will stop working, and customers will now use SBM Mastercard debit cards for all card transactions.

2. When will Visa and UPI debit cards stop working?

Visa and UPI debit cards will stop working on Saturday, 31st January 2026.

From 1st February 2026, these cards will no longer be supported for any transactions.

3. What transactions will stop working on Visa and UPI cards?

After 31st January 2026, Visa and UPI cards will no longer work for:

- ATM withdrawals
- In-store card payments
- Online card payments
- Recurring subscriptions such as streaming services, apps, and utilities
- Any other debit card-related transactions

Only SBM Mastercard debit cards will work.

4. What should I do to avoid disruption?

You should collect and activate your SBM Mastercard debit card immediately.

This will ensure you can continue using card services without interruption.

5. How can I get my SBM Mastercard debit card?

You can get your card in either of the following ways:

- Visit your nearest SBM branch to collect it
- Request free delivery to your preferred location

SBM Bank has partnered with G4S to deliver cards securely at no cost to customers.

6. How do I activate my Mastercard debit card?

You can activate your card using either of the options below.

Option 1: Activate via the Mfukoni App

1. Log in to the Mfukoni App
2. Go to Card Services
3. Select Card Activation
4. Follow the instructions to activate your card and set your PIN

You can [watch the activation video here](#)

Option 2: Activate via SMS

Send an SMS to 22808 in the format:

ACTP[single space]last4digitsofcardsingle space]4digitpreferredPIN

Example:

ACTP 4567 2387

7. What if I cannot activate my card immediately?

If you are unable to activate your card right away, you can still manage your account using:

- Mfukoni App for transfers, bill payments, and account services
- Internet Banking for online transactions

Please note that card payments and ATM withdrawals will only work after your Mastercard is activated.

8. What should I do about my subscriptions and saved card details?

We recommend that you:

- Update all active subscriptions
- Replace saved Visa or UPI card details with your new SBM Mastercard

This will prevent declined or failed payments.

9. Are there any charges for card delivery or ATM withdrawals?

- Card delivery via G4S is free
- SBM Mastercard debit cards allow free ATM withdrawals at Mastercard-accepting ATMs, locally and internationally

10. What if my Visa or UPI card seems to still be working?

Even if your card appears to work temporarily, Visa and UPI cards are being fully decommissioned.

To avoid inconvenience, please switch to your SBM Mastercard immediately.

11. Where can I get help or more information?

If you need assistance, please:

- Visit your nearest SBM branch, or
- Contact our Customer Experience team

We are ready to support you through this transition.

Phone: +254 709 800 000 / +254 730 175 000

WhatsApp: +254 773 758 196

Email: atyourservice@sbmbank.co.ke

X: [sbmbankkenya](#)

Facebook: [sbmbankkenya](#)

Thank you for banking with SBM Bank.