

Step-by-Step Guide: Sending Money via PayPal / Xoom to M-PESA

Via Xoom, a PayPal subsidiary (for direct payments to Kenyan M-Pesa mobile accounts), a PayPal account holder outside Kenya can transfer funds directly to an M-Pesa account in Kenya.

Step 1: Log In with PayPal

1. Open your browser and go to **xoom.com** (or open the Xoom mobile app).
2. Click **Log In** in the top right corner.
3. Select **Log In with PayPal**.
4. Enter your German PayPal credentials to securely connect your account.

Step 2: Set Up the Transfer

1. Click **Send Money**.
2. Select **Kenya** as the destination country.
3. Enter the amount you want to send in **Euros (EUR)**.
4. The system will automatically display the conversion rate and the exact amount the recipient will receive in Kenyan Shillings (KES). Click **Next**.

Step 3: Select the Delivery Method

1. Choose **Mobile Wallet** as the receiving option.
2. Select **Safaricom M-PESA** from the list of providers. Click **Next**.

Step 4: Enter the Recipient's Information

Carefully type in the exact details you provided:

- **First Name:** Dorine Ernest
- **Last Name:** Ombeva
- **Phone Number / Mobile Wallet Number:** 726322726 (*Note: Xoom automatically adds the country code +254. If it asks for the local number, enter it without the leading zero*).

Step 5: Choose Payment Method & Confirm

1. Select your preferred payment source linked to your PayPal account (e.g., Bank Account/Direct Debit, PayPal Balance, or Credit Card).
2. Review the summary carefully. Check that the name **Dorine Ernest Ombeva** matches perfectly and the mobile number is correct.
3. Click **Slide to Send** (on mobile) or **Send Money Now** (on desktop).

What happens next?

- **Instant Delivery:** The money will usually arrive in Dorine's M-PESA wallet within a few minutes.
- **Notifications:** You will receive a confirmation email from Xoom, and Dorine will receive a standard automated SMS from Safaricom confirming the deposit in Kenya.