M-PESA BULK PAYMENT (B2C)

M-PESA BUSINESS PAYMENT PORTAL

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BACKGROUND

The Bulk Payment (Business to Customer - B2C) service enables an organization to make payments/disbursements from a given M-PESA shortcode to mobile phones of individuals in real-time at the click of a button e.g., Salary payments, Dividend payments, Sacco payments.

This facility will enable your organization to send payments to individual M-PESA users in bulk. Access to the M-PESA web administration system will enable you to monitor the payments/ disbursements that you will make. You will be able to download a statement which is a record of payments made. B2C is identified by a Shortcode and a Username.

Channel of Access

- M-PESA Web Portal

- M-PESA Intergration

New application can be made online on https://m-pesaforbusiness.co.ke/

USE CASES FOR M-PESA B2C

❖ Banks, MFI and SACCOs for loan disbursement, withdrawal of money from bank account directly to M-PESA account.

❖ Insurance: Claims settlement.

❖ Salaries disbursement for companies and payments for casual workers

❖ Promotional payments: Payment of cash prizes for winners

❖ Business Payments: Payment of small supplies, petty cash, daily wages

❖ Dividend Payments: Annual dividend payments for publicly listed companies

❖ Government Organizations, NGOS and FBOs: Disbursement of various project funds, relief funds, development funds, and wages to field staff.

BENEFITS OF M-PESA B2C

✓ **Access Channels:** Service is accessible via a Web Portal (Manual) or API (Automated) creating convenience where an organizations can make multiple payments to employees at the click of a button

✓ **Payments Scheduling** - Organizations can plan to make the payments at a scheduled date and time. Once approved, payments shall be released at the scheduled date.

✓ **Secure Approvals Mechanism** – Provision for Maker (Initiator) and Checker (Approver) capability where payments must be approved by separate user before they can be released.

✓ **ID Validation** – Validation of recipients before making payments reduces chances of making errors and sending to the wrong numbers.

✓ **Withdrawal Charges** – Ability of an organization to automatically include withdrawal fees in the amount transferred.

✓ **Reports** – Get real time reports for all your transactions

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FLOAT DEPOSIT

To be able to disburse funds on M-PESA B2C service, you will first deposit funds (float) into the shortcode through any of the M-PESA Trust accounts highlighted below.

For RTGS deposit, please use the details below. The beneficiary account to transfer funds to via RTGS is prefix 333+the B2C short-code e.g., if your M-PESA B2C code is **123456,** then account shall therefore be **333123456.**

Account Name	MPESA Holding	MPESA Holding Co. Limited	M-PESA Holding Co. Limited	M-PESA Holding Co. Limited
Bank Name	NCBA	Kenya Commercial Bank	Co-operative Bank	Equity Bank
Branch Name	Upper hill	Moi Avenue	Stima Plaza	Equity Centre
Account Currency	KES	KES	KES	KES
Swift Code	CBAFKENX	KCBLKENX	KCOOKENA	EQBLKENAXXX
Beneficiary Account	333+B2C short code e.g., **333123456**	333+B2C short code e.g. **333123456**	333+B2C short code e.g., **333123456**	333+B2C short code e.g., **333123456**

Modes: RTGS (SLA 1 hr.) , EFT (SLA 2 working days) and Cheque (SLA 3 days)

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TARIFF TO M-PESA REGISTERED

B2C PAYMENTS TO REGISTERED USERS				
Min	Max	Customer	Business	Total
1	49	0	0	0
50	100	0	0	0
101	500	0	5	5
501	1,000	0	5	5
1,001	1,500	0	5	5
1,501	2,500	0	9	9
2,501	3,500	0	9	9
3,501	5,000	0	9	9
5,001	7,500	0	11	11
7,501	10,000	0	11	11
10,001	15,000	0	11	11
15,001	20,000	0	11	11
20,001	25,000	0	13	13
25,001	30,000	0	13	13
30,001	35,000	0	13	13
35,001	40,000	0	13	13
40,001	45,000	0	13	13
45,001	50,000	0	13	13
50,001	70,000	0	13	13
70,001	250,000	0	13	13

B2C PAYMENTS TO REGISTERED USERS - WITHDRAWAL CHARGES PAID					
Min	Max	Customer	Business		Total
			B2C Charge	Withdrawal Charge	
1	49	0	0	0	0
50	100	0	0	11	11
101	500	0	5	29	34
501	1,000	0	5	29	34
1,001	1,500	0	5	29	34
1,501	2,500	0	9	29	38
2,501	3,500	0	9	52	61
3,501	5,000	0	9	69	78
5,001	7,500	0	11	87	98
7,501	10,000	0	11	115	126
10,001	15,000	0	11	167	178
15,001	20,000	0	11	185	196
20,001	25,000	0	13	197	210
25,001	30,000	0	13	197	210
30,001	35,000	0	13	197	210
35,001	40,000	0	13	278	291
40,001	45,000	0	13	278	291
45,001	50,000	0	13	278	291
50,001	70,000	0	13	309	322
70,001	250,000	0	13	309	322

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TARIFF TO NON M-PESA

B2C PAYMENTS TO AIRTEL MONEY/T-KASH REGISTERED USERS				
Min	**Max**	**Customer**	**Business**	**Total**
1	49	0	0	0
50	100	0	0	0
101	500	0	5	7
501	1,000	0	5	13
1,001	1,500	0	5	23
1,501	2,500	0	9	33
2,501	3,500	0	9	53
3,501	5,000	0	9	57
5,001	7,500	0	11	78
7,501	10,000	0	11	90
10,001	15,000	0	11	100
15,001	20,000	0	11	105
20,001	25,000	0	13	108
25,001	30,000	0	13	108
30,001	35,000	0	13	108
35,001	40,000	0	13	108
40,001	45,000	0	13	108
45,001	50,000	0	13	108
50,001	70,000	0	13	108
70,001	250,000	0	13	108

M-PESA BUSINESS PORTAL (MBP)
https://pay.m-pesaforbusiness.co.ke/
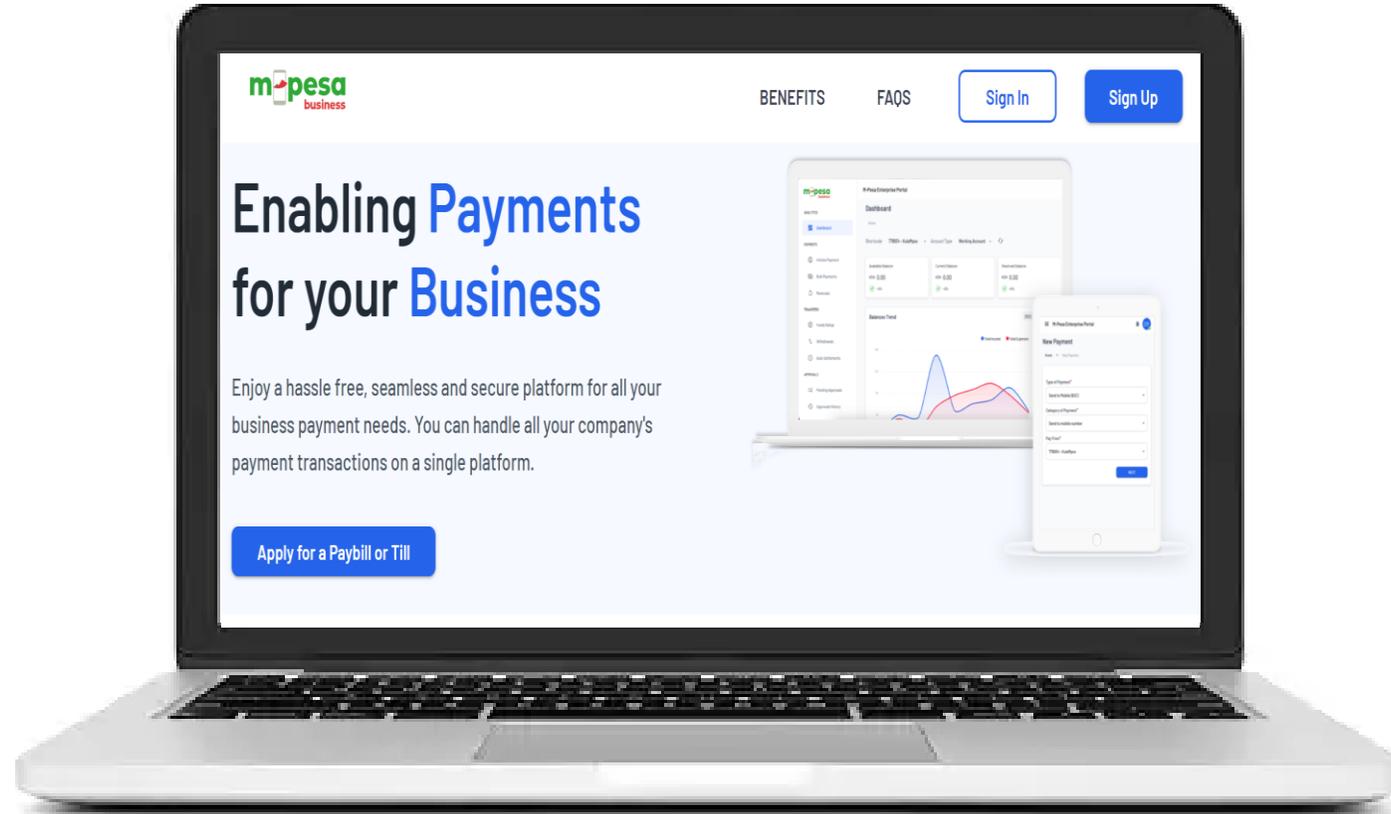
ABOUT MBP

What I M-PESA Business Portal?

This is an M-PESA platform created by Safaricom to help businesses and organizations in their payment processes.

This portal will enable organizations to disburse payments from the **business to the customers** and **businesses** for goods and services offered, and other purposes by transferring funds to customers' mobile numbers and organization short codes.

Thus, it is a payments portal that allows for bulk payments(B2C) and business to business payment (B2B).

Simplified user interface and navigation

E-value recycling between collections and disbursements accounts

Single Sign On: Log in once and find all your shortcodes in place

Easy and secure payments

USER MANAGEMENT

ADMINISTRATOR LOGIN
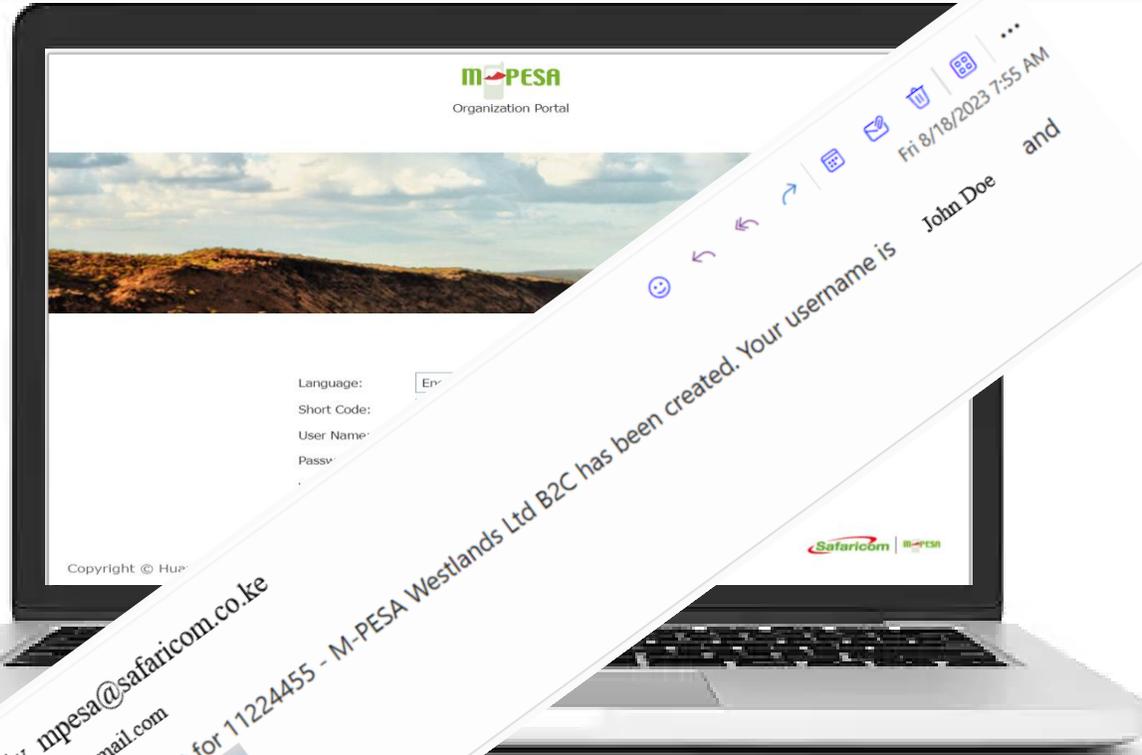
Administrator first-time log in to reset default password

- Launch the link from any of the browsers: https://org.ke.m-pesa.com

- Enter the Short code which is the Paybill number

- Enter username received on email

- Enter the first-time password received on the same email – the password is case sensitive (full stop is not part of the password).

- Enter the *Verification Code* displayed then click log in, on the next page

- Enter OTP sent on SMS to proceed to the change password page

- Enter the first-time password on email, then proceed to set new password,

- Confirm password, security questions and security answers which are mandatory. The Password must meet the password rules as instructed

- *Submit* to successfully activate the Business Administrator account

After the above steps, the Business Administrator will follow the guide on the next slide

MBP SIGN UP

Portal Sign-Up Journey

- ❖ Click on the URL; https://pay.m-pesaforbusiness.co.ke/

- ❖ Click the *Sign-Up* button
- ❖ Enter the Bulk Payment *Business Shortcode* number
- ❖ Select to sign up as
  - ▪ Administrator : Enter Administrator username as was sent on email
  - ▪ Finance contact: Enter Finance Contact person ID number as was supplied during the account application process
- ❖ Read and accept the *Terms and Conditions*
- ❖ Click the *Continue* button
- ❖ The system will validate the details provided and proceed to next step to create your access if they are correct
- ❖ You will receive an email with an *Activation Link* and other log in credentials. Click on the activation link to proceed

Business Shortcode*

`000000`

Sign up as*

◉ Administrator   ○ Finance Contact

Administrator Username*

`Username`

☑ I have read and I agree to the   Terms and Conditions of service. *

CANCEL   **CONTINUE**

ACTIVATION LINK

Merchant Portal Notification

BP

BUSINESS PAYMENTS <businesspayments@safaricom.co.ke>
To   John Doe

ⓘ Follow up. Completed on Wednesday, 24 January 2024.

Hi   **John Doe**

Your Account has been successfully created in ▬▬▬▬▬

Username: JohnDoe@gmail.com

Organization Entity: ▬▬▬▬

Use this code to login to the M-Pesa Business Payments Portal.

Click Here To Verify Your Email and Access your account.

The Link Expires in **1 day**.

Administrator Account Activation

❖ Find the activation link sent on email

❖ Click the '*Here*' link and proceed to set a new password that will be used to access this portal

❖ Click the [Sign In] button and proceed to log in with the new credentials

ADMINISTRATOR

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ANALYTICS

Dashboard — View all organization shortcodes in the entity, and their balances

REPORTS & ADMIN

User Management — Creating other user access and managing their accounts

Approvals Management — Setting number of approvers for specified tasks

My Shortcodes — Consolidating all organization shortcodes in one entity account

Shortcodes Whitelist — Viewing all shortcodes whitelisted to receive funds during a B2B transaction

Logout — Log Out of the system

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Creation of Users by the Administrator

❖ Click on the URL; https://pay.m-pesaforbusiness.co.ke/

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *User Management* menu

❖ Click the *New User* button

❖ Fill in the user details

❖ Assign the desired *User Role*. Find the details of the roles on the next page

❖ *Submit*

❖ The user will receive an *activation link via email*. They should use this to set a new password and activate their access.

The User Management functionality also allows the administrator to:

▪ View the users created

▪ Edit user details

▪ Suspend or Close user accounts

New User

Home • Users • New User

First Name*

[First Name]

Last Name*

[Last Name]

Phone Number*

[Phone Number]

Email Address*

[Email Address]

Username*

[Username]

User Role*

◯ Business Manager   ◯ Business Operator   ◯ Auditor

← CANCEL   CREATE USER

USER MANAGEMENT
ROLES

Task	Business Administrator	Business Operator	Business Manager	Business Auditor
Sign up the organization on the portal.	✔	✖	✖	✖
Single Sign On - Onboard other organization shortcodes on the organization entity.	✔	✖	✖	✖
User management - create, edit, activate, suspend, reset a user, resend activation link.	✔	✖	✖	✖
Configure approval level	✔	✖	✖	✖
View balance on shortcodes.	✔	✔	✔	✔
Initiate B2C/B2B transactions - Single & Bulk	✖	✔	✔	✖
Initiate funds rollup	✖	✔	✔	✖
Withdraw Funds to Bank	✖	✖	✔	✖
Configure auto settlement	✖	✔	✔	✖
Approve tasks and transactions	✖	✖	✔	✖
View/Download Statements	✖	✔	✔	✔
View Audit Log	✖	✔	✔	✔
View other users	✔	✔	✔	✔
Whitelist Shortcodes for B2B	✖	✖	✖	✖

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APPROVALS MANAGEMENT

Creation of Approval Levels by the Administrator

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Approval Management* menu

❖ Click the *Configure Approval* button

❖ Select Process and Service Name that you want o set approval set

❖ Enter the number of managers who should approve the selected Process and Service

❖ Check the '*Send Notifications*' menu if you want approvers to be notified of pending approvals via email every one hour.

❖ Submit

Note

By default, all processes have single level of approval. This means that all processes must be approved by one manager whose access should have been created

Portal allows the administrator to set number of approvers to nil and a maximum of five managers.

Approval Configuration

Home • Approvals Management • Approval Configuration

Process Name*

Select process name ▼

Service Name*

Select service name ▼

Number of approvers*

Number of approvers

☐ Send Notifications?

← CANCEL   **SAVE**

SINGLE SIGN-ON

Where an organization has multiple shortcodes, you will be able to have all of them put under a single entity code. This will ensure that you do not have to maintain separate account and login credentials for all.

Single sign-on will enable you to log in once and find all your shortcodes in one place

To put all shortcodes in one entity, the administrator will

❖ Log into the MBP from the *Sign In* section on the entity code that should hold all the shortcodes

❖ Select the *My Shortcodes* menu

❖ Click the *Onboard Shortcode* button

❖ Enter *Shortcode Number* for the one to be imported

❖ Either enter the Administrator or Finance Contact person details of the shortcode to be imported

❖ *Submit*

❖ These details will be validated, and OTP sent to the Administrator or Finance Contact person , and shortcode imported if they pass

Onboard Shortcode

Home • My Shortcodes • Onboard Shortcode

Shortcode Number*

Shortcode Number

Onboard using*

⦿ Administrator   ◯ Finance Contact

Administrator Username*

Administrator Username

← CANCEL   **SUBMIT**

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SHORTCODES WHITELIST

The M-PESA Business Portal enables you to perform transactions such as Customer-to-Business (C2B), Business-to-Customer (B2C) and Business-to-Business (B2B).

B2B facilitates transfer of funds from one of your shortcodes to another shortcode within your organization or externally.

B2B service is enabled by Safaricom upon request and the receiving shortcodes must be whitelisted. The shortcodes whitelist section will display all the whitelisted shortcodes that you can make B2B transfers to.

Once enabled , you will be able to view the receiving shortcodes that have been whitelisted by Safaricom as requested by you.

For further guidance on how to apply, please write to our support team via the email address at the end of this document

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ANALYTICS

▦ Dashboard

REPORTS & ADMIN

👥 User Management

◢ Approvals Management

1️⃣ My Shortcodes

≡₊ **Shortcodes Whitelist**

↪ Logout

M-Pesa Business Portal

Shortcodes Whitelist

Home • Shortcodes Whitelist

#	Date Created	Shortcode

B2C PAYMENTS

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INITIATE B2B INTRA

Once float deposit is made at the M-PESA trust Bank account as highlighted under the Float Deposit section above, the funds will be credited into the Working/MMF Account within the same shortcode.

For a B2C transfer to be successful the funds must be moved to the Utility Account through the B2B Intra process. .

B2B intra involves transfer of funds from one account to another within the same shortcode. With B2B Intra, the funds remain within the same shortcode, therefore no whitelisting of receiving shortcodes will be done.

Both Business Operator and Manager can initiate payments, but only a Manager can approve. To initiate or upload payment, the Business Operator will

Procedure

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Initiate Payment* menu

❖ Select T*ype of Payment : B2B Intra*

❖ Select the appropriate category, e.g.
   ▪ For B2C: Funds should be in the Utility Account
   ▪ For B2B: Funds should be in the Working Account
   ▪ To transfer funds to the bank, first move the funds to Working Account

❖ Under '*Pay From* ', select the shortcode from which the funds will be debited

❖ Enter *Comment* and *Submit* for approval

Both Business Operator and Manager can initiate payments, but only a Manager can approve. To initiate or upload payment, the Business Operator will

Procedure

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Initiate Payment* menu

❖ Select T*ype of Payment : Send to Mobile (B2C)*

❖ *Category of Payment:*

- *Send to Mobile Number:* Sends to M-PESA registered numbers only

- *Send to Mobile Number with Withdrawal Charges:* Sends to M-PESA registered numbers and includes amount equivalent the withdrawal charges should the recipient choose to withdraw cash at agent

- *Promotional Payment:* Sends to M-PESA, Airtel Money and T-Kash customers

❖ Under '*Pay From*', select the B2C shortcode from which the funds will be debited

❖ Select *Next*

❖ Select *Add Recipient* and enter the following:

- Phone Number to receive the payment

- Amount to Pay (KSh 10 – KSh 250,000)

- Document type and number in case you wish to validate the record before payment is disbursed. (See page on validation)

❖ Click *Add* to proceed to add more records. Up to ten records can be added under single payment functionality

❖ Click *Next* to proceed

❖ Add *Comment*

❖ *Submit* the record for approval

INITIATE B2C PAYMENT

BULK

Both Business Operator and Manager can upload bulk payments file, but only a Manager can approve. To initiate or upload payment, the Business Operator will

Procedure

- ❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS
- ❖ Select the *Bulk Payment* menu
- ❖ Select *Business to Customer (B2C)* group
- ❖ Click *Upload Payments* button
- ❖ *Payment Type: Send to Mobile (B2C)*
- ❖ Select *Download template file* to download the Bulk Excel template

Fill the excel template as below:

- ▪ Mobile Number to receive the payment
- ▪ Document Type and Number: Document used for M-PESA registration (for validation. Refer to page on validation)
- ▪ Amount to pay
- ▪ Purpose Of Payment: Reason for making the payment
- ▪ Name of the recipient

- ❖ *Category of Payment:*
  - ▪ *Send to Mobile Number:* Sends to M-PESA registered numbers only
  - ▪ *Send to Mobile Number with Withdrawal Charges:* Sends to M-PESA registered numbers and includes amount equivalent the withdrawal charges should the recipient choose to withdraw cash at agent
  - ▪ *Promotional Payment:* Sends to M-PESA, Airtel Money and T-Kash customers
- ❖ Upload the filled bulk excel template (Can contain max of 20,000 records)
- ❖ Under '*Pay From*', select the B2C shortcode from which the funds will be debited
- ❖ Enter *Description* for the payment for your records
- ❖ *Submit* the file for approval

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B2B PAYMENTS

INITIATE B2B PAYMENT

SINGLE

Both Business Operator and Manager can initiate Business to Business payments, but only a Manager can approve. To initiate or upload payment, the Business Operator will.

Ensure funds are in the Working/MMF Account for a B2B transfer to be successful. Refer to *B2B Intra* page above on how to transfer funds between accounts within the same shortcode.

Procedure

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Initiate Payment* menu

❖ Select T*ype of Payment : Pay to Business (B2B)*

❖ *Category of Payment:*

  ▪ *Paybill:* Sends to another business shortcode

  ▪ *Buy Goods:* Sends to M-PESA another Buy Goods store number

  ▪ *Float Movement:* This applies to M-PESA Agent tills

❖ Under '*Pay From*', select the shortcode from which the funds will be debited

❖ Select *Next*

❖ Select *Add Recipient* and enter the following:

  ▪ Business shortcode to receive the payment. Only the shortcodes whitelisted as applied for by your organization will be presented on the drop-down list

  ▪ Account Number

  ▪ Amount to Pay

  ▪ Purpose

❖ Click *Add* to proceed to add more records. Up to ten records can be added under single payment functionality

❖ Click *Next* to proceed

❖ Add *Comment*

❖ *Submit* the record for approval

* B2B to external shortcodes require whitelisting to be done. Please contact our support channels for guidance on how to make the application.

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INITIATE B2B PAYMENT

BULK

Both Business Operator and Manager can upload bulk payments file, but only a Manager can approve. To initiate or upload payment, the Business Operator will

Procedure

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Bulk Payment* menu

❖ Select *Business to Customer (B2B)* group

❖ Click *Upload Payments* button

❖ *Payment Type: Send to Business (B2B)*

❖ Select *Download template file* to download the Bulk Excel template

Fill the excel template as below:

▪ Whitelisted shortcode to receive the payment

▪ Amount to pay

▪ Purpose Of Payment: Reason for making the payment

▪ Receiving organization name and account number to be used

❖ *Category of Payment:*

  ▪ *Paybill:* Sends to another business shortcode

  ▪ *Buy Goods:* Sends to M-PESA another Buy Goods store number

  ▪ *Float Movement:* This applies to M-PESA Agent tills

❖ Under '*Pay From*', select the B2C shortcode from which the funds will be debited

❖ Upload the filled bulk excel template (Can contain max of 20,000 records)

❖ Under '*Preferred Fila Name*', enter a suitable name for the task being implemented

❖ Enter *Description* for the payment for your records

❖ *Submit* the file for approval

Please visit our M-PESA B2B website and download the B2B application form.

You may also contact our support team on M-PESABusiness@Safaricom.co.ke

for further queries.

TRANSFERS

FUNDS ROLL UP

This applies to organizations that have several shortcodes aggregated under a single head office shortcode

This offers the convenience of ease of consolidating funds from the stores to the head office all in one sweep.

This service applies to Customer to Business (C2B) products such as Paybill, Buy Goods and Agent tills.

Shortcode aggregation is currently not available for B2C shortcodes, which are created and operate as independent head offices with not store under them.

Procedure

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Funds Rollup* menu

❖ Select *Head Office Shortcode*

❖ Enter *Description* and *Submit for approval*
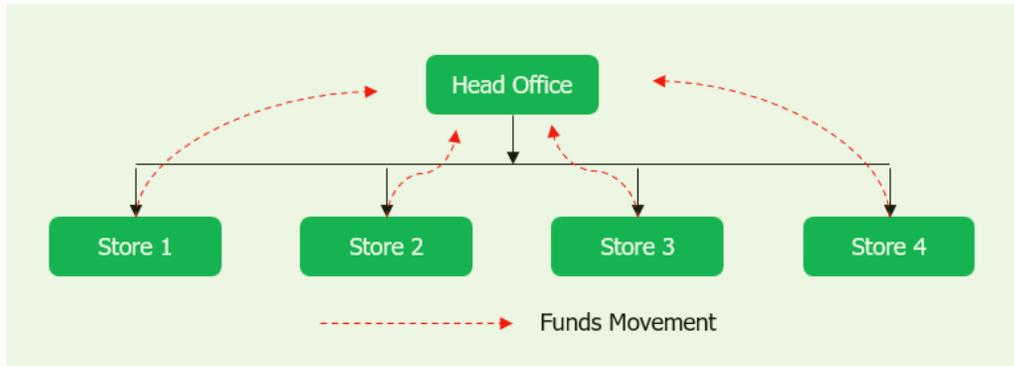
WITHDRAWALS

This refers to the transfer of funds from a shortcode to the organization bank account.

The bank account as provided during the account opening period, is coded into the organization portal. You are therefore not required to enter it when making withdrawals.
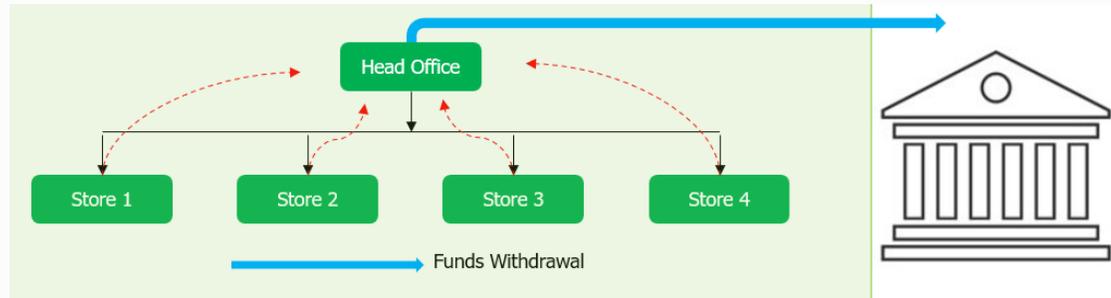
Procedure

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Funds Rollup* menu

❖ Select *Head Office Shortcode*

❖ Enter *Description* and *Submit* for approval

❖ Check the *Specify Amount* box if you wish to not move all funds. Do not check if you wish to transfer all the funds held by the stores and head office to the bank.

❖ Enter *Comment* and *Submit* for approval

AUTO SETTLEMENT

The M-PESA Business Portal (MBP) enables a shortcode holder to program automated settlement (withdrawal) of funds to the bank account.

This offers the convenience of the users not having to log in all the time to manually initiate transfer of funds to the bank.

Auto settlement configuring is also offered under the USSD code *234# for Paybills and Buy Goods services.

Procedure

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Auto Settlement* menu

❖ Click the *Add Schedule* button

❖ Select the frequency as *Daily, Weekly or Monthly*

❖ Select other appropriate settings such as date, amount and time as will be required for the various frequency parameters chosen

❖ *Submit* for approval

APPROVALS

ABOUT APPROVALS

Only a user assigned a Business Manager role is mandated to perform task approvals.

The MBP has a default setting of one approver for all tasks. The organization administrator can however increase approval to require a maximum of five levels

Approval can also be set to nil, meaning tasks will be executed and funds transferred without any approval.

Note:

Only a Business Manager can approve a task. A Business Operator cannot

A Business Manager can also upload payment files besides the Business Operator.

However, a Business Manager cannot approve their own task. Where they upload, a different Business Manager will be required to approve

Procedure

❖ Log into the MBP from the *Sign In* section and enter the OTP sent on SMS

❖ Select the *Pending Approvals* menu

❖ All records pending approval will be presented

❖ Select the drop-down arrow on the left of the record to view more details about the record. For bulk payment file, a [VIEW RECORDS] menu will be displayed. Click on this to view the records in the file before approving.

❖ To Approve or Reject, select the three menu dots on the right of the record

Where the organization has set multiple approval levels requiring more than one Business manager to approve, another Manager will be required to approve after one has, until the required number of approvals are met

One Business manager cannot approve same tasks more than once

VALIDATION

VALIDATION

Bulk Payment offers a validation service to ensure that B2C payments are made to the intended mobile number

This ensures that funds are not sent to wrong recipients

Validation is an optional service but is highly recommended as sending funds to wrong recipients could lead to loss of funds.

Validation is done only where B2C payments are being made to M-PESA registered SIM cards, and not to other networks.

For validation to be done, you must indicate the recipient ID document type and number used for M-PESA registration when initiating single B2C or when filling the B2C bulk payment excel template. Where these parameters are left blank, the system will proceed to process the payments but with no validation.

Validation task is run once the payments files have been approved fully by the Business Managers, where the ID document types and number is provided.

Payments will be processed successfully only where the ID document/type belongs to the corresponding mobile number, or if no ID document and number were provided at all.

Where validation fails, the system will fail the payment and prepare an appropriate real time port on the same.

If one Business Manager rejects a task under approval, this will be deemed final and will not be processed to another Business Manager

REPORTS

REPORTS

Approval History

- View history of all approvals done on MBP

Statements

- View B2C, B2B and B2B Intra transaction statements for up to 6 months
- Select the shortcode of interest and the dates to view and download the records
- Personally, identifying details are minimized for privacy protection

Transfer History

- View history of all Withdrawal and Funds Rollup transactions

Audit Logs

- View history of all Withdrawal and Funds Rollup transactions

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M-PESA INTEGRATION
https://developer.safaricom.co.ke/

M-PESA INTEGRATION   APIs

- Integration enables you to automate your M-PESA disbursement and reconciliation processes.

- M-PESA API integration ensures there is real-time automated reconciliation and execution of tasks between M-PESA and the business internal systems, thereby eliminating need for manual processes which may be time consuming.

- With integration done successfully, you will be able to securely disburse funds from your internal ERP system through your M-PESA shortcode to customer mobile phones and access reports directly from your internal systems without need to log into our M-PESA portal

- For example, a bank, SACCO and other financial institutions may automate customer mobile banking funds withdrawal. Your HR office may also pay salaries and other wages directly from your internal ERP system without need to log into our M-PESA portal just by integrating.

- To undertake M-PESA Integration, kindly liaise with a qualified integrating company.

- Talk to our API Support team on apisupport@Safaricom.co.ke for any query regarding M-PESA integration.

- Further details are available from our Daraja 2.0 portal https://developer.safaricom.co.ke/

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MORE ON M-PESA

M-PESA Paybill – This is a cash collection service that allows your organisation to collect money on a regular basis from your customers through M-PESA.

Bill Manager - This is a digital service that gives Paybill businesses and their customers a one-stop end-to-end platform to send, receive, pay, and reconcile all payments. Businesses can issue invoices, send payment reminders, update M-PESA payments in real-time, and reconcile other payments from a simple and secure access portal.

M-PESA APIs- Integrate your internal systems with M-PESA for automated payment processing and reconciliations.

Business One Account – Enable your organization to use a single Lipa na M-PESA shortcode to collect and disburse funds. This solution consolidates Paybill and Bulk Payments services in a single shortcode.

Business Till – An eenhancement of the existing Lipa Na M-PESA Buy Goods Till that enables business owners to collect payments on the till and use the money collected to make other transactions directly from their till.

Talk to us on M-PESABusiness@safaricom.co.ke and know how you can use these services for your business. You can also apply for the services online at https://m-pesaforbusiness.co.ke/

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M-PESA SUPPORT

SUPPORT

✉ Email; M-PESAbusiness@safaricom.co.ke

☎ Call; (100 for Prepaid) or (200 for PostPaid)

For training; M-PESAtraining@safaricom.co.ke

🌐 www. safaricom.co.ke

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