

TERMS AND CONDITIONS FOR THE USE OF THE M-PESA BUSINESS APPLICATION

The following terms and conditions apply to the use of the M-PESA Business Mobile Application (“the App”) and by using the App you will be deemed to have read, understood and accepted these Terms and Conditions.

1 The App and Availability

- 1.1 The M-PESA Business Mobile application is an application that enables Safaricom Lipa na M-PESA Merchants and Agents to easily and conveniently access and operate M-PESA Business services offered by Safaricom in one centralized location.
- 1.2 The App is available for Safaricom PrePay and Postpay subscribers who utilize android and Apple iOS devices.
- 1.3 The App will be available for use from 31st January 2020. (“**Service Date**”)

2 How to Access the App

- 2.1 Buy or be a user of an android or Apple iOS enabled handset or tablet.
- 2.2 Download the App, by going to Google PlayStore or Safaricom Appstore and searching for ‘M-PESA Business App’.
- 2.3 Install the App on your handset or tablet. Data charges will apply for installation of the App.
- 2.4 Once you have installed the App, launch the App by entering your M-PESA Business till operator identification and clicking the Generate Personal Identification Number (PIN) option. A start key PIN will be sent to you via text message (SMS).
- 2.5 Once you receive your start key PIN, you will be prompted to create a new four-digit PIN. The new PIN together with the till operator identification will be your unique identifier for accessing the APP.

2.6 DO NOT SHARE YOUR PIN or TILL OPERATOR IDENTIFICATION WITH ANY PERSON.

3 Features of the App

- 3.1 The App offers services Account Information Summary; which includes:
 - (i) **Transactional** - Making payments to other businesses, Withdrawing Funds, Making Payments & Checking Balances.
 - (ii) **Account Services** – Checking balances, Reversals and Statement requests including, viewing transactions activity on the application.
 - (iii) **Requests** - New Till Applications, Profile change requests.
 - (iv) **Operator Management**: User access and roles management.
 - (v) Value Added Services (VAS), PUK, tariff, Know Your Customer (KYC) details, back up services, usage calculator, Frequently Asked Questions (FAQs) and Safaricom Cloud access.
- 3.1.3 Safaricom Products and Services which includes information on Safaricom promotions, products and tariffs
- 3.1.4 Social Network Support which includes a link to all Safaricom Call Centre social media platforms and other available alternative channels.

3.1.5 Payment Services which includes M-Pesa Merchant services, M-PESA Agency services, KYC verifications, agent locations, pay bill numbers, set limits and notifications, reversal requests and a link to Safaricom online shop.

3.1.6 Customer Care information and services which includes information on raising and tracking tickets, call centre contact, E-Gain chat, web self-care, feedback link, retail shop and care desk locations via map and text.
Privacy

4.1 Definitions

Personal Information” means personal identifiable information as prescribed in the Data Protection Act which includes but is not limited to name, address, phone number, identification number, location data.

4.2 Collection of information

We are required by law to collect certain personal information and are legally obligated to deny you the service if such information is not available.

Apart from the legal obligation mentioned above, we also need to collect your Personal Information for quality service delivery. Please note that although this is voluntary, without such information we may not be able to provide quality service.

4.3 Privacy

We are committed to respecting and protecting the privacy of the information we collect from you. Our privacy statement, as updated from time to time, explains how we treat your personal information, who we share your information with and measures taken protect your privacy when you use our Service. This can be found on Safaricom Data Privacy Statement. If unable to access the link or our website, please reach us on any of our customer care channels to receive a copy.

5 Other Terms and Conditions

5.1 Should you require any assistance in accessing or using the App, kindly get in touch with the Safaricom customer care team through the line 100 for prepaid customers and 200 for post-paid customers or, you can also reach us via e-mail on mobileoffice@safaricom.co.ke; twitter-@safaricomPLC; and on Facebook at www.facebook.com/SafaricomPLC

5.2 Save as modified above, these Terms and Conditions are supplemental to and subject to the published Safaricom PrePay and PostPay Service Terms and Conditions, Safaricom Prepay & Postpay Data Terms and Conditions and any other published terms and conditions that relate to any other Safaricom product/service that you may be using in conjunction with the App.

5.3 Safaricom reserves the right to modify, vary, amend or withdraw this App and the Terms and Conditions and its schedules, as well as the privacy terms Such changes will be communicated through the media, Safaricom

website or any other appropriate avenue as Safaricom may determine and will take effect from the date of notification of the update or amendment.”

5.4 These Terms and Conditions are available on www.safaricom.co.ke