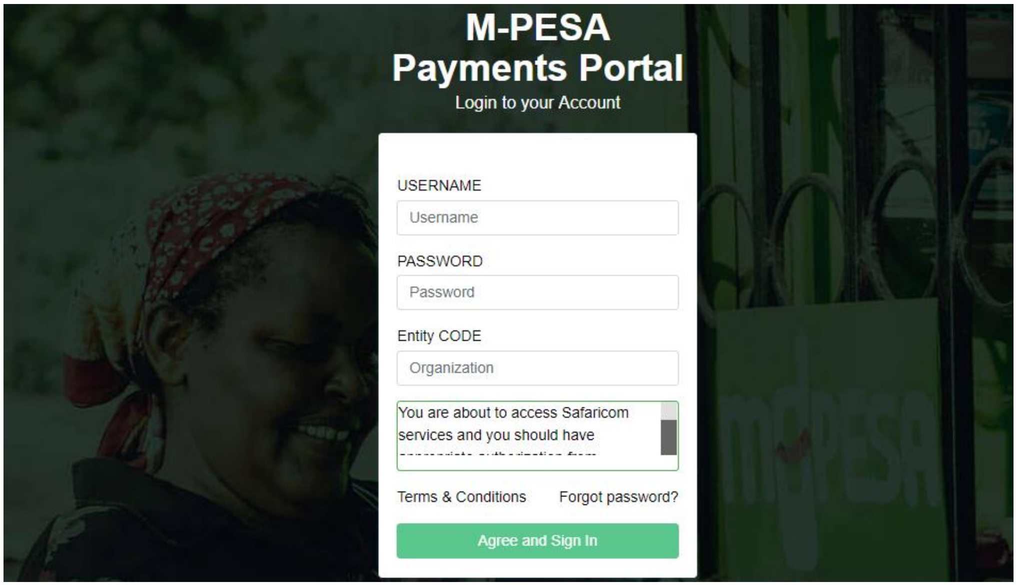

M-PESA Payments Portal – B2B Manual

Business to Business Payments Quick User Guide

Version 1.1

Support:

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0722002222

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1. Introduction

- ✓ The M-PESA Business Payments portal is a simplified portal for Making payments via M-PESA.
- ✓ As an additional channel, the account created is mapped to your M-PESA short-code and it enables you manage payments from your M-PESA short code via the portal
- ✓ This manual is a guide on how to navigate the portal and make payments.

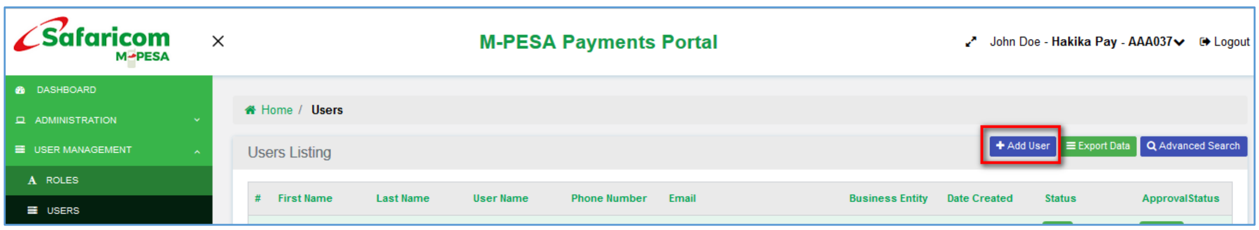
2. User Management

Once you sign up for the service, Safaricom will create an administrator for the organization as nominated by the organization. This administrator shall then create users as below; -

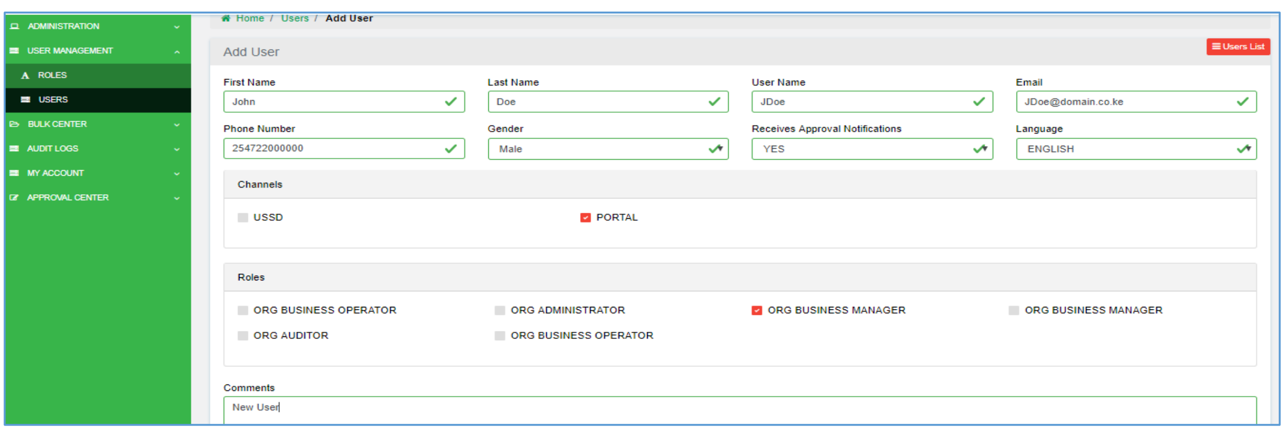
2.1 Creation of a New Users; -

The **Org Administrator** will log in and Click on **User Management** >>>> **Users**

After clicking on Users, click on **Add User**



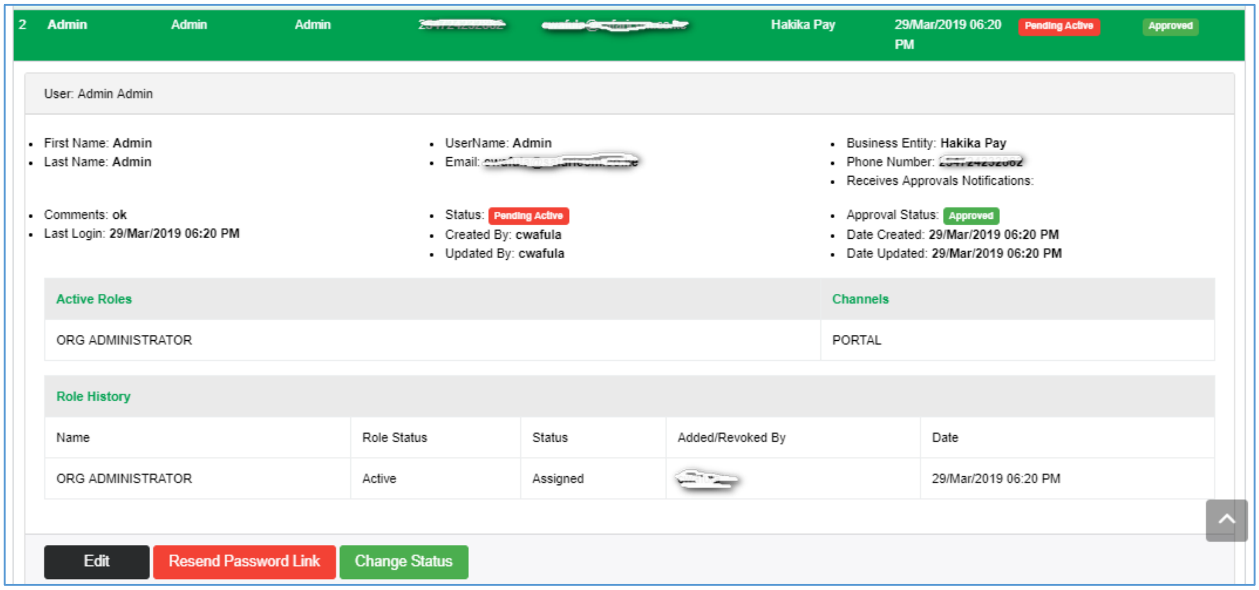
- ❖ Key in the user details as below; and select a Role depending on the rights that you want to give the user. After ticking on the Roles, key in a comment and submit. The role assigned will determine what the user will be able to do, for instance, an Org Business Operator can only initiate a Transactions, they do not have rights to approve a transaction or a process. An org Business Manager, can initiate as well as approve. An Org Auditor has view rights only



When a newly created user has not logged in nor changed their password, they account appears as below.

- ❖ The user's status is '**Pending Active**'
- ❖ In case the user's email was deleted, expired or not received, it can be resent using the 'Resend Password link' button. This function is only available to the organization

Administrator.



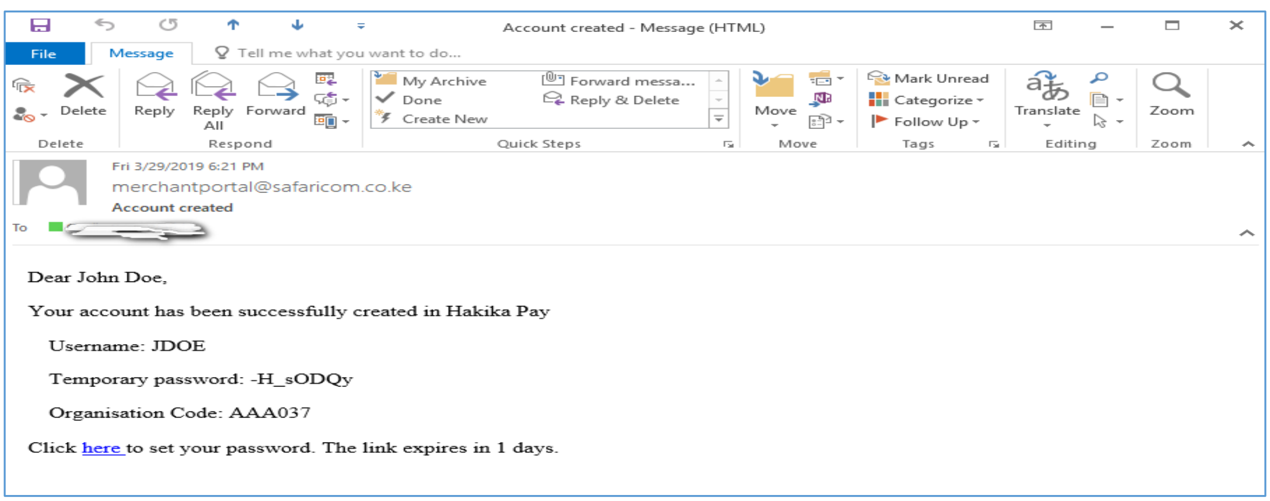
2.2 First time User Log in

When a user is created, an email is automatically generated to the user's email address as below.

The email contains the following details: -

- Username
- Temporary password
- Organization code
- The portal URL

Note: This log in link is valid for 24 hours and it is not transferrable to another user.

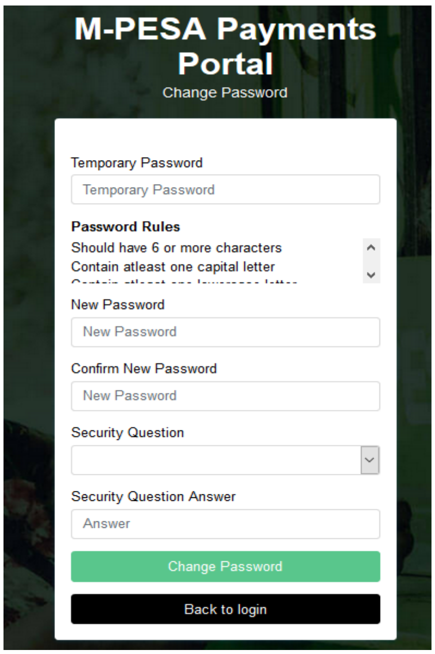


To log in, click on the link or copy the hyper link and paste it on a browser. The link opens like below; -

- Key in the temporary password as sent to you via email
- Create a new password
  - *Password must have minimum 6 characters.*

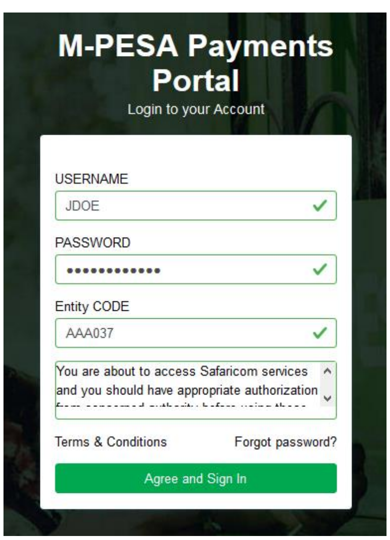
- *Password must have both upper and lower case.*
- *Password must have atleast 2 special characters.*

- Select a Security question. This shall be used in the event the password is forgotten (*In case the drop down for the security question is blank, please copy the link on the current page and open a different browser*)
- Key in your security answer. As the saying goes, Keep it simple and stupid. Hard to guess, easy to remember.
- Click on Change Password.

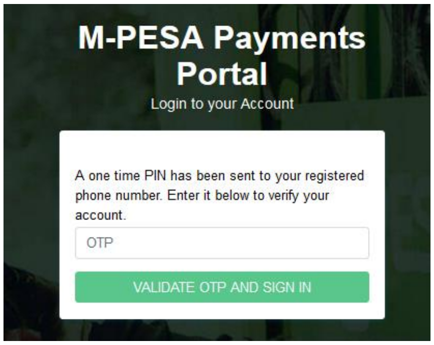


2.3 How to Log in

- Key in your username as created by your administrator
- Key in the new password you created
- Key on your organization Entity Code



- A One Time PIN is generated to the user's Mobile number. Use the generated number to input here



3. Setting Up Approval Levels

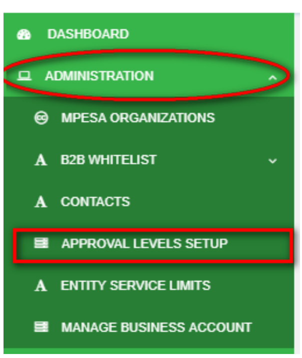
3.1 The M-PESA Business Payments portal is configurable, meaning that it gives freedom to an organization to determine whether or not they require their approval workflows for **Actions** (e.g. User Creations) or **Transactions** (e.g. Business Payments) on their portal account.

3.2 Approval Levels is a setting on the payments portal that determines how many operators can approve an action or transaction. The system allows for **0** up-to **5** approval levels.

3.3 **PLEASE NOTE:** By default, the system has no approval levels set up, an organization shall have to determine how many approvers they require for each action and transaction. IF THIS IS NOT DONE, TRANSACTIONS AND ACTIONS TASKS SHALL BE COMPLETED WITHOUT REQUIRING APPROVAL ACTION. THIS IS RISKY IN THE EVENT OF ERRORS.

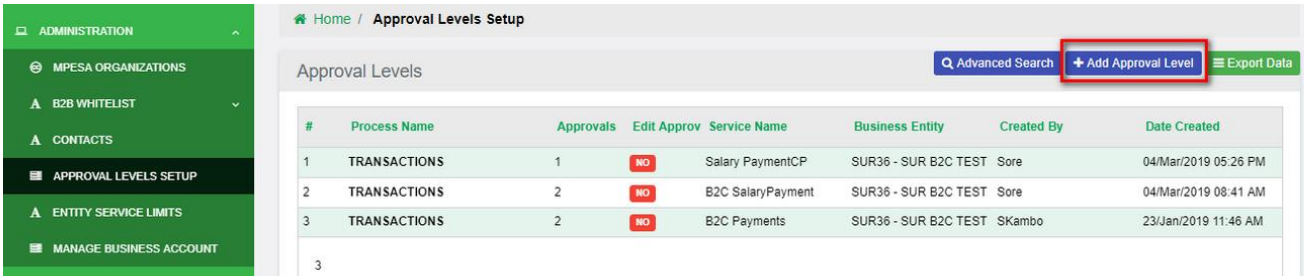
Setting Up approval levels requires a user with Administrator Roles only

To set up Approval Levels, Select **Administration >>> Approval Level Set Up**



By Default, no approval level has been set up and the display will be blank.

To add approval level; From the top right, select, **Add Approval Level**



1. Fill in the details as below;

- **Process Name:** This is the Action or Transaction for which you want to apply approval workflow. Select Users if you want user creation to have approval levels or select Transactions if you want transactions to have approval workflows.

- **Number of Approvers:** This is where you determine the number of approvers for the selected Process. **Minimum is 0** and **maximum is 5.**

- **Services:** This is the group of services under the Process Name you selected above. **Please Note:** each services must be selected individually, if for instance you have 4 services, it means 4 approval levels set ups have to be made for each service separately.

- **Edit Requires Approval:** This is where you determine if an edit/modification of a task or transaction where approval workflow has been set up shall require approval action. For example, if you have set Users creation to have 2 approvers. When you edit a created user, the system shall require that action to be approved by the 2 approvers as configured for changed to be effected.

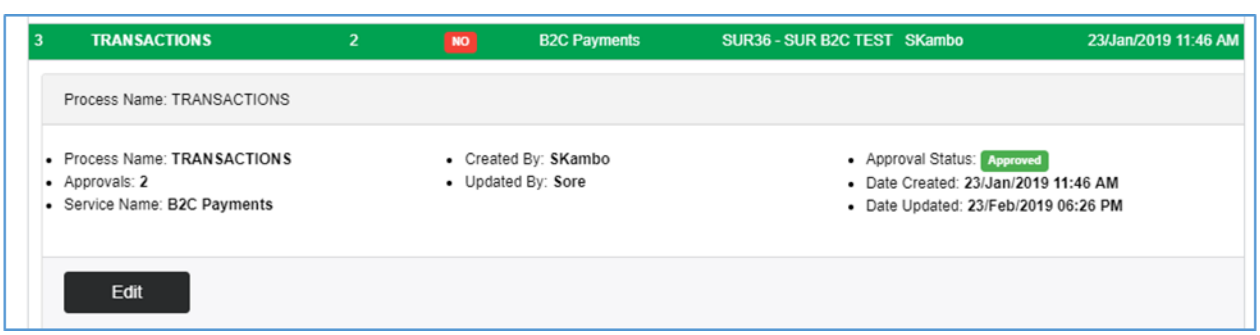
2. **Select Process Name** > Enter the **Number of Approvers** > Select **Services** > Select **Edit Requires Approval** select NO or YES and then Submit.

3.1 Editing or Removing Approval Levels

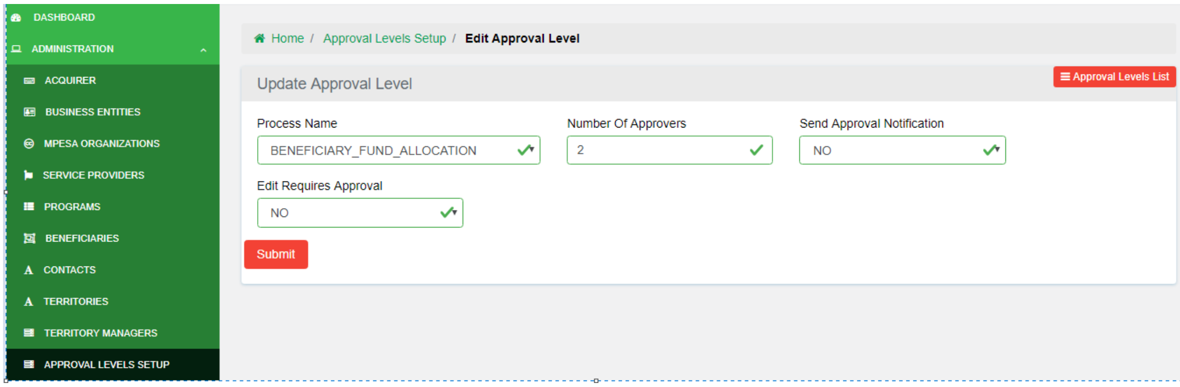
1. To make amendments on the Approval Levels set up e.g. add, reduce or remove the number of approvers.

2. Click on **ADMINISTRATION** > **APPROVAL LEVELS SETUP**

3. Then click on the **Process Name** that is to be edited > Select **Edit.**



3.2 Make the adjustments on the approval level process.

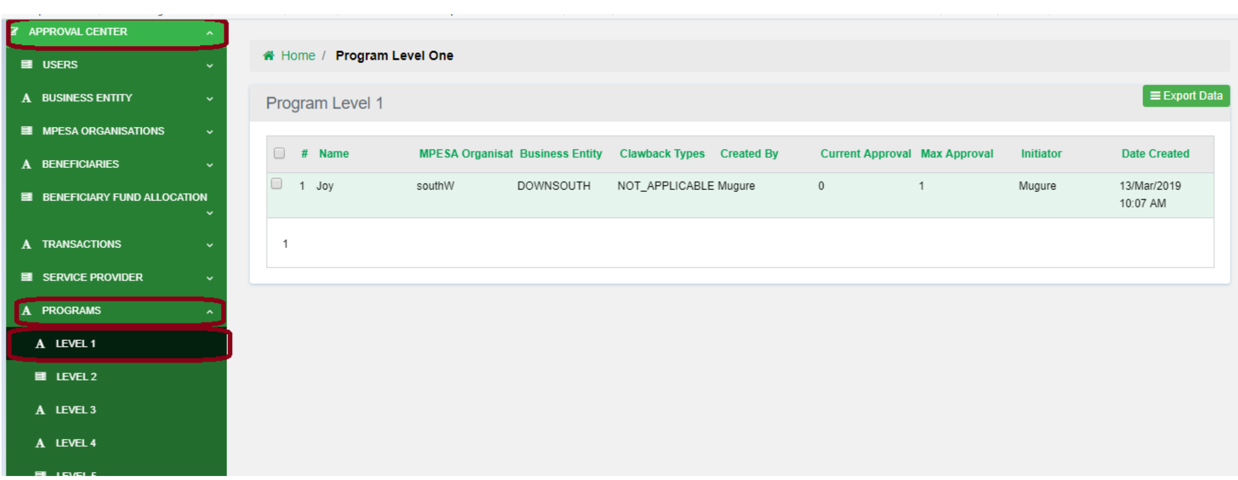


- ❖ If you are removing the approvers, set the number of approvers to zero (**0**)
- ❖ If you are adding, increase the number of approvers to desired up-to a max of 5 people.
- ❖ You can also adjust the edit requires approval and set it to No or Yes.
- ❖ Click on Submit.

3.3 Implication of approval level set up.

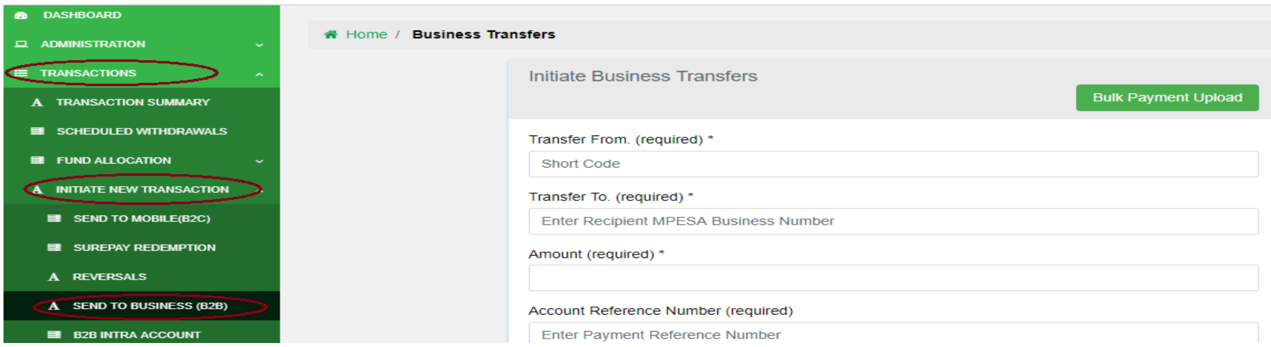
This depends on the number of Approvers that has been set for example: -

- ❖ If for User Creation you have set 2 approvers, it means that when a user is created, you must have at least 2 other people to approve the task for the user creation process to complete.
- ❖ The first approver shall go to Approval Center > Select Users > Select Level 1 and approve the task.
- ❖ Similarly, the second approver shall go to Approval Center > Select Users > Select Level 2 and approve the task.
- ❖ It is after the last approval that the user creation process shall be complete.
- ❖ An approver can only approve at one level in the entire approval workflow, meaning if you approve at level 1 and there are 3 approvers, you cannot approve at level 2 or 3.
- ❖ All reports pertaining to approvals are found under reports. One is able to track at what level a task is pending approval.

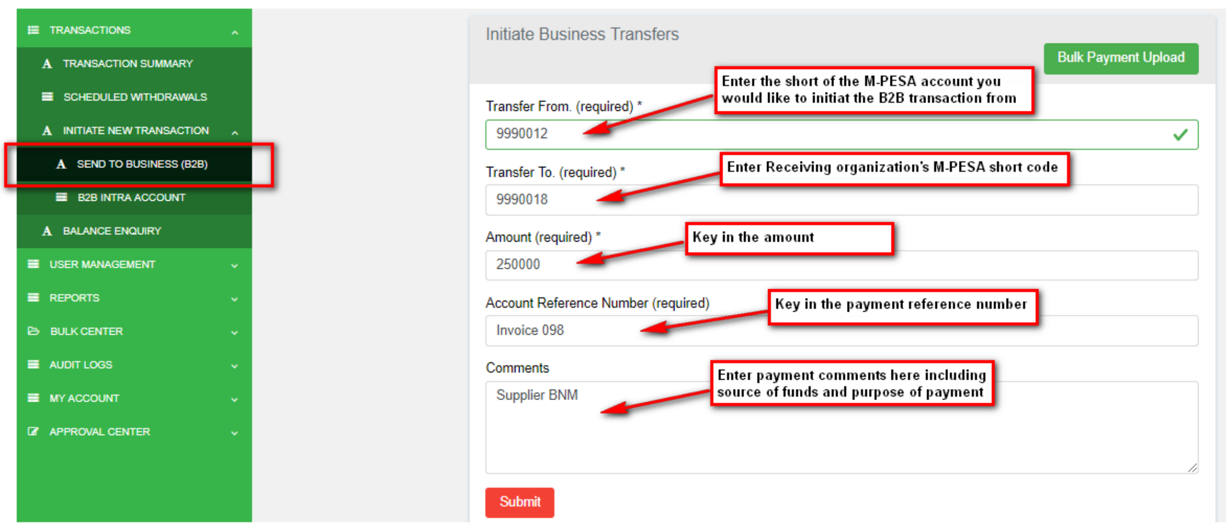


4 Initiating Single B2B Transactions

A user who has a Role of either the Org Operator or Org Business Manager will log in and Click on **Transactions** >>>> **Initiate New Transaction** >>>>> **Send to Business (B2B)**

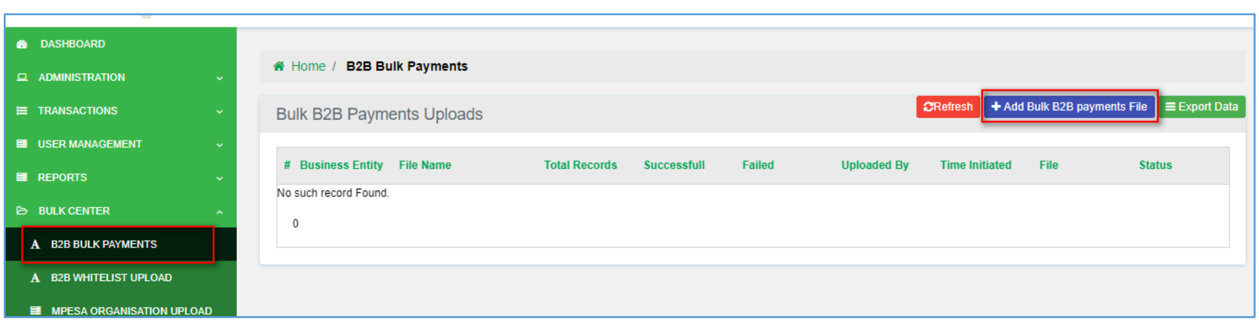


Key in the details as below

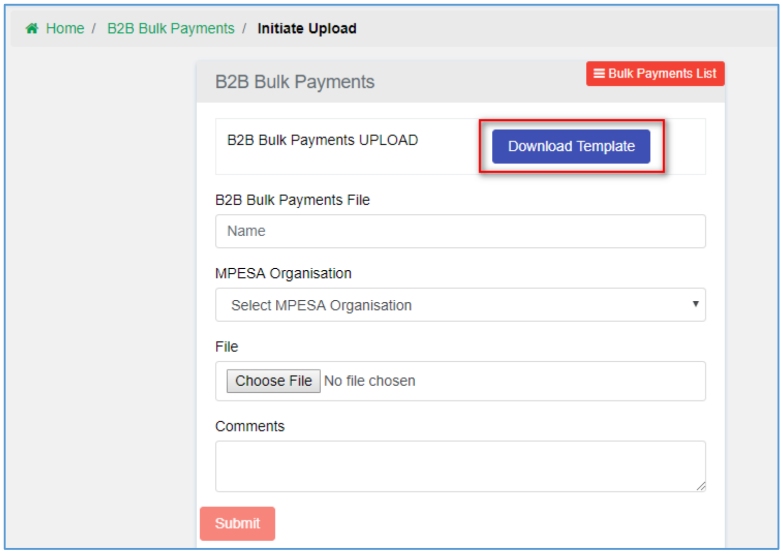


5 Initiating Bulk B2B Transactions

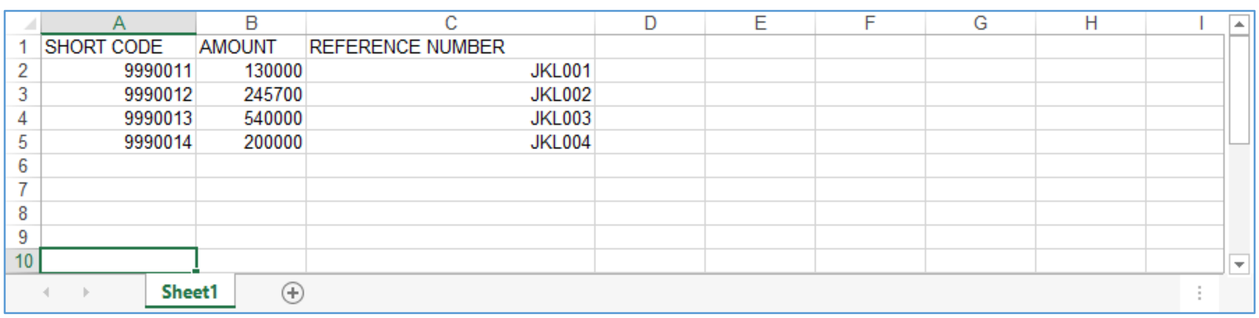
❖ Log onto to the Payments Portal Select **Bulk Center**>> **B2B Bulk payments** >> **Add Bulk B2B Payments File**.



- Download the template



- On the template file, key in the following: -
    - ***Short-code***: Enter the receiving organization's short codes.
    - ***Amount:*** Key in the amount being transferred.
    - ***Reference Number:*** this is an open field for any comment or details to be captured.

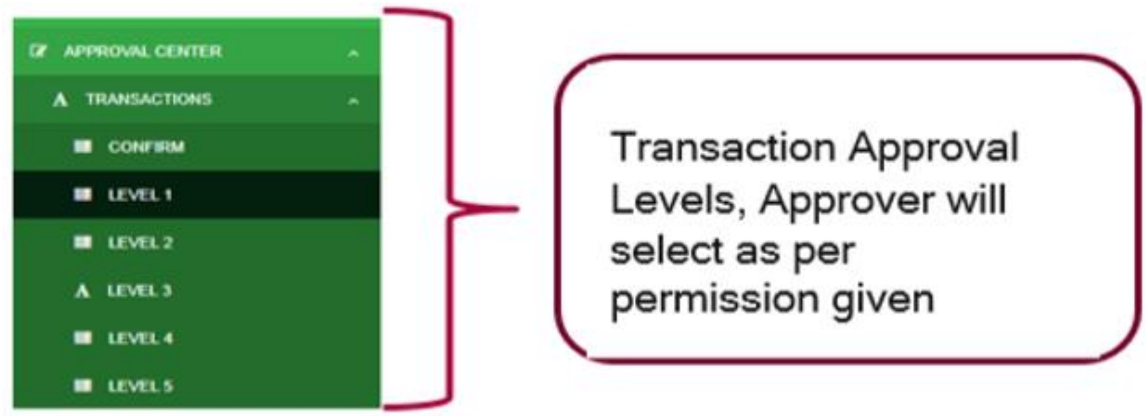


SHORT CODE	AMOUNT	REFERENCE NUMBER
9990011	130000	JKL001
9990012	245700	JKL002
9990013	540000	JKL003
9990014	200000	JKL004

- Save the file on your local machine- format Excel 97 – 2003.
- Log back onto the portal> Select Bulk Center> B2B Bulk payments > Add Bulk B2B Payments File.
- Under B2B Bulk Payments File> key in the name of your payment file
- Under MPESA Organization > select the organization you would like to make payment from.
- Under File> browse and select the file that you had saved.
- Under comments, enter the purpose of the payment and submit.

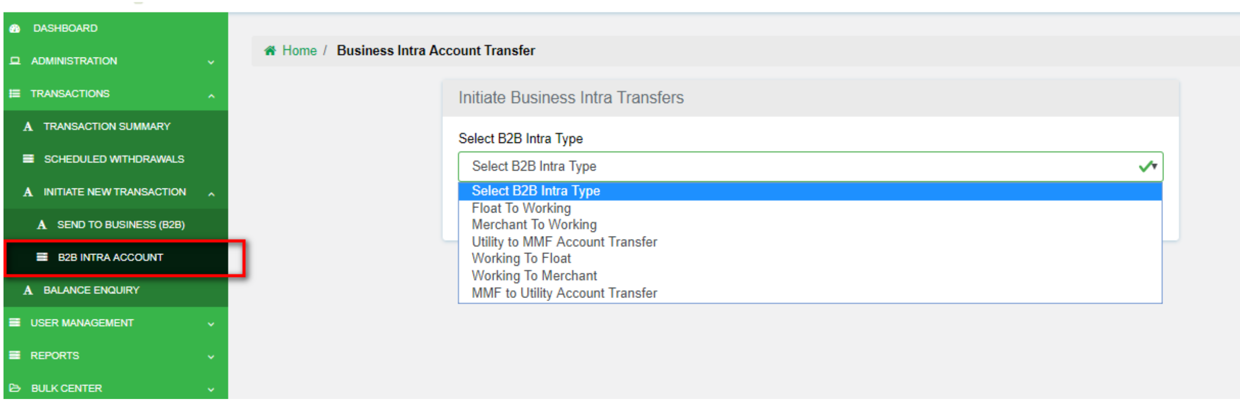
6 Approving B2B Transactions

- The operator with Manager Role that has Approval rights will then Select Approval Centre, Select Transactions and approve accordingly as per approval level that has been set.



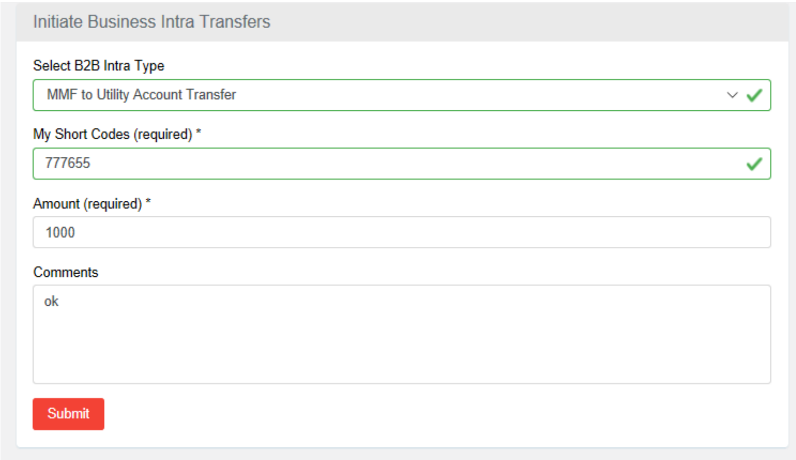
7 B2B Intra account transfers

- This functionality is used for moving funds between accounts within the same organization, go to **Transactions** >>> **Initiate New Transaction** >>>> **B2B Intra Account** >>> **Select B2B Intra Type** depending on the product

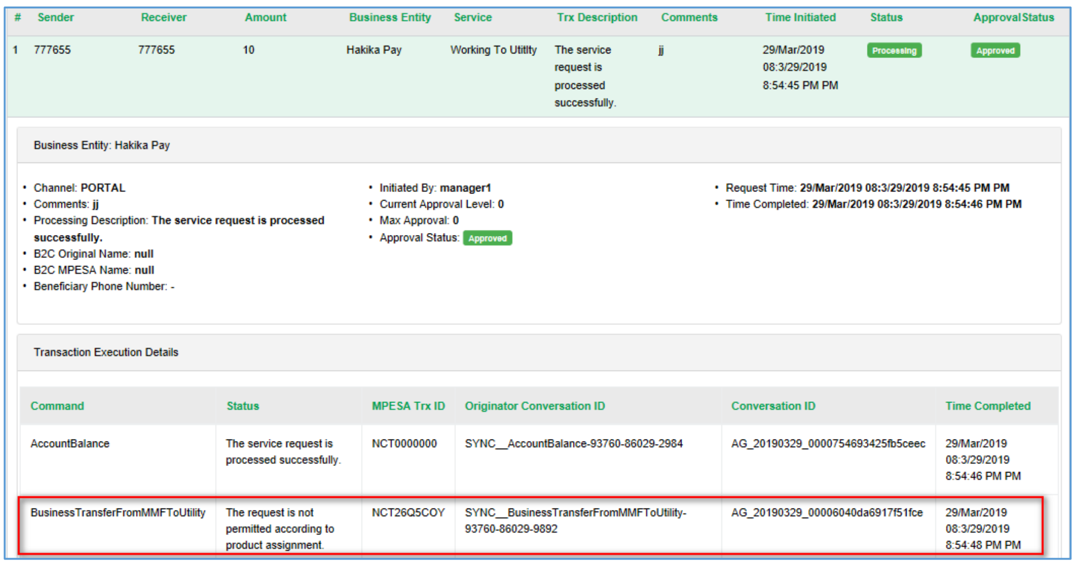


- You can move money from MMF Account to Utility and Vice Versa, MMF Account to Float and Vice Versa, MMF Account to Merchant and Vice Versa
    - **MMF** – This is where you deposited funds to.
    - **Utility Account** – This is where customer payments happen from
    - **Merchant Account** – This is where customer payments happen from
    - **Float Account** – This is where withdrawals from customers happen from

- Key in the details as below



- Once transaction has been approved, the record appears as below



#	Sender	Receiver	Amount	Business Entity	Service	Trx Description	Comments	Time Initiated	Status	ApprovalStatus
1	777655	777655	10	Hakika Pay	Working To Utitlty	The service request is processed successfully.	jj	29/Mar/2019 08:3/29/2019 8:54:45 PM PM	Processing	Approved

Business Entity: Hakika Pay

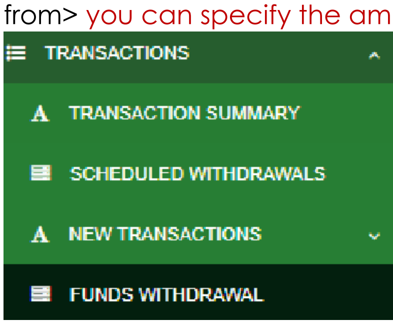
- Channel: **PORTAL**
- Comments: **jj**
- Processing Description: **The service request is processed successfully.**
- B2C Original Name: **null**
- B2C MPESA Name: **null**
- Beneficiary Phone Number: -
- Initiated By: **manager1**
- Current Approval Level: **0**
- Max Approval: **0**
- Approval Status: Approved
- Request Time: **29/Mar/2019 08:3/29/2019 8:54:45 PM PM**
- Time Completed: **29/Mar/2019 08:3/29/2019 8:54:46 PM PM**

Transaction Execution Details

Command	Status	MPESA Trx ID	Originator Conversation ID	Conversation ID	Time Completed
AccountBalance	The service request is processed successfully.	NCT0000000	SYNC__AccountBalance-93760-86029-2984	AG_20190329_000754693425fb5ceec	29/Mar/2019 08:3/29/2019 8:54:46 PM PM
BusinessTransferFromMMFToUtility	The request is not permitted according to product assignment.	NCT26Q5COY	SYNC__BusinessTransferFromMMFToUtility-93760-86029-9892	AG_20190329_00006040da6917f51fce	29/Mar/2019 08:3/29/2019 8:54:48 PM PM

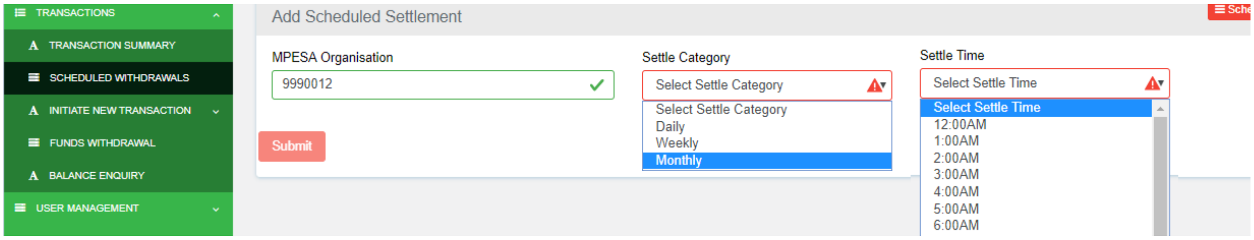
8 Withdrawing funds from the Account to Bank

- The Withdrawal Option shall enable an organization withdraw funds from their M-PESA account to their Linked Bank account. The initiator will select: Transactions>Funds Withdrawal> Under Transaction Type > Settle To Bank> specify Short code which you're withdrawing funds from> you can specify the amount >Submit.



- Alternatively, you can set up the system to be automatically withdrawing funds from your organization M-PESA Account to bank.

- To do this, select > **Transactions Menu** >>> **Scheduled Withdrawals** >>> Select **Add Scheduled Settlement**

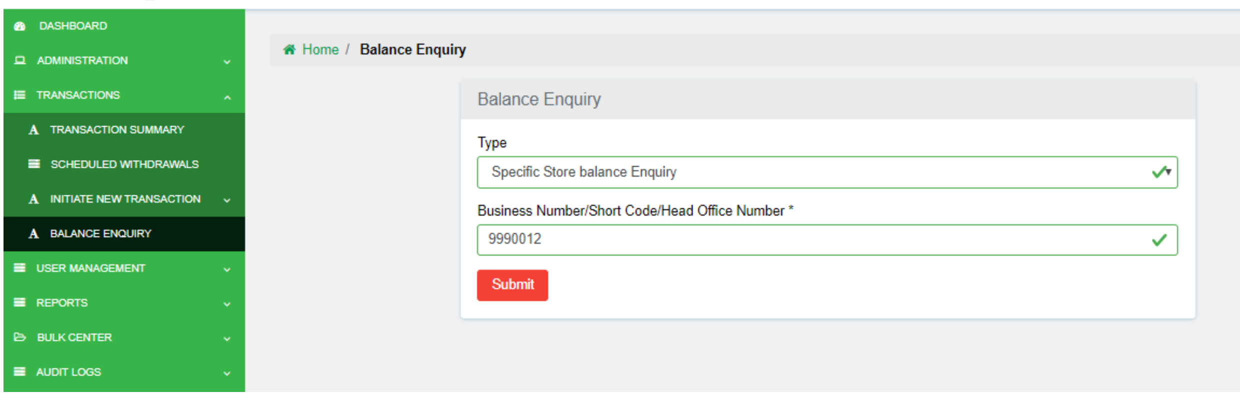


- Select your short-code under M-PESA Organization
- You can set up the category – Daily, Weekly or Monthly withdrawal schedules
- You can then set up the time when the withdrawal should happen.

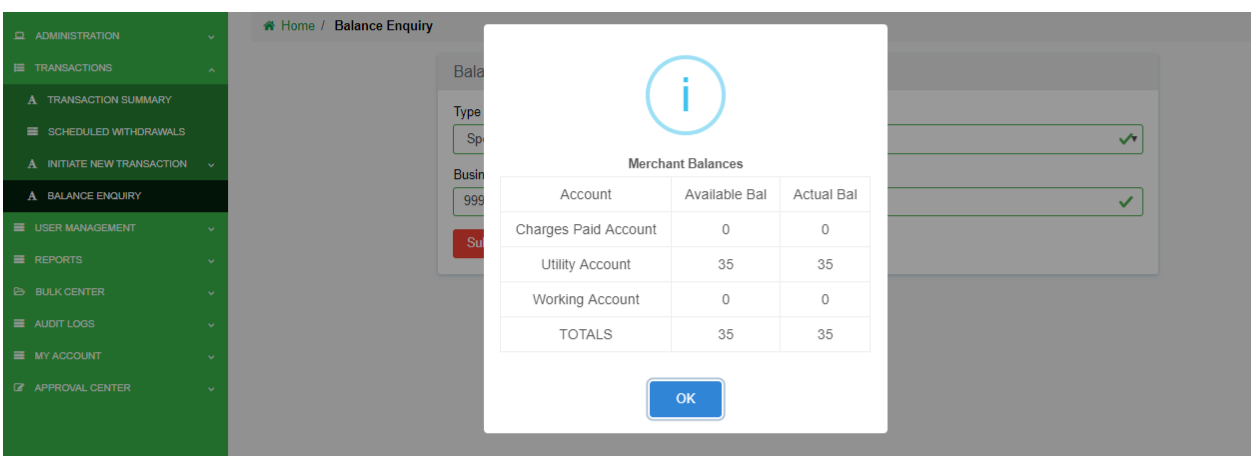
9 Balance Inquiry

You can view your current balances in your M-PESA Accounts from the Portal. To check:-

Select > **Transactions Menu** >>> **Balance Inquiry** >>> Select **Specific Store Balance** >>> Enter the **Short code** >>> **Submit**



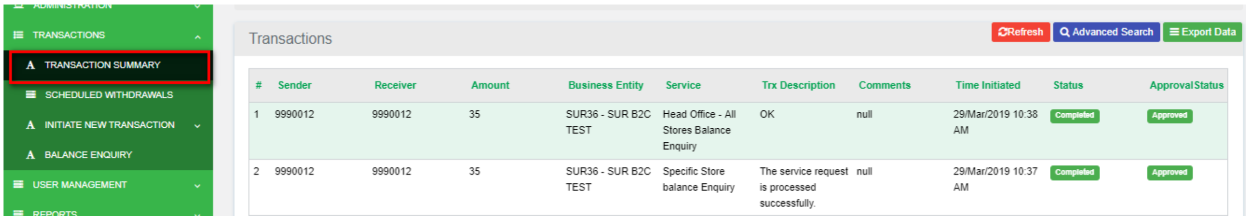
The balances shall be displayed as below; -



10 Transactions Summary

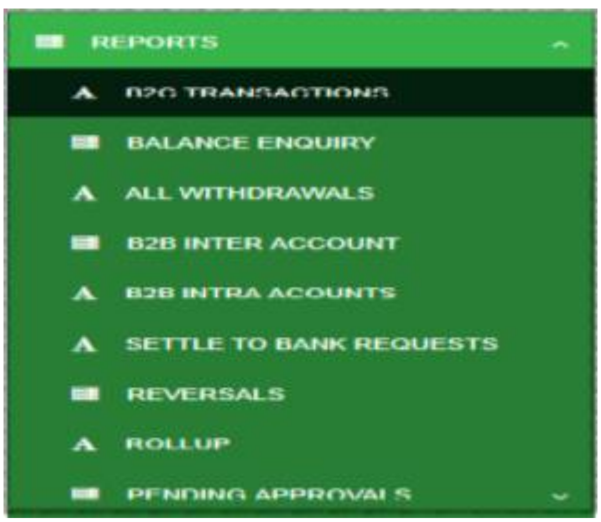
This enables one to view a detailed summary of all the transactions that have been done.

An advanced search function is available for you to filter based on the parameter you would like to view.



11 Reports

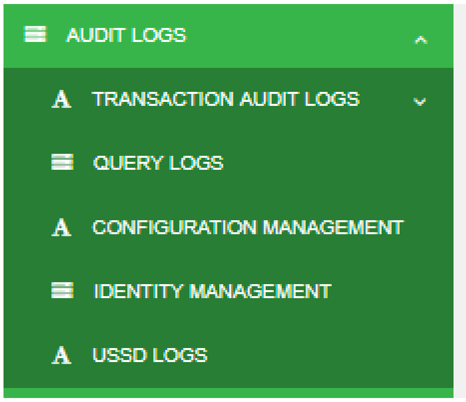
This enables one to view a detailed summary of all the transactions that have been done in the system



12 Audit Logs

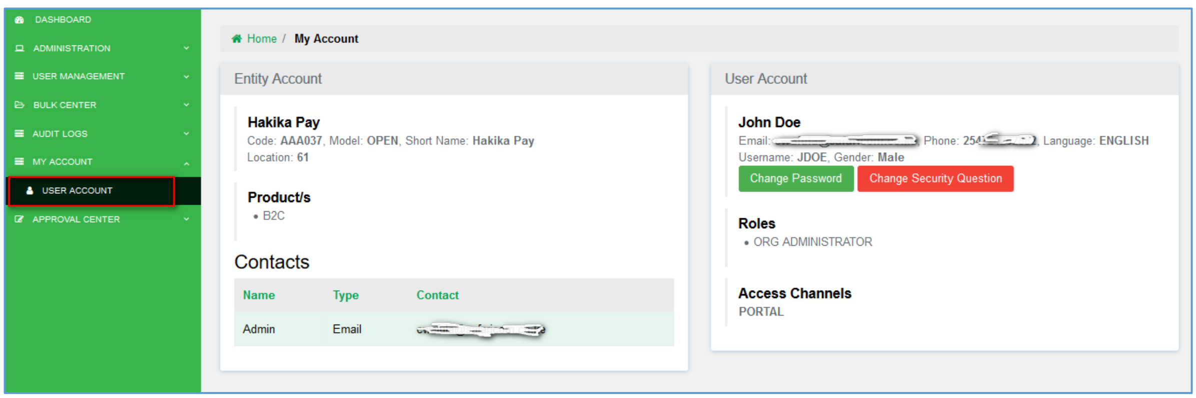
This functionality assists in keeping track of all activities that are happening in the organization account.

They are categorized based on transactions or actions and user with appropriate permission is able to view all logged activities related to the organization for audit purposes.



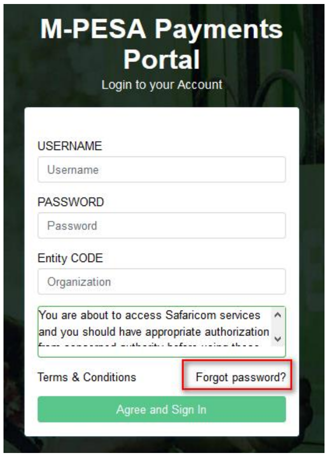
13 My Account Option

This enables one to see the username and the Role assigned and the products assigned to organization.

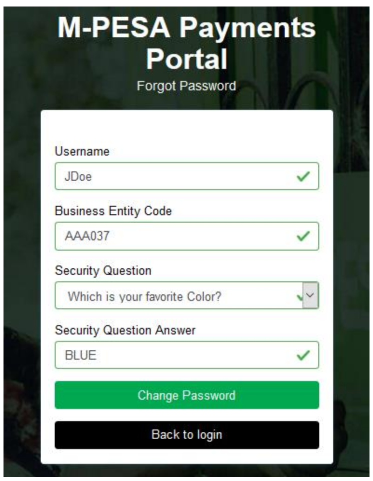


14 Resetting User Passwords

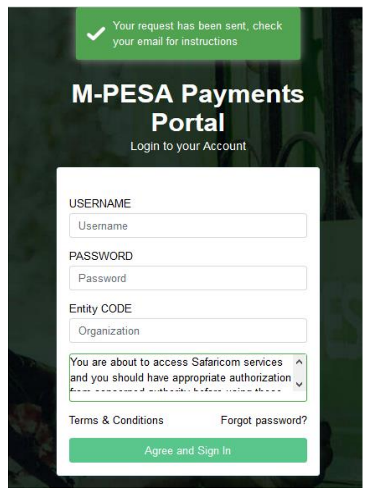
- Forgotten Password – Using forgot Password option



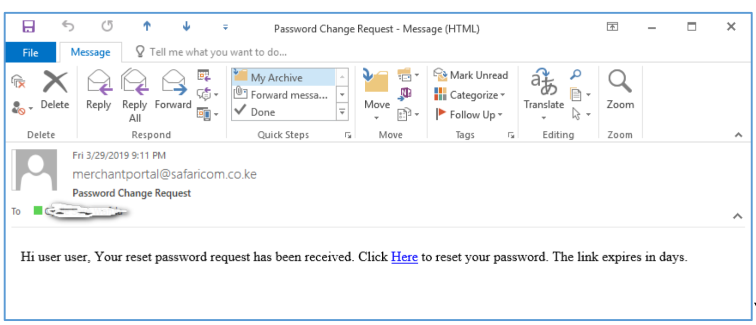
Provide answers to the questions



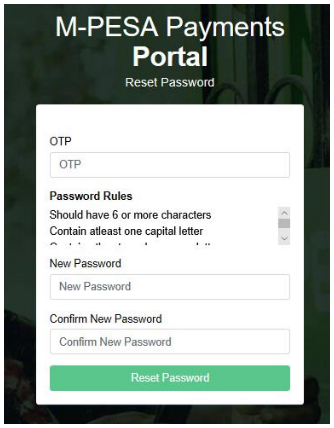
Provide answers to the questions

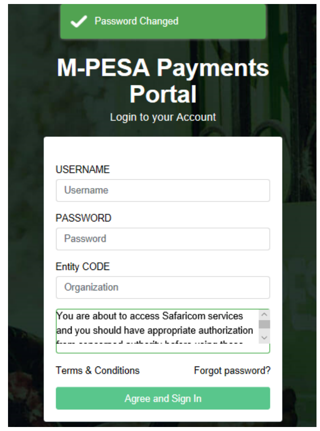


- The user receives an email with password change link



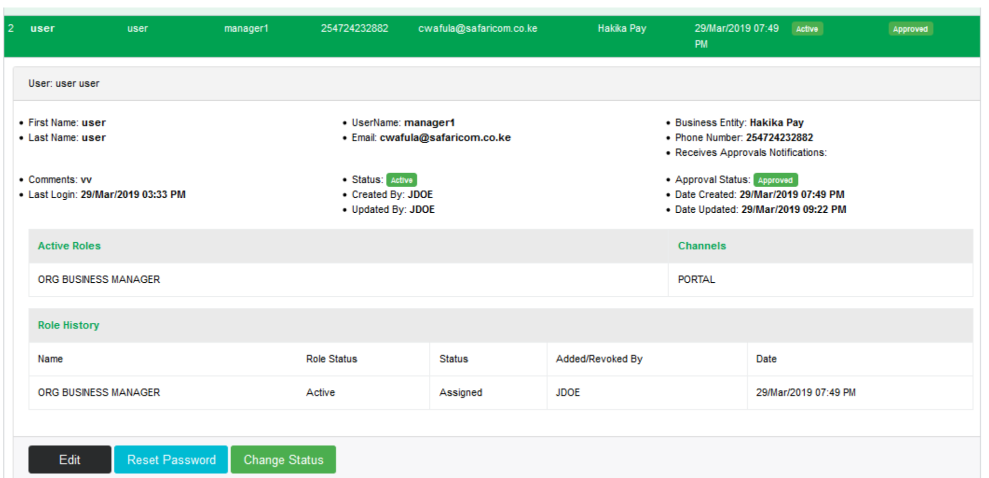
- When the user clicks on the link, User is redirected to the change password window where they are first required to enter the OTP sent to their mobile number



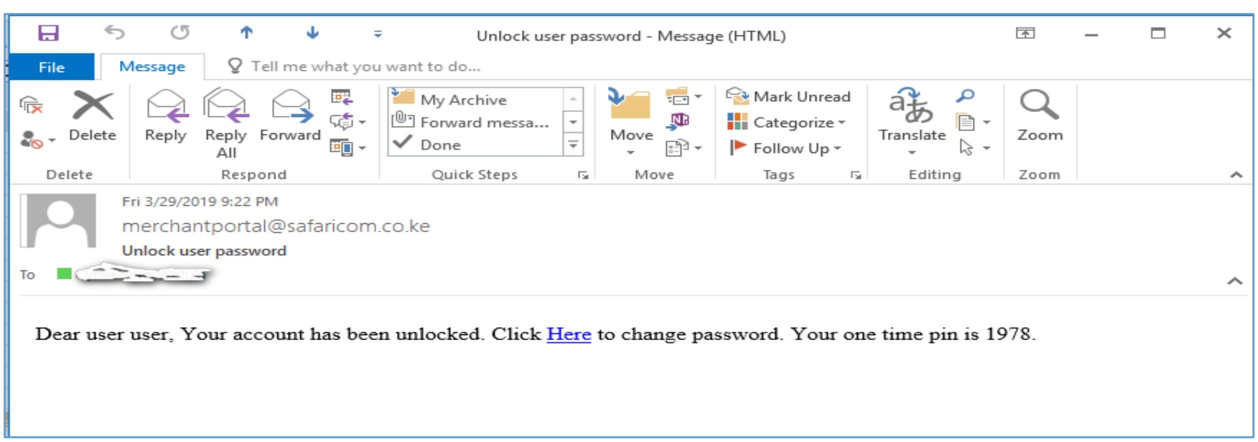


If the user does not remember the security question, the Org Admin will log in and click on **User Management** >>>> **Users**. The list of the users created will populate and then click to expand on the particular user, From here you can either: -

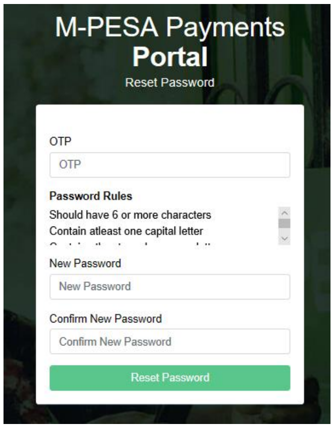
- Edit the user details
- Reset User Password
- Change user status
- Add or remove Roles



Once password is reset the user gets the details below



Clicking on the link redirects the user to the below



Password is successfully changed