



M-PESA BUSINESS TILL

BACKGROUND

For any business to succeed, it has to take advantage of new opportunities and respond quickly to shifting market conditions. Our Enterprise solutions support businesses by enhancing efficiency, competitiveness and relevance.

Our aim is to connect businesses to people, knowledge and opportunities and get them ready for today's challenges and future opportunities. The M-PESA Business till will empower you with flows and efficiencies that grows your businesses.



It is much more than just a payment, settlement or transfer platform – it is a transformative and growth tool.

The M-PESA Business Till is ideal for businesses in retail, such as supermarkets, restaurants, hardware, pharmacies, boutiques, salons, deliveries, online businesses etc. that receive payments from customers regularly as part of their business.

BENEFITS

The M-PESA Business till is an enhancement of the existing Lipa Na M-PESA till that enables business owners to receive payments on the till and use the money collected to make other transactions directly from the till such as:

1. Receive payments from other businesses and customers.
2. Make payments to other business from the Till – Pay bill or Buy Goods, Make payments to customers.
3. Withdraw funds to the owner nominated number M-PESA account, to bank, at agent outlets.
4. Sell Airtime to customers using collected funds and earn a commission.



From the Business Till you are also able to:

1. Access affordable business credit/loan facilities such as Boost ya Biashara and M-PESA Business Loan
2. Access real-time reports and statements for your transactions
3. Manage your account from any type of handset via the *234# or M-PESA Business App 24/7 wherever you are

CHANNELS & TERMS

Access Channels

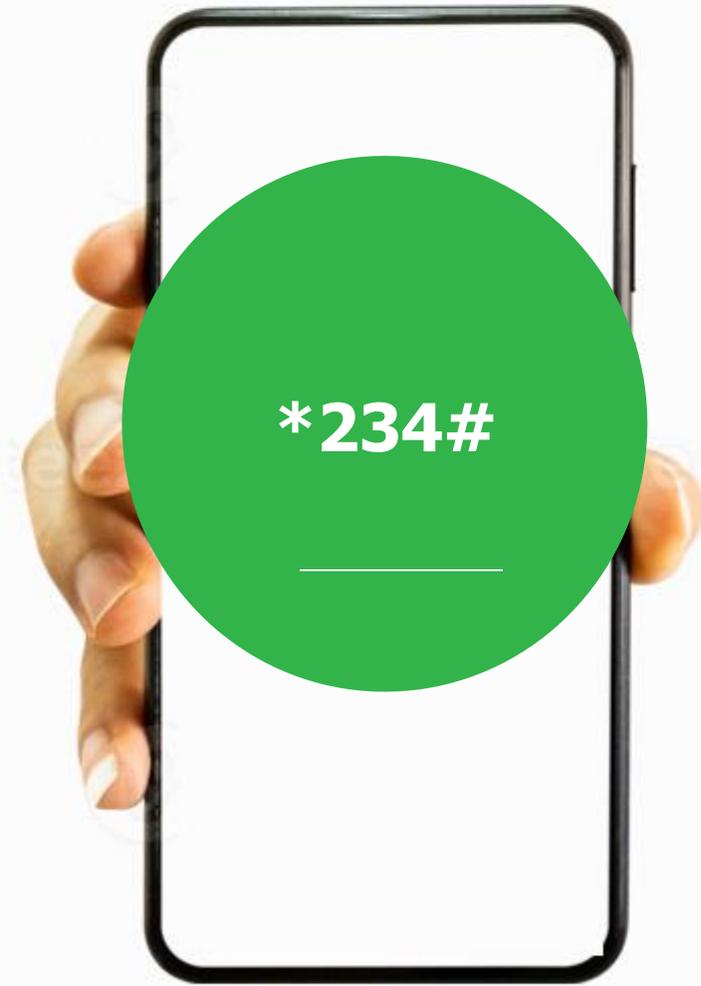
- M-PESA Business App
- USSD *234# > M-PESA Business Till

Access to these channels is done from the nominated number only.

Common Terms



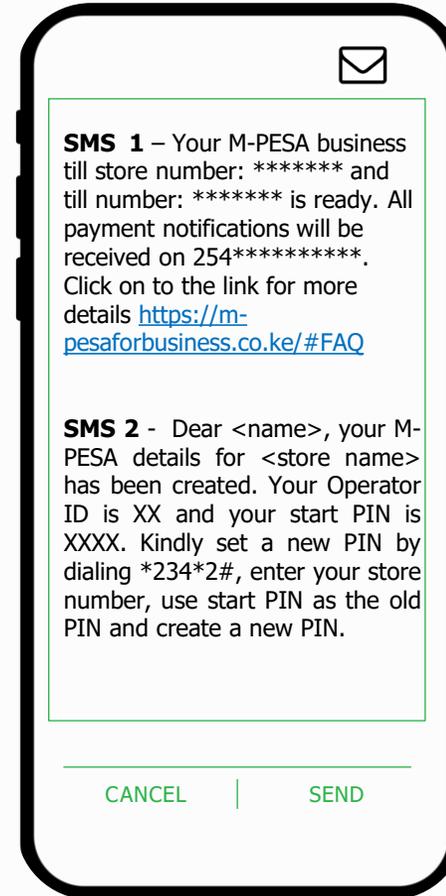
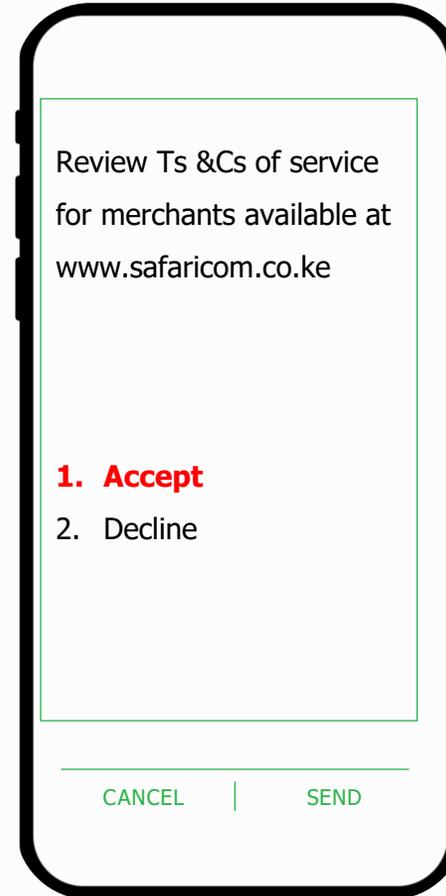
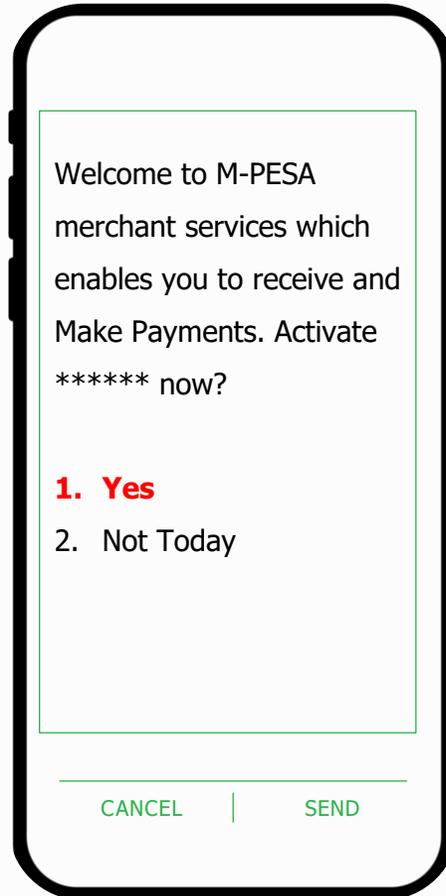
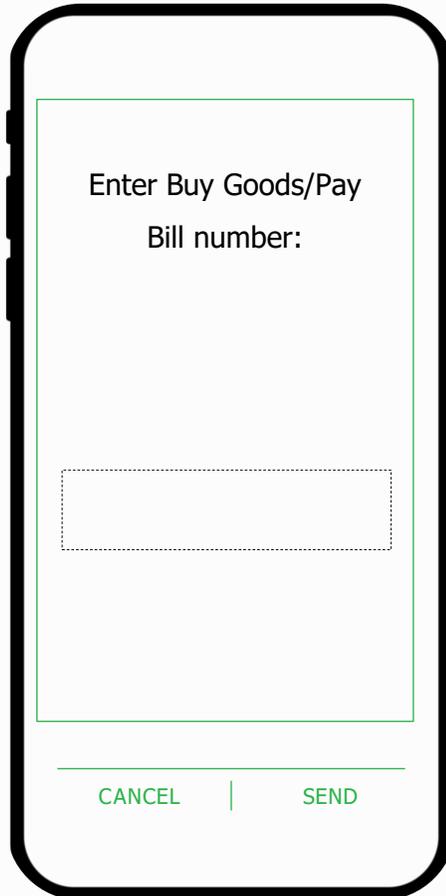
- **Store Number:** The number used by the business owner to operate the till. This will be required when making transfers from the till or checking balances
- **Till Number:** The number displayed for customers to make payments to your business.
- **Notification Number:** Mobile number attached to the till that receives notifications/SMS when customers make payment
- **Nominated Number:** Personal M-PESA registered number that is authorized to withdrawal funds from the store.
- **Finance Number-** Contact number for the business. This is usually the same as the Nominated Number
- **Head Office:** This is the number used by a business owner to operate multiple stores under one organization.



OPT IN



*234#



SET NEW PIN



*234#

USSD Service

- 00. M-PESA PIN Manager
- 0. Fuliza M-PESA
- 1. M-PESA Products
- 2. M-PESA Business Till**
- 3. M-PESA Agent Services
- 4. Merchant Services
- 5. M-PESA Information
- 98. MORE

CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

Set a New Operator PIN
first to proceed

- 1. Set New PIN**
2. Exit

CANCEL | SEND

- Enter Operator ID
- Enter Old PIN
- Enter New PIN
- Confirm New PIN

Wait for confirmation SMS

WITHDRAW FUNDS

*234#

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CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

M-PESA Business Till

- 1. Withdraw Funds**
- 2. Make Payments
- 3. Business Loans
- 4. Sell Airtime
- 5. Account Services
- 6. MPESA Statements
- 7. Zidisha Biashara
- 0. BACK

CANCEL | SEND

- 1. To My Number** – Transfer funds to nominated number personal M-PESA wallet.
- 2. From Agent** - Withdraw from an M-PESA agent
- 3. To My Bank** – Transfer to bank
- 4. Roll up to Head Office** – Transfer funds from the stores to the corresponding head office

MAKE PAYMENTS



*234#

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CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

M-PESA Business Till

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- 0. BACK

CANCEL | SEND

- 1. Buy Goods** - Pay to other Buy Goods or Business Tills
- 2. Paybill** – Pay to other Paybill numbers
- 3. Mobile Number** – Send to other mobile numbers

BUSINESS LOAN



*234#

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CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

M-PESA Business Till

- 1. Withdraw Funds
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- 0. BACK

CANCEL | SEND

Business Loans

- 1. Boost ya Biashara-** Take an overdraft facility
- 2. Access Loans from our Partners –** Borrow merchant term loan
- 0: Back

SELL AIRTIME



*234#

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CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

M-PESA Business Till

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- 4. Sell Airtime**
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- 0. BACK

CANCEL | SEND

Sell airtime and earn 5%
commission

USSD Service

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CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

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- 0. BACK

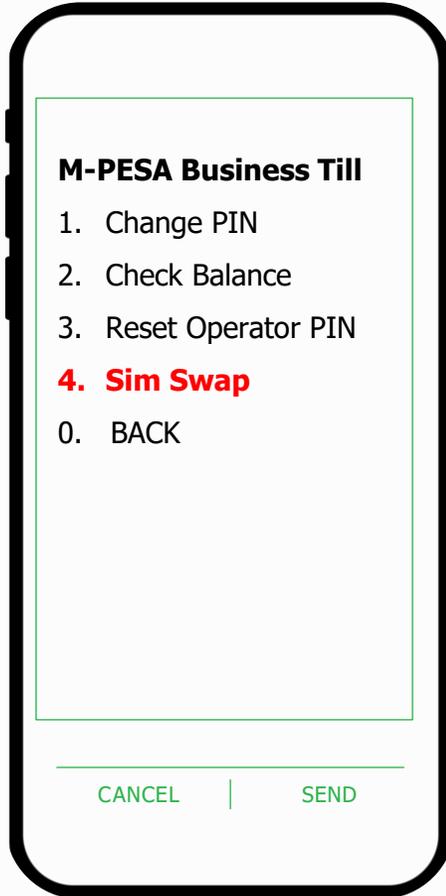
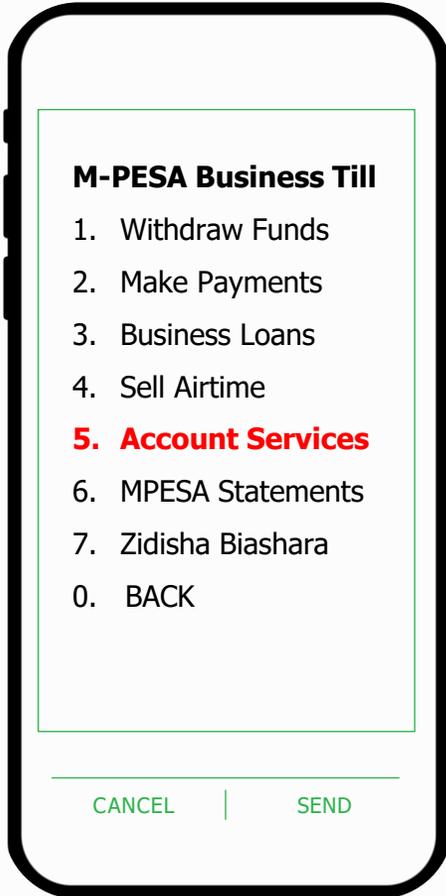
CANCEL | SEND

- 1. Change PIN** - Change your Operator PIN
- 2. Check Balance** - Check your store balance
- 3. Reset Operator PIN** – Reset Operator PIN for other Operators created in the store
- 4. SIM Swap** – Replace the notification number SIM card
0. BACK

SIM SWAP



*234#



- SIM replacement is a Do-It-Yourself (DIY) service that enables you to replace your till/notification SIM card number when it is new, damaged, or lost.
- First purchase a replacement line from an M-PESA agent or Safaricom shop near you

1. Dial *234# from the nominated number
2. Select M-PESA Business Till
3. Enter your head office or store number
4. Select Account Services
5. Select SIM Swap
6. Enter your till number
7. Enter the IMSI number. This is the number behind the plate of the new replacement line acquired.
8. Enter operator ID
9. Enter operator PIN then Submit

STATEMENTS



*234#

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- 0. BACK

CANCEL | SEND

- 1. Last 24 Hours
- 2. Last 3 Months
- 3. Last 6 Months
- 4. Last 12 Months
- 5. Last 2 Years
- 6. Specific Period Statement
- 0. BACK

** Statement will be sent to an email address that you will provide*



M-PESA BUSINESS



APP

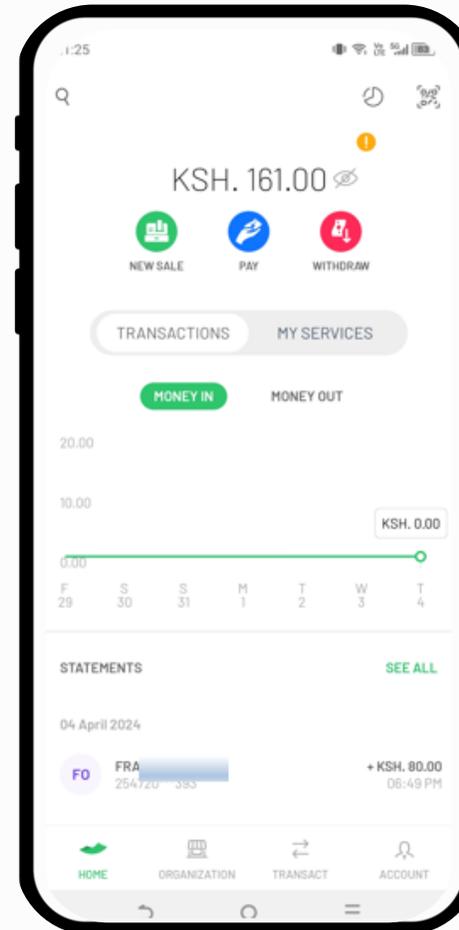
The M-PESA Business App offers a user-friendly transaction interface.

You are therefore able to:

- View statement
- Perform transactions
- Request for credit facilities
- Nominated numbers can create access to others as operators with restricted functionalities in the store

Download the M-PESA for Business App for Android on the nominated number smartphone by clicking on this link <https://bit.ly/lnm-app>

To Download the M-PESA for Business App for IOS on the nominated number smartphone by clicking on this link <https://bit.ly/LNM-app>





Boost ya Biashara is an overdraft credit facility available under the M-PESA Business Till solution. The facility will allow business owners to complete transactions, by overdrawing their accounts, when they have insufficient funds in their tills.

The business owner must have been active on M-PESA for over 6 months.

Benefits

- Keeps your business open and afloat with affordable credit facility
- Quick and easy access to affordable credit to complete transactions.
- Offers seamless payments for your business.



Application

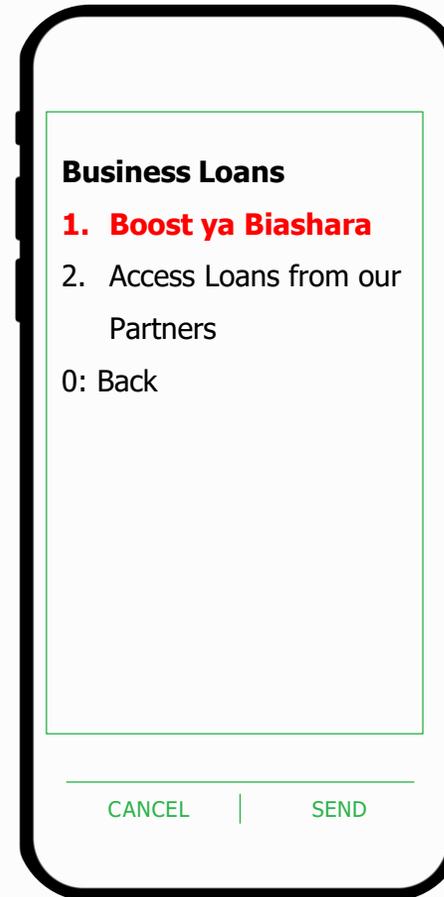
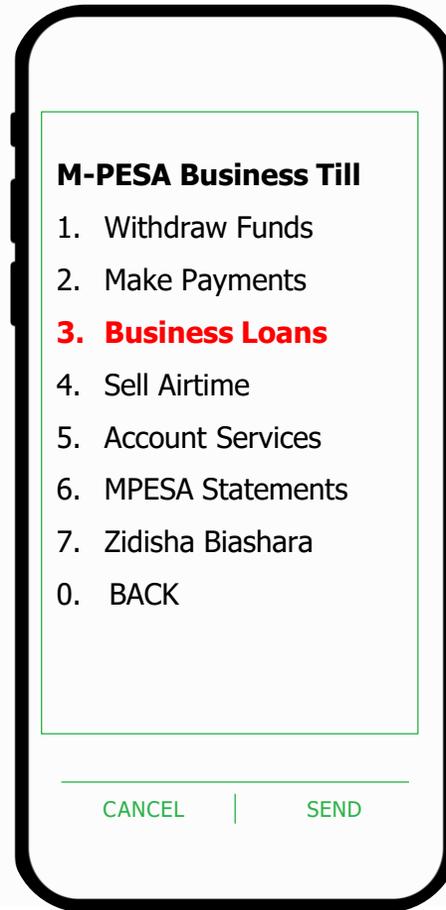
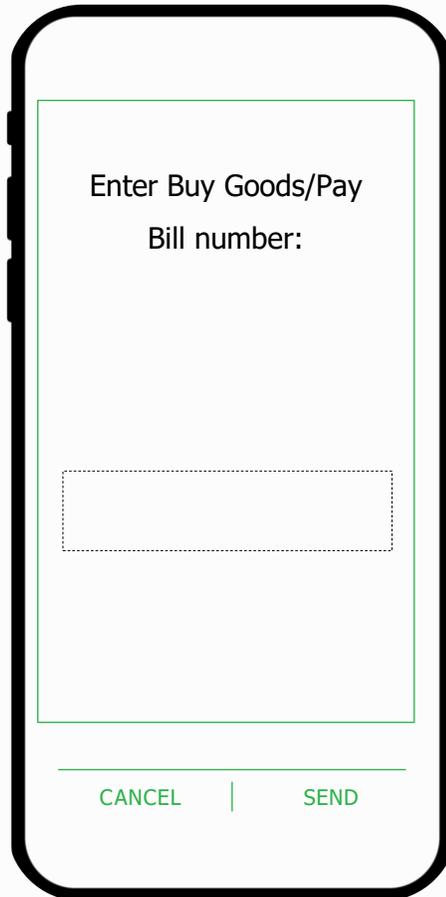
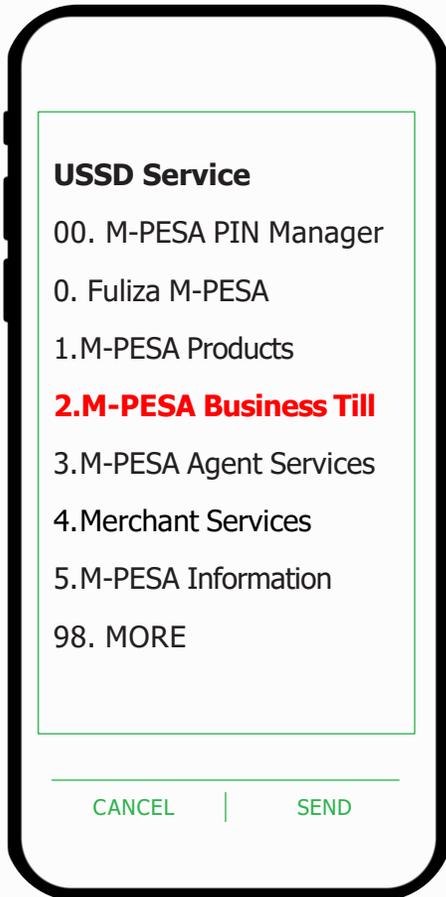
Boost ya Biashara will be available when performing the following transactions:

- Pay to another Buy Goods till
- Pay to a mobile number/customer.
- Pay to a utility (Pay bill) till
- Withdraw to nominated number
- Withdraw to M-PESA agent



Band (KSh)	One-Off Fee (KSh)	Daily Fee (KSh)
1 - 999	2%	0
1000 -2,499	2%	12
2,500 - 5,000	2%	30
5,001 – 15,000	2%	50
15,001 – 35,000	2%	150
35,001-70,000	2%	200
70,001 – 100,000	2%	250
100,001-400,000	2%	250

- The loan will be accessed through USSD *234*2# and the M-PESA Business App.
- The amount of credit taken will depend on assigned credit limit
- You may borrow from KSh 1.00 to KSh 400,000
- You will be charged a one-off fee of 2% of the amount borrowed at the point of requesting for the facility
- You will then be charged a daily amount depending on your balance at the end of the day until the full amount borrowed is repaid
- The duration for overdraft repayment is a maximum of 30 days
- Boost ya Biashara repayment will be made automatically from the merchant account when funds are received



1. Join Now
2. Accept Terms & Conditions
3. Enter Operator ID
4. Enter Operator PIN

You will receive a message confirming that you have successfully opted in, and the overdraft credit limit assigned

Once opted in, continue to transact normally. Where you have insufficient funds, you will be prompted to take an overdraft facility.

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CANCEL | SEND

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- 0. BACK

CANCEL | SEND

Business Loans

- 1. Boost ya Biashara**
- 2. Access Loans from our Partners

CANCEL | SEND

Boost ya Biashara

- 1. Check My limit
- 2. Check Mini Statement
- 3. Check Balance
- 4. Query charges
- 5. Opt Out

- 0. Back





What is Merchant Term Loan?

- It is a loan product solution for Safaricom LIPA NA M-PESA Business Till merchants in partnership with Financial Service Providers.
- The loan amount ranges between Kshs.1000 to Ksh.250,000

Eligibility Criteria



- All Lipa Na M-PESA Buy Goods Merchants who settle funds collected in their M-PESA tills to their MPESA account and have activated the transacting till functionality.
- Till must have been active on LNM for a minimum of 6 months
- Merchant will use their nominated numbers to access the service.
- A merchant can only apply for one loan or one till per store at a time.
- Only active tills are eligible.

MERCHANT LOAN



FEATURES

- Offers KSh 1000 to KSh 200,000
- The loan will be accessed through USSD *234*2# and the M-PESA Business App My Services menu.
- Loan limit is based on their Lipa Na M-PESA Till activity. The more you use the till by receiving M-PESA payments from customers the higher the chances of increasing the Loan Limit.
- If you have an existing Loan, you will be required to fully repay for an existing loan before requesting for another i.e. One loan at a time
- You can opt out of the product if you do not have any outstanding loan.



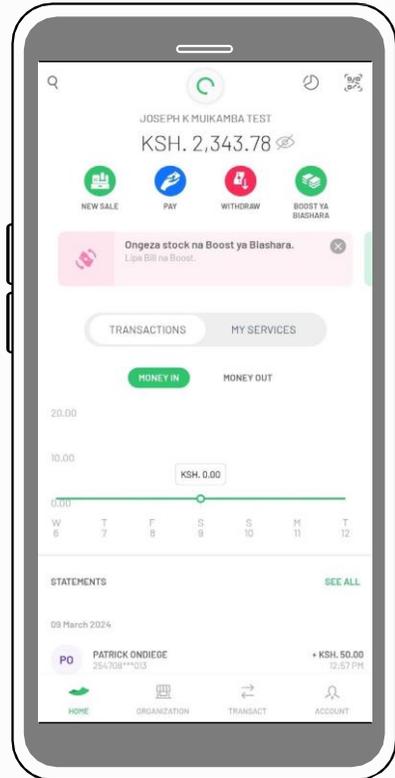
Whereas Boost ya Biashara overdraft is an is automatically repaid when the till receives funds, Term Loan repayment does not occur automatically. The merchant will initiate the repayment manually through *234# or using the M-PESA Business App.

MERCHANT LOAN

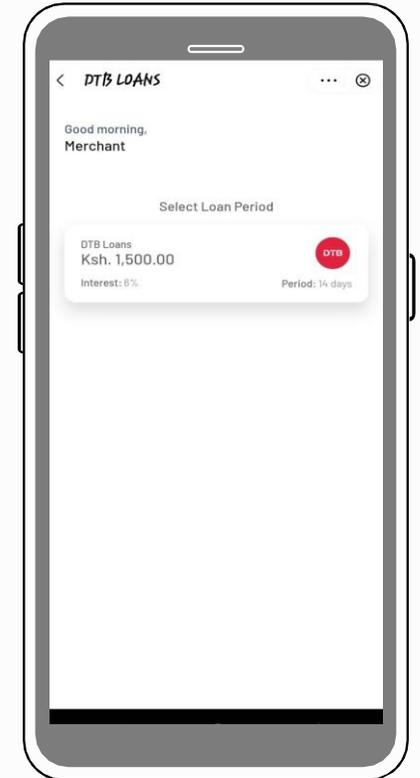
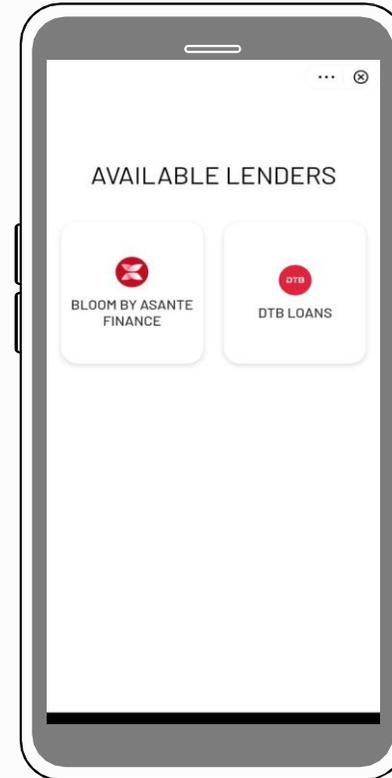
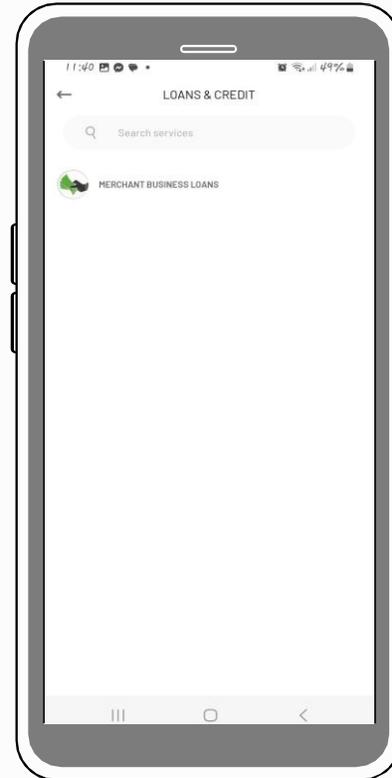
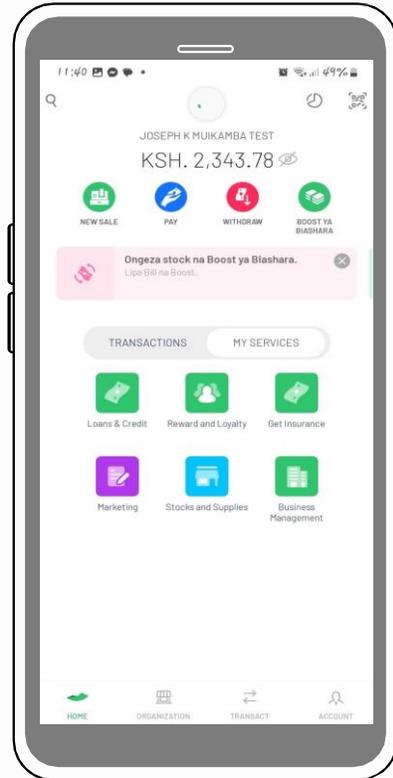


APP

Log into M-PESA Business App



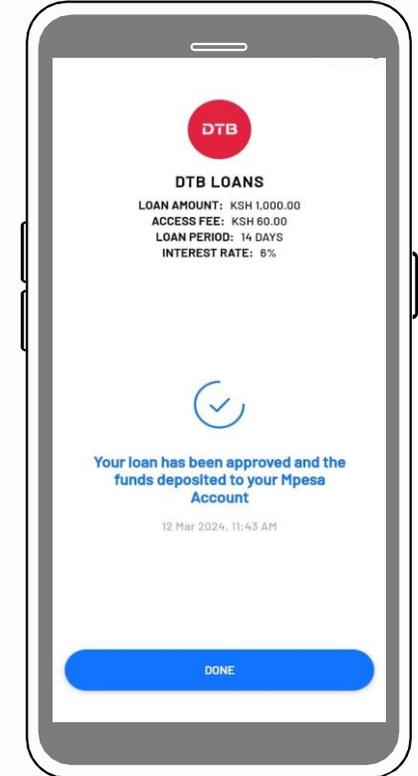
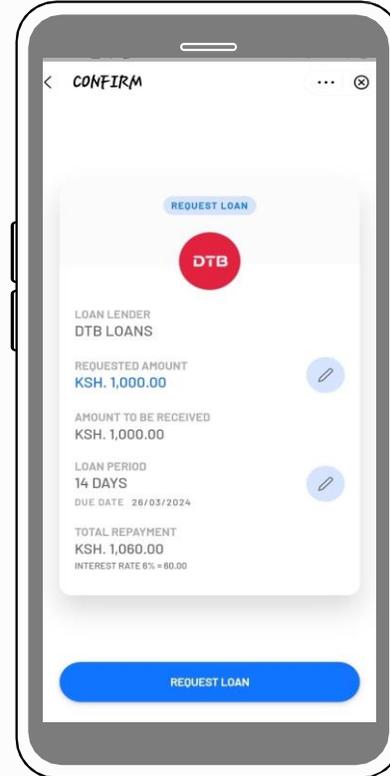
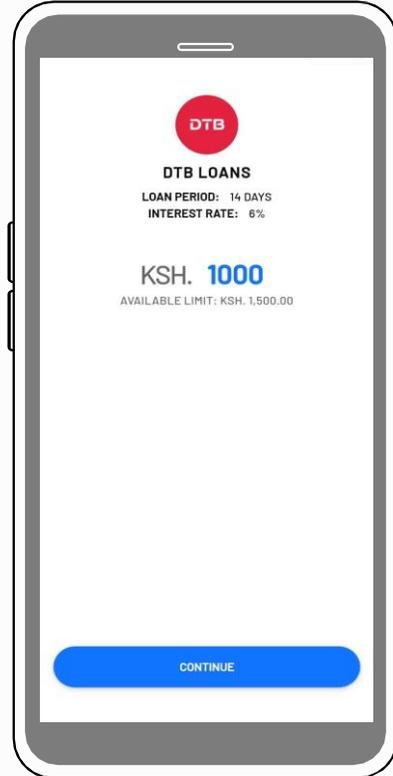
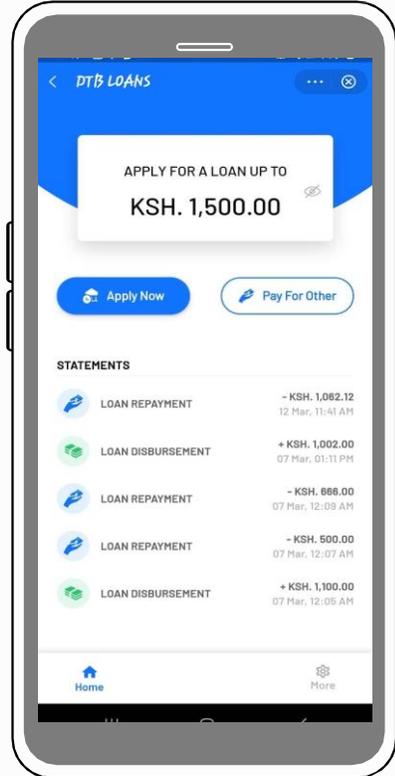
My Services



MERCHANT LOAN



APP



HOW TO APPLY



*234#

USSD Service

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CANCEL | SEND

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- 0. BACK

CANCEL | SEND

Business Loans

- 1. Boost ya Biashara
- 2. Access Loans from our Partners**
- 0: Back

CANCEL | SEND

Available Lenders

- 1. Bloom by Asante Finance
- 2. DTB loans
- 0: Back

CANCEL | SEND

MERCHANT LOAN



RATES

The loan is offered in partnership with two providers:

Bloom by Asante Finance

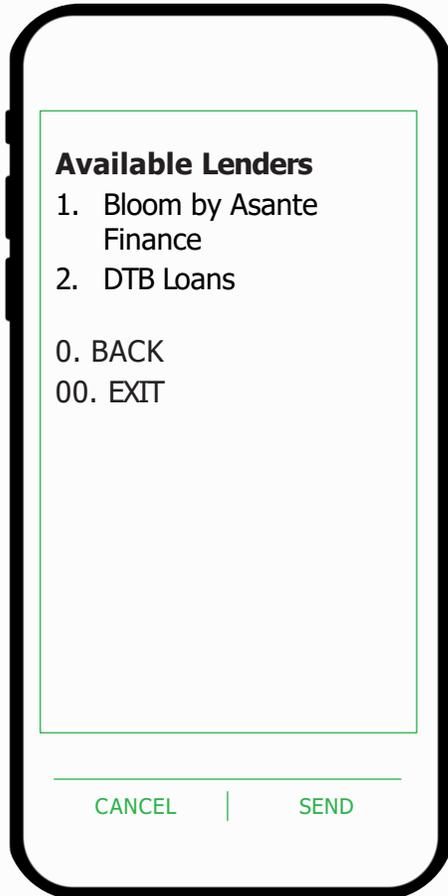
Loan Duration	Access fees	Roll Over Fee
7 Day	3.12%	3%
21 Day	9.12%	6%

- Offers KSh 100 to KSh 200,000
- Where the loan is not paid by the due date, a one-off roll over fee and daily penalty of 0.72% will be applied on the outstanding balance

DTB Loan

Loan Duration	Access Fee	Roll Over Fee
14 Days	6%	3%

- Offered in loan duration of 14 days.
- Loan will be charged a one-off fee of 6% upon making a request
- A rollover fee of 3% will be charged on any unpaid balance after the 14th day, for a period of 14 days



BUSINESS TILL



TARIFF

- ❑ Your till will be charged a maximum of 0.55% and not more than KShs.200 per transaction for money collected on the Till.
- ❑ Collections of KShs.200 and below are FREE.
- ❑ There are no customer charges for payments made to the M-PESA Business Till except for payments made at fuel stations.

The transactions made from the Till to other entities are charged as below:

Transaction	Tariff
Pay to another Business Till (Buy Goods Till)	0.27% capped at KShs.200
Pay to a mobile Number (B2C)	Existing M-PESA send money charges to apply.
Pay to a utility Till (Paybill C2B)	Standard Paybill charges apply.
Merchant Withdraw at agent	Standard agent withdrawal charges apply.
Merchant Sell Airtime from the Till	Earn 5% Commission

SECURE YOUR M-PESA



- a) Keep the nominated number secured and the PIN secret to you alone and do not share with someone else. PIN YAKO SIRI YAKO.
- b) Change your PIN if you suspect someone else has seen it.
- c) M-PESA will send to you transaction confirmation SMS to your notifications line every time a transaction is made from customer to the till or outward from the till. Don't rely on SMS shown to you from other's handsets. Please see the SIM Swap procedure on this document in case you do not have a notification SIM card.
- d) Safaricom only contacts you from 0722 000 000 or email M-PESAbusiness@safaricom.co.ke and M-PESABusReversals@Safaricom.co.ke for reversal requests we have received through our customer care channels. Please verify all reversal requests before reversing or giving consent to Safaricom to reverse on your behalf.

MORE ON M-PESA



Bulk Payment - The Bulk Payment service (Business to Customer - B2C) 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.



Bill Manager - This is a digital service that gives 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.



M-PESA Ratiba – Your customers can now set up standing order payments on M-PESA for services such as paying rent, utility bills, or school fees, among others.



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.

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/>

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



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