



M-PESA PAYBILL

BACKGROUND

This is a cash collection service that allows your organisation to collect money on a regular basis from your customers through M-PESA. The paying customers will be assigned a uniquely identifying account number by your organization to help with automatic funds allocation and reconciliations.

The solution also allows you access to different channels to manage your funds and get real time reports for transactions made on your Paybill account at no extra cost.

Channels of Access



- USSD *234# > Merchant Services
- M-PESA Web Portal
- M-PESA Business App
- M-PESA Integration

New application can be made online via <https://m-pesaforbusiness.co.ke/>

A hand is holding a black smartphone. A green rounded rectangular callout box is positioned horizontally across the middle of the phone's screen. Inside this box, the text "USSD *234#" is written in a bold, green, sans-serif font. The background of the entire image is white.

USSD *234#

CHANNEL OPT IN



*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

Welcome to M-PESA
merchant services which
enables you to receive and
Make Payments. Activate
***** now?

- 1. Yes**
2. Not Today

CANCEL | SEND

Review Ts &Cs of service
for merchants available at
www.safaricom.co.ke

- 1. Accept**
2. Decline

CANCEL | SEND

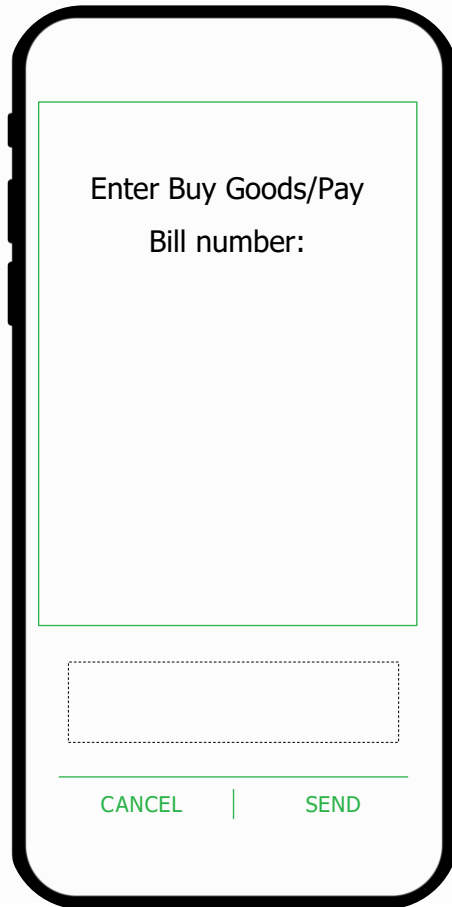
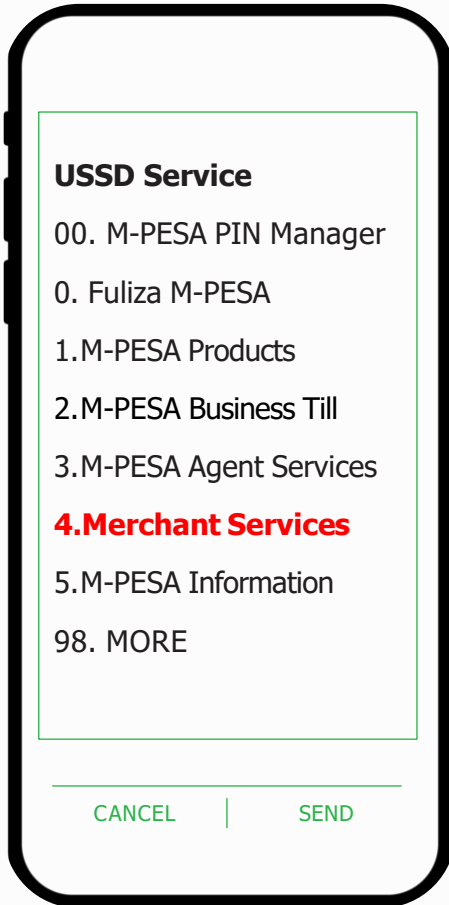
Dear *Name*, Your M-
PESA details for *Paybill
Name* has been created.
Your Operator ID is ** and
your start PIN is ****.
Kindly change your PIN by
dialing *234*4# go to
Account Services. Select
change PIN, use start key
as the old PIN and create
new PIN

CANCEL | SEND

SET NEW PIN



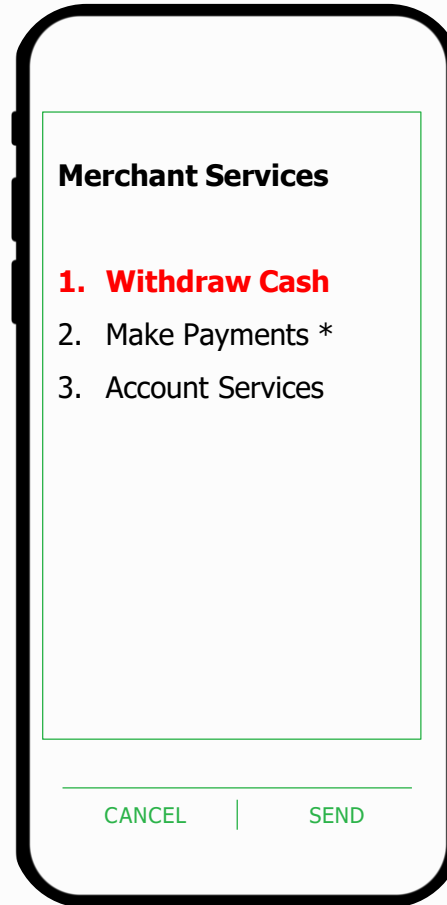
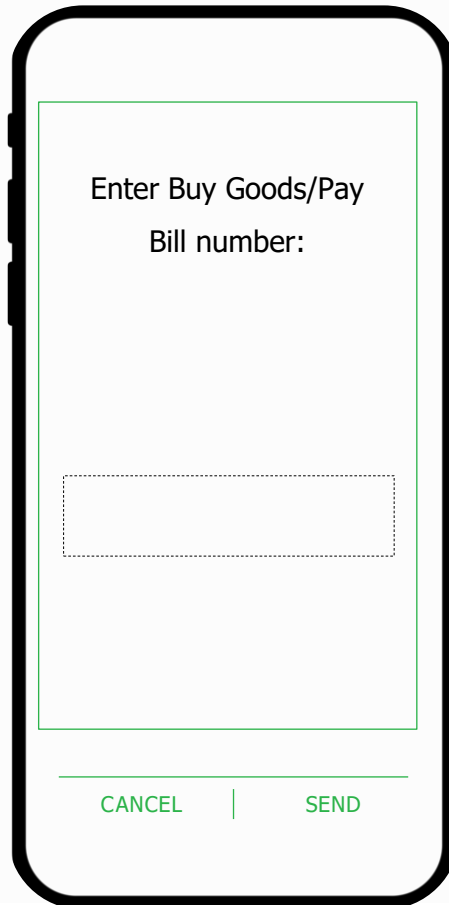
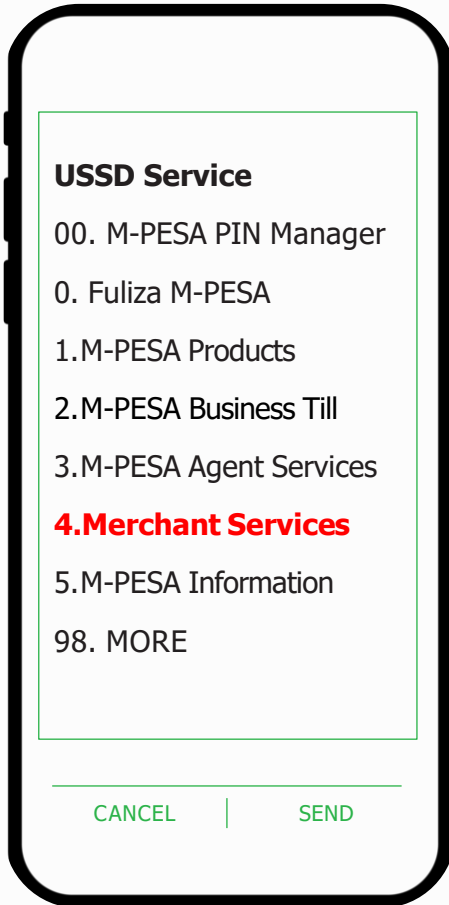
*234#



- Enter Operator ID
 - Enter Old PIN
 - Enter New PIN
 - Confirm New PIN
- Wait for confirmation SMS

WITHDRAW FUNDS

*234#



- 1. Bank** – Withdraw all or specify amount
- 2. Roll up to Head Office** – Transfer funds from stores to the Head Office for aggregated Paybills
- 3. Set Auto Schedule Withdrawal** – Schedule auto recurring withdrawal to Bank

** Service not available*

ACCOUNT SERVICES

*234#

USSD Service

- 00. M-PESA PIN Manager
- 0. Fuliza M-PESA
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- 4. Merchant Services**
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- 98. MORE

CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

Merchant Services

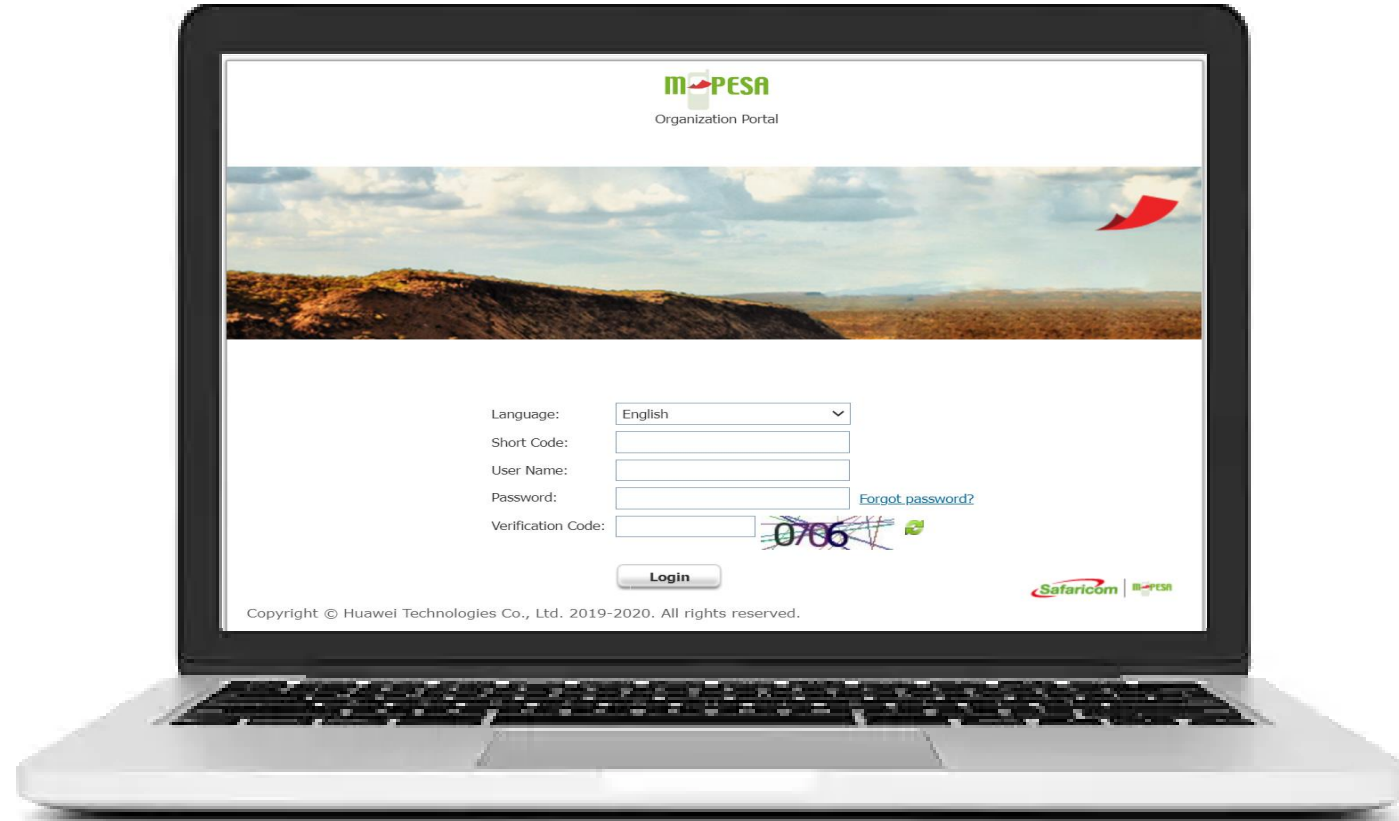
- 1. Withdraw Cash
- 2. Make Payments *
- 3. Account Services**

CANCEL | SEND

- 1. Change PIN**
- 2. Check Balance**
- 3. Sim Swap *

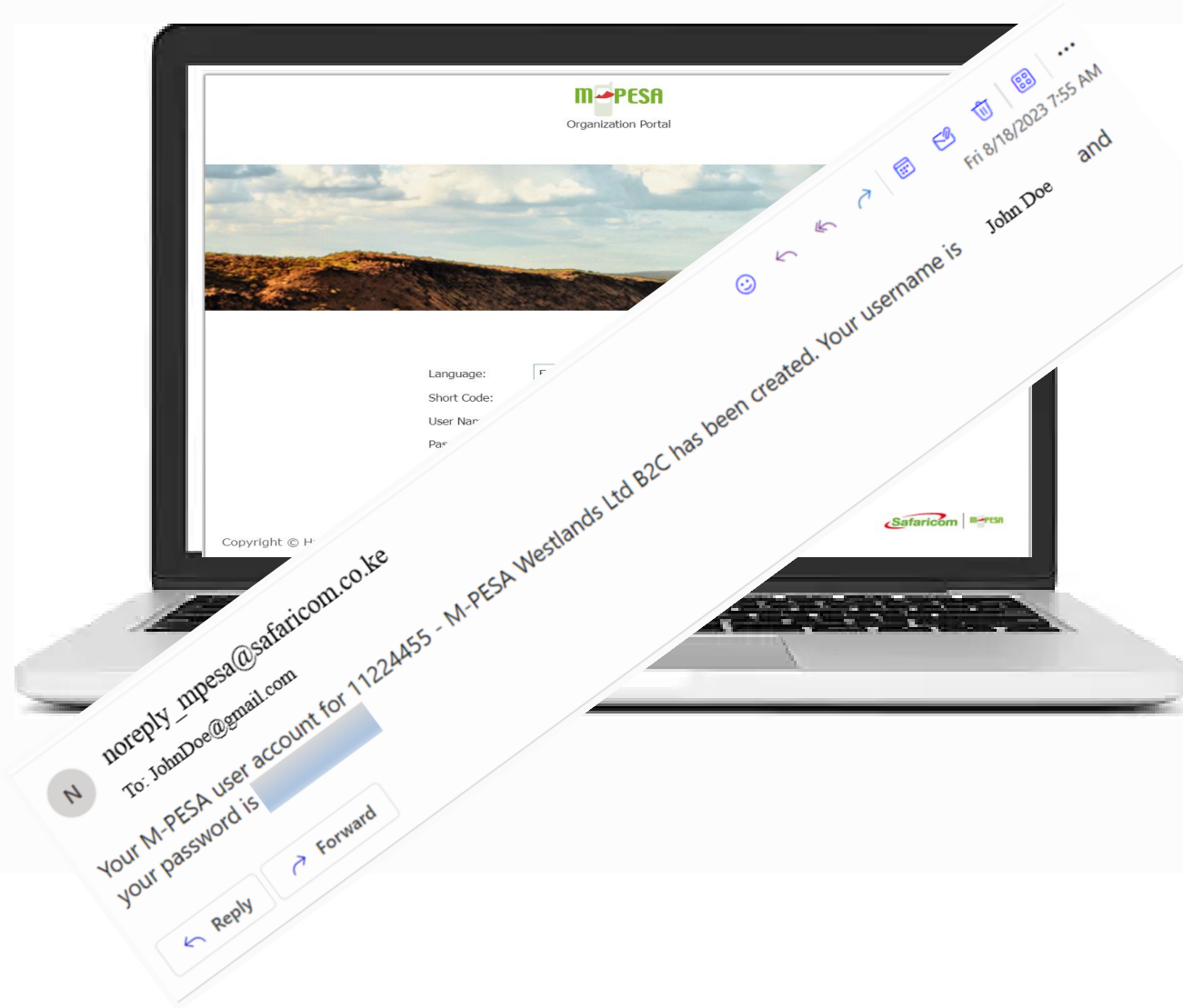
0.Back

** Service not available*



WEB PORTAL
<https://org.ke.m-pesa.com/>

ADMINISTRATOR LOGIN



Administrator first log in to - M-PESA Organization Portal

- Launch the link from any of the browsers: <https://org.ke.m-pesa.com>
- Enter the Shortcode 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
- 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 have to log in with the newly set password then enter OTP for a successful log in

USER MANAGEMENT



Predefined user roles

The Business Administrator will proceed to create portal access for other users with the roles below:

- Business Administrator-Creates and manages other users.
- Business Web Operator– Initiates transactions. Can access statements and balances
- Business Manager- Initiates and approves transactions, withdraws funds to the bank, and accesses statements and balances
- Business Auditor- View /Ready only rights

Please note that only Safaricom can create or close a Business Administrator account

Creating or adding users

- Business Administrator logs in
- Click on *Browse Organization*
- Click on *Operators* menu
- Click the *Add* button
- Select *Web* for access channel and enter *Username* and click *Next*
- Select *Rule Profile: Web Operator Rule Profile*, Click *Add*
- Select desired *Role*, and click *OK*
- Click *Next*, then key in operator's KYC as per there ID details
- Select *Preferred Notification Channel* (SMS or Email),enter the email address and phone no. MSISDN where credentials and OTP will be sent
- Click *Next*, review the details, and *Submit*.

WITHDRAW FUNDS TO BANK



Step 1: Moving funds from Utility to MMF account

This can be done by both Business Web Operator and Business Manager.

- Business Web Operator or Manager will Log in to MPESA
- Click on *My Functions*
- Select *Operations*
- Under '*Initiate revenue settlement*' select '*All organizations*' then *Submit*

Step 2: Organization withdrawal to the bank

- Only a Business Manager can perform this step.
 - Business Manager logs in
 - Click on *Browse Organization* or *My Functions*
 - Select *Initiate Transaction*
 - Under transaction service select *Organization Withdrawal from MPESA Real Time*
 - Enter amount (Amount should be above KSh 5,000)
 - Enter the *Reason* and *Submit*.
-
- ✓ No approval is required
 - ✓ Funds will be sent to the bank account you provided at the time of applying for your Paybill number

STATEMENTS



Viewing and downloading statements

Can be done by both, the manager, operator, or Auditor.

- User logs in to M-PESA portal
- Select *Browse Organization*
- Select *Review Transaction*
- Select the desired account type (Utility, MMF/ Working Organization settlement account)
- Select the desired transaction status tab (Completed OR All transactions)
- Select completion *Date and Time* range and click *Search*
- Select the preferred format under export button

The portal will offer statements up to 6 months old

M-PESA Paybill reversals

Can be done by both, the manager, operator, or auditor.

- User logs in to M-PESA portal
- Select *Browse Organization*
- Select *Review Transaction*
- Select the desired account type (Utility, MMF/ Working Organization settlement account)
- Select the desired transaction status tab (Completed OR All transactions)
- Select completion *Date and Time* range and click *Search*
- On the right column of the statements page, find the 'Reverse' menu.
- A user with Web Operator role shall initiated while a Business Manager user approves

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AGGREGATED STATEMENTS



Aggregated Paybills are those where there are several Paybill store numbers consolidated under one Head Office Paybill number.

This makes fund management easier as the user will not be required to maintain several log in credentials for each.

For aggregation to be done, all the Paybill stores must be linked to one bank account, which must also be the same one the Head Office Paybill is linked to.

The customer transactions and statements are however found at the Store level where the transaction happens, and not the Head Office.

How to view statement for Aggregated Paybills

Can be done by both, the manager, operator, or auditor.

- User logs in to M-PESA portal
- Select *Browse Organization*
- Select *Children* menu on the left of the page to display the list of the stores under that Head Office
- *Highlight the store* you would like to view and click the *More* menu of the right
- Select *Review Transaction*
- Select the desired account type (Utility, MMF/ Working Organization settlement account)
- Select the desired transaction status tab (Completed OR All transactions)
- Select completion *Date and Time* range and click *Search*
- On the right column of the statements page, find the 'Reverse' menu.
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TRANSACTION APPROVALS



How to approve transactions

Only a Business Manager can approve a transaction. For Paybills the transaction to be approved is usually a reversal one.

- User logs in to M-PESA portal
- Select *My Tasks*
- Select *Group Tasks*
- *Enter the Date* within which the transaction was initiated and click *Search* to view the records
- Select the *Operation* button on the right column of the record to be approved
- Scroll to the bottom of the page to view the option to *Approve or Reject* the transfer.
- Enter a comment and *Submit*

REVERSAL OF FUNDS



M-PESA Paybill Reversals

Reversal refers to cancellation and returning of funds to the sender.

This can be done by both, the manager, operator, or auditor.

A user with Web Operator role shall initiate while a Business Manager user approves

- User logs in to M-PESA portal
- Select *Browse Organization*
- Select *Review Transaction*
- Select the desired account type (Utility, MMF/ Working Organization settlement account)
- Select the desired transaction status tab (Completed OR All transactions)
- Select completion *Date and Time range* and click *Search*
- On the right column of the statements page, find the 'Reverse' menu.

B2B PAYMENT



Business-to-Business (B2B) Payment service is a value-added service that allows organizations to make payments to other organizations. The organization must have an existing M-PESA shortcode from which the payment is to be made.

The organization requires to fill in the B2B application form capturing all their shortcode to use in making payments as well as all organizations' shortcodes to receive funds.

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.



M-PESA BUSINESS APP

M-PESA BUSINESS

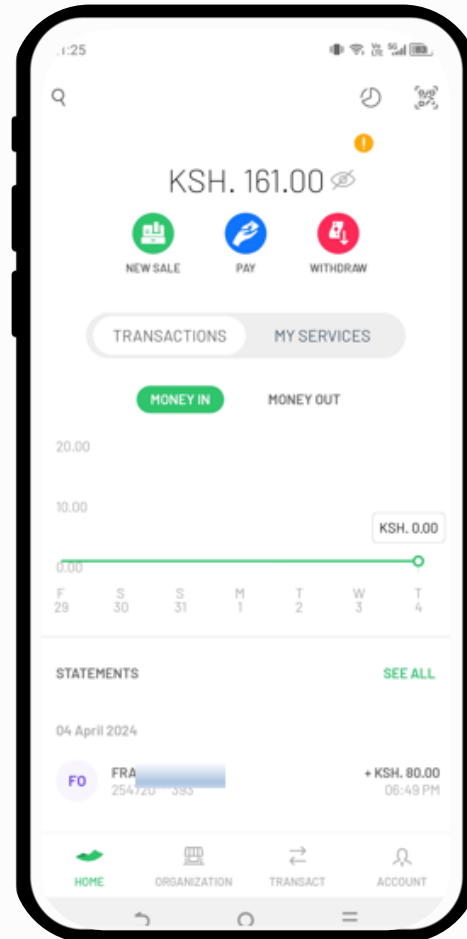


APP

For the paybill service, the M-PESA Business App offers a view only functionality. This enables you to view your paybill statements on a friendly interface.

To perform a transaction, please use the *234# USSD option or the M-PESA Web portal as highlighted in the pages before this.

The App is available for Android and iPhone smart devices.





M-PESA INTEGRATION

<https://developer.safaricom.co.ke/>

M-PESA INTEGRATION



APIs

- Integration enables you to automate your M-PESA payment 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 access your Paybill funds and 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 deposits so that any transaction made by their customer through M-PESA gets automatically updated on their account in real-time. Integration also applies to other sectors such as utility companies, retail outlets among others.
- 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/>





Min	Max	Mgao Tariff			Business Bouquet Tariff			Customer Bouquet Tariff		
		Customer	Business	Total	Customer	Business	Total	Customer	Business	Total
1	49	0	0	0	0	0	0	0	0	0
50	100	0	0	0	0	0	0	0	0	0
101	500	5	0	5	5	0	5	0	5	5
501	1,000	10	0	10	10	0	10	0	10	10
1,001	1,500	10	5	15	15	0	15	0	15	15
1,501	2,500	13	7	20	20	0	20	0	20	20
2,501	3,500	16	9	25	25	0	25	0	25	25
3,501	5,000	16	18	34	34	0	34	0	34	34
5,001	7,500	17	25	42	42	0	42	0	42	42
7,501	10,000	18	30	48	48	0	48	0	48	48
10,001	15,000	18	39	57	57	0	57	0	57	57
15,001	20,000	19	43	62	62	0	62	0	62	62
20,001	25,000	20	47	67	67	0	67	0	67	67
25,001	30,000	20	52	72	72	0	72	0	72	72
30,001	35,000	21	62	83	83	0	83	0	83	83
35,001	40,000	23	76	99	99	0	99	0	99	99
40,001	45,000	23	80	103	103	0	103	0	103	103
45,001	50,000	24	84	108	108	0	108	0	108	108
50,001	70,000	24	84	108	108	0	108	0	108	108
70,001	250,000	24	84	108	108	0	108	0	108	108

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 Paybill 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.

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



www.safaricom.co.ke

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