

# DO MORE WITH THE M-PESA BUSINESS TILL

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### INTRODUCTION

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 recent upgrade on the M-PESA Business till will empower business people with flows and efficiencies that grow their business.

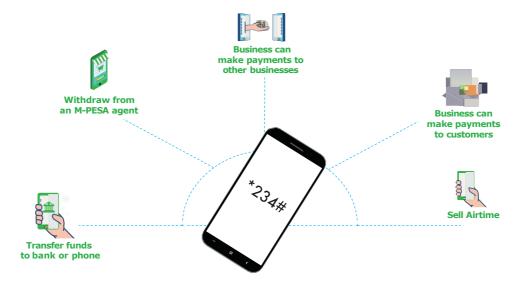
It is much more than just a payment, settlement or transfer platform – it is a transformative and growth tool.

### What is M-PESA Business Till?

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

- · Pay to another Buy Goods Till
- Pay to a mobile number
- · Pay to a utilities (Paybill) till
- Withdraw cash at an M-PESA agent

### M-PESA Business Till allows businesses to do more



### Business owners will now be able to do more with M-PESA Business till;

- 1. Receive payments from other Businesses and Customers
- 2. Make payments
  - a. Pay another business from the till Pay bill or Buy Goods
  - b. Make payments to Customers
- 3. Withdraw funds
  - a. To the owner nominated number
  - b. To Bank
  - c. At M-PESA Agent
- 4. Sell Airtime to customer using collected funds

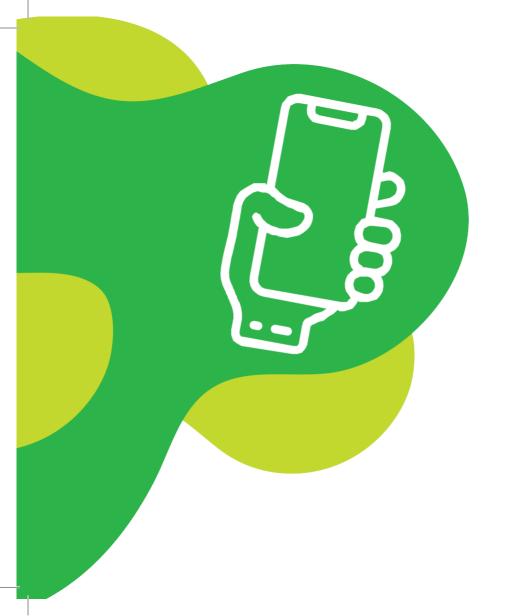
## WHO IS ELIGIBLE FOR THE M-PESA BUSINESS TILL?

### New Lipana M-PESA Merchants

Ideal for businesses in retail, such as supermarkets, restaurants, hardwares, pharmacies, boutiques, salons etc. that collect money from customers regularly as part of their business.

### **New Applications for Merchants**

- Eligible business owners are required to fill out the application form and submit together with the required documentation to a Safaricom sales person or at a Safaricom retail shop.
- Business owner will receive an SMS with a store number and a till number.
   The Business owner will receive a SIM card that receives payment notifications



What is the difference between StoreNumber and Till Number?

### Till Number

The number displayed for customers to make payments to your business.

### **Store Number**

The number used by the business owner to operate the till.

### How to activate your till

- 1. Insert SIM card into a mobile phone handset.
- 2. Dial 212 and select preferred language.
- 3. Make a test payment to the till number provided.
- 4. You will receive a payment SMS confirmation.



### **How to activate M-PESA Business Till;**

- 1) Dial \*234\*2#
- 2) Enter store number
- 3) Accept Terms and Conditions
- 4) Business owner receives operator ID &start key
- 5) Dial \*234\*2# and enter store number
- 6) Go to account services and select change PIN
- 7) Enter start key as old PIN, create your new PIN

What are the transaction limits for the new M-PESA Business till?

• Transaction limit: KSh 70,000 per transaction

### What are the charges for the new M-PESA Business till transactions?

Transaction	Charges
Pay to another Buy Goods Till	0.27 % capped at 200/-
Pay to a mobile number (B2C)	Existing M-PESA Send Money charges apply
Pay to a utilities till (Pay bill C2B)	Standard Paybill charges apply
Withdraw at agent	Standard agent withdrawal charges

- The business owner will be charged a maximum of 0.55% and not more than KShs.200 per transaction for money collected on the till.
- Collections of Ksh 200 and below are FREE.
- There are no customer charges for payments made using Lipa na M-PESA Buy Goods except for payments made at fuel stations.

### **Activate M-PESA Business Till**

Enteryour HO/Store M-PESA Business Till USSD Service Number enables you to receive, 1. Fuliza M-PESA make payments and 2.M-PESA Products 3. M-PESA Business Till access Biashara Overdraft \*234# 456001 facility. Activate it now? 4.M-PESA AgentServices 5.businessowner Services 1. Yes 6.MyM-PESA Information 2.NotToday 7.M-PESA Services 8.Bloom IPF Review T&Cs of service. Are you sure you want to Your request has been M-PESA received and will be fees for M-PESA Business activate Store 456001? Dear Ben, your M-PESA Till Services available at processed within Ihour. You shall receive a www.safaricom.co.ke details for Ben Kit has 1. Yes confirmation SMS. been created. Your 2.No Operator ID is BK and 1.Accept your start PIN is 2843. 2.Decline Kindly change the PIN.

### **Activate M-PESA Business Till - Change PIN**

\*Business owner must first change PIN using start key received, then activate the till



### **Balance Check**

Enteryour HO/Store USSD Service M-PESA Business Till Number 1. Fuliza M-PESA 1. Withdraw Funds 2.MakePayments 2.M-PESA Products 3. M-PESA Business Till 3. Biashara Overdraft \*234# 456001 4.M-PESA AgentServices 4. Sell Airtime 5. Merchant Services 5. Account Services 6.MyM-PESA Information 7.M-PESA Services 8.Bloom IPF 9.M-PESA Promos Enter Operator ID Enter Operator PIN Account Services Dear merchant, your available merchant 1.Change PIN 7001 вк 2. Check Balance account balance is KSh. 8064.49. 3. Reset Operator PIN 4. Create Assistant 5. Remove Assistant Ok Cancel Send Cancel 0:Back

### Withdrawal of Funds

\*234#

USSD Service
1. Fuliza M-PESA
2. M-PESA Products
3. M-PESA Business Till
4. M-PESA Agent Services
5. business owner
Services
6. MyM-PESA Information
7. M-PESA Services
8. Bloom IPF
9. M-PESA Promos

Enteryour HO/Store Number 456001 M-PESA Business Till

1. Withdraw Funds

2. Make Payments

3. Biashara Overdraft

4. Sell Airtime

5. Account Services

Withdraw Funds
1.To my number
2.From Agent
3.To Bank
0:Back

Enteramount 10,000

Enter Operator ID **BK** 

Enter Operator PIN
1234

Please confirm
withdrawal of KSh 1000 to
0722123456 –
John Doe
1.Yes
2.No

Request successfully initiated. Please wait for the follow up SMS notification

NC23JHG50. Confirmed. You have withdrawn Ksh 10,000 to your phone number 0757128922 on 1/3/2019 at 3:29PM. New M-PESA Balance is Ksh 11345.00.

### Withdrawal of Funds From Agent

\*234#

USSD Service

1. Fuliza M-PESA

2.M-PESA Products

3. M-PESA Business Till

4.M-PESA AgentServices 5. Merchant Services

6.MvM-PESA Information

7.M-PESA Services

8.Bloom IPF

9.M-PESA Promos

Enteryour HO/Store Number

456001

M-PESA Business Till

1. Withdraw Funds

2. Make Payments

3. Biashara Overdraft

4. Sell Airtime

5.Account Services

Withdraw Funds 1. To my number

2.From Agent

3. To Bank

0:Back

Enter Agent Number

Enteramount

5,000

Enter Operator ID

Enter Operator PIN

1234

Confirm withdrawal of KSh 5000 at 001124

-Kajuju Agency

1. Yes

2.No

Request successfully initiated. Please wait for the follow up SMS notification

M-PESA

NC23JHG50, Confirmed. On 1/3/2019 at 3:29 PM Withdraw Ksh 5,000 from 44444-Okoa Agency Ltd. New M-PESA Balance is Ksh 3,980.00. Transaction cost KSh

### Withdraw All Funds to Bank

\*234#

USSD Service
1. Fuliza M-PESA
2.M-PESA Products
3. M-PESA Business Till
3.M-PESA Agent Services
4.business owner
Services
5. My M-PESA Information
6. M-PESA Services
7. Bloom IPF
8. M-PESA Promos

Enteryour HO/Store Number 456001

M-PESA Business Till

1. Withdraw Funds

2. Make Payments

3. Biashara Overdraft

3. Sell Airtime

4. Account Services

Withdraw Funds
1.To my number
2.From Agent
3. To Bank
0: Back

Withdrawto Bank
1. Withdraw All
2. Specify Amount
0: Back

Enter Operator ID

Enter Operator PIN
1234

Withdraw All Amount to my bank? Transaction cost 0.00 1. Yes 2. No

Request successfully initiated. Please wait for the follow up SMS notification

MKLD5649G Confirmed. You have sent Ksh 22,550.00 to your Bank Account on 5/9/19 at 5:05PM. Merchant Account Balance is Ksh 0.00.Your Money will be credited to your Bank Account in 24 hours.

### Withdraw Specific Amount to Bank

\*234#

USSD Service
1. Fuliza M-PESA
2. M-PESA Products
3. M-PESA BusinessTill
3. M-PESA Agent Services
4. businessowner
Services
5. My M-PESA Information
6. M-PESA Services
7. Bloom IPF
8. M-PESA Promos

Enter your HO/Store Number 456001

M-PESA Business Till

1. Withdraw Funds

2. Make Payments

3. Biashara Overdraft

3. Sell Airtime

4. Account Services

Withdraw Funds
1.To mynumber
2.From Agent
3. To Bank
0: Back

Withdrawto Bank
1. Withdraw All
2. Specify Amount
0: Back

Enter Amount
15,000

EnterOperatorID **BK** 

Enter Operator PIN
1234

Withdraw Ksh 15000 to my bank? Transaction cost 0.00 1. Yes 2. No Request successfully initiated. Please wait for the follow up SMS notification

MKLD5649G Confirmed.
You have sent Ksh
15,000.00 to your Bank
Account on 5/9/19 at
5:05PM. Merchant
Account Balance is Ksh
300.00.Your Money will
be credited to your Bank
Account in 24 hours.

### Make Payments to Buy Goods till

\*234#

USSD Service
1. Fuliza M-PESA
2.M-PESA Products
3. M-PESA Business Till
4.M-PESA Agent Services
5.business sowner
Services
6. MyM-PESA Information
7.M-PESA Services
8. Bloom IPF
9. M-PESA Promos

Enteryour HO/Store Number **456001** 

M-PESA Business Till

1. Withdraw Funds

2. Make Payments

3. Biashara Overdraft

4. Sell Airtime

5. Account Services

MakePayments
1.Buy Goods
2.Paybill
3.Mobile Number
0:Back

Enter Recipient Till Number 45004

EnterAmount
5,000

Enter Operator ID

SB

Enter Operator PIN
5433

Confirm payment of KS 5000 to 45004 – Hakika Stores. 1. Yes 2. No Request successfully initiated. Please wait for the follow up SMS notification

NC23JHG50. Confirmed. Ksh 5,000transferred to 45004 – Hakika Stores on 1/3/2019 at 3:29PM. New Merchant Account Balance is Ksh 0.00.

### Make Payments to Paybill till



### Make Payment to Mobile Number

Enteryour HO/Store USSD Service M-PESA Business Till Make Payments Number 1. Fuliza M-PESA 1. Withdraw Funds 1.Buy Goods 2.M-PESA Products 2. Make Payments 2.Paybill 3. Biashara Overdraft 3. M-PESA Business Till 3. Mobile Number \*234# 456001 4.M-PESA AgentServices 4. Sell Airtime 5.businessowner 5.Account Services 0:Back Services 6.MyM-PESA Information 7.M-PESA Services 8.Bloom IPF 9.M-PESA Promos









M-PESA

NC23JHG50. Confirmed.
Ksh 5,000 sent to
0722123456 – John Doe on
1/3/2019at 3:29PM. New
Merchant Account
Balance is Ksh 0.00.

**Enter Recipient** 

MobileNumber

0722123456

### **Sell Airtime**

\*234#

### USSD Service

1. Fuliza M-PESA

- 2.M-PESA Products
- 3. M-PESA Business Till 4.M-PESA Agent Services
- 5.business owner Services
- 6.My M-PESAInformation
- 7.M-PESA Services
- 8.Bloom IPF
- 9. M-PESA Promos

Enteryour HO/Store Number

456001

M-PESA Business Till

- 1. Withdraw Funds
- 2. Make Payments
- 3. Biashara Overdraft
- 4. Sell Airtime
- 5. Account Services

Enter MobileNumber

0722123456

Enteramount

200

Enter Operator ID

Send

Cancel

Enter Operator PIN

1234

Cancel Send

Sell Ksh 200 Airtime to 0722123456 - John Doe? Transaction Cost 0.00

1. Yes

2.No

0: Back 00: Home

Request successfully initiated. Please wait for the follow up SMS notification

M-PESA

NC23JHG50. Confirmed. You sold Ksh 200 airtime for 0722123456 - John Doe on 1/3/2019 at 3:29PM New Merchant Account Balance is

Ksh 0.00.

### **Checking Till Balance**

Enteryour HO/Store USSD Service M-PESA Business Till Number 1. Fuliza M-PESA 1. Withdraw Funds 2.MakePayments 2.M-PESA Products 3. M-PESA Business Till 3. Biashara Overdraft \*234# 456001 4.M-PESA AgentServices 4. Sell Airtime 5. Merchant Services 5. Account Services 6.MyM-PESA Information 7.M-PESA Services 8.Bloom IPF 9.M-PESA Promos Enter Operator ID Enter Operator PIN Dear merchant, your Account Services available merchant 1.Change PIN 7001 account balance is KSh. 2. Check Balance 8064.49. 3.Reset Operator PIN 4. Create Assistant 5.Remove Assistant Ok Cancel Send Cancel Send 0:Back



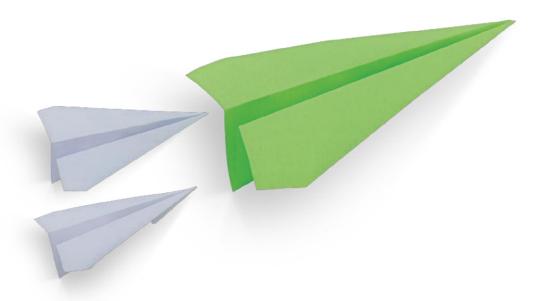
For any queries or assistance, business owners can call 2134, 100 or 200 from their mobile number.





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### FOR YOU



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