M-PESA C2B (PAYBILL) OEPRATING MANUAL

CONTENTS

1.0   INTRODUCTION

Welcome to the M-PESA customer to Business facility (C2B) also known as pay bill. This facility will enable your organization to receive payments from individual M-PESA customers and proceed to make a business withdrawal (transfer the funds you have received to your bank account).

Access to the M-PESA web system will enable you to monitor the payments that will come through to your account.

 You will be able to download a statement which is a record of payments received. The M-PESA web system is also used to settle the costs of transactions (where applicable) that come through to your business number then make a withdrawal.

The login credentials that you have been supplied with are to be treated as private and confidential.

2.0 WEB ACCESS GUIDELINES

CREATION OF USERS

Usernames created MUST be users' full names as they appear on their identification cards, and not initials, nicknames or company names. For example, John Smith is correct whereas J. Smith, J.S. or John's Shop are incorrect.

E-MAIL ADDRESSES

Valid official e-mail addresses MUST be entered during the creation exercise.

VALID WEB OPERATORS

M-PESA users under your organization MUST be staff members who are in current employment with your organization. Whenever an individual leaves an organization, their M-PESA web access MUST be immediately closed by the current Business Administrator. Operator accounts that have not been used for 60 days are considered inactive and MUST be closed.

NUMBER OF USERNAMES PER OPERATOR

Organizations MUST have at least 2 web operators to allow the initiating and finalizing of transactions on the M-PESA system. One individual MUST not have two or more usernames or roles assigned to the same profile.

MAKER AND CHECKER

Organizations should have a maker and checker as separate individuals, one individual having two accounts is not allowed.
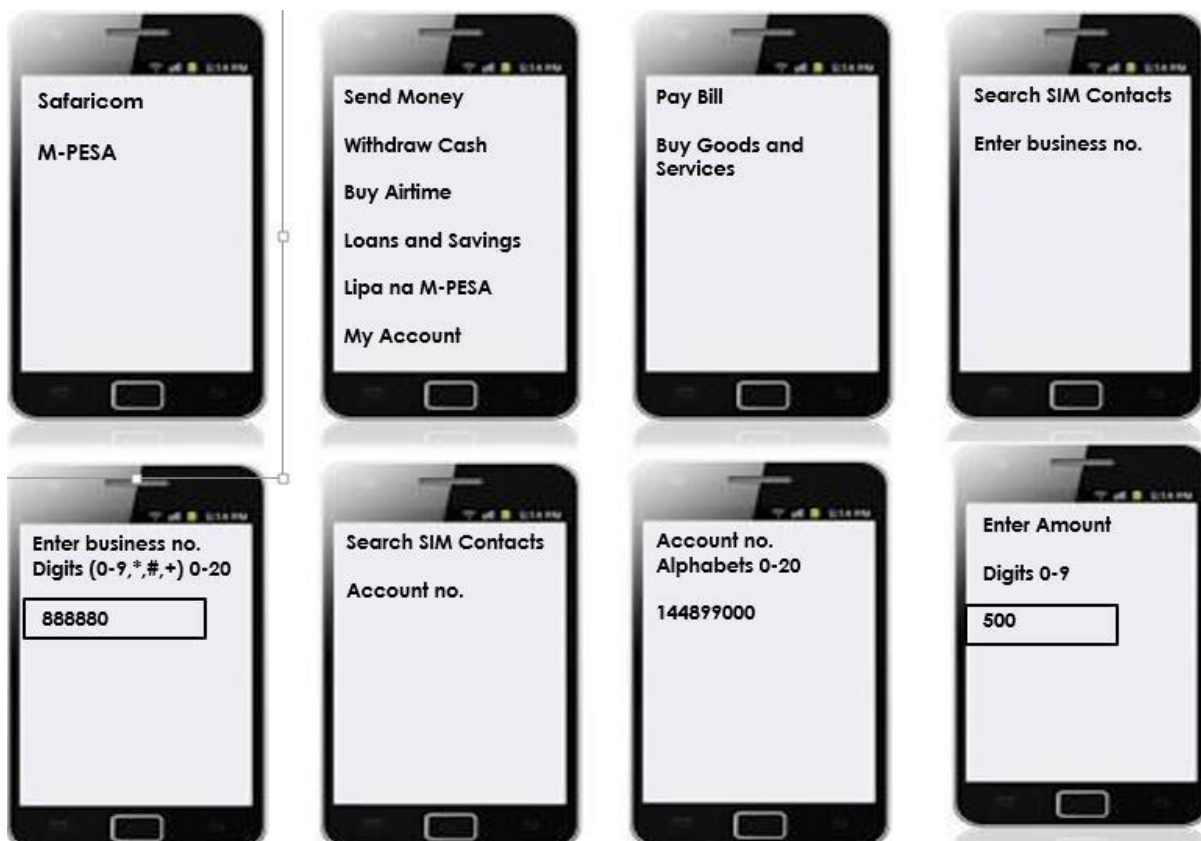
1. CUSTOMER PAYMENTS

Payments to businesses via M-PESA can only be made by registered M-PESA customers.

- Customer makes payments by scrolling down to **M-PESA** on the phone.

C1 - Public

- The customer then chooses **Lipa na M-PESA** from the M-PESA menu.
- Customer selects **Pay Bill**
- Customer enters the **Business Number**
- Customer enters the **Account Number**
- Customer enters the **Amount.**
- Customer enters their **M-PESA PIN** and presses **OK.**
- A summary page appears which shows the details of the customer's payments.
- The customer is expected to **OK** the summary before the payment can be sent.

SIM TOOL KIT(STK) CUSTOMER JOURNEY

C1 - Public

Enter M-PESA PIN

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**Pay Bill 888880
Account no.
144899000 KSH 500**

**Hakikisha Pop up
Pay KLPC PREPAID
Ksh500.00 for
Account
144899000.To STOP
this transaction,send
any letter or number
within 25
seconds.Cost
Ksh22.00**

**Thank you for
using M-PESA
services**

**M-PESA..
LEXXX7890Q
Confirmed.Ksh500
sent to KPLC PREPAID
for account
144899000 on
19/5.17 at 11.51 AM
New M-PESA
balance is Ksh1053.
Transaction
cost,Ksh22.00**

3.0   ACCOUNT TYPES IN C2B ORGANIZATION

M-PESA Paybill (C2B) organization has three accounts:

i.   MMF/WORKING/M-PESA ACCOUNT FOR ORGANIZATION

When an organization wants to make a business withdrawal, the funds are transferred to this account before the withdrawal request is made therefore it's used for M-PESA bank settlement reconciliation. The account is also used for Business-to-Business transactions.

ii.   UTILITY ACCOUNT

Payments from customers are credited into the utility account.

iii.   CHARGES PAID ACCOUNT

For payments received from customers, depending on the tariff, a charge is levied on the Organization or is split between the organization and the customer. The charges paid account is debited and always accrues a negative balance which must be settled before an organization can make a withdrawal request.

•   ORGANIZATION SETTLEMENT ACCOUNT

This account does the calculations for the organization operator when he/she initiates a revenue settlement. This account settles the charges paid account and then moves the balance from the Utility Account to the MMF account automatically. You will notice that the transaction type **"Move funds from Utility to MMF"** is no longer available as the revenue settlement process takes care of this.

4.0   CREATION OF A WEB OPERATOR

The M-PESA Web system is designed to have a 'maker' (Initiating Operator) and a 'checker' (Finalizing Operator) for completion of any transaction done via web.

The Business administrator is created by Safaricom IT and given the mandate to create other operators within the organization platform. The organization nominates one person to be created as the Business Administrator by Safaricom.

The Business Admin once created he/she receives an email from Safaricom with the log in credentials(Username and Password) which is used to log in then he will be prompted to change/set own password.

M-PESA Log in Link: https://org.ke.m-pesa.com

M-PESA USER ROLES

Roles are a set of permissions on what a user created can and cannot do in M-PESA system.
When creating users, you assign roles depending on the nature of work you want the operator to perform in the system.

There are 4 main predefined roles in the system and additional 2 roles as explained below:

a)   Business Administrator:
This is an administrative role only responsible of:
- Creating and managing users within the organization only.
- The business administrator can create/Add users, close user, suspend user, reset password, unlock user, change user roles, edit profile user profile.
- Not able to view/initiate/approve transactions.
- . User created and managed by Safaricom.

![m-pesa logo]

b)   Business Manager:

This is a senior role within the organization.

- • The user can view account balance.
- • The user can View statements.
- • The user can initiate transactions.
- • The user can Approve/reject other transactions.
- • The user can withdraw funds from M-PESA to Bank.

c)   Business Web Operator:

This is a junior role:

- • The user can view account balance.
- • The user can View statements.
- • The user can initiate transactions.
- • The user CANNOT Approve/reject other transactions.
- • The user CANNOT withdraw funds from M-PESA to Bank.

d)   Business Auditor:

This is a view/read only access.

- • The user can view balance.
- • The user can view statements.
- • The user can access Audit logs.
- • The user can not initiate/approve any transaction/withdraw funds to bank.

*NB***:** Only Manager and Operator role can set up money movement between accounts and view as well as download statements from the M-PESA Web system.

Creating a second web user

At the end of this action, the organization will have an operator who will be able to transact using their role within the system.

Business administrator logs in to M-PESA portal using the link below:

M-PESA Log in Link: https://org.ke.m-pesa.com

The Business Administrator selects **My Functions** > Select **Create All ID**
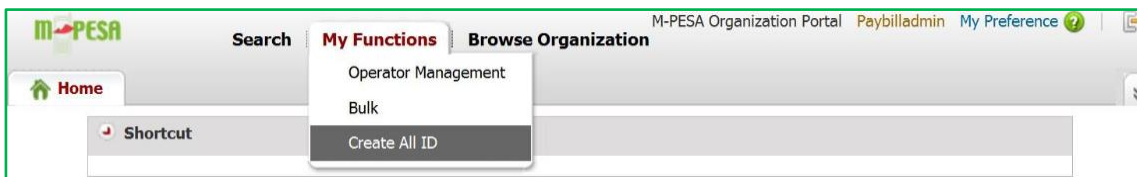
The **Create Organization Operator** page will open at the **Identity Info** stage as shown below.
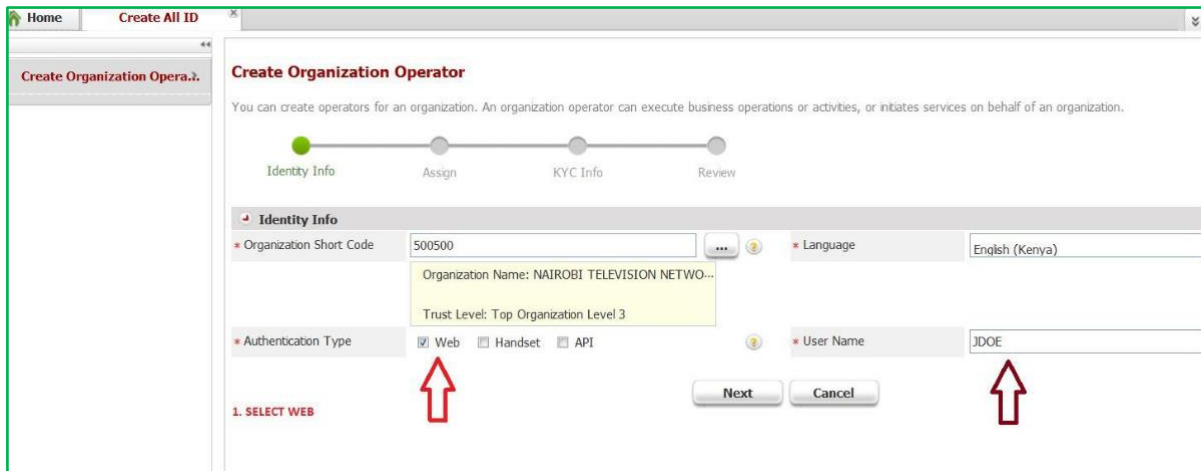
Select Authentication type as **Web** and enter the preferred **Username.**

Select **Next**

The **Create Organization Operator** page will open at the **Assign** stage as shown below.
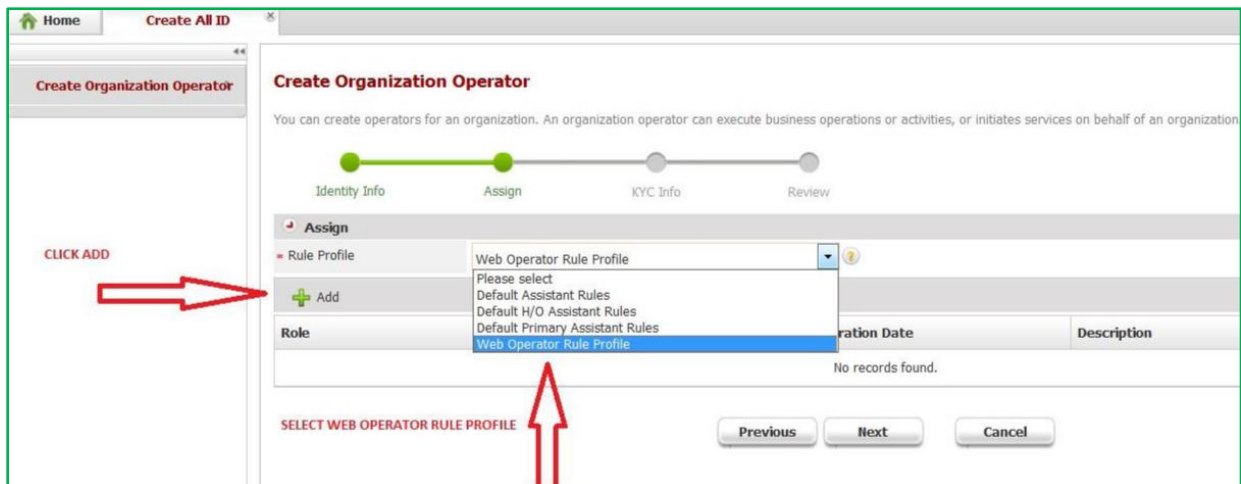
- Click on the drop-down arrow on **Rule Profile** and select **Web Operator Rule Profile.**
- Click on **ADD**

A **Select Role** pop up window will appear as shown below.
- Select the desired role and click **OK** and then click on **Next.**
- Web users are assigned one role per profile and not multiple roles.

The **Create Organization Operator** page will open at the **KYC Info** stage as shown below.

- Fill in the Mandatory details and select **Next.**

The **Create Organization Operator** page will open at the **Review** stage as shown below. Confirm the details and click on **Submit.**

You can continue to create other users as per below.
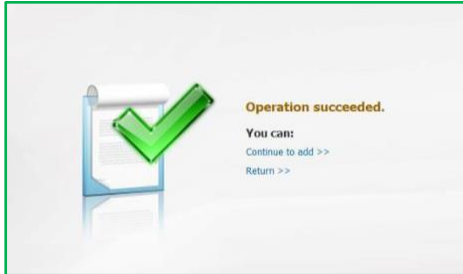
Log-in to M-PESA System using the newly created credentials as below.
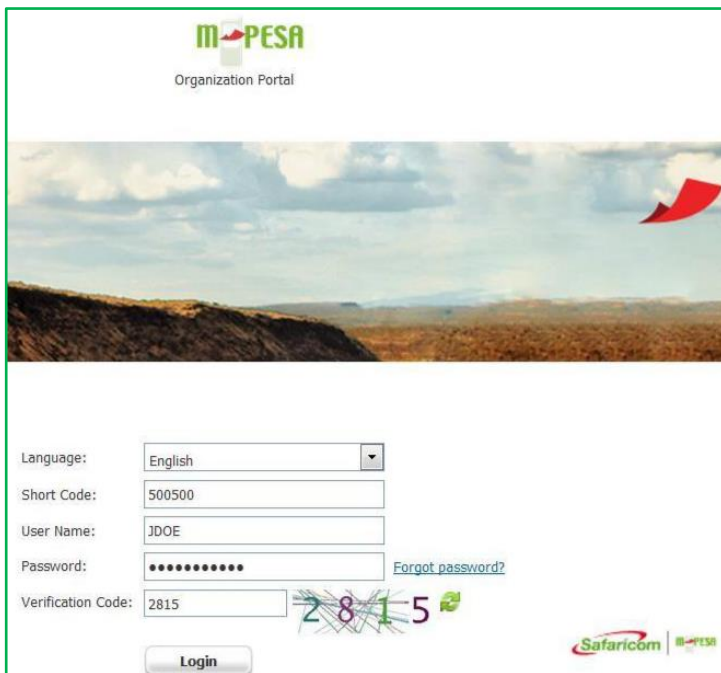
Upon Log in, the system will prompt you to change your password as below.

(Note the requirement is that the password must be a strong password with a minimum of 8 alphanumeric characters, that is, with a mix of small, capital letters, numbers, and a special character e.g., Password01%)

13

Your password is in Pending Change state. Please change your password immediately.

• Old password	
• New password	
• Confirm password	

Submit   Cancel

5.0   OPERATOR MANAGEMENT

To manage web operators that log into the system within the organization.

This includes the tasks to reset passwords, edit identity status, edit KYC info, changing role and security information.

Log in to M-PESA System as an Administrator or Business Manager.

- a. Select **My Functions**
- b. Click **Operator Management**
- c. Search using Operator ID/Username/first name/last name.
- d. Click **Search**
- e. Click **Operation icon** to open Operator details.

This role is available to users with either the Administrator or Manager Role only.

Resetting passwords

While logged in as the Business Administrator or Business Manager

- ✓ Go to **Search**
- ✓ Select **Operator**

✓ Enter their Username.

✓ Click on **Search**

✓ Click on the **Operation icon.**

✓ The **Organization Operator Info** page will open as shown below.

✓ Select **Reset Password,** Enter the **Reason** then **Submit.**

Managing Identity Status

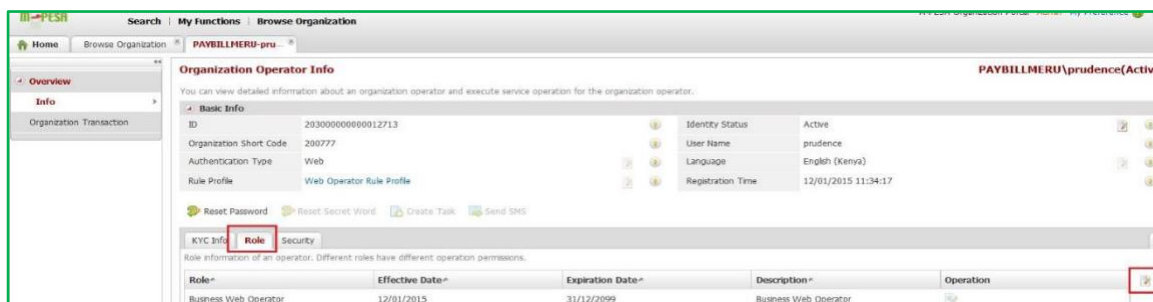While logged in as the Business Administrator or Business Manager on the Organization Operator Info page:

- Go to **Identity Status**
- Select the **Edit** icon.
- The **Edit Identity Status** pop up window will appear as below.
- Enter **Reason**
- Select **Submit**

Managing KYC Info

While logged in as the Business Administrator or Business Manager on the Organization Operator Info page:

- Select **KYC Info** tab.
- Enter the following:
  - ✓ Personal Details
  - ✓ ID Details
  - ✓ Contact Details
- Enter **Reason**
- Select **Submit**

Managing the Role

17

While logged in as the Business Administrator, select the **Role** tab and then select the **Edit** icon. The page will populate as shown below.
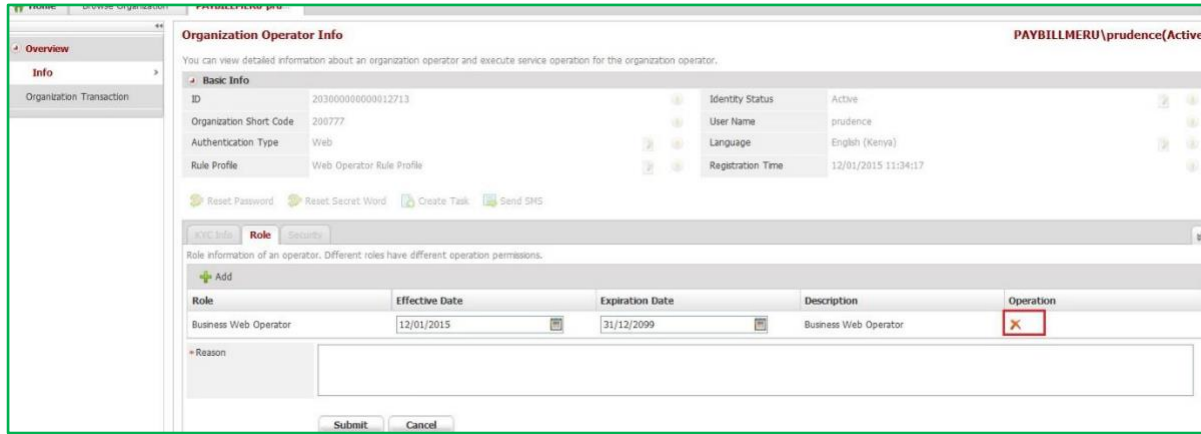
- Click on the **red X.**

The **Confirm** pop up window will appear below, select **Yes.**
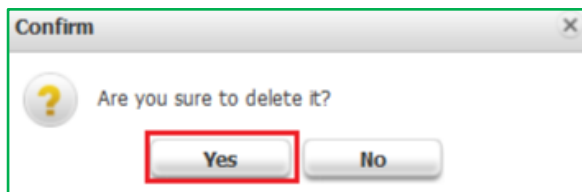
Click on **Add**

The **Select Role** pop up window will appear as shown below. Select the desired role and click **OK.**
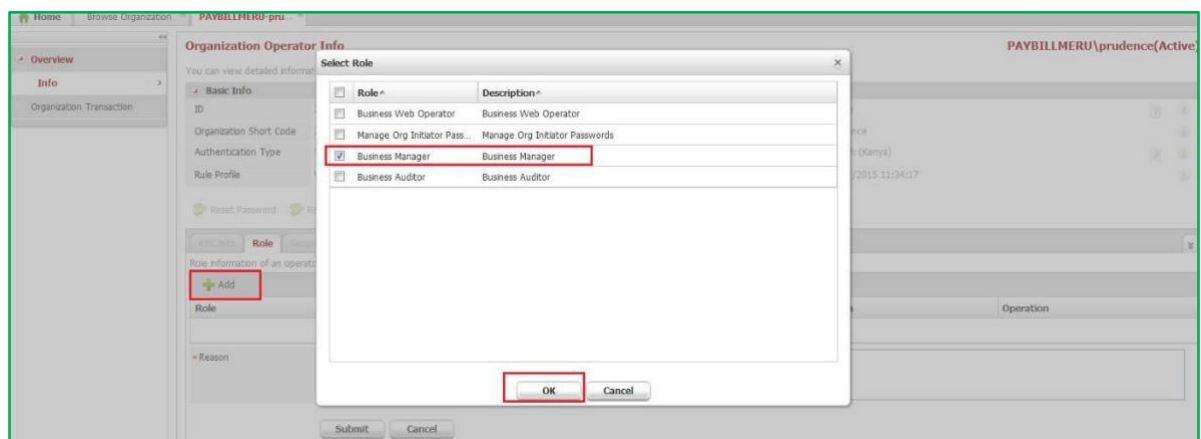
6.0   FUNDS TRANSFER

Step 1: Initiating Revenue Settlement

At the end of this process, the system will automatically move the funds that are in the utility account to the MMF/Working account. If there are any charges to settle, the system will settle automatically; if the organization does not have any charges to settle, it will transfer the entire amount to the MMF account without deducting any charges.

Log-in to M-PESA System as an Operator or Business Manager.

Procedure:

- Organization Operator selects **My Functions**
- Click on **Operations**
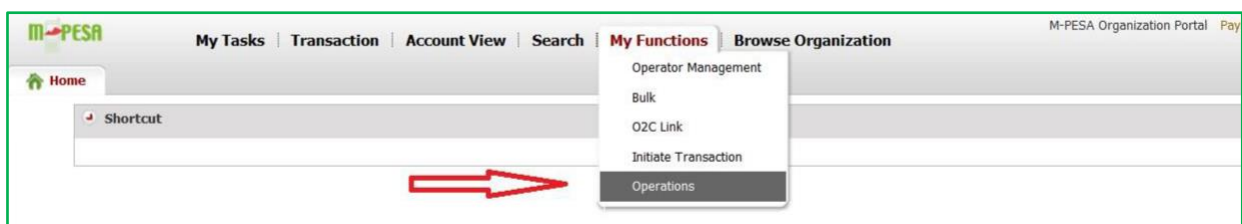
- Select **Initiate Revenue Settlement** > All Organization
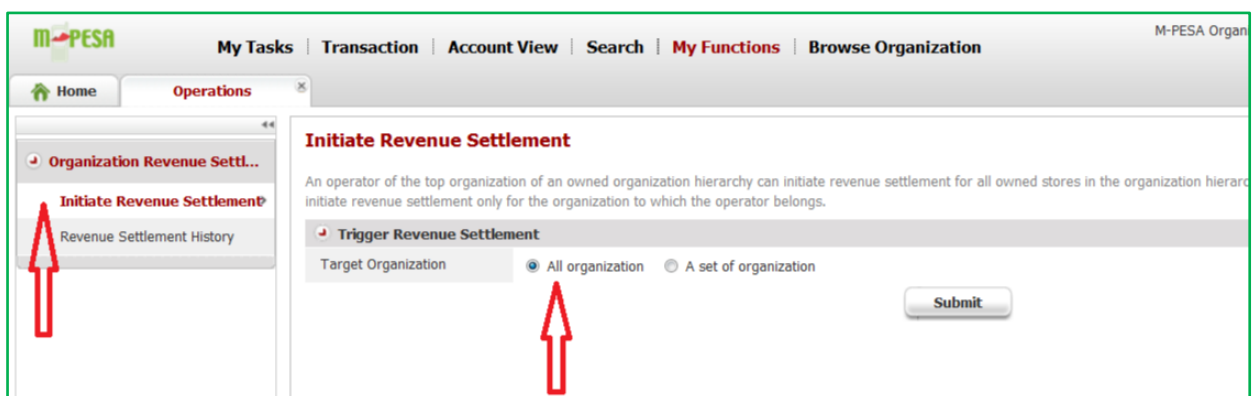
- Select **Submit**.
- The transaction is processed, and another operator (business manager) needs to log in and approve the settlement.

Step 2: Withdrawing funds from M-PESA

An organization will want to withdraw funds they have received from their customers. At the end of this action, the M-PESA Finance team in Safaricom will have an action to perform a funds transfer to the organization's nominated Bank Account.

With the introduction of **Real Time Settlement** (RTS), a service that allows customers to receive funds instantly in their nominated bank accounts.

Note: Businesses whose banks are on the RTS service are the only ones who will receive funds immediately in their nominated bank accounts.

The minimum amount to withdraw for those on **RTS is KSh. 10**
The minimum amount for those **not on RTS** still remains at **KSh .35, 000**

Withdrawals for organizations on RTS

20
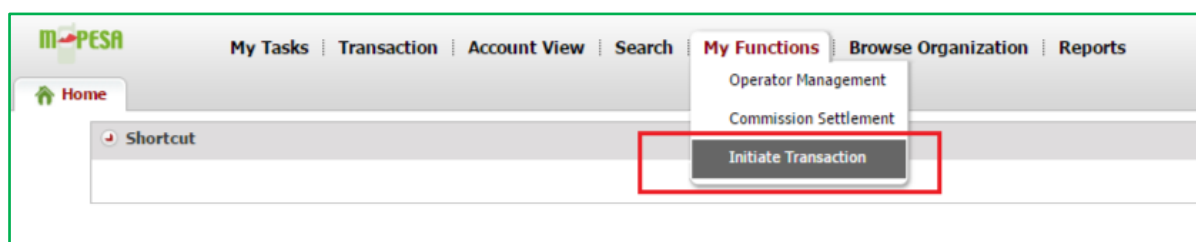
✓ Select **My Functions**

✓ Select **Initiate Transaction**

✓ Select **Transaction Services** as **Organization Withdrawal from MPESA-Real Time**

✓ Enter the **Amount**

✓ Enter the **Remark** and **Reason**

✓ Select **Submit**

The **Transaction Budget** pop up window will appear. Click on **Continue and submit.**
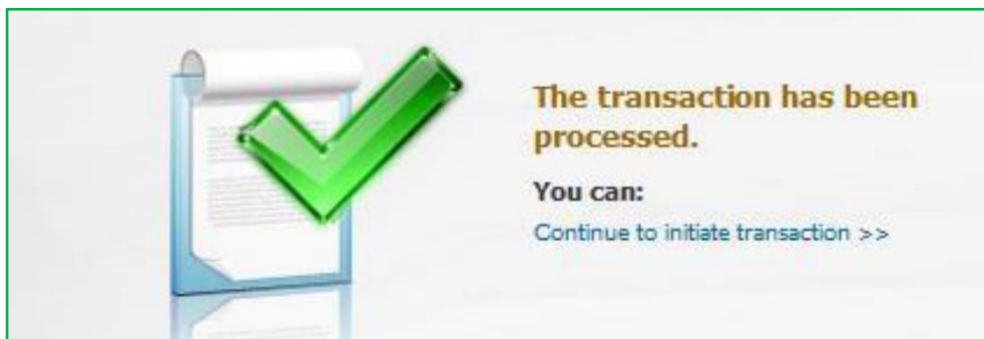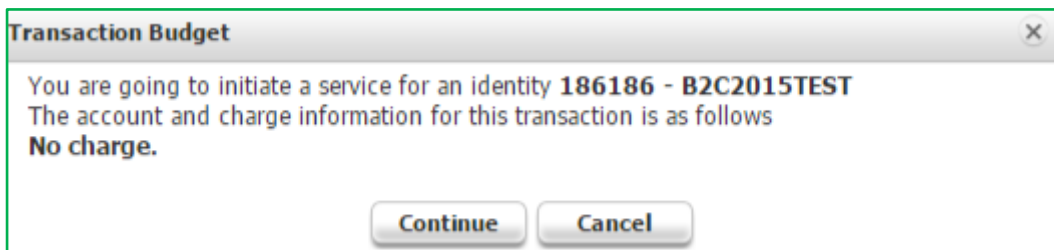
Note- To check the status of the organization withdrawal of funds transaction, an operator will go to **Browse Organization**,

1. Select **Review Transaction**
2. Select the **Account Type** as **Working account.**
3. Select **Completed Transactions**
4. Define the **Date** range.
5. Select **Search**
6. The transaction populates on the statement as shown below.

![m-pesa logo]

7.0   VIEWING STATEMENTS ON M-PESA

To avail statements, if necessary, for the organization. Every six months the data is archived but data can be availed upon request via email to M-PESABusiness@Safaricom.co.ke

Organizations can access statements for the last six months any time after which the records will be archived.

Log-in to M-PESA System as an Operator/ Manager/Auditor.

Procedure:

1. Select **Browse Organization**
2. Select **Review Transaction**
3. Select **Account Type (Working/Utility/organization settlement account)**
4. Select any of the Transaction Status tabs – Completed or All transactions.
5. Select the Date Range
6. Click **Search**
7. Select **Export** and select the desired download format.

8.0 REVERSING TRANSACTION(S)

To refund erroneous pay bill payments to customers, depending on the tariff if you incurred any charges, the system would also cancel out the charges you incurred.

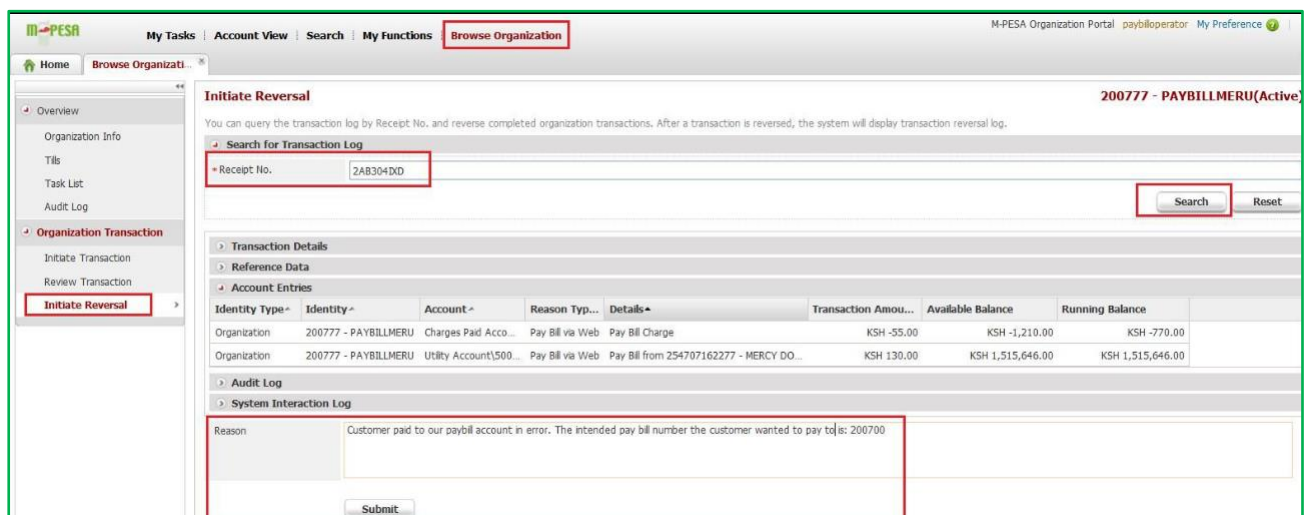To i**nitiate a reversal,** you need to have funds in the **Utility Account.**

Log-in to M-PESA System as an Operator or Manager.

- ✓ Select **Browse Organization**
- ✓ Select **Initiate Reversal**
- ✓ Enter the **receipt number** and click **Search**, enter **Reason** for reversing then **submit.**

OR

- ✓ Select **Browse Organization**
- ✓ Select **Review Transaction**
- ✓ Select **Account Type** as **Utility Account**
- ✓ Select **Completed Transactions**
- ✓ Alongside the transaction you want, click on the **Reverse** hyperlink in blue, enter the **Reason** for reversing and select **Submit.**

At the end of this action, the status if completed, then the client receives a confirmation message alerting him/her that the funds have been credited back to their M-PESA account.
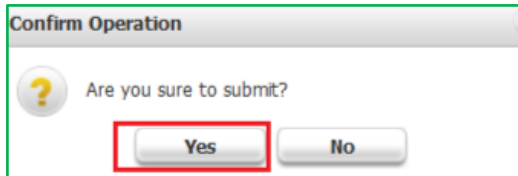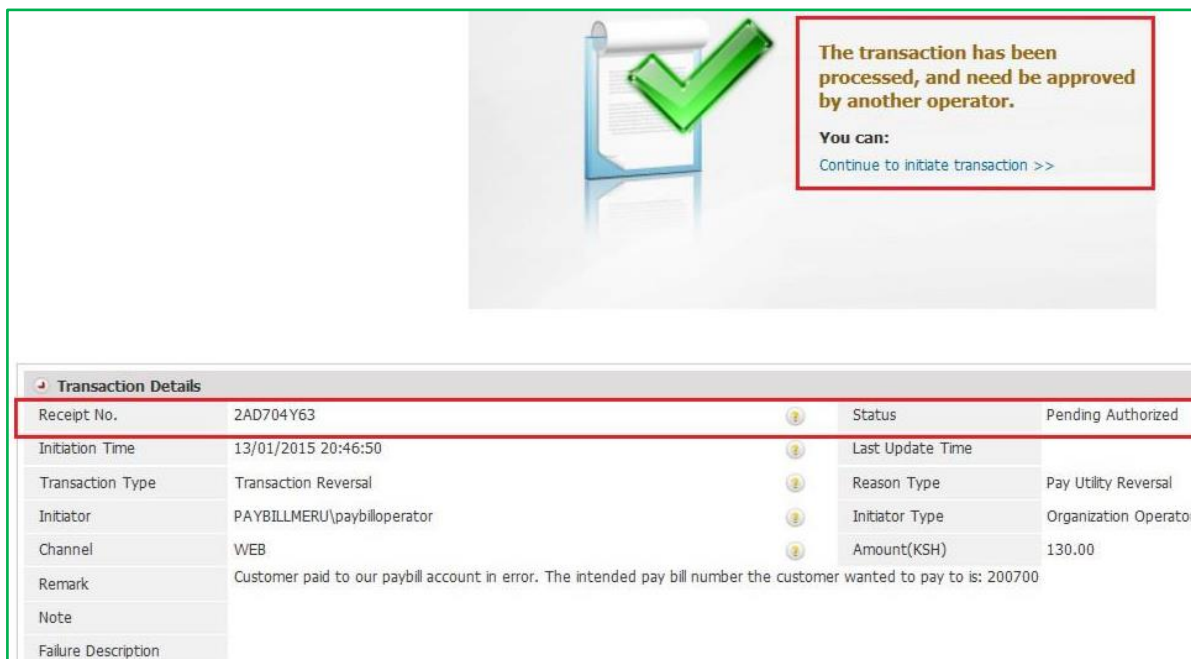
Once initiated, it needs to be completed by another authorized operator i.e., the transaction should be completed by the checker who should be the Business Manager. The **Confirm Operation** pop up window will appear, click on **Yes.**

Transaction Details				
Receipt No.	2AD704Y63		Status	Pending Authorized
Initiation Time	13/01/2015 20:46:50		Last Update Time	
Transaction Type	Transaction Reversal		Reason Type	Pay Utility Reversal
Initiator	PAYBILLMERU\paybilloperator		Initiator Type	Organization Operator
Channel	WEB		Amount(KSH)	130.00
Remark	Customer paid to our paybill account in error. The intended pay bill number the customer wanted to pay to is: 200700			
Note				
Failure Description				

To finalize the transaction, the checker (manager role) logs in to the M-PESA system and does the following:

- Select **My Tasks**
- Select **Group Task**
- Click on **Search**
- Click on the **Operation** icon.

25
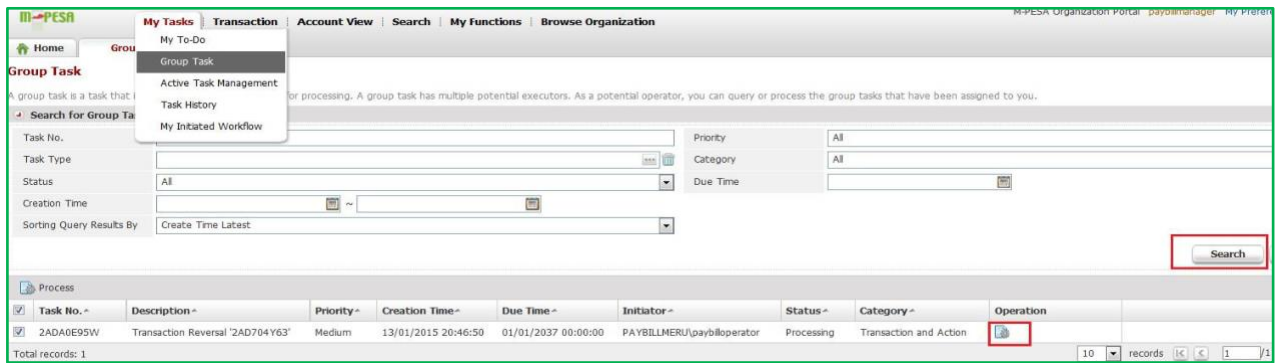
The **Transaction Confirmation** page opens, and the transaction is then approved as shown below.
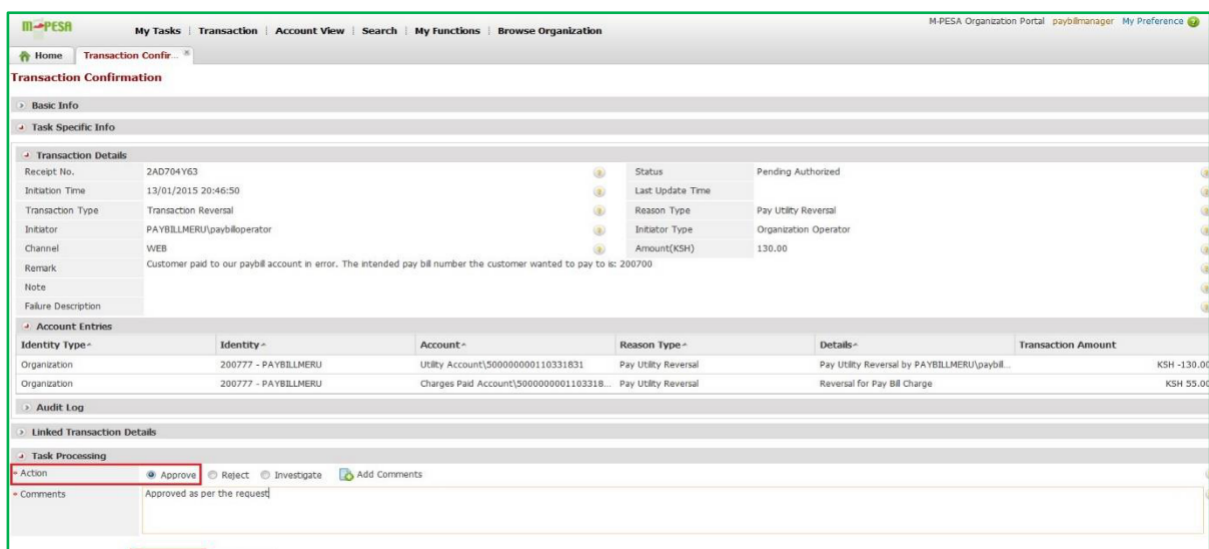
The **Confirm** pop up window appears as shown below, select **Yes.**
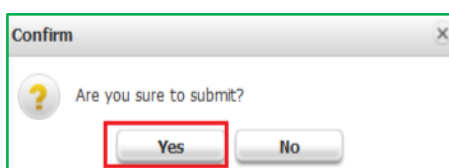
9.0   OTHER OPTIONS TO TRANSFER FUNDS TO BANK

i.   Dialing USSD using a Nominated number

An organization can nominate one Safaricom number registered on M-PESA to transact on behalf of the organization. The number will be enabled on the M-PESA system to dial the USSD to transfer funds from the Paybill to the bank anytime. The number will:

Dial *234# - Merchant Services – Withdraw cash – To Bank – Enter Store (Paybill Number)

– Withdraw all or Specify amount - the Submit.

ii.   Auto Settlement

This refers to automatic transfer of funds by M-PESA System to bank. The transfers can either be:

Daily – Specify time of the day.

Weekly - Specify Day of the week – Then specify time of the day.

Monthly – Specify (Beginning of the month, End of the Month or Specific Date) – Then specify time.

•   M-PESA Portal

This refers to the manual process of transfer of funds to bank by logging in to the M-PESA System as highlighted above. This requires web operators to be created to access the Paybill account of the organization using the M-PESA System.

The organization one person to be created as the Business Administrator by Safaricom then goes ahead to create other web users within the organization and assign them roles as per their responsibilities in the organization. The Business Manager role has the permission to transfer funds to bank as highlighted above.

Details of the process steps is as highlighted above.

10.0 SUPPORT CHANNELS

For further enquiries, please reach us on

- Email: **M-PESABusiness@safaricom.co.ke**
- M-PESA Business Support Contact: **0722002222**