

M-PESA BUSINESS TILL

INTRODUCTION

The M-PESA Business Till enables business owners to collect payments on the till and use the money collected to make other transactions directly from the till



BENEFITS OF THE BUSINESS TILL

1. Enables businesses to receive payments from customers and other businesses.
2. Allows business to avoid cash handling thus making it secure and convenient.
3. Ability to use money collected to make other business-related transactions using the till or businesses owner's number.
4. Allows businesses to sale of airtime to customers using col-lected funds and immediately earn commission.
5. Ability to monitor and transact using M-PESA business App.

Our Commitment

1. Our priority is our customers and therefore we are committed to innovate targeted M-PESA solutions that meet our customer needs.
2. Maintain our good reputation
3. Improve our products and services for better customer experi-ence
4. Consistency by coming up with new product that meets cus-tomers' needs.
5. Always keep monitoring our products and service performance
6. Support our customers on how to access and use our services. We believe it is our customers that makes us what we are today, and we have a great team that will ensure we keep delivering.

To apply for Lipa Na M-PESA use the self-onboarding link: <https://m-pesaforbusiness.co.ke/>

Definition of Terms

- **Head office (HO) number** : Used by the business owner to operate multiple till numbers that settle funds to one nominated number or one bank account.
- **Store number** : is the number used by the business owner to check balance and viewing individual customer transactions.
- **Till number** : is the number displayed at the business premises to be used by the customers to make payment.
- **Nominated number** : is the business owner's mobile number used to transact on behalf of the business e.g., check balance, settlement, and other transactions

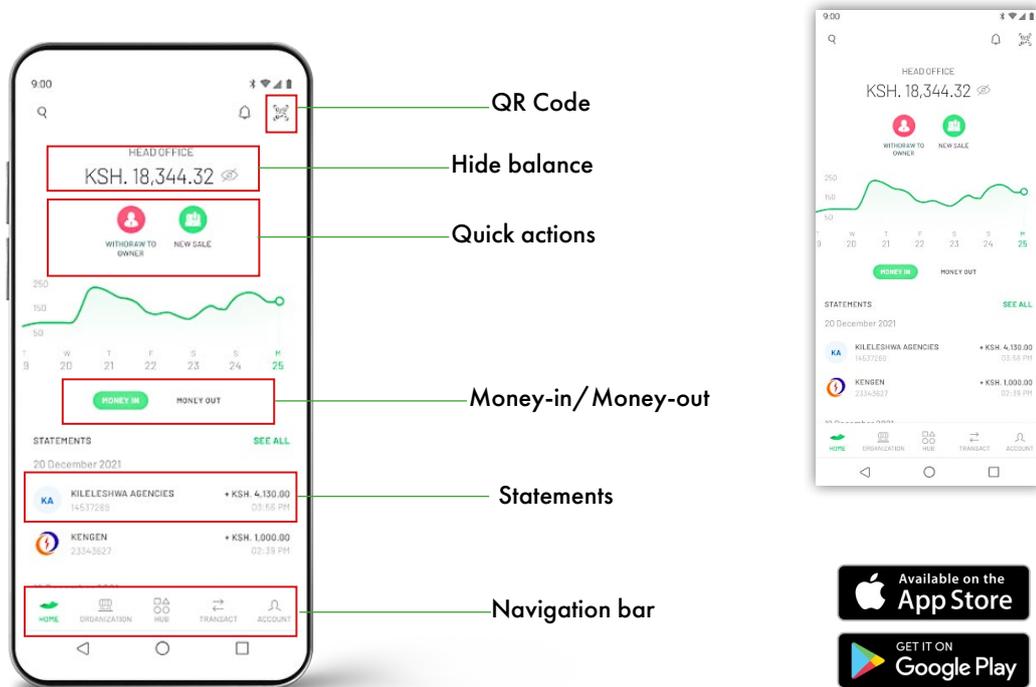
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M-PESA BUSINESS TILL ON APP

The M-PESA for Business app is the easiest way you can transact and track your collections and disbursements on the Business till. The App provides you a faster and simpler experience with more features giving you more control of your till and money. The app is available on google play store and on the App store.

- On your smartphone Google Play store App, search for M-PESA Business App
- Click on 'Install' button to download and install.



Business App Functionalities

- 1. Transactions** – ability to carry out all transactions on the app including business withdrawals, Sale Airtime and make payments.
- 2. Analytics and Insights** – intuitive business analytics and insights for better decision-making.
- 3. Other Value-added Services** – better visibility of the different accounts offered by viewing and exporting statements. Hub offering a one-stop shop for partners offering agents value in their day-to-day activities
- 4. Account Services** – operator management and profile management

Quick Actions

- Go to the Home screen
- Click on Withdraw /Pay/ New Sale/ Sell Airtime
- See the options that appear below and click on one of the options
- You will land on the first screen of the feature you selected

QR Code- to scan when making payments.

Money in/money out chart- shows flow of funds in the till

Quick actions – shortcuts on the home page for transactions. This change depending on the role i.e. new sale, pay, and withdraw.

Statements – record of transactions displayed.

Navigation Bar

The navigation bar is found at the bottom of the screen, this bar allows you to navigate between the main sections of the application. These are the tabs found on the navigation bar;

- **Home** – here you can find balance, money in/ money out chart, statements, and quick actions.
- **Organization** – manage operators/ see store list (depends on role and products).
- **Hub** – find Safaricom and third-party services.
- **Transact** – find all available transactions that you can perform for your role and store products.
- **Account** – manage your account settings (such as change password, manage favourites, switch accounts, switch on/off transaction alert and log out), see Safaricom's available support channels, FAQs, and the terms and conditions and privacy policy documents.

Sell Airtime

- Select the Transact tab on navigation bar
 - Select on Sell Airtime
 - Enter the recipient's phone number
 - Enter the amount and click continue
 - Enter your PIN
-

Money-in / Money-out Chart

The money-in chart shows the trend of money-in over time for a particular store. The money-out chart shows the trend of money-out overtime for a particular store. To view these charts

- Go to the Home screen
 - Click on Money-in/Money-out
 - Click on a day to see the accumulated value
-

Organization Tab

The organization tab gives the structure of the till. Under this tab, you can find; the operators list.

Accounts Tab

- The account tab is your personal area where you can.
 - Manage personal settings i.e., switch accounts, manage favourites, change PIN, switch on and off transaction alerts and log out.
 - Find different channels where you can contact Safaricom to get support or see recent announcements i.e., call support, FAQs, and Safaricom website.
 - Find more information about the app and legal documents such as privacy and terms and conditions.
-

Change PIN

To change your PIN,

- Select the Accounts tab on the navigation bar
 - Select Change PIN
 - Enter your current PIN
 - Enter your new PIN
 - Confirm your new PIN
-

Export Statements

- Select the Transact tab on navigation bar
- Select Export Statements
- Select the transaction type, start date, and end date
- Select generate statement
- Select Export statement

The statement will be downloaded on your device

SIM Replacement Process

It is called SIM swap and its available for android users only.

To do a sim swap;

- Select the Account tab on the navigation bar.
 - On the support section; Select Sim Replacement.
 - Enter till number
 - Enter the IMSI 10-digit number on the replacement card.
 - Enter your PIN.
-

Types of Operators

There are two-types of operators i.e.

1. Primary operator role has all the right to pay, withdraw, and sell airtime They can also view and generate statements.
 2. Assistant operator role has the right to withdraw (to the owner's nominated number, and withdraw to bank), and sell airtime. They can also view statements (however, they cannot export the statement).
-

Manage Operators

- Select the Organization tab on the navigation bar
 - Select the Operators tab
 - You can; add operators, on the operators list you can also; reset PIN, delete operator and change their status
-

Scan QR

As a business owner, you can make payment using the QR scan:

- Select the transact tab on the navigation bar
 - Select the QR Code icon on the top right corner of your phone
 - If it is your first time, allow the app to access the camera.
 - Point the camera to a QR code (you can also upload a QR code from the gallery)
 - If QR Code is valid it will show the amount after scanning it
 - Select continue to make a payment
-

New M-PESA Sale

This feature enables you to generate a new sale using the QR code. To make a new sale.

- Under the Transact tab, select the QR icon
 - Select my QR
 - Select add amount
 - After the amount is added, you can select on change amount
-

Transact Tab

Under this tab, you will find all the transactions and operations that you can perform.

Transact tab will be dependent on role permissions.

Under this tab, you can perform the following;

- Make payments
 - Reversals
 - Withdrawals
 - Sell airtime
 - Export Statement
 - Scan QR
 - Generate new M-PESA Sales
-

Hub Tab

On this tab, you find services provided by Safaricom and 3rd parties. To access the mini-Apps;

- Select the Hub tab on the navigation bar
 - Select a mini-App from; the category bar, frequents bar, highlighted bar, and the discover more bar
-

Making payments

To Business Till (Buy Goods Till), Paybill or Mobile Number

- Select the Transact tab on the navigation bar or click pay on quick actions
- Select option Buy Goods/Paybill/Mobile Number or to many
- Enter the recipient number (Till/Phone Number/Paybill)
- Enter account number (for Paybill)
- Enter amount
- Enter operator ID
- Enter operator PIN
- Select Yes to confirm payment to the specified recipient

Making payments

To Business Till (Buy Goods Till), Paybill or Mobile Number

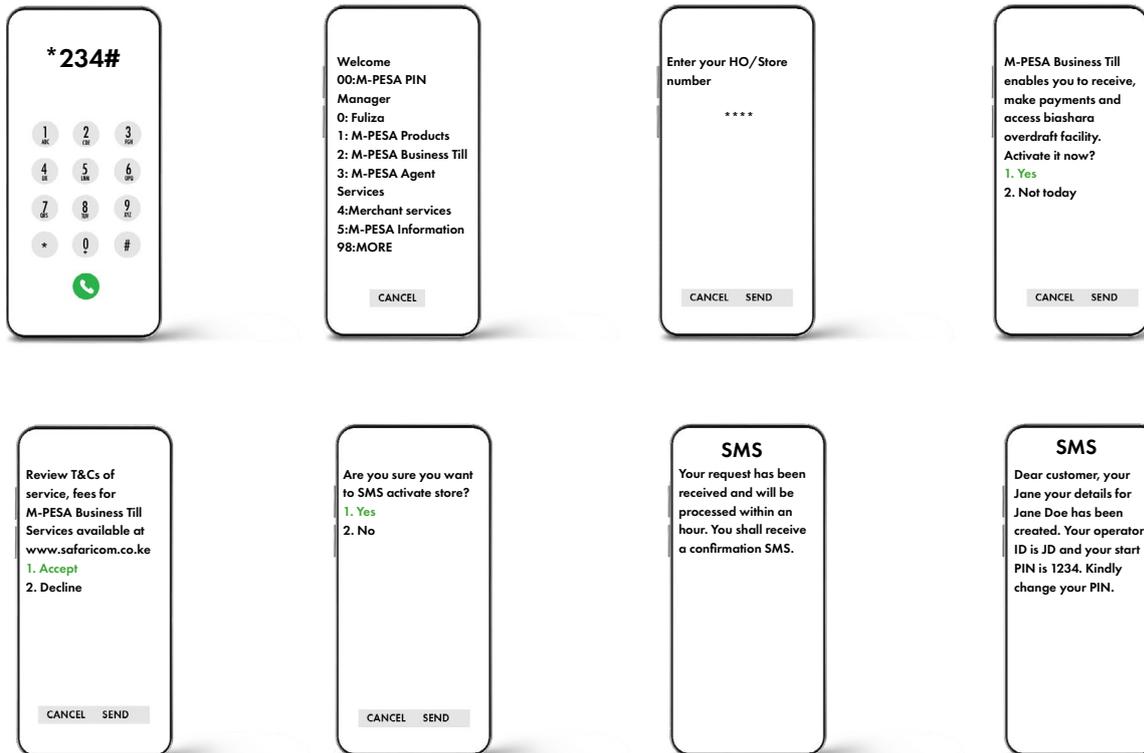
- Select the Transact tab on the navigation bar or click pay on quick actions
 - Select option Buy Goods/Paybill/Mobile Number or to many
 - Enter the recipient number (Till/Phone Number/Paybill)
 - Enter account number (for Paybill)
 - Enter amount
 - Enter operator ID
 - Enter operator PIN
 - Select Yes to confirm payment to the specified recipient
-

Withdrawal of Funds

- Select the Transact tab on the navigation bar or click withdraw on quick actions
 - withdraw to owner
 - Enter amount
 - Confirm details and click withdraw
 - Enter PIN
 - Transaction will be complete
-

M-PESA BUSINESS TILL ON *234#

Till activation / Account setup



Change PIN

- Dial *234# from the nominated number
- Select M-PESA Business Till
- Enter your Store/HO Number
- Select Account Services
- Select Change PIN
- Enter Operator ID (Check the SMS received from MPESA)
- Enter Old PIN (Check the SMS received from M-PESA)
- Enter New PIN (set your own secret PIN)
- Confirm New PIN (repeat your new set PIN)
- Submit

You will receive a message confirming that your account has been successfully activated.

Sim Replacement Process

Sim replacement is a Do-It-Yourself (DIY) service that enables you to replace your till SIM card number when it is new, damaged, or

lost. You need to purchase a replacement line from an M-PESA agent or Safaricom retail shop near you

- Dial *234# from the nominated number
- Select M-PESA Business Till
- Enter your head office or store number
- Select Account Services
- Select SIM Swap
- Enter your till number
- Enter the IMSI number. This is the number behind the plate of the new replacement line acquired.
 - Enter operator ID
 - Enter operator PIN then Submit
- Receive payments from customers and businesses
- Make payment to a Buy goods till (till to till payment)
- Make payment to a Paybill (Till to Paybill or utilities payments)
 - Send Money to a mobile number
 - Withdraw funds to the nominated number or at M- PESA agent or to bank
 - Sell airtime to customers and earn commission.

M-PESA Business till functionalities



Transactions and statement

Check Till Balance

- Dial *234# from the nominated number
- Select M-PESA Business Till
- Enter your store number
- Select Account Services
- Select Check Balance
- Enter operator ID
- Enter operator PIN
- Submit

Make Payments

To Business Till (Buy Goods Till), Paybill or Mobile Number

- Dial *234# from the nominated number
- Select M-PESA Business Till
- Enter your store number
- Select Make Payments
- Select option Buy Goods/Paybill/Mobile Number
- Enter the recipient number (Till/Phone Number/Paybill)
- Enter account number (for Paybill)
- Enter amount
- Enter operator ID
- Enter operator PIN
- Select Yes to confirm payment to the specified recipient

Withdrawal of Funds

Withdrawing to your Nominated Number, Agent, or Bank.

- Dial *234# from the nominated number
- Select M-PESA Business Till
- Enter your store number
- Select Withdraw Funds
- Under withdraw funds, select withdraw funds to my number/Agent/ Bank
- Enter the Agent number (For Agent withdrawal)
- Enter store number (For Agent withdrawal)
- Enter the amount you wish to withdraw
- Enter operator ID
- Enter operator PIN

Sell Airtime

- Dial *234# from the nominated number
- Select M-PESA Business Till
- Enter your store number
- Select Sell airtime
- Enter the recipient's mobile number
- Enter amount
- Enter operator ID
- Enter operator PIN
- Select Yes to confirm recipient's details and amount

Check Business Till Statement

- Dial *234# from the nominated number
- Select M-PESA Business Till
- Enter your store number
- Select M-PESA Statements
- Select the recipient's email address
- Re-Enter the recipient's email address
- Enter operator ID
- Enter operator PIN

Upon successful completion, you will receive an SMS confirmation that your statement has been sent to your email.

SUPPORT



Email; M-PESAbusiness@safaricom.co.ke



Call; (100 for Prepaid) or (200 for PostPaid)



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