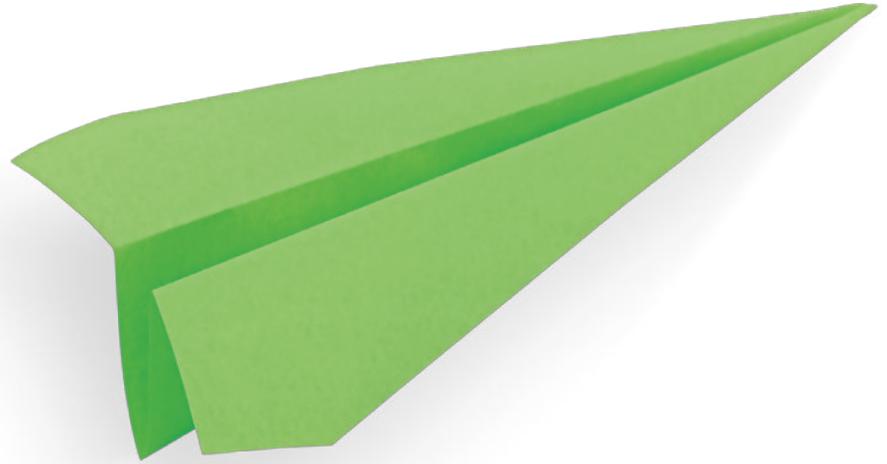


The M-PESA logo features the letters 'M' and 'PESA' in a bold, green, sans-serif font. A small red arrow points from the 'M' towards the 'P'.

# DO MORE WITH THE M-PESA BUSINESS TILL

[safaricom.co.ke](http://safaricom.co.ke)





## 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.

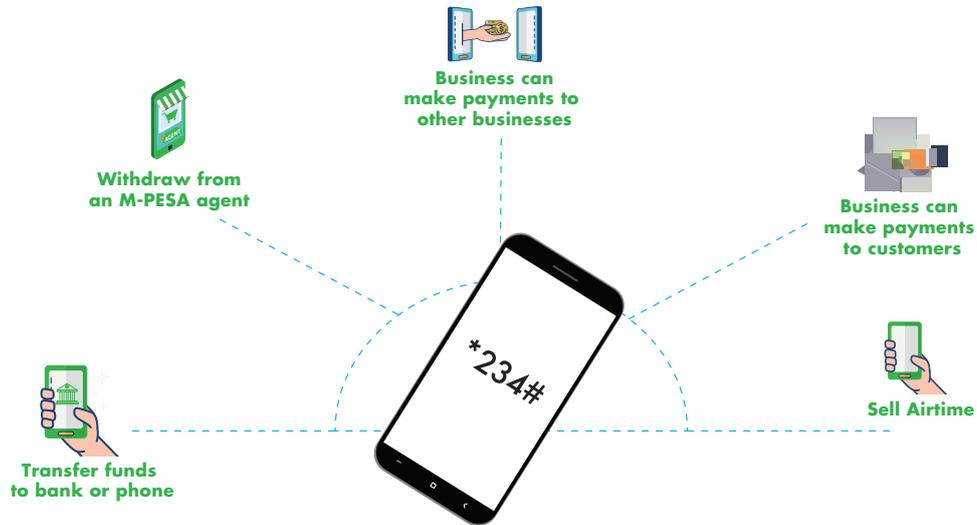
It is much more than just a payment, settlement or transfer platform - it is a transformative and growth tool.

### **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 Lipa na 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.

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## **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 Store Number 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?**

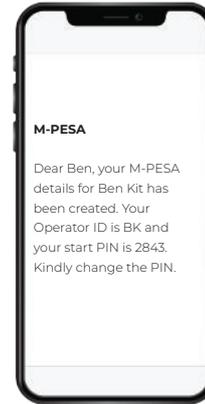
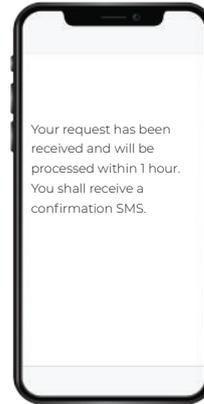
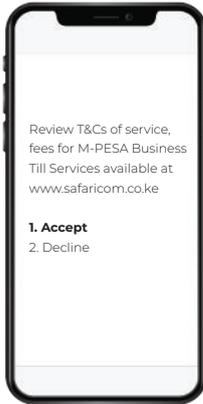
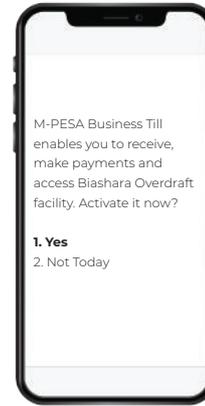
- Transaction limit: KSh 70,000 per transaction

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

Transaction	Charges
Pay to another Buy Goods Till	0.25 % 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 0.5% 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

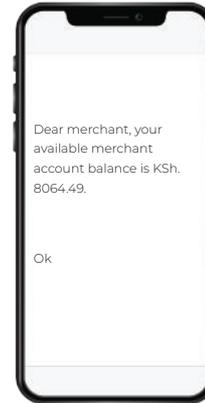
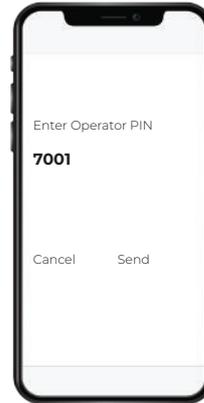
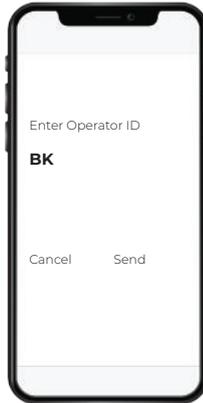
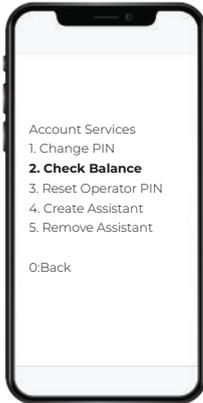
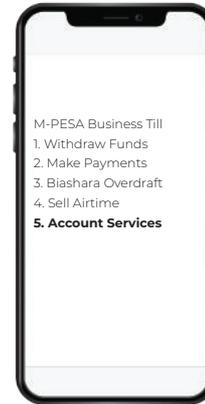


## Activate M-PESA Business Till - Change PIN

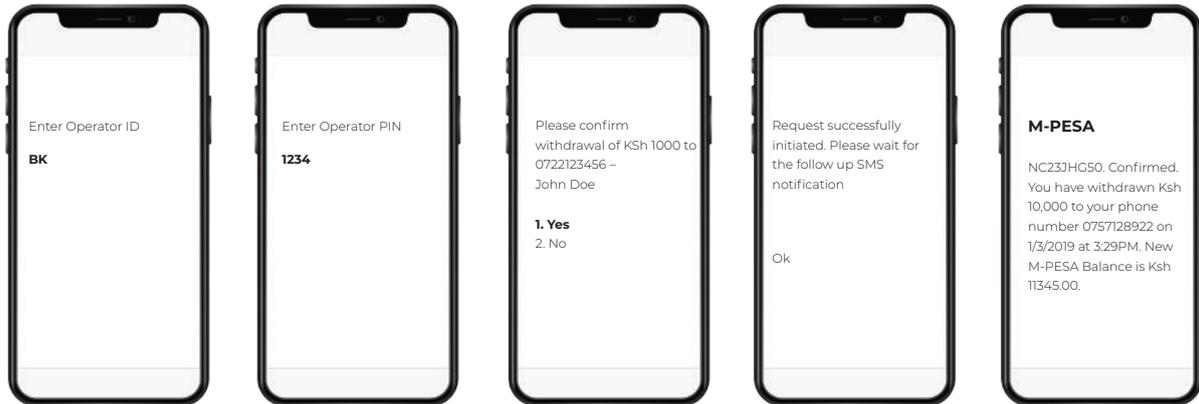
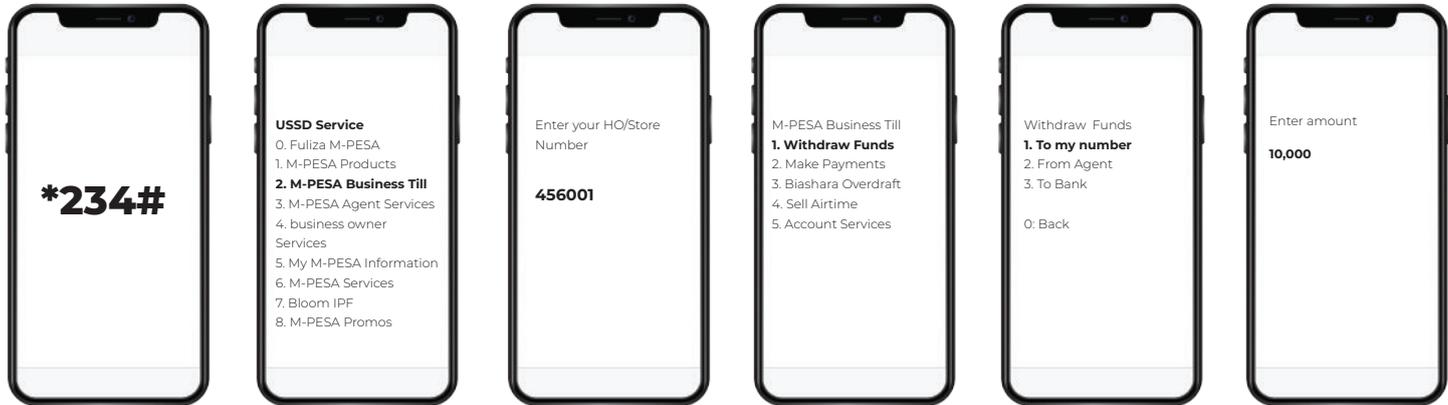
\*Business owner must first change PIN using start key received, then activate the till



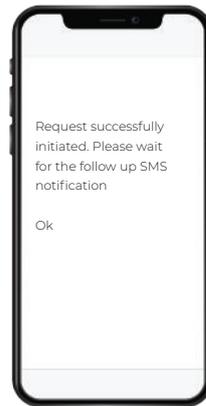
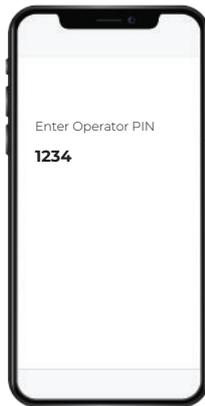
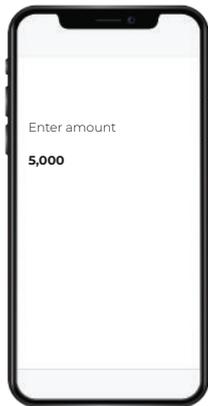
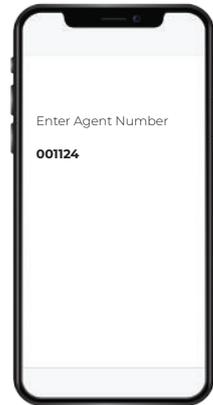
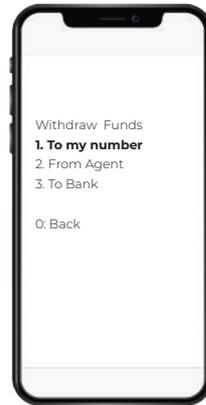
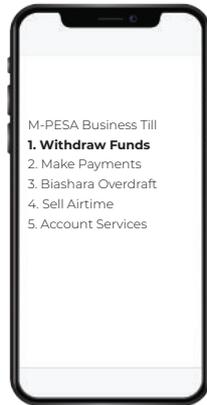
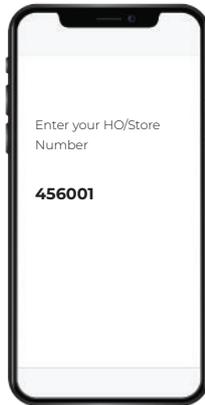
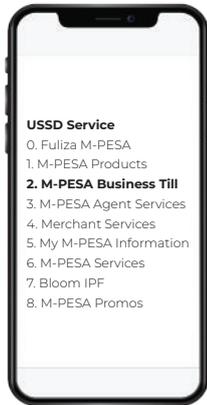
## Balance Check



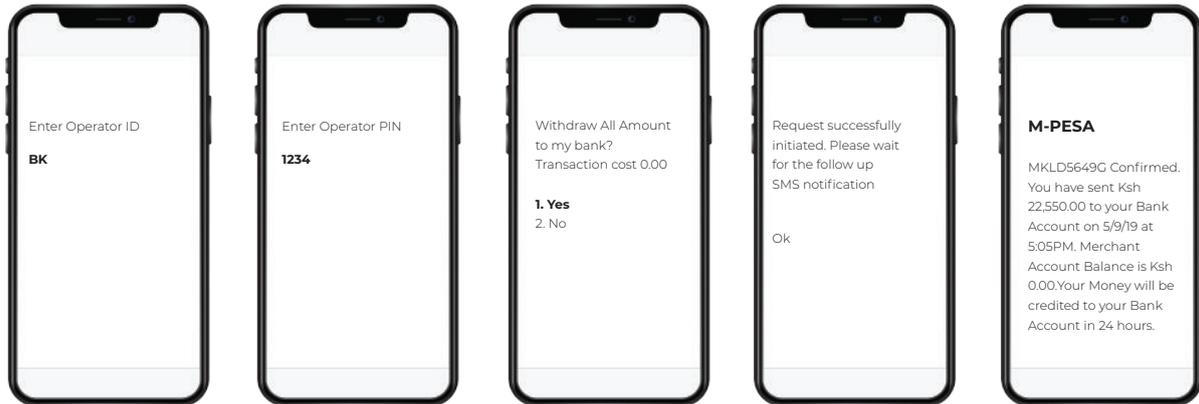
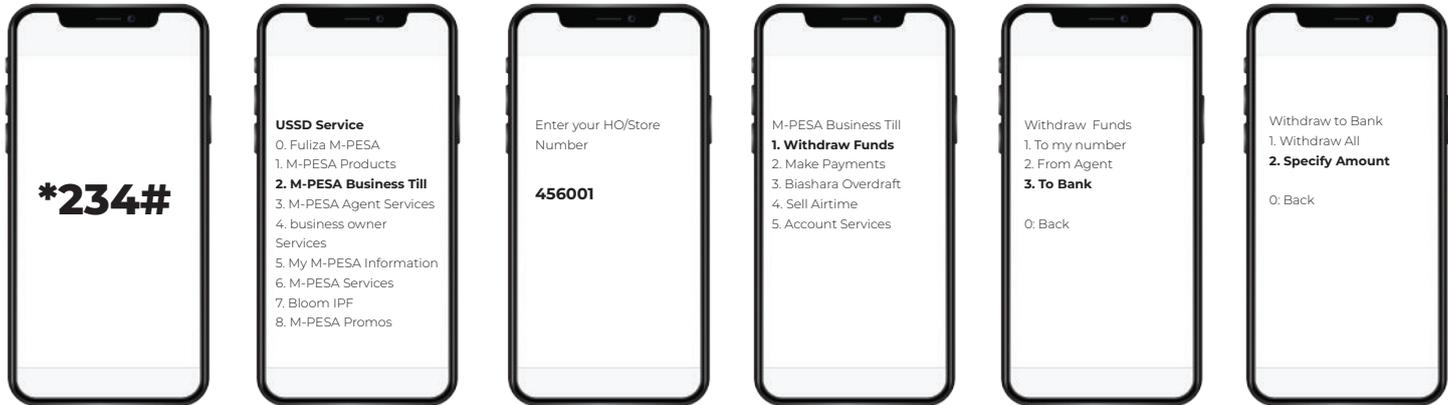
## Withdrawal of Funds



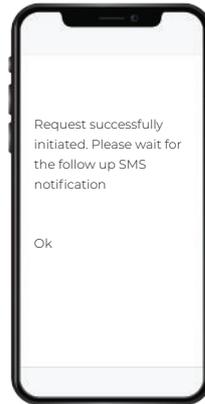
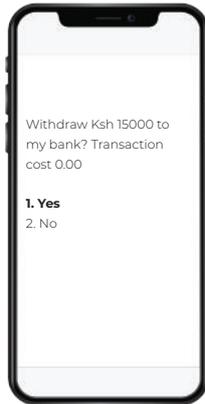
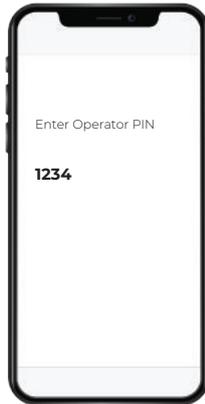
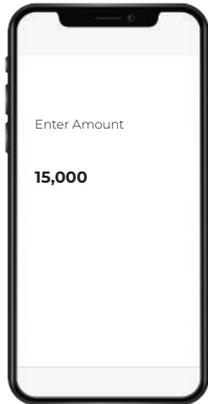
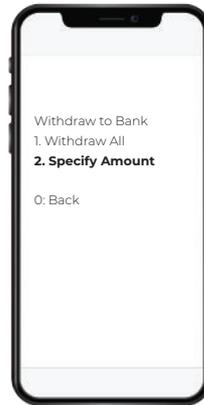
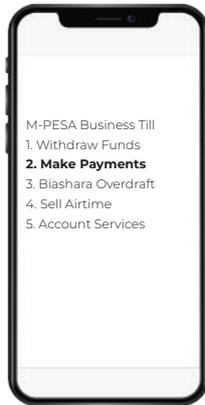
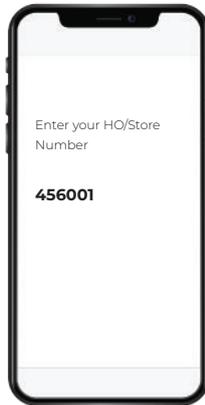
## Withdrawal of Funds From Agent



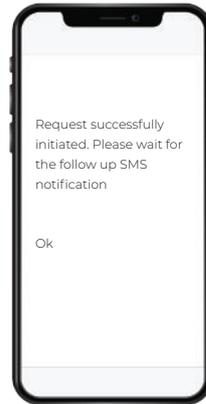
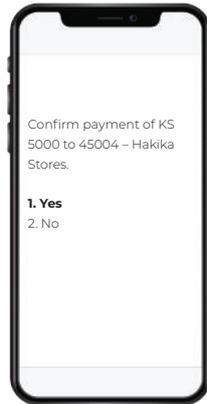
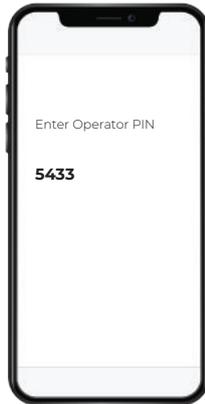
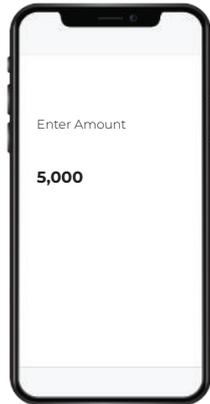
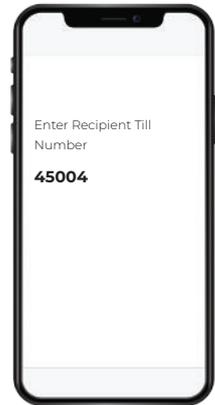
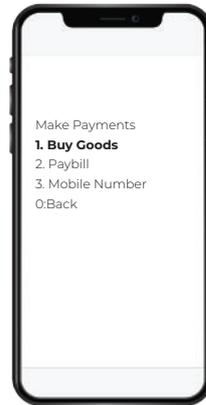
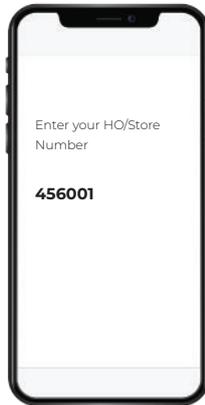
## Withdraw All Funds to Bank



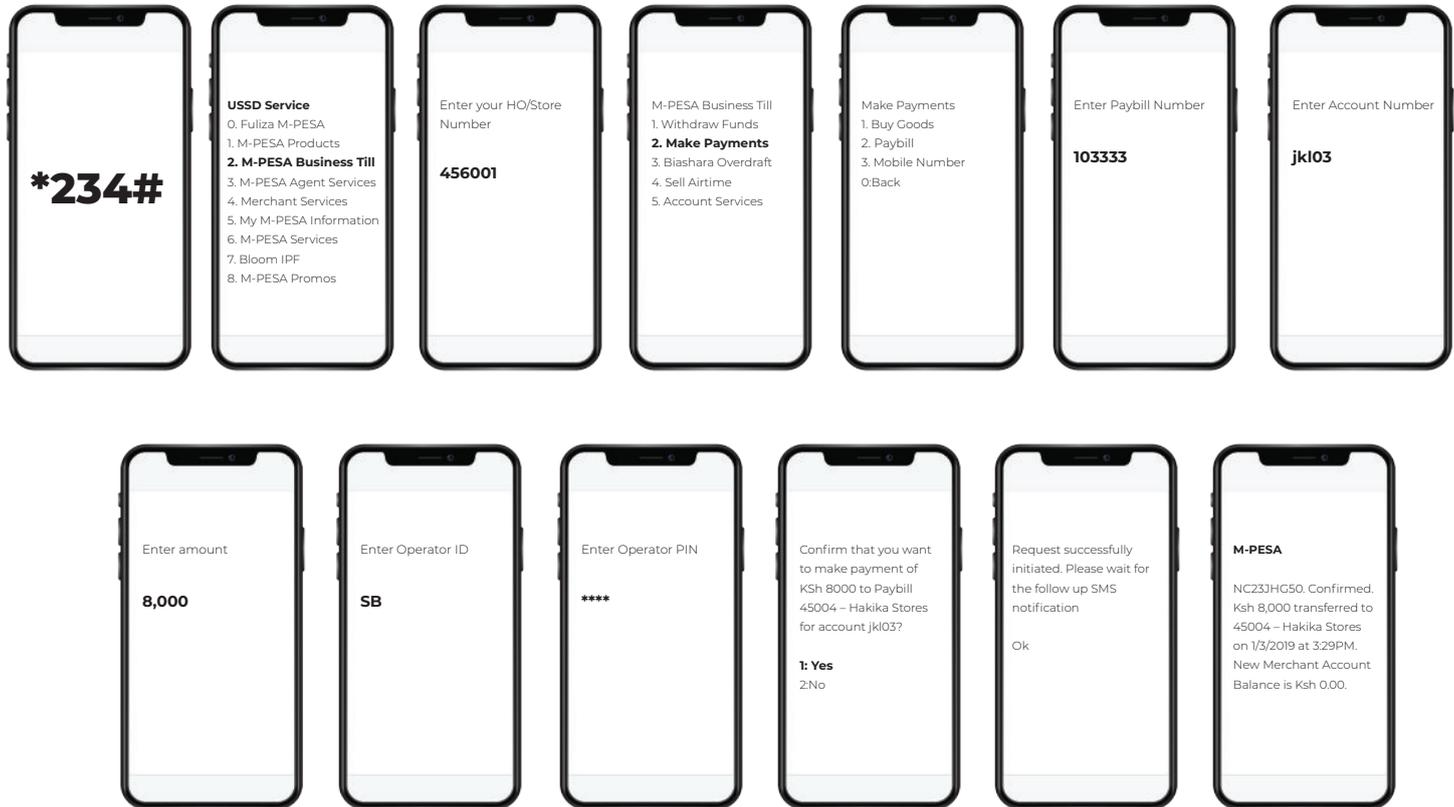
## Withdraw Specific Amount to Bank



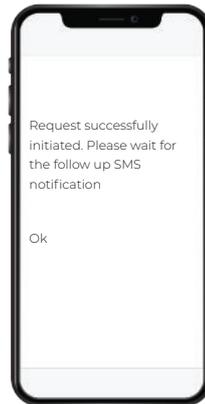
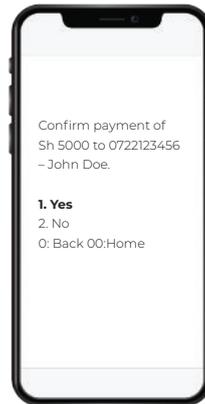
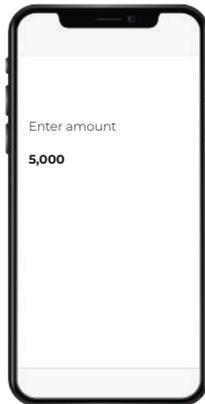
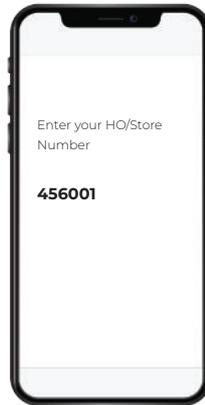
## Make Payments to Buy Goods till



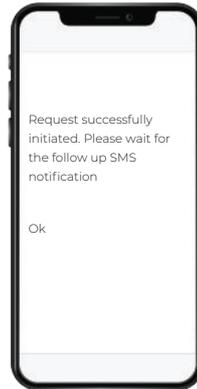
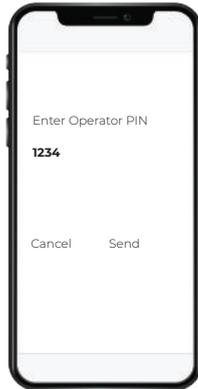
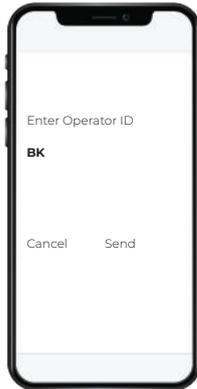
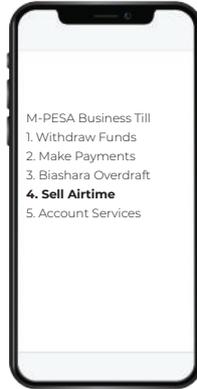
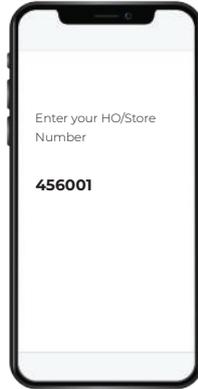
## Make Payments to Paybill till



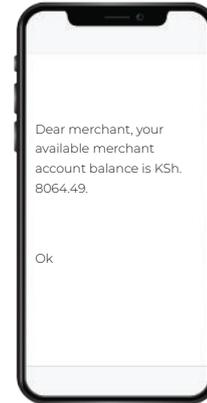
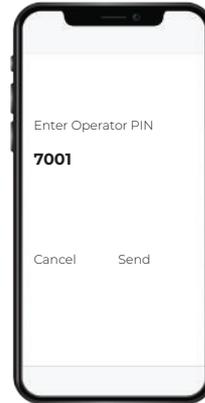
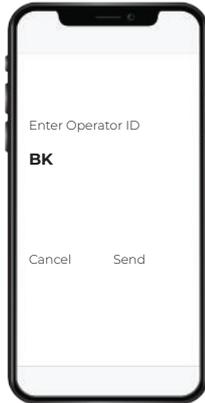
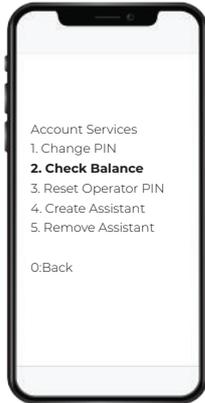
## Make Payment to Mobile Number



## Sell Airtime



## Checking Till Balance





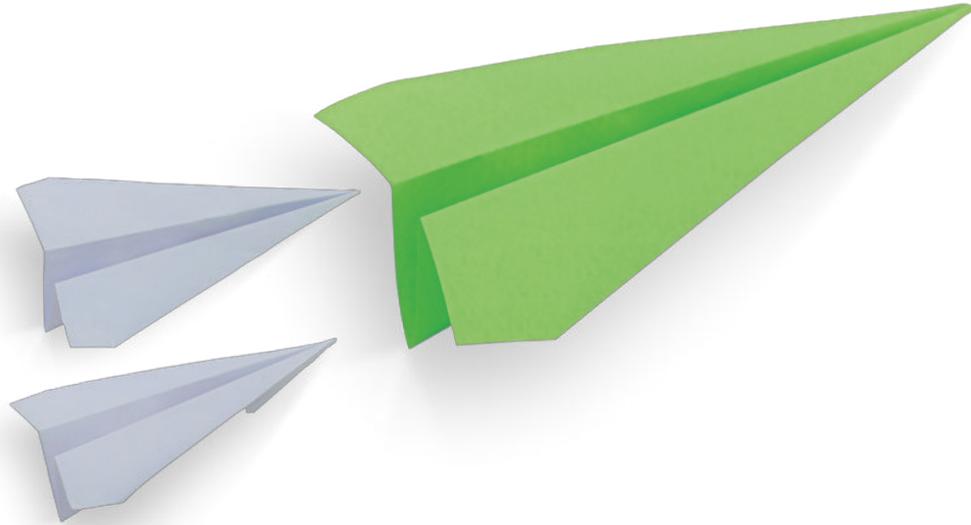
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