



M-PESA C2B (Pay Bill) Operating Manual

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.

WEB ACCESS GUIDELINES

CREATION OF USERS

Username 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 initiating and finalizing of transactions on 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.

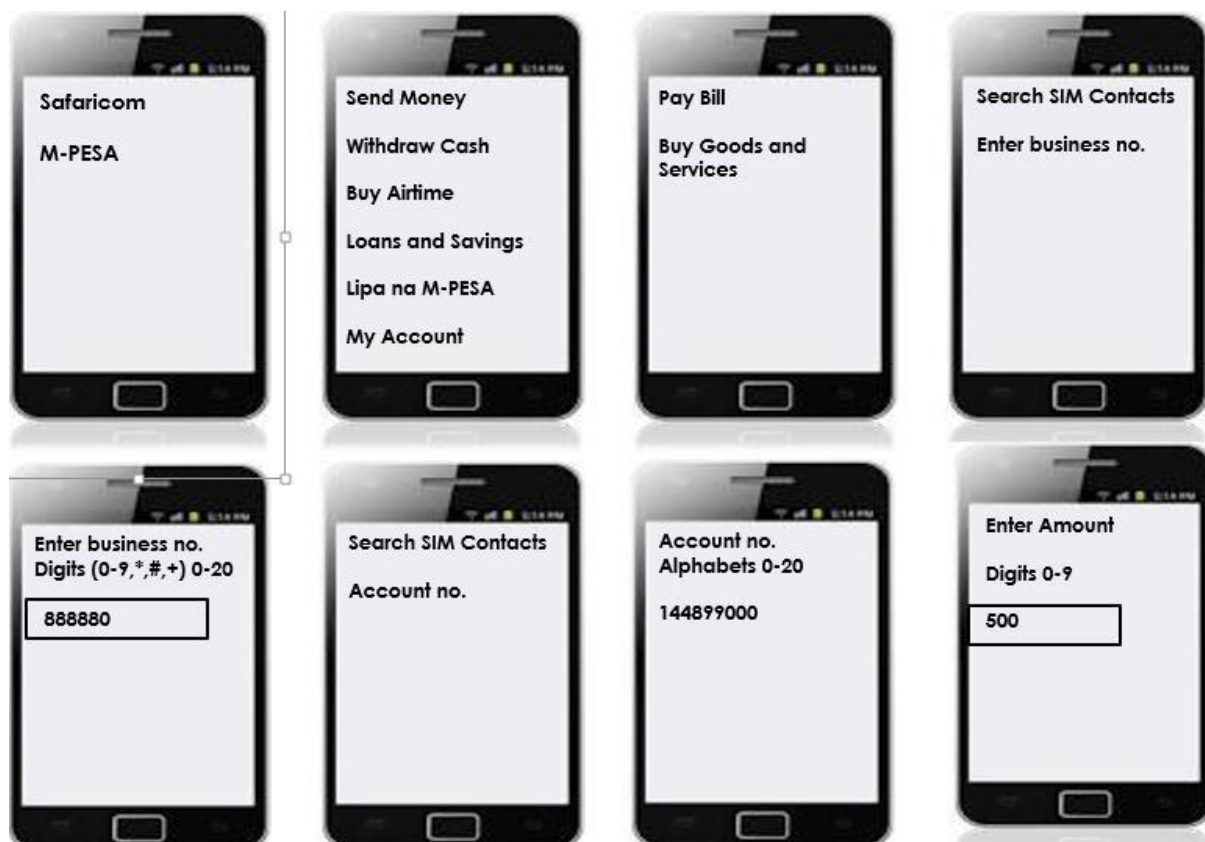
1. CUSTOMER PAYMENTS

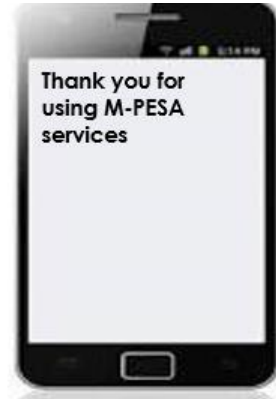
Payments to businesses via M-PESA can only be made by registered M-PESA customers.

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





2. 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 its 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.

iv. ORGANIZATION SETTLEMENT ACCOUNT

This account does the calculations for the organization operator when he/she initiates arevenue 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.

3. 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:

i. 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.

ii. 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.

iii. 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.

iv. 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.

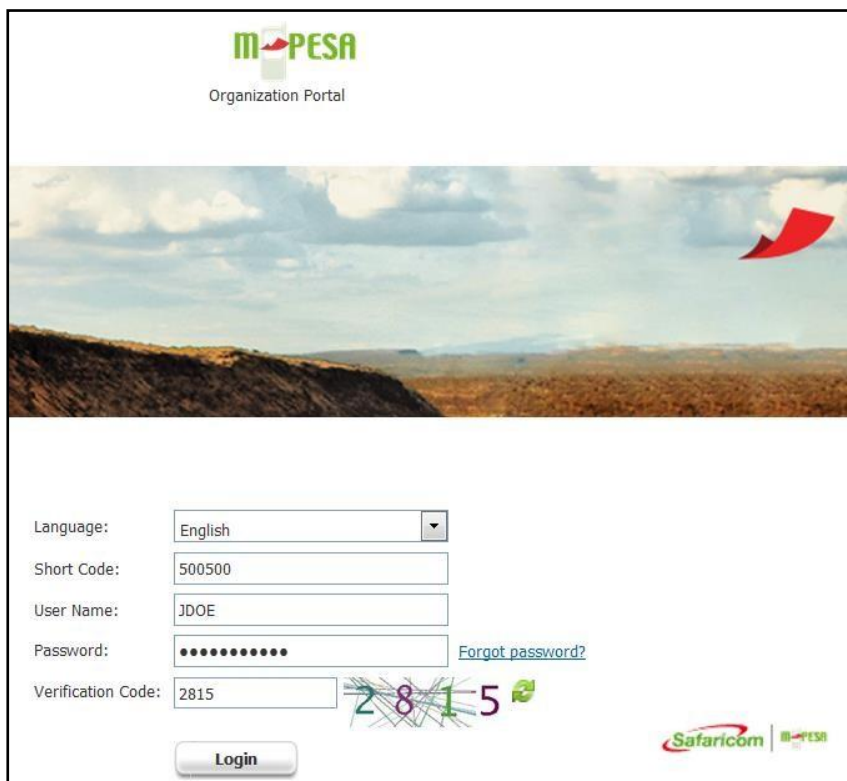
NB: Only Manager and **Operator role** can set up money movement between accounts and view as well as **download statements** from the M-PESA Web system

Creating a second web user

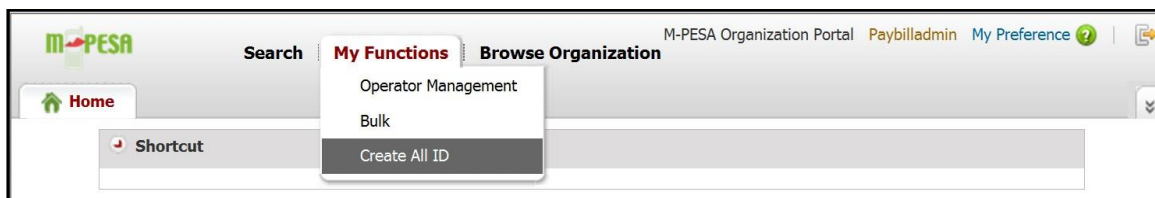
At the end of this action, the organization will have an operator who will be able to transact using their role within the system.

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

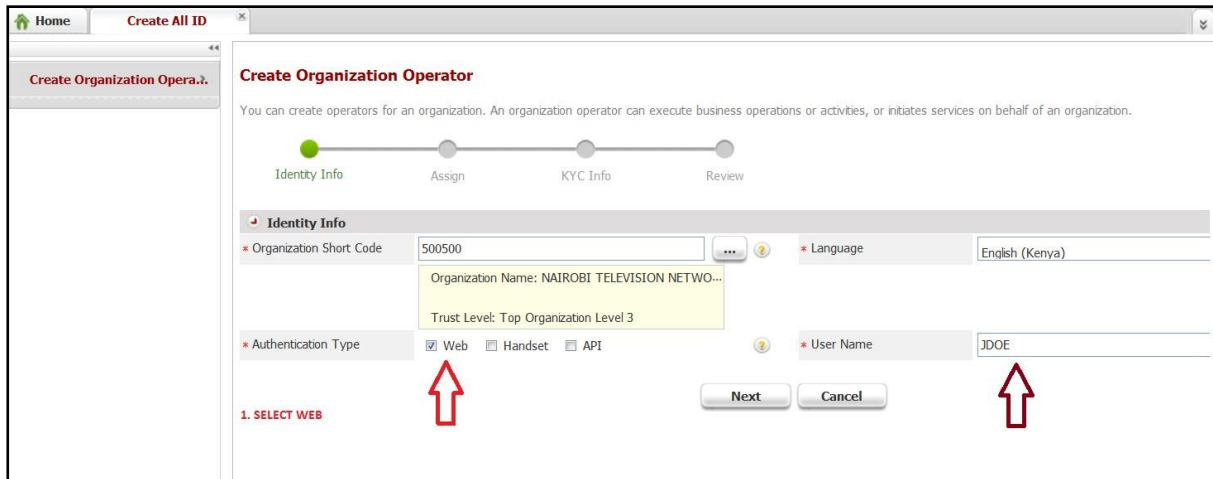
M-PESA Log in Link: <https://org.ke.m-pesa.com>



The Business Administrator selects **My Functions** > Select **Create All ID**



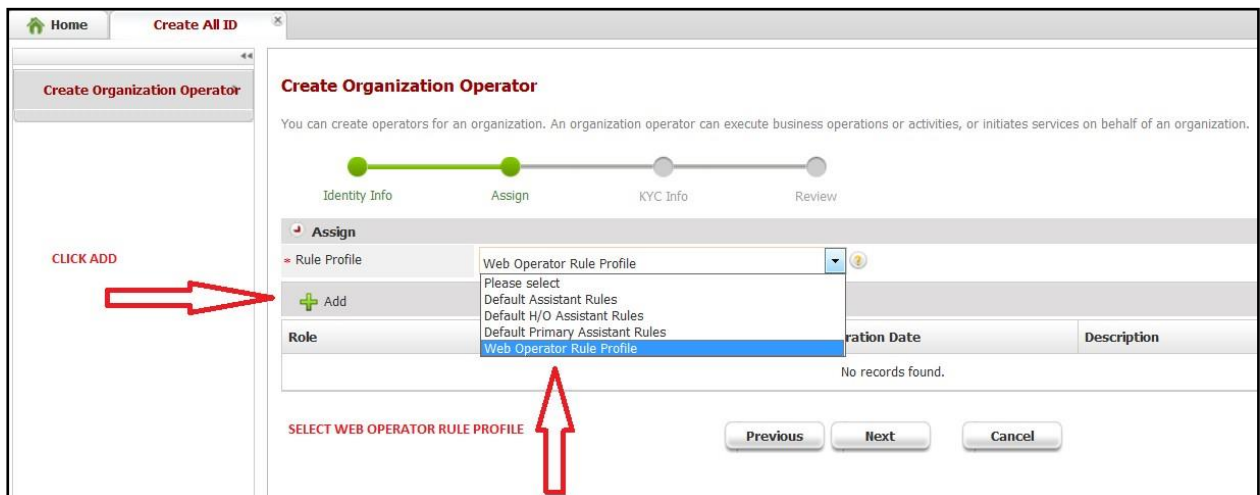
The **Create Organization Operator** page will open at the **Identity Info** stage as shown below.



Select Authentication type as **Web** and enter the preferred **Username**.

Select **Next**

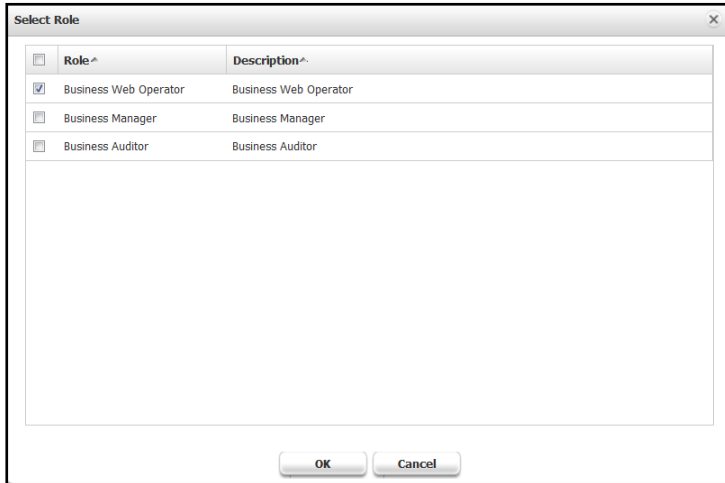
The **Create Organization Operator** page will open at the **Assign** stage as shown below.



- Click on the drop-down arrow on **Rule Profile** and select **Web Operator Rule Profile**.
- Click on **ADD**

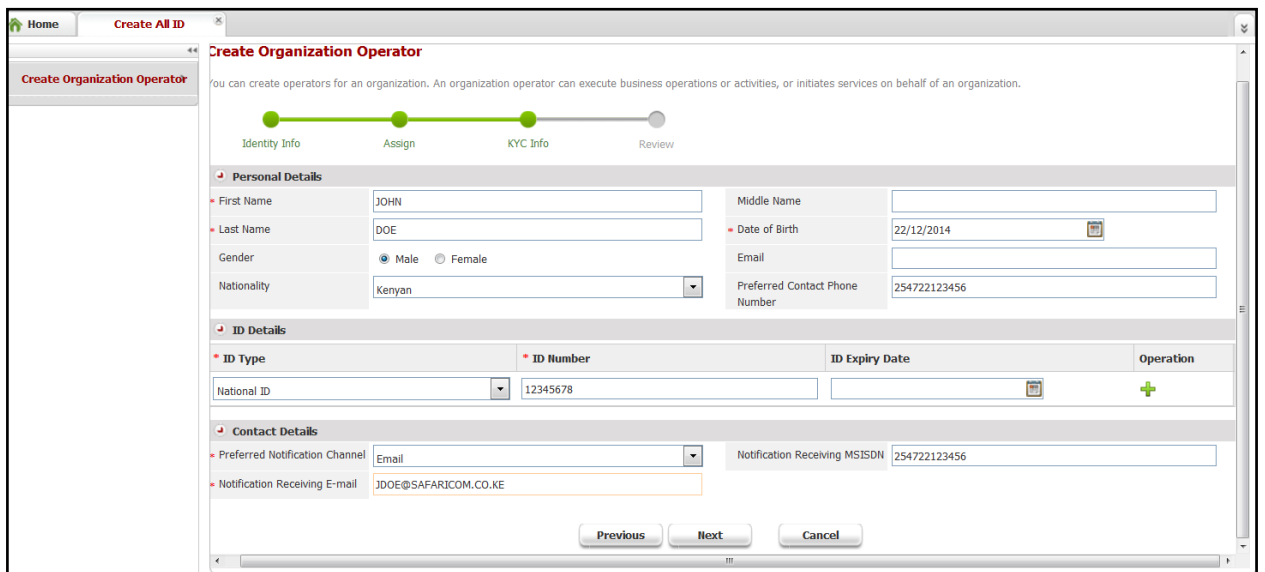
A **Select Role** pop up window will appear as shown below.

- 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**

Home Create All ID

Create Organization Operator

Assign

Rule Profile Web Operator Rule Profile

Role	Effective Date	Expiration Date	Description
Business Web Operator	29/12/2014	31/12/2099	Business Web Operator

KYC Info

Personal Details

First Name	JOHN	Middle Name	
Last Name	DOE	Date of Birth	22/12/2014
Gender	Male	Email	
Nationality	Kenyan	Preferred Contact Phone Number	254722123456

ID Details

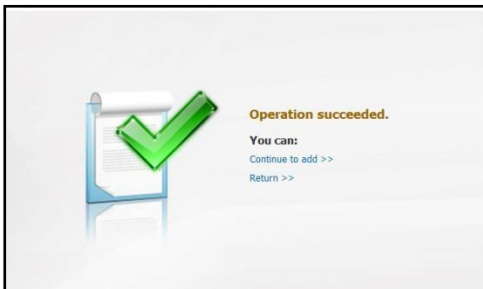
ID Type	ID Number	ID Expiry Date
National ID	12345678	

Contact Details

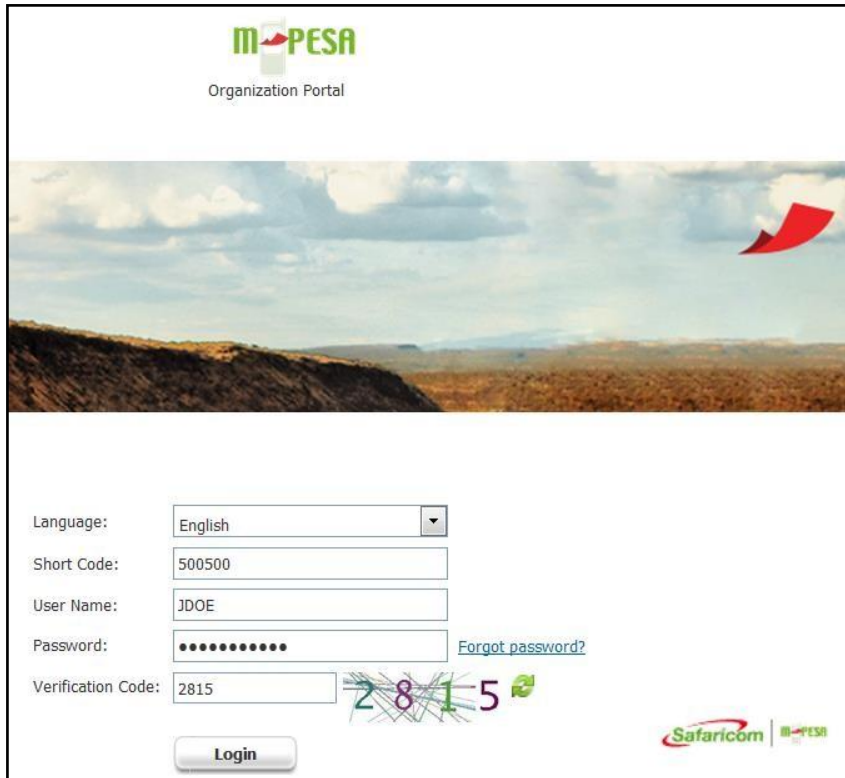
Preferred Notification Channel	Email	Notification Receiving MSISDN	254722123456
Notification Receiving E-mail	JOE@SAFARICOM.CO.KE		

Previous Submit Cancel

- You can continue to create other users as per below.



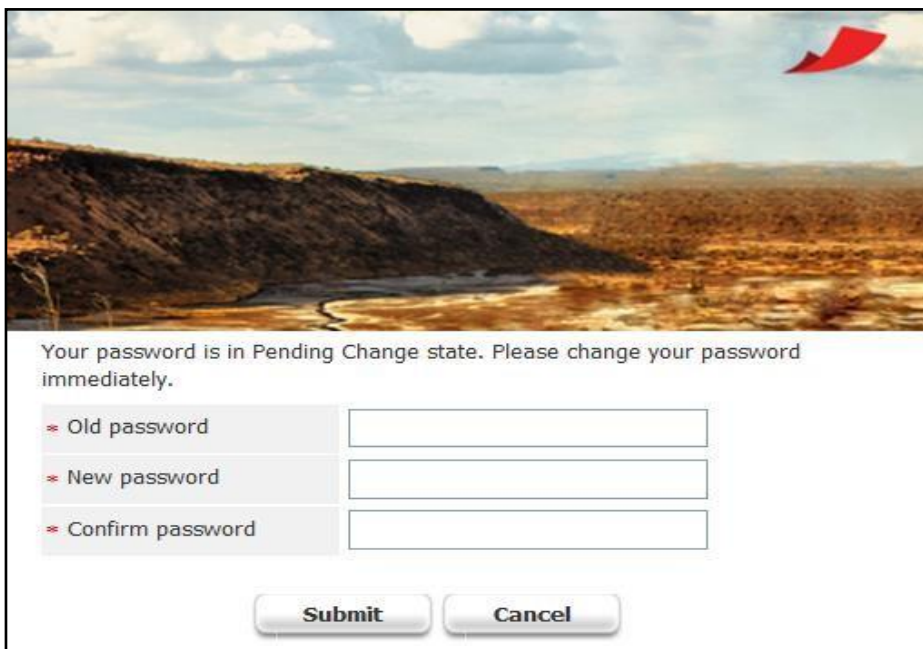
Log-in to M-PESA System using the newly created credentials as below.



The screenshot shows the M-PESA Organization Portal login interface. At the top, the M-PESA logo and 'Organization Portal' text are displayed. Below is a scenic landscape image with a red kite flying in the sky. The login form includes the following fields and elements:

- Language: English (dropdown menu)
- Short Code: 500500
- User Name: JDOE
- Password: [masked with dots] with a [Forgot password?](#) link
- Verification Code: 2815, with a CAPTCHA image showing the numbers 2, 8, 1, 5 and a refresh icon.
- A **Login** button.
- Safaricom and M-PESA logos in the bottom right corner.

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%)



The screenshot shows a password change prompt screen. At the top, a scenic landscape image with a red kite is visible. Below the image, the text reads: "Your password is in Pending Change state. Please change your password immediately." The form contains three input fields:

- Old password
- New password
- Confirm password

At the bottom, there are **Submit** and **Cancel** buttons.

4. FUNDS TRANSFER

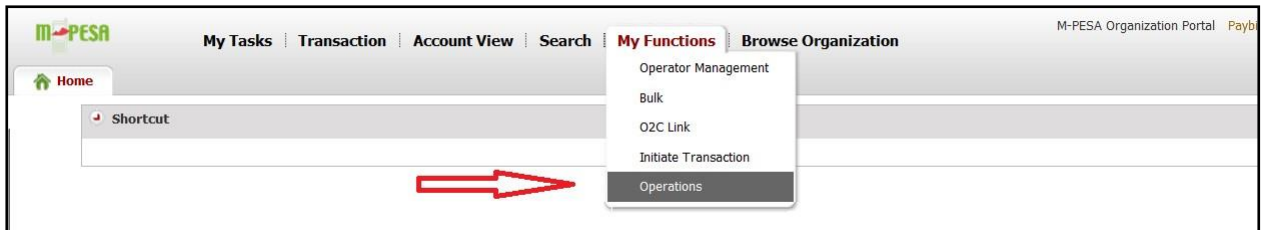
Step 1: Initiating Revenue Settlement

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.

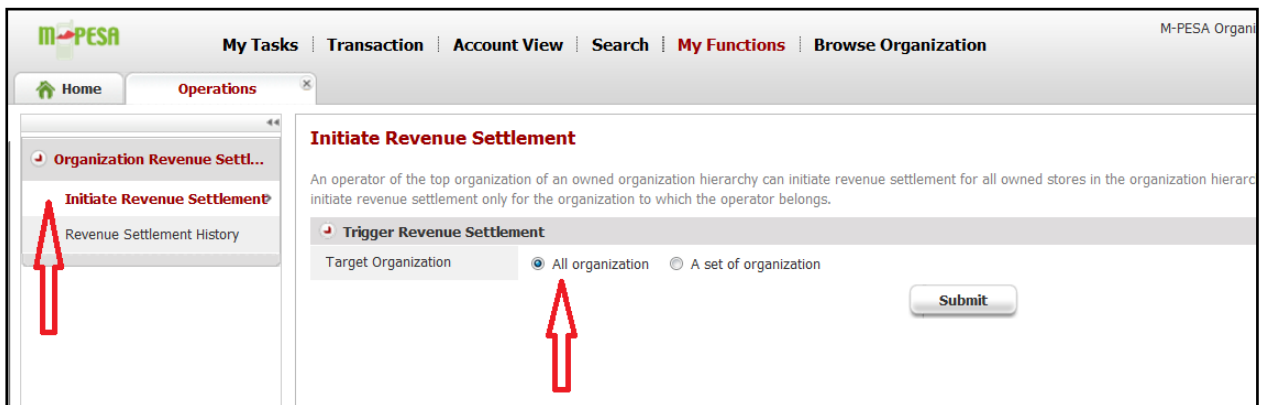
Log-in to M-PESA System as an Operator or Business Manager.

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.

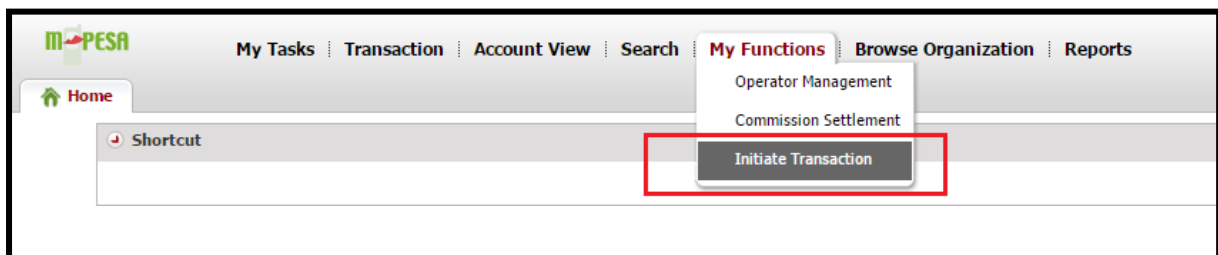
With the introduction of **Real Time Settlement (RTS)**, a service that allows to receive funds instantly in their nominated bank accounts.

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 Kshs. 10**

The minimum amount for those **not on RTS** still remains at **Kshs .35, 000**

Withdrawals for organizations on RTS



- ✓ 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**

Initiate Transaction

You can initiate transactions for an organization, and view information about accounts of the organization.

> Summary of Accounts

Basic Info

Transaction Services: Organization Withdrawal From MPESA-Real Time

Services Description: Organization Withdrawal From MPESA-Real Time

Details

Primary Identifier

Short Code: 186186

Bank Name: ECOBANK KENYA LTD

Bank Account Name: B2C2015TEST

Bank Branch: KISII

Bank Account Number: 186186

Amount

Amount(KSH): 10.00

Remark&Reason

Remark:

Initiate Scenario: Initiate transaction on behalf of organization

Reason: (Input Manually ...)
Approved

Comment to Customer:

Submit Reset

The **Transaction Budget** pop up window will appear. Click on **Continue and submit**.

Transaction Budget

You are going to initiate a service for an identity **186186 - B2C2015TEST**
The account and charge information for this transaction is as follows
No charge.

Continue Cancel



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.

The screenshot shows the 'Review Transaction' interface for organization '200777 - PAYBILLMERU(Active)'. The 'Account Info' section shows the account type is 'Working Account' (2). The 'Completed Transaction' filter is selected (3), and the date range is set from '07/01/2015 00:00:00' to '13/01/2015 23:59:59' (4). The 'Search' button is highlighted (5). The results table (6) shows the following transactions:

Receipt No.	Completion Time	Details	Transaction St...	Withdrawn	Paid In	Balance	Operation
2AD104Y5X	13/01/2015 20:15:53	Organization Withdrawal of Funds by PAYBILLMERU/paybillmanager	Completed	KSH -75,000.00		KSH 1,762,172.00	No operation can be perf...
2AD704RHJ	13/01/2015 08:33:47	Organization Settlement Account to Organization MMF Account	Completed		KSH 1,522,976.00	KSH 1,837,172.00	No operation can be perf...
2AC004N4E	12/01/2015 14:23:34	Organization Withdrawal of Funds by PAYBILLMERU/pruddyM	Completed	KSH -35,000.00		KSH 314,196.00	No operation can be perf...
2AC704N4B	12/01/2015 14:23:05	Organization Withdrawal of Funds by PAYBILLMERU/kamuti dominic	Completed	KSH -50,000.00		KSH 349,196.00	No operation can be perf...
2AC104N45	12/01/2015 14:21:59	Organization Withdrawal of Funds by PAYBILLMERU/manager 2	Completed	KSH -70,000.00		KSH 399,196.00	No operation can be perf...

5. VIEWING STATEMENTS ON M-PESA

To avail statements, if need be, 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.

The screenshot displays the M-PESA Organization Portal interface. The top navigation bar includes 'My Tasks', 'Transaction', 'Account View', 'Search', and 'My Functions', with 'Browse Organization' highlighted. The left sidebar shows 'Overview' and 'Organization Transaction', with 'Review Transaction' selected. The main content area is titled 'Review Transaction' and shows 'Account Info' with a dropdown menu for 'Account Type' set to 'Working Account'. Below this is a table with columns: 'Account No.', 'Account Type', 'Alias', 'Account Relationship', 'Current Balance', 'Available Balance', 'Reserved Balance', 'Unclear Balance', and 'Status'. The 'Transaction' section shows 'Completed Transaction' selected, with a date range from '07/01/2015 00:00:00' to '13/01/2015 23:59:59'. A 'Search' button is visible, and an 'Export' dropdown menu is open, showing options for 'Excel', 'Excel 2007', 'CSV', and 'PDF'. A table of transaction records is displayed at the bottom, with columns: 'Completion Time', 'Details', 'Transaction St...', 'Withdrawn', 'Paid In', 'Balance', and 'Operation'.

6. REVERSING TRANSACTION(S)

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

To **initiate 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.

The screenshot shows the 'Initiate Reversal' page in the M-PESA Organization Portal. The page title is 'Initiate Reversal' and the organization is '200777 - PAYBILLMERU(Active)'. The page contains a search for transaction log section with a text input field for 'Receipt No.' containing '2AB304DXD' and 'Search' and 'Reset' buttons. Below this is a table of transactions with columns: Identity Type, Identity, Account, Reason Typ., Details, Transaction Amou..., Available Balance, and Running Balance. The table has two rows of data. Below the table is an 'Audit Log' section and a 'System Interaction Log' section. A text input field for 'Reason' contains the text: 'Customer paid to our paybill account in error. The intended pay bill number the customer wanted to pay to is: 200700'. A 'Submit' button is located at the bottom of the reason field.

Identity Type	Identity	Account	Reason Typ.	Details	Transaction Amou...	Available Balance	Running Balance
Organization	200777 - PAYBILLMERU	Charges Paid Acco...	Pay Bill via Web	Pay Bill Charge	KSH -55.00	KSH -1,210.00	KSH -770.00
Organization	200777 - PAYBILLMERU	Utility Account(500...	Pay Bill via Web	Pay Bill from 254707162277 - MERCY DO...	KSH 130.00	KSH 1,515,646.00	KSH 1,515,646.00

Once initiated, it needs to be completed by another authorized operator i.e., the transaction should be completed by the checker who should be a Business Manager. The **Confirm Operation** pop up window will appear, click on **Yes**.

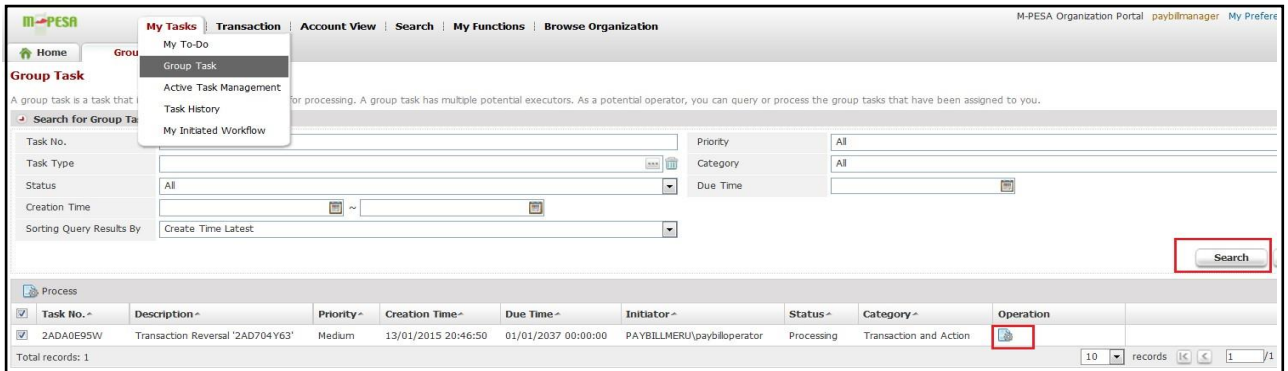
The screenshot shows a 'Confirm Operation' pop-up window. The window title is 'Confirm Operation'. It contains a question mark icon and the text 'Are you sure to submit?'. Below the text are two buttons: 'Yes' and 'No'. The 'Yes' button is highlighted with a red box.



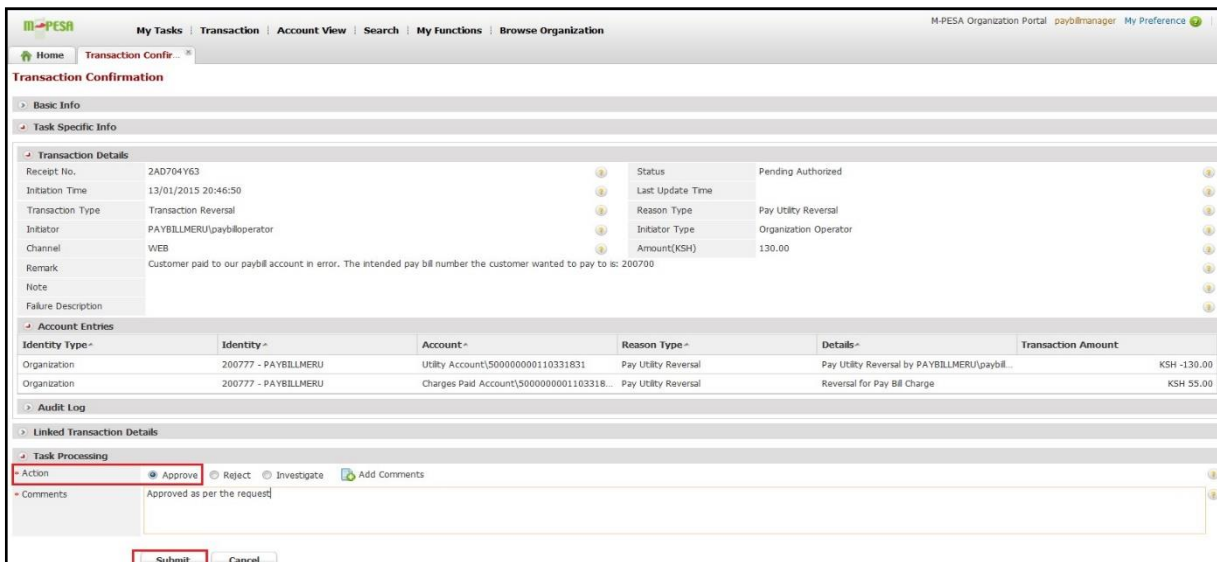
Transaction Details			
Receipt No.	2AD704Y63	?	Status Pending Authorized
Initiation Time	13/01/2015 20:46:50	?	Last Update Time
Transaction Type	Transaction Reversal	?	Reason Type Pay Utility Reversal
Initiator	PAYBILLMERU\paybilloperator	?	Initiator Type Organization Operator
Channel	WEB	?	Amount(KSH) 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:

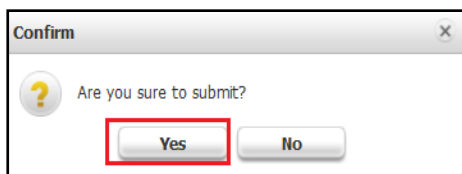
- Select **My Tasks**
- Select **Group Task**
- Click on **Search**
- Click on the **Operation** icon



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**.



7. 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.

The screenshot displays the 'Organization Operator' management page in the M-PESA system. It features a search form with the following fields: Organization Short Code (500500), Operator ID (%), Role (All), Middle Name (%), Date of Birth, Status (All), User Name (%JOE), First Name (%), Last Name (%), and Sorting Query Results By (Please Select). A red arrow points to the User Name field. Below the search form is a table with columns: ID, Organization Short Code, Organization Name, Operator ID, User Name, First Name, Middle Name, Last Name, Date of Birth, Role, Status, Suspend, and Operation. A red arrow points to the Operation icon in the table header. The table contains one record for user JOE JOHN DOE.

ID	Organization Short Code	Organization Name	Operator ID	User Name	First Name	Middle Name	Last Name	Date of Birth	Role	Status	Suspend	Operation
20300000000010784	500500	NAIROBI TELEVISION NETW...		JOE	JOHN		DOE	22/12/2014	Business...	Pending A...	No	

This role is available to users with either 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**.

Organization Operator

You can create an organization operator, query organization operators based on organization and select a record in the query result to access the organization operator management page.

Search for Organization Operator

Organization Short Code	200777	Status	All
Operator ID	%	User Name	%prudence
Role	All	First Name	%
Middle Name	%	Last Name	%
Date of Birth		Sorting Query Results By	Please Select

Search Reset

ID	Organization Short Code	Organization Name	Operator ID	User Name	First Name	Middle Name	Last Name	Date of Birth	Role	Status	Suspended	Operation
2030...	200777	PAYBILLMERU		prudence	Prudence		Kirimi	13/01/1986	Business Web Operator	Active	No	

Total records: 1

Organization Operator Info

You can view detailed information about an organization operator and execute service operation for the organization operator.

Basic Info

ID	20300000000012713	Identity Status	Active
Organization Short Code	200777	User Name	prudence
Authentication Type	Web	Language	English (Kenya)
Rule Profile	Web Operator Rule Profile	Registration Time	12/01/2015 11:34:17

Reset Password

Are you sure to reset the password for the operator?

Reason: Forgot their password

Submit Cancel

Success

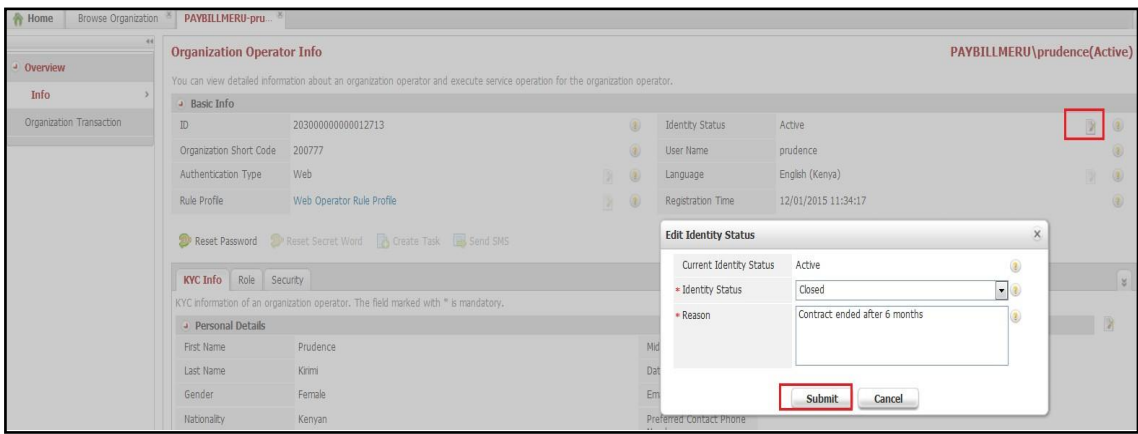
Operation succeeded.

Confirm

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**

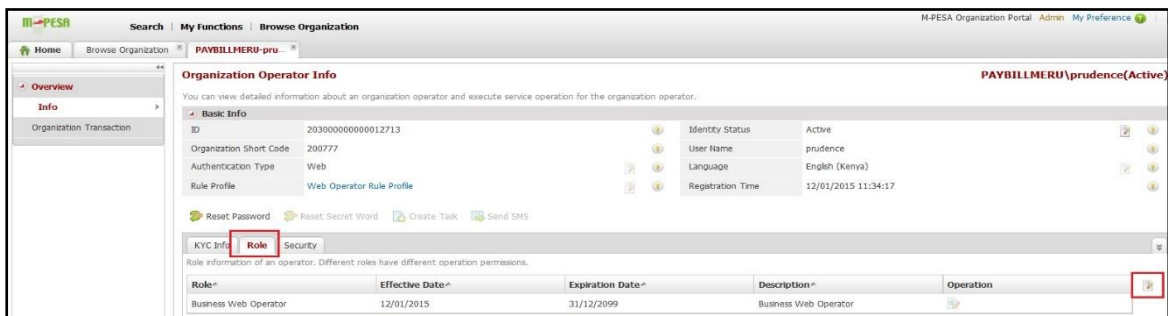


Managing KYC Info

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

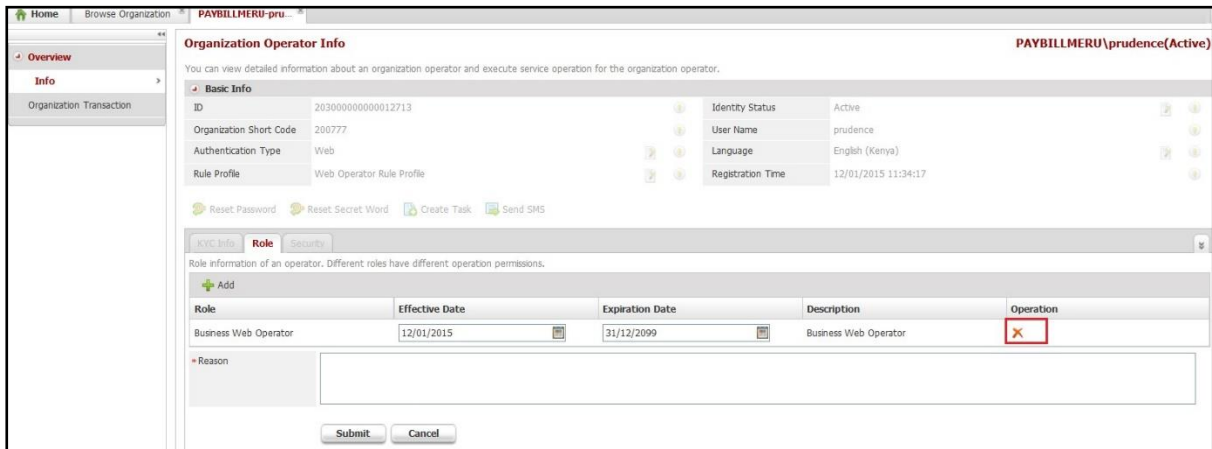
- Select **KYC Info** tab.
- Enter the following:
 - ✓ Personal Details
 - ✓ ID Details
 - ✓ Contact Details
- Enter **Reason**
- Select **Submit**

Managing the Role



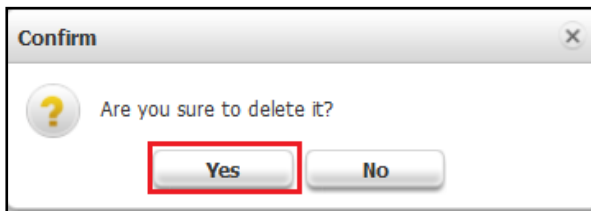
While logged in as the Business Administrator, select the **Role** tab and then select the **Edit** icon.

The page will populate as shown below.



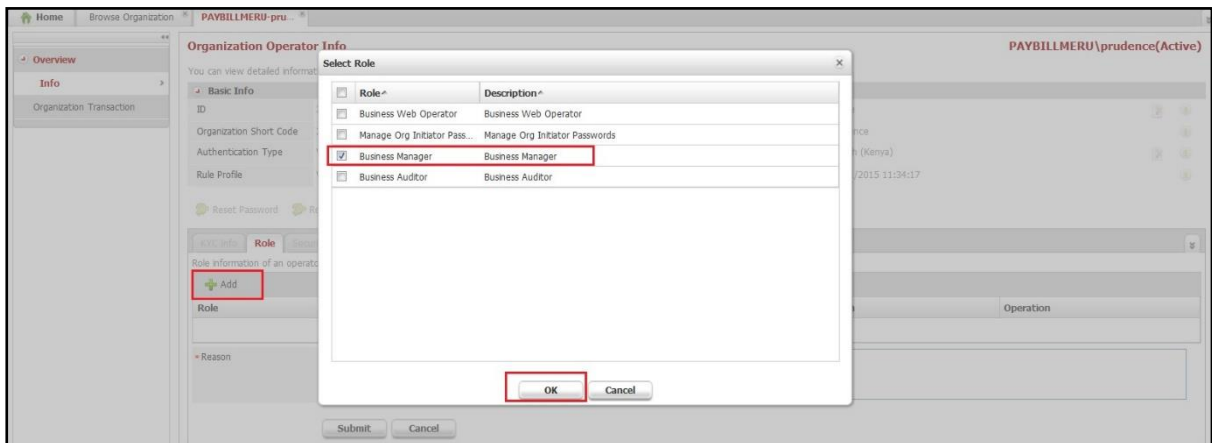
- Click on the **red X**

The **Confirm** pop up window will appear as below, select **Yes**.



Click on **Add**

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



8. 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.

iii. 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 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. Business Manager role has the permission to transfer funds to bank as highlighted above.

Details of the process steps is as highlighted above.

9. SUPPORT CHANNELS

Email: [**M-PESABusiness@safaricom.co.ke**](mailto:M-PESABusiness@safaricom.co.ke)

M-PESA Business Support Contact: **0722002222**