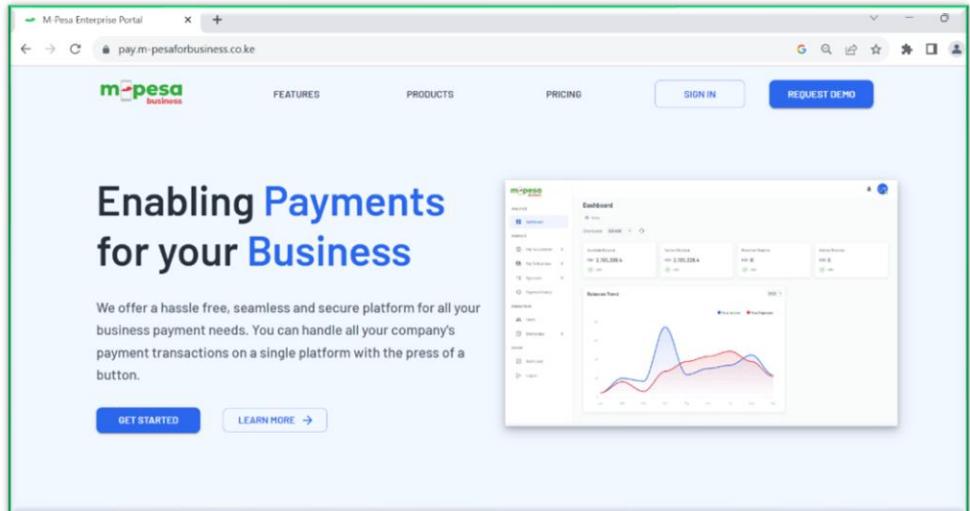




M-PESA Business

Portal

User Manual



The screenshot shows the M-Pesa Enterprise Portal homepage. At the top, there's a navigation bar with links for FEATURES, PRODUCTS, and PRICING, along with buttons for SIGN IN and REQUEST DEMO. The main heading is "Enabling Payments for your Business". Below it, a sub-copy states: "We offer a hassle free, seamless and secure platform for all your business payment needs. You can handle all your company's payment transactions on a single platform with the press of a button." Two buttons are present: "GET STARTED" and "LEARN MORE →". To the right, there's a "Dashboard" section with a chart titled "Balance Trend" showing transaction volumes over time.



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1.DEFINITION OF TERMS

Term	Meaning
Shortcode	This is the number acquired from Safaricom used by an organization to make and manage payments
Operator	This is the user that is authorized to perform various functions in the Business Portal
Bulk payments	Bulk Payments service allows your organization to make payments to groups of people(customers) and organization in real time at the click of a button.
MEP	M-PESA Business portal

M-PESA Business portal-PESA Business portal-PESA BUSINESS PORTALM-PESA BUSINESS PORTAL

1.1 Abbreviations

Abbreviation	Meaning
OTP	One Time Password
B2C	Business to Customer
B2B	Business to Customer
URL	Uniform Resource Locator

2. INTRODUCTION

Welcome to the M-PESA Business Portal

The M-PESA Business Portal is a platform created by Safaricom to help businesses and organizations in their payment processes.

This portal will enable organizations to pay to customers and businesses for goods and services offered, roll-ups, funds withdrawals, statement, and organization auto settlement.

The portal is accessible via web, and it offers seamless user experience. Portal users can also use USSD services when needed.

2.1 Benefits of the M-PESA Business Portal

M-PESA Business Portal will offer organizations with the following benefits.

- I. **Single Sign On;** One portal with different access channels i.e., M-PESA Web & USSD for all your shortcodes.
- II. **Simplified user interface and navigation.** Enjoy intuitive, simple, and effortless journeys to transact.
- III. **Easy and secure payments.** Your financial security is our priority.
- IV. **Customizable multiple approval levels.** Set up approval levels specific and suitable to your organization needs.
- V. **E-value recycling between collections and disbursements account.** Use funds collected from customer payments to settle bills or expenses.

3. WEB PORTAL ACCESS GUIDELINES

The web portal access guidelines are instructions that users of the portal need to follow for them to access the portal.

Email addresses

Valid official email addresses are used during the creation exercise. Email address is unique and cannot be used multiple times on the portal. The email address will be used for login purpose.

Valid Operators

The users created under an organization should be staff members.

Maker and Checker

The M-PESA web transactions operate under the maker-checker principle. This means that; in each transaction, there must be two individuals necessary for its completion. In that, when one user initiates a transaction, the other individual(user) approves the transaction.

4. ROLES

There are different user roles in the portal. Roles are a set of permissions on what a user created can and cannot do in M-PESA system. When creating users, the system assigns roles depending on the nature of work the users perform in the system.

These roles include.

- Business administrator
- Business manager
- Business operator
- Business auditor

4.1 Business Administrator

This is the user created when a short code is onboarded. The role of the administrator include.

- Sign up the organization on the portal.
- Onboard other shortcodes on the organization entity.
- User management. They can create, edit, activate, suspend, reset a user, resend activation link.
- To set/configure approval level.
-
- View balance on shortcodes.

Note an administrator is not allowed to view transactions.

Thus, the business administrator creates other users to transact and perform their specific roles as per the Organisation requirements.

4.2 Business Operator

Business operator has the following roles.

- Primary role is initiating transactions e.g., Funds Rollups, Business to Customer payments, Business to Business payments, Business Intra Transfer.
- Viewing account balances.
- Viewing statement and payment history.
- Viewing pending approvals and approval history.
- Viewing audit log.

- Note They cannot approve transaction.

4.3 Business Manager

Business manager has the following roles.

- Primary role is approving transactions.
- Viewing pending approvals and approval history.
- They can also initiate transactions.
- Viewing account balances.
- Viewing statement and payment history.
- Viewing audit log.

Note: The business manager cannot approve the transaction they have initiated.

4.4 Business Auditor.

Business auditor has the read only access roles.

- Viewing account balances.
- Viewing statement and payment history.
- Viewing pending approvals and approval history.
- Viewing audit log.
- They are not allowed to initiate or approve transaction.
-

5. SIGN-UP PROCESS

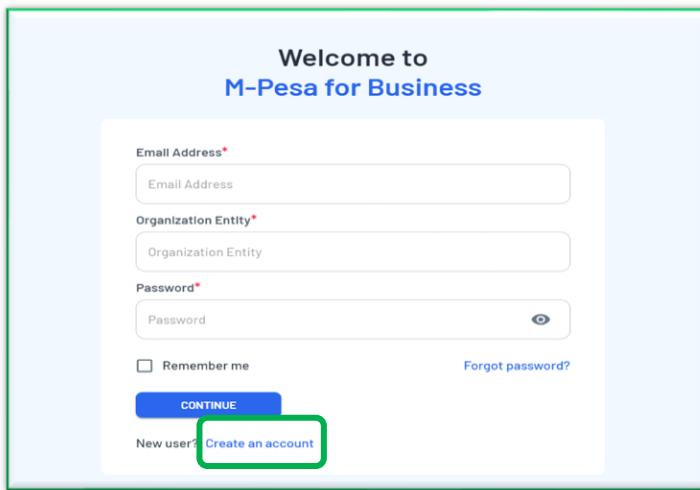
For an individual to sign up to the M-PESA Business Portal, their organization's shortcode should be on the M-PESA system and its status must be active.

The Business Administrator or finance contact for the shortcode is the one to sign up the organization on M-PESA Business Portal

The user who signs up organization on the M-PESA Business Portal will automatically assume the role of business administrator. Once onboarded, the M-PESA administrator/finance contact shall receive an email with the username, business entity code and verification link.

5.1 How to sign up.

- Click on the URL; <https://pay.M-PESAforbusiness.co.ke/>
- Click on **Create Account**.



Welcome to
M-Pesa for Business

Email Address*

Organization Entity*

Password*

Remember me [Forgot password?](#)

CONTINUE

New user? **Create an account**

- Sign up as a finance contact/ administrator as configured on the shortcode on M-PESA



Sign up as Finance contact

- Enter these details, the organization shortcode, Select finance contact, the finance contact's identification type, and the identification number. – press **continue**

Welcome to
M-Pesa for Business

Business Shortcode*
12345678

Sign up as*
 Administrator Finance Contact

Document Type*
National ID

Document Number*
12345678

I have read and I agree to the [Terms and Conditions of service.](#)*

CANCEL CONTINUE

Sign up as Business Administrator on M-PESA

- Enter these details, the organization shortcode, Select finance contact, the finance contact's identification type, and the identification number. – press **continue**

Welcome to
M-Pesa for Business

Business Shortcode*
12345678

Sign up as*
 Administrator Finance Contact

Administrator Username*
John Doe

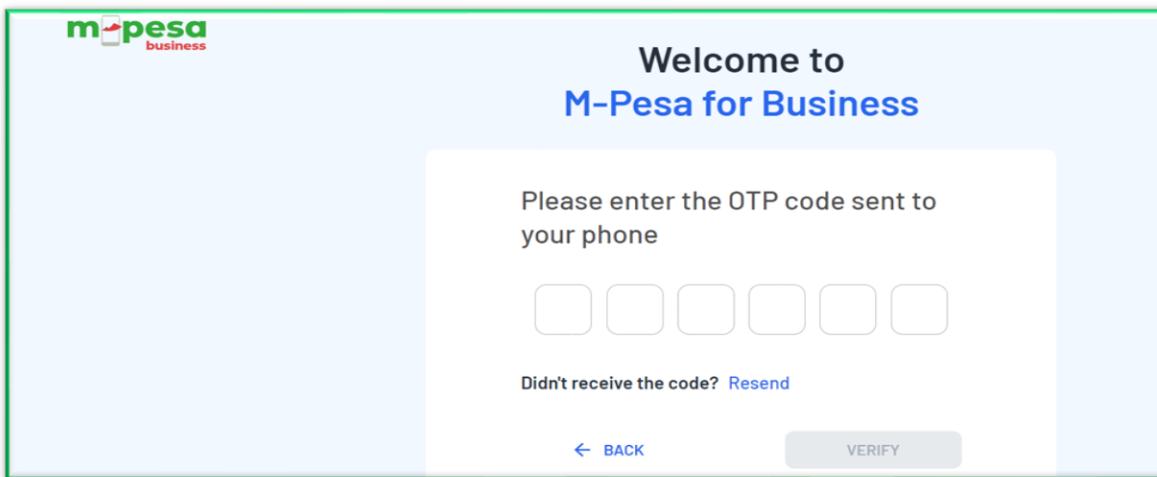
I have read and I agree to the [Terms and Conditions of service.](#)*

CANCEL CONTINUE



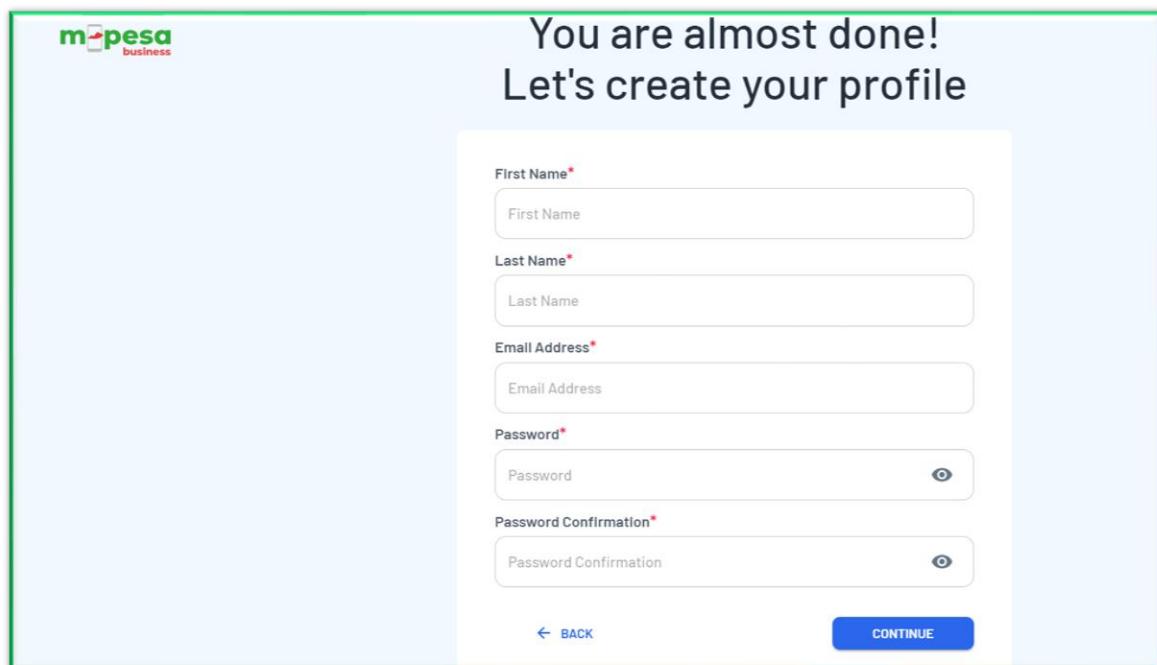
Once the finance contact/ business administrator enters all the details correctly, they will receive a message with the OTP (one-time password), on their phone that they should enter to validate their sign-up process as shown in the page below.

- Enter the OTP, click **Verify OTP**. The OTP expires after 60 seconds.

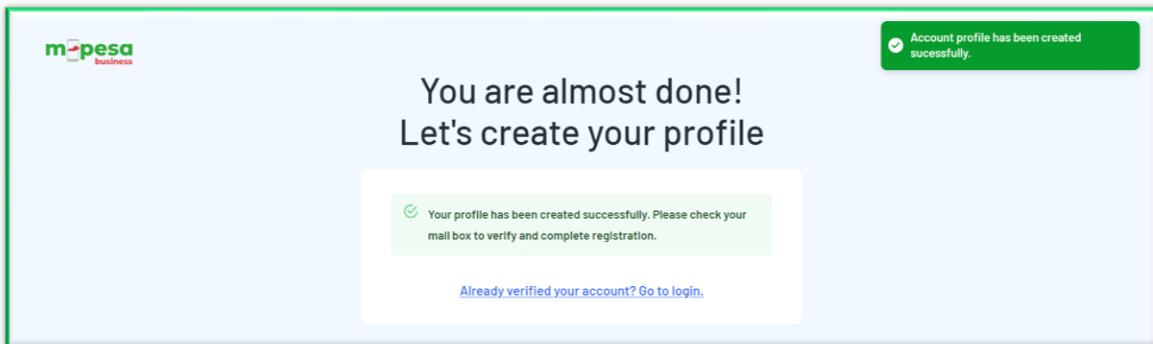


The screenshot shows the 'Welcome to M-Pesa for Business' page. At the top left is the M-Pesa business logo. The main heading 'Welcome to M-Pesa for Business' is centered above a text input field. The text field contains the placeholder 'Please enter the OTP code sent to your phone'. Below the text field is a row of six empty square boxes for entering digits. Underneath the boxes is a link 'Didn't receive the code? Resend'. At the bottom are two buttons: a 'BACK' button on the left and a 'VERIFY' button on the right.

Upon selecting the login URL, the user will be redirected to the login page to create their account profile. During account profile creation, they enter their names, email address, password.



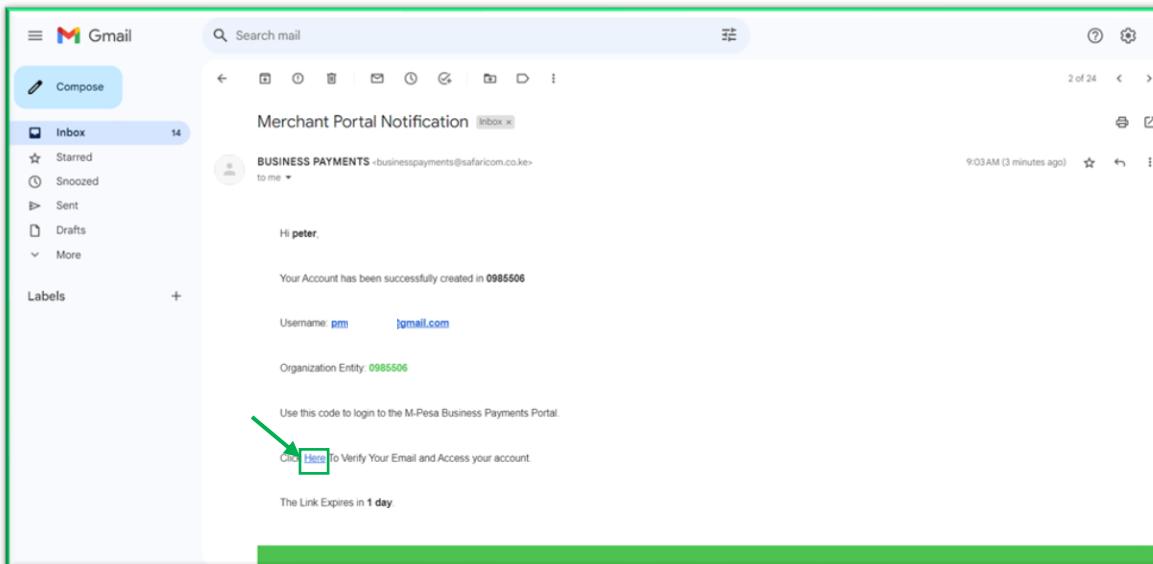
The screenshot shows the 'You are almost done! Let's create your profile' page. At the top left is the M-Pesa business logo. The main heading 'You are almost done! Let's create your profile' is centered above a form. The form consists of five text input fields with labels: 'First Name*', 'Last Name*', 'Email Address*', 'Password*', and 'Password Confirmation*'. Each input field has a placeholder text and a visibility toggle icon. At the bottom are two buttons: a 'BACK' button on the left and a 'CONTINUE' button on the right.



, the system will send official signup confirmation details which are sent to finance contact's/M-PESA business administrator's email provided on signup. The details will include username, organization entity code and verification link.

The finance contact will click on the ***Link*** provided on the email within 24 hours to verify their account.

Note if email is not verified customer will not be able to log in.





Welcome to M-Pesa for Business

Email verification

Your email address has been verified successfully. Please proceed to login.

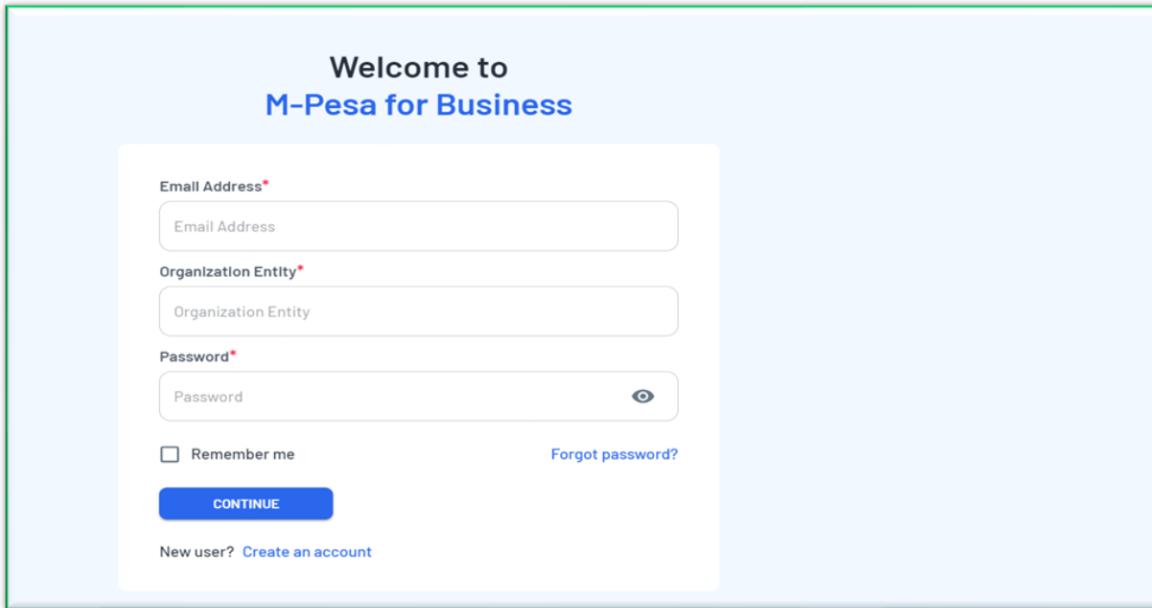
[Go to login.](#)





6. LOGIN PROCESS

The finance contact enters their email address, password, and organization entity code correctly, as shared in the email, then click on **Continue**.



Welcome to
M-Pesa for Business

Email Address*

Organization Entity*

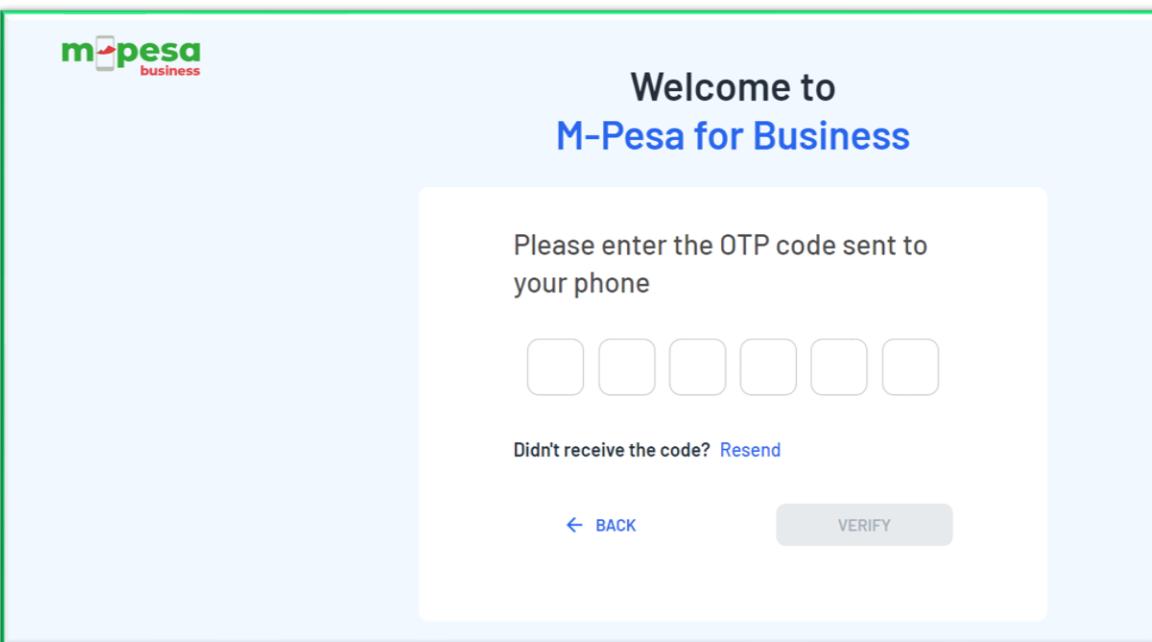
Password*

Remember me [Forgot password?](#)

CONTINUE

New user? [Create an account](#)

- Enter OTP received on mobile number.



Welcome to
M-Pesa for Business

Please enter the OTP code sent to
your phone

Didn't receive the code? [Resend](#)

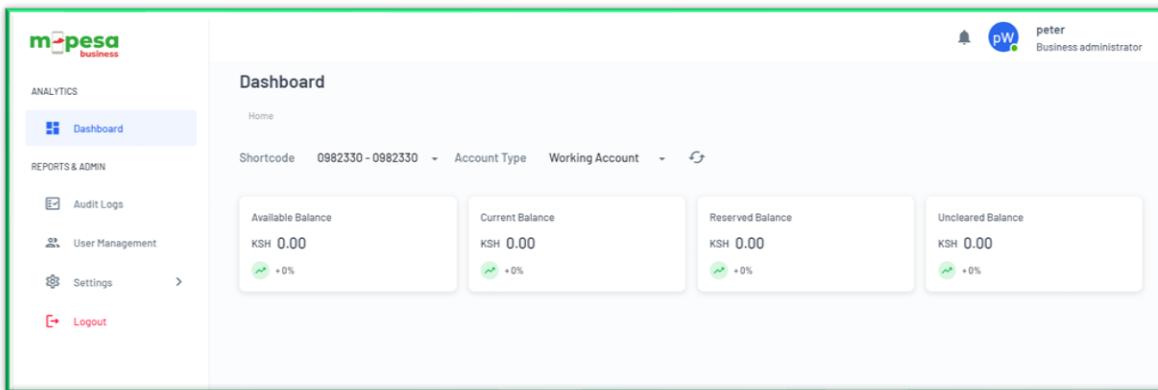
[BACK](#) **VERIFY**

Sub header Log in as ADMIN.



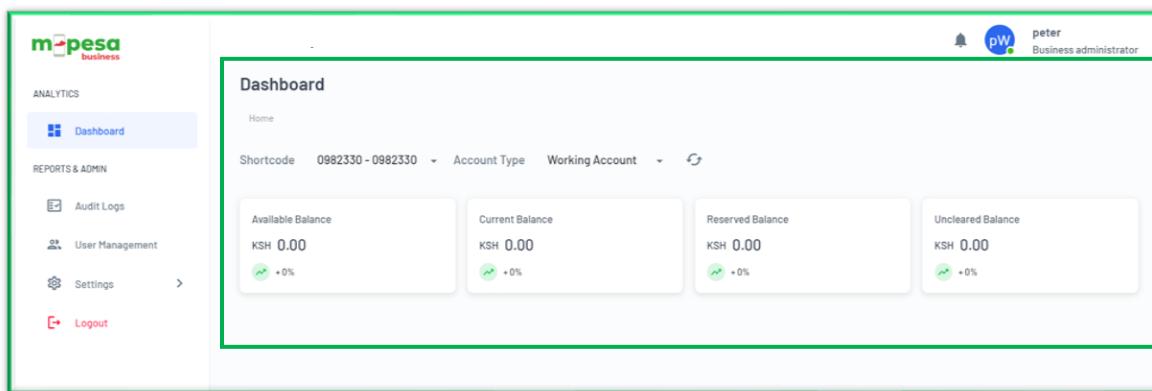
7.THE PORTAL VIEW

The page enables the user to perform the various functions performed in the organization. It also has the navigation bar which enables users to navigate through the portal as they perform their different functionalities.



7.1 The Dashboard

The dashboard gives the overview of the organization balance in different shortcode and account type.



- Selecting shortcode

The screenshot shows the mPesa Business dashboard for a user named Peter (Business manager). The sidebar includes sections for ANALYTICS (Dashboard), PAYMENTS (Initiate Payment, Bulk Payments, Reversals), and REPORTS & ADMIN (Audit Logs, User Management, Settings, Logout). The main area displays a dashboard for Shortcode 0020242024 - Merchant 0020242024..001. It shows Available Balance KSH 0, Reserved Balance KSH 0, and Uncleared Balance KSH 0. A tooltip over the Available Balance section lists account types: 0020242024 - Merchant 0020242024..001, 000080008 - null, 0020242025 - Merchant 0020242025..002, 000090009 - PayBill HO 000090009, 703040 - Bankable Agent, and 000333 - Dennis Holdings.

The screenshot shows the mPesa Business dashboard for a user named peter Wanjau (Business administrator). The sidebar includes sections for ANALYTICS (Dashboard), PAYMENTS (Initiate Payment, Bulk Payments, Reversals), and REPORTS & ADMIN (Audit Logs, User Management, Settings, Logout). The main area displays a dashboard for Shortcode 0982330 - 0982330. It shows Available Balance KSH 0.00, Current Balance KSH 0.00, Reserved Balance KSH 0.00, and Uncleared Balance KSH 0.00. A tooltip over the Available Balance section lists account types: Working Account, Utility Account, and Merchant Account.

Explain the different accounts and scenarios money can be in the account.

Working account – account available for all shortcodes, used for B2B transaction, funds deposited from bank for B2C/one account short codes. When a roll up is triggered, the money settles to the working account of head office and when partial withdrawals are done the balance remains on the working account. Float movement B2B moves money from one working account to another.

Utility account – Only for Pay bill and B2C shortcodes. Used to receive payments from customers, this account holds the balance paid in on Pay bill and to make payment to customer numbers for B2C.

Merchant account – Only for Buy goods merchants, used to receive payments from customers, this account holds the balance paid in.

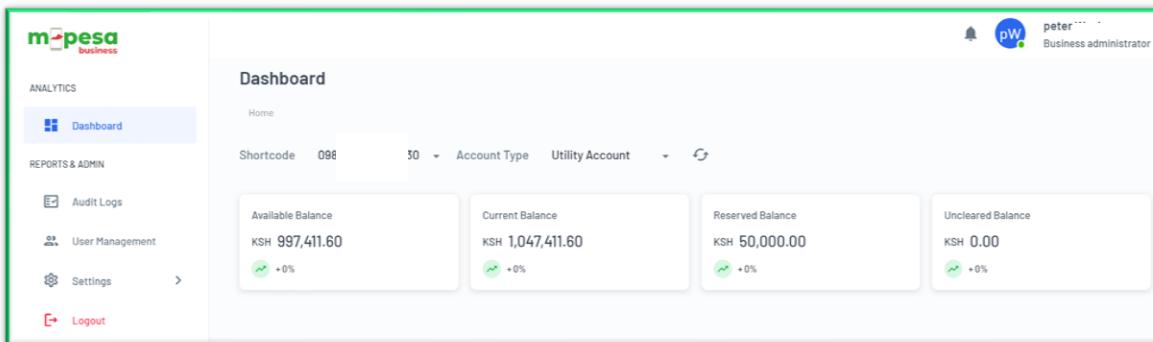
7.2 The Navigation Bar.

This bar contains the functions the user can perform.

These functions include.

- User management - Allows the business administrator to create and manage users.
- Shortcode management - Allow onboarding of shortcodes by the business administrator.
- Approval management – Allow the organization to configure the number of approvers they need for specific task.
- Payments - Allow either the business operator or business manager to initiate business to customer transactions, business to business payment, B2B intra account transfers.
- Approvals - Allow for the business manager to approve transactions and viewing approval history.
- Transfers – Allows organization to roll-up as well as withdrawing fund to the organization bank account.
- History – Provide with the records of the payment done by organization.
- Statement – Provides the organization with the statement for transaction done on the system.
- Audit logs – Provides the detailed information on activities that different user perform on the portal.

Business administrator navigation bar



The screenshot shows the mPesa Business dashboard. On the left, there is a navigation sidebar with the following menu items:

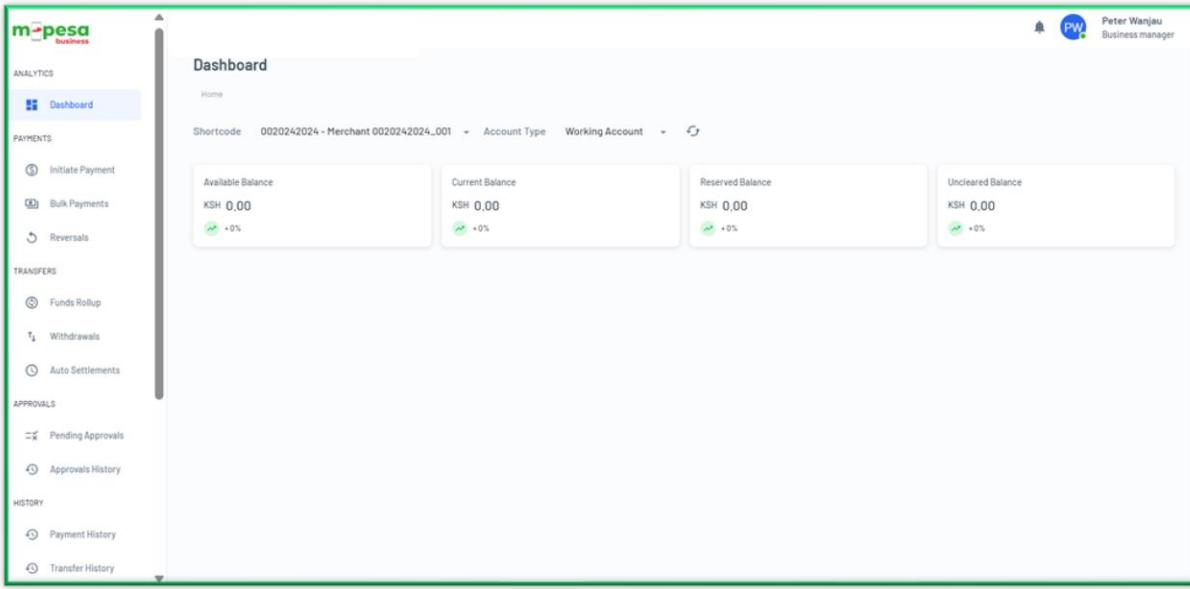
- ANALYTICS**
 - Dashboard** (selected)
 - Audit Logs
 - User Management
 - Settings
 - Logout
- REPORTS & ADMIN

The main dashboard area has a title "Dashboard" and a subtitle "Home". It displays the following information:

- shortcode: 098
- Account Type: Utility Account
- Available Balance: KSH 997,411.60 (+0%)
- Current Balance: KSH 1,047,411.60 (+0%)
- Reserved Balance: KSH 50,000.00 (+0%)
- Uncleared Balance: KSH 0.00 (+0%)

In the top right corner, there is a user profile icon for "peter" and the role "Business administrator".

Business operator / business manager navigation Bar



Dashboard

Home

Shortcode: 0020242024 - Merchant 0020242024_001 | Account Type: Working Account

Available Balance	Current Balance	Reserved Balance	Uncleared Balance
KSH 0,00 +0%	KSH 0,00 +0%	KSH 0,00 +0%	KSH 0,00 +0%

ANALYTICS

- Dashboard

PAYMENTS

- Initiate Payment
- Bulk Payments
- Reversals

TRANSFERS

- Funds Rollup
- Withdrawals
- Auto Settlements

APPROVALS

- Pending Approvals
- Approvals History

HISTORY

- Payment History
- Transfer History

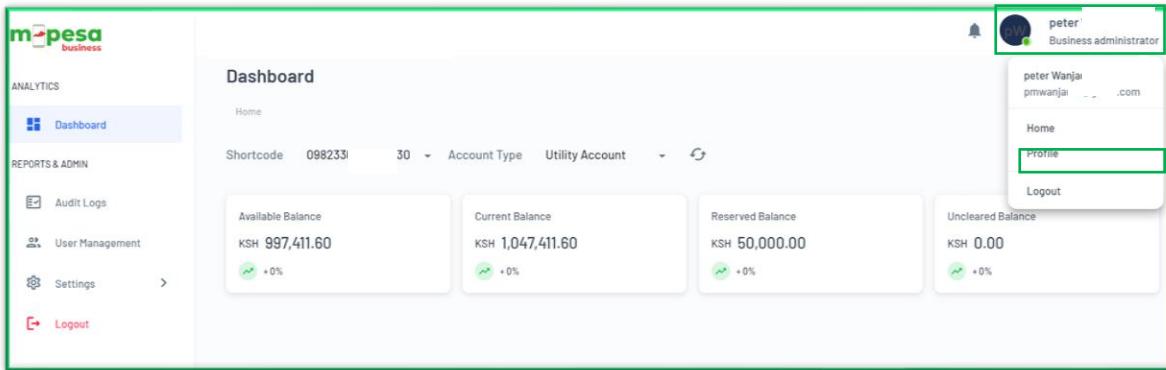
Peter Wanjau
Business manager

8.VIEW PROFILE

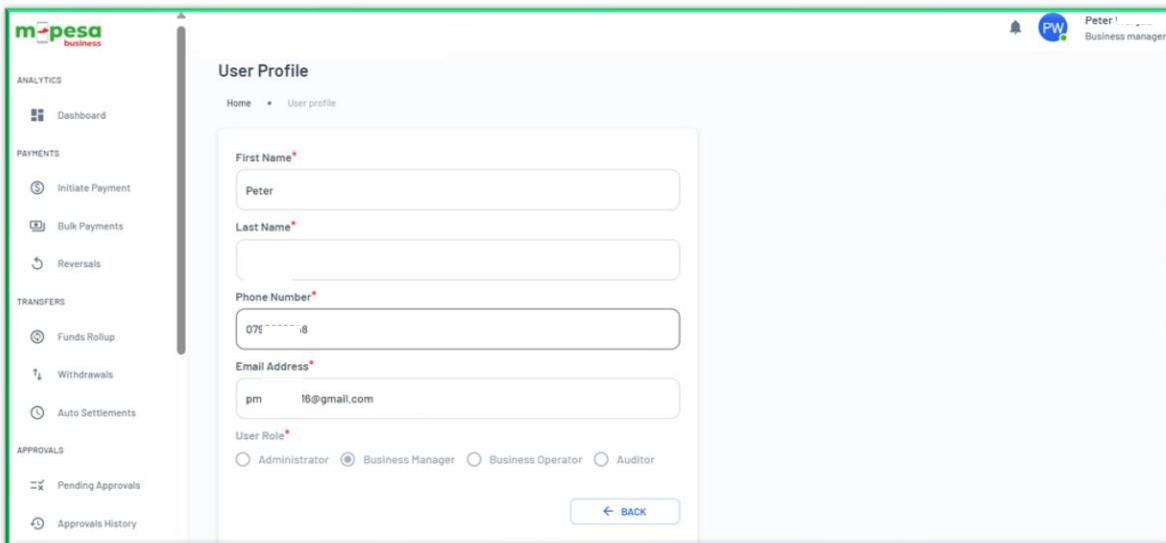
Any user in the portal can view their profile, but the Business administrator can make changes and update all the profiles.

8.1 View Profile.

- Click on the icon on the top right.
- From the drop-down, select ***Profile***.



- The page below appears. The users can view their personal details.



8.2 Log Out.

Once in the portal, a user can decide to leave, hence log-out.

- To log out; click on the icon on the right corner of the page as shown below.
- Select Logout, and you will successfully log out.

The screenshot shows the M-Pesa Business dashboard. On the left, there's a sidebar with 'ANALYTICS' and 'REPORTS & ADMIN' sections, including 'Dashboard', 'Audit Logs', 'User Management', 'Settings', and 'Logout'. The main area is titled 'Dashboard' and shows account details: Shortcode 098233, Account Type Utility Account. It displays four balance boxes: Available Balance KSH 997,411.60, Current Balance KSH 1,047,411.60, Reserved Balance KSH 50,000.00, and Uncleared Balance KSH 0.00. On the top right, there's a user profile for 'peter' (Business administrator) with an email j16@gmail.com. A green box highlights the 'Logout' button in the dropdown menu.

8.3 Reset Password

This is the functionality that helps user to set new password in case they forget the password they set.

To reset your password.

- Click on ***Forgot Password*** on login page.

The screenshot shows the 'Welcome to M-Pesa for Business' login page. It has fields for 'Email Address*', 'Organization Entity*', 'Password*', and a 'Remember me' checkbox. Below the password field is a 'Forgot password?' link. At the bottom, there's a 'CONTINUE' button and a link for 'New user? Create an account'. A green box highlights the 'Forgot password?' link.



- Enter your email and your preferred notification channel (SMS or Email address).

Note: The one-time password (OTP) will be sent to the notification channel you selected.

Welcome to
M-Pesa for Business

Reset your password

Email Address*

Notification Channel*

SMS Email

CANCEL CONTINUE

- Enter the OTP received on notification channel.

Welcome to
M-Pesa for Business

Reset your password

Please enter the OTP code sent to your phone

Didn't receive the code? [Resend](#)

BACK VERIFY

- Set your password and confirm.

Welcome to
M-Pesa for Business

Reset your password

Email Address*

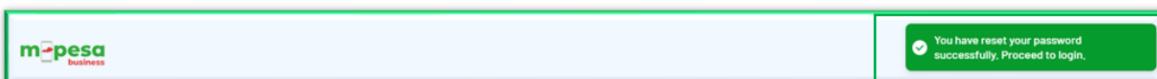
pmwanjau@safaricom.co.ke

Password*

Pass.....

Password Confirmation

CANCEL SUBMIT



9.USER MANAGEMENT

The user who signs up the shortcode on the M-PESA Business Portal will assume the role of business administrator and will be responsible for managing other users.

Business administrator can manage other users by.

- Creating users. Once the user is created, they will be required to activate their account.
- suspending users and Activating
- Resending the link if the created user was not able to activate in time.
- And editing user's details

9.1 Creating Users.

To create a user, a business administrator logs into the portal.

- Select the **User Management** tab on the navigation bar.
- Click on **New User**.

#	Date Created	Name	Email Address	Phone Number	Role	Status	Action
1	22/09/2023 09:03:45	peter	pmwa 6@gmail.com	0792 148	Business administrator	Active	⋮

- The page below appears.
 - Enter the personal details; that is; the first name, last name, phone number and email address of the user.
 - Select the role to assign to that user.
 - Click on **Create User**.

The screenshot shows the 'User Management' section of the M-Pesa Business portal. On the left sidebar, under 'REPORTS & ADMIN', 'User Management' is selected. The main area contains a form for creating a new user:

- First Name***: Input field.
- Last Name***: Input field.
- Phone Number***: Input field.
- Email Address***: Input field.
- User Role***: Radio buttons for Business Manager, Business Operator, and Auditor.
- CANCEL** and **CREATE USER** buttons at the bottom.

Add

dummy data.

- The business administrator successfully creates a user.

The screenshot shows the 'User Management' screen with a success message: **User has been created sucessfully.**

#	Date Created	Name	Email Address	Phone Number	Role	Status	Action
1	22/09/2023 10:45:30	peter wanyau	PETI @GMAIL.COM	0711111111	Business manager	Pending Active	⋮

The user created will receive a message in their email with their username and organization entity code and a link to verify and set the password.

9.2 Activating the Created User Account.

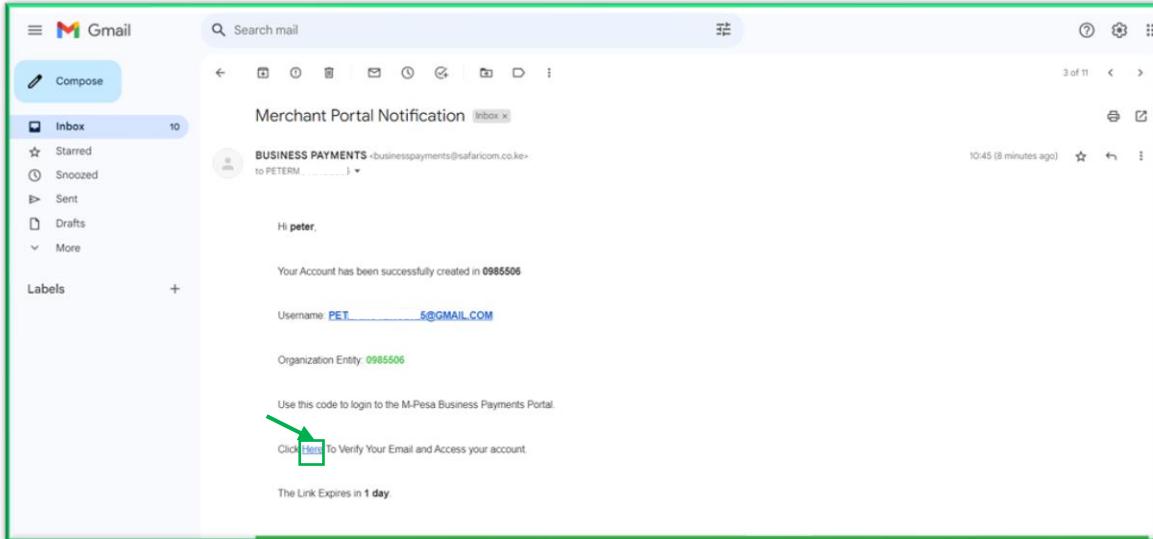
The created user will log in to their email as shown below. The email has the following details.

- Username
- Organization entity (found in email) – we need to explain what the org entity means.
- And a link for activation (the link is active within) 24 hours is correct cancelled by mistake.

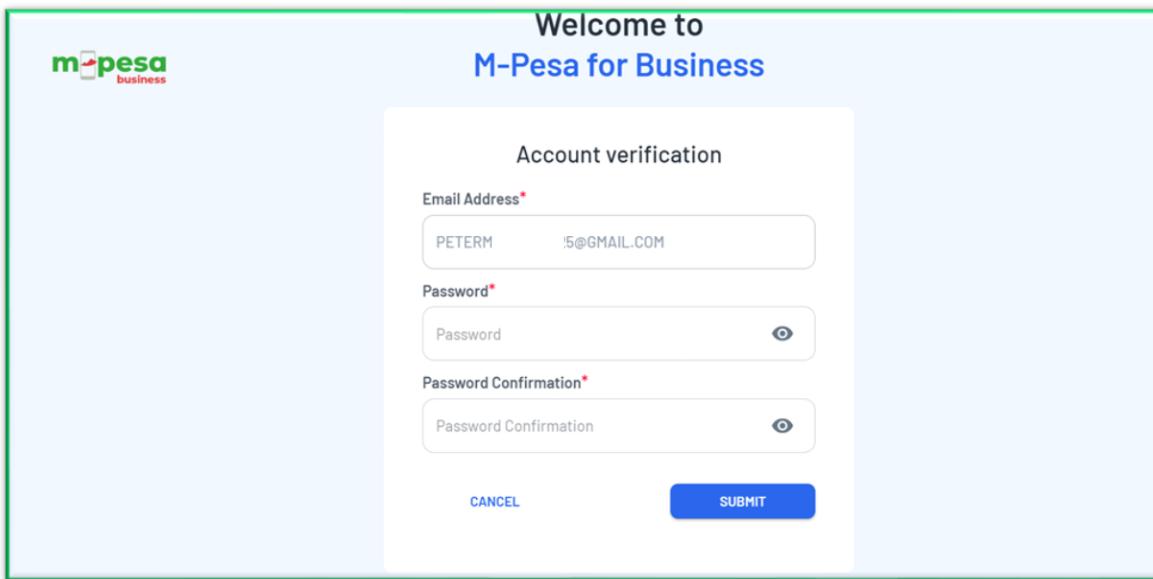
They will also receive an SMS on their mobile numbers, stating; **Your M-PESA Portal account has been created please login to your email to complete registration.**

The user will then log in using the password created.

- The user clicks on **Here** to verify their account.



- Set your password and confirm.



9.3 Resend Verification Link

Once the user has been created by Administrator, the user receives credentials with a link valid for 24 hours. After 24 hours the link expires, and the user will require a different link to verify their account.

The administrator will resend the new link using the steps below.

- Select **User Management**
- Click on action drop down of the user under pending active status.
- Select **Resend Verification Link**

#	Date Created	Name	Email Address	Phone Number	Role	Status	Action
1	22/09/2023 15:12:01	peter	MU 120@GMAIL.COM	0712345678	Business operator	Pending Active	
2	22/09/2023 10:45:30	peter	PETE 12025@GMAIL.COM	0712345678	Business manager	Active	Resend Verification Link

- Select **Yes, Resend.**

Resend Verification Link

Are you sure that you want to resend the verification link for peter?

[NO](#) [YES, RESEND](#)

#	Date Created	Name	Email Address	Phone Number	Role	Status	Action
1	22/09/2023 15:12:01	peter	MU 120@GMAIL.COM	0712345678	Business operator	Pending Active	
2	22/09/2023 10:45:30	peter	PETE 12025@GMAIL.COM	0712345678	Business manager	Active	
3	22/09/2023 09:03:45	peter	12025@GMAIL.COM	0712345678	Business administrator	Active	

9.4 Suspending a User.

The Business administrator can also suspend a user. This process will temporarily deny the user access to the organization entity.

To suspend a user, a business administrator will.

- Select **User Management**
- Click on Action drop down of the user they wish to suspend.

- Select **Suspend**

The screenshot shows the 'User Management' section of the M-Pesa Business Portal. On the left sidebar, 'User Management' is highlighted with a green box and a number '1'. In the main area, a user named 'peter' is selected. A context menu is open over the user's row, with 'Suspend' highlighted by a green box and a number '3'. The user details are as follows:

#	Date Created	Name	Email Address	Phone Number	Role	Status	Action
1	22/09/2023 10:45:30	peter	PETER@MAIL.COM	079268	Business manager	Active	⋮
2	22/09/2023 09:03:45	peter	pm@gmail.com	079268	Business administrator	Active	⋮

- Select **Yes,Suspend.**

A confirmation dialog box titled 'Suspend User' is displayed, asking 'Are you sure that you want to suspend peter Wanjau?'. It contains two buttons: 'NO' and 'YES, SUSPEND'. The 'YES, SUSPEND' button is highlighted with a green box and a number '3'. The background shows the same User Management table as the previous screenshot.

The business administrator successfully suspends the user. Their status changes to suspended as shown below. The user receives an SMS **Your M-PESA Business Portal has been suspended.**

The screenshot shows the 'User Management' page. On the left sidebar, 'User Management' is highlighted. The main area displays a table with columns: #, Date Created, Name, Email Address, Phone Number, Role, Status, and Action. There are two rows:

#	Date Created	Name	Email Address	Phone Number	Role	Status	Action
1	22/09/2023 10:45:30	peter	PETE @GMAIL.COM	07926	Business manager	Suspended	⋮
2	22/09/2023 09:03:45	peter	pmw@gmail.com	07926	Business administrator	Active	⋮

At the bottom right of the table, there are pagination controls: 'Rows per page: 10' and '1-2 of 2'.

9.5 Activating a User

For a business administrator to activate a user, it means that the user is in a suspended or dormant status.

The user will be required to change their account after every 45 days. If the user does not change the password, the user's account will change to dormant.

To determine that a user is suspended or dormant, it will be indicated as shown below;

- Select **User Management**
- Click on the Action drop down of the suspended or dormant user.
- Select **Activate**

The screenshot shows the same 'User Management' page as before. The first user, 'peter' (Status: Suspended), has a dropdown menu open next to the '⋮' icon in the 'Action' column. The menu items are 'Edit' (highlighted with a green box and arrow 1) and 'Activate' (highlighted with a green box and arrow 2).

- Select **Yes, Activate**

The business administrator successfully updates the user.

The users' status changes from suspended to active status.

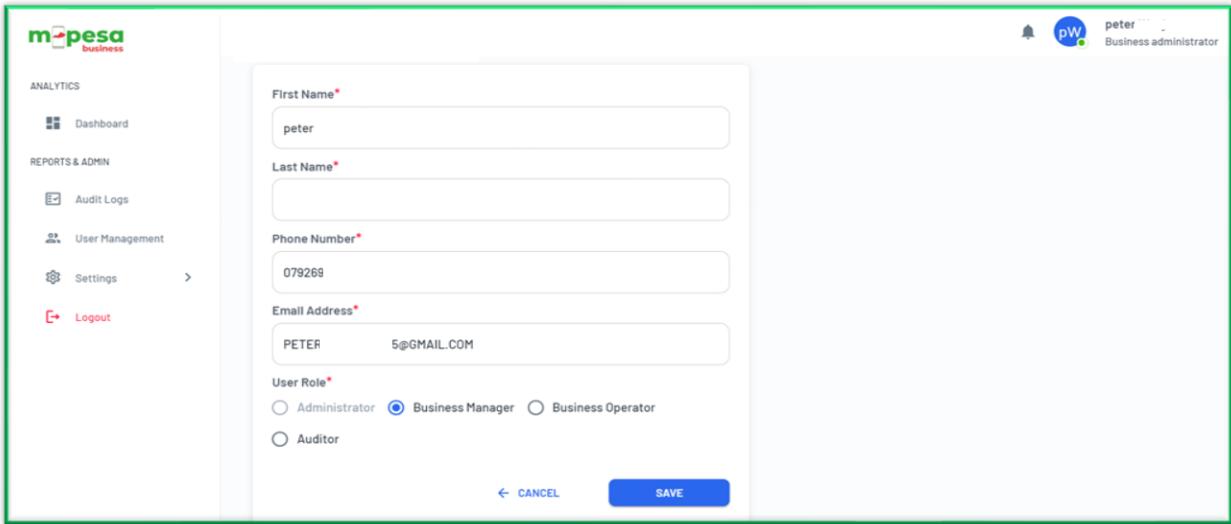
9.6 Editing a User.

A business administrator can edit details of a user. These details can be their phone numbers, and names or the role. The administrator cannot edit the email of a user.

To edit a user. A business administrator logs in.

- Select **User Management**
- Click on the Action drop down of the user and select **Edit**.

- Edit the details they need to edit
- Select **Save**



The screenshot shows the mPesa Business application interface. On the left, there's a sidebar with 'ANALYTICS' and 'REPORTS & ADMIN' sections, and links for 'Dashboard', 'Audit Logs', 'User Management', 'Settings', and 'Logout'. The main area is titled 'Edit User' and contains fields for 'First Name*' (peter), 'Last Name*', 'Phone Number*' (079269), 'Email Address*' (PETER 5@GMAIL.COM), and 'User Role*' (Business Manager selected). Below these are radio buttons for 'Administrator', 'Business Operator', and 'Auditor'. At the bottom are 'CANCEL' and 'SAVE' buttons.

The business administrator successfully edits details of a user.

10. APPROVAL SET-UP

The M-PESA Business Portal gives freedom to an organization to determine whether they require approval workflows for not ready yet transactions (e.g., Business Payments) on their portal account.

Approval Levels is a setting on the Business Portal that determines how many users can approve an action or transaction. The system allows for zero up-to five approval levels.

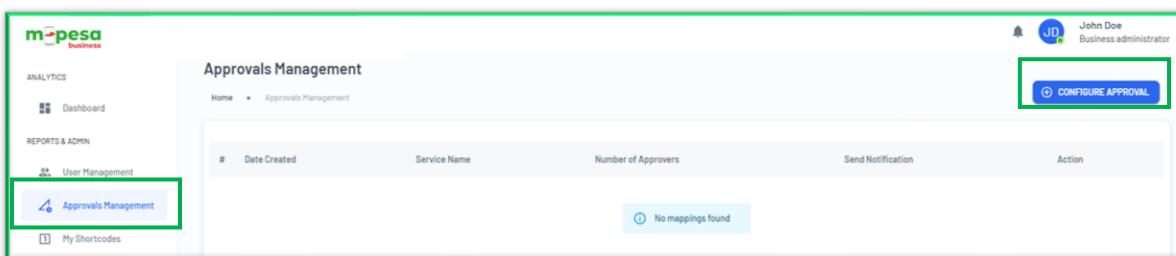
Please Note: By default, the portal works under maker checker principles where one operator initiates, and the manager approves the transaction. for any transaction initiated it will require one user with manager role to approve.

Setting Up approval levels requires a user with business administrator roles only.

10.1 Approval Level Set-up/ Configuration

To set up the approval, Login as business administrator.

- Select **Approval Management**.
- Select **Configure Approval**



- Enter the **Process Name** as **User Management** or **Transaction**.
- Enter **Service Name** e.g., **B2C Payments**, **B2C Bulk Payments**.
- Enter **Number of approvers**
- Click on check box on **Send Notification**. This will enable the user who initiates transaction to receive notification once the action has been done on the task e.g., Approved or rejected.

Approval Configuration

Process Name*
Select process name

Service Name*
Select service name

Number of approvers*
Number of approvers

Send Notifications?

[CANCEL](#) **SAVE**

- The screen will populate showing the approval configuration was created

Approvals Management

#	Date Created	Service Name	Number of Approvers	Send Notification	Action
1	16/10/2023 01:18:47	B2C Payments	1	Yes	UPDATE

Approval configuration has been created successfully.

CONFIGURE APPROVAL

10.2 Editing /Updatig Approval Configuration

Business administrator can adjust the number of the created approval level by following the steps below.

- Select **Approval Management**.
- Click on **Update** on the task to update.

Approvals Management

#	Date Created	Service Name	Number of Approvers	Send Notification	Action
1	16/10/2023 01:18:47	B2C Payments	1	Yes	UPDATE

Approval configuration has been updated successfully.

CONFIGURE APPROVAL

- Enter **Number of approvers**.

Update Approval Setup

Process Name*
Payments

Service Name*
B2C Bulk Payments

Number of approvers*
0

Send Notifications?

[← CANCEL](#) [SAVE](#)

Approvals Management

#	Date Created	Service Name	Number of Approvers	Send Notification	Action
1	16/10/2023 01:18:47	B2C Payments	1	Yes	UPDATE

Approval configuration has been updated successfully.

[CONFIGURE APPROVAL](#)

11. SHORTCODE MANAGEMENT

The shortcode management allows the organization with multiple Head office shortcodes to onboard them on the same business entity. The shortcode used for signing up will automatically be onboarded on the portal. When making payments the user will select the shortcode to use from the list of onboarded shortcodes.

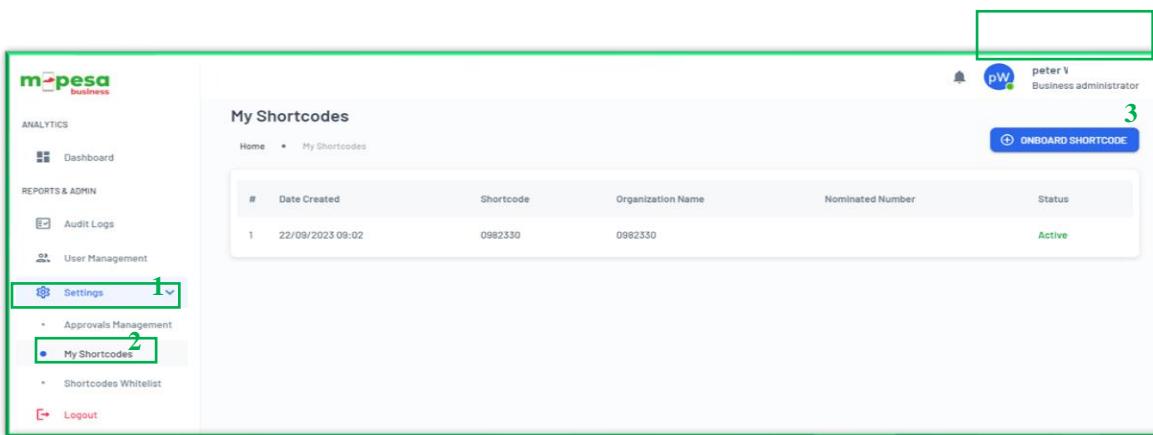
Criteria (Validation) to be used for onboarding.

1. The shortcode should exist in G2.
2. Organization shortcode must be on active status.
3. Finance contact or M-PESA administrator on active status.
4. Provide with correct details of finance contact or administrator on M-PESA.
5. Finance contact/ M-PESA administrator to provide with correct one-time password (OTP) received as SMS.

Note: You cannot onboard the child shortcode under hierarchy. You will only be required to onboard the parent shortcode (head office).

To onboard shortcodes, the business administrator will login.

- Click on *Setting*.
- Select *My Shortcodes*.
- Click on *Onboard Shortcode*.



The page below appears.

- Select the operator type, choose the finance contact/Admin.

- Enter the shortcode.
- Select their identification type which can be national ID, military ID, alien's ID.
- Click on Submit.

Onboard Shortcode

Shortcode Number*

Onboard using*

Administrator Finance Contact

Document Type*

Choose Document Type

Document Number*

Document Number

CANCEL SUBMIT

Once the business administrator submits, a pop-up appears that requires them to validate.

- Enter the OTP code (the finance contact on shortcode to be onboarded receives an OTP in their phone numbers via SMS)
- Select verify.

Please enter the OTP code sent to your phone

Didnt receive the code? [Resend](#)

BACK VERIFY

The business administrator will have successfully onboarded a shortcode for their organization.

12. FLOAT PURCHASE

Float purchase is a service that enables an organization/ business to buy M-PESA float directly to the shortcode.

Float amounts enable an organization to perform Business to Customer Payments and Business to Business transactions.

For an organization to purchase a float, they need to make cash/cheque deposit transaction or an online RTGS/EFT transfer transaction to the Safaricom M-PESA holding account with NCBA, Kenya Commercial Bank (KCB), Equity Bank, and Co-operative Bank.

For the RTGS deposit, please use the details below. The beneficiary account to transfer funds to via RTGS is prefix 333+the B2C shortcode e.g., if your M-PESA B2C code is 200200, the account shall therefore be 333200200.

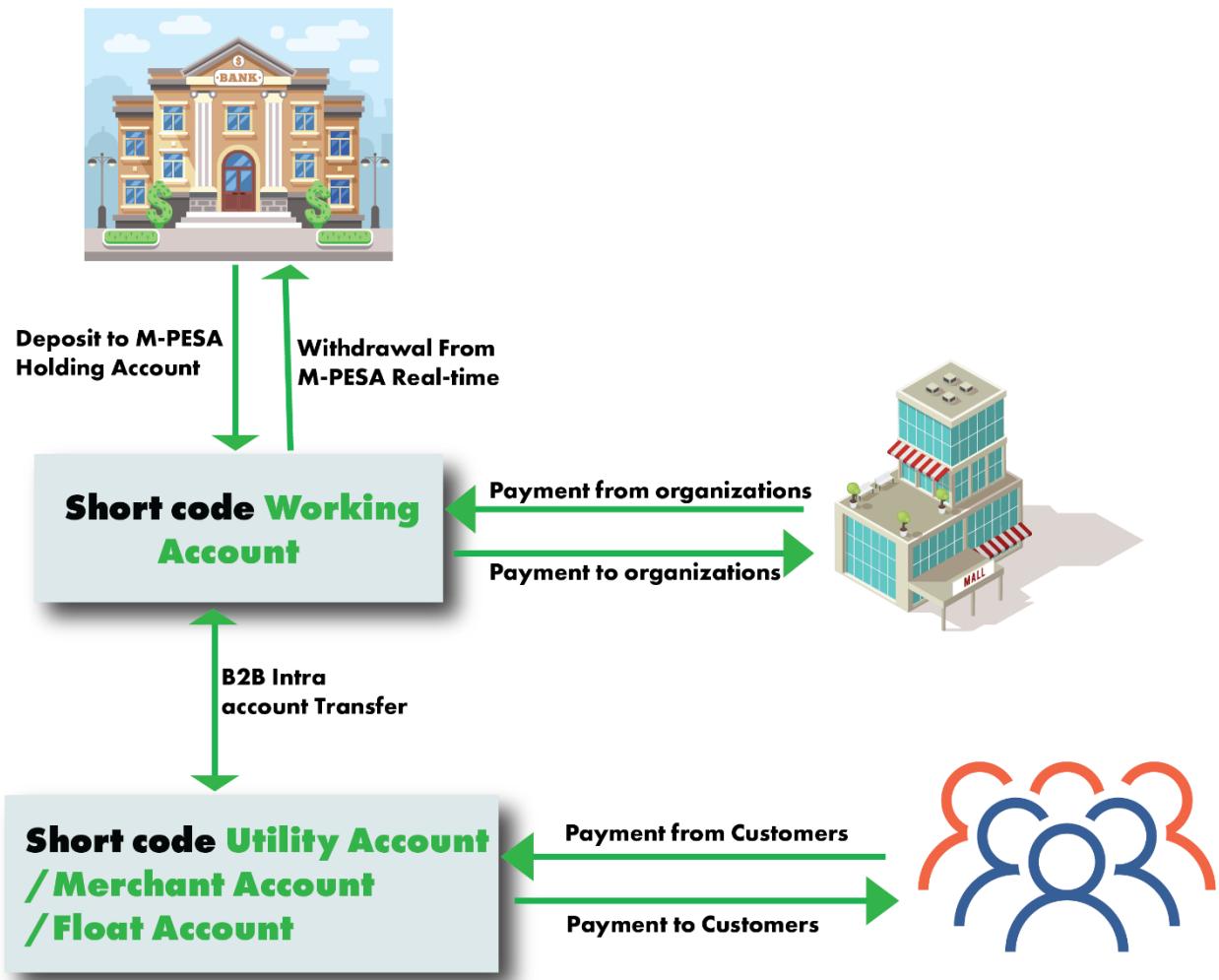
Account Name	MPESA Holding	MPESA Holding Co. Limited	M-PESA Holding Co. Limited	M-PESA Holding Co. Limited
Bank Name	NCBA	Kenya Commercial Bank	Co-operative Bank	Equity Bank
Branch Name	Upper hill	Moi Avenue	Stima Plaza	Equity Centre
Account Currency	KES	KES	KES	KES
SWIFT CODE	CBAFKENX	KCBLKENX	KCOOKENA	EQBLKENAXXX
Beneficiary Acc	333+B2C short code 333200200	333+B2C short code e.g. 333200200	333+B2C short code e.g., 333200200	333+B2C short code e.g., 333200200

The money is deposited in the working account of the business shortcode.

The money is later transferred from the Working account to the Utility account to allow for the B2C transactions.

The organization can also receive funds from customers to Merchant account/ Utility account directly depending on the product.

The diagram below is representation of the cash flow.



Types of Accounts

- MMF/ Working Account – This is where you deposited funds to.
- Utility Account – This is where customer payments happen from for Paybill and B2C shortcodes.
- Merchant Account – This is where customer payments happen from for Buy Goods shortcodes.
- Float Account – This is where withdrawals and deposits from customers at M-PESA Agent happen from.

13. TRANSACTIONS

This is the service that allows organizations to make payments to businesses and customers. The transactions can be initiated as a single transaction or in bulk transaction.

13.1 Initiating B2C Transactions

The organization with Business to Customer (B2C) product will be able to initiate transaction to customer's phone number as single or in bulk.

There are 3 categories for making payment.

- **Send to mobile number** – This service is used to make payment to customers who are registered on M-PESA and unregistered, and other networks. The organization will be charged for sending the principal amount.
- **Send to mobile number with withdrawal charges** - This service is used to make payment to customers who are registered on M-PESA. The organization will be charged for sending and withdrawal of the principal amount.
- **Promotion payment** - This service is used to make payment to both customers who are registered on M-PESA as well as customers not registered on M-PESA e.g., Airtel and Telcom customers.

Validation Process

The system will allow organization to validate the customers phone number against their identification document during initiating transaction. Validation will be done for customers who are registered on M-PESA. If the validation fails, the transaction will be declined.

The organization will also have an option not to validate the customer details by leaving the areas of identification type and identification number blank. The transaction will therefore be completed without validation therefore could result to erroneous payments.

13.1.1 Single B2C Transaction

If the organization is making payment to fewer customer E.g., below 10 customers can use this option where they will add customers up to ten per single record.

To initiate a single B2C transaction, login as a business operator or business manager.

- Click on ***Initiate Payments***.
- Under ***Payment Type***, select ***Send to Mobile***.

- Select **Category of Payment** e.g., **Send to mobile number**, **Send to mobile number with withdrawal charges** or **Promotion payment**.
- Select **Shortcode** to pay from.

- Click on **Add Recipient**

- Enter recipient **Phone Number**.
- Enter **Amount**.
- Select **Identification Type** e.g., National Identification, Passport. Not mandatory
- Enter **Identification Number. Not mandatory**
- Enter **Purpose** and Click **Add**.

The screenshot shows the mPesa Business interface. On the left, there's a sidebar with 'ANALYTICS', 'PAYMENTS' (selected), 'TRANSFERS', 'APPROVALS', and 'APPROVALS'. Under PAYMENTS, 'Initiate Payment' is selected. The main area shows a 'New Payment' form with a table containing one row: # 0722000000, Document Type National ID, Document Number 12345678, Amount (KSH) 200.00, Purpose salary. Below the table is an 'ADD RECIPIENT' button.

- Click on **Add Recipient** to add numbers. You can also remove and edit a number in the record by clicking on edit icon and remove icon at the right of the number.
- Then click on **Next**.

Note: The maximum number of single records that an organization can pay at once is ten.

The screenshot shows the 'New Payment' screen with two recipient entries in the table:

#	Phone Number	Document Type	Document Number	Amount (KSH)	Purpose	Action
1	0722000000	National ID	12345678	200.00	salary	
2	0722000000	National ID	12345678	100.00	Salary	

At the bottom of the table are 'BACK' and 'NEXT' buttons.

- Enter **Comment** and click on **Submit**.

View Payment

Home • New Payment

Payment Details					
Payment Type					
Sender	0982330 - 0982330				
Recipients					
#	Phone Number	Document Type	Document Number	Amount (KSH)	Purpose
1	0722000000	National ID	12345678	200.00	salary
2	0722000000	National ID	12345678	100.00	Salary
Comment*					
Salary					
BACK					SUBMIT

New Payment

Home • New Payment

✓ Payment created successfully.

NB if identification validation fails on history, it will show failed.

13.1.2 Bulk B2C Payment

This service allows organization to make payment to a large number of customers at a click of a button.

To initiate B2C bulk payment transaction, one logs in as a business operator/manager.

- Click on **Bulk Payment**.
- Click on **Upload Payment**

Bulk Payments

Home • Bulk Payments

BUSINESS TO CUSTOMER PAYMENTS (B2C) BUSINESS TO BUSINESS PAYMENTS (B2B)								
#	Date	Shortcode	Records	Total Amount (KSH)	Description	Status	Result	Action
1	12/10/2023 22:01:53	202355 - B2C Fire	19996	201,909,610.00	Preferred FilenamePreferred Filename0001	Completed	Records created successfully	⋮
2	12/10/2023 14:54:33	0000080008	19996	201,909,610.00	Preferred Filename	Completed	Records created successfully	⋮
3	12/10/2023 07:20:33	202355 - B2C Fire	19996	201,909,610.00	okay	Completed	Records created successfully	⋮

2 UPLOAD PAYMENTS

- Select Payment type as **Send to mobile (B2C)**
- Click on **Download Template file**.

Upload Bulk Payments

Home • Bulk Payments • Upload bulk payments

Payment type*

Send to mobile (B2C)

Download template file 2

Category of payment*

Select category of payment

Pay From*

Select shortcode to pay from

- Fill in the Template you downloaded and save it.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	MobileNumber	DocumentType	DocumentNumber	Amount	PurposeOfPayment										
2	254722000000	National Id	12345678	100.00	Allowance										
3	254722000000	National Id	12345679	100.00	Allowance										
4	254722000000	National Id	12345680	100.00	Allowance										
5	254722000000	National Id	12345681	100.00	Allowance										

- Fill the details on Business Portal
 - Enter **Type of Payment** e.g., Send to mobile number, promotion Payment, Send to mobile number with withdrawal charges.
 - Enter the shortcode to pay from.
 - Click on **Upload File** to select the file you saved.
 - Enter **Preferred Filename**.
 - Click on **Upload & Save**.

The screenshot shows the Bulk Payments section of the M-Pesa Business app. On the left is a sidebar with navigation links: ANALYTICS, PAYMENTS (Initiate Payment, Bulk Payments, Reversals), TRANSFERS (Funds Rollup, Withdrawals, Auto Settlements), APPROVALS (Pending Approvals, Approvals History), and HISTORY (Payment History, Transfer History). The main area has a dropdown for 'Send to mobile (B2C)', a 'Category of payment*' dropdown set to 'Send to mobile number', and a 'Pay From*' dropdown set to '000080008 -'. A file upload section shows 'B2C-Bulk-Template.xlsx' with a green 'X' icon. Below it, 'Preferred Filename*' is set to 'Salary' and 'Description*' is 'Salary for month of June'. At the bottom are 'BACK' and 'UPLOAD & SAVE' buttons.

The bulk transactions will be displayed as shown below with their statuses being indicated.

- **Pending status** – means that you have uploaded the document successfully and awaits approval from another manager.
- **Completed** – The transaction has been approved and funds has been sent to customers.
- **Failed** – The uploaded document has errors. Errors indicated under result column.

The screenshot shows the Bulk Payments section of the M-Pesa Business app. The sidebar includes PAYMENTS (Initiate Payment, Bulk Payments, Reversals), TRANSFERS (Funds Rollup, Withdrawals, Auto Settlements), APPROVALS (Pending Approvals, Approvals History), and HISTORY (Payment History, Transfer History). The main table has two tabs: BUSINESS TO CUSTOMER PAYMENTS (B2C) and BUSINESS TO BUSINESS PAYMENTS (B2B). The B2C tab displays three records:

#	Date	Shortcode	Records	Total Amount (KSH)	Description	Status	Result	Action
1	13/10/2023 18:04:55	00020242024-Merchant 00020242024_001	1	40.00	test	Pending	Records created successfully	⋮
2	13/10/2023 16:57:40	000080008	1	40.00	test	Completed	Records created successfully	⋮
3	13/10/2023 16:56:12	000080008			test	Failed	Cannot invoke \"String.replaceAll(String, String)\" because \"data[3]\" is null	⋮

- One can view the validation of the record by clicking on Action drop down arrow on the record to view.
- Select ***View Records***.

#	Date	Shortcode	Records	Total Amount (KSH)	Description	Status	Result	Action
1	13/10/2023 19:20:49	000204-2024-Merchant 002024-2024-001	1	40.00	test	Pending	Records created successfully	1
2	13/10/2023 19:04:55	000204-2024-Merchant 002024-2024-001	1	40.00	test	Completed	Records created successfully	
3	13/10/2023 16:57:40	000080008	1	40.00	test	Completed	Records created successfully	
4	13/10/2023 16:56:12	000080008			test	Failed	Cannot invoke "String.replaceAll(String, String)" because "data[3]" is null	

[View Records](#) 1 [Download Records](#) 2 [Download Transaction Report](#)

- Record will be displayed with the status of each transaction highlighted.

#	Phone Number	Document Type	Document Number	Purpose	Amount (KSH)	Status	Transaction Code	Result	
1	25	51	Military Id	100000000001	TEST100	100.00	Declined	RJC4IXE2WM	Limit rule (Maximum MMF Account For Customer Balance Check) verification fails.
2	25	55	National Id	100000000002	TEST101	101.00	Cancelled	RJC2IXEPOA	The value of KYC ID Number is incorrect.
3	25	74	Alien Id	100000000001	TEST102	102.00	Cancelled	RJC3IXE2YT	The value of KYC ID Number is incorrect.
4	25	16	Diplomatic Id	100000000002	TEST103	103.00	Cancelled	RJC4IXE3ED	The value of KYC ID Number is incorrect.
5	25	187	Passport	100000000001	TEST104	104.00	Cancelled	RJC8IXEPOB	The value of KYC ID Number is incorrect.
6	25	59	Manifest	100000000002	TEST105	105.00	Not Executed		Failed to configure the KYC field because the entry is not found in the data dictionary.
7	25	86	Military Id	100000000001	TEST106	106.00	Cancelled	RJC5IXE309	The value of KYC ID Number is incorrect.
8	25	71	National Id	100000000002	TEST107	107.00	Cancelled	RJC7IXE2ZH	The value of KYC ID Number is incorrect.
9	25	54	Alien Id	100000000001	TEST108	108.00	Cancelled	RJC0IXE316	The value of KYC ID Number is incorrect.

13.2 Initiating B2B Payments

This is a service that allows organization to make payment to other shortcodes such as Buy Goods and Pay bill shortcodes. The organization can transfer funds between their shortcodes through float management. Organization can move funds between account of the same shortcode.

The organization will only make payment to shortcodes that are authorized.

13.2.1 B2B Whitelist

B2B whitelist is the process of enabling organizations to make payment to other organization shortcodes. The organization will not be able to make payment to shortcodes that are not whitelisted.

The whitelisting is done by Safaricom. The organization will fill in the B2B application form, and terms and conditions and attach the required documents. For more details send email to M-PESAbusiness@safaricom.co.ke.

To view B2B whitelist a user will login.

- Select ***Shortcode Whitelist***.
- The list of whitelisted shortcode will be displayed.

#	Date Created	Shortcode	Till Number	Status	Action
1	24/09/2023 10:55	2024100 - Short Term Paybill		Active	⋮
2	19/09/2023 02:25	173899 - AGENT APP TEST	3899	Active	⋮
3	18/09/2023 02:24	30050 - Mkungu Agency	3301	Active	⋮
4	18/09/2023 02:24	30031 - Goovy Limited	3302	Active	⋮
5	18/09/2023 02:24	323234 - Test Aggregator store	3234	Active	⋮
6	18/09/2023 02:24	315856 - VAS TEST 5	3158	Active	⋮
7	18/09/2023 02:24	7377166 - Brian Gitahi	3111	Active	⋮
8	18/09/2023 02:24	10088 - testpermission	2954	Active	⋮

13.2.2 Initiating B2B Intra Transaction.

A B2B Intra transaction enables an organization to move funds between accounts of the same shortcode e.g., Working to Utility, Float to Working, Merchant to Working and Vice Versa.

To initiate a B2B Intra transaction.

- Log in as a business operator or business manager.
- Click on ***Initiate Payments***.
- Under ***Payment Type***, select ***B2B Intra***.
- Select ***Category of Payment e.g., Merchant to Working***
- Select ***Shortcode*** to pay from.
- Enter ***Amount***.
- Enter ***Comment*** and submit.

The screenshot shows the mPesa Business interface. On the left, there's a sidebar with categories like ANALYTICS, PAYMENTS (with 'Initiate Payment' highlighted), TRANSFERS, APPROVALS, and HISTORY. The main area is titled 'New Payment' and contains fields for Type of Payment (B2B Intra), Category of Payment (Merchant To Working), Pay From (0982330 - 0982330), Amount (400), and Comments (For salary disbursement). A 'SUBMIT' button is at the bottom right.

13.2.3 Payment to Organizations

The organization can make B2B payment through two ways.

1. Single Payments
2. Bulk Payments

Note: Organization will only be able to make payment to organization with the same product per each entry. E.g., Organization will not be able to make payment to organization with Paybill and Buy Goods product in one file. They will be required to upload the document for shortcode with the same product at a time.

13.2.3.1 B2B Single Payment

This is the service that allow organization to make payments to fewer shortcodes e.g., ten or less shortcodes at a time.

To initiate a B2B transaction, Log in as a business operator or business manager.

- Click on ***Initiate Payments***.
- Under ***Type of Payment***, select ***Pay to Business (B2B)***.
- Select ***Category of Payment*** e.g., ***Buy Goods, Paybill, Float Movement***.
- Select ***Shortcode*** to pay from.

New Payment

Type of Payment*: Pay to Business (B2B)

Category of Payment*: Buy Goods

Pay From*: 0982330 - 0982330

NEXT

- Click on **Add Recipient**

New Payment

No recipients. Add recipient by clicking on ADD RECIPIENT below

ADD RECIPIENT

BACK **NEXT**

Enter recipient **Business Shortcode**

Enter **Amount**

Enter **Purpose** and click **Add**.

Buy Goods

Add Recipient

Business Shortcode*

Amount*

Purpose

CANCEL **ADD**

- Add all the business shortcode to maximum of ten (10) then click on **Next**.

The screenshot shows the 'New Payment' page. On the left, there's a sidebar with 'ANALYTICS', 'Dashboard', 'PAYMENTS' (with 'Initiate Payment' selected), 'Bulk Payments', 'Reversals', 'TRANSFERS', 'Funds Rollup', 'Withdrawals', 'Auto Settlements', 'APPROVALS', 'Pending Approvals', and 'Approvals History'. On the right, the main area has a header 'New Payment' with 'Home' and 'New Payment'. Below is a table with one row:

#	Business Shortcode	Account Number	Amount (KSH)	Purpose	Action
1	173899 - AGENT APP TEST	N/A	10.00	test	

Below the table are buttons for ' BACK' and ' NEXT'.

- Enter comment and click on **Submit**.

This screenshot shows the 'New Payment' page with more detailed fields. The sidebar and header are identical to the previous screen. The main area includes 'Payment Details' (Category of Payment: Buy Goods, Sender: 0020242024 - Merchant 0020242024_001) and 'Recipients' (same as the first screen). A new section 'Comment*' contains a text input field with placeholder 'Comment...'. Buttons at the bottom are ' BACK' and ' SUBMIT'.

This screenshot shows the 'New Payment' page after submission. The sidebar and header are the same. The main area shows a green success message 'Payment created successfully.' above the 'Type of Payment*' input field.

13.2.3.2 Bulk B2B Payment

This service allows organization to make payments to substantial number of organizations at a click of a button.

To initiate B2B bulk payment transaction, one logs in as a business operator/manager.

- Click on **Bulk Payments**.
- Click on **Upload Payment**

The screenshot shows the M-Pesa Business dashboard. In the left sidebar under 'PAYMENTS', 'Bulk Payments' is selected and highlighted with a green box and a number '1'. At the top right, there is a user profile for 'peter Wanja Business operator' and a large blue button labeled 'UPLOAD PAYMENTS' with a green border and a green box containing a number '2'.

- Select ***Business to Business Payments (B2B)***
- Click ***Download Template file***.

The screenshot shows the 'Upload Bulk Payments' page. In the 'Payment Type*' dropdown, 'Send to business (B2B)' is selected and highlighted with a green box and a number '1'. Below it, the 'Download template file' button is highlighted with a green box and a number '2'.

- Fill in the Template you downloaded and save it.
 - Recipient Shortcode.
 - Enter Amount.
 - Purpose of Payments.
 - Payer Account Name (optional).
 - Account Name (optional).

The screenshot shows a Microsoft Excel spreadsheet titled 'Bulk Payments'. The columns are labeled 'ShortCode', 'Amount', 'PurposeOfPayment', 'PayerAccountName', and 'AccountName'. The data rows are:

ShortCode	Amount	PurposeOfPayment	PayerAccountName	AccountName
123456	500.00	Spareparts		
12344	1000.00	Catering services		
123563	2445.00	Transport		

- Fill the details on Business Portal
 - Enter **Type of Payment** e.g., **Buy Goods, Paybill or Float Movement**
 - Enter the shortcode to pay from.
 - Click on **Upload File** to select the file you saved.
 - Enter **Preferred Filename**.
 - Enter **Description**.
 - Click on **Upload & Save**.

The screenshot shows the 'Initiate Payment' section of the M-Pesa Business Portal. The 'PAYMENTS' menu is open, showing 'Initiate Payment' as the selected option. The main form is for 'Bulk Payments'. It has fields for 'Payment Type' (set to 'Buy Goods'), 'Pay From' (set to '0982330 - 0982330'), 'Preferred Filename' (set to 'Business Payment'), and 'Description' (set to 'Organization Services'). A file named 'B2B-Bulk-Template.xlsx' is uploaded to the 'Upload File' field. At the bottom right is a blue 'UPLOAD & SAVE' button.

The bulk transactions will be displayed as shown below with their statuses being indicated.

- **Pending status** – means that you have uploaded the document successfully and awaits approval from another manager.
- **Completed** – The transaction has been approved and funds has been sent to customers.
- **Failed** – The uploaded document has errors. Errors indicated under result column.

The screenshot shows the 'Bulk Payments' history page. The table displays the following data:

#	Date	Shortcode	Records	Total Amount (KSH)	Description	Status	Result	Action
1	13/10/2023 19:48:42	000000008	2	20.00	Test A	Pending	Records created successfully	⋮
2	13/10/2023 19:44:58	0020242024-Merchant 0020242024_001	3	30.00	test	Failed	Some records are invalid	⋮
3	13/10/2023 17:02:15	000000008	2	20.00	test	Completed	Records created successfully	⋮

- One can view the validation of the record by clicking on action drop down arrow on the record to view.
- Select ***View Records***.

Bulk Payments

#	Date	Shortcode	Records	Total Amount (KSH)	Description	Status	Result	Action
1	13/10/2023 10:49:42	000080008	2	20.00	Test A	Pending	Records created successfully	
2	13/10/2023 10:44:58	0020242024 - Merchant 0020242024_001	3	30.00	test	Failed	Some records are invalid	
3	13/10/2023 17:02:15	000080008	2	20.00	test	Completed	Records created successfully	

View Records

- Record will be displayed with the status of each transaction highlighted.

Send to Business

#	Shortcode	Purpose	Amount (KSH)	Status	Transaction Code	Result
1	323234		10.00			Okay
2	30031		10.00			Okay
3	1234		10.00	Cancelled		Shortcode or Till is not whitelisted

Rows per page: 10 ▾ 1-3 of 3 < >

14. TRANSFERS

This is the service that allow the organization to roll-up the funds to the head office as well as withdrawing funds to the organization bank account.

14.1 Funds Roll- up

Funds roll-up refers to the movement of funds accumulated in the different stores/child short codes to the head office. After the fund roll-up, the funds can be withdrawn to the bank or used for B2B payments.

Funds roll up is done for the Buy Goods (Merchant Head Office Product) and Pay bill (Head Office Product).

To roll up, log in as business operator or business manager.

- Select ***Funds Rollup***.
- Enter ***Head Office Shortcode***.
- Enter ***Description*** and ***Submit***.

14.2 Withdraw Funds.

This is the service that allows the organization to withdraw funds collected in their shortcode to the bank account attached to the shortcode on M-PESA. The organization can withdraw funds to bank account manually or they can set the auto -settlement.

14.2.1 Manual Withdrawal

To manually withdraw funds, log in as business operator or business manager.

- Select **Withdrawals**.
- Select **Head Office Shortcode**.
- Click on check box on **Specify Amount**. (If you wish to withdraw full amount on the shortcode, leave the box on specify amount unchecked)
- Enter **Amount**
- Enter **Comment**

Withdraw to Bank

Kindly select the head office shortcode to proceed

H.O Shortcode*
0020242025 - Merchant 0020242025..002

Specify Amount

Amount*
100

Comments*
Comments...

SUBMIT

Withdraw to Bank

Withdraw Request submitted successfully

14.2.2 Organization Auto-Settlement

Organization auto settlement is a feature that allows the withdrawal of funds to bank account to be scheduled for automatic completion based on predefined criteria, such as period and amount to be settled.

The auto-settlement can be done daily, weekly, or monthly.

The auto-settlement time is set on the hour i.e., 12:00, 01:00, 16:00

The organization can also determine the amount they wish to be auto settled to the bank account.

Organization can also edit, activate, or deactivate the created schedule.

14.2.2.1 Creating Organization Auto-Settlement.

To set Auto settlement, log in as business operator or business manager.

- Select ***Auto Settlements***.
- Click ***Add schedule***.
- Click ***period*** as ***Daily, weekly, or Monthly***.

#	Created On	Shortcode	Amount (KSH)	Frequency	Time	Status	Description
1	21/09/2023 02:19	0020242025 - Merchant 0020242025_002	5,000.00	WEEKLY Every Thursday	15:00	Inactive	TestsComments
2	19/09/2023 05:18	0020242024 - Merchant 0020242024_001		DAILY	18:00	Active	AUTO@6PM

- Enter ***Head Office Shortcode***
- Click on check box on ***Specify Amount*** and enter Amount. (Leave the box unchecked if you need the settlement to be done on full amount).
- Enter details as per the period selected.
- Enter ***Comment*** and ***Submit***.

#	Created On	Shortcode	Amount (KSH)	Frequency	Time	Status	Description	Action
1	28/09/2023 03:03	000080008	10.00	WEEKLY Every Sunday	04:00	Pending	Test	⋮
2	28/09/2023 02:30	0020242025 - Merchant 0020242025_002	10.00	MONTHLY Day 28 of every month	15:00	Active	ok	⋮

14.2.2.2 Editing the Scheduled Payment.

To edit the Auto settlement, log in as business operator or business manager.

- Select **Auto Settlements**.
- Click **on three dots on the record to update**.
- Select **Update Details**.

Auto Settlements

#	Created On	Shortcode	Amount (KSH)	Frequency	Time	Status	Description	Action
1	28/09/2023 03:03	000080008	10.00	WEEKLY Every Sunday	04:00	Pending	Test	⋮
2	28/09/2023 02:30	0020242025 - Merchant 0020242025..002		MONTHLY Day 28 of every month	15:00	Active	ok	⋮
3	28/09/2023 02:29	000090009 - PayBill HQ 000090009		WEEKLY Every Thursday	15:00	Pending	Comments0001	⋮
4	28/09/2023 02:29	763040 - Bankable Agent		DAILY	15:00	Active	Okay	⋮
5	21/09/2023 02:18	0020242025 - Merchant 0020242025..002	5,000.00	WEEKLY Every Thursday	15:00	Inactive	TestsComments	⋮
6	19/09/2023 05:18	0020242024 - Merchant 0020242024..001		DAILY	18:00	Active	AUTO@6PM	⋮

Rows per page: 10 ▾ 1-6 of 6 < >

- Select the details to edit and click on **Update**.

Auto Settlements

Frequency*
Monthly

Monthly Settle Type*
Specify date

Day of month*
28/09/2023

Time*
15:00

← CANCEL UPDATE

Auto Settlements

Request Processed Successfully

#	Created On	Shortcode	Amount (KSH)	Frequency	Time	Status	Description	Action
1	28/09/2023 03:03	000080008	10.00	WEEKLY Every Sunday	04:00	Pending	Test	⋮
2	28/09/2023 02:30	0020242025 - Merchant 0020242025..002		DAILY	15:00	Active	ok	⋮

14.2.2.3 Deactivate the Scheduled Payment.

To deactivate Auto settlement, log in as business operator or business manager.

- Select ***Auto Settlements***.
- Click ***on three dots on the record to update***.
- Select ***Deactivate***.

#	Created On	Shortcode	Amount (KSH)	Frequency	Time	Status	Description	Action
1	28/09/2023 03:03	000080008	10.00	WEEKLY Every Sunday	04:00	Pending	Test	⋮
2	28/09/2023 02:30	0020242025 - Merchant 0020242025_002		MONTHLY Day 28 of every month	15:00	Active	ok	⋮
3	28/09/2023 02:29	000090009 - PayBill HQ 000090009		WEEKLY Every Thursday	15:00	Pending	Comments0001	Update details Deactivate
4	28/09/2023 02:29	703040 - Bankable Agent		DAILY	15:00	Active	Okay	⋮
5	21/08/2023 02:19	0020242025 - Merchant 0020242025_002	5,000.00	WEEKLY Every Thursday	15:00	Inactive	TestsComments	⋮
6	19/09/2023 05:18	0020242024 - Merchant 0020242024_001		DAILY	18:00	Active	AUTO@6PM	⋮

- Click on ***Yes, Deactivate***.

15. APPROVALS

This portal follows the maker-checker principle; in that when one user initiates a transaction, another user approves the transaction for its completion.

The number of approvers will also be dependent on the approval level set-up for the organization. To view the approval level, refer to 10.1 on this document.

If anyone rejects at any level the final status of the transaction is updated to rejected

To approve any transaction, the business manager must approve one transaction at a time.

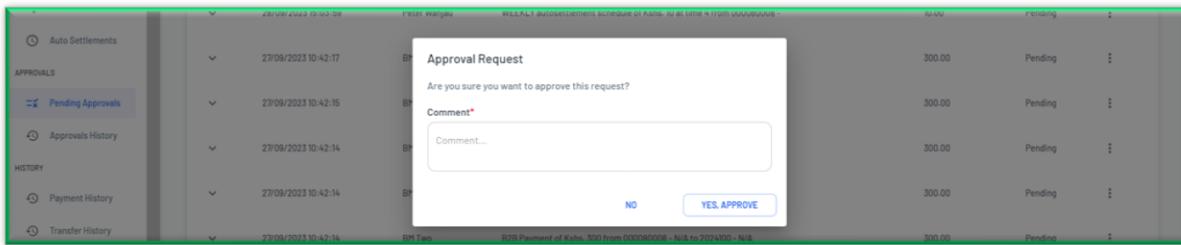
15.1 Approving Task

To approve /reject a transaction, one logs in as a business manager.

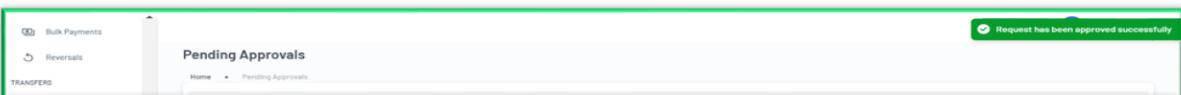
- Select Pending Approvals.
- Click on Action which provides a drop down as shown below.
 - To approve the transaction, select *Approve*.
 - To reject the transaction, select *Reject*.

Date	Initiator	Description	Amount(KSH)	Status	Action
28/09/2023 15:03:59	Peter Wanjau	WEEKLY auto-settlement schedule of Kshs. 10 at time 4 from 000080008 -	10.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
27/09/2023 10:42:17	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 202400 - N/A	300.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
27/09/2023 10:42:15	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 202400 - N/A	300.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
27/09/2023 10:42:14	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 202400 - N/A	300.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
27/09/2023 10:42:14	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 202400 - N/A	300.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
27/09/2023 10:42:14	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 202400 - N/A	300.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
27/09/2023 10:42:13	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 202400 - N/A	300.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
27/09/2023 10:42:13	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 202400 - N/A	300.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>
27/09/2023 10:42:11	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 202400 - N/A	300.00	Pending	<input type="button" value="Approve"/> <input type="button" value="Reject"/>

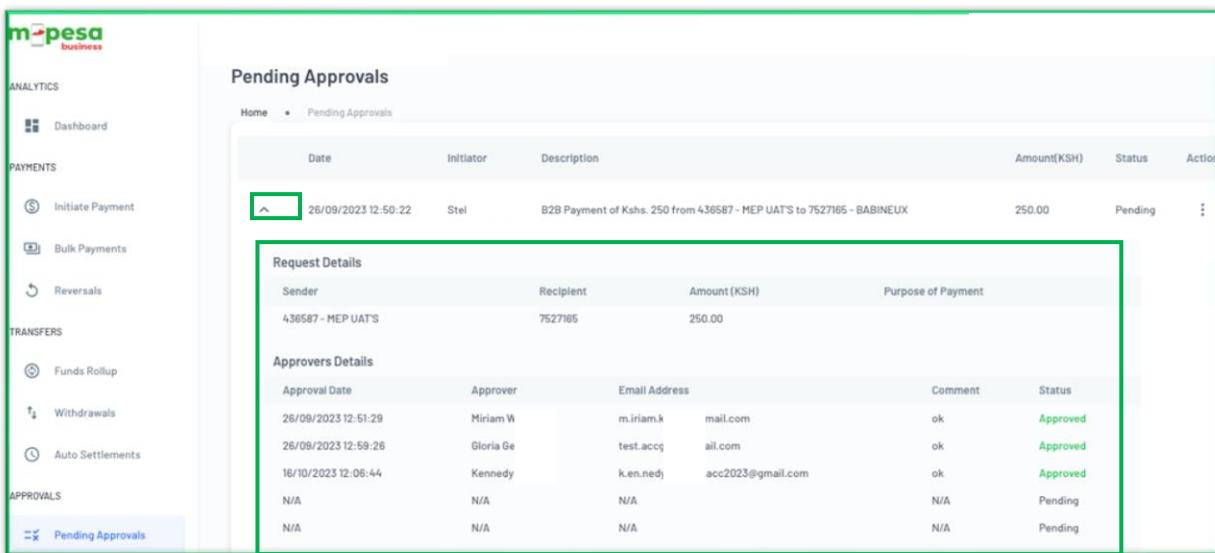
Enter **Comment** and click on **Yes, Approve**.



- When the business manager approves the transaction, they will see the success, as shown below.



- The user can click on the allow on the record to view the progress of the approval process as shown on the image below.



15.2 Viewing Approval History

This will provide the details of the activity initiated for approval and details taken towards the request i.e., approved or rejected and the user who actioned the task.

To view the approval history, the business manager or business operators logs in.

- Select Approval History

- All the approved and rejected transaction will be displayed indicating the date the action was initiated, initiator, amount, and status (approved or rejected).

Approvals History

Date	Initiator	Description	Amount(KSH)	Status
28/09/2023 14:30:32	BM Two	MONTHLY autosettlement schedule of Kshs. null at time 15 from 0020242025 - Merchant 0020242025_002	N/A	Approved
28/09/2023 14:29:19	BM Two	DAILY autosettlement schedule of Kshs. null at time 15 from 703040 - Bankable Agent	N/A	Approved
27/09/2023 10:42:17	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 2024100 - N/A	300.00	Approved
27/09/2023 10:42:15	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 2024100 - N/A	300.00	Approved
27/09/2023 10:42:14	BM Two	B2B Payment of Kshs. 300 from 000080008 - N/A to 2024100 - N/A	300.00	Approved
26/09/2023 12:58:44	Stella Kichoi	B2B Payment of Kshs. 999 from 438587 - MEP UAT'S to 7527965 - BABINEUX	999.00	Rejected

- To view more details on the record, click on drop down arrow at the left of the record. It will display the details of approver as shown below.

Approvals History

Date	Initiator	Description	Amount(KSH)	Status
28/09/2023 14:30:32	BM Two	MONTHLY autosettlement schedule of Kshs. null at time 15 from 0020242025 - Merchant 0020242025_002	N/A	Approved

Request Details

shortcode	Amount (KSH)	Frequency	Time	Description
0020242025 - Merchant 0020242025_002		Daily	15:00	ok

Approvers Details

Approval Date	Approver	Email Address	Comment	Status
28/09/2023 14:58:10	BM Three	ken.nedytestingacc2023@gmail.com	ok	Approved

16. HISTORY

This system will provide the history of all transactions done and the transaction status.

History is divided into two categories.

1. Payment history
2. Transfer History

16.1 Payment History

Payment history will provide with the records of.

- Business to Customer Payments
- Business to Business Payments
- Intra Payments

To view the payment history, business manager or business operator will login.

- Select ***Payment History***
- Click on the tab to view history (***Business to Customer Payments, Business to Business Payments*** and ***Intra Payments***).

Business to customer payments

#	Date	Recipient	Amount (KSH)	Shortcode	Approval	Code	Status	Result Description	Action
1	28/09/2023 15:02:16	075512010	5,000.00	000080008	Approved	RISTIWOODS	Failed	ID Type not found for customer.	⋮
2	25/09/2023 16:33:33	0798733787	10,000.00	000080008	Approved	RIP2IVVCCA	Completed	The service request is processed successfully.	⋮
3	25/09/2023 15:34:08	0798733787	10,000.00	000080008	Approved	RIP2IVVBVG	Completed	The service request is processed successfully.	⋮
4	25/09/2023 15:20:16	0798733787	10,000.00	000080008	Approved	RIP2IVVBG0	Failed	The balance is insufficient for the transaction.	⋮
5	25/09/2023 15:20:16	0798733787	7,000.00	000080008	Approved	RIP3IVVBST	Failed	ID Number not match.	⋮
6	25/09/2023 15:18:11	0798733787	2,500.00	000080008	Approved	RIP2IVVE0A	Completed	The service request is processed successfully.	⋮

Business to business payment

The screenshot shows the 'Payment History' section of the M-Pesa portal. The left sidebar includes options like Bulk Payments, Reversals, Transfers (Funds Rollup, Withdrawals, Auto Settlements), Approvals (Pending Approvals, Approvals History), and History (Payment History, Transfer History). The main area is titled 'BUSINESS TO BUSINESS PAYMENTS' with tabs for BUSINESS TO CUSTOMER PAYMENTS and INTRA PAYMENTS. A search bar is at the top. Below is a table of transaction history:

#	Date	Sender	Recipient	Description	Amount (KSH)	Channel	Code	Status	Result Description	Action
1	04/10/2023 14:15:21	0020242025 - Merchant 0020242025_002	30030 - Mkunga Agency	ok	3,001.00	Web Portal	RJ44IW0400	Completed	The service request is processed successfully.	⋮
2	04/10/2023 14:15:21	0020242025 - Merchant 0020242025_002	30030 - Mkunga Agency	ok	3,002.00	Web Portal	RJ43IW04NZ	Completed	The service request is processed successfully.	⋮
3	04/10/2023 14:15:21	0020242025 - Merchant 0020242025_002	30030	ok	3,002.00	Web Portal	RJ43IW04NZ	Pending		⋮
4	04/10/2023 14:15:21	0020242025 - Merchant 0020242025_002	201601 - njenga agency NAIROBI	ok	6,700.00	Web Portal	RJ42IW04NY	Failed	The request is not permitted according to product assignment.	⋮
5	03/10/2023 16:21:12	000090009 - PayBill HQ 000090009	30030 - Mkunga Agency	dbvdbvrb	500.00	Web Portal	RJ38IW5QUB	Completed	The service request is processed successfully.	⋮
6	03/10/2023	000090009 - PayBill HQ	30030 - Mkunga	OKAY	200.00	Web	RJ30IW5QW	Completed	The service request is processed	⋮

Intra payments History

The screenshot shows the 'Payment History' section of the M-Pesa portal. The left sidebar includes options like Bulk Payments, Reversals, Transfers (Funds Rollup, Withdrawals, Auto Settlements), Approvals (Pending Approvals, Approvals History), and History (Payment History, Transfer History). The main area is titled 'INTRA PAYMENTS' with tabs for BUSINESS TO CUSTOMER PAYMENTS and BUSINESS TO BUSINESS PAYMENTS. A search bar is at the top. Below is a table of transaction history:

#	Date	Type	Shortcode	Amount (KSH)	Code	Status	Result Description
1	13/10/2023 17:38:59	Merchant To Working	000080008	50,000.00		Failed	Account name not applicable to this short code
2	04/10/2023 14:11:42	Working To Merchant	0020242025 - Merchant 0020242025_002	70,000.00		Failed	Account name not applicable to this short code
3	02/10/2023 17:26:48	Utility To Working	000090009 - PayBill HQ 000090009	400,000.00	RJ20IW4ZTO	Completed	The service request is processed successfully.
4	25/09/2023 14:28:45	Float To Working	000080008	29,996.00		Failed	Account name not applicable to this short code
5	24/09/2023 22:54:32	Working To Utility	000080008	50,000.00	RJ07IVV50F	Completed	The service request is processed successfully.

16.2 Transfer History

Transfer history provides with the records of.

- Funds rollups
- Withdrawals

To view the transfer history, business manager or business operator will login.

- Select **Transfer History**
- Click on tab to view history (**Funds Rollups**, and **Withdrawals**).

Funds roll-up history

The screenshot shows the Transfer History page with the 'FUND'S ROLLUP' tab highlighted by a green box. The left sidebar has 'Transfer History' selected. The main table lists various transactions with columns: Created On, Shortcode, Account Type, Approval Status, Channel, Transaction Status, and Description.

Created On	Shortcode	Account Type	Approval Status	Channel	Transaction Status	Description
28/09/2023 14:26:55	0020242025 - Merchant 0020242025_002	Merchant Account	Approved	Web Portal	Completed	The service request is processed successfully.
28/09/2023 14:06:29	000090009 - PayBill HO 000090009	Utility Account	Approved	Web Portal	Completed	The service request is processed successfully.
28/09/2023 13:39:18	703040 - Bankable Agent	Unsupported	Approved	Web Portal	Failed	java.lang.RuntimeException: Product Evaluation for parent failed
28/09/2023 13:39:07	703040 - Bankable Agent	Unsupported	Approved	Web Portal	Failed	java.lang.RuntimeException: Product Evaluation for parent failed
28/09/2023 13:38:51	703040 - Bankable Agent	Unsupported	Approved	Web Portal	Failed	java.lang.RuntimeException: Product Evaluation for parent failed
28/09/2023 12:45:41	0020242024 - Merchant 0020242024_001	Merchant Account	Approved	Web Portal	Completed	The service request is processed successfully.
28/09/2023 00:51:52	0020242024 - Merchant 0020242024_001	Merchant Account	Approved	Web Portal	Completed	The service request is processed successfully.
28/09/2023 00:32:03	000090009 - PayBill HO 000090009	Utility Account	Approved	Web Portal	Completed	The service request is processed successfully.

Withdrawals history

The screenshot shows the Transfer History page with the 'WITHDRAWALS' tab highlighted by a green box. The left sidebar has 'Transfer History' selected. The main table lists various withdrawals with columns: #, Created On, Shortcode, Amount (KSH), Type, Transaction Status, Transaction Code, and Result Description.

#	Created On	Shortcode	Amount (KSH)	Type	Transaction Status	Transaction Code	Result Description
1	28/09/2023 14:26:54	0020242025 - Merchant 0020242025_002	10.00	Web Portal Withdrawal	Failed	RISIW0A03	Declined due to limit rule
2	28/09/2023 13:39:18	703040 - Bankable Agent	50,000.00	Web Portal Withdrawal	Processing		
3	28/09/2023 13:39:07	703040 - Bankable Agent	10.00	Web Portal Withdrawal	Processing		
4	28/09/2023 12:45:40	0020242024 - Merchant 0020242024_001	50.00	Web Portal Withdrawal	Failed	RIS2IVZMRQ	The balance is insufficient for the transaction.
5	28/09/2023 00:37:54	0020242024 - Merchant 0020242024_001	24,090.00	Web Portal Withdrawal	Completed	RISITVYQHP	The service request is processed successfully.
6	28/09/2023 00:30:44	000090009 - PayBill HO 000090009	49,999.996.00	Web Portal Withdrawal	Failed	RISITVYQJP	The balance is insufficient for the transaction.
7	28/09/2023 00:30:18	0020242025 - Merchant 0020242025_002	1,078.201.00	Web Portal Withdrawal	Completed	RISITVYP6P	The service request is processed successfully.
8	27/09/2023 11:14:45	0020242024 - Merchant 0020242024_001	21,000.00	Web Portal Withdrawal	Completed	RIR3IVX6AV	The service request is processed successfully.
9	27/09/2023 11:14:30	0020242024 - Merchant 0020242024_001	10,000.00	Web Portal Withdrawal	Completed	RIR8IVX67K	The service request is processed successfully.
10	27/09/2023 11:14:20	0020242024 - Merchant 0020242024_001	1,000.00	Web Portal Withdrawal	Failed	RIR3IVX67P	Declined due to limit rule

17. STATEMENTS

The portal provides with a statement of all transaction done for the past 6 months.

To view statements, business manager or business operator will log in.

- Click on Statements.
- Select the shortcode to view statement.
- Customize start and end date.

Details	Transaction Status	Paid In (KSH)	Withdrawn (KSH)	Balance (KSH)
0020242024 - Merchant 002024_001				
000080008 -				
0020242025 - Merchant 0020242025_002				
000090009 - PayBill HO 000090009				
703040 - Bankable Agent				
000333 - Dennis Holdings				

- The statement will be displayed as below. The user can download statement by clicking on ***Download***.

Statements

Select Shortcode
00000099 - LNMTESTORG

Start Date
01/09/2023

End Date
11/10/2023



DOWNLOAD

#	Receipt No	Completion Time	Details	Transaction Status	Paid In (KSH)	Withdrawn (KSH)	Balance (KSH)
1	RJ941X12FM	09/10/2023 12:52:09	Business Pay Bill Charge by Receiver	Completed	0.00	-9.00	5,084.00
2	RJ941X12FM	09/10/2023 12:52:09	Business Pay Bill by 7676767 - New HO Acc. ACJHKHJF via API	Completed	3,000.00	0.00	5,093.00
3	RJ561WH00U	05/10/2023 12:35:27	Small Business Pay Bill from 01****984 - Kevin Odhiambo Acc. test	Completed	100.00	0.00	2,093.00
4	RJ37IW7T8P	03/10/2023 17:15:23	Business Pay Bill Charge by Receiver	Completed	0.00	-7.00	1,993.00
5	RJ37IW7T8P	03/10/2023 17:15:23	Business Pay Bill by 130001 - 130001 Acc. Hj via API	Completed	2,000.00	0.00	2,000.00
6	RIS6IVZSGK	28/09/2023 13:56:53	Funds Transfer from Utility Account to Working Account	Completed	0.00	-6,593.00	0.00

18. ORGANIZATION REVERSALS

Note: The reversal option will be availed later. Once made available, the procedure below shall be used to reverse funds.

Organization will be able to initiate and approve any wrong transaction done on the portal. The business operator will initiate, and the manager will approve the transaction.

The transactions that can be reversed on the system are.

- Business payment to customers
- Business payment to business

To initiate a reversal, business operator/ manager will login.

- Select **Payment History**
- Select **Business to Customer Payment** or **Business to Business Payment**
- Click **on three dots** at the right of transaction to reverse.
- Select **Reverse**.

ID	Date	Recipient	Amount (KSh)	Shortcode	Approval	Code	Status	Result Description	Action
1	12/10/2023 16:50:10	0722000000	44.00	0020242024 - Merchant 0020242024_001	Approved	RJC0000000	Failed	Failed due to an unresolved reason type.	⋮
2	12/10/2023 07:35:05	254748102250	2,000.00	202355 - B2C Fire	Approved	RJC1IXCMS3	Failed	System internal error.	⋮
3	12/10/2023 07:35:05	254748102250	2,001.00	202355 - B2C Fire	Approved	RJC2IXCMS4	Failed	System internal error.	⋮
4	10/10/2023 11:33:22	0726315387	900.00	0020242024 - Merchant 0020242024_001	Approved	RJA3IX4RFN	Failed	The request is not permitted according to product assignment.	⋮

- Enter Comment and Submit for Approvals.

The screenshot shows the 'Reversals' section of the M-Pesa web interface. On the left, a sidebar lists various menu items under categories like TRANSFERS, APPROVALS, HISTORY, and REPORTS & ADMIN. The main area is titled 'Reversals' and shows a form for a new reversal. It includes fields for 'Transaction ID / Short Code' (containing 'RJA31X2R41'), 'Transaction Details' (showing 'Short Code : 000080008', 'Recipient Name : 0722428427', and 'Amount : 50'), and a 'Comments*' text area. At the bottom are 'CANCEL' and 'SUBMIT' buttons.



The reversal page showing the reversal under **Pending Status**. Once approved the status changes to **Completed**.

The screenshot shows the 'Reversals' page with a list of pending transactions. The sidebar and navigation are identical to the previous screenshots. The main area displays a table with columns: #, Shortcode, Transaction ID, Recipient, Amount (KSH), Date, Status, and Action. One row is visible, showing a transaction with Shortcode '000080008', Transaction ID 'RJA31X2R41', Recipient '0722428427', Amount '50.00', Date '10/10/2023 10:29:50', Status 'Pending', and an Action button.

#	Shortcode	Transaction ID	Recipient	Amount (KSH)	Date	Status	Action
1	000080008	RJA31X2R41	0722428427	50.00	10/10/2023 10:29:50	Pending	

19. AUDIT LOGS

The portal will provide logs of activities different users have done on the systems such as creating users, suspending users, submit payments, viewing payment approval approvals and approve payments. The user will be able to customize the logs by specific user or by activity.

To view the audit log, the user logs in.

- Click on audit **log**.
- The list of logs will be displayed. The user will have option to filter with user, activities, and dates.

User	Activity	Start Date	End Date	Action	User
Josep Jshang	Select activity	09/10/2023	09/10/2023		
Pet pm:	J igmail.com				
BO One kenn.e	--23@gmail.com				
BM Three ken.ne	23@gmail.com				
BM Two					

No logs found

Select activity

- Create User
- Update User
- Suspend User
- Activate User
- Submit Payment
- View Payments Pending Approval
- Approve Payment

- [Withdrawals](#)
- [Auto Settlements](#)
- [Pending Approvals](#)
- [Approvals History](#)
- [Payment History](#)
- [Transfer History](#)
- [Statements](#)
- [Audit Logs](#)
- [User Management](#)
- [Approvals Management](#)
- [My Shortcodes](#)
- [Shortcodes Whitelist](#)

User	Activity	Start Date	End Date
User	Select activity	01/07/2023	11/10/2023

#	Start Time	End Time	Action	User	
1	03/07/2023 09:07:07	03/07/2023 09:07:08	Approve Payment	po.s	isfc@gmail.com
2	03/07/2023 09:09:28	03/07/2023 09:09:29	Approve Payment	po.s	isfc@gmail.com
3	03/07/2023 09:09:39	03/07/2023 09:09:39	Reject Workflow	po.s	isfc@gmail.com
4	03/07/2023 11:50:48	03/07/2023 11:50:48	Approve Payment	po.s	isfc@gmail.com
5	03/07/2023 11:51:37	03/07/2023 11:51:37	Approve Payment	po.s	isfc@gmail.com
6	03/07/2023 11:51:53	03/07/2023 11:51:53	Approve Payment	po.i	onsfc@gmail.com
7	03/07/2023 11:52:01	03/07/2023 11:52:01	Approve Payment	po.i	onsfc@gmail.com
8	03/07/2023 11:52:13	03/07/2023 11:52:13	Approve Payment	po.i	onsfc@gmail.com
9	03/07/2023 11:52:23	03/07/2023 11:52:23	Approve Payment	po.i	onsfc@gmail.com
10	03/07/2023 11:52:31	03/07/2023 11:52:31	Approve Payment	po.i	onsfc@gmail.com

20. SUPPORT QUERIES

For all support enquiries please send an email to: M-PESABusiness@Safaricom.co.ke

- Contact us on our pay bill support line via 0722002222 or 2222.
- Authorized merchants can call on 234 for support.
- On social media you can get us on; Twitter - @SafaricomPLC or @Safaricom_Care.
- Facebook – www.facebook.com/SafaricomPLC