BUSINESS TO BUSINESS SYSTEM

USER GUIDE

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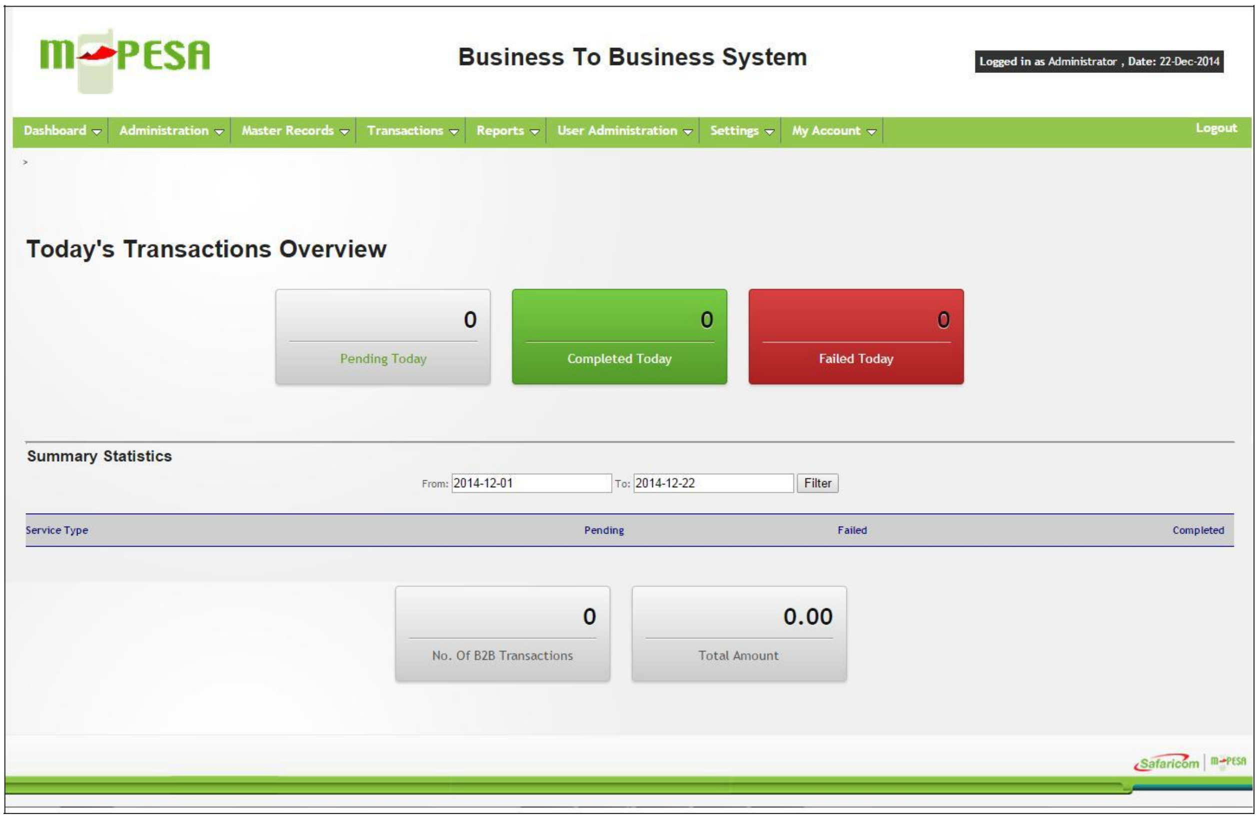
LESSON 1: INTRODUCTION

Topic 1: Overview

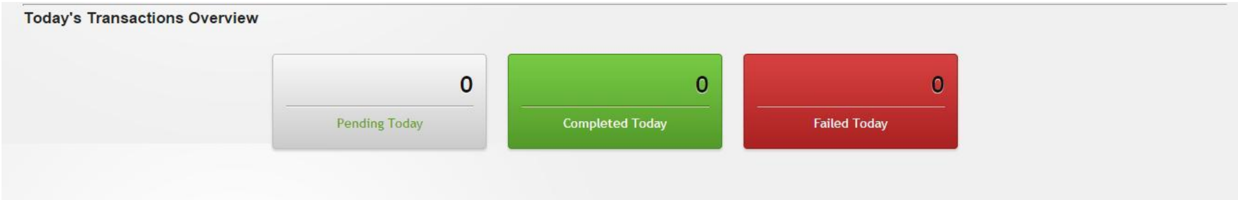
Business to Business (B2B) is a system aimed at providing web/USSD based payments using the Safaricom M-PESA payment system. Business to Business shall provide its users with a payment system that shall see payments go through from an organizations account to another organizations‟ account being payment for a service(s) provided.

Topic 2: The Organization's Dashboard:

Gives and overview of the transactions and payments summary



Today's Transactions Overview

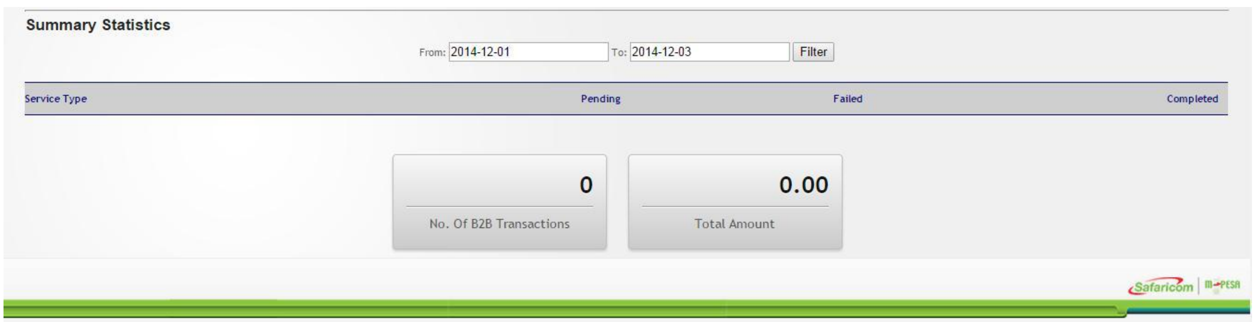


Pending Today: These are the transactions that are waiting processing in that day.

Completed Today: These are the transactions that have been processed successfully in that day.

Failed Today: These are transactions that were not processed for that day.

Summary Statistics



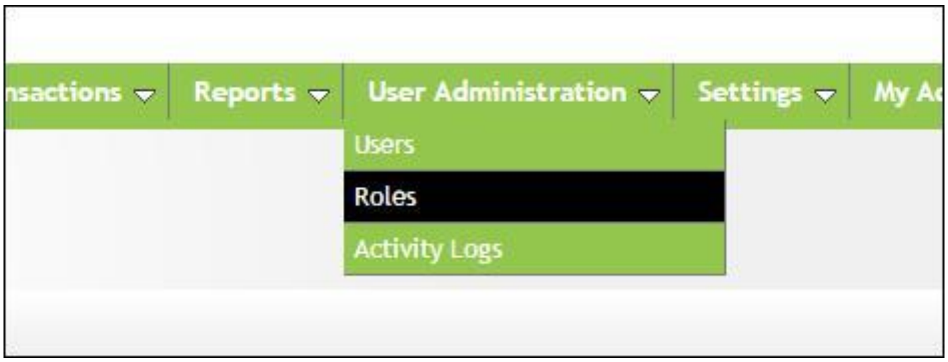
This section shows a summary of a transaction, i.e. the Service Type and the status, Pending, Completed or Failed.

LESSON 2: GETTING STARTED ON B2B SYSTEM

Topic 1: Creating User Roles your Organization

1. You must define global roles first before you create any users in the system. The roles can be ***Normal User and Admin User or Administrator, Manager, Operator, Auditor*** etc. these are now the roles that shall be assigned any new operator being created in the system. There are several permissions, assign a permission depending on the nature or type of role, for example, for a standard user role, you don‟t assign the permission to add or remove users or roles, this permission is reserved for an admin

2. To create a role, from the **User Administration > Roles.**



3. Click on “**Add Role”**

4. The following window will open, you will be required enter the name of the role and select the rights you want to assign to the role. Once you are done click on submit.
5. The system gives you an option to create a customized role and then assign specific permissions to that role. One has the freedom to select whichever permissions they want for the specific role that you have created.
6. The roles matrix below is a guide on what roles to create and what permissions to assign the roles.

Key:
Y = Yes
Blank = No

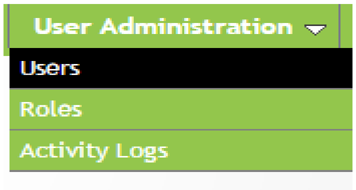
Permissions	**Role Types/Names**		
	B2B Admin	**B2B Manager**	**B2B Auditor**
Dashboard	**Permissions to view the summary of transaction balances**		
Basic Access	Y	Y	Y
Transactions	**Permissions to View and initiate transactions in the system**		
Create Requests	Y	Y	
Edit Requests	Y	Y	
Browse Requests	Y	Y	Y
Reports	**Permissions to view B2B transaction Request details**		
Pending B2B Requests	Y	Y	Y
Failed B2B Requests	Y	Y	Y
Detailed B2B Requests	Y	Y	Y
Completed B2B Requests	Y	Y	Y
B2B Requests	Y	Y	Y
Approved Request	Y	Y	Y
Rejected Request	Y	Y	Y
User Administration	**Permissions to Create and manage Roles and Users**		
Create User	Y		
Edit User	Y		
Browse Users	Y	Y	Y
Browse Roles	Y	Y	Y
Create Roles	Y		
Edit Roles	Y		
Delete Roles	Y		
Browse Activity Log	Y	Y	Y

IN SUMMARY:
One can create as many roles as possible; each role can be unique depending on the permissions assigned to the role.

NOTE:
You do not necessarily need a specific separate role for approving B2B transactions; the system has a Maker-Checker mechanism whereby user A who has initiated a transaction cannot approve it again. It can only be approved by user B, a separate entity.

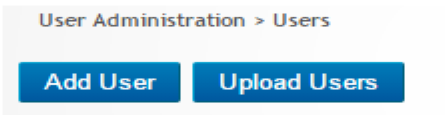
Topic 2: Creating web users/operators in your Organization

1. To create a new user, from the **User Administration > Users.**

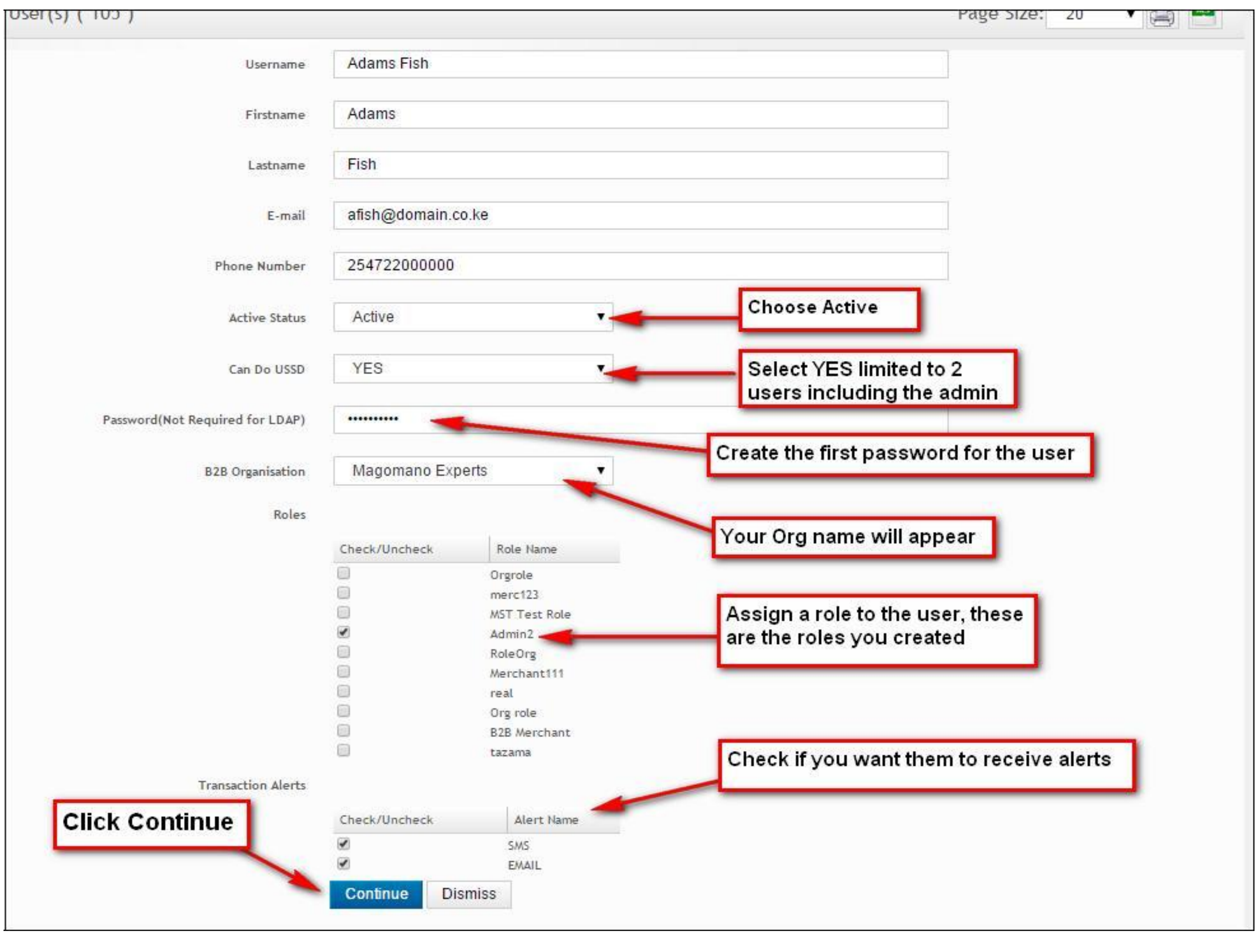


2. Click on **"Add User"** as below

.



3. Fill in the details as illustrated below, under ***User's Organization type*** select **"Organization"** and under **"Roles"** Select the role you created to allocate the user the role and then click on Save;



The password will be auto-generated to the user via email and SMS.

LESSON 3: INITIATING B2B TRANSACTIONS

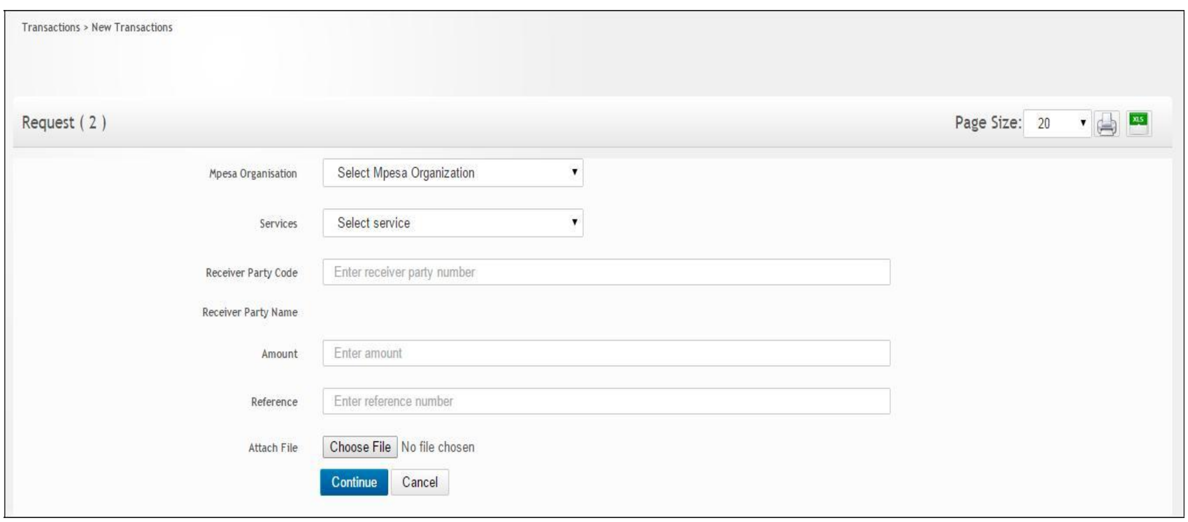
Overview: Initiate Payment: This section allows the administrator to request a B2B payment.

Topic 1: Initiating a Single B2B Transaction.

1. To Initiate a single payment, go to **Finance > New Transactions > Initiate Payment.** As below;

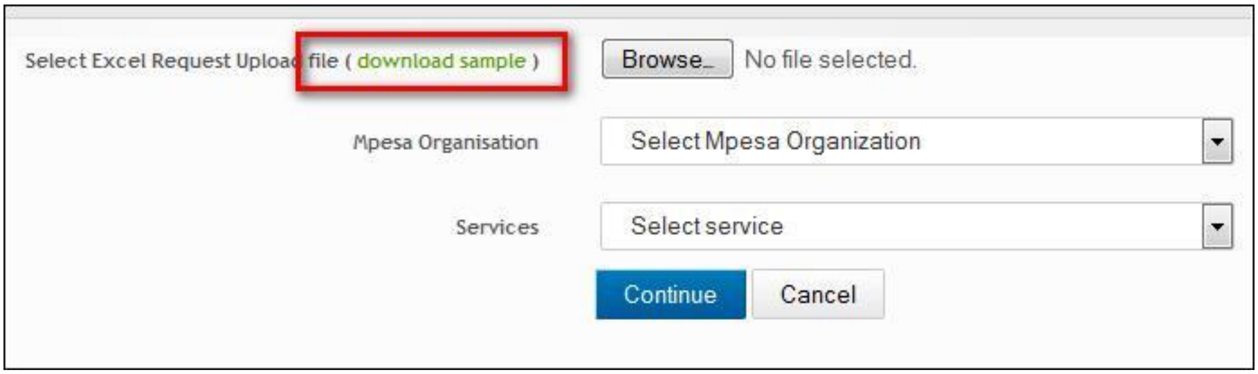
2. Next, Click on the **"Initiate Payment"** button and the below window appears;

- Select your **Organization** from drop down
- Select the **Service** eg Business Paybill
- Enter the **Business Number** of the Recipient
- Enter **Amount**
- Enter your **Reference number** e.g. Dealer code
- Click on **Continue** to submit

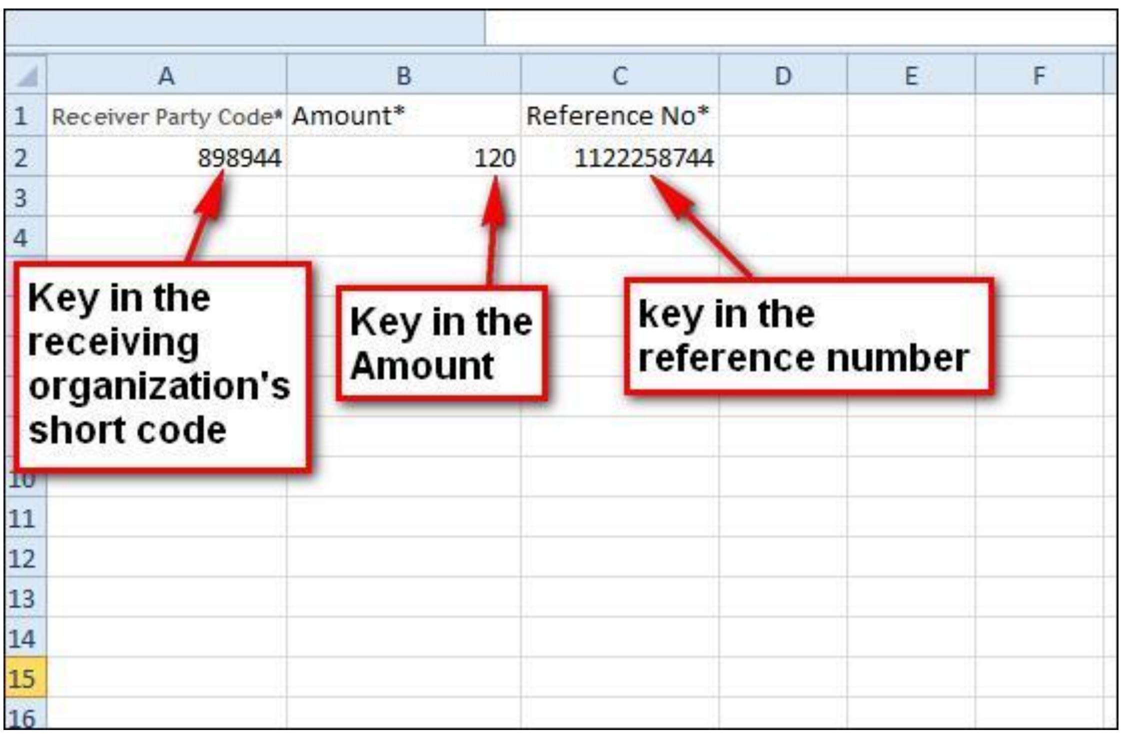


Topic 2: Initiating a B2B Payment via File Upload

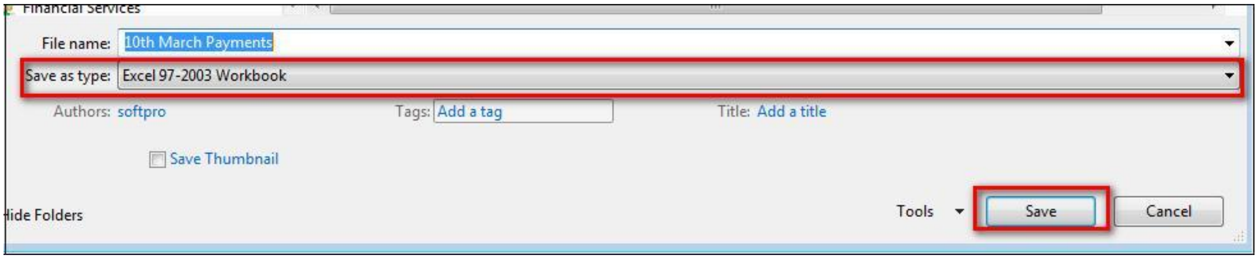
1. You can also select Upload Requests. Click on "Upload Requests", then go to **„Download Sample"** to get a sample Upload Disbursement File;



2. On the Downloaded disbursement file, input the details as below;

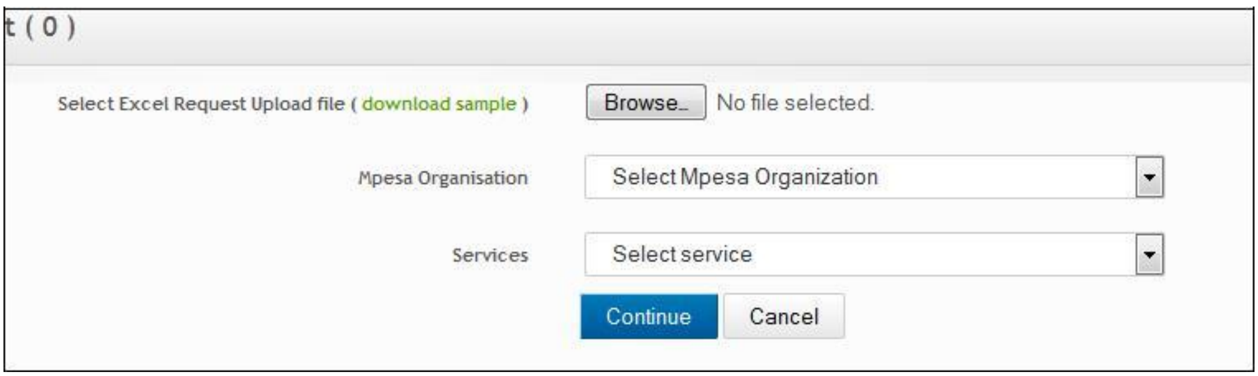


3. Then Go to **File > Save As;** Give your file a name and select a location to save to save it.



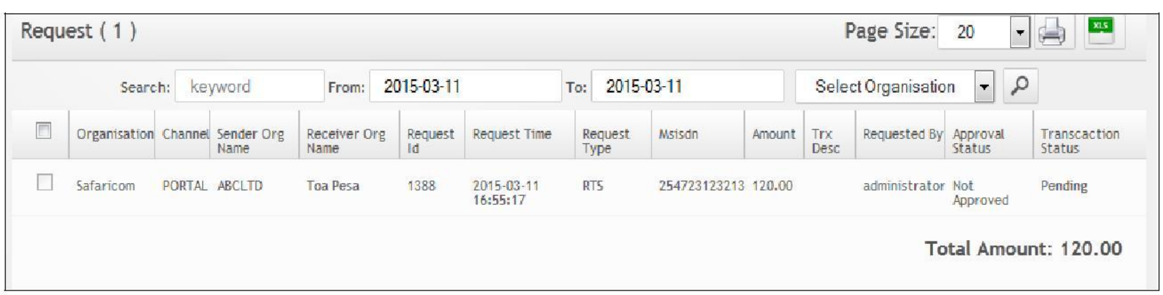
4. The File is ready for upload.

5. Next go to **Transactions > New Transaction.** As previously explained.
   - Click on the **"Upload Requests"** button and the following window appears.
   - Go to the **„Choose File"** button to upload an existing file previously prepared.
   - Select the Associated **M-PESA Organization**
   - Select the Associated **Service**
   - Click on **Continue**



6. The file has been uploaded and Payment scheduled awaiting approval.

7. The uploaded file can be viewed by going to the **"Select View"** filter and choosing **„Files"** and click on search as shown below;

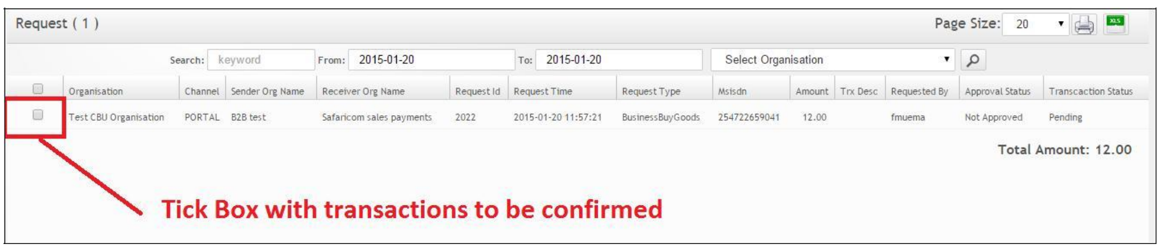


Topic 3: Approving the Payment Transaction

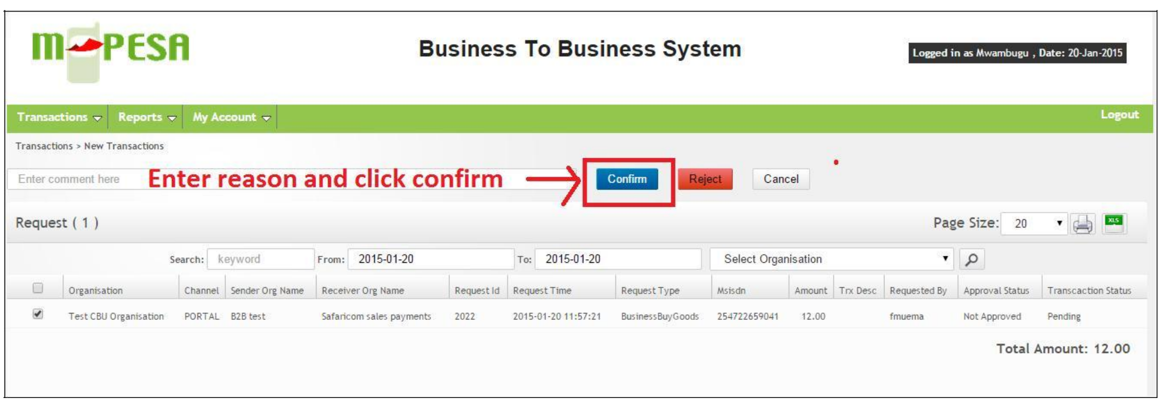
1. The System operates on a **Maker - Checker** Principle. That is to mean, for each web transaction, there must be **at least two individuals** necessary for its completion, while one individual initiates a transaction, the other individual is involved in the confirmation/approval. The Approval levels are predetermined when setting up the master records.

2. To approve a newly uploaded payment file, a second organization web user will log in and then from the menu select **Transactions > New Transaction.**

3. Select the Payment transaction to be approved by ticking the “check box” put comments in the comments field above and then click on **Verify**



4. Enter reason and **Confirm.**



5. The Payment will then be processed and Successful Payment Confirmation below;

6. SMS notifications of transaction Example:

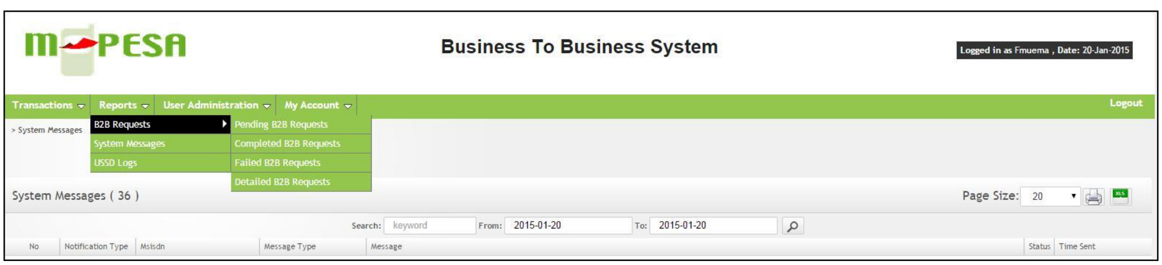
   XX98CG012 Confirmed Ksh.120.0 transferred to ABC Ltd 929200 on 2015-01-20 12:21:04.952. New balance is 1045.0.

   The report on processed payments can thereafter be viewed by going to the "Select View" filter and choosing „Files" and click on search as previously explained above.

LESSON 4: VIEWING AND DOWNLOADING REPORTS

Topic 1: Viewing Transactions

1. The various Disbursement reports can be viewed under the Reports tab
2. From the menu select **Reports > B2B Requests** and select the report to view



3. The reports are categorized according to their status; pending, completed, failed, reversed and detailed transactions. These are explained below;

Pending B2B Requests: These are requests that have been submitted for payment but are yet to be received by the receiving business.

Completed B2B Requests: These are requests which have been submitted for payment and have already been received by the receiving business

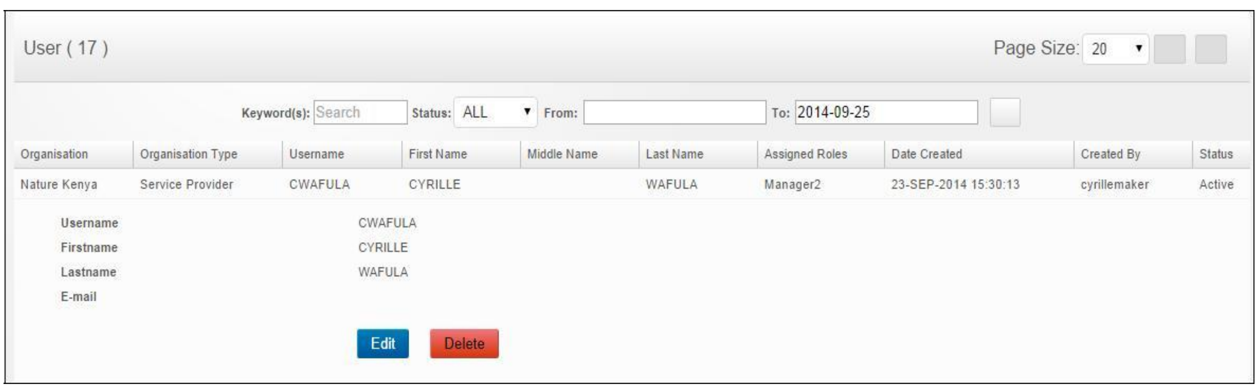
Detailed B2B Requests: These are all the requests that have been made in total.

Failed B2B Requests: These are requests which have been submitted for payment but efforts to complete the payments failed due to one reason or another.

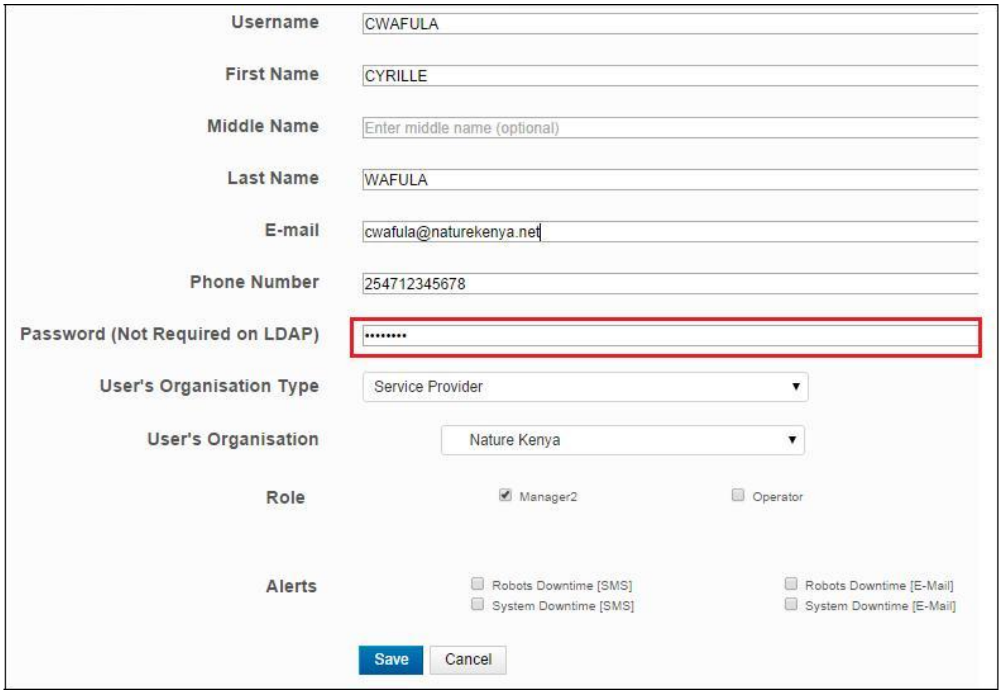
LESSON 5: RESETTING USER PASSWORDS

Topic 1: Resetting web user Passwords.

1. This is done by the organization or service provider‟s user with role to edit users.
2. To reset or change a user‟s password in the case where they cannot remember.
3. From the menu select **User Administration > Users.**
4. Click on the username that you intend to change password to expand the details then click on edit.

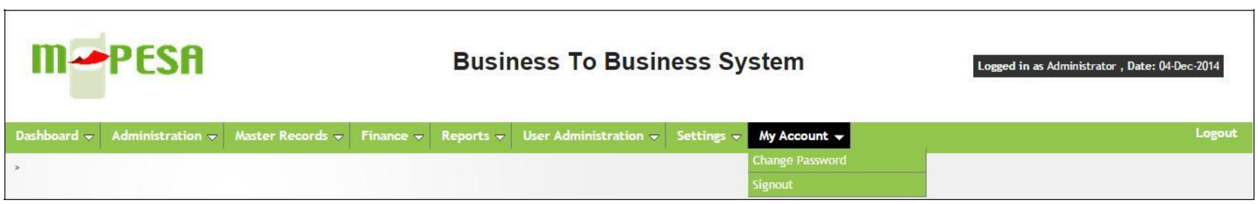


5. You should get the window below where you can now create a new password



6. Click on **Save** once done. New Password details shall be sent to the web user via email and SMS as per user‟s records on the system.

Topic 2: My Account Menu



Change Password: Allows the user to change/reset their Login credentials/password. **Sign-out:** The sign out menu will kills a logged in person’s session and return them to the log in page. This link is located under My Account menu and should be clicked on once a user has finished using the system.