



BUSINESS TO BUSINESS SYSTEM USER GUIDE

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LESSON 1: INTRODUCTION

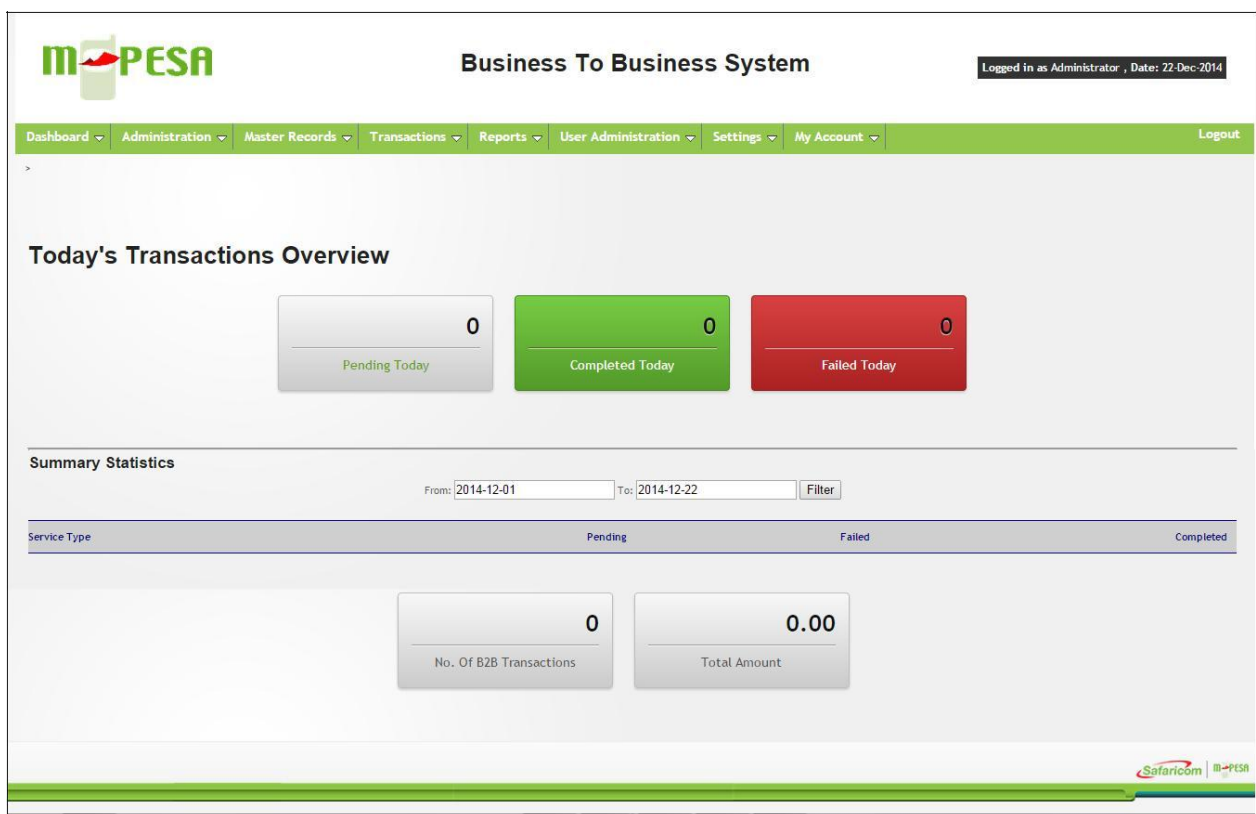
Topic 1: Overview

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.

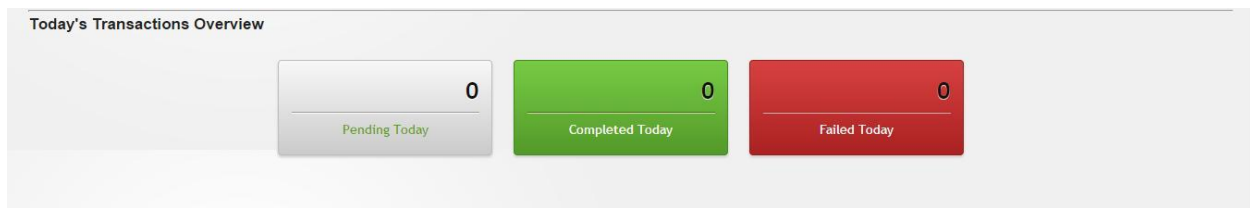
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Topic 2: The Organization's Dashboard:

Gives and overview of the transactions and payments summary



Today's Transactions Overview

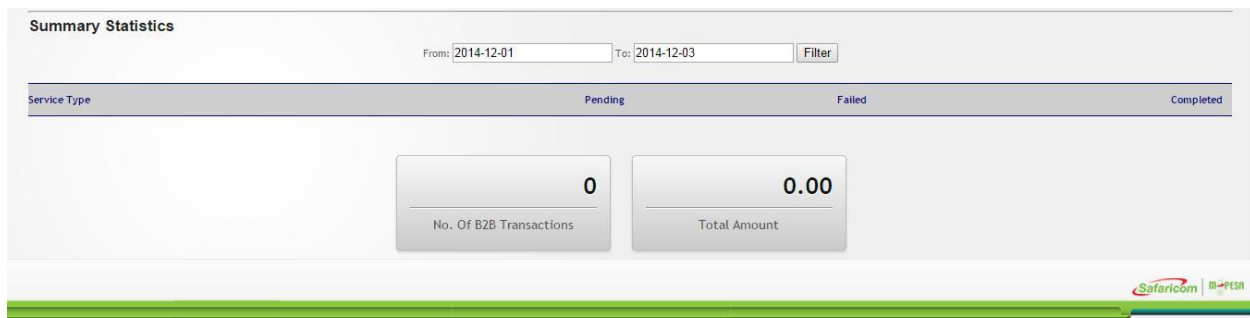


Pending Today: These are the transactions that are waiting processing in that day.

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



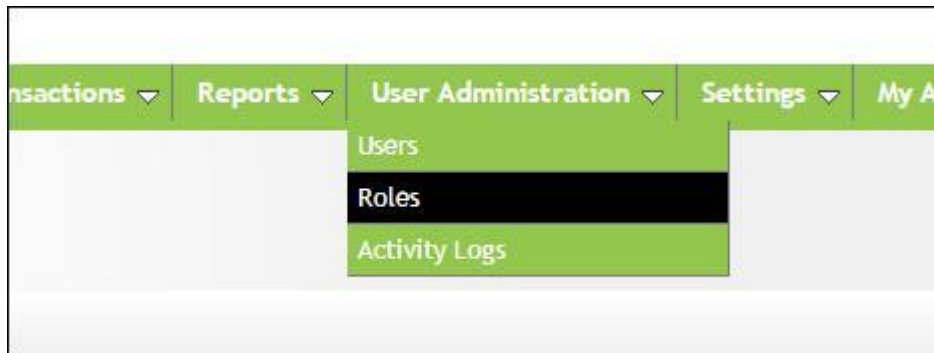
This section shows a summary of a transaction, i.e. the Service Type and the status, Pending, Completed or Failed.

LESSON 2: GETTING STARTED ON B2B SYSTEM

Topic 1: Creating User Roles your Organization

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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:

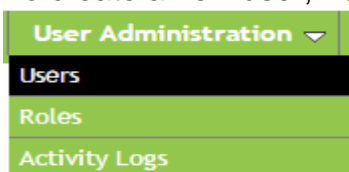
One can create as many roles as possible; each role can be unique depending on the permissions assigned to the role.

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.

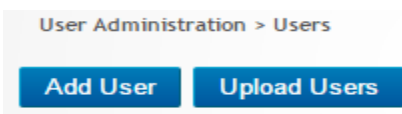
Topic 2: Creating web users/operators in your Organization

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



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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;

A screenshot of the 'Add User' form in a web application. The form contains the following fields and sections:

- Username:** Adams Fish
- Firstname:** Adams
- Lastname:** Fish
- E-mail:** afish@domain.co.ke
- Phone Number:** 254722000000
- Active Status:** Active (dropdown menu)
- Can Do USSD:** YES (dropdown menu)
- Password(Not Required for LDAP):** (masked with asterisks)
- B2B Organisation:** Magomano Experts (dropdown menu)
- Roles:** A table with checkboxes and role names:

Check/Uncheck	Role Name
<input type="checkbox"/>	Orgrole
<input type="checkbox"/>	merc123
<input type="checkbox"/>	MST Test Role
<input checked="" type="checkbox"/>	Admin2
<input type="checkbox"/>	RoleOrg
<input type="checkbox"/>	Merchant111
<input type="checkbox"/>	real
<input type="checkbox"/>	Org role
<input type="checkbox"/>	B2B Merchant
<input type="checkbox"/>	tazama
- Transaction Alerts:** A table with checkboxes and alert names:

Check/Uncheck	Alert Name
<input checked="" type="checkbox"/>	SMS
<input checked="" type="checkbox"/>	EMAIL

Annotations with red arrows point to specific fields:

- Choose Active:** Points to the 'Active Status' dropdown.
- Select YES limited to 2 users including the admin:** Points to the 'Can Do USSD' dropdown.
- Create the first password for the user:** Points to the 'Password' field.
- Your Org name will appear:** Points to the 'B2B Organisation' dropdown.
- Assign a role to the user, these are the roles you created:** Points to the 'Admin2' role in the 'Roles' table.
- Check if you want them to receive alerts:** Points to the 'SMS' and 'EMAIL' checkboxes in the 'Transaction Alerts' table.
- Click Continue:** Points to the 'Continue' button at the bottom.

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.

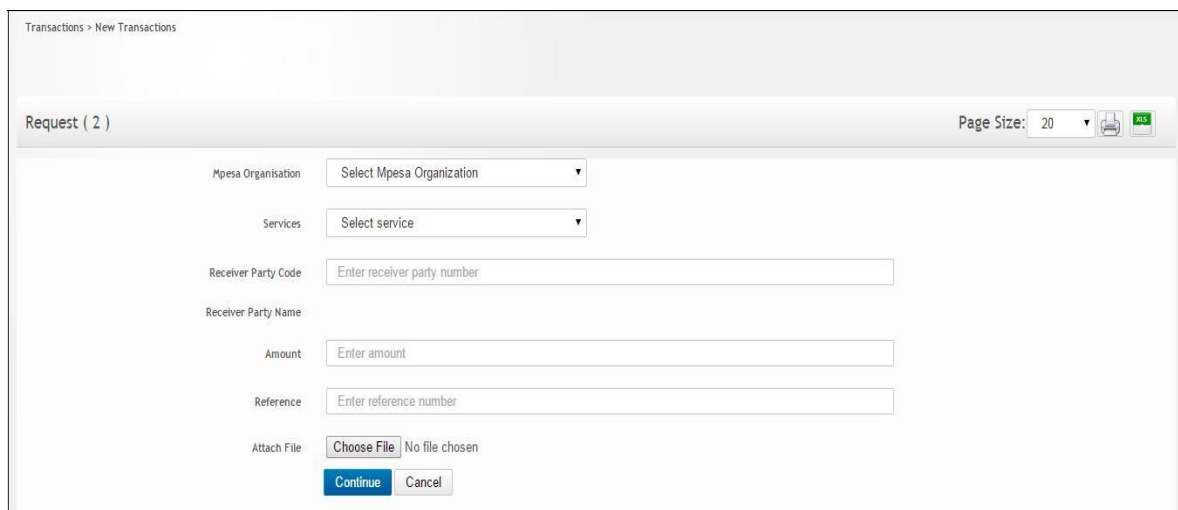
Topic 1: Initiating a Single B2B Transaction.

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

A screenshot of the 'Initiate Payment' form in a web application. The form is titled 'Request (2)' and has a 'Page Size: 20' dropdown. It contains several input fields: 'Mpesa Organisation' (a dropdown menu), 'Services' (a dropdown menu), 'Receiver Party Code' (a text input field), 'Receiver Party Name' (a text input field), 'Amount' (a text input field), 'Reference' (a text input field), and 'Attach File' (a 'Choose File' button and 'No file chosen' text). At the bottom of the form are 'Continue' and 'Cancel' buttons.

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;

Select Excel Request Upload file ([download sample](#)) No file selected.

Mpesa Organisation

Services

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

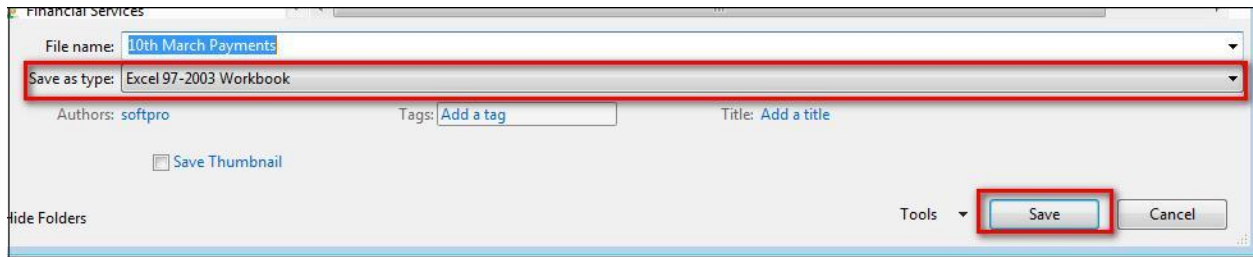
	A	B	C	D	E	F
1	Receiver Party Code*	Amount*	Reference No*			
2	898944	120	1122258744			
3						
4						
10						
11						
12						
13						
14						
15						
16						

Key in the receiving organization's short code

Key in the Amount

key in the reference number

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;

Request (1) Page Size: 20

Search: keyword From: 2015-03-11 To: 2015-03-11 Select Organisation

	Organisation	Channel	Sender Org Name	Receiver Org Name	Request Id	Request Time	Request Type	Msisdn	Amount	Trx Desc	Requested By	Approval Status	Transaction Status
<input type="checkbox"/>	Safaricom	PORTAL	ABCLTD	Toa Pesa	1388	2015-03-11 16:55:17	RTS	254723123213	120.00		administrator	Not Approved	Pending

Total Amount: 120.00

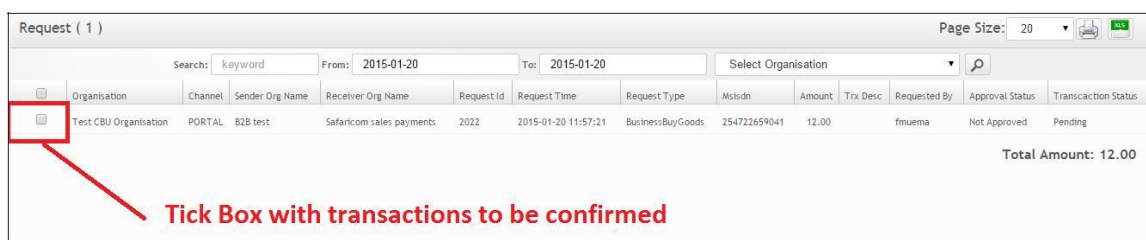
Topic 3: Approving the Payment Transaction

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**.

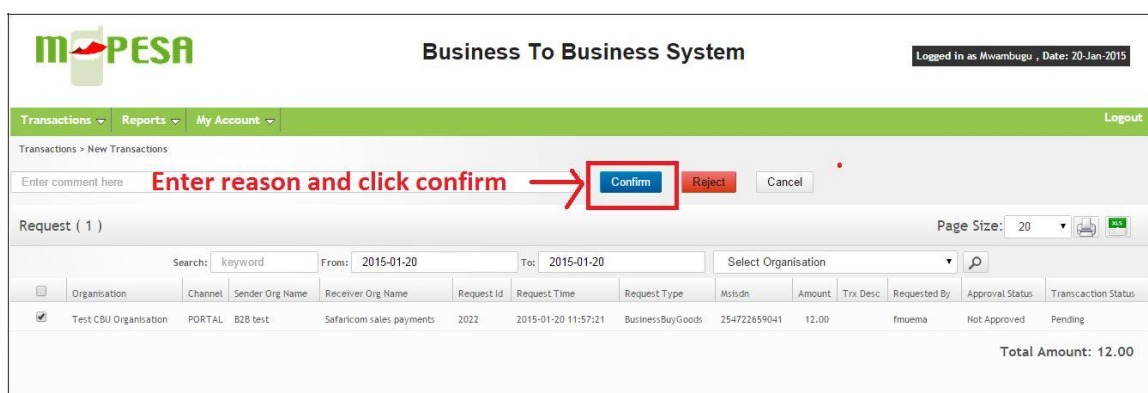
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3. Select the Payment transaction to be approved by ticking the “check box” put comments in the comments field above and then click on **Verify**

A screenshot of a web application showing a table of transactions. The table has columns: Organisation, Channel, Sender Org Name, Receiver Org Name, Request Id, Request Time, Request Type, Msisdn, Amount, Trx Desc, Requested By, Approval Status, and Transaction Status. A red box highlights the 'Tick Box' in the first row, and a red arrow points to the text 'Tick Box with transactions to be confirmed'.

4. Enter reason and **Confirm**.

A screenshot of the 'Business To Business System' interface. The 'Confirm' button is highlighted with a red box. The interface shows a 'Request (1)' table with columns: Organisation, Channel, Sender Org Name, Receiver Org Name, Request Id, Request Time, Request Type, Msisdn, Amount, Trx Desc, Requested By, Approval Status, and Transaction Status. The 'Confirm' button is located next to the 'Request (1)' table.

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



M-PESA Business To Business System

B2B System Notification
A new payment request has been successfully initiated.

Transactions - Reports - User Administration - My Account - Logout

Transactions > New Transactions

Initiate Payment Upload requests

Request (1) Page Size: 20

Organisation	Channel	Sender Org Name	Receiver Org Name	Request Id	Request Time	Request Type	Misdn	Amount	Trx Desc	Requested By	Approval Status	Transaction Status
Test CBU Organisation	PORTAL	B2B test	Safaricom sales payments	2022	2015-01-20 11:57:21	BusinessBuyGoods	254722659041	12.00		fmuema	Not Approved	Pending

Total Amount: 12.00

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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

M-PESA Business To Business System

Logged in as fmuema , Date: 20-Jan-2015

Transactions - Reports - User Administration - My Account - Logout

System Messages

- B2B Requests
 - Pending B2B Requests
 - Completed B2B Requests
 - Failed B2B Requests
 - Detailed B2B Requests
- System Messages
- USSD Logs

System Messages (36) Page Size: 20

Search: keyword From: 2015-01-20 To: 2015-01-20

No	Notification Type	Misdn	Message Type	Message	Status	Time Sent
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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.

The screenshot shows a web application interface for user management. At the top, it says 'User (17)' and 'Page Size: 20'. Below this is a search bar with 'Keyword(s): Search', a status dropdown set to 'ALL', and date filters 'From:' and 'To: 2014-09-25'. A table lists users with columns: Organisation, Organisation Type, Username, First Name, Middle Name, Last Name, Assigned Roles, Date Created, Created By, and Status. One user is listed: Nature Kenya, Service Provider, CWAFULA, CYRILLE, WAFULA, Manager2, 23-SEP-2014 15:30:13, cyrillemaker, Active. Below the table, the details for the selected user are shown: Username: CWAFULA, Firstname: CYRILLE, Lastname: WAFULA, E-mail: (empty). At the bottom are 'Edit' and 'Delete' buttons.

Organisation	Organisation Type	Username	First Name	Middle Name	Last Name	Assigned Roles	Date Created	Created By	Status
Nature Kenya	Service Provider	CWAFULA	CYRILLE		WAFULA	Manager2	23-SEP-2014 15:30:13	cyrillemaker	Active

Username: CWAFULA
Firstname: CYRILLE
Lastname: WAFULA
E-mail:

[Edit](#) [Delete](#)

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



Username	CWAFULA
First Name	CYRILLE
Middle Name	Enter middle name (optional)
Last Name	WAFULA
E-mail	cwafula@naturekenya.net
Phone Number	254712345678
Password (Not Required on LDAP)	*****
User's Organisation Type	Service Provider
User's Organisation	Nature Kenya
Role	<input checked="" type="checkbox"/> Manager2 <input type="checkbox"/> Operator
Alerts	<input type="checkbox"/> Robots Downtime [SMS] <input type="checkbox"/> Robots Downtime [E-Mail] <input type="checkbox"/> System Downtime [SMS] <input type="checkbox"/> System Downtime [E-Mail]
	<input type="button" value="Save"/> <input type="button" value="Cancel"/>

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

		Business To Business System		Logged in as Administrator , Date: 04-Dec-2014	
Dashboard ▾	Administration ▾	Master Records ▾	Finance ▾	Reports ▾	User Administration ▾
Settings ▾	My Account ▾	Logout			
		Change Password			
		Signout			

Change Password: Allows the user to change/reset their Login credentials/password.

Sign-out: The sign out menu will kill 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.