Safaricom Financial Services
MPESA VAS

M-PESA Instant Payment Notification

Table of Contents:

1. INTRODUCTION

1.1 About this Guide

This guide provides technical information about integrating and configuring the M-PESA Instant Payment Notification within your environment.

1.2 Intended Audience

This document is intended for developers, integrating M-PESA IPN into their own applications or websites. You will probably require test accounts for which you need to contact Safaricom.

1.3 System Overview

M-PESA IPN provides two main functionalities;

- **PUSH Service** – When a payment is made by your customer to your Paybill or Buy Goods number, payment information is automatically forwarded (PUSHED) to your server.
- **PULL Service** – Your application queries the MPESA IPN Server for payment information. This ideally enables you to check payment notification even if the same have not been relayed to your server.

MPESA IPN enables Paybill/Buy Goods merchants to receive real-time notification to their systems whenever funds are sent to their Paybill Number/Buy Goods Till.

2   Requirements

To implement M-PESA IPN, the PayBill/buy goods merchant will require having the following in place

Requirement	Remarks
Paybill Number or Buy Good Till Number	You must have a valid PayBill number or Buy Goods Till Number assigned by Safaricom
Business Terminal (MSISDN)	Your PayBill number will be attached to a Business Terminal MSISDN. To make this process faster, it is advisable that you allow Safaricom to provide you an already preconfigured business terminal.
HTTP/S URL	IPN notifications will be sent to a URL provided by the customer. See below for Parameters.
IPN ACCOUNT	Your Paybill / Buy Goods system will be need to be configured in the IPN system.

3   IMPLEMENTATION

A test account will be provided through which you can make tests.

4   EMAIL NOTIFICATION

If your account is setup to receive email notification, the email you provided will receive a notification in the format bellows:

```
From: First Last [mailto:IPNNotifications@Safaricom.co.ke] Sent: 24 May
2013 14:48 To: youremail@merchantserver.com Subject: MPESA TRANSACTION
id = 38
orig = MPESA
dest = 254716713011
tstamp = 5/22/2013 12:30:46
text = DM74OC732 Confirmed. on 22/5/13 at 12:30 PM Ksh10.00 received from
AlFRED KAYOKO 254722XXXXXX. Account Number test102 New Utility balance is
Ksh30.00
customer_id = 5
user = default
pass = default
routemethod_id = 2
routemethod_name = HTTP
mpesa_code = DM74OC732
mpesa_acc = TEST102
mpesa_msisdn = 254722XXXXXX
mpesa_trx_date = 22/5/13
mpesa_trx_time = 12:30 PM
mpesa_amt = 10.0
mpesa_sender = ALFRED KAYOKO
business_number = 895101
```

5   PUSH SERVICE

Parameter	Remarks	Example
id	This is the IPN notification unique number	100
orig	This will be source of the notification.	MPESA
dest	This will be same as your business terminal Msisdn.	254722123456
tstamp	This is the timestamp for when the IPN notification was received from MPESA.	2011-04-26 12:47:31.0
text	This is the full text message as received from MPESA.	This is will be the full SMS message.
user	If you provide us a username and password to access your URL this parameter will contain the username	Username for Developer URL
pass	If you provide us a username and password to access your URL this parameter will contain the password.	Password for Developer URL
mpesa_code	The MPESA transaction code.	BI55EQ862
mpesa_acc	The Account as entered by the subscriber	TEST
mpesa_msisdn	The mobile number of the subscriber that has sent the funds	254722123456
mpesa_trx_date	The transaction date	26/4/11
mpesa_trx_time	The transaction time	1:03 PM
mpesa_amt	The transaction amount	50.0
mpesa_sender	The name of the sender (subscriber).	ALFRED KAYOKO

For PAYBILL the actual GET call is made to your server as follows – same parameters apply for POST:

```
https://yourip/yourscript.php?id=2970&orig=MPESA&dest=254700733153&tstamp=2011-07-
06 22:48:56.0&text=BM46ST941 Confirmed.on 6/7/11 at 10:49 PM Ksh8,723.00 received
from RONALD NDALO 254722291067.Account Number 5FML59-01 New Utility balance is
Ksh6,375,223.00&customer_id=2&user=123&pass=123&routemethod_id=2&routemethod_name=H
TTP&mpesa_code=BM46ST941&mpesa_acc=5FML59-
01&mpesa_msisdn=254722291067&mpesa_trx_date=6/7/11&mpesa_trx_time=10:49
PM&mpesa_amt=8723.0&mpesa_sender=RONALD NDALO
```

For BUY GOODS the actual GET call is made to your server as follows – same parameters apply for POST:

```
http://yourserver/yourscript.php?id=16389103&orig=MPESA&dest=254711343393&tstamp=20
13-03-27 04:23:26.0&text=DH33NA709 Confirmed.on 27/3/13 at 4:23 AMKsh50.00 received
from    254722540222    ALFRED    KAYOKO.New    Account    balance    is    Ksh8,189.00&
mpesa_msisdn=25472254123456&customer_id=5&user=&pass=&routemethod_id=2&routemethod_
name=HTTP&mpesa_code=DH33NA709&mpesa_trx_date=27/3/13&mpesa_trx_time=4:23
AM&mpesa_amt=50.0&mpesa_sender=ALFRED KAYOKO&business_number=66361
```

6   PUSH RESPONSE
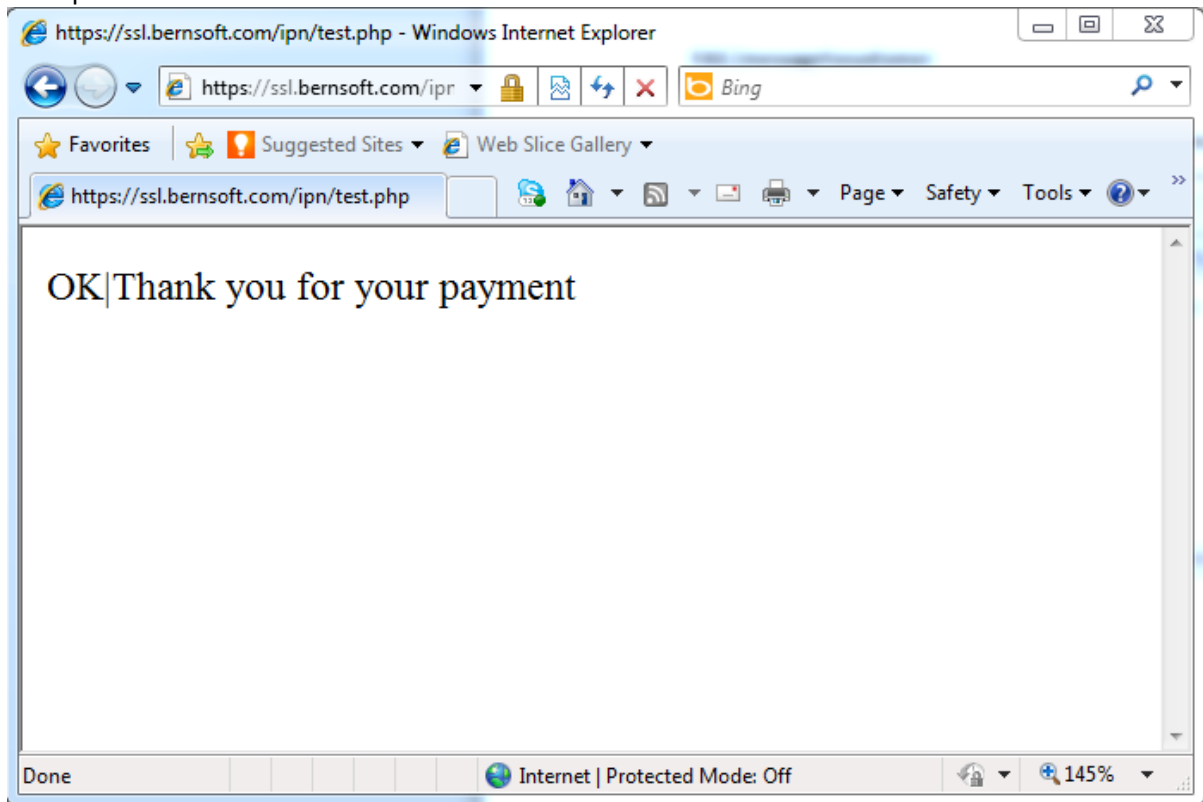
There are two scenarios for response:

On successful receipt of the IPN, reply as follows;

OK|messagetocustomer

On failure:

FAIL|messagetocustomer

The response should be a plain response text with no formatting see the image below for an example

Ensure no HTML or CSS in the response messages

7   PUSH – CLIENT SAMPLE CODE

See below sample PHP code that can be adopted to receive M-PESA transactions. Please note that this code is not secure for production use.

```php
<?php
/*
MPESA IPN Sample
Please do not use this code for production as it does not address security.

*/
$myFile = "mpesalog.txt";
$fh = fopen($myFile, 'a') or die("can't open file");
fwrite($fh, "=============================\n");
foreach ($_REQUEST as $var => $value) {
fwrite($fh, "$var = $value\n");
}
fwrite($fh, $fmessage);
fclose($fh);
/*
```

This below is a sample of how this script will be called by M-PESA

https://yourip/yourscript.php?id=2970&orig=MPESA&dest=254700733153&tstamp=2011-07-06 22:48:56.0&text=BM46ST941 Confirmed.on 6/7/11 at 10:49 PM Ksh8,723.00 received from RONALD NDALO

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254722291067.Account Number 5FML59-01 New Utility balance is
Ksh6,375,223.00&customer_id=2&user=123&pass=123&routemethod_id=2&routemethod_name=HTTP&mpes
a_code=BM46ST941&mpesa_acc=5FML59-

```
01&mpesa_msisdn=254722291067&mpesa_trx_date=6/7/11&mpesa_trx_time=10:49
PM&mpesa_amt=8723.0&mpesa_sender=RONALD NDALO


*/
//Save to Database – Commented!
/*

$con = mysql_connect("localhost","root","");
if (!$con)
{
die('Could not connect: ' . mysql_error());
}
mysql_select_db("mpesaipn", $con);
$id = $_REQUEST['id'];
$moneyfromnumber = $_REQUEST['mpesa_msisdn'];
$moneyfromname = $_REQUEST['mpesa_sender'];
$amount = $_REQUEST['mpesa_amt'];
mysql_query("INSERT INTO tblmpesa (tx_id, tx_sendernumber,tx_sendername, tx_amount)
VALUES ('$id', '$moneyfromnumber', '$moneyfromname',$amount)");
mysql_close($con);
*/
echo "OK|Thank you for your payment";
?>
```

8   PULL SERVICE

The PULL service provides for ability to query the IPN server for transactions. The web
service endpoint is as follows:

http://172.29.229.171:8080/IPNWeb/IpnWebRetrieval?wsdl

```
<?xml version='1.0' encoding='UTF-8'?><wsdl:definitions
name="IpnWebRetrieval" targetNamespace="http://ipn/"
xmlns:ns1="http://schemas.xmlsoap.org/soap/http"
xmlns:soap="http://schemas.xmlsoap.org/wsdl/soap/" xmlns:tns="http://ipn/"
xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/"
xmlns:xsd="http://www.w3.org/2001/XMLSchema">
<wsdl:types>
<xs:schema attributeFormDefault="unqualified"
elementFormDefault="unqualified" targetNamespace="http://ipn/"
xmlns:tns="http://ipn/" xmlns:xs="http://www.w3.org/2001/XMLSchema">
<xs:element name="retrieveTransaction" type="tns:retrieveTransaction"/>
<xs:element name="retrieveTransactionResponse"
type="tns:retrieveTransactionResponse"/>
<xs:element name="retrieveTransactionsByDate"
type="tns:retrieveTransactionsByDate"/>
<xs:element name="retrieveTransactionsByDateResponse"
type="tns:retrieveTransactionsByDateResponse"/>
<xs:complexType name="retrieveTransactionsByDate">
<xs:sequence>
<xs:element minOccurs="0" name="terminalMsisdn" type="xs:string"/>
<xs:element minOccurs="0" name="trxDate" type="xs:string"/>
<xs:element minOccurs="0" name="password" type="xs:string"/>
</xs:sequence>
</xs:complexType>
```

```
<xs:complexType name="retrieveTransactionsByDateResponse">
<xs:sequence>
<xs:element maxOccurs="unbounded" minOccurs="0" name="transaction"
type="tns:tblmpesa"/>
</xs:sequence>
</xs:complexType>
<xs:complexType name="tblmpesa">
<xs:sequence>
<xs:element minOccurs="0" name="messageId" type="xs:int"/>
<xs:element minOccurs="0" name="mpesaAccountnumber" type="xs:string"/>
<xs:element minOccurs="0" name="mpesaAllocated" type="xs:int"/>
<xs:element minOccurs="0" name="mpesaAmount" type="xs:decimal"/>
<xs:element minOccurs="0" name="mpesaBalance" type="xs:decimal"/>
<xs:element minOccurs="0" name="mpesaDatetime" type="xs:dateTime"/>
<xs:element minOccurs="0" name="mpesaId" type="xs:int"/>
<xs:element minOccurs="0" name="mpesaOriginaltext" type="xs:string"/>
<xs:element minOccurs="0" name="mpesaSendermobile" type="xs:string"/>
<xs:element minOccurs="0" name="mpesaSendername" type="xs:string"/>
<xs:element minOccurs="0" name="mpesaTerminal" type="xs:string"/>
<xs:element minOccurs="0" name="mpesaTxcode" type="xs:string"/>
<xs:element minOccurs="0" name="mpesaTxdate" type="xs:dateTime"/>
</xs:sequence>
</xs:complexType>
<xs:complexType name="retrieveTransaction">
<xs:sequence>
<xs:element minOccurs="0" name="transactionCode" type="xs:string"/>
<xs:element minOccurs="0" name="senderMsisdn" type="xs:string"/>
<xs:element minOccurs="0" name="terminalMsisdn" type="xs:string"/>
<xs:element minOccurs="0" name="password" type="xs:string"/>
</xs:sequence>
</xs:complexType>
<xs:complexType name="retrieveTransactionResponse">
<xs:sequence>
<xs:element maxOccurs="unbounded" minOccurs="0" name="transaction"
type="tns:tblmpesa"/>
</xs:sequence>
</xs:complexType>
<xs:element name="InvalidCredentialsFault"
type="tns:InvalidCredentialsFault"/>
<xs:complexType name="InvalidCredentialsFault">
<xs:sequence/>
</xs:complexType>
</xs:schema>
</wsdl:types>
<wsdl:message name="retrieveTransactionResponse">
<wsdl:part element="tns:retrieveTransactionResponse" name="parameters">
</wsdl:part>
</wsdl:message>
<wsdl:message name="retrieveTransactionsByDate">
<wsdl:part element="tns:retrieveTransactionsByDate" name="parameters">
</wsdl:part>
</wsdl:message>
<wsdl:message name="InvalidCredentialsFault">
<wsdl:part element="tns:InvalidCredentialsFault"
name="InvalidCredentialsFault">
</wsdl:part>
```

```
</wsdl:message>
<wsdl:message name="retrieveTransaction">
<wsdl:part element="tns:retrieveTransaction" name="parameters">
</wsdl:part>
</wsdl:message>
<wsdl:message name="retrieveTransactionsByDateResponse">
<wsdl:part element="tns:retrieveTransactionsByDateResponse"
name="parameters">
</wsdl:part>
</wsdl:message>
<wsdl:portType name="RetrieveData">
<wsdl:operation name="retrieveTransactionsByDate">
<wsdl:input message="tns:retrieveTransactionsByDate"
name="retrieveTransactionsByDate">
</wsdl:input>
<wsdl:output message="tns:retrieveTransactionsByDateResponse"
name="retrieveTransactionsByDateResponse">
</wsdl:output>
<wsdl:fault message="tns:InvalidCredentialsFault"
name="InvalidCredentialsFault">
</wsdl:fault>
</wsdl:operation>
<wsdl:operation name="retrieveTransaction">
<wsdl:input message="tns:retrieveTransaction" name="retrieveTransaction">
</wsdl:input>
<wsdl:output message="tns:retrieveTransactionResponse"
name="retrieveTransactionResponse">
</wsdl:output>
<wsdl:fault message="tns:InvalidCredentialsFault"
name="InvalidCredentialsFault">
</wsdl:fault>
</wsdl:operation>
</wsdl:portType>
<wsdl:binding name="IpnWebRetrievalSoapBinding" type="tns:RetrieveData">
<soap:binding style="document"
transport="http://schemas.xmlsoap.org/soap/http"/>
<wsdl:operation name="retrieveTransactionsByDate">
<soap:operation soapAction="" style="document"/>
<wsdl:input name="retrieveTransactionsByDate">
<soap:body use="literal"/>
</wsdl:input>
<wsdl:output name="retrieveTransactionsByDateResponse">
<soap:body use="literal"/>
</wsdl:output>
<wsdl:fault name="InvalidCredentialsFault">
<soap:fault name="InvalidCredentialsFault" use="literal"/>
</wsdl:fault>
</wsdl:operation>
<wsdl:operation name="retrieveTransaction">
<soap:operation soapAction="" style="document"/>
<wsdl:input name="retrieveTransaction">
<soap:body use="literal"/>
</wsdl:input>
<wsdl:output name="retrieveTransactionResponse">
<soap:body use="literal"/>
</wsdl:output>
<wsdl:fault name="InvalidCredentialsFault">
<soap:fault name="InvalidCredentialsFault" use="literal"/>
</wsdl:fault>
```

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```
</wsdl:operation> </wsdl:binding>
<wsdl:service name="IpnWebRetrieval">
<wsdl:port binding="tns:IpnWebRetrievalSoapBinding"
name="RetrieveDataPort">
<soap:address
location="http://172.29.229.171:8080/IPNWeb/IpnWebRetrieval"/>
</wsdl:port>
</wsdl:service>
</wsdl:definitions> .
```

Sample Pull Requests

Pull by Transaction

Request

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:ipn="http://ipn/">
<soapenv:Header/>
<soapenv:Body>
<ipn:retrieveTransaction>
<transactionCode>DM77RG980</transactionCode>
<senderMsisdn>254722123456</senderMsisdn>
<terminalMsisdn>254716713011</terminalMsisdn>
<password>abc</password>
</ipn:retrieveTransaction>
</soapenv:Body>
</soapenv:Envelope>
Response
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
<soap:Body>
<ns2:retrieveTransactionResponse xmlns:ns2="http://ipn/">
<transaction>
<messageId>61</messageId>
<mpesaAccountnumber>TD</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>200</mpesaBalance>
<mpesaDatetime>2013-05-22T17:19:57+03:00</mpesaDatetime>
<mpesaId>14610361</mpesaId>
<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM77RG980</mpesaTxcode>
<mpesaTxdate>2013-05-22T17:19:00+03:00</mpesaTxdate>
</transaction>
</ns2:retrieveTransactionResponse>
</soap:Body>
</soap:Envelope>
```

Pull by Date

Request

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:ipn="http://ipn/">
<soapenv:Header/>
```

```
<soapenv:Body>
<ipn:retrieveTransactionsByDate>
<!--Optional:-->
<terminalMsisdn>254716713011</terminalMsisdn>
<!--Optional:-->
<trxDate>2013-05-22</trxDate>
<!--Optional:-->
<password>abc</password>
</ipn:retrieveTransactionsByDate>
</soapenv:Body>
</soapenv:Envelope>
Response
<soap:Envelope xmlns:soap="http://schemas.xmlsoap.org/soap/envelope/">
<soap:Body>
<ns2:retrieveTransactionsByDateResponse xmlns:ns2="http://ipn/">
<transaction>
<messageId>54</messageId>
<mpesaAccountnumber>T</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>180</mpesaBalance>
<mpesaDatetime>2013-05-22T17:06:57+03:00</mpesaDatetime>
<mpesaId>14610358</mpesaId>
<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM77NC760</mpesaTxcode>
<mpesaTxdate>2013-05-22T17:06:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>52</messageId>
<mpesaAccountnumber>T</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>160</mpesaBalance>
<mpesaDatetime>2013-05-22T16:21:48+03:00</mpesaDatetime>
<mpesaId>14610356</mpesaId>
<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM76ZJ510</mpesaTxcode>
<mpesaTxdate>2013-05-22T16:21:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>55</messageId>
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<mpesaTerminal>254716713011</mpesaTerminal>
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<mpesaTxdate>2013-05-22T17:10:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>61</messageId>
```

```xml
<mpesaAccountnumber>TD</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>200</mpesaBalance>
<mpesaDatetime>2013-05-22T17:19:57+03:00</mpesaDatetime>
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<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
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</transaction>
<transaction>
<messageId>38</messageId>
<mpesaAccountnumber>TEST5</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>60</mpesaBalance>
<mpesaDatetime>2013-05-22T13:41:16+03:00</mpesaDatetime>
<mpesaId>14610342</mpesaId>
<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM75HN542</mpesaTxcode>
<mpesaTxdate>2013-05-22T13:41:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>39</messageId>
<mpesaAccountnumber>TEST6</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>70</mpesaBalance>
<mpesaDatetime>2013-05-22T13:44:16+03:00</mpesaDatetime>
<mpesaId>14610343</mpesaId>
<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM75IL550</mpesaTxcode>
<mpesaTxdate>2013-05-22T13:44:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>42</messageId>
<mpesaAccountnumber>TEST4</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>50</mpesaBalance>
<mpesaDatetime>2013-05-22T15:57:06+03:00</mpesaDatetime>
<mpesaId>14610346</mpesaId>
<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM75CZ228</mpesaTxcode>
<mpesaTxdate>2013-05-22T13:26:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>43</messageId>
<mpesaAccountnumber>TEST9</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
```

```
<mpesaBalance>80</mpesaBalance>
<mpesaDatetime>2013-05-22T15:57:06+03:00</mpesaDatetime>
<mpesaId>14610347</mpesaId>
<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM75OC950</mpesaTxcode>
<mpesaTxdate>2013-05-22T14:03:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>44</messageId>
<mpesaAccountnumber>GD</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
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<mpesaDatetime>2013-05-22T15:57:06+03:00</mpesaDatetime>
<mpesaId>14610348</mpesaId>
<mpesaSendermobile>254722123456</mpesaSendermobile>
<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
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<mpesaTxdate>2013-05-22T14:06:00+03:00</mpesaTxdate>
</transaction>
<transaction>
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<mpesaAccountnumber>TEST</mpesaAccountnumber>
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<mpesaSendername>ALFRED KAYOKO</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM75PF766</mpesaTxcode>
<mpesaTxdate>2013-05-22T14:07:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>46</messageId>
<mpesaAccountnumber>123456</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>110</mpesaBalance>
<mpesaDatetime>2013-05-22T15:57:06+03:00</mpesaDatetime>
<mpesaId>14610350</mpesaId>
<mpesaSendermobile>254722339388</mpesaSendermobile>
<mpesaSendername>SAMUEL IRUNGU</mpesaSendername>
<mpesaTerminal>254716713011</mpesaTerminal>
<mpesaTxcode>DM75QM489</mpesaTxcode>
<mpesaTxdate>2013-05-22T14:12:00+03:00</mpesaTxdate>
</transaction>
<transaction>
<messageId>47</messageId>
<mpesaAccountnumber>T</mpesaAccountnumber>
<mpesaAllocated>0</mpesaAllocated>
<mpesaAmount>10</mpesaAmount>
<mpesaBalance>120</mpesaBalance>
<mpesaDatetime>2013-05-22T15:57:06+03:00</mpesaDatetime>
<mpesaId>14610351</mpesaId>
```

```
<mpesaSendermobile>254722123456</mpesaSendermobile>
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