

HOSTING A PAYBILL AT AFRICA'S TALKING

as of 10th April 2017

Safaricom released the new G2 API that gives Paybill and Till Number owners more control of their payments accounts. The API also opens MPESA to developers who can now come up with creative payment solutions around MPESA.

However, Safaricom requires Paybill owners to adhere to strict rules before connecting to their systems. This involves only connecting to dedicated IP addresses and registering VPNs with them. Once the infrastructure connection is done, the developers in charge will have to go through the SOAP API documentation to learn how it works in order to develop on the G2 API.

This process is tedious and time consuming. However, at Africa's Talking, we have developed a way for you to connect your Paybill or Till Number to Safaricom G2 API without worrying about the underlying infrastructure.

This document will explain the process of hosting a Paybill with Africa's Talking right from **Check Out, C2B, B2B to B2C**.

Check Out

The new MPESA API allows users to pay for goods and services using a USSD push request sent from Safaricom and initiated by the merchant. The buyer enters his/her service PIN (also referred to as Bonga PIN) and the payment is processed by MPESA.



To enable Check Out for your Paybill, you have to request for a checkout password for your Paybill from Safaricom. You can get a copy of a prefilled request application form from Africa's Talking info@africastalking.com

Once you get the password, share it with the Africa's Talking team who will then connect you to an already registered Check Out channel.

With this done, you should now be able to use AT payment API to start doing Check Out.

C2B, B2B and B2C

Key

Abbreviation	Meaning
C2B	Customer to Business
B2B	Business to Business
B2C	Business to Customer

To do any of the above on the MPESA API, you require access to your MPESA Portal Account. This is where you can log in to view all your Paybill information. You can access it using the link org.ke.m-pesa.com

If you cannot access the MPESA portal, you need to ensure that you have installed the MPESA Certificate first. Contact MPESA business to learn how to do this.

Once you have installed the certificate, login to your MPESA portal using the username and password given by MPESA.

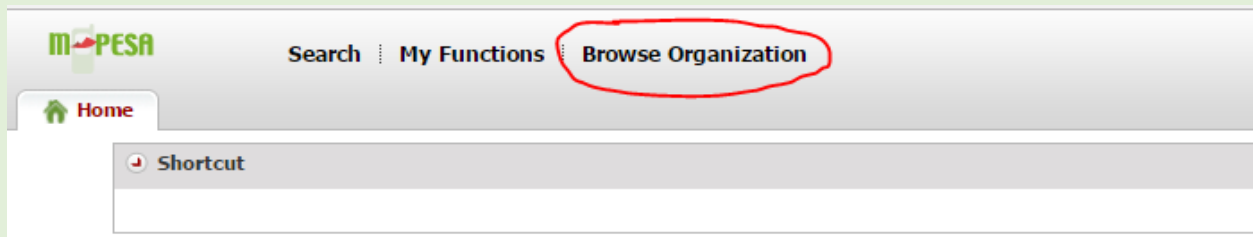


If you do not have the username and password, contact MPESA business and request for your credentials to the portal.

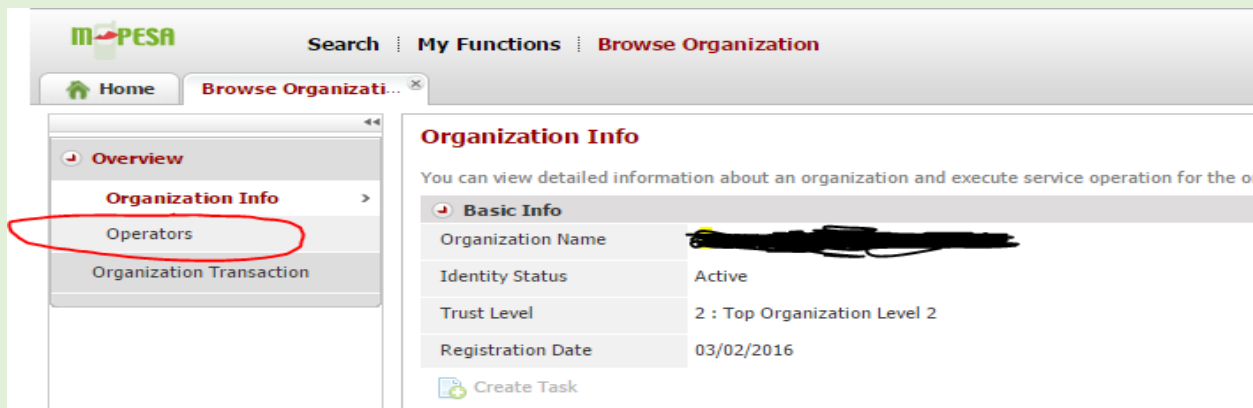
Assuming you have access to the MPESA portal...

You need to create an API user for Africa's Talking. The process is as follows:

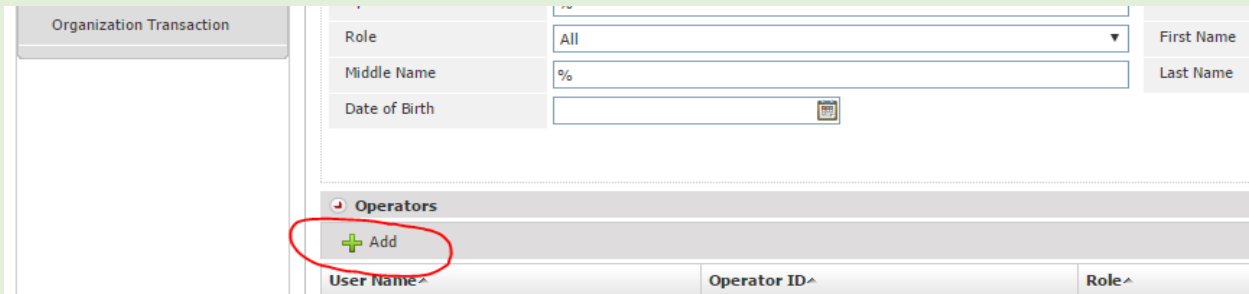
Go to **Browse Organization**



Select **Operators** on the left menu

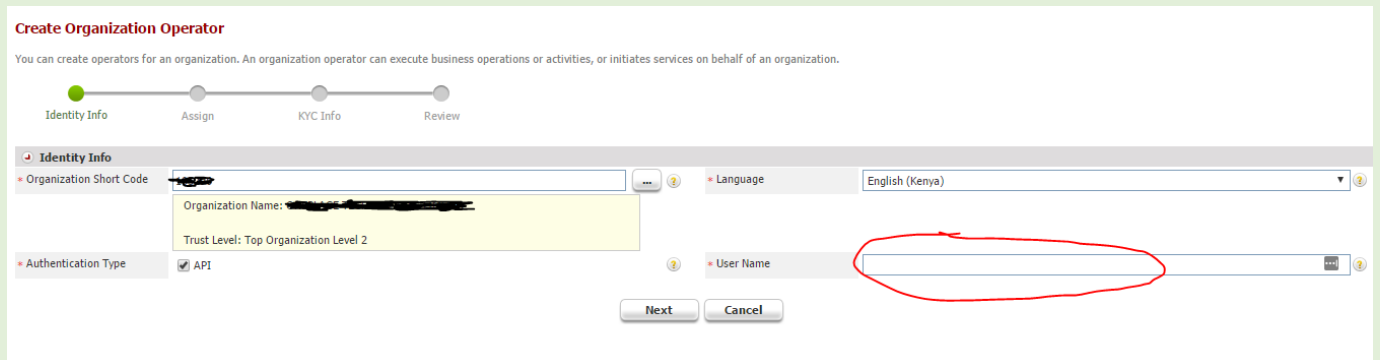


Click on the **Add (+)** button to add a new operator



The screenshot shows a web interface with a sidebar on the left containing 'Organization Transaction'. The main area has a form with fields for 'Role' (set to 'All'), 'Middle Name' (set to '%'), and 'Date of Birth'. To the right are fields for 'First Name' and 'Last Name'. Below this is a section titled 'Operators' with a '+ Add' button circled in red. At the bottom, there is a table with columns 'User Name', 'Operator ID', and 'Role'.

On the next page, check **API** as **Authentication Type** and assign a username to the API user then click **Next**.



The screenshot shows the 'Create Organization Operator' page. It has a progress bar with four steps: 'Identity Info' (active), 'Assign', 'KYC Info', and 'Review'. Below the progress bar, the 'Identity Info' section is expanded. It contains fields for 'Organization Short Code', 'Organization Name' (with a tooltip showing 'Trust Level: Top Organization Level 2'), 'Language' (set to 'English (Kenya)'), 'Authentication Type' (with 'API' selected), and 'User Name' (circled in red). At the bottom are 'Next' and 'Cancel' buttons.



Assign a **Web Operator Rule Profile** in the dropdown under **Rule Profile** on the next page and then click on the plus button at the bottom of the select box.

Create Organization Operator

You can create operators for an organization. An organization operator can execute business operations or activities, or initiates services on behalf of an organization.

Identity Info Assign KYC Info Review

Assign

Rule Profile: Web Operator Rule Profile

+ Add

Role	Effective Date	Expiration Date	Description
No records found.			

Previous Next Cancel

On the pop up modal that appears, check the roles as highlighted in the screenshot below and click **ok**, then go to **Next**.

Organization Create Operator

Operator

Rule Profile: Web Operator Rule Profile

Effective

Select Role

Role	Description
<input type="checkbox"/> Business Manager	Business Manager
<input type="checkbox"/> Business Auditor	Business Auditor
<input type="checkbox"/> Business Web Operator	Business Web Operator
<input checked="" type="checkbox"/> ORG B2C API initiator	B2C API Initiator/Caller
<input type="checkbox"/> Manage Org Initiator Passwords	Manage Org Initiator Passwords
<input checked="" type="checkbox"/> Transaction Status query ORG API	Transaction Status query ORG API
<input checked="" type="checkbox"/> Balance Query ORG API	Balance Query ORG API
<input checked="" type="checkbox"/> B2B ORG API Initiator	B2B ORG API Initiator

OK Cancel



Fill the details of the next page and click **Next**.

Create Organization Operator

You can create operators for an organization. An organization operator can execute business operations or activities, or initiates services on behalf of an organization.

Identity Info Assign KYC Info Review

Personal Details

* First Name

Last Name

Gender ☐ Male ☐ Female

Nationality

Middle Name

Date of Birth

Email

Preferred Contact Phone Number

ID Details

ID Type ID Number ID Expiry Date

Contact Details

Preferred Notification Channel

Notification Receiving E-mail

Notification Receiving MSISDN

Confirm that all information is filled correctly and submit the form.

Go back to the **Browse Organization -> Operators** and you will see the operator you just created.

sample	ORG B2C API Initiator,B2B ORG API Initiator,Balance Query ORG ... Pending Active
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The status is pending active because a password has not been set yet.

How to set a password for an operator:

1. Click on the **view details icon** at the far right of the Operator.

sample	ORG B2C API Initiator,B2B ORG API Initiator,Balance Query ORG ... Pending Active	
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



- Click on the **Set Password** option and set a password.

Organization Operator Info ONEP

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

Basic Info	
ID	203000000200437959
Organization Short Code	██████
Authentication Type	API
Rule Profile	Web Operator Rule Profile
Identity Status	Pending Active
User Name	sample
Language	English (Kenya)
Registration Time	18/04/2017 10:38:07

 **Set Password**
 Create Task
  Send SMS

KYC Info **Role** **Security**

KYC information of an organization operator. The field marked with * is mandatory.

Personal Details	
First Name	Sample
Middle Name	

Note: The **Set Password** option is not active by default. In many accounts this option will be disabled. To enable it, write an email to MPESA Business and request that your Paybill account be activated for “**Set Restricted Org Password**”. This is the role that enables you to set passwords for API users. Once this role has been assigned to your account, you can set the password.

Once you have the username and password, you can send an email to info@africastalking.com and request for your Paybill to be hosted. After signing the contract, share your **username** and **password** with Africa’s Talking and your Paybill will be able to access the MPESA API features.

For more information, contact:

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www.africastalking.com

