M-PESA C2B (Pay Bill) Operating Manual

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1 INTRODUCTION

Welcome to the M-PESA customer to Business facility (C2B)also known as pay bill.

This facility will enable your organization to receive payments from individual M-PESA customers and proceed to make a business withdrawal (transfer the funds you have received to your bank account).

Access to the M-PESA web system will enable you to monitor the payments that will come through to your account.

You will be able to download a statement which is a record of payments received.

The M-PESA web system is also used to settle the costs of transactions (where applicable) that come through to your business number then make a withdrawal request.

The login credentials that you have been supplied with are to be treated as private and confidential.

2 M-PESA WEB BROWSER CERTIFICATE APPLICATION PROCESS

To access the M-PESA website, the user must first install a digital M-PESA web browser certificate in the computer. The digital certificate enables an authorized M-PESA user to view the M-PESA website. The correct M-PESA URL is (https://www.m-pesa.com/ke)-One certificate is valid per user profile.

The process is as follows:-

- Certificate Application
- Certificate Installation

Note that the application must be made on:-

- Windows explorer version 7 or above as your browser and NOT Mozilla Firefox.
- Windows XP as your Operating System and NOT Windows Vista.

Step1:

- Load the pagehttps://vmtke.ca.vodafone.com/certsrv confirm correct URL and use these particulars to login.
    - Username: **kecertenroll**
    - Password: ******** (changes on a weekly basis)
- In the form labeled **Submit New Request**; fill in ALL the details accurately then submit.
- You will get a confirmation that your application has been received and you must wait for an administrator to issue the certificate you requested. You will also be advised to return to the web site in a day or two to retrieve the certificate.
- The request ID will be given; please note down the number for reference.

Note that NO alerts will be sent once the certificate has been issued. You will need to go back to the website within 10 days to download and install the certificate.

Step2:

- Load the page https://vmtke.ca.vodafone.com/certsrv and login.
- Click on **View** the status of a pending certificate request.
- If the certificate has been issued, click on it then install otherwise a prompt will tell you to wait for the certificate to be issued by the administrator.
- Normally the administrator issues certificates between Mondays and Fridays from 8am-5pm.
- In case of a query on the same, kindly send an email to: m-pesabusiness@safaricom.co.ke stating the request ID (certificate number) and the organization name.

3 WEB ACCESS GUIDELINES

3.1 CREATION OF USER NAMES

User names created MUST be users' full names as they appear on their identification cards, and not initials, nicknames or company names. For example, John Smith is correct whereas J. Smith, J.S. or John's Shop are incorrect.

3.2 E-MAIL ADDRESSES

Valid official e-mail addresses MUST be entered during the creation exercise.

3.3 VALID WEB OPERATORS

M-PESA users under your organization MUST be staff members who are in current employment with your organization. Whenever an individual leaves an organization; their web access MUST be immediately closed. Operator accounts that have not been used for 60 days are considered inactive and MUST be closed.

3.4 NUMBER OF USERNAMES PER OPERATOR

Organizations MUST have at least 2 web operators to allow for initiating and finalizing of transactions. One individual MUST not have two or more user names.

3.5 MAKER AND CHECKER

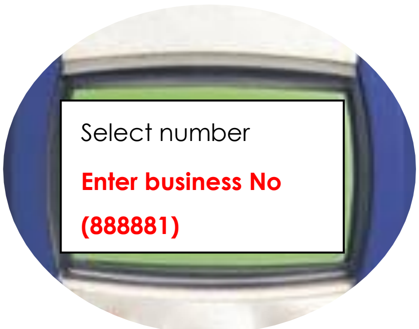
Organizations should have a maker and checker as separate individuals, one individual having two accounts is not allowed.

4 CUSTOMER PAYMENTS

Payments to businesses via M-PESA can only be made by registered M-PESA customers.

- Customer makes payments by scrolling down to **M-PESA** on the phone.
- The customer then chooses **Lipa na M-PESA** from the M-PESA menu
- Customer selects **Pay Bill**
- Customer enters the **Business Number**
- Customer enters the **Account Number**

- Customer enters the **Amount**
- Customer enters their **M-PESA PIN** and presses **OK**
- A summary page appears which shows the details of the customer's payments.
- The customer is expected to **OK** the summary before the payment can be sent.



5 ACCOUNT TYPES IN C2B ORGANIZATION

An M-PESA C2B organization has three accounts:

5.1 MMF ACCOUNT FOR ORGANIZATION

When an organization wants to make a business withdrawal, the funds are transferred to this account before the withdrawal request is made.

5.2 UTILITY ACCOUNT

Payments from customers are credited into the utility account.

5.3 CHARGES PAID ACCOUNT

For payments received from customers, depending on the tariff, a charge is levied on the Organization or is split between the organization and the customer. The charges paid account is debited and always accrues a negative balance which has to be settled before an organization can make a withdrawal request.

5.4 ORGANIZATION SETTLEMENT ACCOUNT

This account does the calculations for the organization operator when s/he initiates a revenue settlement. This account settles the charges paid account and then moves the balance from the Utility Account to the MMF account automatically. You will notice that the transaction type "Move funds from Utility to MMF" is no longer available as the revenue settlement process takes care of this.

6 CREATION OF A WEB OPERATOR

Why perform this action?

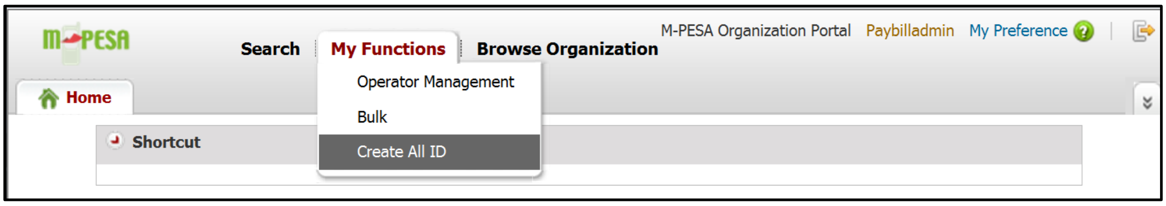
The M-PESA Web system is designed to have a 'maker' (Initiating Operator) and a 'checker' (Finalizing Operator) for completion of any transaction done via web.

The **administrator** is created by Safaricom IT and given the mandate to create other operators within the organization platform.

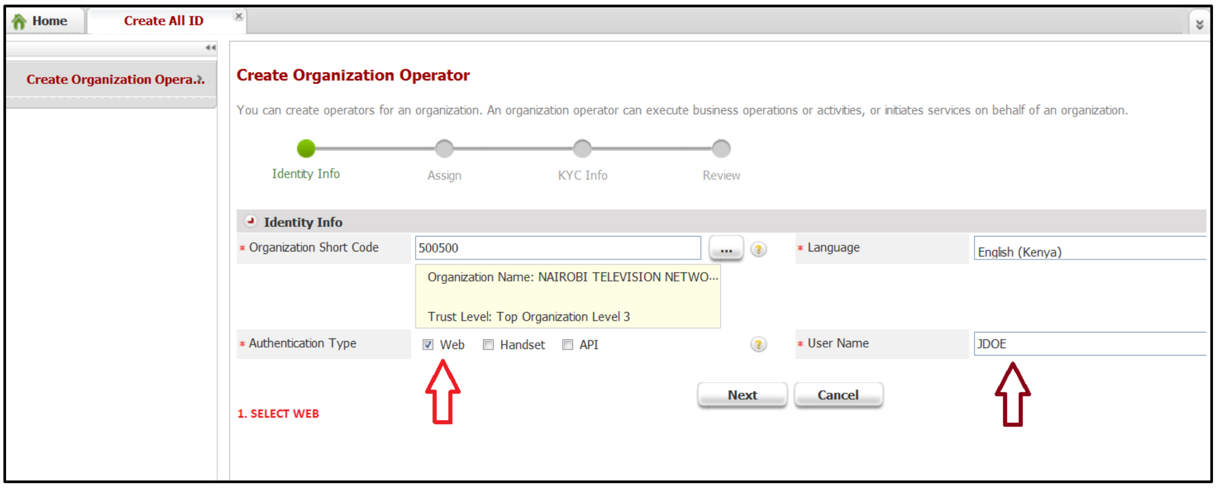
What to expect?

At the end of this action, the organization will have an operator who will be able to transact in regard to their role within the system.

Administrator logs in M-PESA Portal > Select **My Functions** > Select **Create All ID**



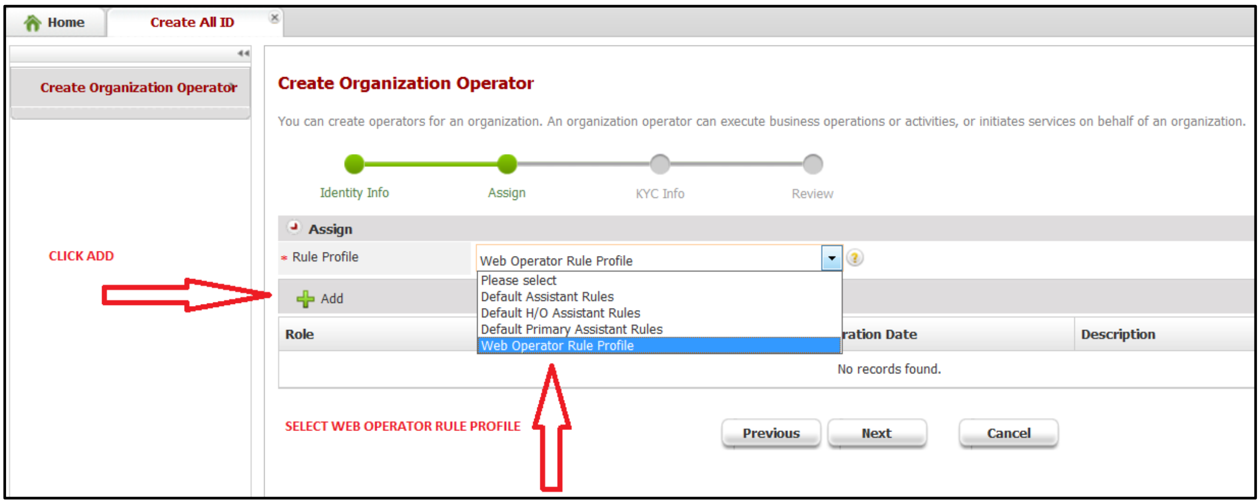
The **Create Organization Operator** page will open at the **Identity Info** stage as shown below.



Select Authentication type as **Web** and enter the preferred **Username**

Select **Next**

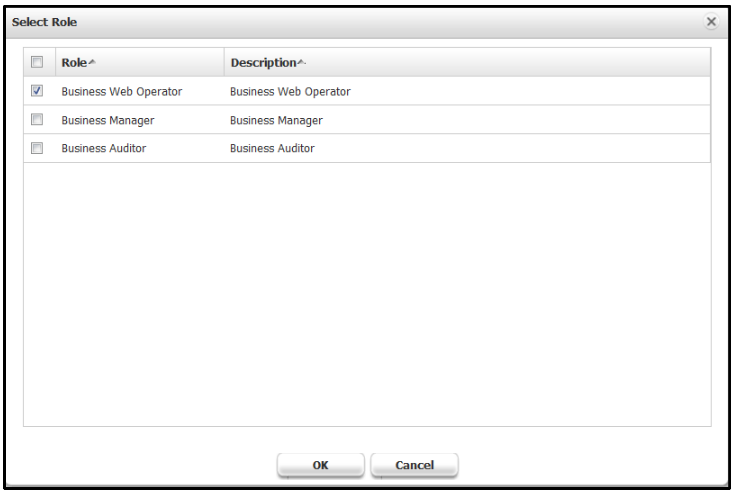
The **Create Organization Operator** page will open at the **Assign** stage as shown below.



- Click on the drop down arrow on **Rule Profile** and select **Web Operator Rule Profile.**
- Click on **ADD**

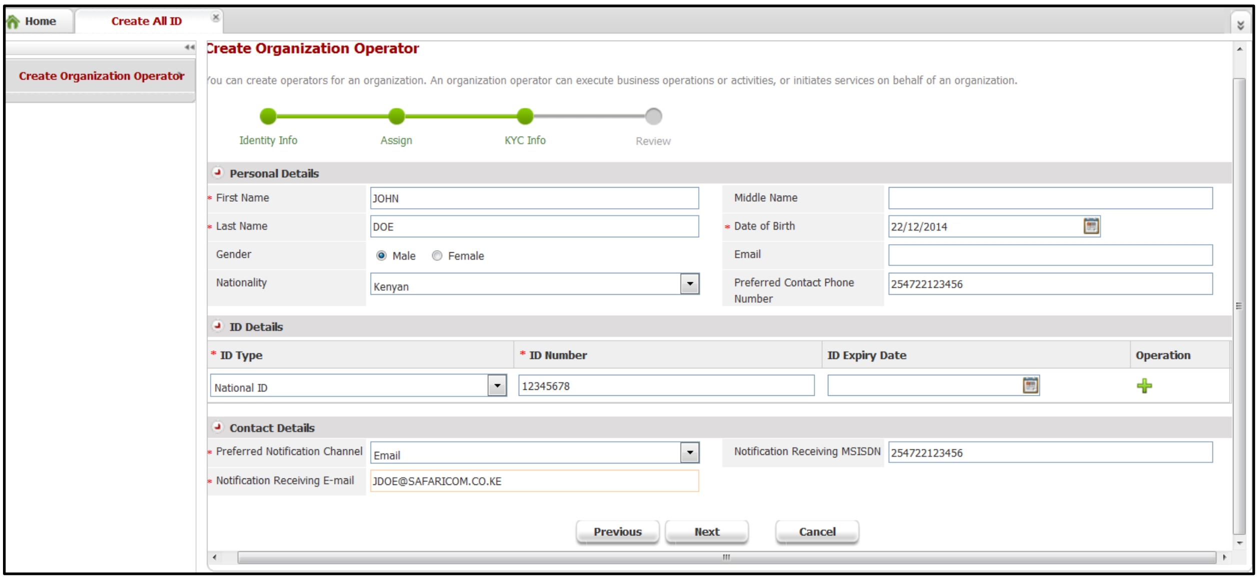
A **Select Role** pop up window will appear as shown below.

- Select the desired role and click **OK** and then click on **Next**

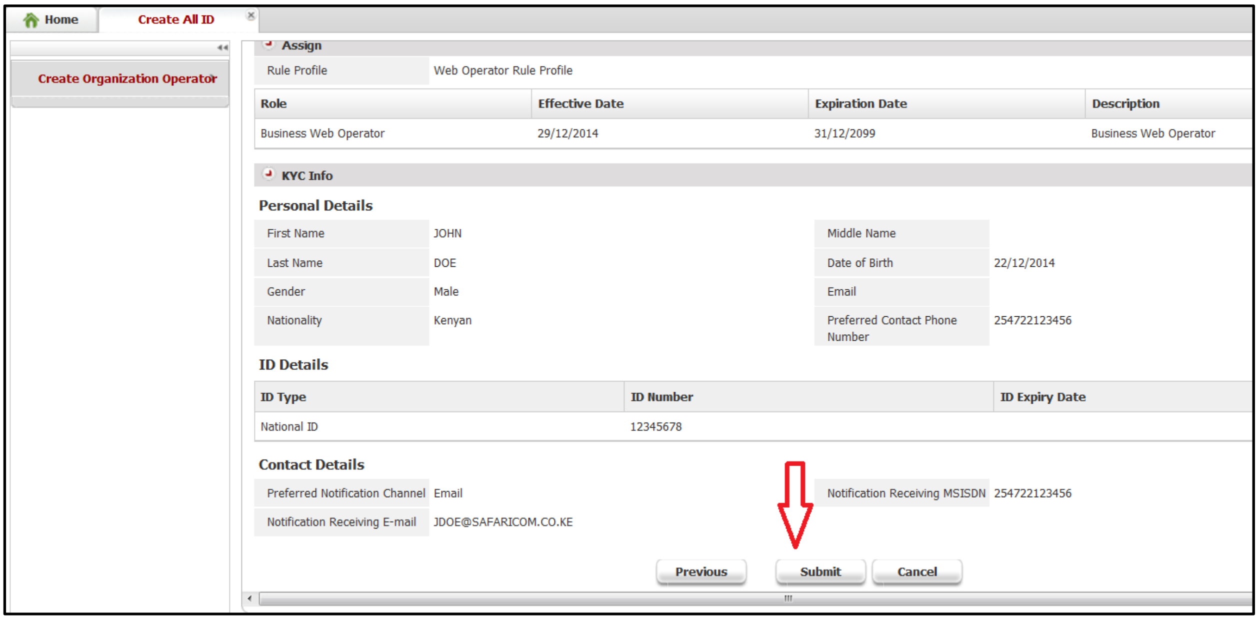


The **Create Organization Operator** page will open at the **KYC Info** stage as shown below.

- Fill in the Mandatory details and select **Next**

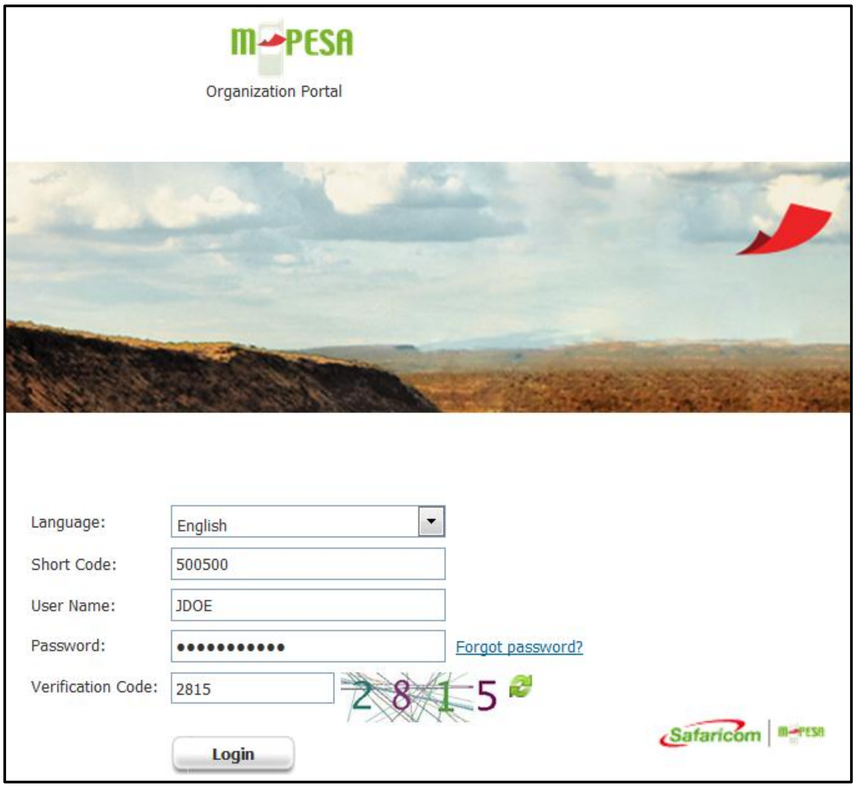


The **Create Organization Operator** page will open at the **Review** stage as shown below. Confirm the details and click on **Submit**



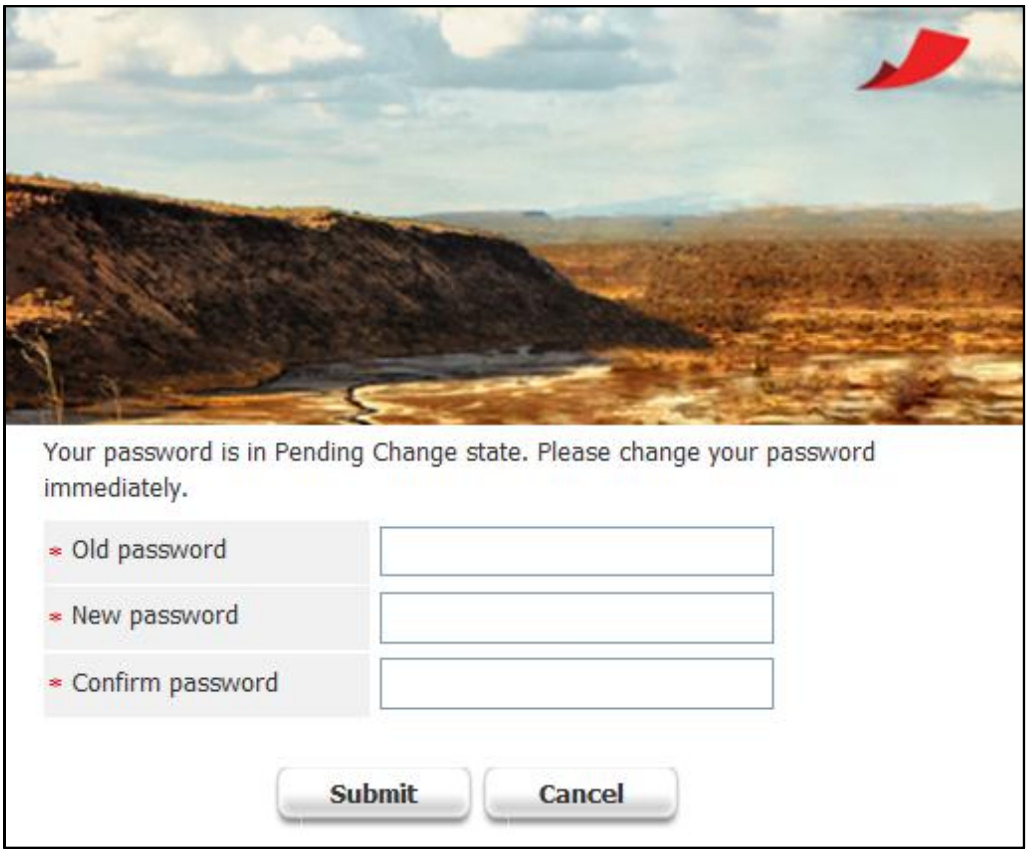
- You can continue to create other users as per below

- Log-in to M-PESA System using the newly created credentials as below



- Upon Log in, the system will prompt you to change your password as below

 (Note the requirement is that the password must be a strong password with a minimum of 8 alphanumeric characters, that is, with a mix of small, capital letters and or a special character e.g. Password01%)



7 FUNDS TRANSFER

7.1 Revenue Settlement

Why perform this action?

An organization will have to settle the business charge before they can make a withdrawal of the funds they have received from their clients.

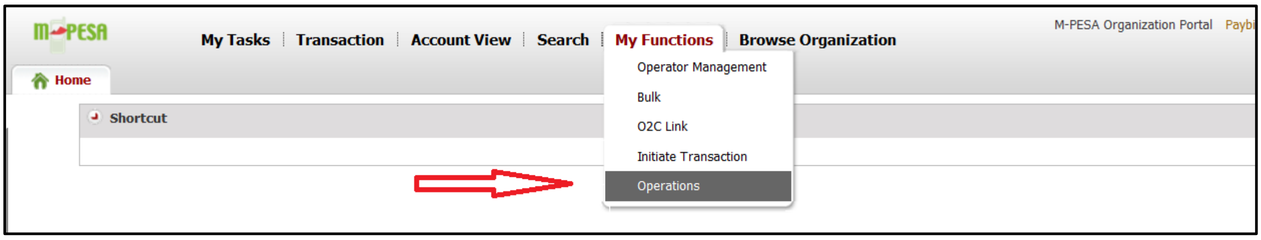
1 Start Here

Log-in to M-PESA System as an Operator or Business Manager.

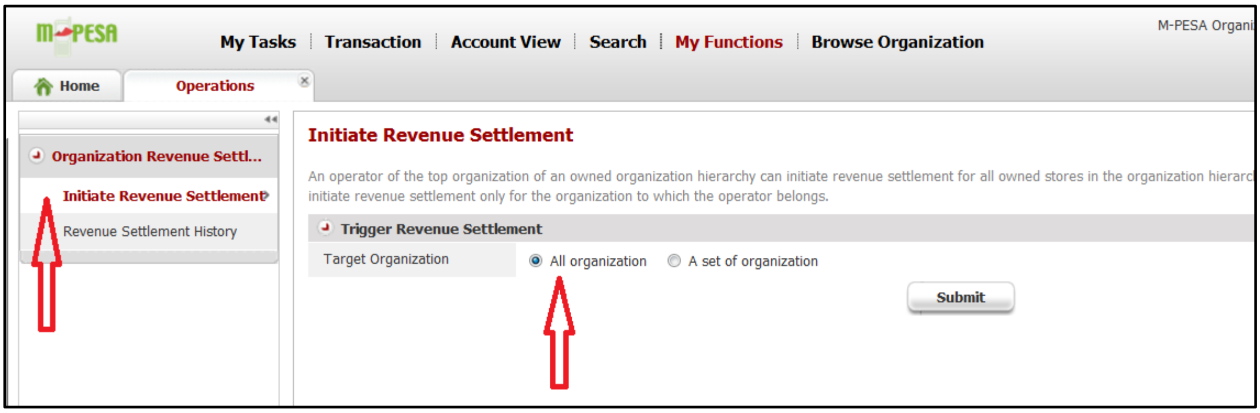
Procedure:

- Organization Operator selects **My Functions**

- Click on **Operations**



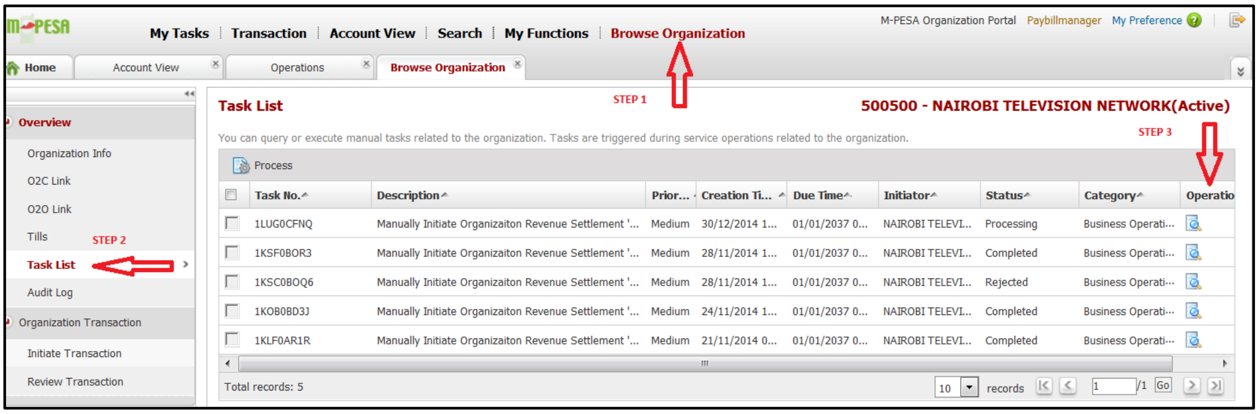
- Select **Initiate Revenue Settlement** > All Organization



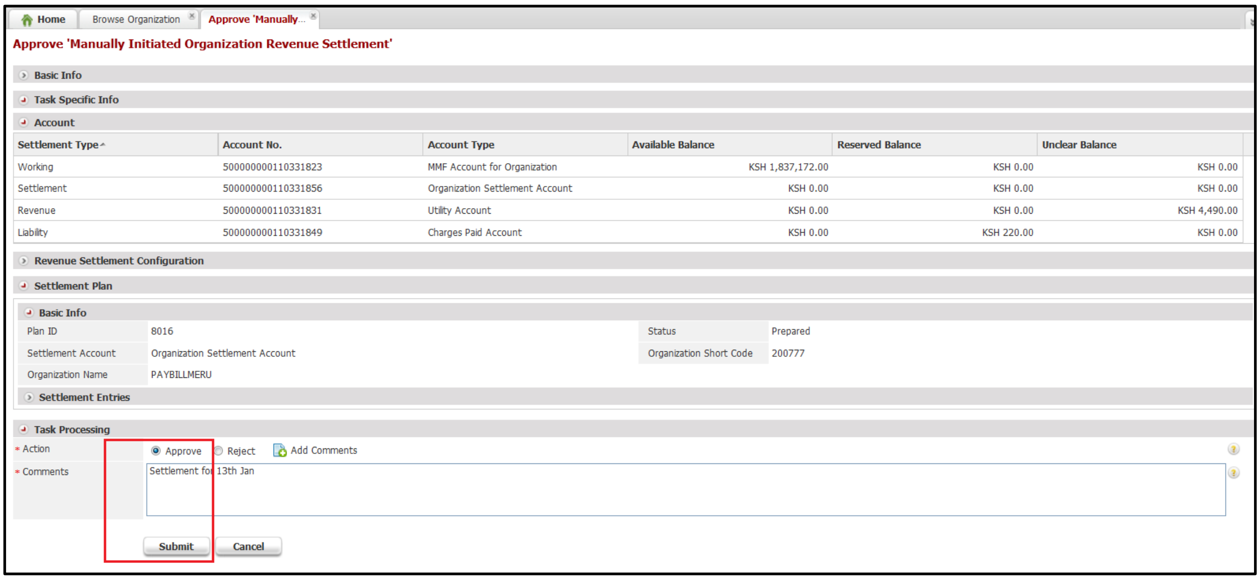
- Select **Submit**.
- The transaction is processed and another operator (business manager) needs to log in and approve the settlement.

To approve the Revenue Settlement, log in as a manager:

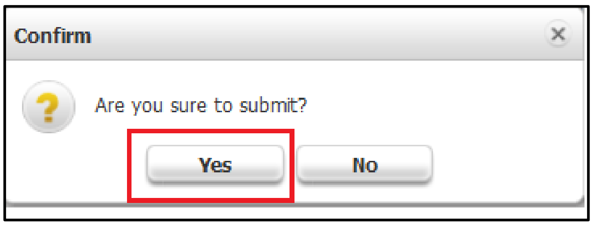
- Select **Browse Organization**
- Select **Task List**
- Click on the **Operation icon** that is alongside the settlement you want to approve



Select **Approve**> Enter **reason** > Click on **Submit**



A **Confirm** pop up window will appear as shown below, select **Yes**



7.2 Withdrawing funds from M-PESA

Why perform this action?

An organization will want to withdraw funds they have received from their customers.

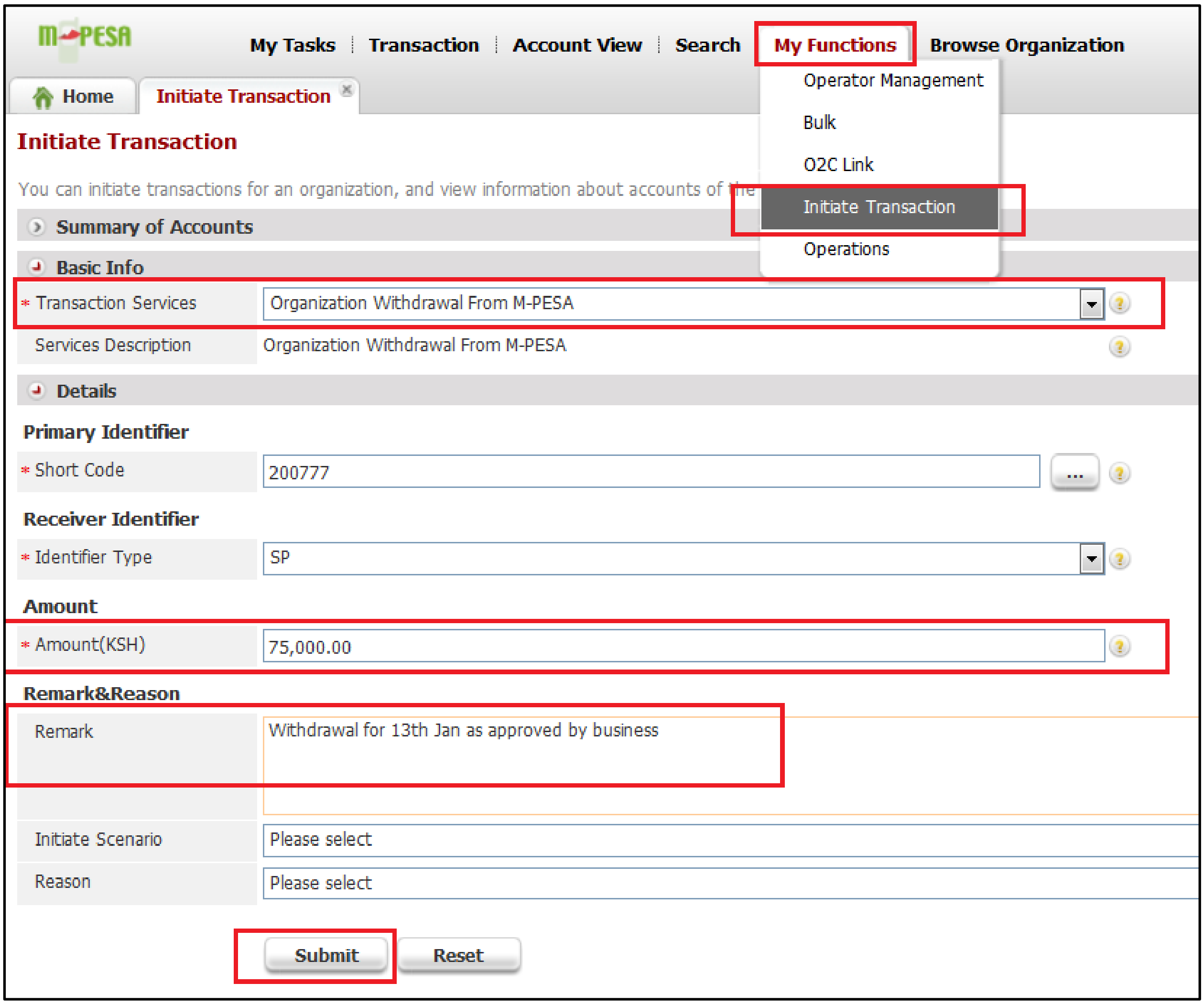
What to expect?

At the end of this action, the M-PESA Finance team in Safaricom will have an action to perform a funds transfer to the organization's nominated Bank Account.

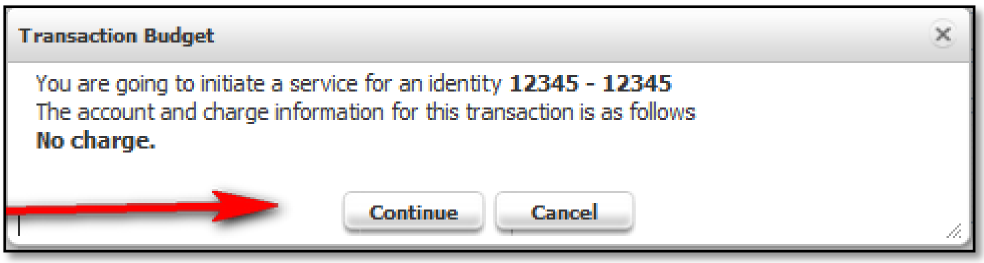
Start Here

Log-in to M-PESA System the Business Manager of your organization.

- ✓ Select **My Functions**
- ✓ Select **Initiate Transaction**
- ✓ Select **Transaction Services** as **Organization Withdrawal from M-PESA**
- ✓ Enter the **Amount**
- ✓ Enter the **Remark** and **Reason**
- ✓ Select **Submit**



The **Transaction Budget** pop up window will appear. Click on **Continue**

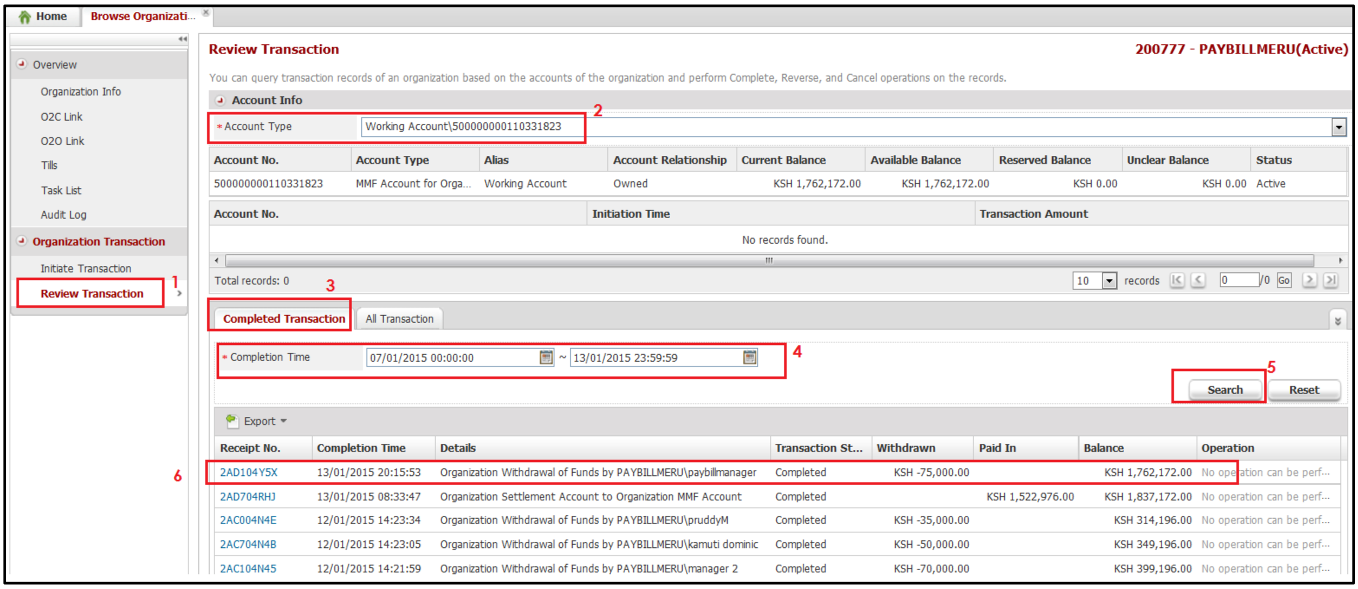


If the transaction request is successful, this creates a ***Task*** for a Finance Operator at M-PESA Safaricom to action approval for the withdrawal (this is not a maker-checker transaction). The organization has no further action to perform.

There will be a completed transaction in the organization's M-PESA Account, which will be confirmed once the Safaricom M-PESA Finance team has actioned the funds transfer.

Note- To check the status of the organization withdrawal of funds transaction, an operator will go to **Browse Organization**,

1. Select **Review Transaction**
2. Select the **Account Type** as **Working account**
3. Select **Completed Transactions**
4. Define the **Date** range
5. Select **Search**
6. The transaction populates on the statement as shown below



8 VIEWING STATEMENTS ON M-PESA

Why perform this action?

To avail statements if need be for the organization. Every six months the data is archived but data can be availed upon request via email to;

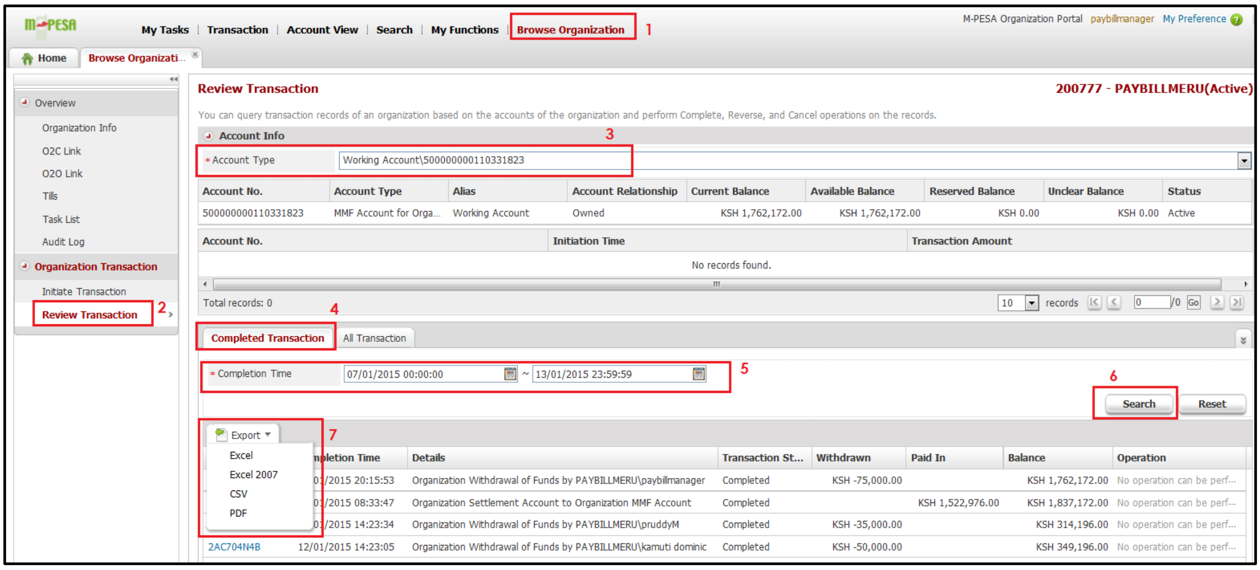
M-PESABusiness@Safaricom.co.ke

Start Here

Log-in to M-PESA System as an Operator or Manager.

Procedure:

1. Select **Browse Organization**
2. Select **Review Transaction**
3. Select **Account Type**
4. Select any of the Transaction Status tabs
5. Select the Date Range
6. Click **Search**
7. Select **Export** and select the desired format



9 REVERSING TRANSACTION(S)

Why perform this action?

To refund erroneous pay bill payments to customers

Start Here

Log-in to M-PESA System as an Operator or Manager.

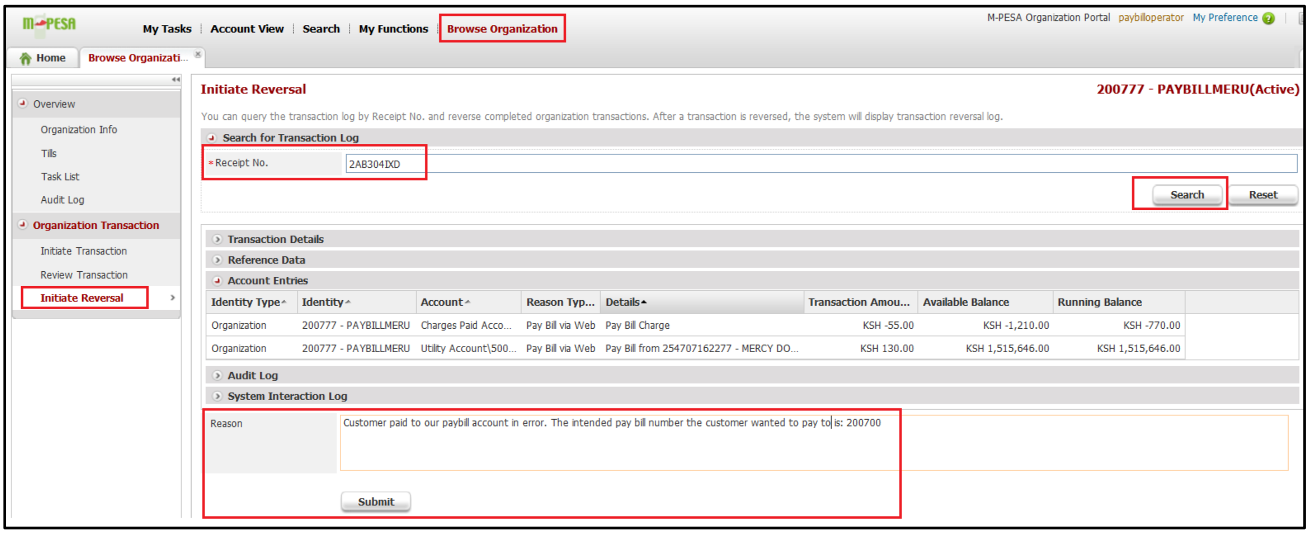
✓ Select **Browse Organization**
✓ Select **Initiate Reversal**
✓ Enter the **receipt number** and click **Search**, enter the **Reason** for reversing and **Submit**

OR

✓ Select **Browse Organization**
✓ Select **Review Transaction**
✓ Select **Account Type** as **Utility Account**
✓ Select **Completed Transactions**
✓ Alongside the transaction you want, click on the reverse hyperlink in blue, enter the **Reason** for reversing and select **Submit**

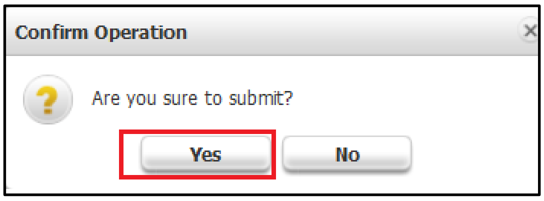
What to expect?

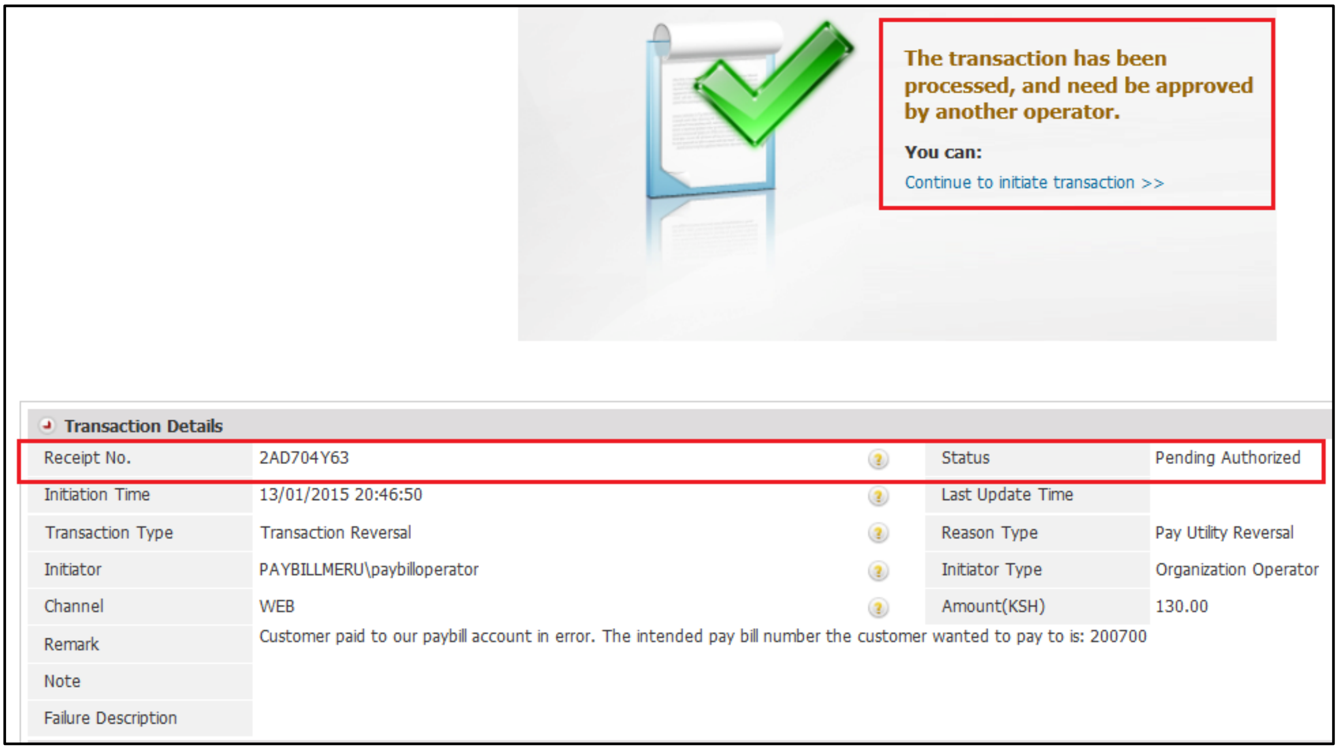
At the end of this action, the status if completed, then the client receives a confirmation message alerting him/her that the funds have been credited back to their M-PESA account.



Once initiated, it needs to be completed by another authorized operator i.e. the transaction should be completed by the checker

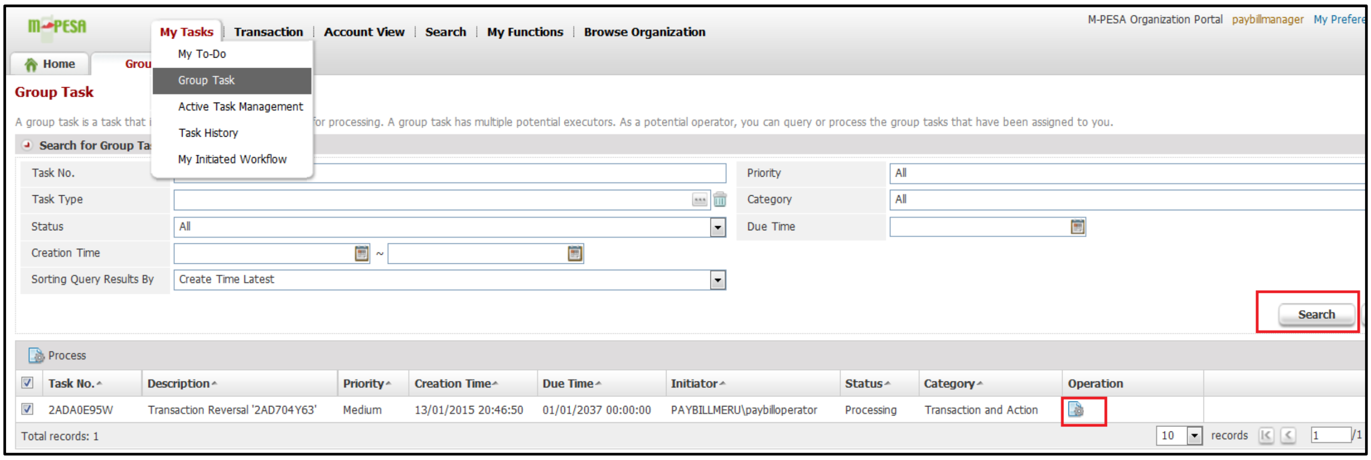
The **Confirm Operation** pop up window will appear, click on **Yes**



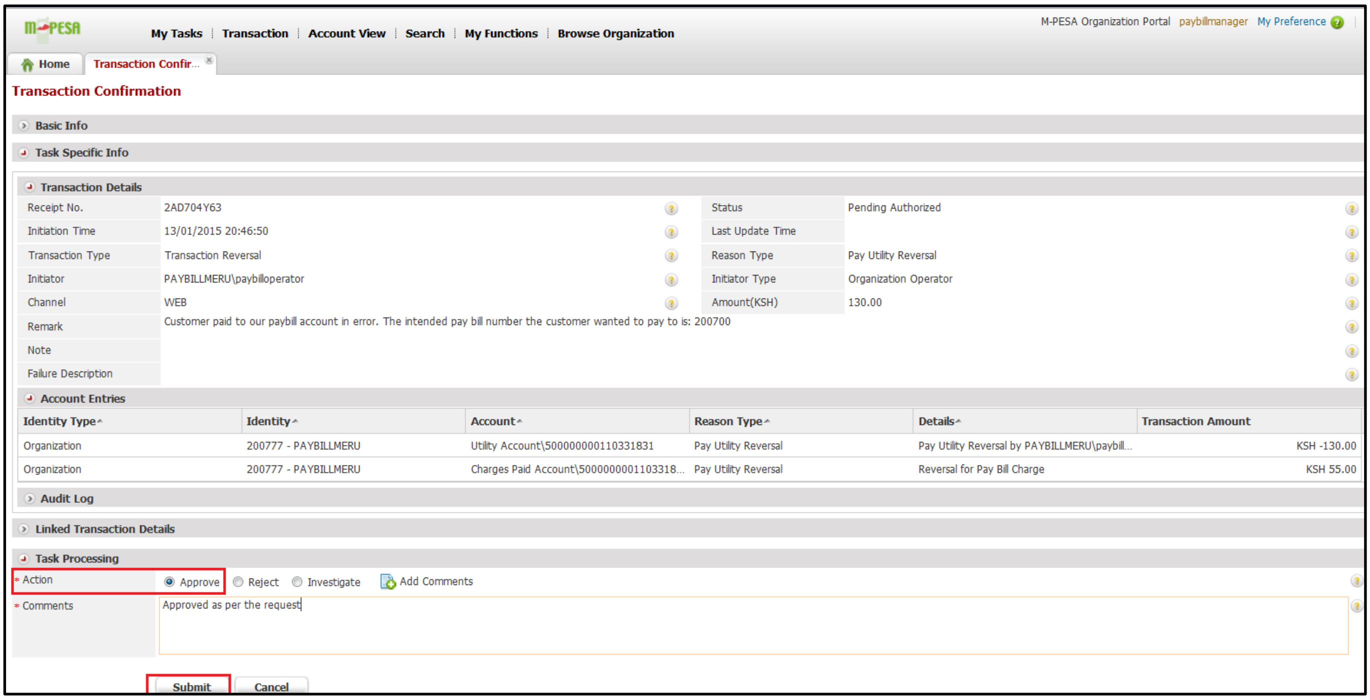


To finalize the transaction, the checker (manager role) logs in to the M-PESA system and does the following:

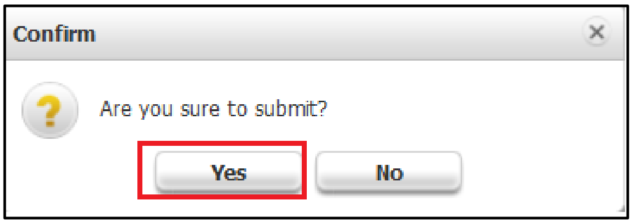
- Select **My Tasks**
- Select **Group Task**
- Click on **Search**
- Click on the **Operation** icon



The **Transaction Confirmation** page opens and the transaction is then approved as shown below.



The **Confirm** pop up window appears as shown below, select **Yes**



10 OPERATOR MANAGEMENT

Why perform this action?

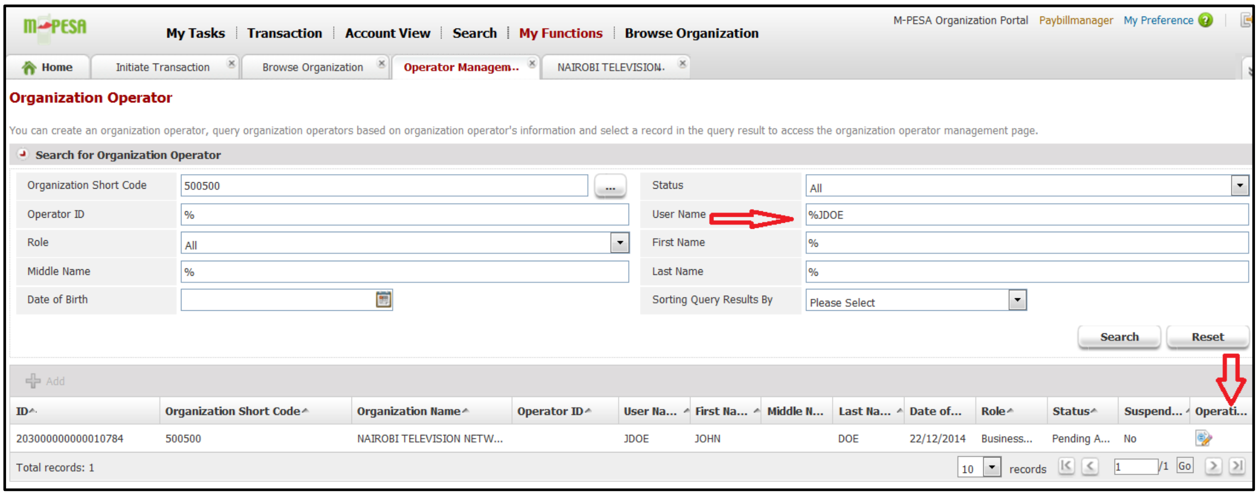
To manage web operators that log into the system within the organization.

This includes the tasks to reset passwords, edit identity status, edit KYC info, changing role and security information.

Start Here

Log-in to M-PESA System as an Administrator or Business Manager.

- Select **My Functions**
- Click **Operator Management**
- Search using Operator ID/Username/first name/last name
- Click **Search**
- Click **Operation icon** to open Operator details

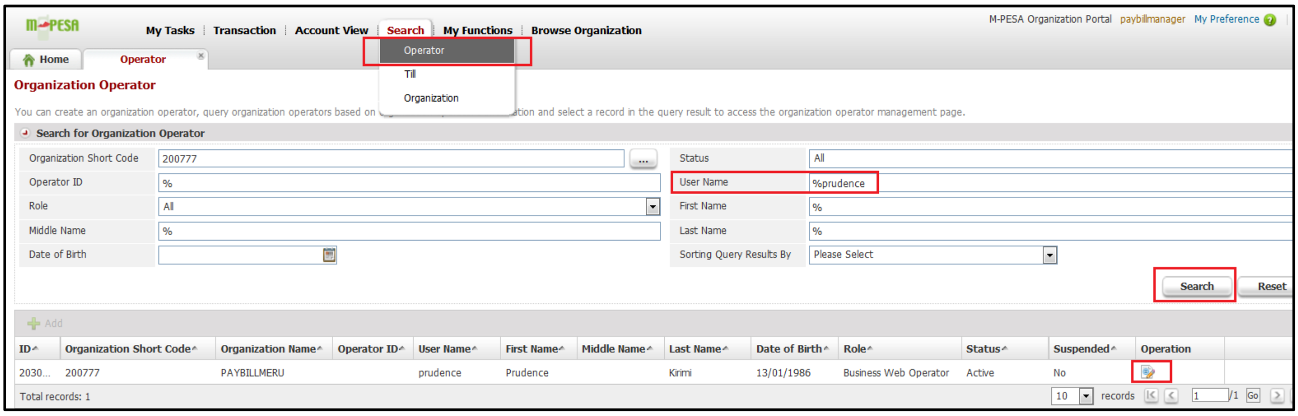


This role is available to users with either Administrator or Manager Role only.

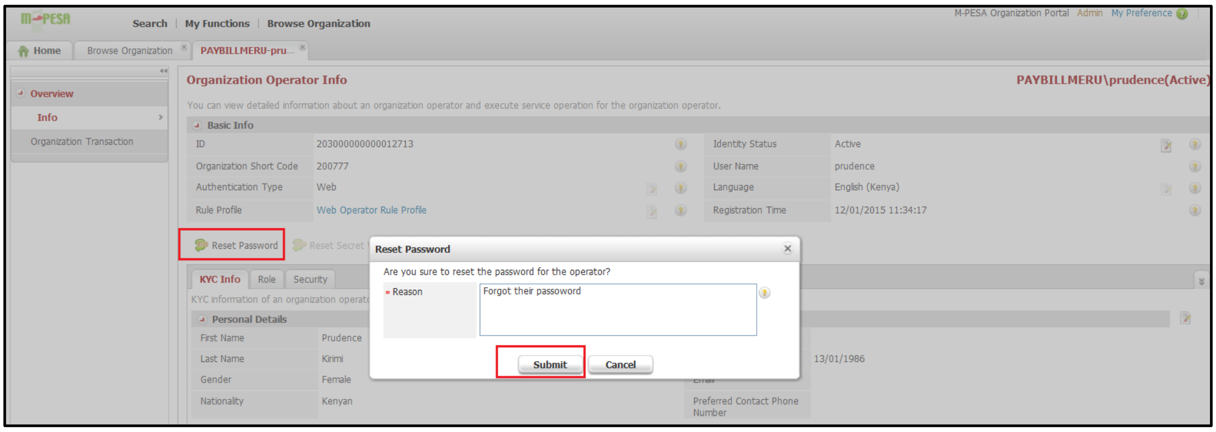
10.1 Resetting passwords

While logged in as the Business Administrator or Business Manager

- ✓ Go to **Search**
- ✓ Select **Operator**
- ✓ Enter their Username
- ✓ Click on **Search**
- ✓ Click on the **Operation icon**

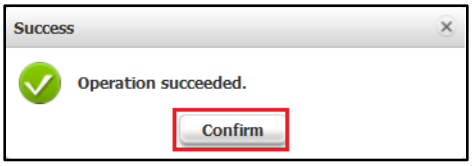


The **Organization Operator Info** page will open as shown below



- Select **Reset Password**
- Enter the **Reason**
- Select **Submit**

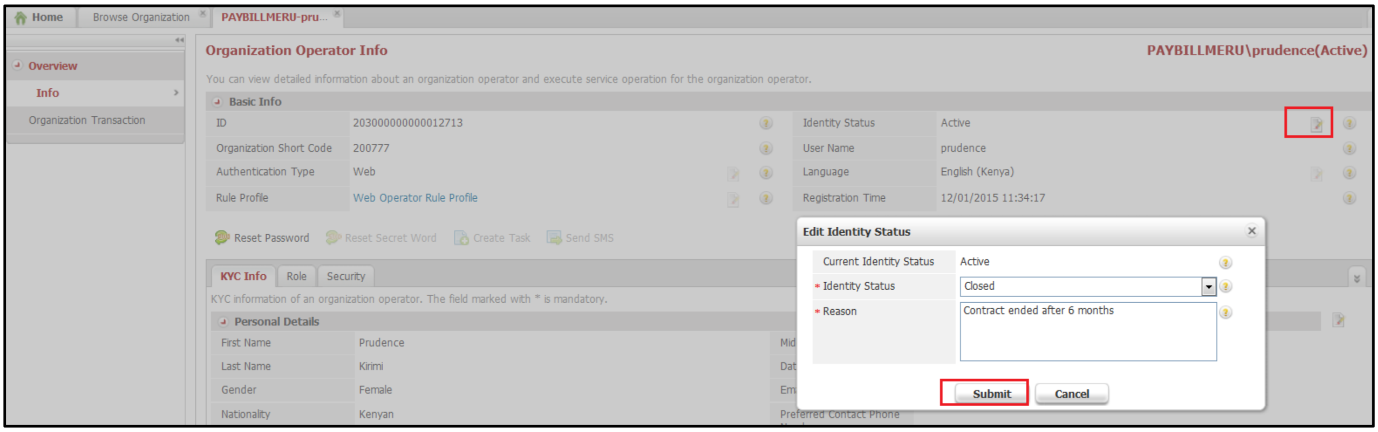
Click **Confirm** to complete the task



10.2 Managing Identity Status

While logged in as the Business Administrator or Business Manager on the Organization Operator Info page:

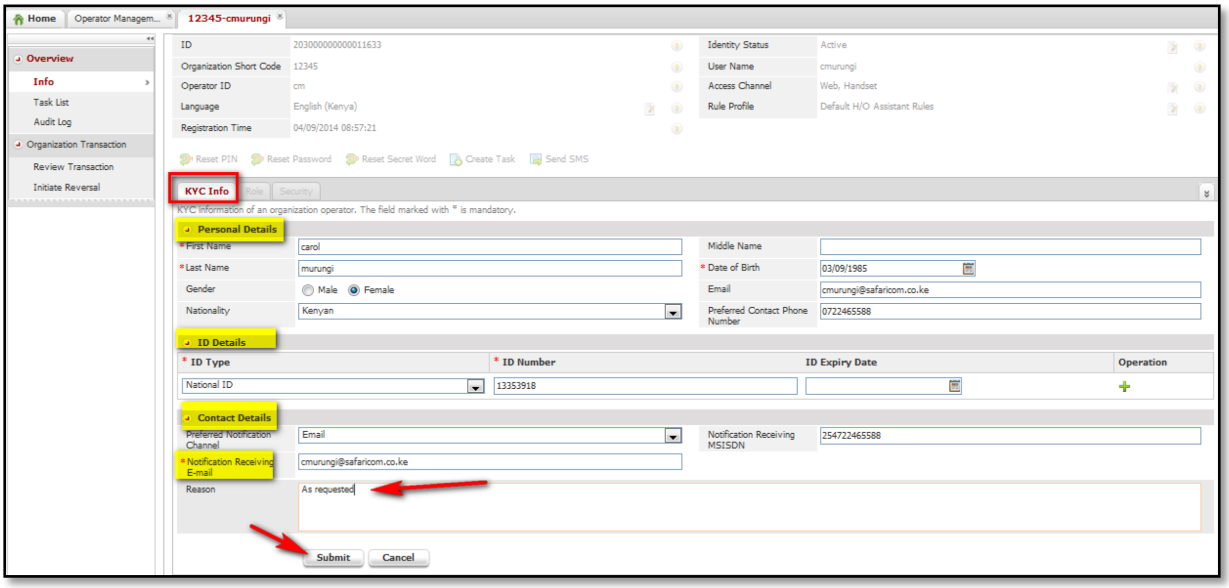
- Go to **Identity Status**
- Select the **Edit** icon
- The **Edit Identity Status** pop up window will appear as below
- Enter **Reason**
- Select **Submit**



10.3 Managing KYC Info

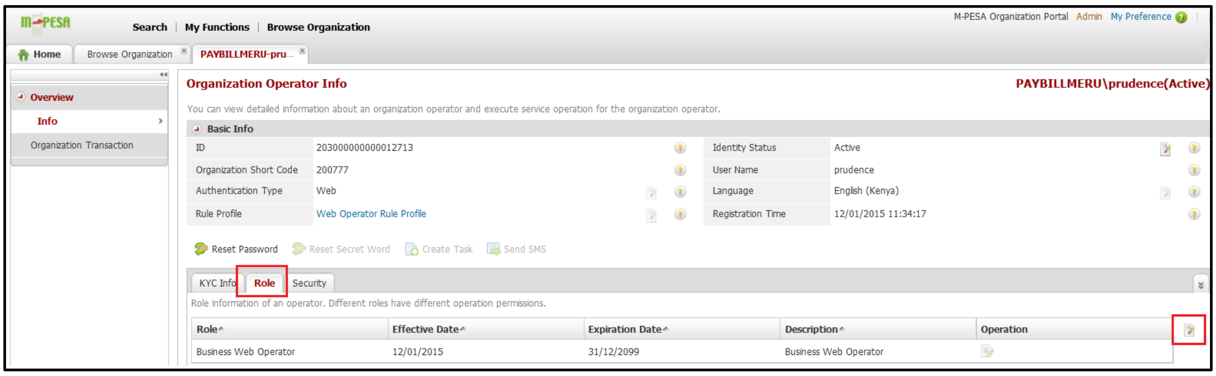
While logged in as the Business Administrator or Business Manager on the Organization Operator Info page:

- Select **KYC Info** tab
- Enter the following:
  - ✓ Personal Details
  - ✓ ID Details
  - ✓ Contact Details
- Enter **Reason**
- Select **Submit**

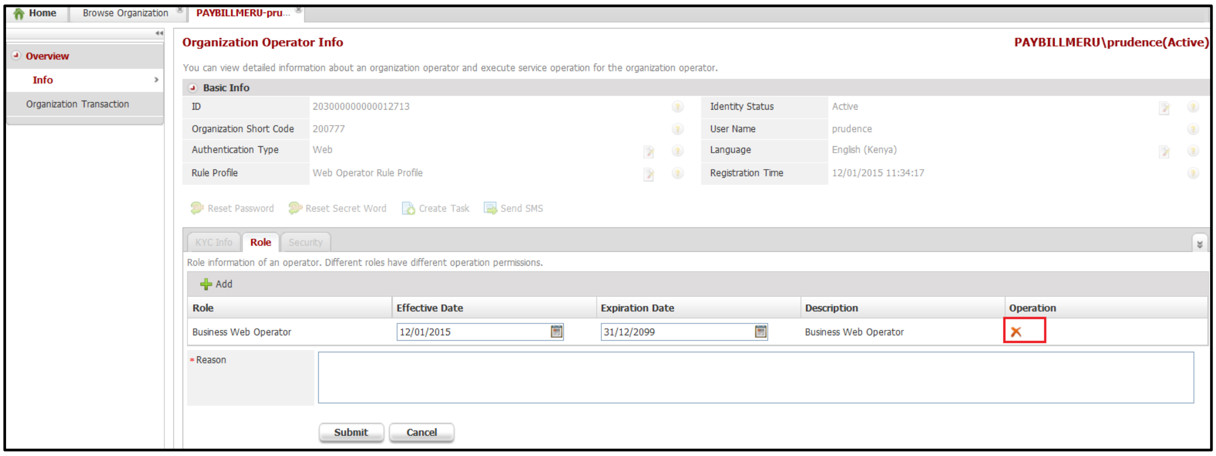


10.4 Managing the Role

While logged in as the Business Administrator, select the **Role** tab and then select the **Edit** icon

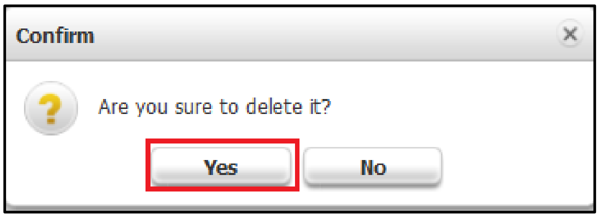


The page will populate as shown below



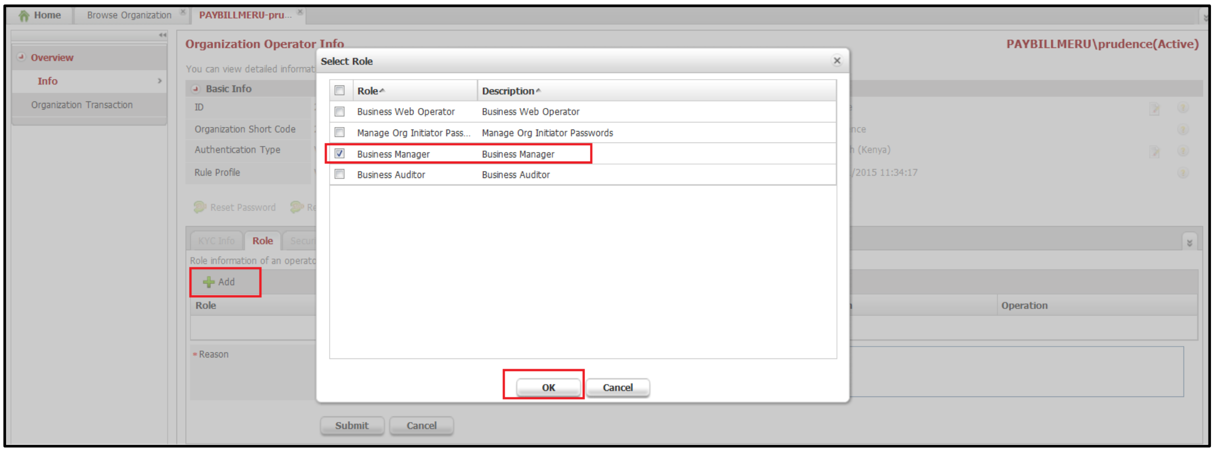
- Click on the **red X**

The **Confirm** pop up window will appear as below, select **Yes**

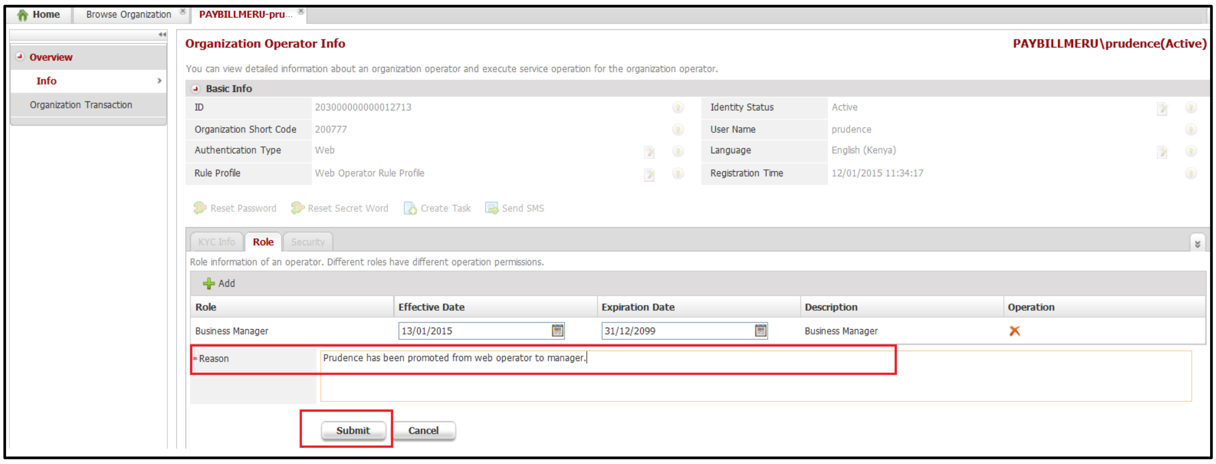


Click on **Add**

The **Select Role** pop up window will appear as shown below. Select the desired role and click **OK**



Enter a **Reason** for the addition of a new role and click on **Submit**



11 General Queries

Configuring your browser to download M-PESA Statements on Excel

Please follow these steps to make sure ActiveX and Plug-ins and Pop-Ups are not disabled in your computer.

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- On the Internet Explorer Browser, go to **Tools** -> **Internet Options** [a pop up appears]

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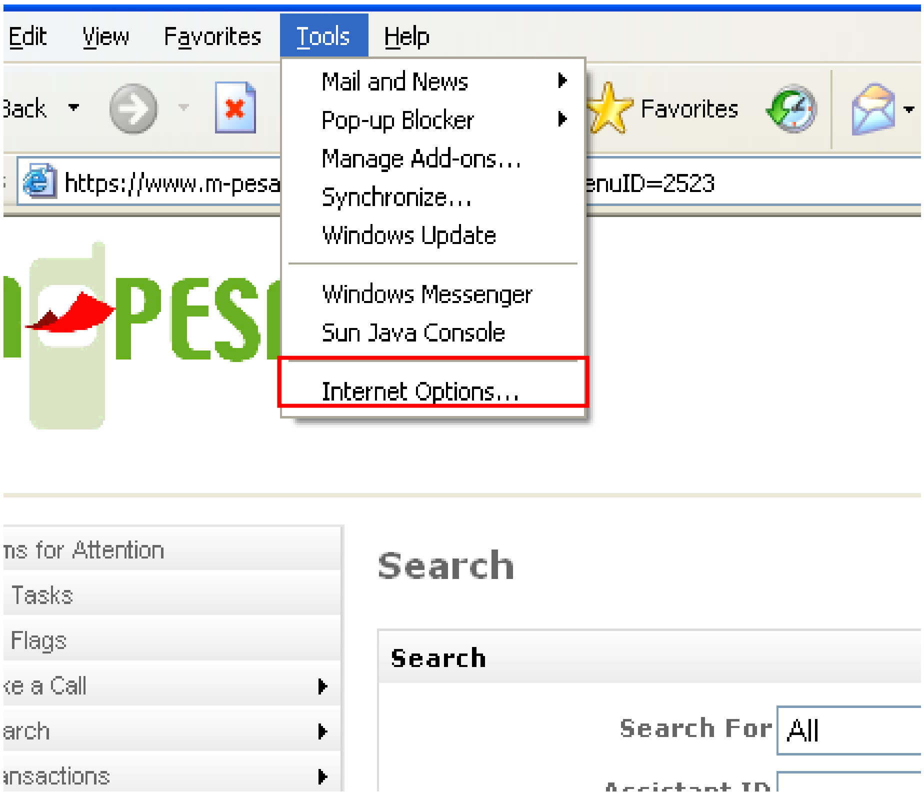

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- Click on the **Security** tab......
- Click on the **Custom Level**.....tab -> [a security settings pop up appears]

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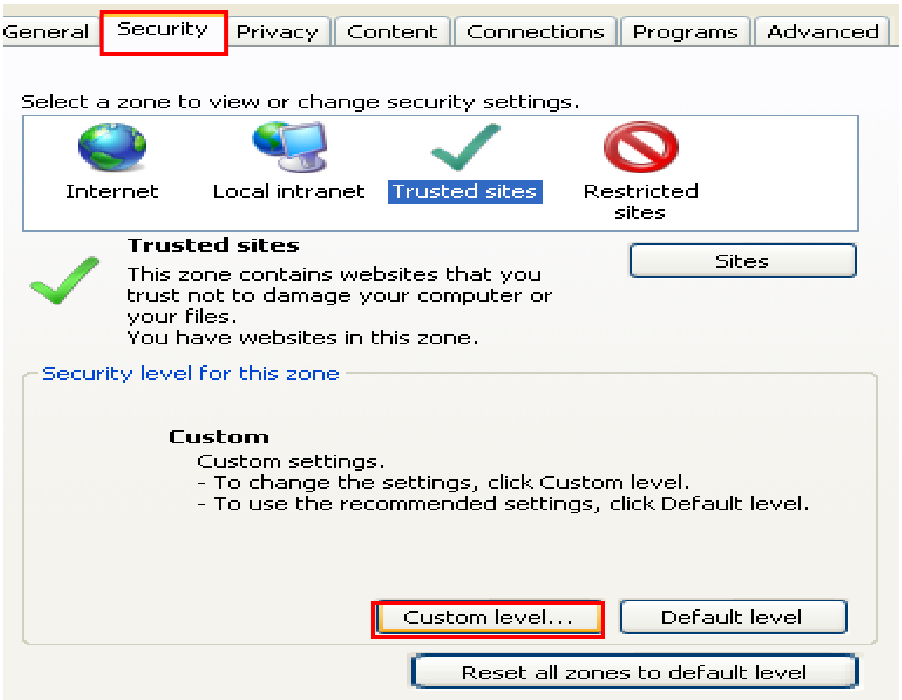

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- Scroll down to **ActiveX controls and Plug-ins.** Make sure all options under this are set to Enable

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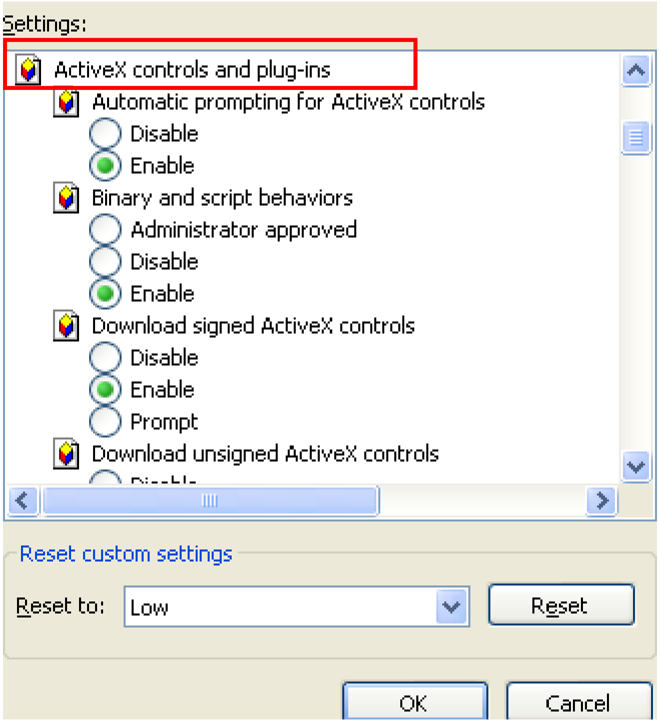

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- Scroll down to **Downloads** and make sure all options are set to **Enable**

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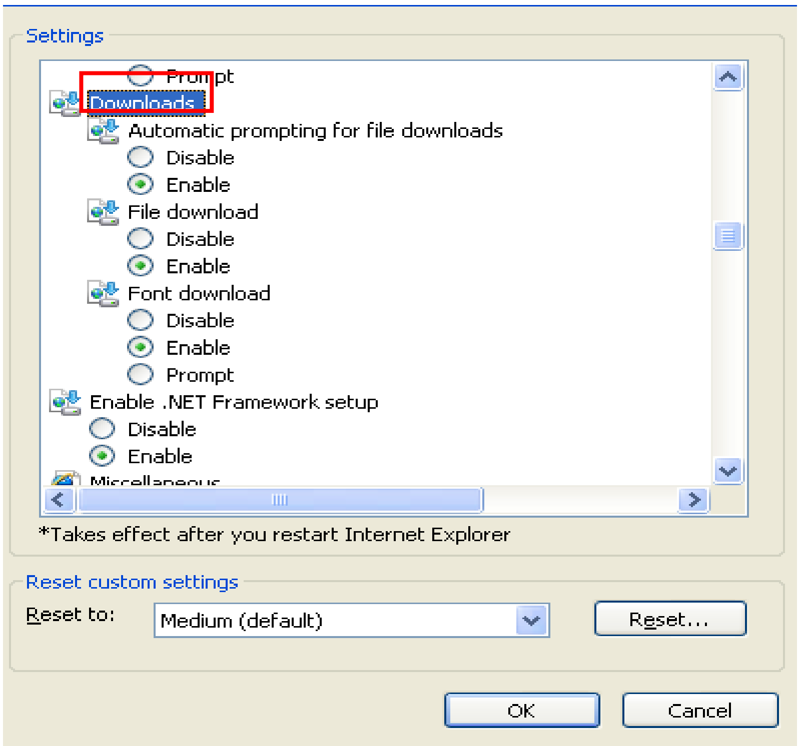

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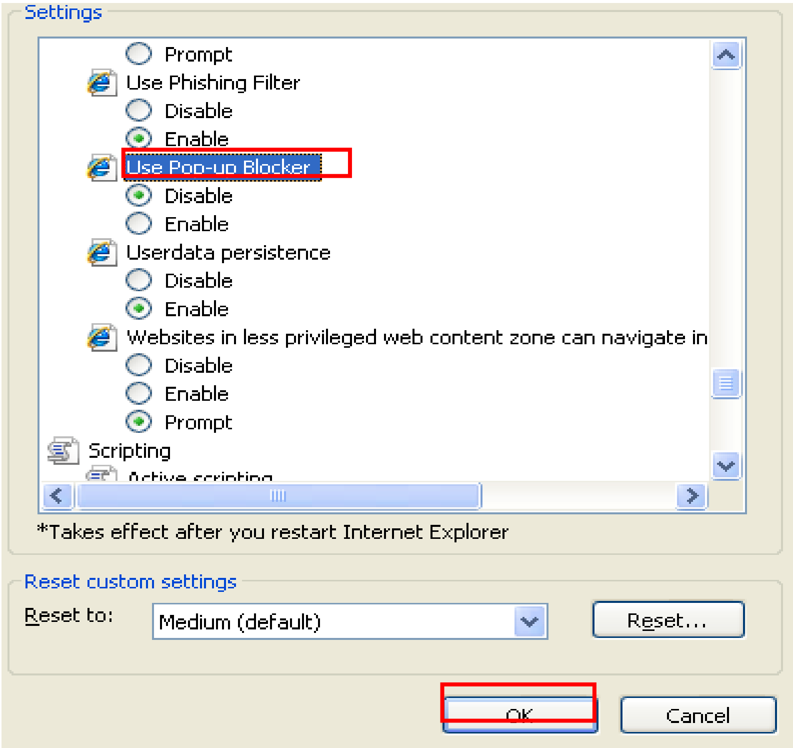
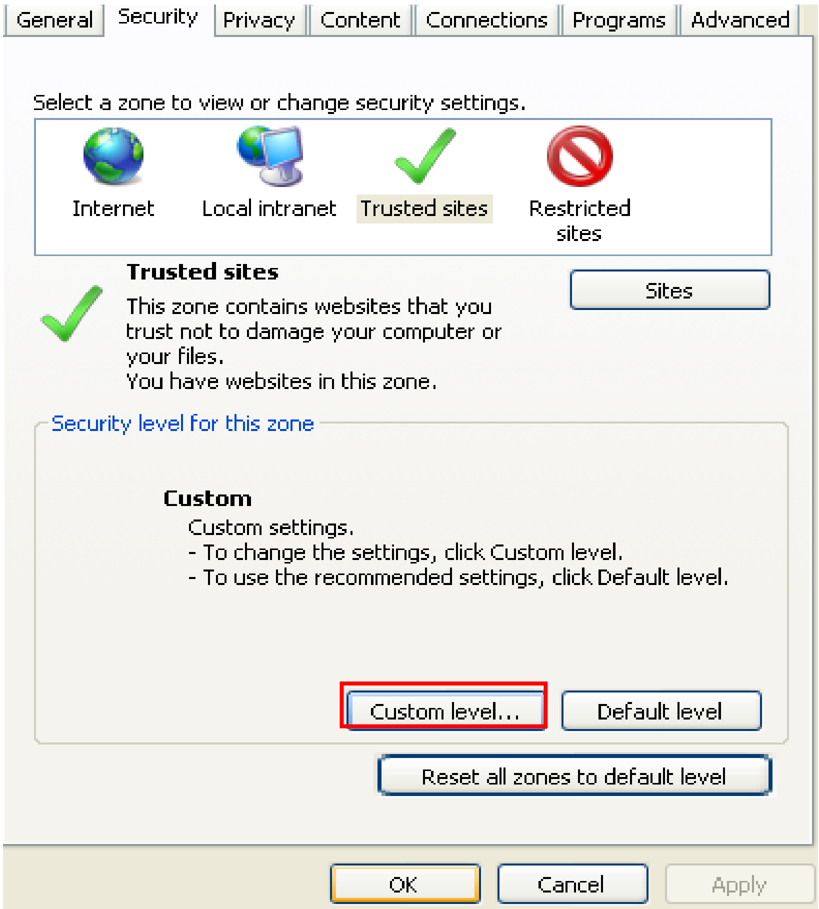
• Scroll further down till you find **'Use Pop-up Blocker'** make sure it is set to **Disable.** • Click **OK**	

• Click **OK** again as indicated.	

ESCALATIONS

Email: **M-PESABusiness@safaricom.co.ke**
Support Contact: **0722002222**