



M-PESA BUY GOODS

2024

BACKGROUND

This is a cash collection service that allows your organisation to collect money on a regular basis from your customers through M-PESA. The paying customer will not be required to have a uniquely identifying account number, making this suitable for businesses that serve unique customers, such as retail businesses.

The solution also allows you access to different channels to manage your funds and get real time reports for transactions made on your Buy Goods account at no extra cost.



Channels of Access

- USSD *234# > Merchant Services
- M-PESA Web Portal
- M-PESA Business App

New application can be made online via <https://m-pesaforbusiness.co.ke/>

BACKGROUND

Common Terms

- Store Number: The number used by the business owner to operate the till. This will be required when making transfers from the till or checking balances
- Till Number: The number displayed for customers to make payments to your business.
- Notification Number: Mobile number attached to the till that receives notifications/SMS when customers make payment. This is also known as simply Till.
- Nominated Number: Personal M-PESA registered number that is authorized to withdrawal funds from the store.
- Finance Number: Contact number for the business. This is usually the same as the Nominated Number
- Head Office: This is the number used by a business owner to operate multiple stores under one organization.





USSD *234# CHANNEL

CHANNEL OPT IN



***234#**

USSD Service

- 00. M-PESA PIN Manager
- 0. Fuliza M-PESA
- 1. M-PESA Products
- 2. M-PESA Business Till
- 3. M-PESA Agent Services
- 4. Merchant Services**
- 5. M-PESA Information
- 98. MORE

CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

Welcome to M-PESA
merchant services which
enables you to receive and
Make Payments. Activate
***** now?

- 1. Yes**
- 2. Not Today

CANCEL | SEND

Review Ts &Cs of service
for merchants available at
www.safaricom.co.ke

- 1. Accept**
- 2. Decline

CANCEL | SEND

Dear *Name*, Your M-
PESA details for *Buy
Goods Name* has been
created. Your Operator ID
is ** and your start PIN is
****. Kindly change your
PIN by dialing *234*4# go
to Account Services. Select
change PIN, use start key
as the old PIN and create
new PIN

CANCEL | SEND

SET NEW PIN



*234#

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CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

Set a New Operator PIN
first to Proceed

- 1. Set New PIN**
- 2. Exit

CANCEL | SEND

- Enter Operator ID
- Enter Old PIN
- Enter New PIN
- Confirm New PIN

Wait for confirmation SMS

WITHDRAW FUNDS

*234#

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CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

Merchant Services

- 1. Withdraw Cash**
- 2. Make Payments *
- 3. Account Services

CANCEL | SEND

- 1. Bank** – Withdraw all or specify amount
- 2. Roll up to Head Office** – Transfer funds from stores to the Head Office for aggregated Buy Goods
- 3. Set Auto Schedule Withdrawal** – Schedule auto recurring withdrawal to Bank

** Service not available*

ACCOUNT SERVICES

*234#

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CANCEL | SEND

Enter Buy Goods/Pay
Bill number:

CANCEL | SEND

Merchant Services

- 1. Withdraw Cash
- 2. Make Payments *
- 3. Account Services**

CANCEL | SEND

- 1. Change PIN**
- 2. Check Balance**
- 3. Sim Swap**

0.Back

SIM SWAP



***234#**

Merchant Services

1. Withdraw Cash
2. Make Payments *
- 3. Account Services**
0. BACK

CANCEL | SEND

M-PESA Business Till

1. Change PIN
2. Check Balance
3. Reset Operator PIN
- 4. Sim Swap**
0. BACK

CANCEL | SEND

SIM replacement is a Do-It-Yourself (DIY) service that enables you to replace your till SIM card number when it is new, damaged, or lost.

First purchase a replacement line from an M-PESA agent or Safaricom shop near you

1. Dial *234# from the nominated number
2. Select *Merchant Services*
3. Enter your *Head Office or Store Number*
4. Select *Account Services*
5. Select *SIM Swap*
6. Enter your *Till Number*
7. Enter the *IMSI number*. This is the number behind the plate of the new replacement line acquired.
8. Enter *Operator ID*
9. Enter *Operator PIN* then *Submit*



M-PESA BUSINESS APP

M-PESA BUSINESS

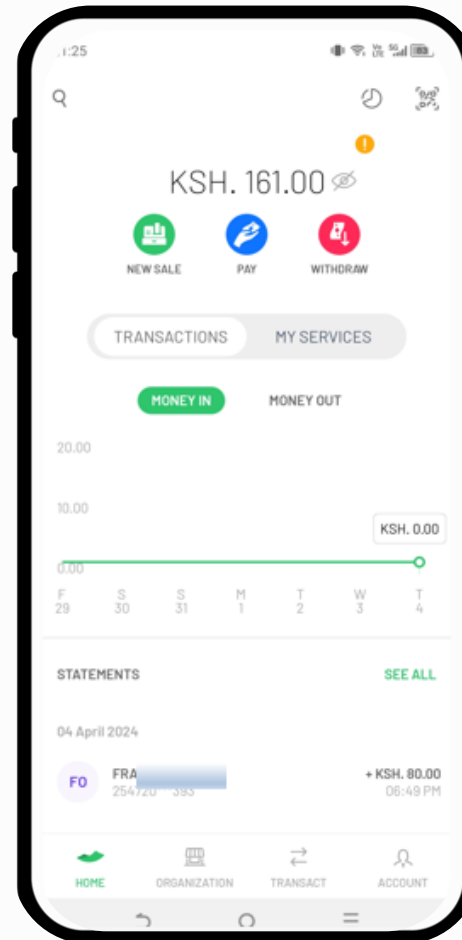


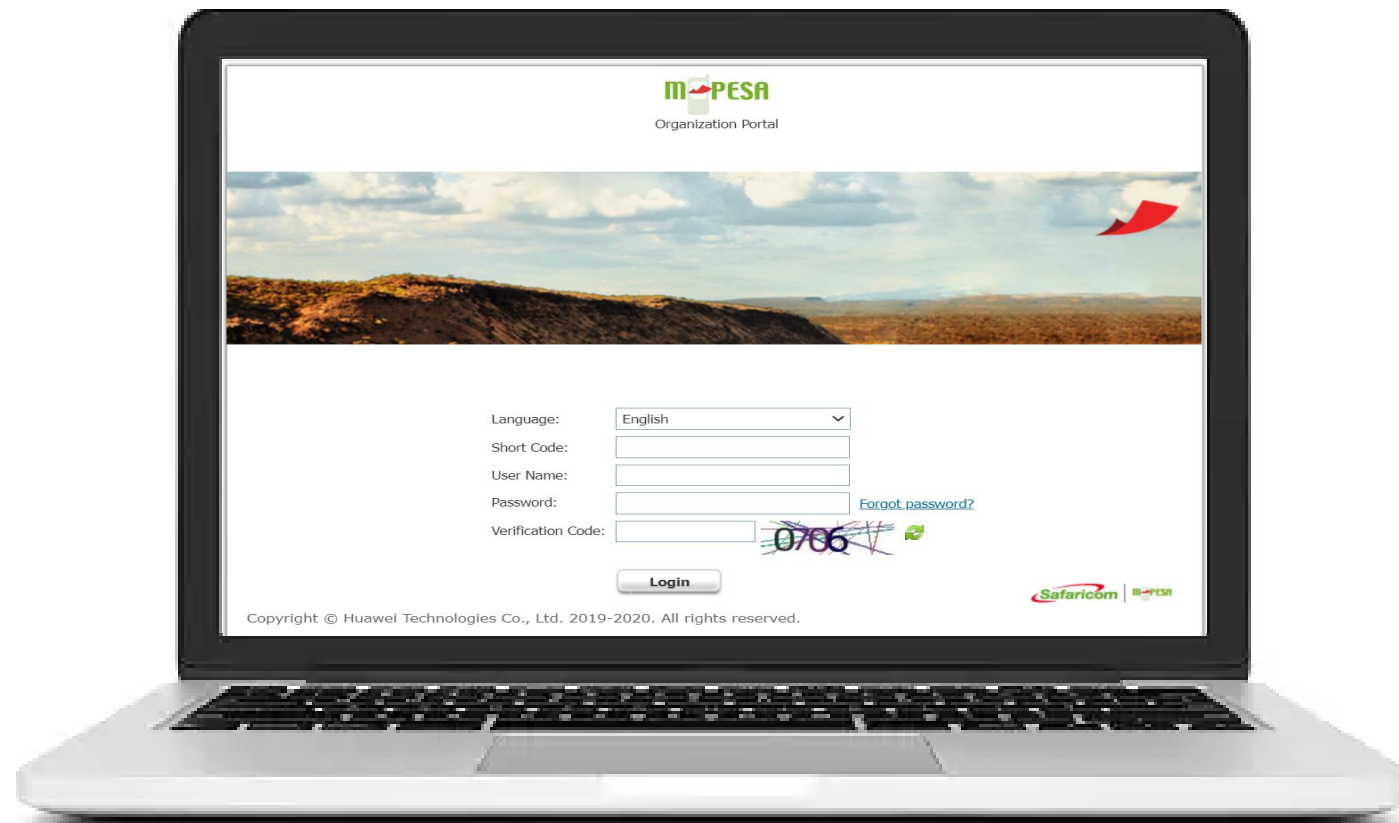
APP

For the Buy Goods service, the M-PESA Business App offers a view only functionality. This enables you to view your Buy Goods statements on a friendly interface.

The App cannot perform any funds transfer on this service.

The App is available for iPhone and Android smart devices.

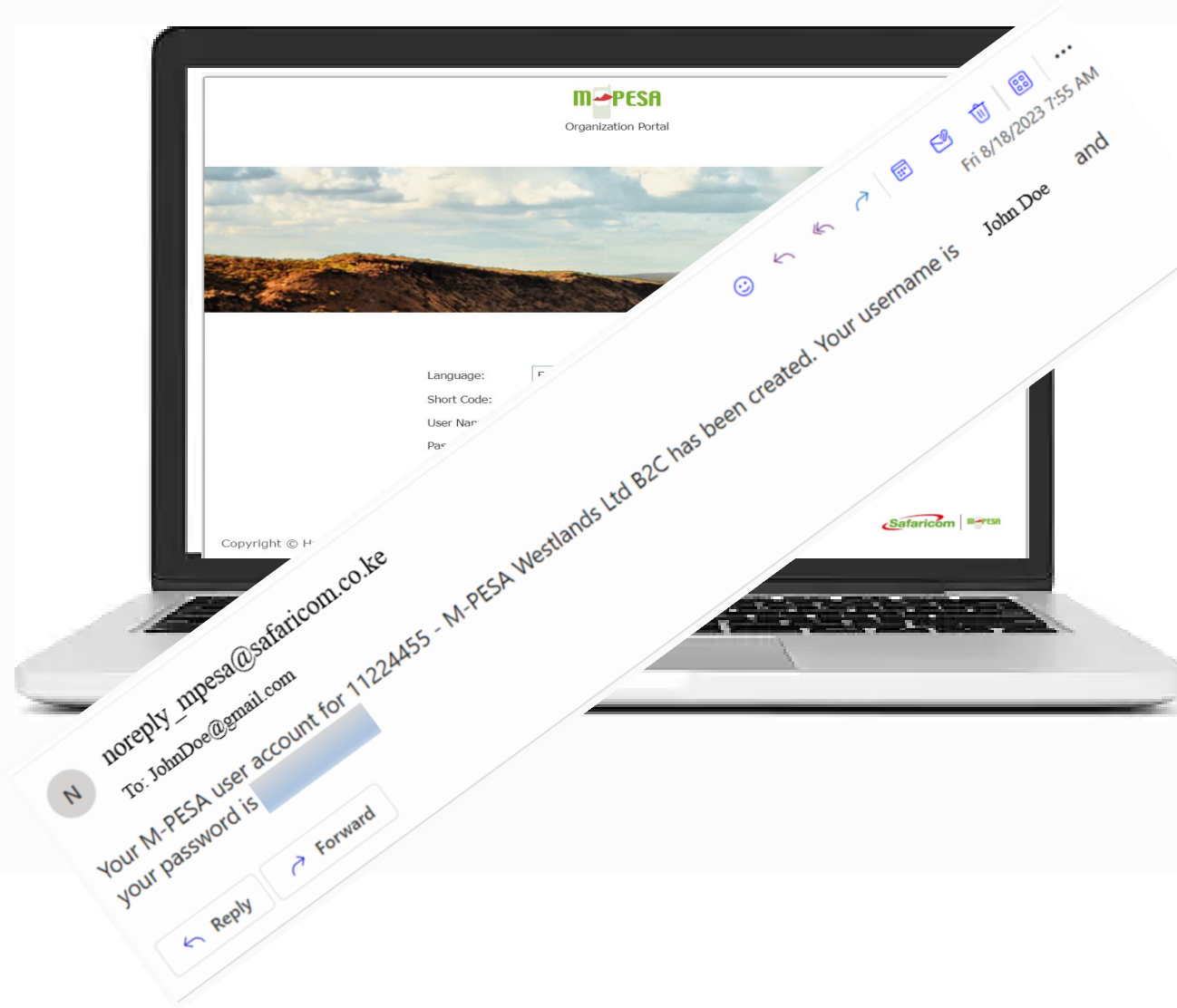




WEB PORTAL

<https://org.ke.m-pesa.com/>

ADMINISTRATOR LOGIN



Administrator first log in to - M-PESA Organization Portal

- Launch the link from any of the browsers: <https://org.ke.m-pesa.com>
- Enter the shortcode which is the Buy Goods Head Office Store number
- Enter administrator username received on email
- Enter the first-time password received on the same email – the password is case sensitive (full stop is not part of the password).
- Enter the *Verification Code* displayed then click log in, on the next page
- Enter OTP sent on SMS to proceed to the change password page
- Enter the first-time password on email, then proceed to set new password,
- Confirm password, security questions and security answers which are mandatory. The Password must meet the password rules as instructed
- *Submit* to successfully activate the Business Administrator account

After the above steps, the Business Administrator will have to log in with the newly set password then enter OTP for a successful log in

USER MANAGEMENT



Predefined user roles

The Business Administrator will proceed to create portal access for other users with the roles below:

- Business Administrator-Creates and manages other users.
- Business Web Operator– Initiates transactions. Can access statements and balances
- Business Manager- Initiates and approves transactions, withdraws funds to the bank, and accesses statements and balances
- Business Auditor- View /Ready only rights

Please note that only Safaricom can create or close a Business Administrator account as shall be requested by your organization.

Creating or Adding users

- Business Administrator logs in
- Click on *Browse Organization*
- Click on *Operators* menu
- Click the *Add* button
- Select *Web* for access channel and enter *Username* and click *Next*
- Select *Rule Profile: Web Operator Rule Profile*, Click *Add*
- Select desired *Role*, and click *OK*
- Click *Next*, then key in operator's KYC as per there ID details
- Select *Preferred Notification Channel* (SMS or Email), enter the email address and phone no. MSISDN where credentials and OTP will be sent
- Click *Next*, review the details, and *Submit*.

WITHDRAW FUNDS TO BANK

Step 1: Moving funds from Merchant to MMF account

This can be done by both Business Web Operator and Business Manager.

- Business Web Operator or Manager will Log in to MPESA
- Click on *My Functions*
- Select *Operations*
- Under '*Initiate revenue settlement*' select '*All organizations*' then *Submit*

Step 2: Organization withdrawal to the bank

- Only a Business Manager can perform this step.
 - Business Manager logs in
 - Click on *Browse Organization* or *My Functions*
 - Select *Initiate Transaction*
 - Under transaction service select *Organization Withdrawal from MPESA Real Time*
 - Enter amount (Amount should be above KSh 5,000)
 - Enter the *Reason* and *Submit*.
-
- ✓ No approval is required
 - ✓ Funds will be sent to the bank account you provided at the time of applying for your Buy Goods store number

STATEMENTS



Viewing and downloading statements

Can be done by both, the manager, operator, or Auditor.

- User logs in to M-PESA portal
- Select *Browse Organization*
- Select *Review Transaction*
- Select the desired account type (Merchant, MMF/ Working Organization settlement account)
- Select the desired transaction status tab (Completed OR All transactions)
- Select completion *Date and Time* range and click *Search*
- Select the preferred format under export button

The portal will offer statements up to 6 months old

M-PESA Buy Goods Reversals

Can be done by both, the manager, operator, or auditor.

- User logs in to M-PESA portal
- Select *Browse Organization*
- Select *Review Transaction*
- Select the desired account type (Merchant, MMF/ Working Organization settlement account)
- Select the desired transaction status tab (Completed OR All transactions)
- Select completion *Date and Time* range and click *Search*
- On the right column of the statements page, find the 'Reverse' menu.
- A user with Web Operator role shall initiated while a Business Manager user approves

AGGREGATED STATEMENTS



Aggregated Buy Goods are those where there are several Buy Goods store numbers consolidated under one Head Office Buy Goods Store number.

This makes fund management easier as the user will not be required to maintain several log in credentials for each.

For aggregation to be done, all the Buy Goods stores must be linked to one bank account, which must also be the same one the Head Office Buy Goods is linked to.

The customer transactions and statements are however found at the Store level where the transaction happens, and not the Head Office.

How to view statement for Aggregated Buy Goods

Can be done by both, the manager, operator, or auditor.

- User logs in to M-PESA portal
- Select *Browse Organization*
- Select *Children* menu on the left of the page to display the list of the stores under that Head Office
- *Highlight the store* you would like to view and click the *More* menu of the right
- Select *Review Transaction*
- Select the desired account type (Merchant, MMF/ Working Organization settlement account)
- Select the desired transaction status tab (Completed OR All transactions)
- Select completion *Date and Time* range and click *Search*
- On the right column of the statements page, find the 'Reverse' menu.
- A user with Web Operator role shall initiated while a Business Manager user approves

TRANSACTION APPROVALS



How to approve transactions

Only a Business Manager can approve a transaction. For Buy Goods the transaction to be approved is usually a reversal one.

- User logs in to M-PESA portal
- Select *My Tasks*
- Select *Group Tasks*
- *Enter the Date* within which the transaction was initiated and click *Search* to view the records
- Select the *Operation* button on the right column of the record to be approved
- Scroll to the bottom of the page to view the option to *Approve or Reject* the transfer.
- Enter a comment and *Submit*

REVERSALS



M-PESA Buy Goods Reversals

Can be done by both, the manager, operator, or auditor.

- User logs in to M-PESA portal
- Select *Browse Organization*
- Select *Review Transaction*
- Select the desired account type (Merchant, MMF/ Working Organization settlement account)
- Select the desired transaction status tab (Completed OR All transactions)
- Select completion *Date and Time range* and click *Search*
- On the right column of the statements page, find the 'Reverse' menu.
- A user with Web Operator role shall initiated while a Business Manager user approves

B2B PAYMENT



Business-to-Business (B2B) Payment service is a value-added service that allows organizations to make payments to other organizations. The organization must have an existing M-PESA shortcode from which the payment is to be made.

The organization requires to fill in the B2B application form capturing all their shortcode to use in making payments as well as all organizations' shortcodes to receive funds.

Please visit our [M-PESA B2B website](#) and download the B2B application form. You may also contact our support team on M-PESABusiness@Safaricom.co.ke for further queries.



M-PESA INTEGRATION

<https://developer.safaricom.co.ke/>

M-PESA INTEGRATION



APIs

- Integration enables you to automate your M-PESA payment and reconciliation processes.
- M-PESA API integration ensures there is real-time automated reconciliation and execution of tasks between M-PESA and the business internal systems, thereby eliminating need for manual processes which may be time consuming.
- With integration done successfully, you will be able to securely access your Buy Goods funds and reports directly from your internal systems without need to log into our M-PESA portal
- For example, a retail business such as wholesale, pharmacy or a supermarket may automate customer payment processing and reconciliations so that any transaction made by their customer through M-PESA gets automatically updated on relevant business internal POS systems in real-time.
- To undertake M-PESA Integration, kindly liaise with a qualified integrating company.
- Talk to our API Support team on apisupport@Safaricom.co.ke for any query regarding M-PESA integration.
- Further details are available from our Daraja 2.0 portal <https://developer.safaricom.co.ke/>



BUY GOODS



TARIFF

- ☐ Your till will be charged a maximum of 0.55% and not more than KShs.200 per transaction for money collected on the Till.
- ☐ Collections of KShs.200 and below are FREE.
- ☐ There are no customer charges for payments made to the M-PESA Business Till except for payments made at fuel stations.

SECURE YOUR M-PESA



- a) Keep the nominated number secured and the PIN secret to you alone and do not share with someone else. PIN YAKO SIRI YAKO.
- b) Change your PIN if you suspect someone else has seen it.
- c) M-PESA will send to you transaction confirmation SMS to your notifications line every time a transaction is made from customer to the till or outward from the till. Don't rely on SMS shown to you from other's handsets. Please see the SIM Swap procedure on this document in case you do not have a notification SIM card.
- d) Safaricom only contacts you from 0722 000 000 or email M-PESAbusiness@safaricom.co.ke and M-PESAReversals@safaricom.co.ke for reversal requests we have received through our customer care channels. Please verify all reversal requests before reversing or giving consent to Safaricom to reverse on your behalf.

MORE ON M-PESA



Bulk Payment - The Bulk Payment service (Business to Customer - B2C) enables an organization to make payments/disbursements from a given M-PESA shortcode to mobile phones of individuals in real-time at the click of a button e.g., Salary payments, Dividend payments, Sacco payments.



M-PESA Paybill – This is a cash collection service that allows your organisation to collect money on a regular basis from your customers through M-PESA.



Bill Manager - This is a digital service that gives Paybill businesses and their customers a one-stop end-to-end platform to send, receive, pay, and reconcile all Paybill payments. Businesses can issue invoices, send payment reminders, update M-PESA payments in real-time, and reconcile other payments from a simple and secure access portal.



M-PESA APIs- Integrate your internal systems with M-PESA for automated payment processing and reconciliations.



Business One Account – Enable your organization to use a single Lipa na M-PESA shortcode to collect and disburse funds. This solution consolidates Paybill and Bulk Payments services in a single shortcode.



Business Till – An enhancement of the existing Lipa Na M-PESA Buy Goods Till that enables business owners to collect payments on the till and use the money collected to make other transactions directly from their till.

Talk to us on M-PESABusiness@safaricom.co.ke and know how you can use these services for your business. You can also apply for the services online at <https://m-pesaforbusiness.co.ke/>

M-PESA SUPPORT



SUPPORT



Email; M-PESAbusiness@safaricom.co.ke



Call; (100 for Prepaid) or (200 for PostPaid)



For training; M-PESAtraining@safaricom.co.ke



[www. safaricom.co.ke](http://www.safaricom.co.ke)

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