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# **M-PESA C2B (Pay Bill) Operating Manual**

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## **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.

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

## **WEB ACCESS GUIDELINES**

### **CREATION OF USERS**

Usernames 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.

### **E-MAIL ADDRESSES**

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

### **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 M-PESA web access **MUST** be immediately closed by the current Business Administrator. Operator accounts that have not been used for 60 days are considered inactive and **MUST** be closed.

### **NUMBER OF USERNAMES PER OPERATOR**

Organizations **MUST** have at least 2 web operators to allow initiating and finalizing of transactions on M-PESA system. One individual **MUST** not have two or more usernames or roles assigned to the same profile.

### **MAKER AND CHECKER**

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

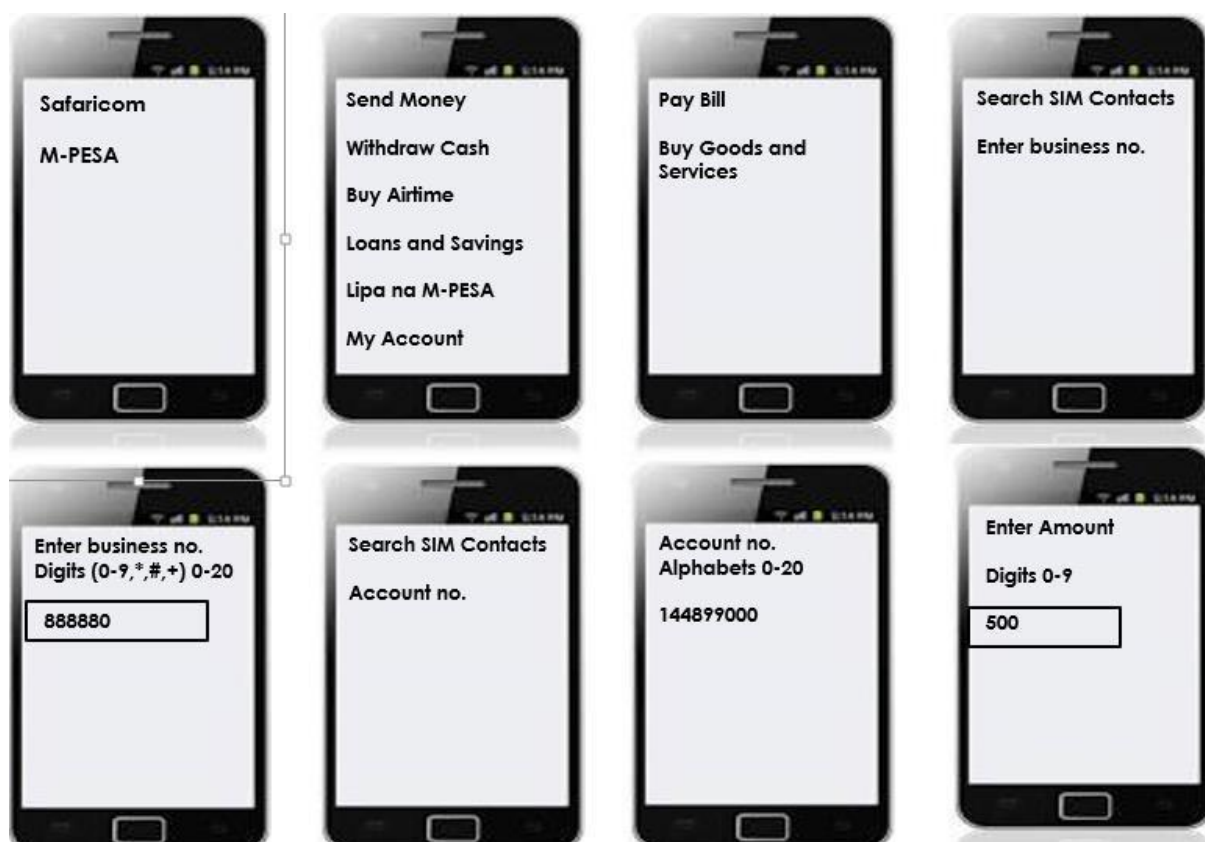
#### **1. CUSTOMER PAYMENTS**

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.

### **SIM TOOL KIT(STK) CUSTOMER JOURNEY**





## **2. ACCOUNT TYPES IN C2B ORGANIZATION**

M-PESA Paybill (C2B) organization has three accounts:

### **i. MMF/WORKING/M-PESA 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 therefore its used for M-PESA bank settlement reconciliation. The account is also used for Business-to-Business transactions.

### **ii. UTILITY ACCOUNT**

Payments from customers are credited into the utility account.

### **iii. 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 must be settled before an organization can make a withdrawal request.

### **iv. ORGANIZATION SETTLEMENT ACCOUNT**

This account does the calculations for the organization operator when he/she initiates arevenue 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.

### **3. CREATION OF A WEB OPERATOR**

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 Business administrator is created by Safaricom IT and given the mandate to create other operators within the organization platform. The organization nominates one person to be created as the Business Administrator by Safaricom.

The Business Admin once created he/she receives an email from Safaricom with the log in credentials (Username and Password) which is used to log in then he will be prompted to change/set own password.

**M-PESA Log in Link:** <https://org.ke.m-pesa.com>

#### **M-PESA USER ROLES**

Roles are a set of permissions on what a user created can and cannot do in M-PESA system.

When creating users, you assign roles depending on the nature of work you want the operator to perform in the system.

**There are 4 main predefined roles in the system and additional 2 roles as explained below:**

##### **i. Business Administrator:**

This is an administrative role only responsible of:

- Creating and managing users within the organization only.
- The business administrator can create/Add users, close user, suspend user, reset password, unlock user, change user roles, edit profile user profile.
- Not able to view/initiate/approve transactions.
- User created and managed by Safaricom.

## **ii. Business Manager:**

This is a senior role within the organization.

- The user can view account balance.
- The user can View statements.
- The user can initiate transactions.
- The user can Approve/reject other transactions.
- The user can withdraw funds from M-PESA to Bank.

## **iii. Business Web Operator:**

This is a junior role:

- The user can view account balance.
- The user can View statements.
- The user can initiate transactions.
- The user CANNOT Approve/reject other transactions.
- The user CANNOT withdraw funds from M-PESA to Bank.

## **iv. Business Auditor:**

This is a view/read only access.

- The user can view balance.
- The user can view statements.
- The user can access Audit logs.
- The user can not initiate/approve any transaction/withdraw funds to bank.

**NB:** Only Manager and Operator role can set up money movement between accounts and view as well as download statements from the M-PESA Web system

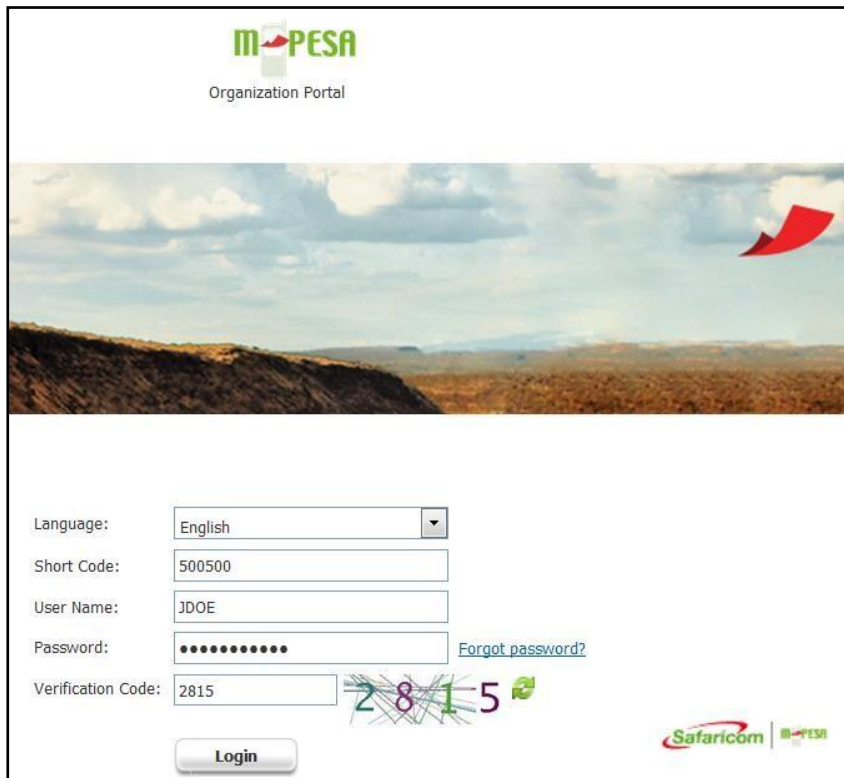


### Creating a second web user

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

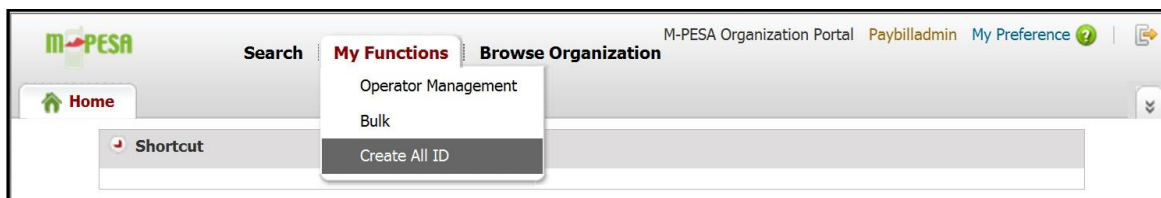
Business administrator logs in to M-PESA portal using the link below:

**M-PESA Log in Link:** <https://org.ke.m-pesa.com>



The screenshot shows the M-PESA Organization Portal login interface. At the top, the M-PESA logo and 'Organization Portal' text are displayed. Below is a large banner image of a savanna landscape with a red flag. The login form includes fields for Language (set to English), Short Code (500500), User Name (JDOE), Password (masked with dots), and Verification Code (2815). A 'Forgot password?' link is next to the password field. A 'Login' button is at the bottom left. A Safaricom M-PESA logo is at the bottom right. A CAPTCHA image with the numbers 2, 8, 1, 5 is visible.

The Business Administrator selects **My Functions** > Select **Create All ID**



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

**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

**Identity Info**

\* Organization Short Code: 500500  
 Organization Name: NAIROBI TELEVISION NETWO...  
 Trust Level: Top Organization Level 3

\* Language: English (Kenya)

\* Authentication Type: ☒ Web ☐ Handset ☐ API

\* User Name: JDOE

1. SELECT WEB

Next Cancel

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.

**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

Web Operator Rule Profile

No records found.

CLICK ADD

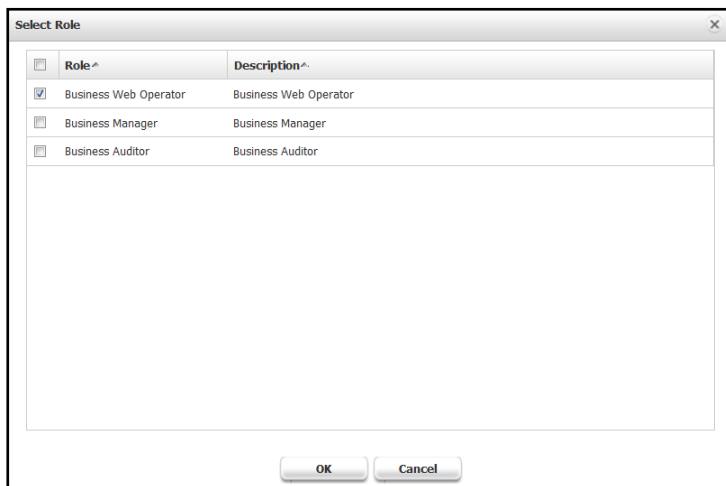
SELECT WEB OPERATOR RULE PROFILE

Previous Next Cancel

- 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**.
- Web users are assigned one role per profile and not multiple roles.



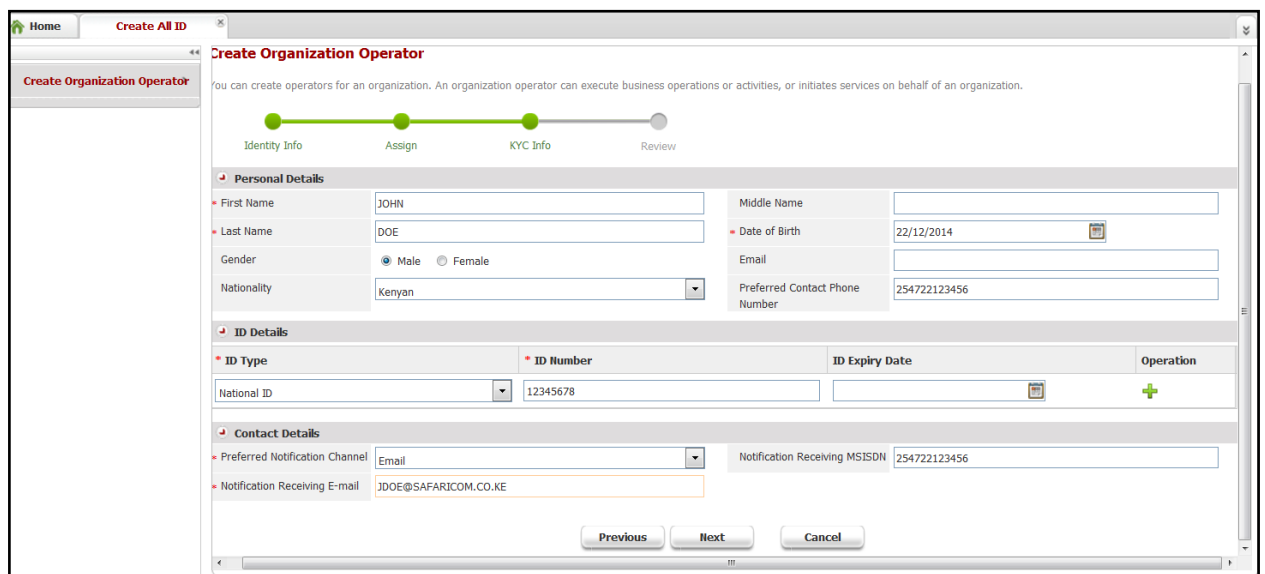
The 'Select Role' dialog box contains a table with the following data:

| Role                                                      | Description           |
|-----------------------------------------------------------|-----------------------|
| <input checked="" type="checkbox"/> Business Web Operator | Business Web Operator |
| <input type="checkbox"/> Business Manager                 | Business Manager      |
| <input type="checkbox"/> Business Auditor                 | Business Auditor      |

At the bottom of the dialog are 'OK' and 'Cancel' buttons.

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' form is shown at the 'KYC Info' stage of a four-step process (Identity Info, Assign, KYC Info, Review). The form includes the following sections:

- Personal Details:** First Name (JOHN), Last Name (DOE), Gender (Male selected), Nationality (Kenyan), Middle Name, Date of Birth (22/12/2014), Email, Preferred Contact Phone Number (254722123456).
- ID Details:** ID Type (National ID), ID Number (12345678), ID Expiry Date, Operation (+).
- Contact Details:** Preferred Notification Channel (Email), Notification Receiving MSISDN (254722123456), Notification Receiving E-mail (JDOE@SAFARICOM.CO.KE).

Navigation buttons at the bottom are 'Previous', 'Next', and 'Cancel'.

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

Home
Create All ID

Create Organization Operator

Assign

Rule ProfileWeb Operator Rule Profile

| Role                  | Effective Date | Expiration Date | Description           |
|-----------------------|----------------|-----------------|-----------------------|
| Business Web Operator | 29/12/2014     | 31/12/2099      | Business Web Operator |

KYC Info

Personal Details

First NameJOHN

Last NameDOE

GenderMale

NationalityKenyan

Middle Name

Date of Birth22/12/2014

Email

Preferred Contact Phone Number254722123456

ID Details

| ID Type     | ID Number | ID Expiry Date |
|-------------|-----------|----------------|
| National ID | 12345678  |                |

Contact Details

Preferred Notification ChannelEmail

Notification Receiving E-mailJDOE@SAFARICOM.CO.KE

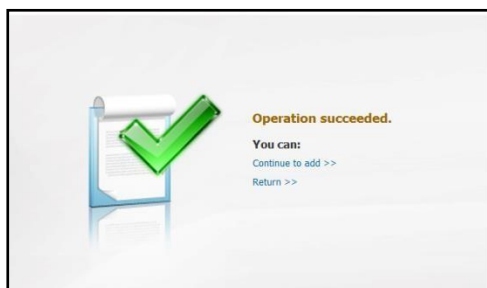
Notification Receiving MSISDN254722123456

Previous

Submit

Cancel

- You can continue to create other users as per below.

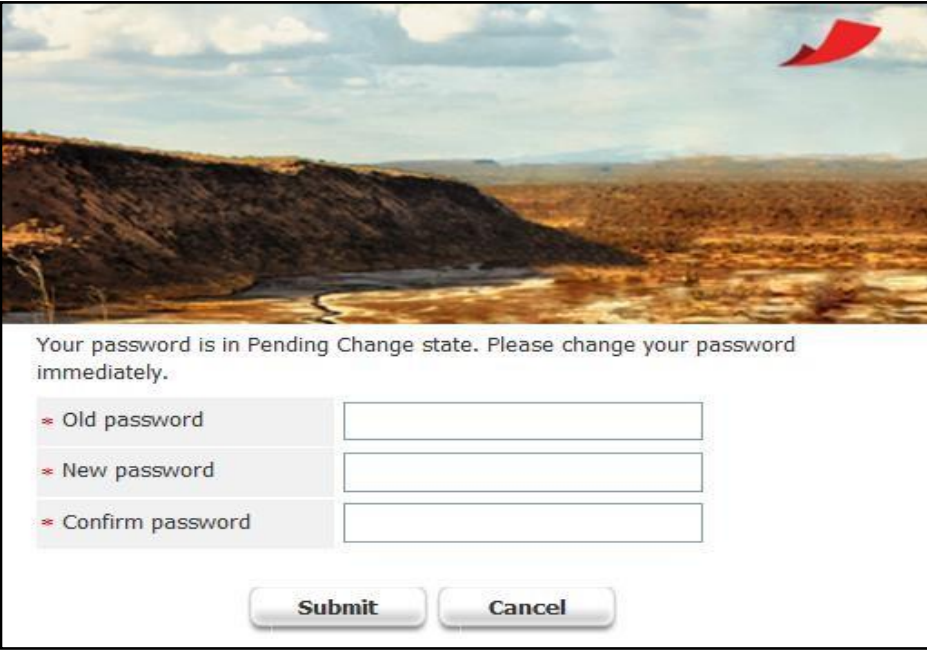


Log-in to M-PESA System using the newly created credentials as below.



The login screen for the M-PESA Organization Portal. At the top, the M-PESA logo is displayed above the text "Organization Portal". Below this is a wide banner image of a savanna landscape with a red kite flying in the sky. The login form contains the following fields: "Language:" with a dropdown menu set to "English"; "Short Code:" with the value "500500"; "User Name:" with the value "JDOE"; "Password:" with masked characters and a "Forgot password?" link; and "Verification Code:" with the value "2815" and a CAPTCHA image showing the numbers "2 8 1 5". A "Login" button is at the bottom left, and the Safaricom and M-PESA logos are at the bottom right.

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, numbers, and a special character e.g., Password01%)



A screen prompting the user to change their password. It features a banner image of a savanna landscape with a red kite. Below the banner, the text reads: "Your password is in Pending Change state. Please change your password immediately." There are three input fields labeled "Old password", "New password", and "Confirm password", each preceded by a red asterisk icon. At the bottom, there are "Submit" and "Cancel" buttons.

## 4. FUNDS TRANSFER

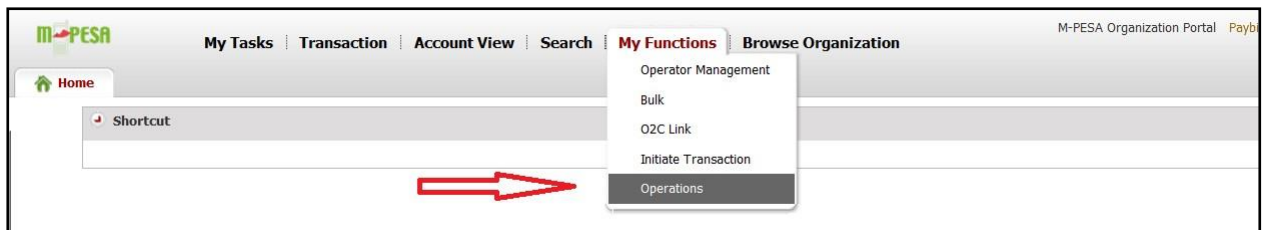
### Step 1: Initiating Revenue Settlement

At the end of this process, the system will automatically move the funds that are in the utility account to the MMF/Working account. If there are any charges to settle, the system will settle automatically; if the organization does not have any charges to settle, it will transfer the entire amount to the MMF account without deducting any charges.

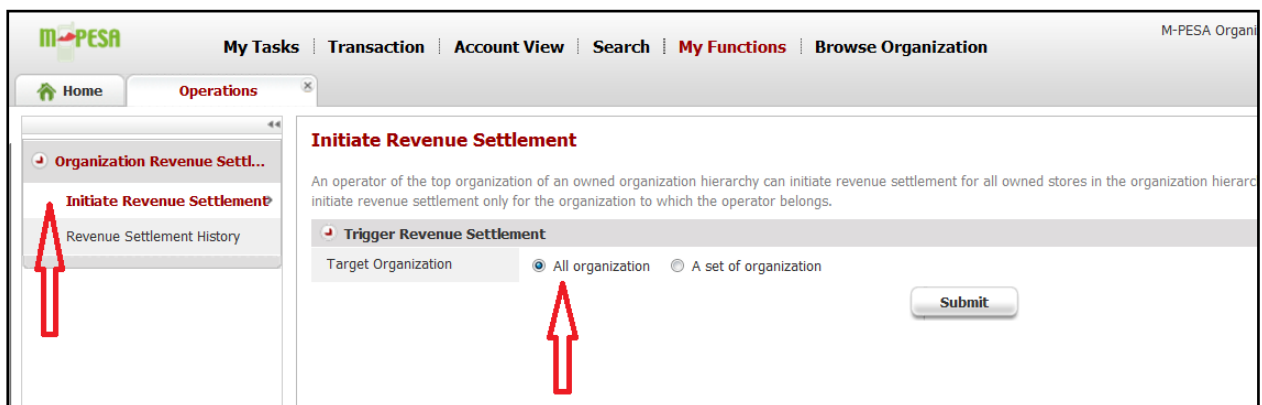
Log-in to M-PESA System as an Operator or Business Manager.

#### 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.

## Step 2: Withdrawing funds from M-PESA

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

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.

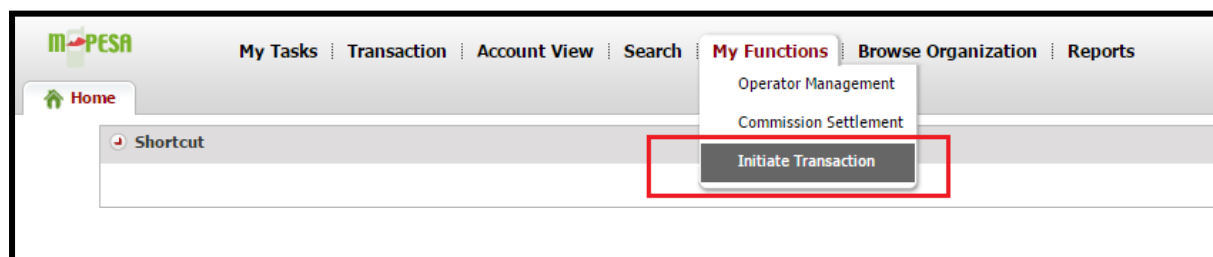
With the introduction of **Real Time Settlement** (RTS), a service that allows to receive funds instantly in their nominated bank accounts.

**Note:** Businesses whose banks are on the RTS service are the only ones who will receive funds immediately in their nominated bank accounts.

The minimum amount to withdraw for those on **RTS is Kshs. 10**

The minimum amount for those **not on RTS** still remains at **Kshs .35, 000**

### Withdrawals for organizations on RTS



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

**Initiate Transaction**

You can initiate transactions for an organization, and view information about accounts of the organization.

> Summary of Accounts

**Basic Info**

Transaction Services: Organization Withdrawal From MPESA-Real Time ?

Services Description: Organization Withdrawal From MPESA-Real Time ?

**Details**

**Primary Identifier**

Short Code: 186186 ... ?

Bank Name: ECOBANK KENYA LTD

Bank Account Name: B2C2015TEST

Bank Branch: KISI

Bank Account Number: 186186

**Amount**

Amount(KSH): 10.00 ?

**Remark&Reason**

Remark:

Initiate Scenario: Initiate transaction on behalf of organization

Reason: (Input Manually ...)

Approved

Comment to Customer:

Submit Reset

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

**Transaction Budget** X

You are going to initiate a service for an identity **186186 - B2C2015TEST**  
The account and charge information for this transaction is as follows  
**No charge.**

Continue Cancel





**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.

**Review Transaction** 200777 - PAYBILLMERU(Active)

You can query transaction records of an organization based on the accounts of the organization and perform Complete, Reverse, and Cancel operations on the records.

**Account Info**

Account Type: Working Account(500000000110331823) 2

| Account No.        | Account Type            | Alias           | Account Relationship | Current Balance  | Available Balance | Reserved Balance | Unclear Balance | Status |
|--------------------|-------------------------|-----------------|----------------------|------------------|-------------------|------------------|-----------------|--------|
| 500000000110331823 | MMF Account for Orga... | Working Account | Owned                | KSH 1,762,172.00 | KSH 1,762,172.00  | KSH 0.00         | KSH 0.00        | Active |

Account No. Initiation Time Transaction Amount

No records found.

Total records: 0 3

**Completed Transaction** 3 All Transaction

Completion Time: 07/01/2015 00:00:00 ~ 13/01/2015 23:59:59 4

Search 5 Reset

Export

| Receipt No. | Completion Time     | Details                                                        | Transaction St... | Withdrawn      | Paid In          | Balance          | Operation                   |
|-------------|---------------------|----------------------------------------------------------------|-------------------|----------------|------------------|------------------|-----------------------------|
| 2AD104Y5X   | 13/01/2015 20:15:53 | Organization Withdrawal of Funds by PAYBILLMERU\paybillmanager | Completed         | KSH -75,000.00 |                  | KSH 1,762,172.00 | No operation can be perf... |
| 2AD704RHJ   | 13/01/2015 08:33:47 | Organization Settlement Account to Organization MMF Account    | Completed         |                | KSH 1,522,976.00 | KSH 1,837,172.00 | No operation can be perf... |
| 2AC004N4E   | 12/01/2015 14:23:34 | Organization Withdrawal of Funds by PAYBILLMERU\pruddyM        | Completed         | KSH -35,000.00 |                  | KSH 314,196.00   | No operation can be perf... |
| 2AC704N4B   | 12/01/2015 14:23:05 | Organization Withdrawal of Funds by PAYBILLMERU\kamuti dominic | Completed         | KSH -50,000.00 |                  | KSH 349,196.00   | No operation can be perf... |
| 2AC104N4S   | 12/01/2015 14:21:59 | Organization Withdrawal of Funds by PAYBILLMERU\manager 2      | Completed         | KSH -70,000.00 |                  | KSH 399,196.00   | No operation can be perf... |

## 5. VIEWING STATEMENTS ON M-PESA

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](mailto:M-PESABusiness@Safaricom.co.ke)

Organizations can access statements for the last six months any time after which the records will be archived.

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

## Procedure:

1. Select **Browse Organization**
2. Select **Review Transaction**
3. Select **Account Type (Working/Utility/organization settlement account)**
4. Select any of the Transaction Status tabs – Completed or All transactions.
5. Select the Date Range
6. Click **Search**
7. Select **Export** and select the desired download format.

The screenshot displays the M-PESA Organization Portal interface. The top navigation bar includes 'My Tasks', 'Transaction', 'Account View', 'Search', 'My Functions', and 'Browse Organization' (highlighted with a red box and number 1). The sidebar on the left has 'Home' and 'Browse Organization' (highlighted with a red box and number 2). The main content area is titled 'Review Transaction' and shows '200777 - PAYBILLMERU(Active)'. Under 'Account Info', the 'Account Type' dropdown is set to 'Working Account' (highlighted with a red box and number 3). Below this is a table with columns: Account No., Account Type, Alias, Account Relationship, Current Balance, Available Balance, Reserved Balance, Unclear Balance, and Status. The table shows one record for account 500000000110331823. Further down, there are tabs for 'Completed Transaction' and 'All Transaction'. Below the tabs is a date range selector with 'Completion Time' from '07/01/2015 00:00:00' to '13/01/2015 23:59:59' (highlighted with a red box and number 5). A 'Search' button is highlighted with a red box and number 6. An 'Export' dropdown menu is open, showing options for Excel, Excel 2007, CSV, and PDF (highlighted with a red box and number 7). The bottom section displays a table of transaction records with columns: Completion Time, Details, Transaction Status, Withdrawn, Paid In, Balance, and Operation.

| Completion Time     | Details                                                        | Transaction Status | Withdrawn      | Paid In          | Balance          | Operation                     |
|---------------------|----------------------------------------------------------------|--------------------|----------------|------------------|------------------|-------------------------------|
| 01/2015 20:15:53    | Organization Withdrawal of Funds by PAYBILLMERU\paybillmanager | Completed          | KSH -75,000.00 |                  | KSH 1,762,172.00 | No operation can be performed |
| 01/2015 08:33:47    | Organization Settlement Account to Organization MMF Account    | Completed          |                | KSH 1,522,976.00 | KSH 1,837,172.00 | No operation can be performed |
| 01/2015 14:23:34    | Organization Withdrawal of Funds by PAYBILLMERU\pruddyM        | Completed          | KSH -35,000.00 |                  | KSH 314,196.00   | No operation can be performed |
| 12/01/2015 14:23:05 | Organization Withdrawal of Funds by PAYBILLMERU\kamuti dominic | Completed          | KSH -50,000.00 |                  | KSH 349,196.00   | No operation can be performed |

## 6. REVERSING TRANSACTION(S)

To refund erroneous pay bill payments to customers, depending on the tariff if you incurred any charges, the system will also cancel out the charges you incurred.

To **initiate a reversal**, you need to have funds in the **Utility Account**.

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 **Reason** for reversing then **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**.

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.

**Initiate Reversal** 200777 - PAYBILLMERU(Active)

You can query the transaction log by Receipt No. and reverse completed organization transactions. After a transaction is reversed, the system will display transaction reversal log.

**Search for Transaction Log**

Receipt No.

**Transaction Details**

| Identity Type | Identity             | Account                | Reason Typ...    | Details                                  | Transaction Amou... | Available Balance | Running Balance  |
|---------------|----------------------|------------------------|------------------|------------------------------------------|---------------------|-------------------|------------------|
| Organization  | 200777 - PAYBILLMERU | Charges Paid Acco...   | Pay Bill via Web | Pay Bill Charge                          | KSH -55.00          | KSH -1,210.00     | KSH -770.00      |
| Organization  | 200777 - PAYBILLMERU | Utility Account(500... | Pay Bill via Web | Pay Bill from 254707162277 - MERCY DO... | KSH 130.00          | KSH 1,515,646.00  | KSH 1,515,646.00 |

**Audit Log**

**System Interaction Log**

Reason

Once initiated, it needs to be completed by another authorized operator i.e., the transaction should be completed by the checker who should be a Business Manager. The **Confirm Operation** pop up window will appear, click on **Yes**.

**Confirm Operation**

Are you sure to submit?



**The transaction has been processed, and need be approved by another operator.**

**You can:**  
[Continue to initiate transaction >>](#)

| Transaction Details |                                                                                                                      |                                                                                     |                                      |
|---------------------|----------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------|
| Receipt No.         | 2AD704Y63                                                                                                            |  | Status Pending Authorized            |
| Initiation Time     | 13/01/2015 20:46:50                                                                                                  |  | Last Update Time                     |
| Transaction Type    | Transaction Reversal                                                                                                 |  | Reason Type Pay Utility Reversal     |
| Initiator           | PAYBILLMERU\paybilloperator                                                                                          |  | Initiator Type Organization Operator |
| Channel             | WEB                                                                                                                  |  | Amount(KSH) 130.00                   |
| Remark              | Customer paid to our paybill account in error. The intended pay bill number the customer wanted to pay to is: 200700 |                                                                                     |                                      |
| Note                |                                                                                                                      |                                                                                     |                                      |
| Failure Description |                                                                                                                      |                                                                                     |                                      |

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**.



## 7. OPERATOR MANAGEMENT

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.

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

- a. Select **My Functions**
- b. Click **Operator Management**
- c. Search using Operator ID/Username/first name/last name.
- d. Click **Search**
- e. Click **Operation icon** to open Operator details.

**Organization Operator**

You can create an organization operator, query organization operators based on organization operator's information and select a record in the query result to access the organization operator management page.

**Search for Organization Operator**

Organization Short Code: 500500  
Operator ID: %  
Role: All  
Middle Name: %  
Date of Birth:   
Status: All  
User Name: %JOE  
First Name: %  
Last Name: %  
Sorting Query Results By: Please Select

| ID                | Organization Short Code | Organization Name          | Operator ID | User Name | First Name | Middle Name | Last Name   | Date of Birth | Role | Status | Suspend | Operation |
|-------------------|-------------------------|----------------------------|-------------|-----------|------------|-------------|-------------|---------------|------|--------|---------|-----------|
| 20300000000010784 | 500500                  | NAIROBI TELEVISION NETW... | JOE         | JOHN      | DOE        | 22/12/2014  | Business... | Pending A...  | No   |        |         |           |

Total records: 1

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

### 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** then **Submit**.

Organization Operator

You can create an organization operator, query organization operators based on ... and select a record in the query result to access the organization operator management page.

Search for Organization Operator

Organization Short Code: 200777

Operator ID: %

Role: All

Middle Name: %

Date of Birth: %

Status: All

User Name: %prudence

First Name: %

Last Name: %

Sorting Query Results By: Please Select

Search Reset

| ID      | Organization Short Code | Organization Name | Operator ID | User Name | First Name | Middle Name | Last Name | Date of Birth | Role                  | Status | Suspended | Operation |
|---------|-------------------------|-------------------|-------------|-----------|------------|-------------|-----------|---------------|-----------------------|--------|-----------|-----------|
| 2030... | 200777                  | PAYBILLMERU       |             | prudence  | Prudence   |             | Kimi      | 13/01/1986    | Business Web Operator | Active | No        |           |

Total records: 1

Organization Operator Info

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

Basic Info

ID: 20300000000012713

Organization Short Code: 200777

Authentication Type: Web

Rule Profile: Web Operator Rule Profile

Identity Status: Active

User Name: prudence

Language: English (Kenya)

Registration Time: 12/01/2015 11:34:17

Reset Password

Are you sure to reset the password for the operator?

Reason: Forgot their password

Submit Cancel

KYC Info

Role: Security

Personal Details

First Name: Prudence

Last Name: Kimi

Gender: Female

Nationality: Kenyan

Preferred Contact Phone Number: 13/01/1986

Success

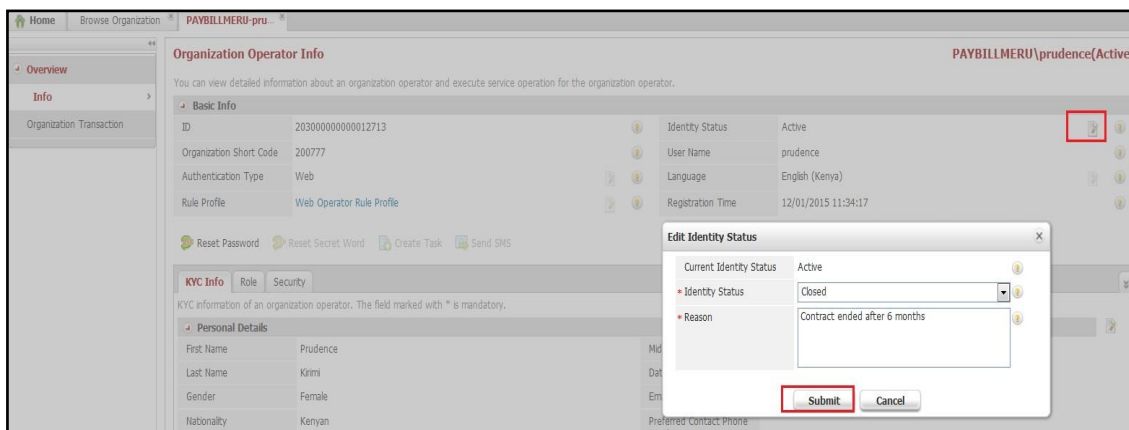
Operation succeeded.

Confirm

## 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**

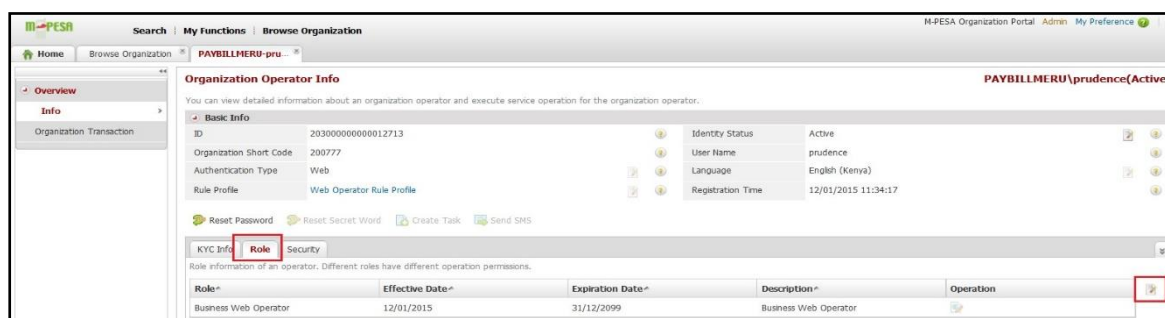


## Managing KYC Info

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**

## 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.

**Organization Operator Info**

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

**Basic Info**

|                         |                           |                   |                     |
|-------------------------|---------------------------|-------------------|---------------------|
| ID                      | 20300000000012713         | Identity Status   | Active              |
| Organization Short Code | 200777                    | User Name         | prudence            |
| Authentication Type     | Web                       | Language          | English (Kenya)     |
| Rule Profile            | Web Operator Rule Profile | Registration Time | 12/01/2015 11:34:17 |

Reset Password Reset Secret Word Create Task Send SMS

**Role**

Role information of an operator. Different roles have different operation permissions.

| Role                  | Effective Date | Expiration Date | Description           | Operation |
|-----------------------|----------------|-----------------|-----------------------|-----------|
| Business Web Operator | 12/01/2015     | 31/12/2099      | Business Web Operator | X         |

Reason

Submit Cancel

- Click on the **red X**

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

**Confirm**

Are you sure to delete it?

Yes No

Click on **Add**

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

**Select Role**

| Role                                                 | Description                    |
|------------------------------------------------------|--------------------------------|
| Business Web Operator                                | Business Web Operator          |
| Manage Org Initiator Pass...                         | Manage Org Initiator Passwords |
| <input checked="" type="checkbox"/> Business Manager | Business Manager               |
| Business Auditor                                     | Business Auditor               |

OK Cancel

## **8. OTHER OPTIONS TO TRANSFER FUNDS TO BANK**

### **i. Dialing USSD using a Nominated number**

An organization can nominate one Safaricom number registered on M-PESA to transact on behalf of the organization. The number will be enabled on the M-PESA system to dial the USSD to transfer funds from the Paybill to the bank anytime. The number will:

*Dial \*234# - Merchant Services – Withdraw cash – To Bank – Enter Store (Paybill Number) – Withdraw all or Specify amount - the Submit.*

### **ii. Auto Settlement**

This refers to automatic transfer of funds by M-PESA System to bank. The transfers can either be:

**Daily** – Specify time of the day.

**Weekly** - Specify Day of the week – Then specify time of the day.

**Monthly** – Specify (Beginning of the month, End of the Month or Specific Date) – Then specify time.

### **iii. M-PESA Portal**

This refers to the manual process of transfer of funds to bank by logging in to the M-PESA System as highlighted above. This requires web operators to be created to access Paybill account of the organization using the M-PESA System.

The organization one person to be created as the Business Administrator by Safaricom then goes ahead to create other web users within the organization and assign them roles as per their responsibilities in the organization. Business Manager role has the permission to transfer funds to bank as highlighted above.

Details of the process steps is as highlighted above.

## **9. SUPPORT CHANNELS**

Email: [\*\*M-PESABusiness@safaricom.co.ke\*\*](mailto:M-PESABusiness@safaricom.co.ke)

M-PESA Business Support Contact: **0722002222**