PAY MERCHANT FAQs.

1. **What is Pay Merchant?**
   This is a service that allows SBM Bank Kenya customers to pay for goods and services straight from an SBM bank account to any M-PESA Paybill or Till number using Mfukoni mobile application.
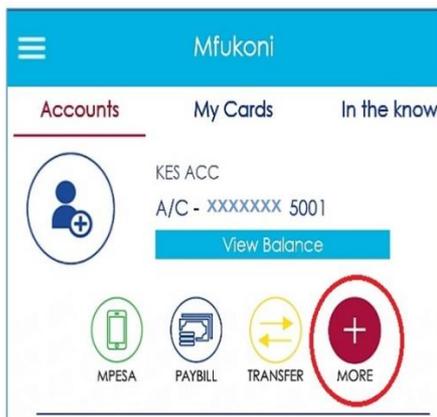
2. **Who can access these services on Mfukoni?**
   This payment functionality is available on Mfukoni mobile banking application to all SBM bank customers with a Mfukoni mobile/online banking active profile.

3. **How can an SBM Bank customer access the service?**
   The steps to follow on Mfukoni are:

- Launch Mfukoni app
- Login by typing in your M-pin
- Go to "**more**"
- Go to "**pay merchant**"
- Select "**send money**"
- Select option "**send to Paybill or send to Till number or Send to Bank Acc**"
- Enter required details >> "**send**" >> "**proceed**"
- Enter **pin** and **SUBMIT**.

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Directors: Mr. Nayen Koomar Ballah* , Mr. Sharad Rao, Ms. Flora Mutahi, Mr. Andrew Bainbridge**, Dr. James McFie, Mr. Moezz Mir, Mr. Jotham Mutoka | * Mauritian , ** British
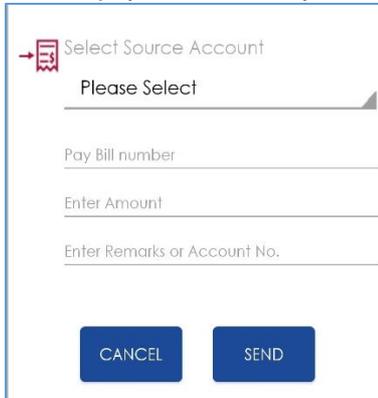
4. How many options are available to the customer?

a) SEND TO PAYBILL

This option is meant for paying to an MPESA Paybill.

Under "**Enter Remarks OR Account No.**" type in your **mobile number / full name / house number/ bill number / student registration number** / etc.

The *remarks/ account number section MUST be filled*, as this is sent to the merchant to confirm payments. Always confirm payment summary before proceeding.

b) SEND TO TILL NUMBER

This option is meant for paying to an MPESA Till Number also known as Buy Goods.

Under "**Enter Remarks OR Account No.**" type in your **mobile number / full name / house number/ bill number/student registration number** etc. The *remarks/ account number section MUST be filled*, as this is sent to the merchant to confirm payments. Always confirm payment summary before proceeding.

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Select Source Account

Please Select

Enter Till Number

Enter Amount

Enter Remarks or Account No.

CANCEL   SEND
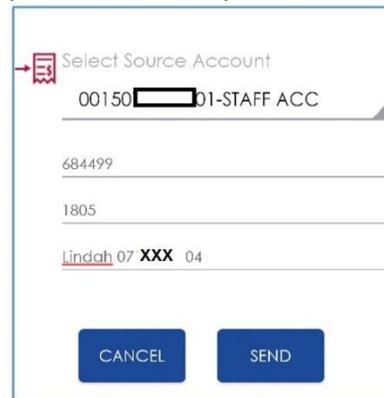
Select Source Account

001 XXXXXXX 0001-STAFF ACC

348891

300

Lindah

CANCEL   SEND
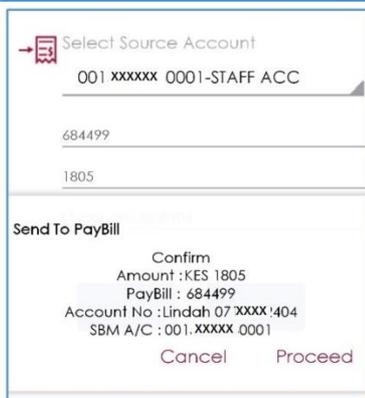
Select Source Account

001 XXXXXX 0001-STAFF ACC

348891

300

Send To Till

Confirm
Amount :KES 300
Till No. : 348891
Remarks : Lindah
SBM A/C : 001 XXXXX 0001

Cancel   Proceed

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c) SEND TO BANK ACC

This option is meant for sending money to a local bank through their MPESA Paybill. Select bank from the drop-down list, arranged in alphabetical order. Enter details of the recipient's full account number under "**Beneficiary Account Number**".

Always confirm payment summary before proceeding, Confirm ***BANK*** selected and "**Beneficiary Account Number**"

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Select Source Account
Please Select

Select Bank
Please Select

Beneficiary Account Number

Enter Amount

CANCEL   **SEND**

Select Source Account
0015xxxxxxx001-STAFF ACC

Select Bank
Bank of Africa

536xxxx52

25000

CANCEL   **SEND**

Select Source Account
0015xxxxxxx001-STAFF ACC

Select Bank
Bank of Africa

Send To Bank Account

Confirm
Amount :KES 25000
Bank :Bank of Africa
Account : 53xxxxx52
SBM A/C : 001 xxxxxx 001

Cancel   Proceed

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5. **Does Mfukoni display name of the Merchant for confirmation before proceeding with the payments?**
   No. This feature is currently unavailable on Mfukoni. Once Safaricom includes the feature, we will be able to display the same on Mfukoni.

6. **How will the customer know the 'Pay Bill' or 'Till Number' of the merchant they intend to pay?**
   All merchant shops display this number within their premises at a place where customers can easily read them when making payments. Take time to ensure you key in the correct number, **confirm 2-3 times** before clicking on send then proceed.

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7. How will an SBM customer know that the payment is successful?

Customer will receive instant SMS & E-MAIL notification of a successful transaction to contact details registered with the bank. The notification has detailed summary of the transactions including the MPESA Reference Number.

*Merchant will receive instant SMS notification from Safaricom indicating payments sent from SBM including details entered under "**Enter Remarks or Account No**."*

SMS Notification:
Dear Lindah, payment of Kes. 800 to paybill number 888888 for 437145644 was successful on 05-27-2020 11:31:55. MPESA REF OER2HLDKVK.Cost Kes. 0.00. Queries? Call 0709800000.

E-mail Notification:

Dear Customer,

Your request to pay to a PAYBILL has been successfully processed. Thank you for being a SBM Bank customer.

Transaction	Send To Paybill
Account	001 XXXX 001
Amount	550
Paybill Number	888888
MPESA REF	OER0HJP9N2
Remarks	453 07
Date & Time	05-27-2020 10:37:13

Please do NOT reply to this message as it is sent from an unattended mailbox.

8. How will a merchant confirm payment?

Merchant will receive instant SMS notification from Safaricom. The SMS will indicate receipt of funds from SBM Bank Kenya. The SMS will also indicate amount and details of payment. Please inform merchant that you have paid from SBM Bank.

9. Can one cancel a pay merchant transaction that is already in progress?

No. Once a transaction is initiated and submitted by inputting pin, it is instantly sent to the receiving merchant. Immediately call SBM contact center to report and request for reversal. SBM will subsequently raise a case for reversal with Safaricom who will in turn get in touch with merchant to request for reversal.

Only the receiving merchant can reverse the transaction. This process takes 3 working days and might result in a non-reversal for cases where the merchant claims the transaction is legitimate. SBM bank Contact Center team will call the customer to share status feedback.

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10. **What happens if I enter the wrong 'Pay bill' or 'Till Number' when making payments?**
Customers are advised to **take time and confirm Paybill/Till numbers entered prior** to making any payment. Call our Contact center on 0709800000 immediately should payment be sent to a wrong Paybill/Till to initiate reversal of the transaction.

   N.B:
   i.   Reversals take 72 hours
   ii. Ensure to double check that you entered the correct Paybill/Till number or chosen the correct Bank before you proceed to make payments.

11. **What happens if I pay an incorrect amount for example if I overpay?**
The merchant/retailer receiving payments will advise accordingly for refund to be made.

12. **How long will it take for M-PESA to process my payment?**
This transaction is real time. SBM customer will receive an SMS notification from the bank confirming the transaction. The merchant will also receive an instant SMS notification from Safaricom confirming the transaction.

13. **What are the transactions limits set for pay merchant service?**

Limits	Amount
Maximum amount per transaction	Kes. 150,000.00
Daily volume	Kes. 300,000.00
Total daily number of transactions	Unlimited

14. **What is the tariff charge for pay merchant service?**
This service currently does not attract any charge up to 16th June 2020 as per CBK guidelines on Mobile money transfers.

15. **What happens if there is a system delay and/or no SMS is received?**
Kindly call our Contact Center on:
   Tel: +254709 800 000 / +254730 175 000
   Email: atyourservice@sbmbank.co.ke
   WhatsApp: 077758196

A customer may also confirm with a merchant whether transaction notification was received in case of bank notification delay or share SBM bank SMS notification with the merchant in case of MPESA notification delay.

16. **Can I pay bills for currently non-existing Mfukoni utilities providers? e.g. KPLC Postpaid, Nairobi Water, NHIF, NSSF, Kisumu Water etc.?**

Yes, you are now able to pay bills for billers currently missing on Mfukoni. Below are the steps to follow:

Select Option-SEND TO PAYBILL   **ENTER DETAILS**

Pay Bill number: *Enter the utility provider MPESA Paybill e.g. KPLC Post-paid is 888888*
Enter Amount: *enter amount you wish to send.*
Enter Remarks or Account No. : *enter details used to identify your payments e.g.* ***KPLC account no***, ***NHIF membership no***, ***Nairobi water account no*** *etc.*

CONFRIM DETAILS & PROCEED

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