

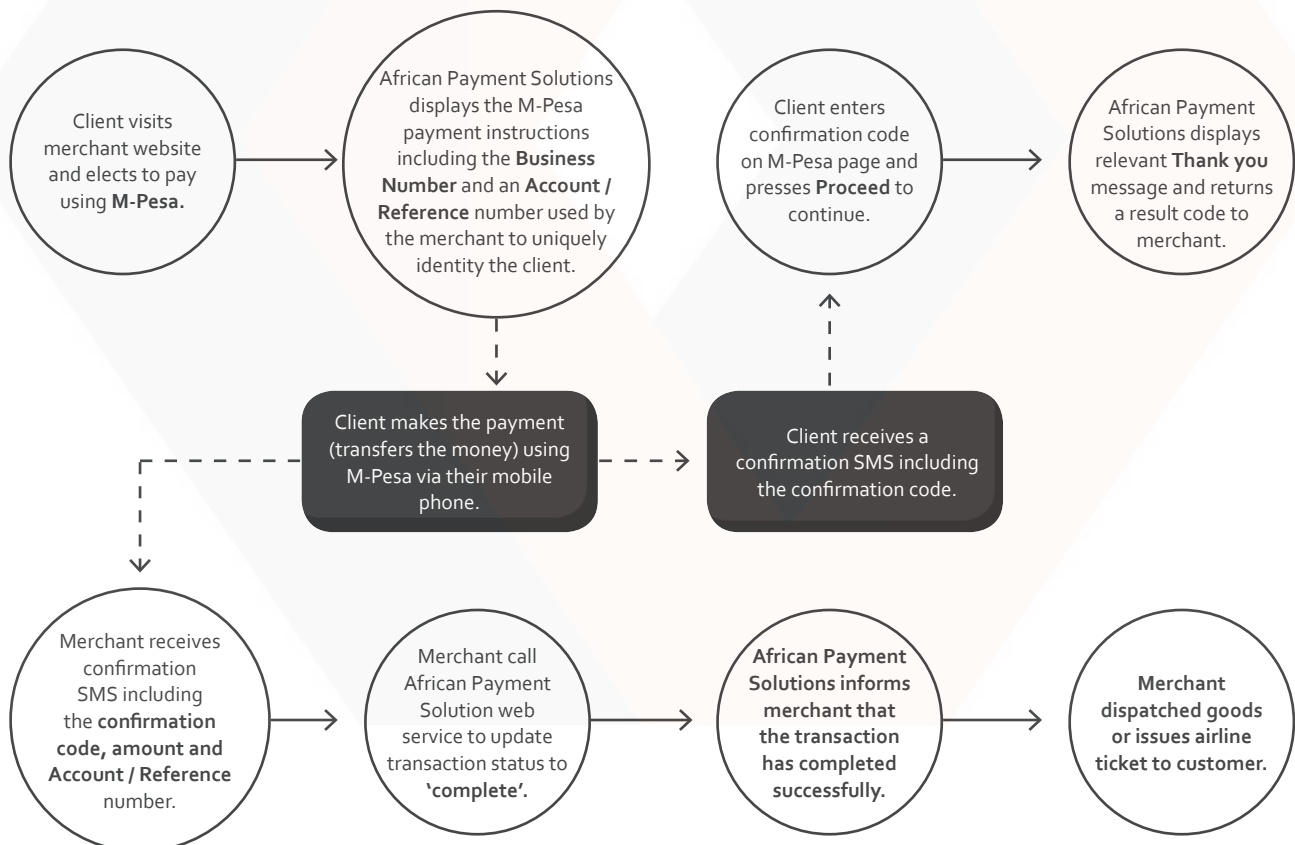
## M-Pesa

African Payment Solutions provides a one-stop-shop for multinational merchants looking to sell and get paid online by consumers in Africa. With rock solid and dependable hosting and processing in the Amazon Cloud, more than 15 years experience with online payments in Africa, and links to more than 70 banks worldwide, African Payment Solutions is an easy choice for global eCommerce merchants.

### M-Pesa Description

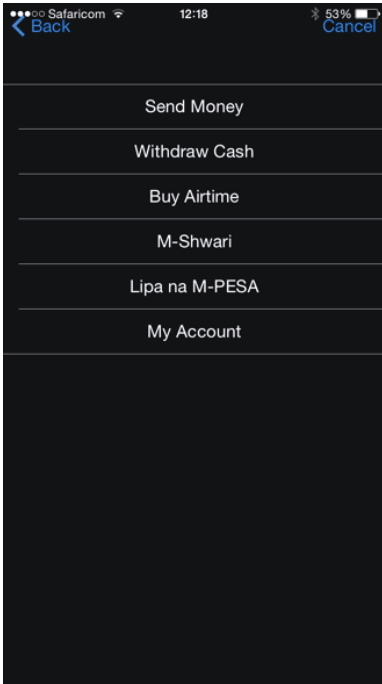
M-Pesa (M for mobile, Pesa is money in Swahili) with 16 million users in Kenya, is by far the most pervasive payment method in East Africa. Global merchants can now sell online to local Kenyans and get paid in Kenyan Shillings using M-Pesa. M-Pesa is available on PayGate's PayWeb (redirect) and PayBill (eBilling) online payment products. Merchants can either incorporate in Kenya and manage their own M-Pesa Corporate Account, or PayGate can provide a total managed M-Pesa acceptance and payment service.

### M-Pesa Payment Flowchart



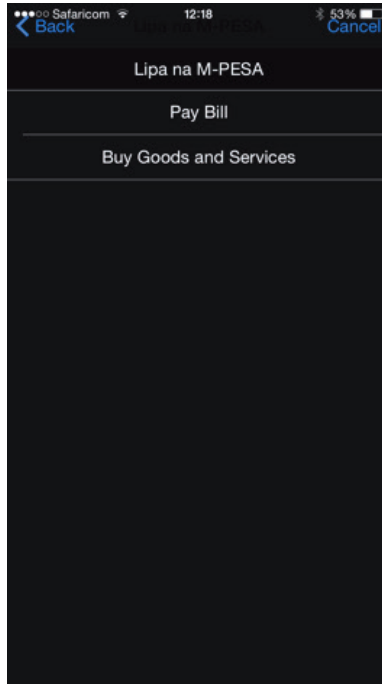
## M-Pesa Payment Flowchart

1



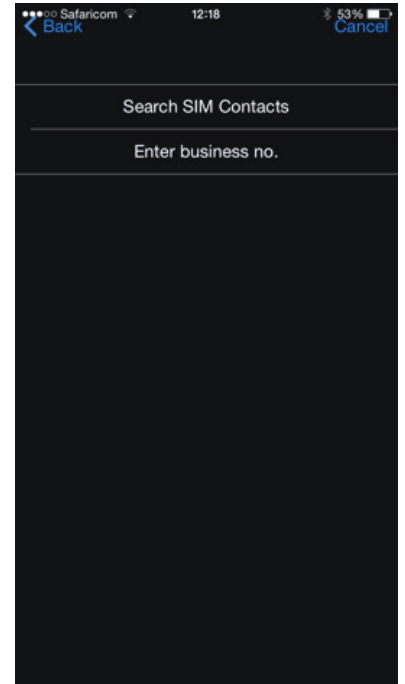
Get to the main M-Pesa Menu, select **Lipa Na M-PESA** button.

2



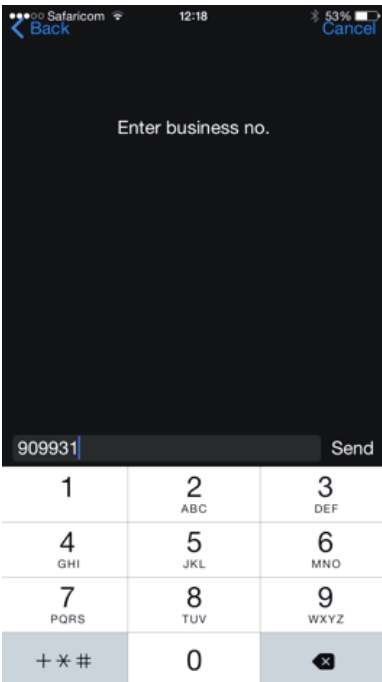
From the Lipa Na M-Pesa screen, select **Pay Bill**.

3



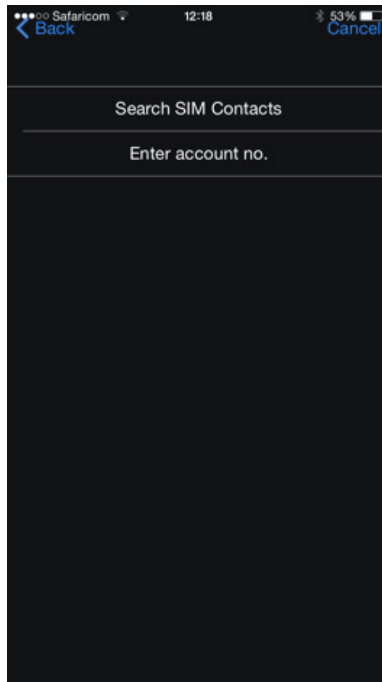
From the Paybill screen, select **Enter business no.**

4



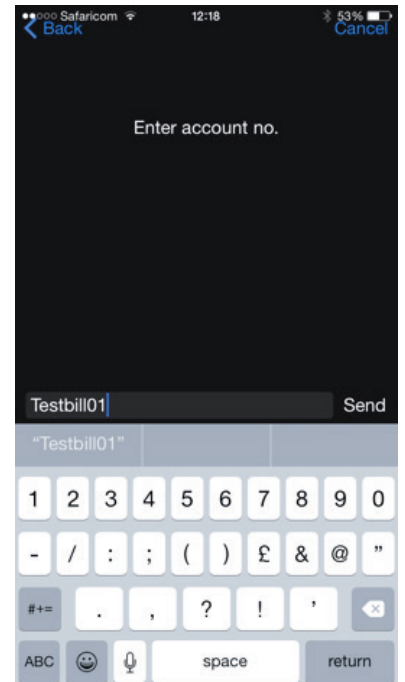
On the Enter business no. screen, enter the business number and press **Send**.

5



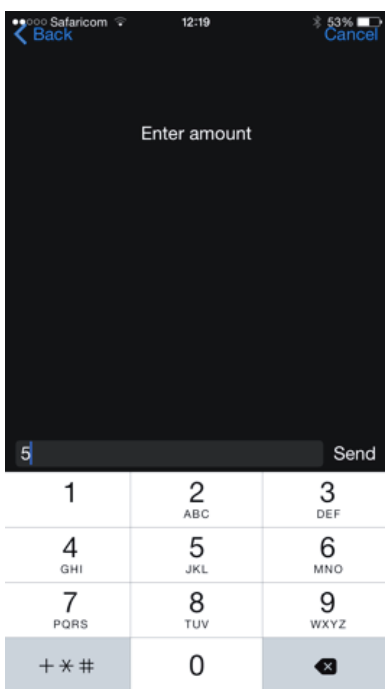
Then press **Enter account no.**

6



Enter the **account number** as displayed on the web page and press **Send**.

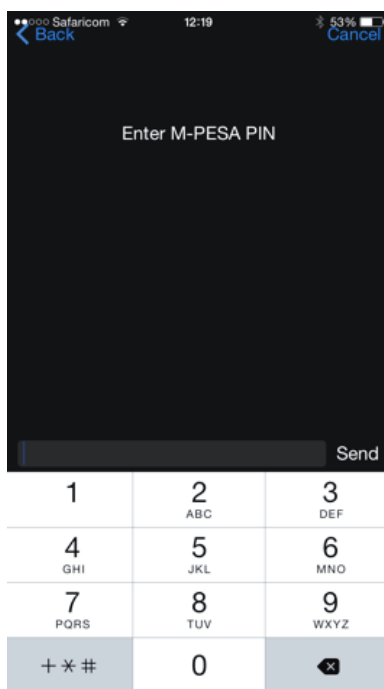
7



Then enter the **amount** and press **Send**.

*Please note: only Shillings can be entered and not the pence. That is, Enter 150 for One Hundred and Fifty Shilling.*

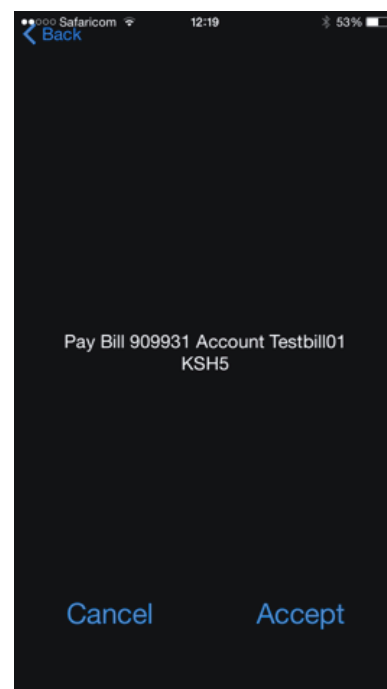
8



Enter your **M-Pesa PIN** and press **Send**.

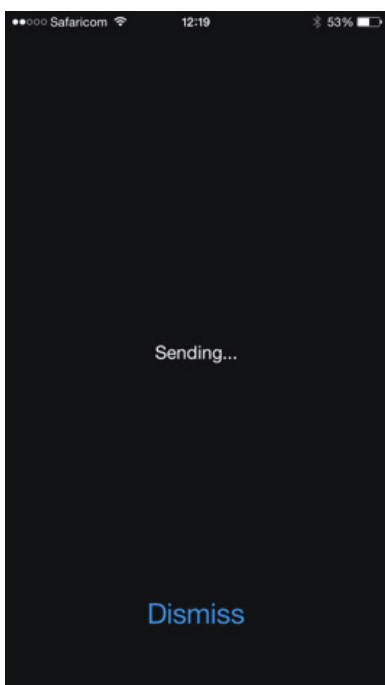
*Please note: Do not share your PIN with anyone. We will not contact you and ask for your PIN.*

9



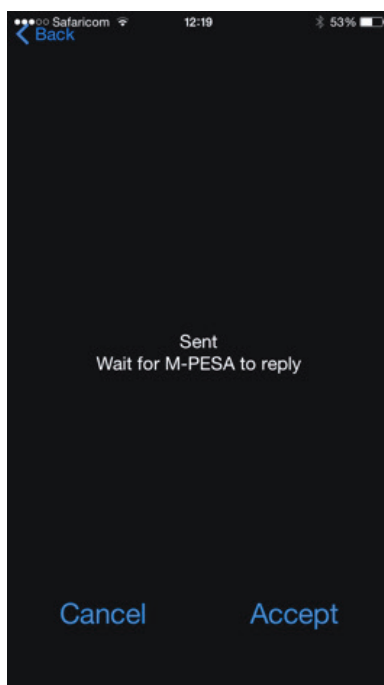
Confirm the **details** and press **Accept** if they are correct, or press **Cancel** if they are not correct.

10



After pressing **Accept**, wait while the transaction is sent to M-Pesa.

11



After successful submission, press the **Accept** or **Cancel** button. *(It makes no difference, as all it does is clear the screen).*

12



You will receive an SMS **confirming** the transaction has been made. The Web page should now confirm this transaction.