

Requesting M-Pesa and Airtel Money payments from an invoice

Integrations

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Integrations

Requesting M-Pesa and Airtel Money payments from an invoice

Send a payment prompt to your customer's phone from a Sales Invoice, and have the payment recorded automatically.

Intermediate · About 30 minutes · Version 1.0 · Updated 17 November 2026

Overview

You can ask a customer to pay a Sales Invoice by **M-Pesa** or **Airtel Money** without leaving the invoice. Hesabu ERP sends a prompt to the customer's phone. The customer enters their PIN, and the payment is recorded against the invoice for you, with the receipt number.

> This feature is set up for your workspace by Hesabu ERP support. Ask us to switch it on. After that, an administrator adds your payment provider details, as described below.

How the money reaches you

Hesabu ERP never holds your money. The payment goes to **your own** account with the provider you choose.

Provider	Where the customer's money goes	When you see it
Paystack (M-Pesa or Airtel Money)	Paystack first, then paid out to the bank account or M-Pesa number you added in your Paystack account	Usually the next business day. Paystack deducts its fee.
Safaricom Daraja (M-Pesa direct)	Your own paybill or till	Straight away. No Paystack fee. Needs Safaricom approval for your shortcode.
Airtel Money Open API (Airtel direct)	Your own Airtel Money merchant account	Straight away. Needs Airtel approval.

Hesabu ERP records the payment on the invoice as soon as the customer confirms, whichever provider you use. With Paystack, your till or bank statement shows the money only after Paystack pays out.

You can use a different provider for each network. For example, M-Pesa direct and Airtel Money through Paystack.

Prerequisites

- An approved account with your chosen provider, and its keys. Keep **test** keys for testing.
- A **bank or cash account** in your chart of accounts to record received money, one for M-Pesa and one for Airtel Money if you use both. See The chart of accounts.
- The invoice is **submitted**, in **KES**, and has an outstanding balance.
- Permission to create Payment Entries (for example Accounts User).

Steps

Set up (administrator, once)

1. Search for **Mobile Money Settings**.
2. For **M-Pesa via** and **Airtel Money via**, choose the provider for each network.
3. Enter the provider's keys. Secrets are hidden after you save.
4. Choose the **M-Pesa receiving account** and the **Airtel Money receiving account**.
5. Tick **Enabled** and save.
6. Click **Test > Test M-Pesa connection** and **Test Airtel Money connection**. Each should confirm your keys are accepted.
7. Copy the callback addresses shown at the bottom of the page. Register the Paystack address in your Paystack dashboard (Settings, API Keys & Webhooks) and the Airtel address in the Airtel developer portal. Safaricom needs nothing to be registered.

Send a prompt (everyday use)

1. Open a submitted Sales Invoice with a balance.
2. Click **Create > Request Mobile Money**.
3. Choose the **network** the customer will pay with, check the **phone number** (for example 0712 345 678) and the **amount**, then click **Send prompt**.
4. Ask the customer to enter their PIN. The window shows **Payment received** when it is confirmed, and the invoice updates.

To see every prompt for an invoice, click **View > Mobile Money Requests**.

Practical example

A clinic invoices a patient KES 3,500 for a consultation. At the desk, the receptionist opens the invoice, chooses M-Pesa, confirms the patient's number and sends the prompt. The patient approves on their phone. The invoice turns **Paid** and a Payment Entry appears with the M-Pesa receipt number, so the receipt is already attached when the day is reconciled.

Statuses

Status	Meaning
Pending	Waiting for the customer to enter their PIN
Success	Paid. A Payment Entry was created
Failed or **Cancelled**	The customer cancelled, entered a wrong PIN, or had too little money. Send a new prompt
Timeout	No answer within about 10 minutes
Needs Review	Money was received but something did not match, or the Payment Entry could not be created. See troubleshooting

Important notes

- Prompts are in **whole shillings** and **KES** only. If an invoice has cents, the cents stay outstanding.
- You can ask for less than the full balance. The invoice then shows **Partly Paid**.
- You cannot send a second prompt for the same invoice for about two minutes. Wait for the first to finish.
- Never share your provider's secret keys.
- Provider fees are charged by the provider. Ask your accountant how to book them.
- Ask the customer to check the amount on their phone before entering the PIN. Customers cannot undo a payment from the invoice.
- Keep the provider's statement and reconcile it with your bank. See Bank accounts and bank reconciliation.

Common mistakes

- Using **live** keys while testing, which takes real money.
- Forgetting to choose the receiving account, so prompts will not send.
- Registering the Paystack address while Paystack is in the wrong mode. Test and live have separate addresses.
- Expecting Paystack payments to appear in your till straight away. They arrive after Paystack pays out.

Troubleshooting

- **No prompt reached the phone.** Check the number and network. Open **Mobile Money Request**, find the request and read the note.
- **The invoice did not update after the customer paid.** Wait a minute, then reopen the invoice. If the request is still **Pending**, check that the callback address is registered with the provider.
- **Needs Review.** Open the request and read the note. If the money was received but the Payment Entry failed (for example, the invoice was paid in the meantime), fix the cause and

click **Retry posting**. If the amount did not match, check the provider's statement.

- **Test connection fails.** Re-enter the keys. Check that the Environment is **Sandbox** for test keys and **Production** for live keys.

Next steps

Read Payment gateways and Recording customer and supplier payments.

Related documentation

- Payment gateways
- Recording customer and supplier payments
- Creating a sales invoice
- Bank accounts and bank reconciliation