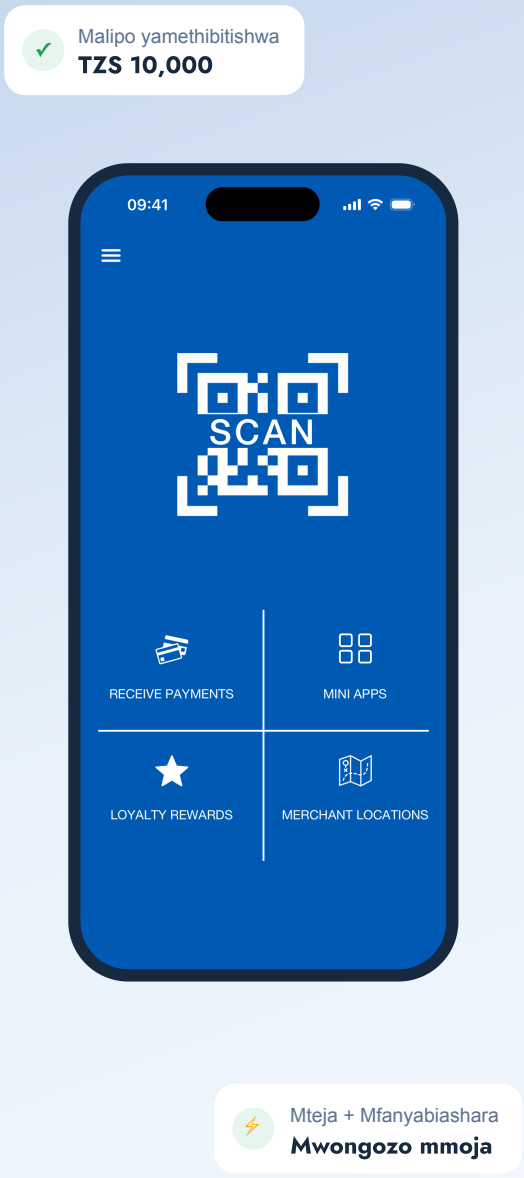
PAY-IT

PayIt

Mwongozo wa Mtumiaji

Jinsi ya kulipa, kulipwa na kuendesha biashara yako kwa programu ya PayIt.



Toleo 1.0 · 4 Novemba 2026 · Programu 1.2.13 · payit.co.tz

Yaliyomo

1. Utangulizi
2.1 Fungua akaunti
2.2 Ingia
2.3 Weka upya nenosiri
2.4 Toka
3. Ziara ya programu
4.1 Ongeza njia ya malipo
4.2 Fanya malipo
4.3 Skani msimbo wa QR kulipa
4.4 Omba malipo
4.5 Angalia miamala yako
4.6 Toa pesa kwenda benki
4.7 Nunua maji au umeme
5.1 Kuwa mfanyabiashara
5.2 Andaa akaunti ya biashara
5.3 Njia ya kupokelea pesa na settlement
5.4 Alika wafanyakazi kwa bakshishi
5.5 Wahudumu na ufikiaji
5.6 Pokea malipo kama mfanyabiashara
6. Utatuzi wa matatizo na maswali
7. Vidokezo vya usalama
8. Msaada na mawasiliano
9. Faharasa
10. Historia ya matoleo

SURA YA 1

Karibu PayIt

PayIt inakuwezesha kulipa maduka na bili kwa kuskani msimbo wa QR, kulipwa kwa kuonyesha msimbo wako, na — kama una biashara — kupokea malipo na kuhamisha pesa kwenda benki.

Wateja

- Lipa duka kwa kuskani msimbo wake wa QR.
- Mwombe rafiki au mteja akulipe kwa msimbo wako wa QR.
- Nunua tokeni za maji na umeme.
- Angalia malipo yako na toa pesa kwenda benki.

Anza na sura ya 2 →

Wafanyabiashara

- Geuza akaunti yako ya PayIt kuwa akaunti ya biashara.
- Pokea malipo na bakshishi kaunta.
- Chagua pesa zako zipelekwe wapi.
- Wape wafanyakazi kuingia kwao kwa mhudumu (operator).

Anza na sura ya 5 →

Jinsi ya kusoma mwongozo huu

- Kila kazi ina mpangilio uleule: **Kabla hujaanza**, **hatua** zenye namba na picha ya skrini, **mtiririko mzima**, kisha **vidokezo** na **kama kuna tatizo**.
- Programu ya PayIt iko kwa Kiingereza. Majina ya vitufe na skrini yameandikwa kwa **herufi nzito** kwa Kiingereza, sawasawa na yanavyoonekana kwenye programu.
- Picha zenye alama **Mfano — nje ya programu** zinaonyesha SMS, barua pepe au ujumbe wa simu unaoupokea nje ya PayIt.
- Kisanduku cha **Tatizo linalojulikana** kinakuambia mahali ambapo programu bado haifanyi kazi kama unavyoweza kutarajia.
- Skrini zinaonyesha data za mfano (mteja *Asha Mwakilema*, mfanyabiashara *Mama Ntilie Cafe*). Majina na kiasi chako vitakuwa tofauti.

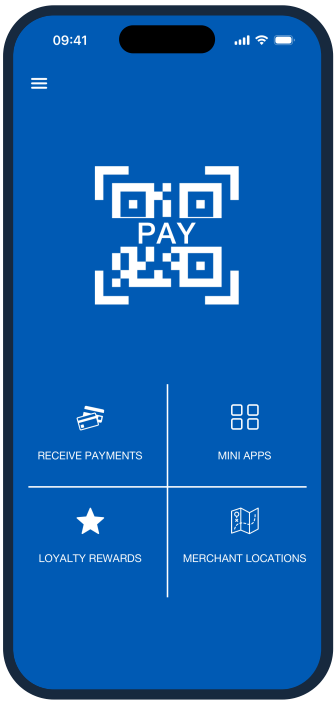
KUANZA · 2.1

Fungua akaunti yako

Jisajili kwa barua pepe au namba ya simu. Utapokea msimbo wa tarakimu 4, utaweka nenosiri, na uko ndani.

Kabla hujaanza

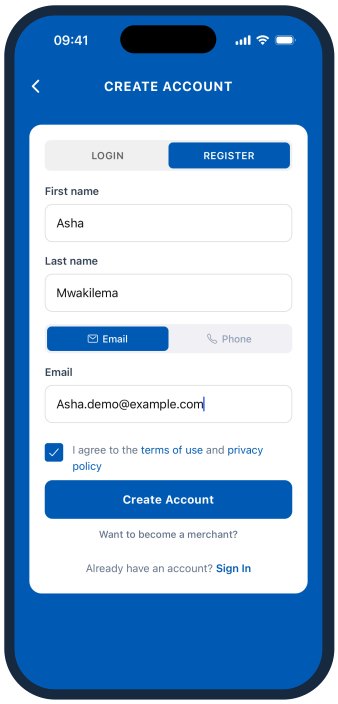
- Pakua PayIt kutoka App Store au Google Play.
- Kuwa na simu yako au sanduku la barua pepe karibu — msimbo unafika huko.



1

Fungua PayIt

Skrini ya mwanzo inaonyesha kitufe kikubwa cha **PAY / SCAN** na vigae vinne. Gusa **menyu** (≡, juu kushoto) kufikia **Login**.

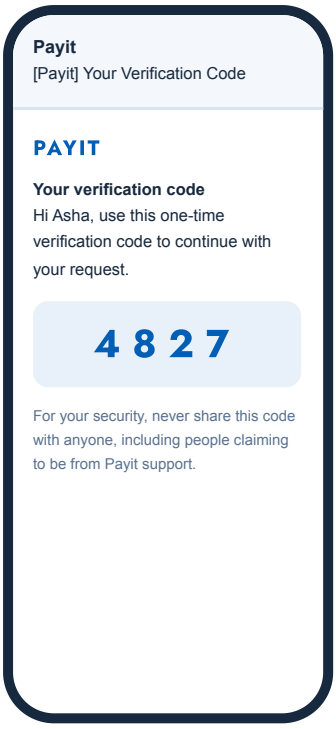


2

Jaza kichupo cha Register

Kwenye **Login**, hamia **Register**. Andika **First name** na **Last name**, chagua **Email** au **Phone** kisha uiandike.

Weka alama kwenye **I agree to the terms of use and privacy policy**, kisha gusa **Create Account**.

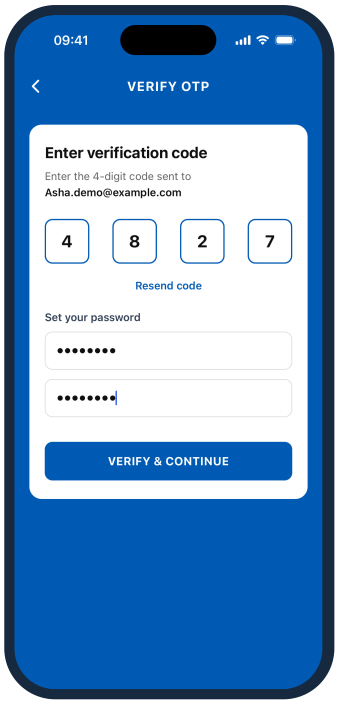


3

Pokea msimbo wako

Msimbo wa tarakimu 4 unafika kwa barua pepe, au kwa SMS kama ulichagua Phone. SMS inasomeka: *Hi Asha, your Pay-It verification OTP is: 4827. Valid for 48 hours.*

Mfano — nje ya programu

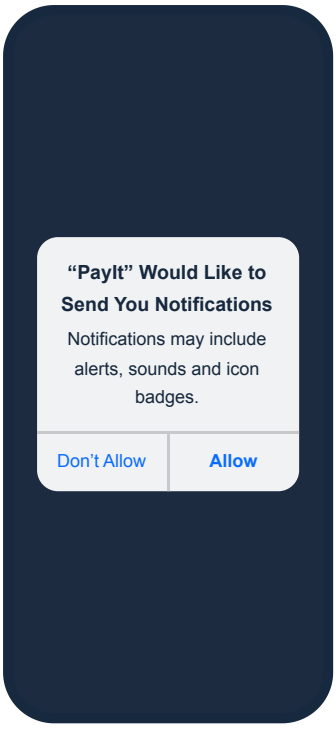


4

Andika msimbo na weka nenosiri

Andika tarakimu 4, kisha nenosiri jipya mara mbili (angalau herufi 4; manenosiri yanayotumika sana hukataliwa). Gusa **Verify & continue**.

Hujapata msimbo? **Resend code** inaonekana baada ya sekunde 60.



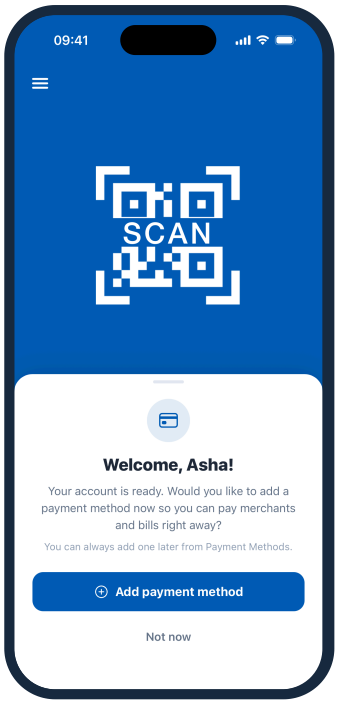
5

Ruhusu arifa

Mara ya kwanza unapofika skrini ya mwanzo, simu yako inauliza kama PayIt inaweza kutuma arifa. Gusa **Allow**.

Ujumbe kutoka PayIt pia unaonekana kwenye **Notifications** ndani ya menyu, vyovyote utakavyochagua hapa.

Mfano — nje ya programu

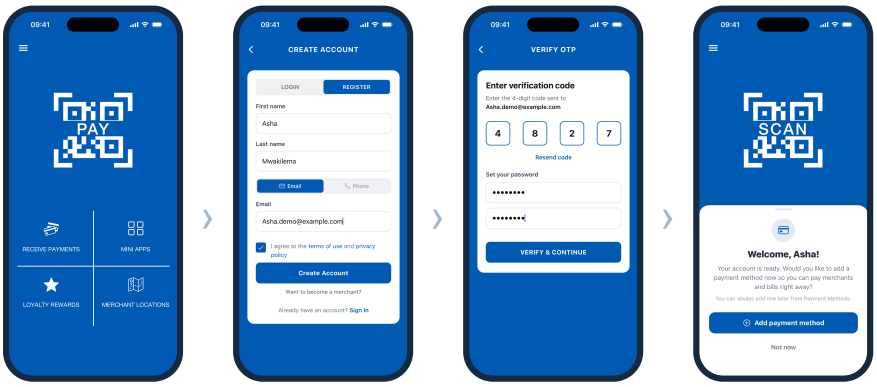


6

Ongeza njia yako ya kwanza ya malipo

PayIt inakukaribisha na kukupa nafasi ya kuongeza njia ya malipo ili uweze kulipa mara moja. Gusa **Add payment method** (tazama 4.1) au **Not now**.

Mtiririko mzima



Mwanzo — Register — Msimbo + nenosiri — Karibu

Msimbo si sahihi → "Customer entered the incorrect OTP". Hakuna msimbo baada ya sekunde 60 → Resend code.

Vidokezo

- Hakiki barua pepe yako kabla ya kugusa Create Account — sehemu ya Register huanza na herufi kubwa, hilo si tatizo, lakini kosa la kuandika ni tatizo.
- Tumia namba ya simu kama unataka misimbo kwa SMS; tumia barua pepe kama mnatumia simu moja.

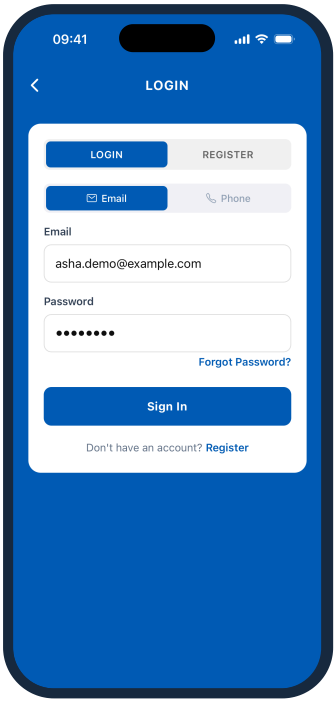
Kama kuna tatizo

- **Barua pepe au simu tayari inatumika** — tayari una akaunti. Tumia Ingia au Weka upya nenosiri.
- **Hakuna msimbo** — angalia spam, subiri sekunde 60 kisha gusa Resend code. Bado hakuna? Wasiliana na info@idea.co.tz.

KUANZA · 2.2

Ingia

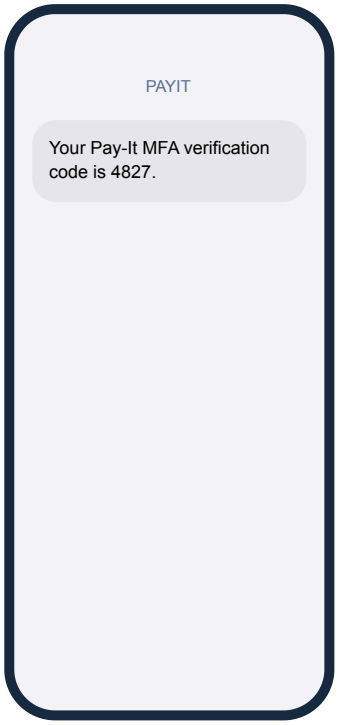
Tumia barua pepe au namba ya simu uliyojisajili nayo pamoja na nenosiri lako.



1

Andika taarifa zako

Fungua menyu (≡) utafika kwenye **Login**. Chagua **Email** au **Phone**, iandike pamoja na nenosiri lako, kisha gusa **Sign In**.



2

Andika msimbo wa kuingia (kama umewashwa)

Kama uliwasha **Email OTP** au **SMS OTP** kwenye Settings, PayIt inatuma msimbo kila unapoingia. Uandike kumaliza.

Mfano — nje ya programu

Vidokezo

- Washa **Biometric Login** kwenye Settings ili wakati ujao uingie kwa Face ID au alama ya kidole.

Kama kuna tatizo

- **Incorrect username or password** — hakiki kichupo cha Email/Phone kisha jaribu tena.
- **Akaunti imefungwa** — manenosiri 3 yasiyo sahihi hufunga akaunti. Weka upya nenosiri (2.3) au wasiliana na msaada.

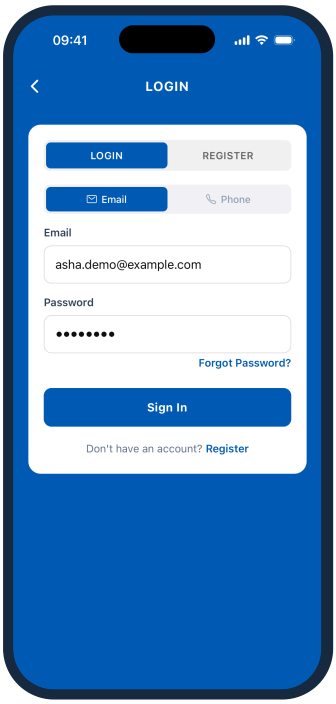
KUANZA · 2.3

Weka upya nenosiri ulilosahau

Pata msimbo wa mara moja kwa SMS au barua pepe, kisha chagua nenosiri jipya. Inachukua takriban dakika moja.

Kabla hujaanza

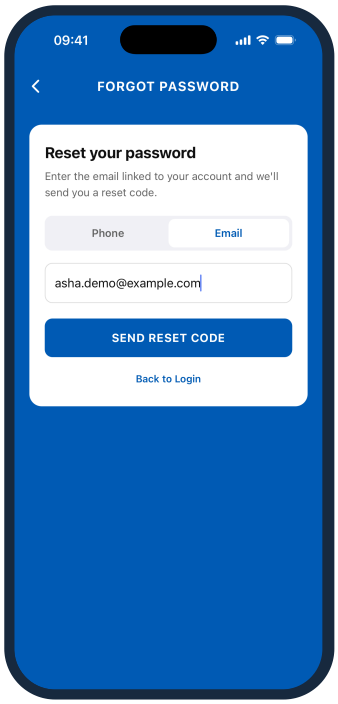
- Unahitaji namba ya simu au barua pepe iliyo kwenye akaunti yako ya PayIt.
- Kuwa na simu hiyo au sanduku hilo la barua pepe — msimbo unafika huko.



1

Fungua Forgot Password

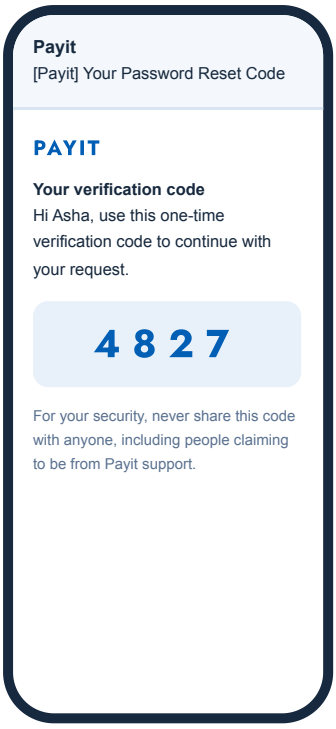
Kwenye skrini ya **Login**, gusa **Forgot Password?** chini ya kisanduku cha nenosiri.



2

Chagua Phone au Email

Chagua **Phone** au **Email**, andika ile iliyo kwenye akaunti yako, kisha gusa **Send reset code**.

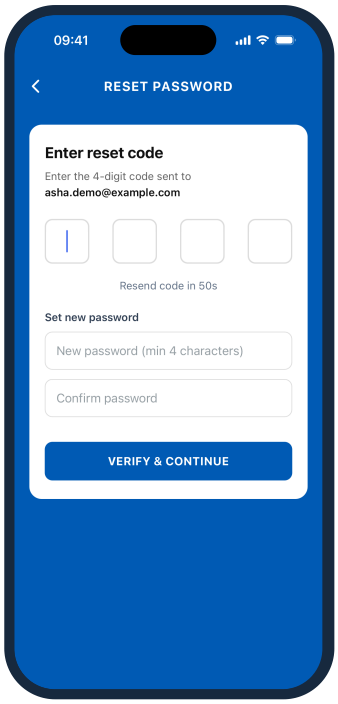


3

Pokea msimbo wako

Msimbo wa tarakimu 4 unafika kwa barua pepe (au kwa SMS kama ulichagua Phone).

Mfano — nje ya programu



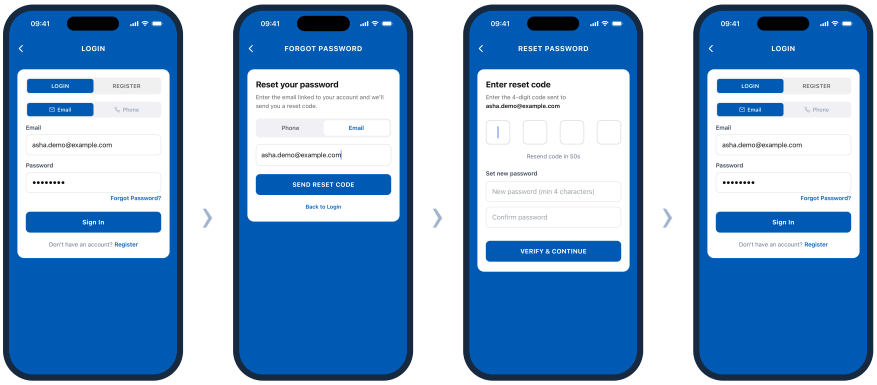
4

Andika msimbo na nenosiri jipya

Andika msimbo, nenosiri jipya mara mbili (angalau herufi 4), kisha gusa **Verify & continue**.

Hujapata msimbo? **Resend code** inaonekana baada ya sekunde 60.

Mtiririko mzima



Login → Forgot Password → Andika msimbo → Ingia tena

Simu au barua pepe si sahihi → “User not found”. Hakuna msimbo baada ya sekunde 60 → Resend code.

Vidokezo

- Tumia chaguo la barua pepe kama ulijisajili bila namba ya simu.
- Chagua nenosiri ambalo hujawahi kulitumia kwenye PayIt.

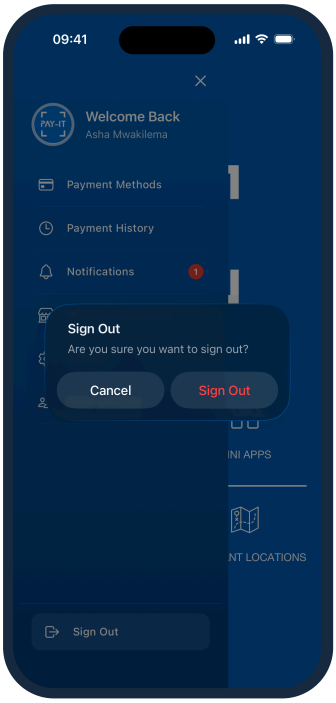
Kama kuna tatizo

- **“User not found”** — angalia makosa ya kuandika, au jaribu chaguo jingine (Phone/Email).
- **Hakuna msimbo** — angalia spam, subiri sekunde 60, gusa Resend code.
- **Bado umekwama** — wasiliana na info@idea.co.tz.

KUANZA · 2.4

Toka

Fungua menyu (≡), gusa **Sign Out** chini kabisa na uthibitishe. Unarudi kwenye skrini ya mwanzo.



1

Thibitisha Sign Out

Gusa **Sign Out** kwenye kisanduku. Gusa **Cancel** kubaki ndani.

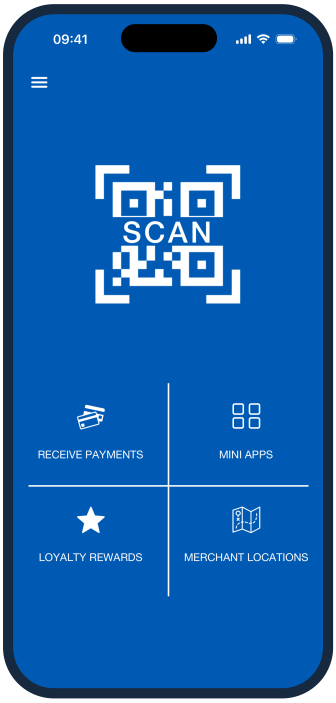
Vidokezo

- Umeingia kwenye simu usiyoitumia tena? Iondoe kwenye Settings → vifaa vilivyounganishwa badala yake.

SURA YA 3

Jifunze njia zako ndani ya programu

Kila kitu kinaanzia kwenye skrini ya mwanzo na menyu.



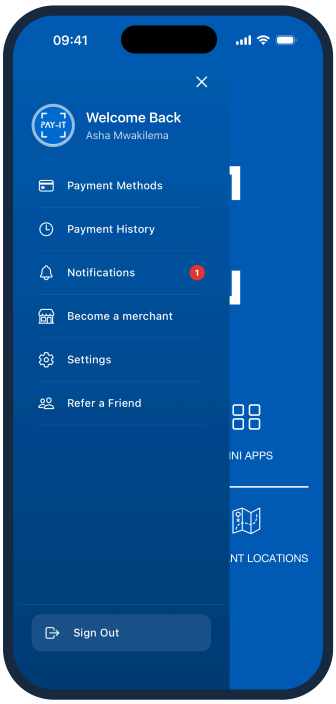
SCAN / PAY
Kitufe kikubwa kinafungua kamera kuskani msimbo wa QR wa duka na kulipa (4.3).

Receive Payments
Tengeneza msimbo wako wa QR ili mtu akulipe (4.4).

Mini Apps
Bili za maji na umeme (4.7).

Loyalty Rewards
Pointi unazopata unapolipa, na unachoweza kuzibadilisha nacho.

Merchant Locations
Maduka karibu nawe yanayopokea PayIt.



Payment Methods
Akaunti zako za pesa kwa simu, kadi na benki (4.1).

Payment History
Malipo yako, salio la makusanyo na pesa ulizotoa (4.5, 4.6).

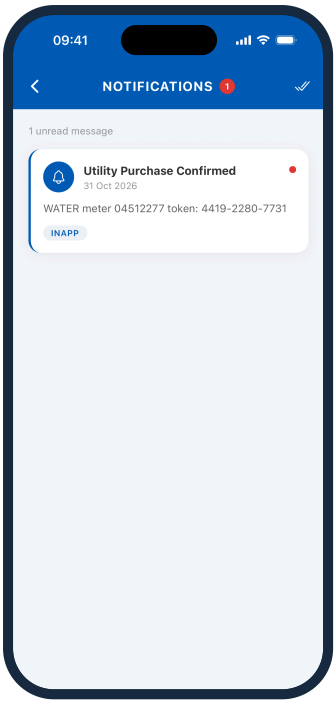
Notifications
Ujumbe kutoka PayIt — alama nyekundu inahesabu ambao hujasoma.

Become a merchant
Fungua akaunti ya biashara (5.1).

Settings
Wasifu wako, nenosiri, misimbo ya kuingia na Face ID.

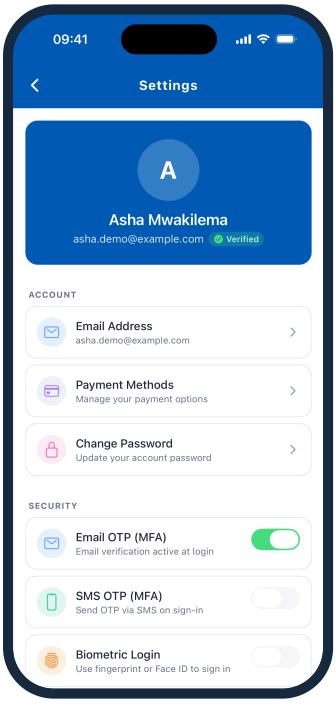
Refer a Friend
Shiriki msimbo wako wa mwaliko.

Sign Out
Toka kwenye programu kwenye simu hii (2.4).



Notifications

Uthibitisho wa malipo, tokeni za bili, maamuzi ya mfanyabiashara na mialiko ya wafanyakazi huja hapa. Gusa ✓✓ (juu kulia) kuweka zote kama zimesomwa.



Account

Barua pepe, Payment Methods, Change Password.

Security

Email OTP na **SMS OTP** zinaomba msimbo kila unapoingia. **Biometric Login** inatumia Face ID au alama ya kidole.

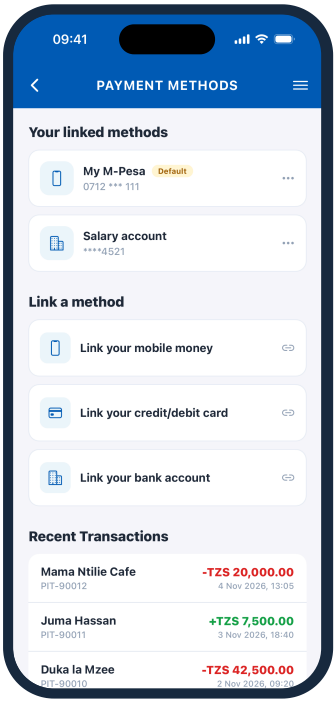
MWONGOZO WA MTEJA · 4.1

Ongeza njia ya malipo

Unganisha pochi ya pesa kwa simu, kadi au akaunti ya benki unayotaka kulipia na kupokea pesa.

Kabla hujaanza

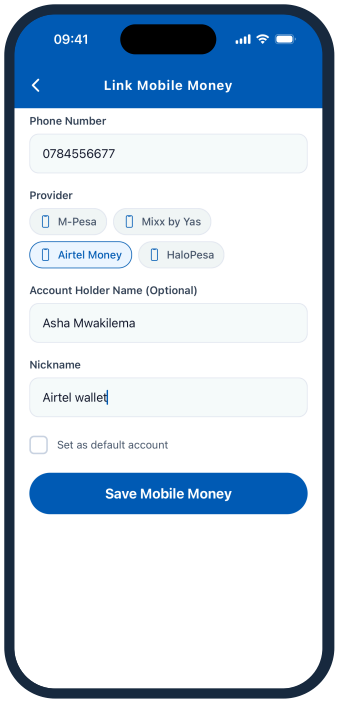
- Pesa kwa simu: namba ya simu ya pochi.
- Kadi: kadi yako na simu — mtoa huduma wa kadi anaweza kutuma msimbo wa 3-D Secure.
- Benki: namba ya akaunti na anwani yako ya bili.



1

Fungua Payment Methods

Menyu (≡) → **Payment Methods**. **Your linked methods** inaonyesha ulizonazo; **Link a method** inaongeza mpya.

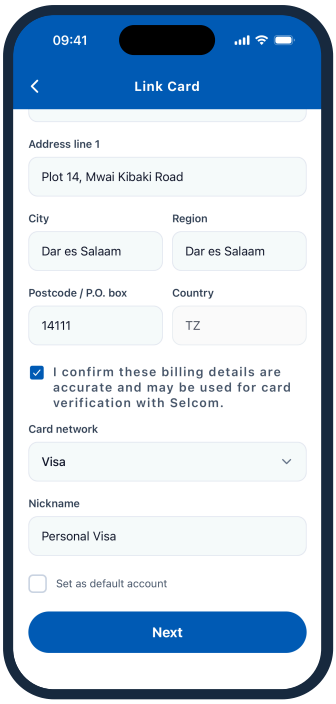


2

Pesa kwa simu

Gusa **Link your mobile money**. Andika **Phone Number**, chagua **Provider**, ongeza **Nickname** (lazima) na, ukipenda, jina la mwenye akaunti.

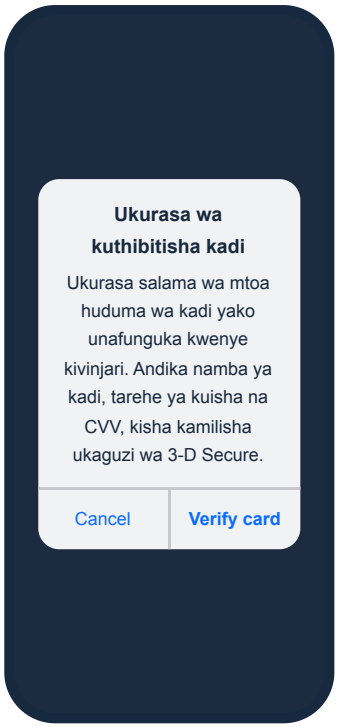
Gusa **Save Mobile Money**. Inaongezwa mara moja.



3

Kadi — taarifa za bili

Gusa **Link your credit/debit card**. Hakiki jina na simu yako, jaza anwani yako, weka alama ya uthibitisho, chagua **Card network** na **Nickname**, kisha gusa **Next**.



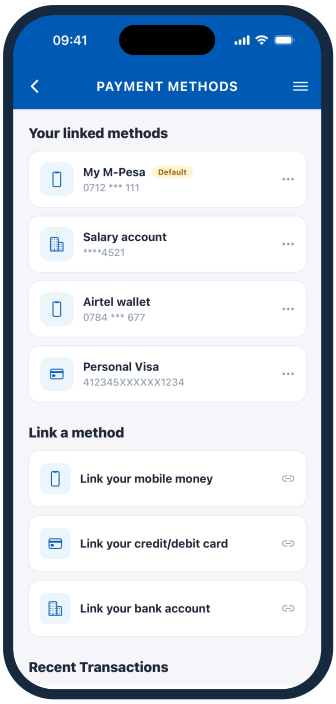
4

Kadi — thibitisha kwenye ukurasa wa kadi

Kivinjari chako kinafungua ukurasa salama wa mtoa huduma wa kadi. Andika taarifa za kadi na ukubali ukaguzi wowote wa 3-D Secure.

Kiasi kidogo cha uthibitisho kinakatwa kwenye kadi. Rudi PayIt ukurasa ukisema kadi imethibitishwa.

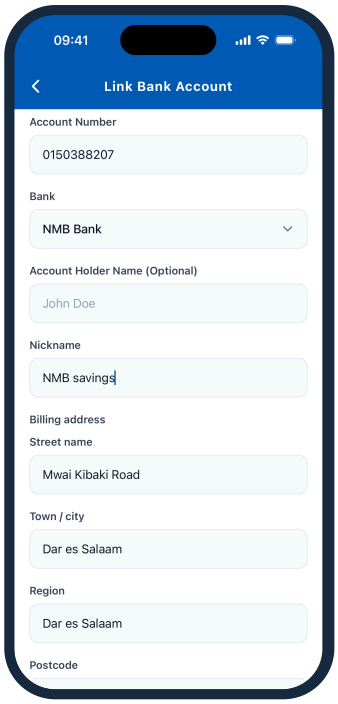
Mfano — nje ya programu



5

Kadi imeongezwa

Kadi inaonekana chini ya **Your linked methods**. Kama bado haipo, funga na ufungue tena Payment Methods.

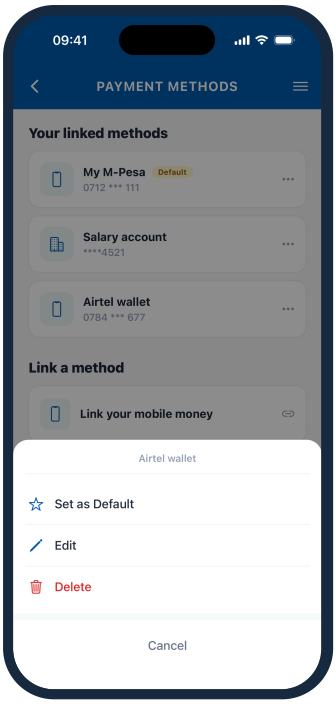


6

Akaunti ya benki

Gusa **Link your bank account**. Andika **Account Number**, chagua **Bank**, ongeza **Nickname** na **Billing address**, kisha hifadhi.

Akaunti ya benki yenye anwani ya bili ndiyo unayohitaji kutoa pesa (4.6).

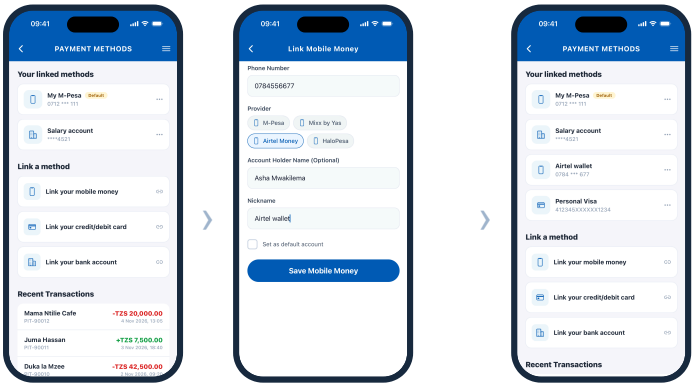


7

Weka chaguo-msingi, hariri au futa

Gusa ••• karibu na njia: **Set as Default** (inatumika kwanza unapolipa), **Edit** au **Delete**.

Mtiririko mzima



Payment Methods › Unganisha pesa kwa simu › Njia imeorodheshwa

Vidokezo

- Ipe kila njia jina la utani linaloeleweka (“Pochi ya Airtel”, “Akiba NMB”) — hilo ndilo utakalochagua unapolipa.
- Weka njia unayoitumia zaidi kuwa **Default**.

Kama kuna tatizo

- **Kadi haionekani** — maliza ukurasa wa kadi wote, kisha fungua tena Payment Methods.
- **Namba isiyo sahihi imehifadhiwa** — tumia ••• → Edit, au Delete kisha uiongeze tena.

Tatizo linalojulikana

Akaunti za pesa kwa simu na benki hazithibitishwi unapoziongeza. Hakiki namba mara mbili kabla ya kuhifadhi.

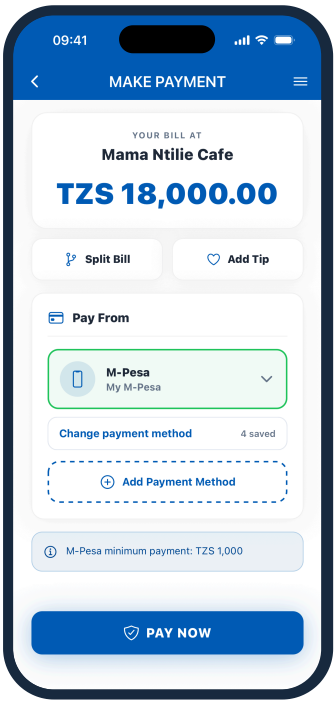
MWONGOZO WA MTEJA · 4.2

Fanya malipo

Fungua bili, ongeza bakshishi ukitaka, chagua utakacholipia na ukubali. Skrini inakuambia mara malipo yanapokamilika.

Kabla hujaanza

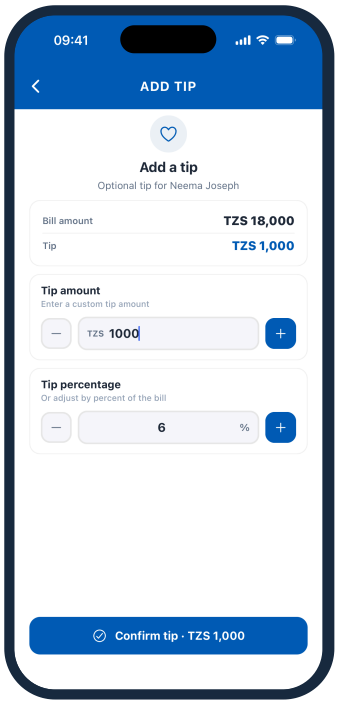
- Njia ya malipo (4.1).
- Bili: skani msimbo wa QR wa duka (4.3) au fungua kiungo chao cha malipo.



1

Hakiki bili

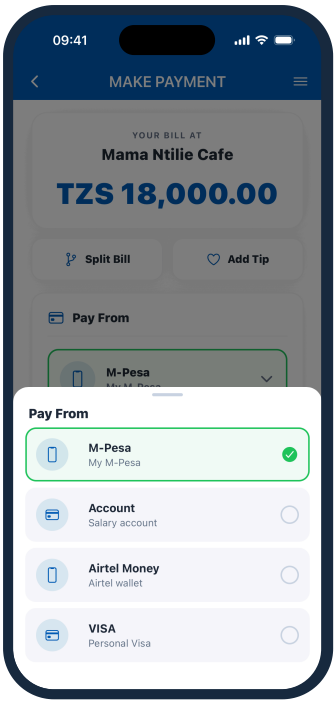
Make Payment inaonyesha unayemlipa na kiasi. **Split Bill** na **Add Tip** zinaonekana tu kama duka linaziruhusu.



2

Ongeza bakshishi (si lazima)

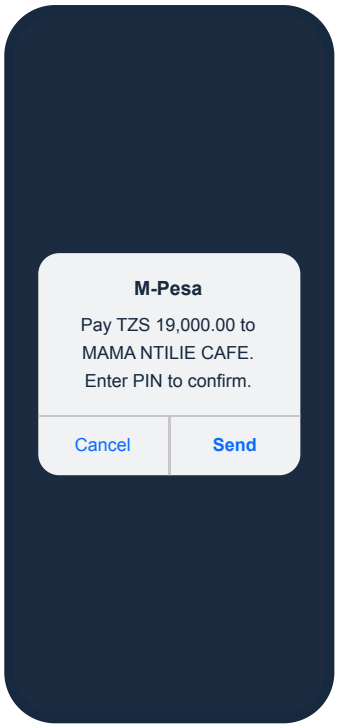
Gusa **Add Tip**. Andika kiasi au badilisha asilimia, kisha gusa **Confirm tip**. Bakshishi inaenda kwa mfanyakazi aliyetajwa kwenye skrini.



3

Chagua utakacholipia

Njia yako ya chaguo-msingi imechaguliwa. Gusa **Change payment method** kuchagua nyingine. Maelezo chini yake yanaonyesha kiasi cha chini kwa njia hiyo.



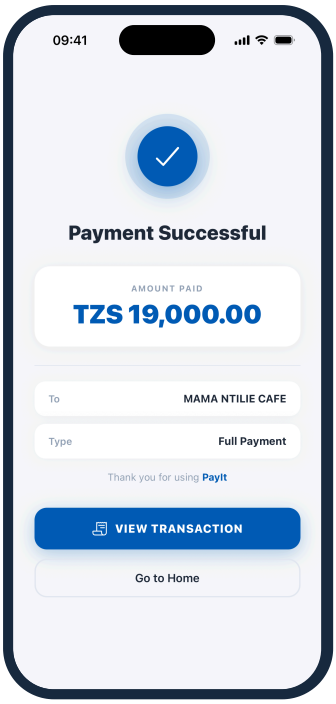
4

Gusa Pay Now na ukubali

Gusa **PAY NOW**. Kwa pesa kwa simu, ujumbe unaonekana kwenye simu yako — andika PIN yako. Kwa kadi, maliza ukurasa wa kadi.

Kitufe kinaonyesha **PROCESSING…** wakati Paylt inasubiri mtoa huduma wako.

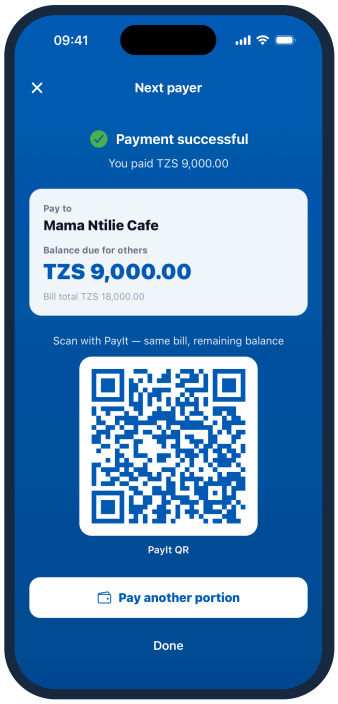
Mfano — nje ya programu



5

Payment Successful

Unaona kiasi ulicholipa, kilikokwenda na aina ya malipo. Gusa **View Transaction** kwa maelezo au **Go to Home**.

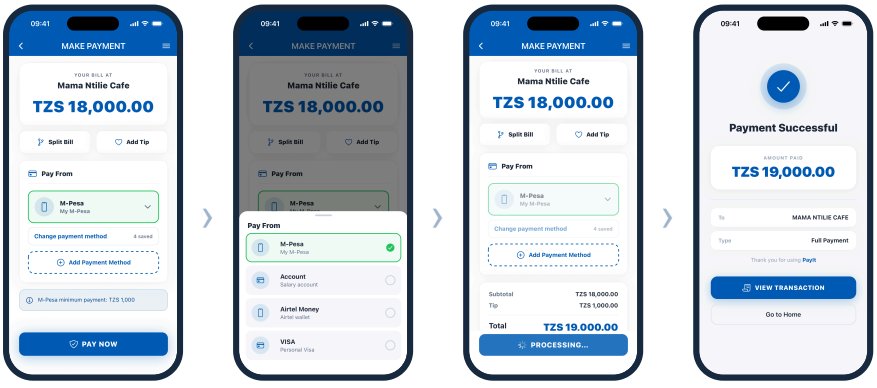


6

Gawana bili

Gusa **Split Bill** kabla ya kulipa na uandike sehemu yako. Ukishalipa, **Next payer** inaonyesha msimbo wa QR wa kiasi kilichobaki — mlipaji anayefuata anauskani kwa PayIt.

Mtiririko mzima



Bili › Lipia kwa › Inashughulikiwa › Imefanikiwa

Imekataliwa au imesitishwa → malipo yanashindwa na hakuna kinachokatwa. Bado inashughulikiwa kwa muda → angalia Payment History kabla ya kujaribu tena.

Vidokezo

- Acha programu wazi mpaka uone **Payment Successful**.
- Mnagawana? Kubalianeni sehemu kwanza — kila mlipaji analipa sehemu yake kwa simu yake.

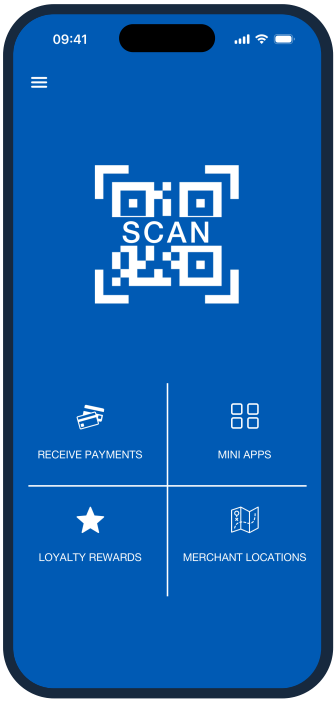
Kama kuna tatizo

- **Hakuna ujumbe kwenye simu yako** — hakiki namba kwenye njia yako ya pesa kwa simu na kwamba simu ina mtandao.
- **Malipo yameshindwa** — angalia salio au kikomo cha siku, kisha jaribu tena.
- **Yamekwama kwenye processing** — usilipe mara mbili; tazama Utatuzi wa matatizo.

MWONGOZO WA MTEJA · 4.3

Skani msimbo wa QR kulipa

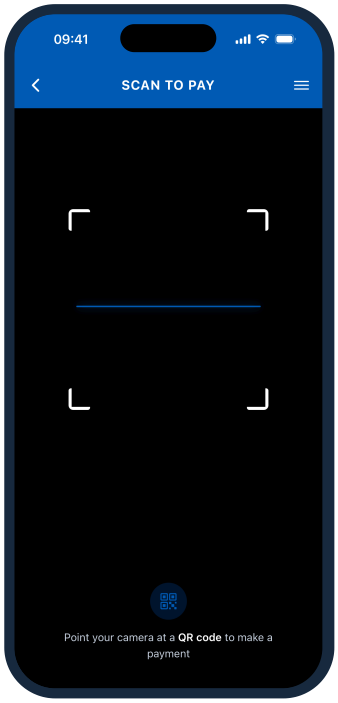
Njia ya haraka kulipa duka: skani msimbo wao wa QR wa PayIt na bili inafunguka.



1

Gusa SCAN

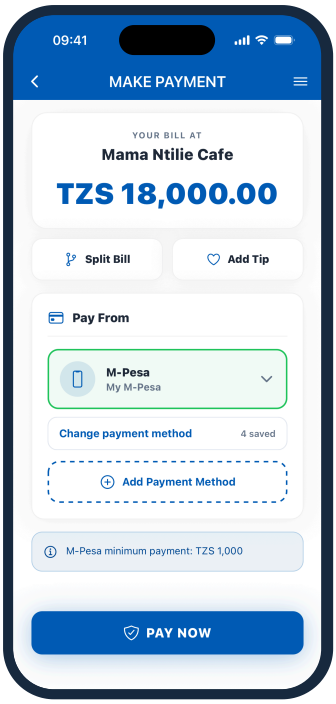
Kwenye skrini ya mwanzo, gusa kitufe kikubwa cha **SCAN / PAY**.



2

Elekeza kwenye msimbo wa QR

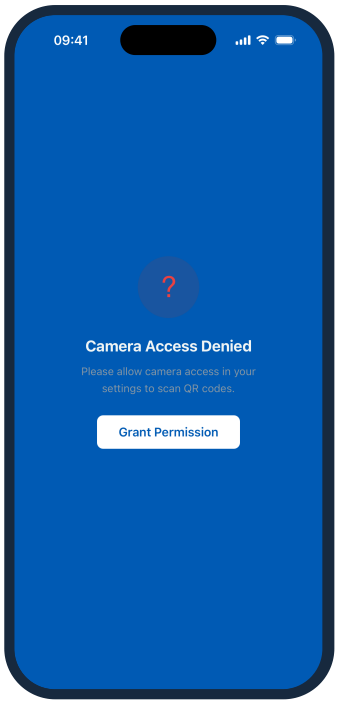
Weka msimbo ndani ya fremu. PayIt inausoma yenyewe. (Picha ya kamera iko tupu kwenye picha za mwongozo huu.)



3

Lipa bili

Bili inafunguka — endelea kuanzia hatua ya 2 ya Fanya malipo.



4

Kamera imezuiwa?

Ukiona **Camera Access Denied**, gusa **Grant Permission**, au ruhusu kamera kwa PayIt kwenye Settings za simu yako.

Vidokezo

- PayIt inasoma misimbo ya QR ya PayIt, viungo vya malipo vya PayIt na misimbo ya TANQR.
- Kuskani hakupatikani ukiwa kwenye wasifu wa biashara — rudi kwenye wasifu wako binafsi.

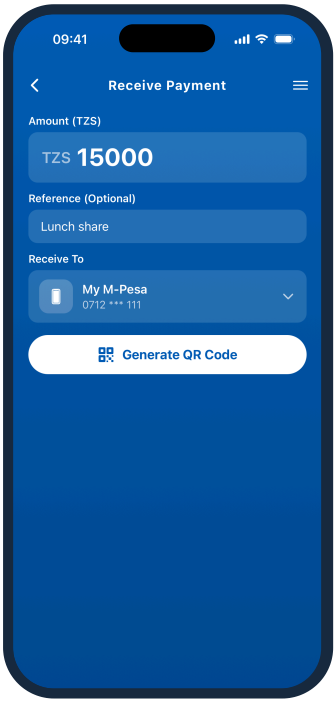
MWONGOZO WA MTEJA · 4.4

Omba malipo (lipwa)

Tengeneza msimbo wa QR wa kiasi fulani. Mtu mwingine anauskani kwa PayIt, na skrini yako inathibitisha pesa zinapofika.

Kabla hujaanza

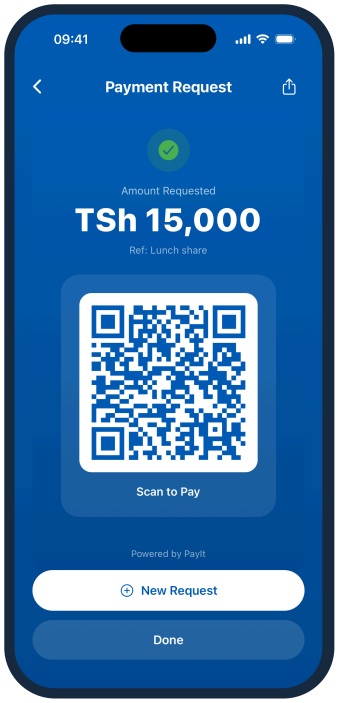
- Njia ya malipo ya kupokelea (4.1).



1

Andika kiasi

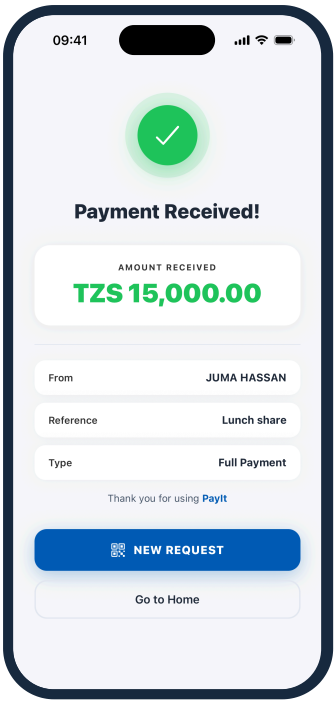
Mwanzo → **RECEIVE PAYMENTS**. Andika **Amount** (angalau TZS 1,000), **Reference** ukipenda, na uchague **Receive To**. Gusa **Generate QR Code**.



2

Onyesha au shiriki msimbo wa QR

Mwache mlipaji auskani msimbo, au gusa alama ya kushiriki (juu kulia) kuutuma. Acha skrini hii wazi.

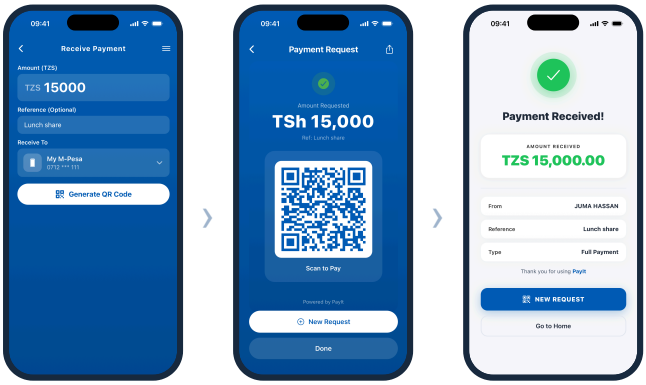


3

Payment Received

Mara mlipaji anapokubali, skrini inabadilika kuwa **Payment Received!** pamoja na jina la mlipaji na kumbukumbu.

Mtiririko mzima



Kiasi | Msimbo wa QR | Imepokelewa

Vidokezo

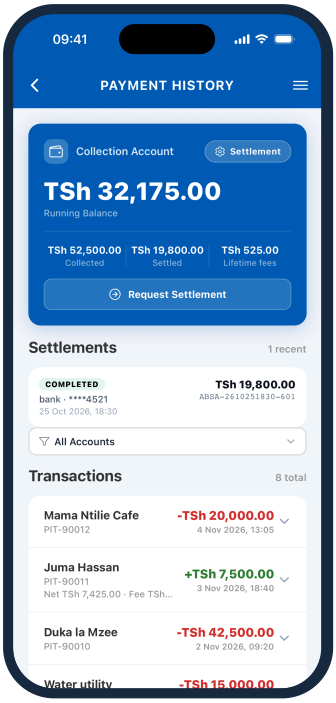
- Ongeza kumbukumbu (“Mchango wa chakula”) ili nyote mtambue malipo baadaye.

Kama kuna tatizo

- **Hakuna kinachotokea** — mwombe mlipaji aangalie skrini yake; huenda malipo yake yameshindwa au yanasubiri PIN yake.

MWONGOZO WA MTEJA · 4.5

Angalia miamala yako

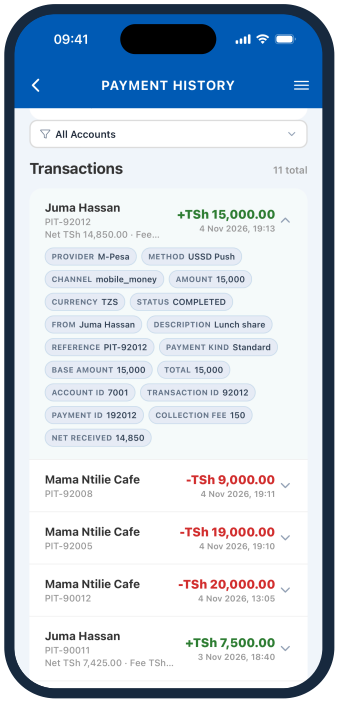


1

Fungua Payment History

Menyu → **Payment History**. Juu kuna **Collection Account** (pesa ulizopokea), kisha **Settlements** (pesa zilizotolewa), kisha **Transactions**.

Tumia **All Accounts** kuchuja kwa njia moja ya malipo.



2

Ona maelezo

Gusa muamala kuufungua: mtoa huduma, njia, kumbukumbu, hali, na kwa pesa ulizopokea, ada na kiasi halisi.

Tatizo linalojulikana

Malipo yaliyofanikiwa tu ndiyo yanaonyeshwa. Risiti haziwezi kupakuliwa wala kushirikiwa kutoka kwenye programu bado.

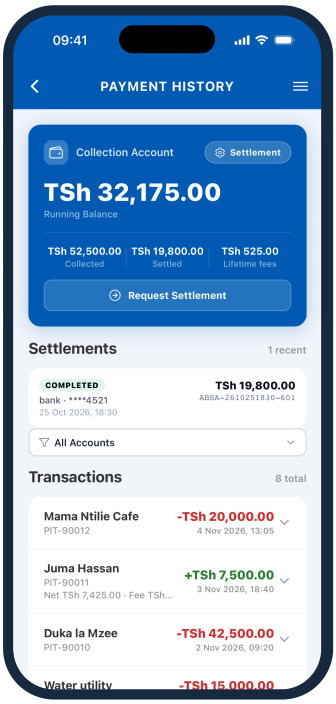
MWONGOZO WA MTEJA · 4.6

Toa pesa kwenda benki yako

Pesa unazopokea zinakusanyika kwenye **Collection Account** yako. Omba settlement kuzipeleka benki kwako.

Kabla hujaanza

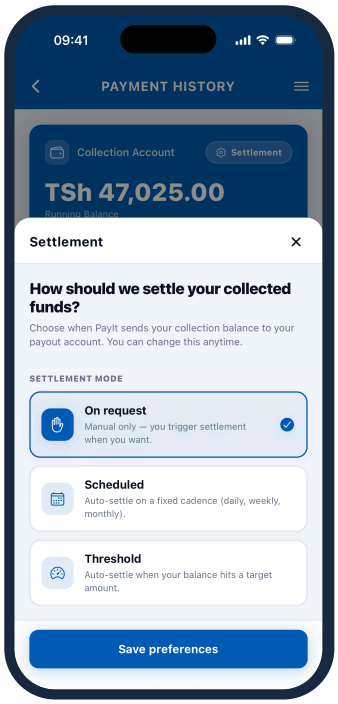
- Akaunti ya benki iliyounganishwa yenye anwani ya bili (4.1).
- Angalau TZS 5,000 ambazo hazijatolewa.



1

Fungua Payment History

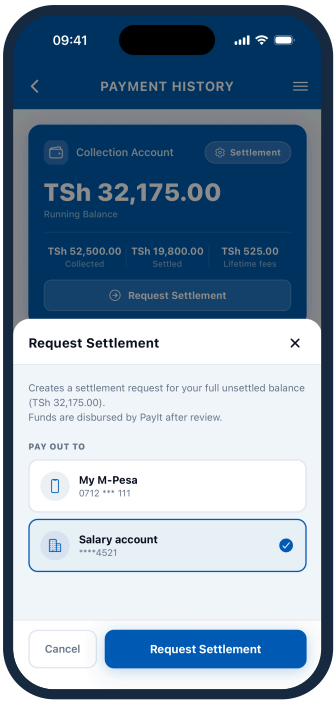
Menyu → **Payment History**. **Running Balance** ndicho unachoweza kutoa.



2

Mipangilio ya settlement

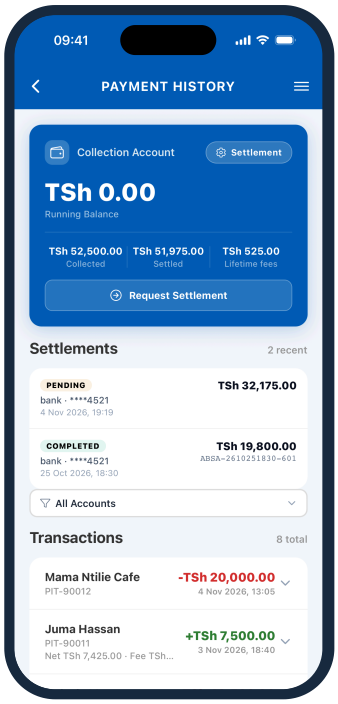
Gusa **Settlement** kuona jinsi pesa zinavyotolewa. **On request** inamaanisha unaanzisha kila utoaji mwenyewe.



3

Request Settlement

Gusa **Request Settlement**, chagua **akaunti yako ya benki** chini ya **Pay out to**, na uthibitishe. Salio lote ambalo halijatolewa linatumwa.



4

Fuatilia

Utoaji unaonekana chini ya **Settlements** kama **PENDING** na unabadilika kuwa **COMPLETED** uhamisho wa benki ukikamilika.

Vidokezo

- Utoaji daima unatuma salio lote ambalo halijatolewa — hakuna kiasi cha sehemu.

Kama kuna tatizo

- **Ombi limekataliwa** — hakiki salio ni angalau TZS 5,000 na kwamba umechagua akaunti ya benki yenye anwani ya bili.

Tatizo linalojulikana

Pesa zinatolewa kwenda akaunti za benki tu, ingawa akaunti za pesa kwa simu zinaonekana kwenye orodha.

Tatizo linalojulikana

PayIt haitumi ujumbe utoaji unapokamilika — angalia orodha ya Settlements.

Tatizo linalojulikana

Scheduled na Threshold zinaweza kuhifadhiwa lakini bado hazifanyi kazi zenyewe; tumia On request.

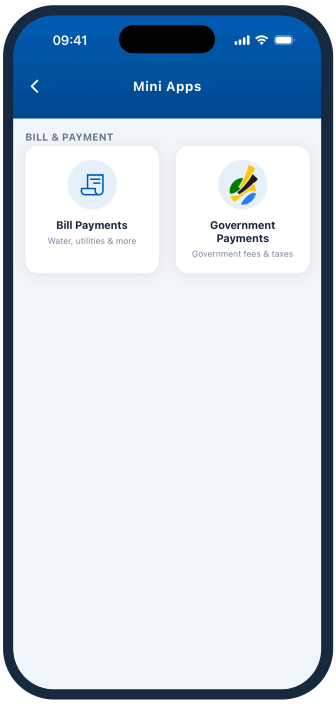
MWONGOZO WA MTEJA · 4.7

Nunua tokeni za maji au umeme

Tokeni za malipo ya kabla za maji na umeme, zinazotolewa kwenye skrini na kwenye Notifications zako.

Kabla hujaanza

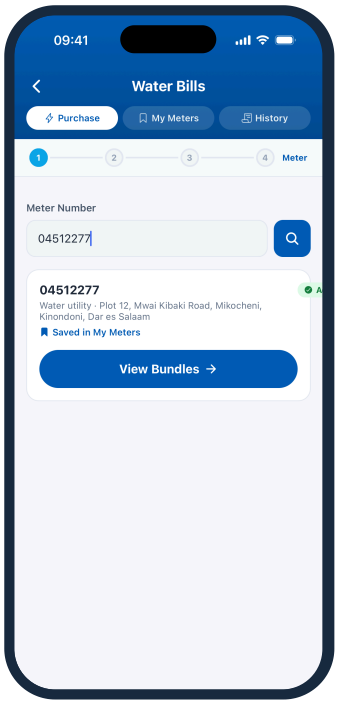
- Namba ya mita yako.



1

Fungua Bill Payments

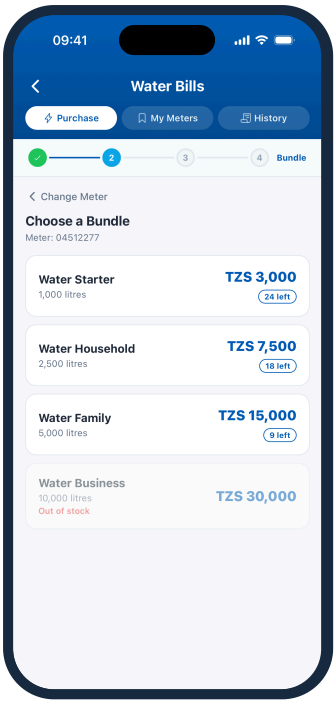
Mwanzo → **MINI APPS** → **Bill Payments** → **Water Bills** au **Electricity Bills**.



2

Tafuta mita

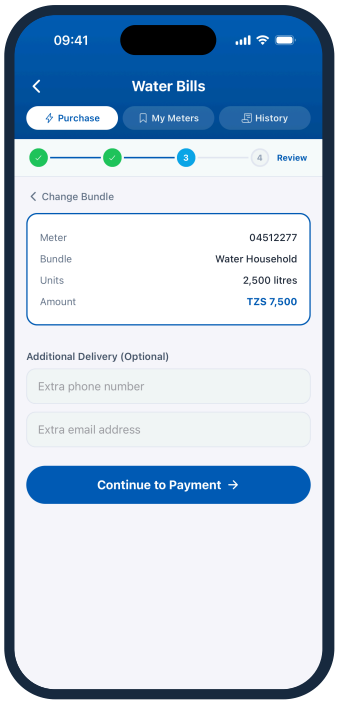
Andika **Meter Number** na gusa tafuta. Hakiki anwani, kisha gusa **View Bundles**. Mita ulizotumia awali ziko chini ya **My Meters**.



3

Chagua kifurushi

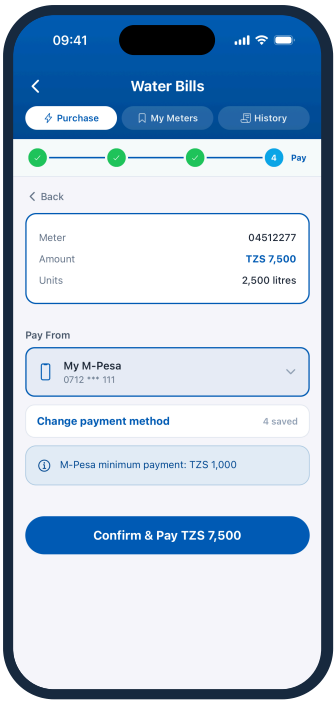
Chagua kifurushi. Vifurushi vyenye alama **Out of stock** haviwezi kununuliwa kwa sasa.



4

Hakiki

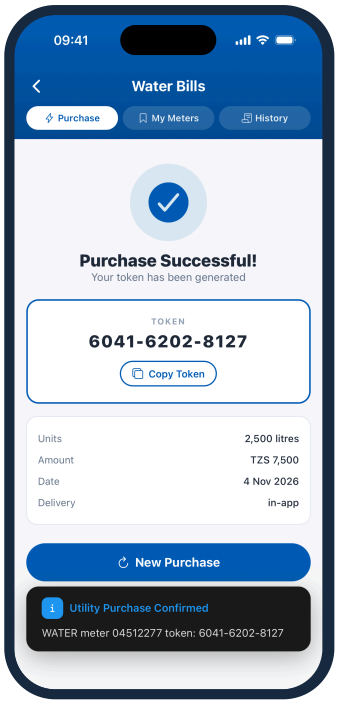
Hakiki mita, kifurushi na kiasi. Kutuma tokeni kwa mtu mwingine pia, ongeza **Extra phone number** au **Extra email address**. Gusa **Continue to Payment**.



5

Lipa

Chagua utakacholipia na gusa **Confirm & Pay**. Kubali kwenye simu yako kama ilivyo 4.2.

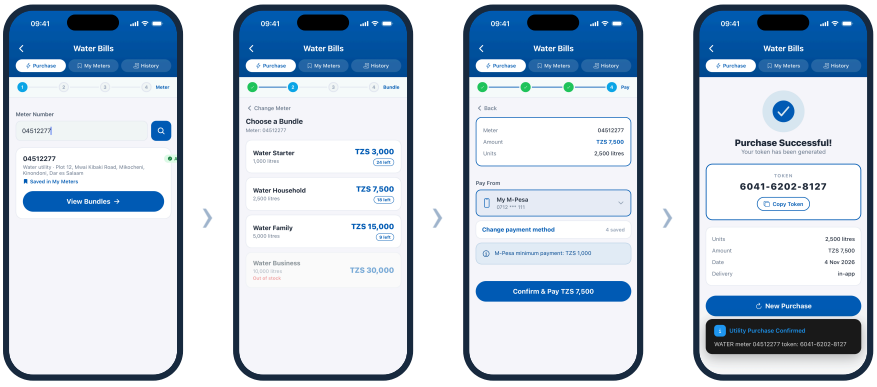


6

Pata tokeni yako

Purchase Successful! inaonyesha tokeni — gusa **Copy Token**. Pia inahifadhiwa kwenye **Notifications** (“Utility Purchase Confirmed”) na chini ya **History**.

Mtiririko mzima



Mita › Kifurushi › Lipa › Tokeni

Kama kuna tatizo

- **Mita haipatikani** — hakiki namba iliyo kwenye mita; si namba ya akaunti yako.
- **Umepoteza tokeni** — fungua Notifications au kichupo cha History.

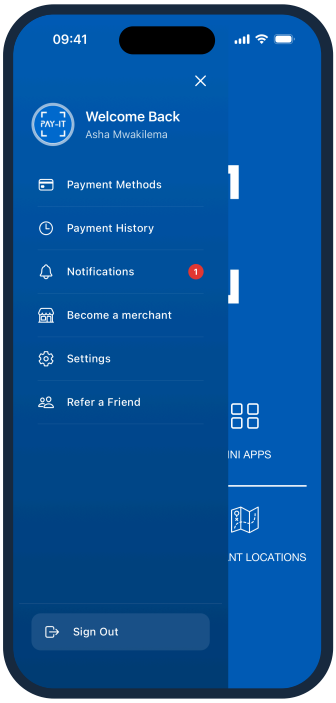
MWONGOZO WA MFANYABIASHARA · 5.1

Kuwa mfanyabiashara

Geuza akaunti yako ya PayIt kuwa akaunti ya biashara kwa hatua nne fupi. Timu ya PayIt inakagua kila ombi.

Kabla hujaanza

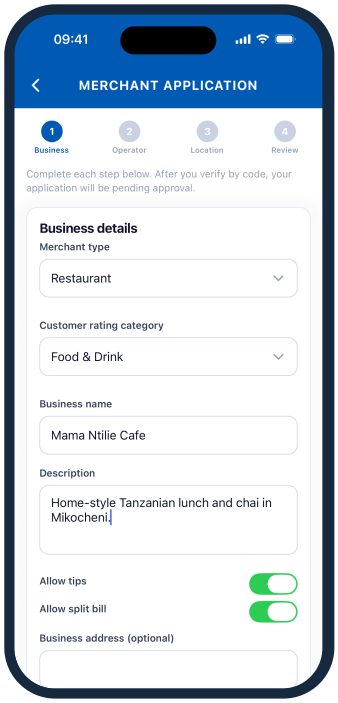
- Akaunti ya PayIt (2.1) — unakuwa **mmiliki** wa biashara.
- Jina la biashara yako, aina yake na anwani.
- Barua pepe au namba ya simu kwa ajili ya **kuingia kwa mhudumu** (operator login) ambao wafanyakazi wako watatumia. Isiwe tayari inatumika kwenye PayIt.



1

Fungua ombi

Menyu (≡) → **Become a merchant**. Bado hujaingia? Kwenye **Login** › **Register**, gusa **Want to become a merchant?** — kisha utaandika pia taarifa zako binafsi.

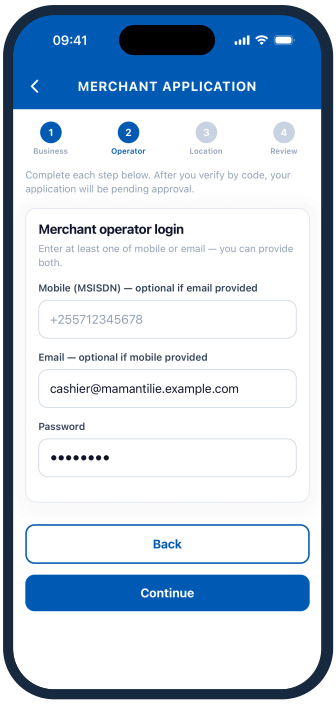


2

Taarifa za biashara

Chagua **Merchant type** na **Customer rating category**, andika **Business name** na **Description** fupi.

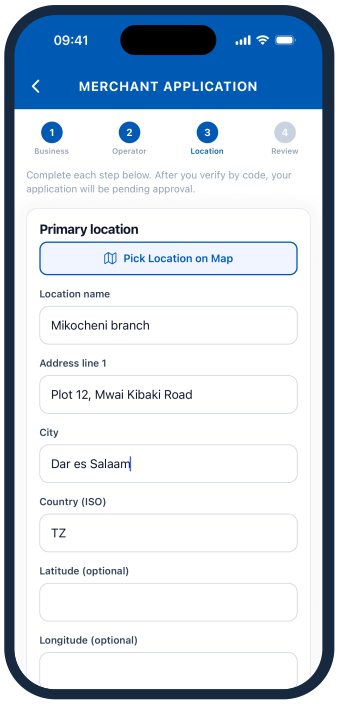
Washa **Allow tips** na **Allow split bill** kama unataka wateja waweze kuwapa wafanyakazi bakshishi au kugawana bili. Unaweza kubadilisha vyote baadaye.



3

Kuingia kwa mhudumu

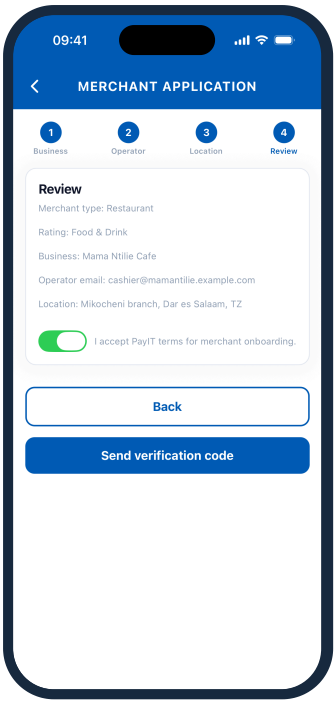
Andika namba ya **Mobile**, **Email**, au vyote, na **Password**. Huku ni kuingia kwa pekee kunakotumiwa na wafanyakazi wa kaunta (5.5) — si nenosiri lako binafsi.



4

Mahali pakuu

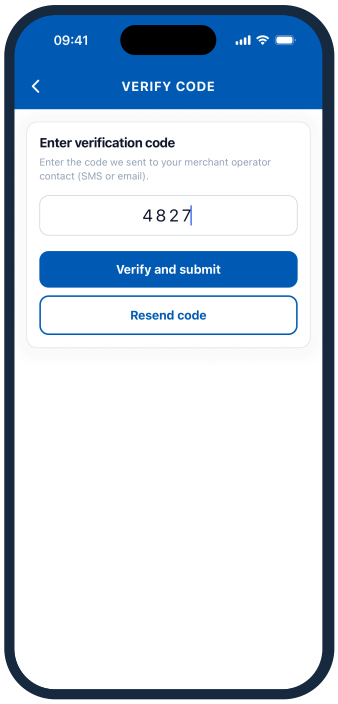
Gusa **Pick Location on Map** au andika **Location name**, anwani, mji na nchi. Latitudo na longitudo si lazima.



5

Hakiki na ukubali

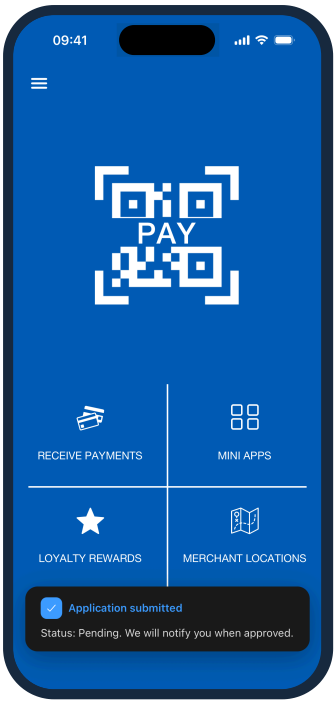
Hakiki muhtasari, washa **I accept PayIT terms for merchant onboarding**, kisha gusa **Send verification code**.



6

Andika msimbo

Andika msimbo wa tarakimu 4 na gusa **Verify and submit**. **Resend code** inatuma msimbo mpya.



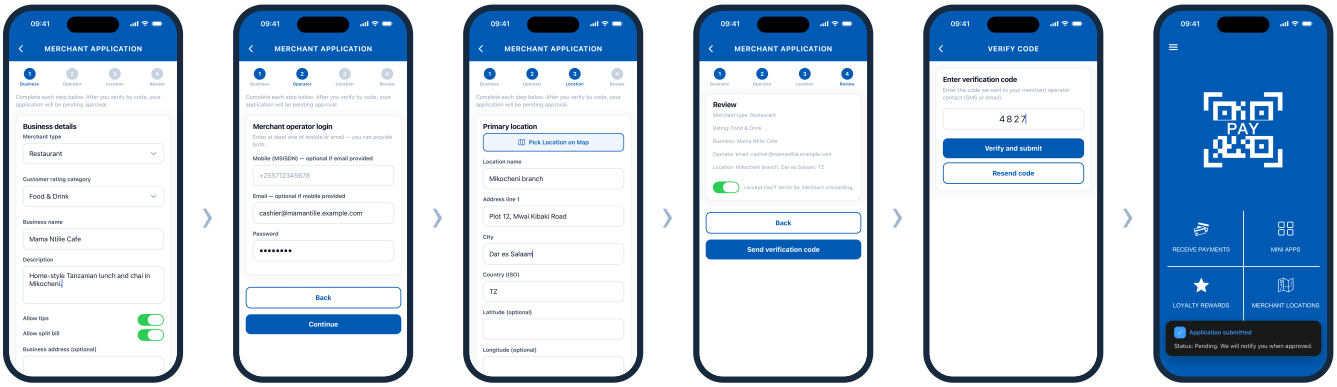
7

Ombi limewasilishwa

Umerudi kwenye skrini ya mwanzo na **Application submitted — Status: Pending**.

Timu ya PayIt ikiidhinisha, unapokea barua pepe na biashara yako inaonekana kwenye **Switch profile** (5.2). Isipoidhinishwa, ujumbe kwenye **Notifications** unaeleza sababu ya mkaguzi.

Mtiririko mzima



Biashara › Mhudumu › Mahali › Hakiki › Msimbo › Inasubiri

Barua pepe au simu ya mhudumu tayari inatumika → chagua nyingine. Haijaidhinishwa → soma sababu kwenye Notifications, rekebisha na uombe tena.

Vidokezo

- Tumia barua pepe ya pamoja ya biashara au simu ya kaunta kwa kuingia kwa mhudumu, si yako binafsi.
- Andika maelezo jinsi wateja watakavyoyaona — yanaonekana kwenye wasifu wa biashara yako.

Kama kuna tatizo

- **Hakuna msimbo** — subiri na gusa Resend code; angalia folda ya spam ya barua pepe yako mwenyewe.
- **Bado inasubiri baada ya siku kadhaa** — wasiliana na info@idea.co.tz ukitaja jina la biashara yako.

Tatizo linalojulikana

Skrini ya msimbo inasema msimbo unaenda kwa *merchant operator contact*. Kwa kweli unatumwa kwa **simu au barua pepe yako mwenyewe** — ile iliyo kwenye akaunti yako binafsi ya PayIt.

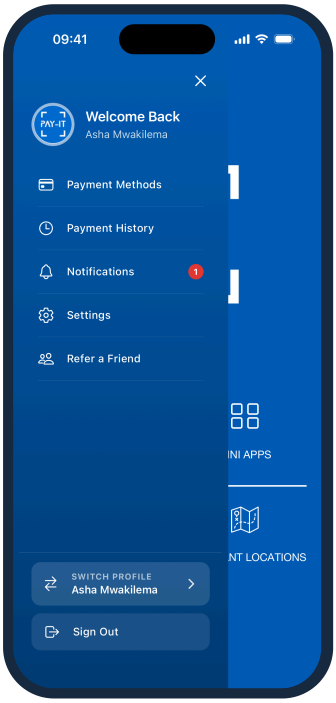
MWONGOZO WA MFANYABIASHARA · 5.2

Andaa akaunti yako ya biashara

Ukishaidhinishwa, hamia wasifu wako wa biashara. Menyu inabadilika kuwa zana za biashara.

Kabla hujaanza

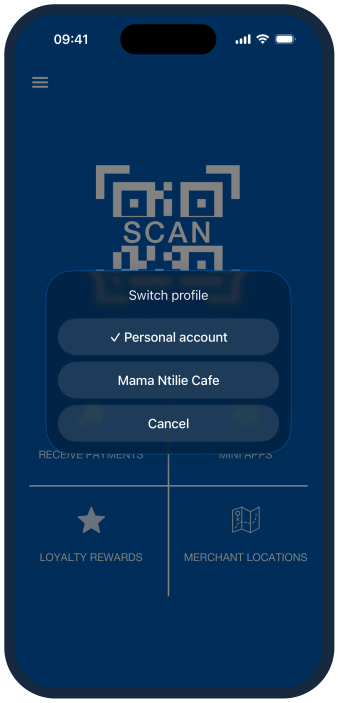
- Ombi la mfanyabiashara lililoidhinishwa (5.1).



1

Badilisha wasifu

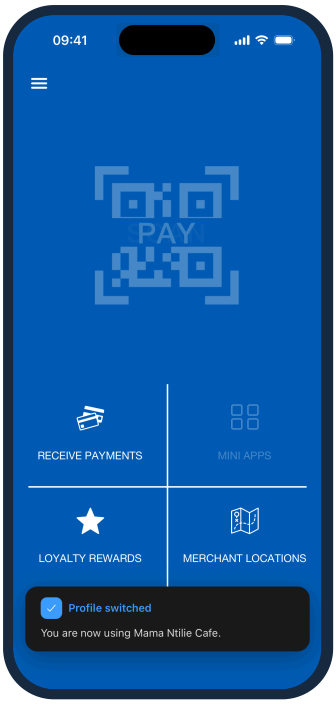
Fungua menyu na gusa **SWITCH PROFILE** chini kabisa.



2

Chagua biashara yako

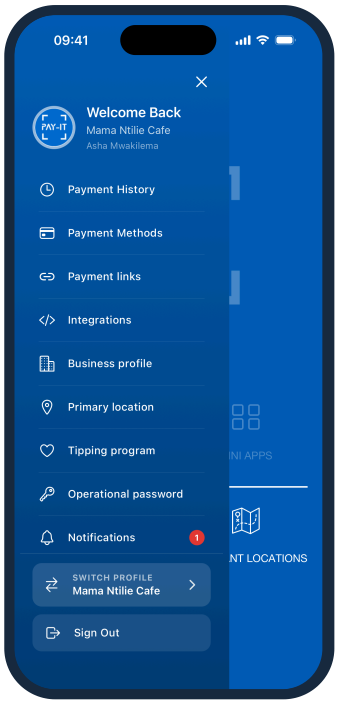
Chagua jina la biashara yako. **Personal account** inakurudisha kwenye wasifu wako binafsi.



3

Mwanzo wa biashara

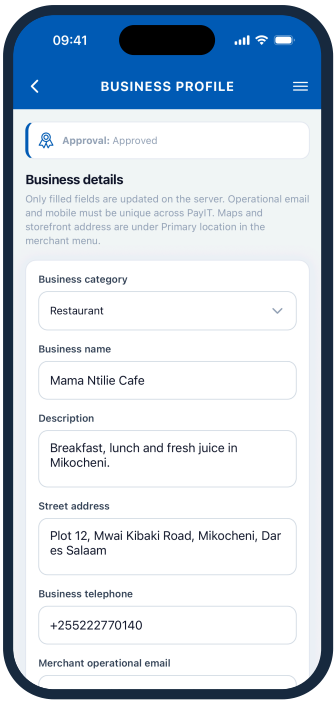
Profile switched inathibitisha. Ukiwa kwenye biashara, **Scan** na **Mini Apps** zimefifia — kulipa kunafanywa kutoka wasifu wako binafsi.



4

Menyu ya biashara

Sasa unaona **Payment History**, **Payment Methods**, **Payment links**, **Integrations**, **Business profile**, **Primary location**, **Tipping program**, **Operational password** na **Notifications**.

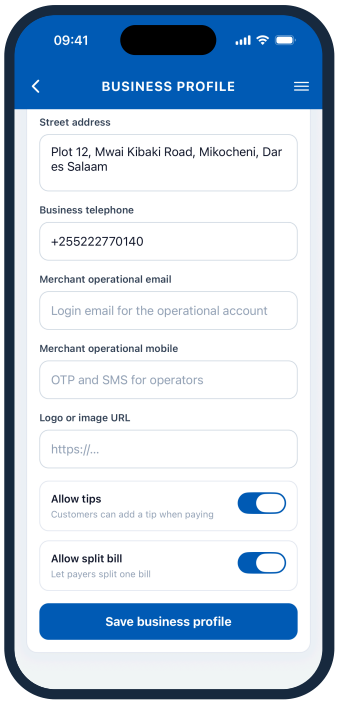


5

Business profile

Approval juu kabisa inaonyesha hali yako. Hariri aina, jina, maelezo, anwani na simu.

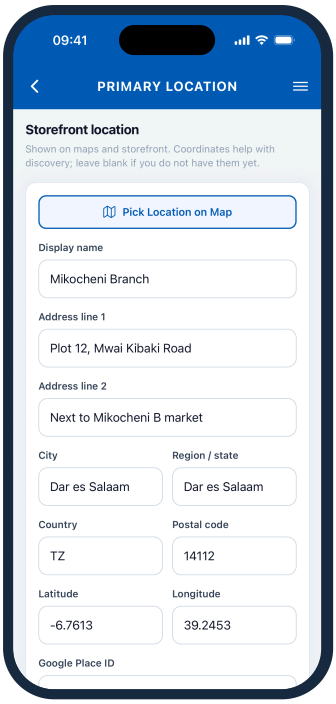
Sehemu unazojaza tu ndizo zinabadilishwa.



6

Bakshishi na kugawana bili

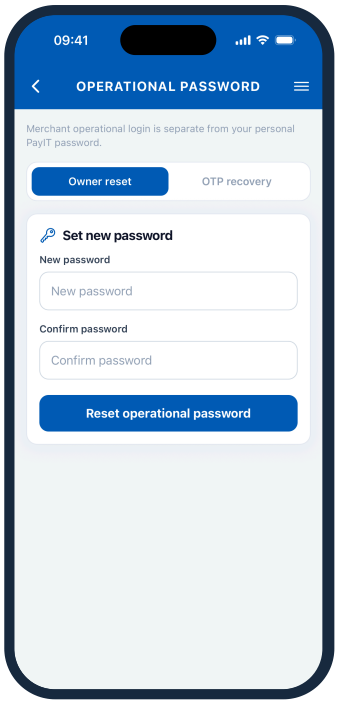
Chini zaidi: barua pepe na simu ya mhudumu, kiungo cha nembo, na swichi za **Allow tips** na **Allow split bill**. Gusa **Save business profile**.



7

Mahali pakuu

Menyu → **Primary location**. Hapa ndipo duka lako linaloonekana kwa wateja kwenye **Merchant Locations**. Tumia **Pick Location on Map** kuweka mahali halisi.

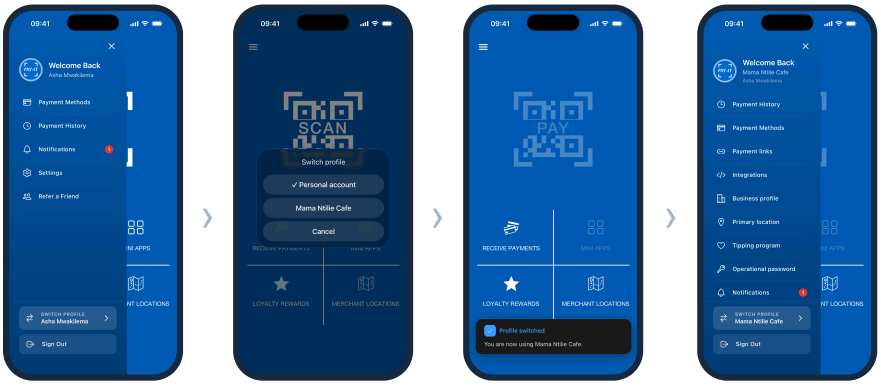


8

Nenosiri la uendeshaji

Menyu → **Operational password**. Kama mmiliki, **Owner reset** inaweka nenosiri jipya la mhudumu mara moja. **OTP recovery** inaliweka upya kwa msimbo badala yake.

Mtiririko mzima



Vidokezo

- Rudi **Personal account** kila unapotaka kulipa au kuskani.
- Badilisha nenosiri la uendeshaji kila mfanyakazi anapoondoka.

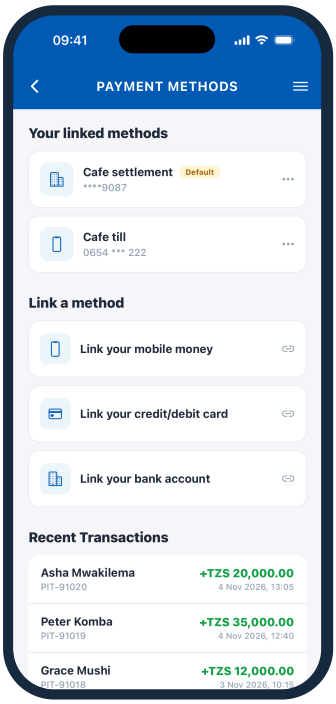
MWONGOZO WA MFANYABIASHARA · 5.3

Ongeza njia ya kupokelea pesa na utoe

Malipo kwa biashara yako yanakusanyika kwenye Collection Account ya biashara. Ongeza akaunti ya benki na uombe settlement kutoa pesa.

Kabla hujaanza

- Wasifu wako wa biashara unafanya kazi (5.2).
- Akaunti ya benki ya biashara yenye anwani ya bili.

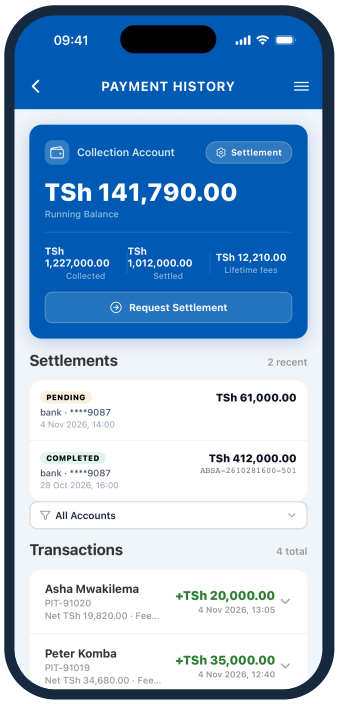


1

Njia za malipo za biashara

Ukiwa kwenye biashara, Menyu → **Payment Methods**. Unganisha **akaunti ya benki** (ya kutolea pesa) na, ukipenda, namba ya **pesa kwa simu**. **Recent Transactions** inaonyesha malipo ya karibuni yaliyopokelewa.

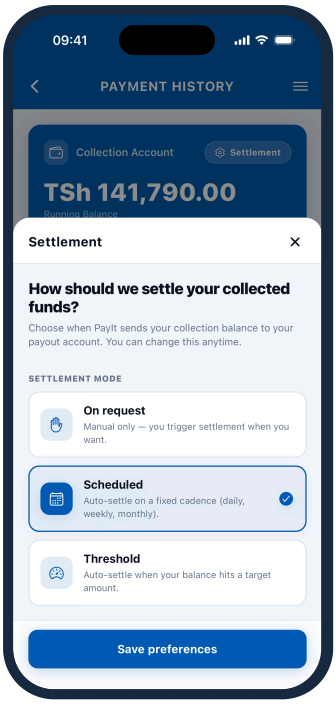
Kuunganisha kunafanya kazi kama kwa wateja (4.1).



2

Akaunti ya makusanyo

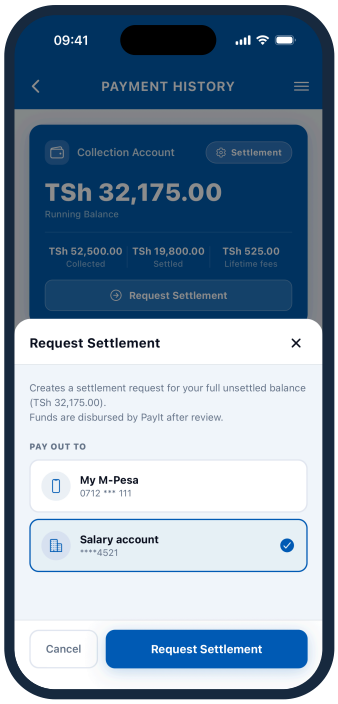
Menyu → **Payment History**. **Running Balance** ndicho unachoweza kutoa; **Collected**, **Settled** na **Lifetime fees** viko chini yake.



3

Mipangilio ya settlement

Gusa **Settlement**. Chagua **On request** (unaanzisha kila utoaji), **Scheduled** (kwa ratiba maalum) au **Threshold** (salio likifikia kiasi fulani), kisha **Save preferences**.



4

Request Settlement

Gusa **Request Settlement**, chagua akaunti ya benki ya biashara na uthibitishe. Salio lote ambalo halijatolewa linatumwa; angalau TZS 5,000 zinahitajika. Fuatilia chini ya **Settlements** kama ilivyo 4.6.

Vidokezo

- Kwa sasa acha **On request** ikiwa imechaguliwa (tazama tatizo linalojulikana hapa chini).

Kama kuna tatizo

- **Ombi limekataliwa** — hakiki salio ni angalau TZS 5,000 na kwamba umechagua akaunti ya benki.

Tatizo linalojulikana

Biashara haiwezi kutumia kadi, ingawa **Link your credit/debit card** inaonekana ukiwa kwenye biashara.

Tatizo linalojulikana

Pesa zinatolewa kwenda akaunti za benki tu, ingawa akaunti za pesa kwa simu zinaonekana kwenye orodha ya **Pay out to**.

Tatizo linalojulikana

Scheduled na **Threshold** zinaweza kuhifadhiwa lakini bado hazifanyi kazi zenyewe. Tumia **On request**.

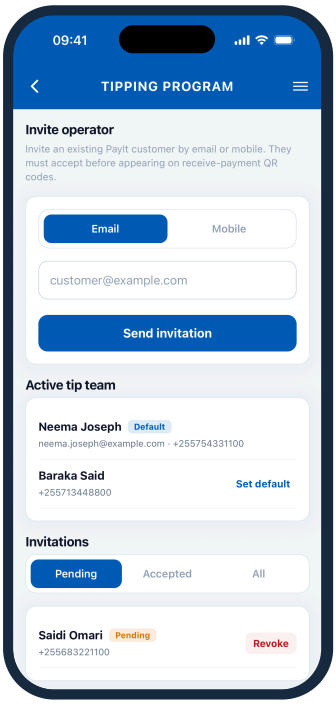
MWONGOZO WA MFANYABIASHARA · 5.4

Alika wafanyakazi kupokea bakshishi

Unda timu ya bakshishi. Bakshishi za wateja zinaenda kwa mfanyakazi unayemchagua kwenye msimbo wa QR wa malipo.

Kabla hujaanza

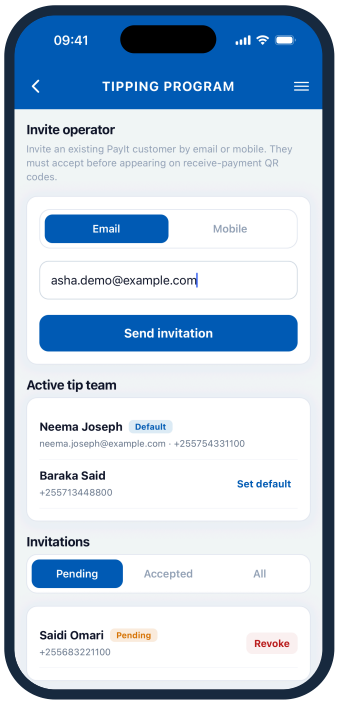
- **Allow tips** imewashwa kwenye wasifu wa biashara (5.2).
- Kila mfanyakazi anahitaji akaunti yake ya PayIt.



1

Fungua Tipping program

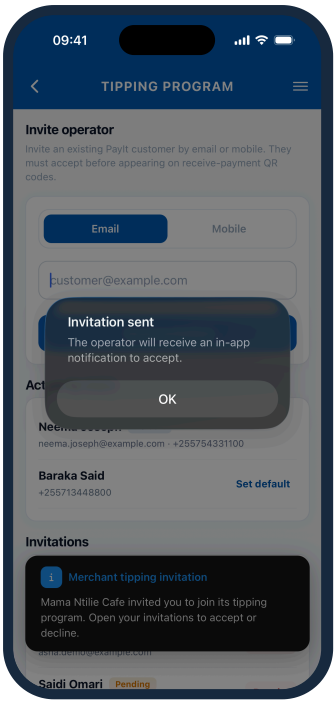
Menyu ya biashara → **Tipping program**. **Active tip team** inaonyesha wanaoweza kupokea bakshishi; **Set default** inachagua anayechaguliwa kwanza. **Invitations** inaonyesha mialiko inayosubiri — gusa **Revoke** kuifuta.



2

Alika kwa barua pepe au simu

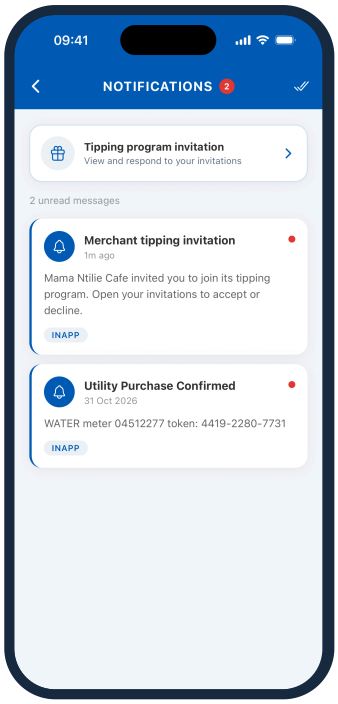
Chagua **Email** au **Mobile**, andika barua pepe au simu ya PayIt ya mfanyakazi, na gusa **Send invitation**.



3

Mwaliko umetumwa

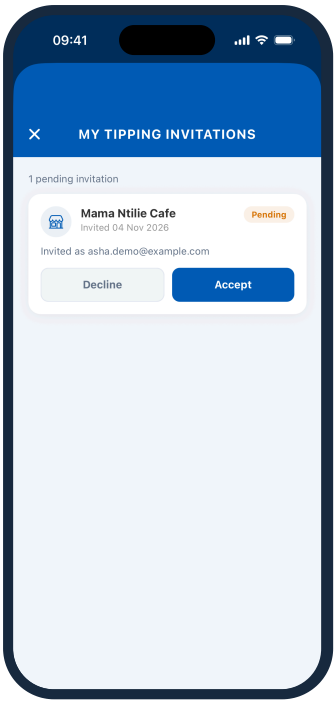
Anapokea arifa ndani ya programu ikimwomba akubali.



4

Mfanyakazi: fungua mwaliko

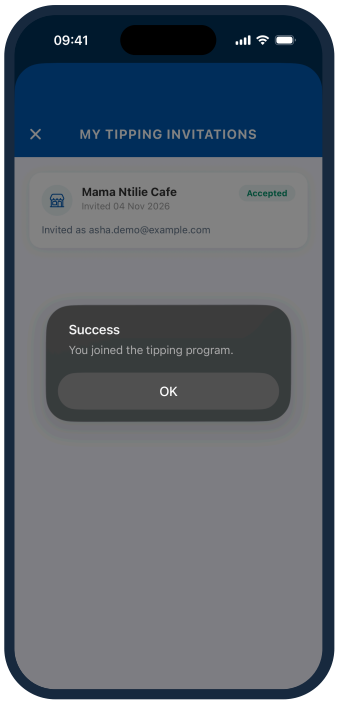
Kwenye simu ya mfanyakazi, **Notifications** inaonyesha **Merchant tipping invitation** na bango la **Tipping program invitation** juu. Anagusa bango hilo.



5

Mfanyakazi: kubali

My Tipping Invitations inaonyesha biashara. Anagusa **Accept** (au **Decline**).

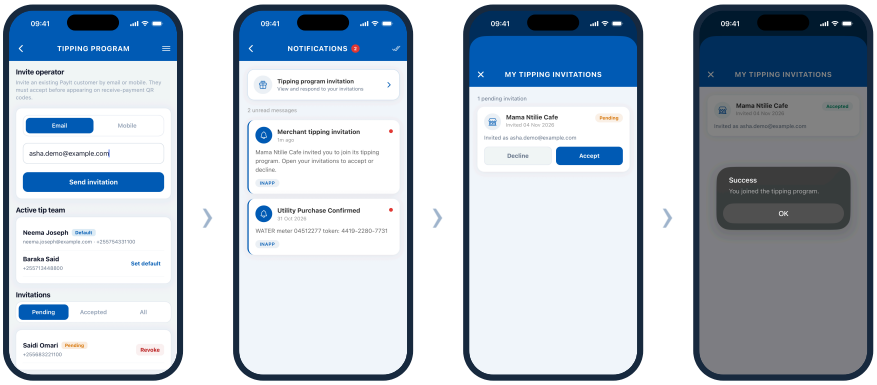


6

Amejiunga

You joined the tipping program. Sasa anaonekana kwenye **Active tip team** ya biashara na anaweza kuchaguliwa unapopokea malipo (5.6).

Mtiririko mzima



Alika Arifa Kubali Amejiunga

Vidokezo

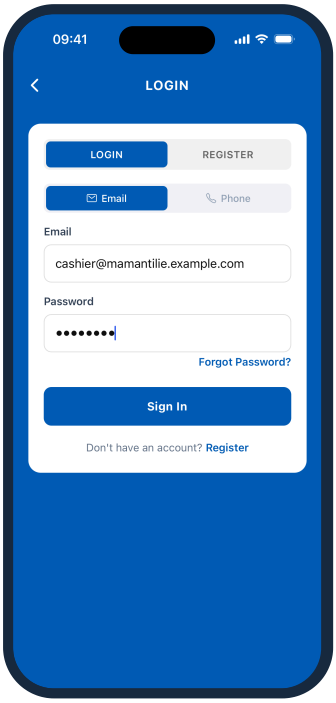
- Waombe wafanyakazi wajisajili PayIt kwanza — mwaliko unaweza kwenda kwa akaunti iliyopo tu.
- Bakshishi zinaingia kwenye akaunti ya PayIt ya mfanyakazi mwenyewe, si ya biashara.

Kama kuna tatizo

- **Mfanyakazi hajaupata** — hakiki barua pepe au simu inalingana na akaunti yake ya PayIt, kisha Revoke na umwalike tena.

Wahudumu na ufikiaji

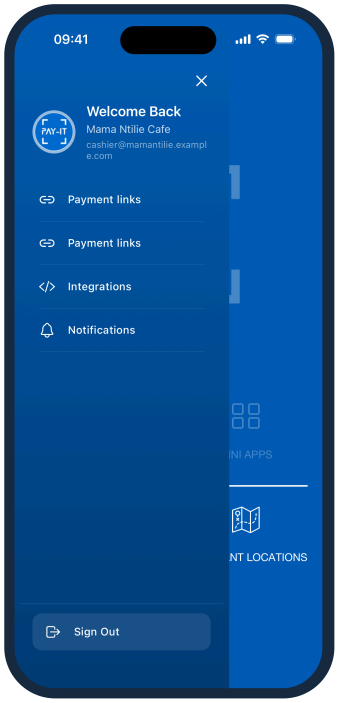
Kuingia kwa mhudumu kunawawezesha wafanyakazi kutumia akaunti ya biashara kaunta bila nenosiri lako binafsi.



1

Mhudumu anaingia

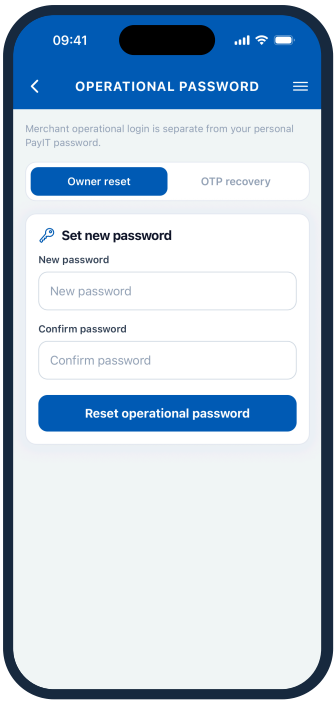
Kwenye simu ya mfanyakazi, ingia kwenye **Login** kwa barua pepe au simu ya mhudumu na nenosiri ulilochagua katika 5.1.



2

Menyu ya mhudumu

Mhudumu anaona jina la biashara na menyu fupi: **Payment links**, **Integrations** na **Notifications**. Kupokea malipo kunafanywa kutoka skrini ya mwanzo (5.6).



3

Weka upya nenosiri la mhudumu

Kutoka wasifu **wako** wa biashara: Menyu → **Operational password** → **Owner reset**. Fanya hivi kila wafanyakazi wanapobadilika.

Vidokezo

- Kuingia kwa mhudumu mmoja kunatumiwa na kaunta nzima. Weka nenosiri lake kati yako na wafanyakazi wako.

Tatizo linalojulikana

Kuongeza wahudumu zaidi na kuchagua kila mmoja anaweza kufanya nini bado hakupatikani kwenye programu.

Tatizo linalojulikana

Menyu ya mhudumu inaonyesha **Payment links** mara mbili. Zote mbili zinafungua skrini ileile.

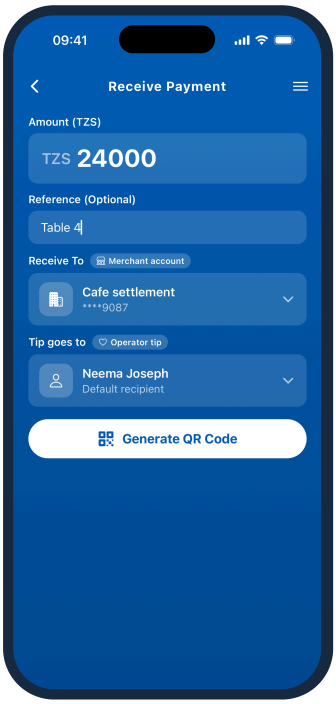
MWONGOZO WA MFANYABIASHARA · 5.6

Pokea malipo kama mfanyabiashara

Tengeneza msimbo wa QR wa bili. Mteja anauskani na kulipa, na bakshishi yoyote inaenda kwa mfanyakazi unayemchagua.

Kabla hujaanza

- Wasifu wa biashara unafanya kazi, au kuingia kwa mhudumu (5.5).
- Timu ya bakshishi, kama unapokea bakshishi (5.4).

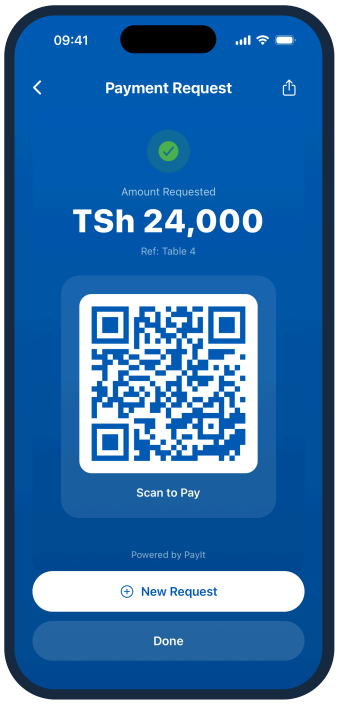


1

Andika bili

Mwanzo → **RECEIVE PAYMENTS**. Andika **Amount** na **Reference** (namba ya meza au oda). **Receive To** ni akaunti yako ya biashara.

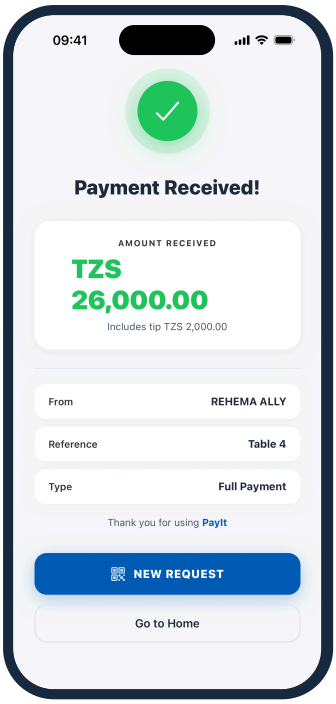
Tip goes to inachagua mfanyakazi wa bakshishi yoyote — anayepokea kwa chaguo-msingi anachaguliwa kwanza. Gusa **Generate QR Code**.



2

Onyesha msimbo wa QR

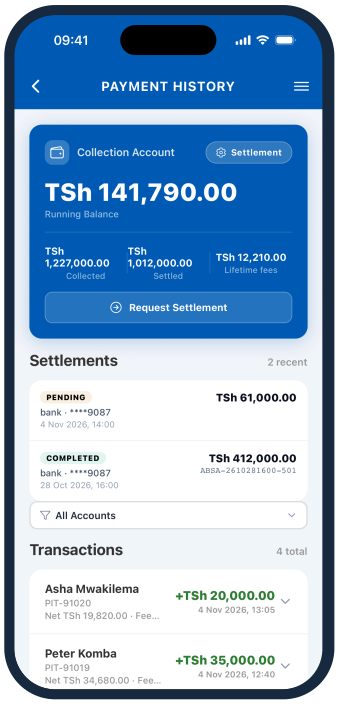
Mteja anauskani kwa PayIt na kulipa kama ilivyo 4.2, akiongeza bakshishi au kugawana bili kama unaruhusu. Acha skrini wazi.



3

Payment Received

Skrini inaonyesha kiasi kilichopokelewa, bakshishi iliyomo, aliyelipa na kumbukumbu. Gusa **NEW REQUEST** kwa bili inayofuata.

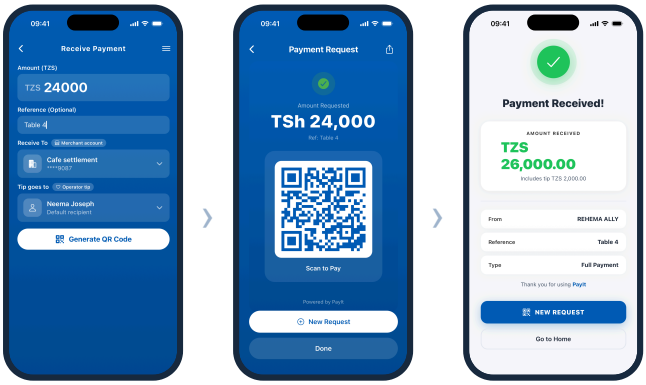


4

Angalia mapato yako

Menyu ya biashara → **Payment History** inaonyesha kila malipo na salio lako la makusanyo (5.3).

Mtiririko mzima



Bili › Msimbo wa QR › Imepokelewa

Vidokezo

- Tumia namba ya meza au oda kama kumbukumbu — inaonekana kwenye skrini yako ya risiti na ya mteja.

Kama kuna tatizo

- **Hakuna kinachotokea** — huenda mteja bado anakubali kwenye simu yake. Subiri kabla ya kutengeneza ombi jipya.

SURA YA 6

Utatuzi wa matatizo na maswali

Sijapata msimbo wangu

Subiri sekunde 60 na gusa **Resend code**. Kwa barua pepe, angalia spam. Hakikisha namba ya simu au barua pepe uliyoandika ndiyo iliyo kwenye akaunti yako.

Akaunti yangu imefungwa

Manenosiri matatu yasiyo sahihi mfululizo hufunga akaunti. Weka upya nenosiri lako (2.3); kama haifunguki, wasiliana na info@idea.co.tz.

Malipo yangu yamekwama kwenye “pending”

Kubali ujumbe kwenye simu yako (pesa kwa simu) au maliza ukurasa wa kadi. Skrini inajisasisha yenyewe mtoa huduma wako akithibitisha. Usilipe mara mbili — angalia **Payment History** kwanza.

Malipo yangu yameshindwa

Hakuna kilichokatwa isipokuwa mtoa huduma wako anaonyesha makato. Angalia salio au vikomo vyako na ujaribu tena.

Nimelipa kiasi kisicho sahihi

PayIt haiwezi kurudisha malipo yaliyokamilika. Mwombe mfanyabiashara akurudishie pesa, na wasiliana na info@idea.co.tz ukiwa na maelezo ya muamala.

Pesa nilizotoa hazijafika

Pesa zinatolewa kwenda benki yako na zinaonyesha **Pending** mpaka uhamisho wa benki ukamilike. PayIt haitumi ujumbe ukikamilika — angalia orodha ya settlements kwenye Payment History.

Ombi langu la mfanyabiashara bado linasubiri

Timu ya PayIt inakagua kila ombi. Unapokea barua pepe likiidhinishwa, au ujumbe kwenye Notifications wenye sababu kama halijaidhinishwa.

SURA YA 7

Kaa salama

- **Usimpe mtu msimbo wowote.** Wafanyakazi wa PayIt hawatakuomba OTP, nenosiri au PIN yako kamwe.
- **Washa misimbo ya kuingia** (Settings → Email OTP / SMS OTP) ili nenosiri lililoibiwa lisitoshe.
- **Tumia Face ID au alama ya kidole** badala ya kuandika nenosiri lako hadharani.
- **Wafanyabiashara:** wapeni wafanyakazi kuingia kwa mhudumu, kamwe si nenosiri la mmiliki. Badilisheni nenosiri la uendeshaji mtu anapoondoka.
- **Toka kwenye simu za zamani** na ondoa vifaa usivyovitambua.

SURA YA 8

Pata msaada

- Barua pepe: **info@idea.co.tz**
- Tovuti: **payit.co.tz**
- Unapoandika, weka simu au barua pepe uliyojisajili nayo, tarehe na kiasi, na picha ya skrini ukiweza. Kamwe usitume nenosiri au msimbo wako.

SURA YA 9

Faharasa

NENO	MAANA
Mfanyabiashara (Merchant)	Biashara inayopokea malipo kupitia PayIt.
Mmiliki (Owner)	Mtu aliyeomba akaunti ya mfanyabiashara. Anatumia kuingia kwake mwenyewe kwa PayIt.
Mhudumu (Operator)	Kuingia kwa wafanyakazi wa biashara, chenye menyu fupi. Kunaundwa wakati wa ombi la mfanyabiashara.
Akaunti ya makusanyo (Collection account)	Mahali malipo unayopokea yanahesabiwa kabla ya kutolewa.
Settlement / utoaji	Kuhamisha pesa ulizokusanya kwenda akaunti yako ya benki.
Bakshishi (Tip)	Kiasi cha ziada mteja anachoongeza kwa mfanyakazi aliyetajwa.
Kugawana bili (Split bill)	Kugawa bili moja kati ya walipaji kadhaa, kila mmoja akilipa sehemu yake.
OTP / msimbo	Msimbo wa tarakimu 4 wa mara moja unaotumwa kwa SMS au barua pepe kuthibitisha ni wewe.
Msimbo wa QR	Alama ya mraba unayoiskani kulipa, au kuionyesha ili ulipwe.

SURA YA 10

Historia ya matoleo

TOLEO	TAREHE	PROGRAMU	MABADILIKO
1.0	4 Novemba 2026	1.2.13	Toleo la kwanza (Kiingereza na Kiswahili).