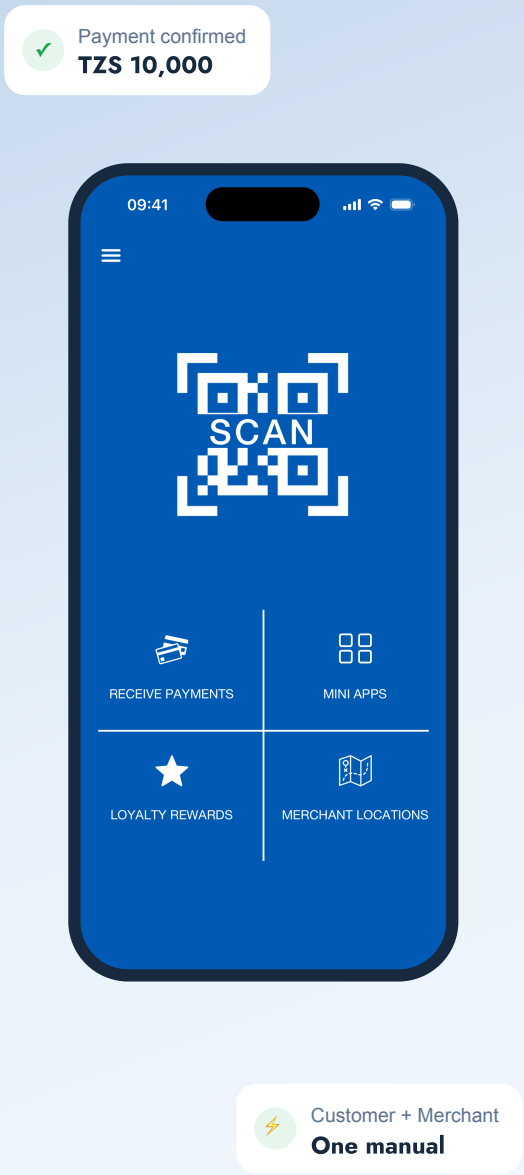
PAY-IT

PayIt

User Manual

How to pay, get paid and run your business with the PayIt app.



Version 1.0 · 4 November 2026 · App 1.2.13 · payit.co.tz

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CHAPTER 1

Welcome to PayIt

PayIt lets you pay shops and bills by scanning a QR code, get paid by showing yours, and — if you run a business — accept payments and pay out to your bank.

Customers

- Pay a shop by scanning its QR code.
- Ask a friend or customer to pay you with your own QR code.
- Buy water and electricity tokens.
- See your payments and cash out to your bank.

Start with chapter 2 →

Merchants

- Turn your PayIt account into a business account.
- Accept payments and tips at the till.
- Choose where your money is paid out.
- Give staff a separate operator login.

Start with chapter 5 →

How to read this manual

- Every task follows the same pattern: **Before you start**, numbered **steps** with a picture of the screen, **the whole flow**, then **tips** and **if something goes wrong**.
- Button and screen names are in **bold**, exactly as the app shows them.
- Pictures marked **Mockup — outside the app** show an SMS, email or phone prompt you receive outside PayIt.
- A **Known issue** box tells you where the app does not yet work the way you might expect.
- The screens show demo data (customer *Asha Mwakilema*, merchant *Mama Ntilie Cafe*). Your names and amounts will differ.

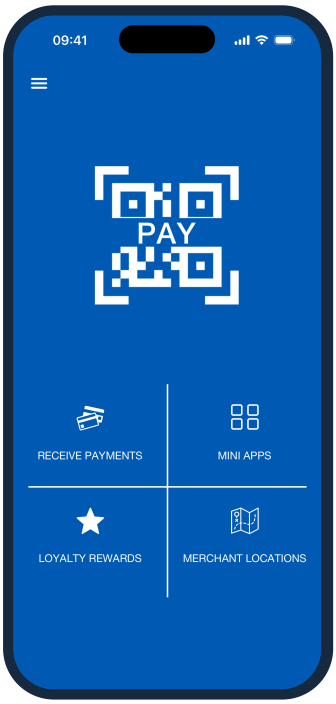
GETTING STARTED · 2.1

Create your account

Sign up with your email address or phone number. You get a 4-digit code, set a password, and you are in.

Before you start

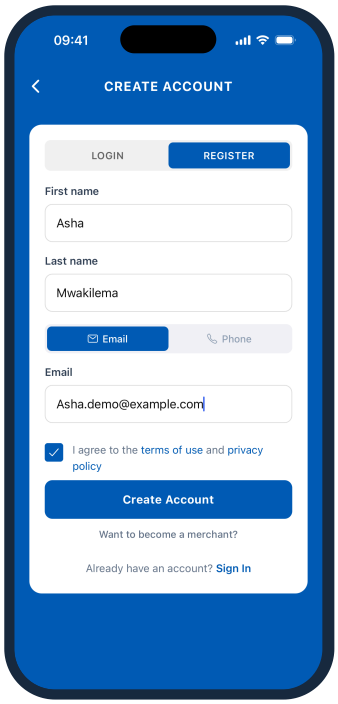
- Install PayIt from the App Store or Google Play.
- Have your phone or email inbox at hand — the code arrives there.



1

Open PayIt

The start screen shows the big **PAY / SCAN** button and four tiles. Tap the **menu** (≡, top left) to reach **Login**.

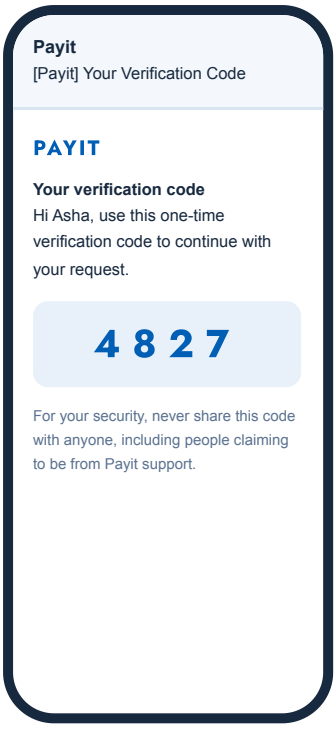


2

Fill in the Register tab

On **Login**, switch to **Register**. Enter your **First name** and **Last name**, choose **Email** or **Phone** and type it.

Tick **I agree to the terms of use and privacy policy**, then tap **Create Account**.

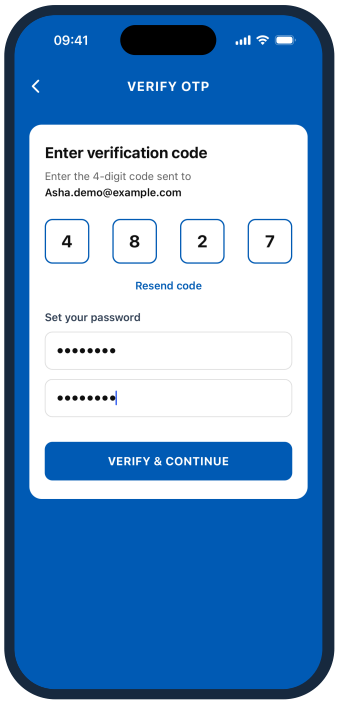


3

Get your code

A 4-digit code arrives by email, or by SMS if you chose Phone. The SMS reads: *Hi Asha, your Pay-It verification OTP is: 4827. Valid for 48 hours.*

Mockup — outside the app

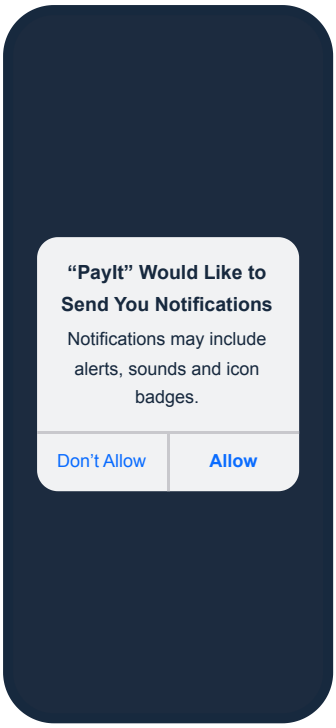


4

Enter the code and set a password

Type the 4 digits, then your new password twice (at least 4 characters; very common passwords are refused). Tap **Verify & continue**.

No code yet? **Resend code** appears after 60 seconds.



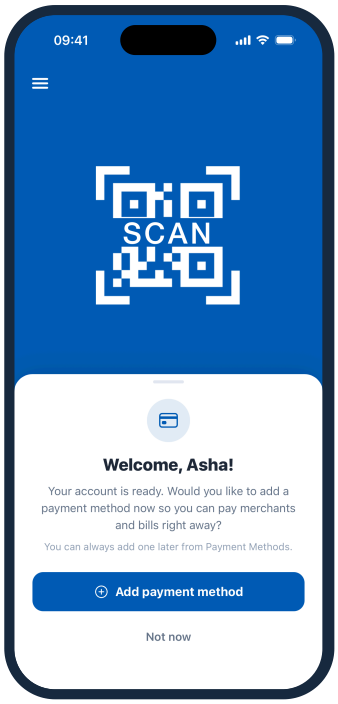
5

Allow notifications

The first time you reach the home screen, your phone asks whether PayIt may send notifications. Tap **Allow**.

Messages from PayIt also appear in **Notifications** in the menu, whatever you choose here.

Mockup — outside the app

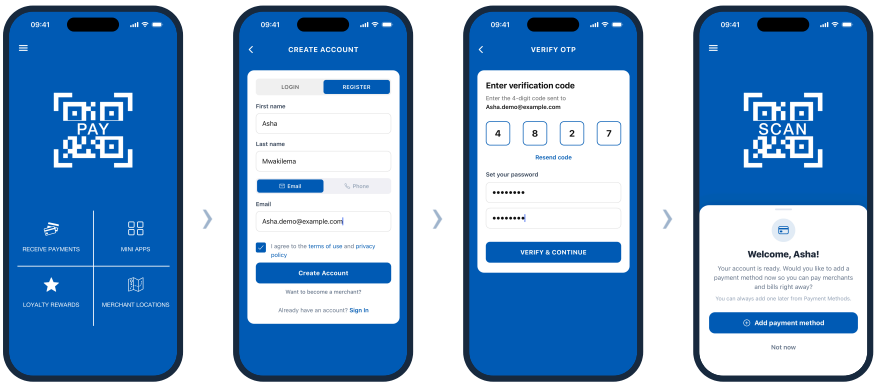


6

Add your first payment method

PayIt welcomes you and offers to add a payment method so you can pay straight away. Tap **Add payment method** (see 4.1) or **Not now**.

The whole flow



Start — Register — Code + password — Welcome

Wrong code → “Customer entered the incorrect OTP”. No code after 60 s → Resend code.

Tips

- Check your email address before you tap Create Account — the Register field starts with a capital letter, which is fine, but a typo is not.
- Use a phone number if you want SMS codes; use email if you share a phone.

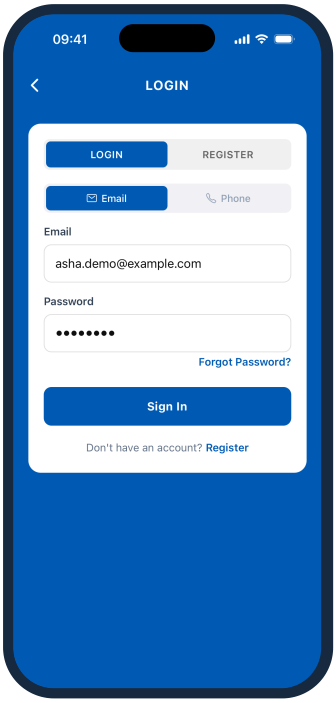
If something goes wrong

- **Email or phone already in use** — you already have an account. Use Sign in or Reset password.
- **No code** — check spam, wait 60 seconds and tap Resend code. Still nothing? Contact info@idea.co.tz.

GETTING STARTED · 2.2

Sign in

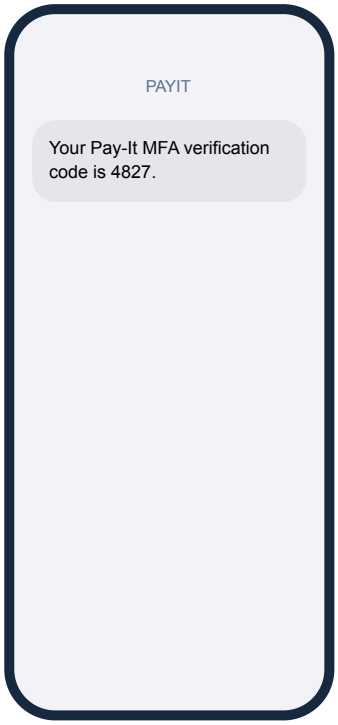
Use the email or phone number you registered with and your password.



1

Enter your details

Open the menu (≡) and you land on **Login**. Choose **Email** or **Phone**, type it and your password, then tap **Sign In**.



2

Enter your sign-in code (if switched on)

If you turned on **Email OTP** or **SMS OTP** in Settings, PayIt sends a code each time you sign in. Type it to finish.

Mockup — outside the app

Tips

- Turn on **Biometric Login** in Settings to sign in with Face ID or your fingerprint next time.

If something goes wrong

- **Incorrect username or password** — check Email/Phone tab and try again.
- **Account blocked** — 3 wrong passwords block the account. Reset your password (2.3) or contact support.

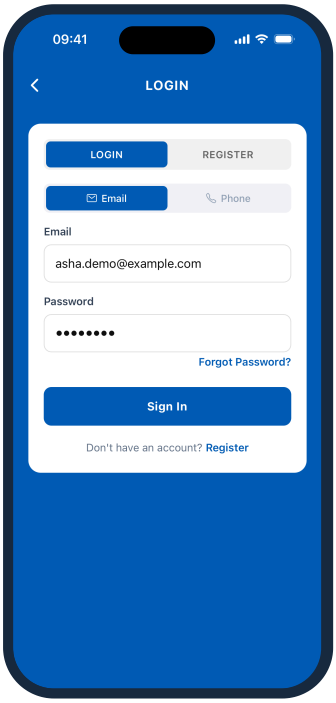
GETTING STARTED · 2.3

Reset a forgotten password

Get a one-time code by SMS or email, then choose a new password. It takes about a minute.

Before you start

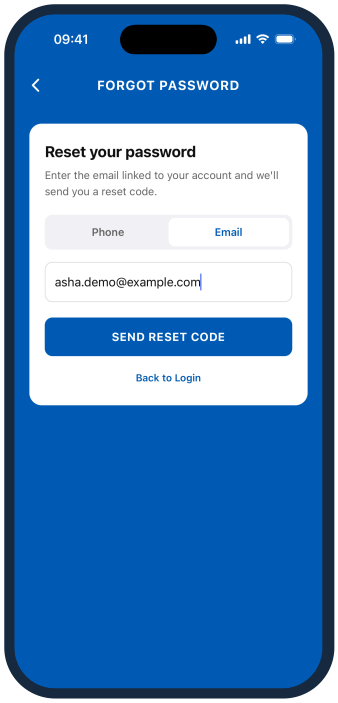
- You need the phone number or email address on your PayIt account.
- Keep that phone or inbox with you — the code arrives there.



1

Open Forgot Password

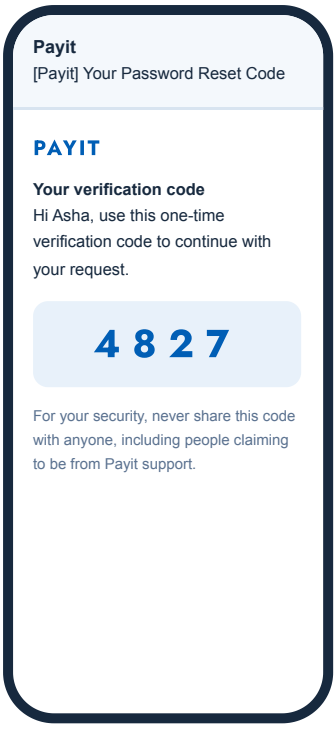
On the **Login** screen, tap **Forgot Password?** under the password box.



2

Choose Phone or Email

Pick **Phone** or **Email**, enter the one on your account, then tap **Send reset code**.

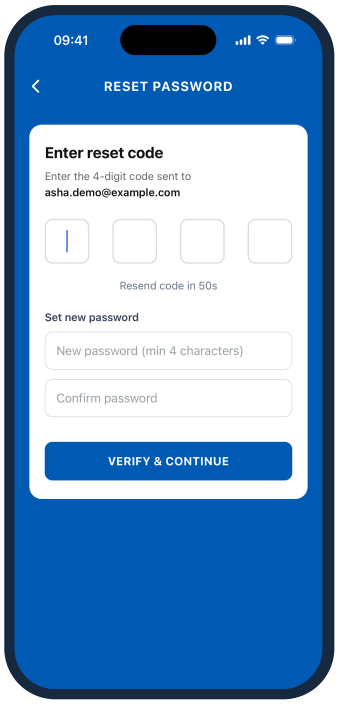


3

Get your code

A 4-digit code arrives by email (or by SMS if you chose Phone).

Mockup — outside the app



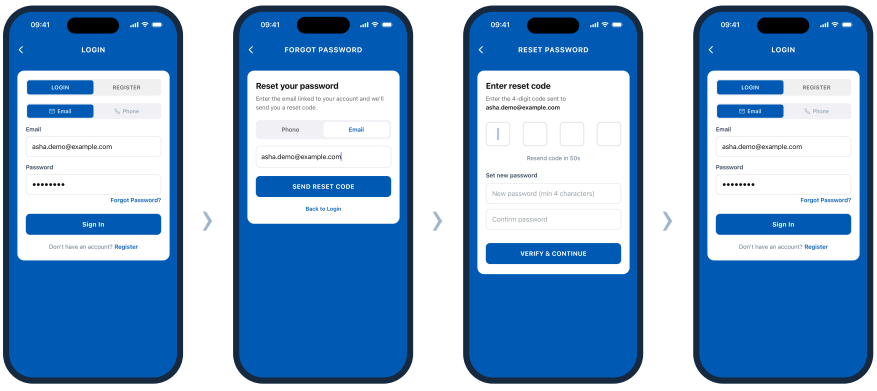
4

Enter the code and a new password

Type the code, enter your new password twice (at least 4 characters), then tap **Verify & continue**.

No code yet? **Resend code** appears after 60 seconds.

The whole flow



Login › Forgot Password › Enter code › Sign in again

Wrong phone or email → “User not found”. No code after 60 s → Resend code.

Tips

- Use the email option if you registered without a phone number.
- Choose a password you have not used for PayIt before.

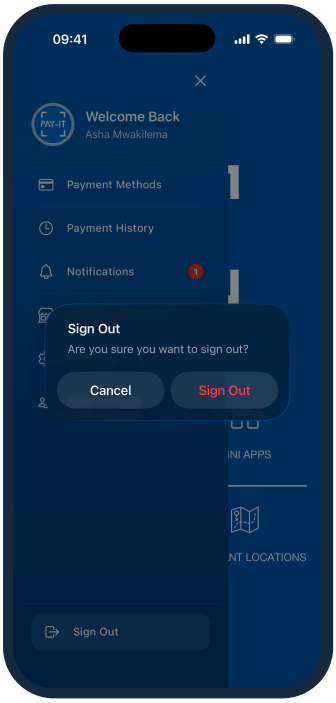
If something goes wrong

- **“User not found”** — check for typos, or try the other option (Phone/Email).
- **No code** — check spam, wait 60 seconds, tap Resend code.
- **Still stuck** — contact info@idea.co.tz.

GETTING STARTED · 2.4

Sign out

Open the menu (≡), tap **Sign Out** at the bottom and confirm. You return to the start screen.



1

Confirm Sign Out

Tap **Sign Out** in the dialog. Tap **Cancel** to stay signed in.

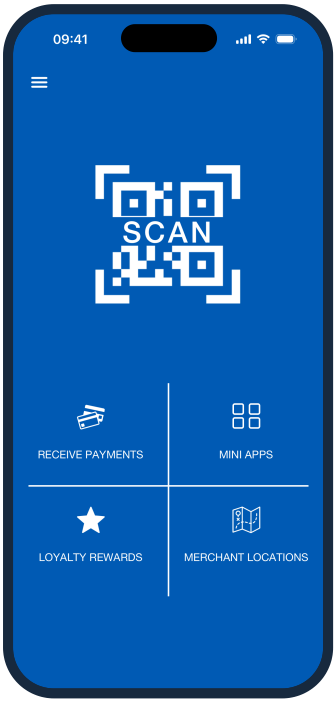
Tips

- Signed in on a phone you no longer use? Remove it under Settings → linked devices instead.

CHAPTER 3

Find your way around

Everything starts from the home screen and the menu.



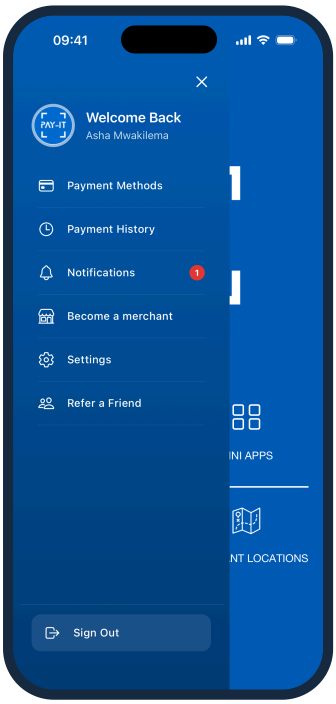
SCAN / PAY
The big button opens the camera to scan a shop's QR code and pay (4.3).

Receive Payments
Create your own QR code so someone can pay you (4.4).

Mini Apps
Water and electricity bills (4.7).

Loyalty Rewards
Points you earn when you pay, and what you can redeem them for.

Merchant Locations
Shops near you that accept PayIt.



Payment Methods
Your mobile money, card and bank accounts (4.1).

Payment History
Your payments, your collection balance and payouts (4.5, 4.6).

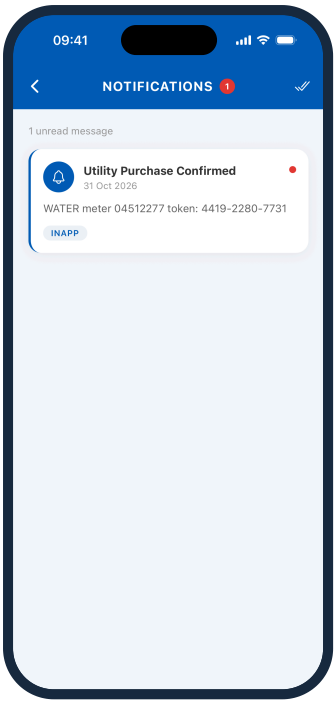
Notifications
Messages from PayIt — the red badge counts unread ones.

Become a merchant
Open a business account (5.1).

Settings
Your profile, password, sign-in codes and Face ID.

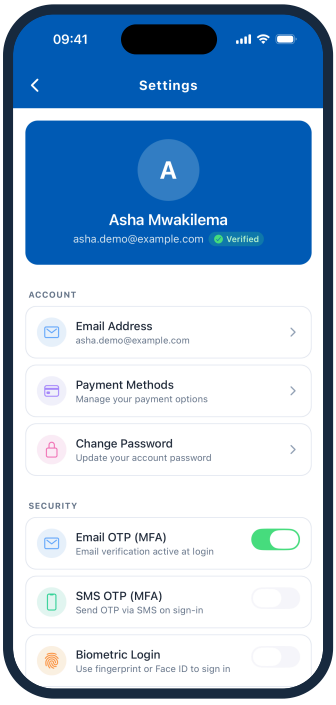
Refer a Friend
Share your invite code.

Sign Out
Leave the app on this phone (2.4).



Notifications

Payment confirmations, bill tokens, merchant decisions and staff invitations land here. Tap ✓✓ (top right) to mark all as read.



Account

Email address, Payment Methods, Change Password.

Security

Email OTP and **SMS OTP** ask for a code each time you sign in. **Biometric Login** uses Face ID or your fingerprint.

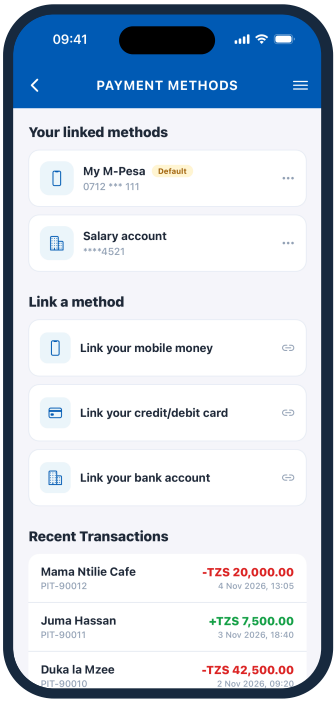
CUSTOMER GUIDE · 4.1

Add a payment method

Link the mobile money wallet, card or bank account you want to pay from and get paid into.

Before you start

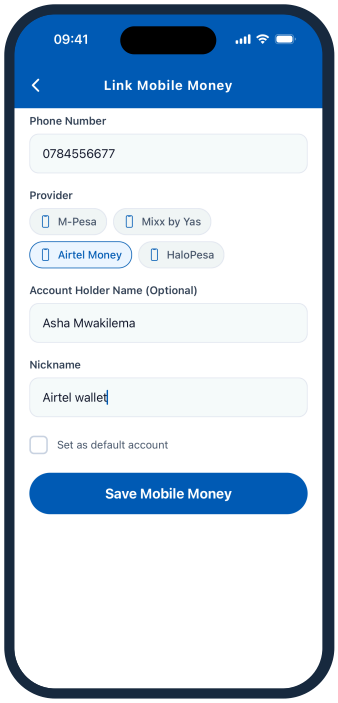
- Mobile money: the phone number of the wallet.
- Card: your card and phone — the card provider may send a 3-D Secure code.
- Bank: the account number and your billing address.



1

Open Payment Methods

Menu (≡) → **Payment Methods**. **Your linked methods** lists what you have; **Link a method** adds a new one.

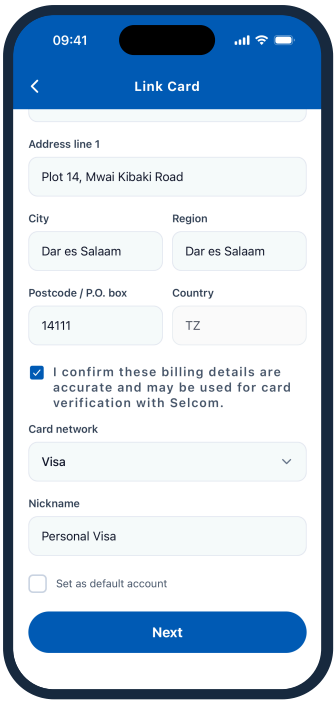


2

Mobile money

Tap **Link your mobile money**. Enter the **Phone Number**, pick the **Provider**, add a **Nickname** (required) and, if you like, the account holder's name.

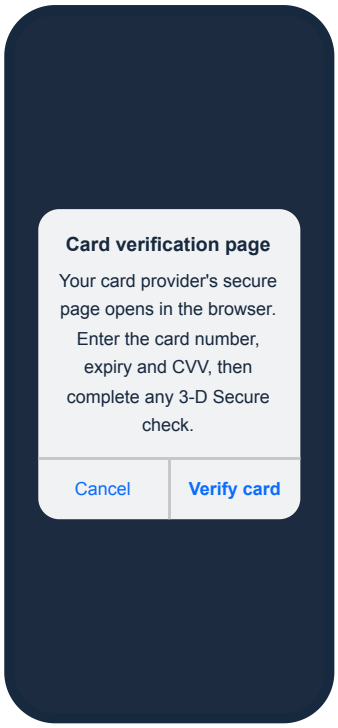
Tap **Save Mobile Money**. It is added straight away.



3

Card — billing details

Tap **Link your credit/debit card**. Check your name and phone, fill in your address, tick the confirmation, choose the **Card network** and a **Nickname**, then tap **Next**.



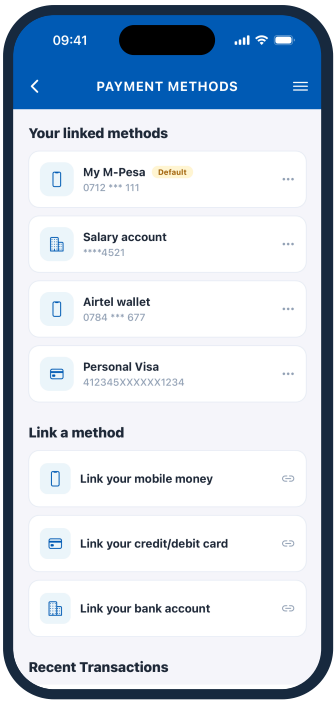
4

Card — verify on the card page

Your browser opens the card provider's secure page. Enter your card details and approve any 3-D Secure check.

A small verification charge is made on the card. Go back to PayIt when the page says the card is verified.

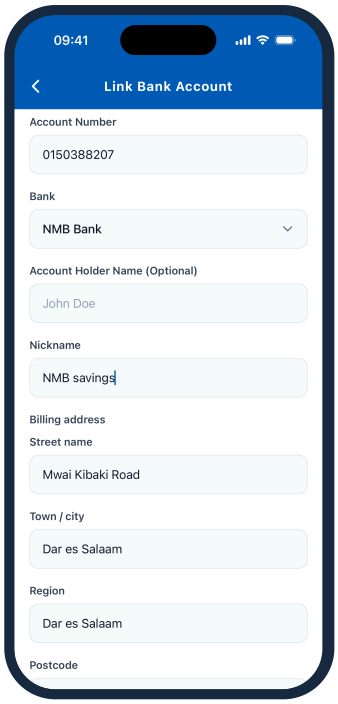
Mockup — outside the app



5

Card added

The card appears under **Your linked methods**. If it is not there yet, close and reopen Payment Methods.

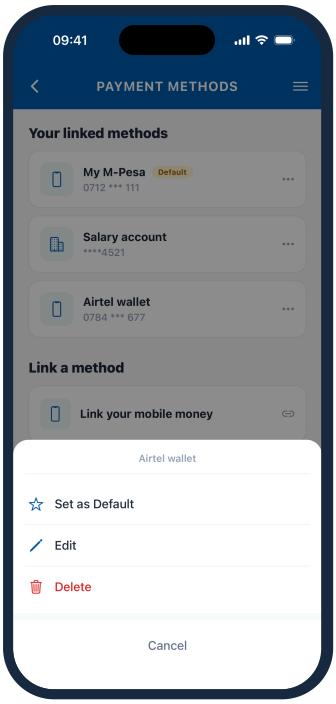


6

Bank account

Tap **Link your bank account**. Enter the **Account Number**, choose the **Bank**, add a **Nickname** and your **Billing address**, then save.

A bank account with a billing address is what you need to cash out (4.6).

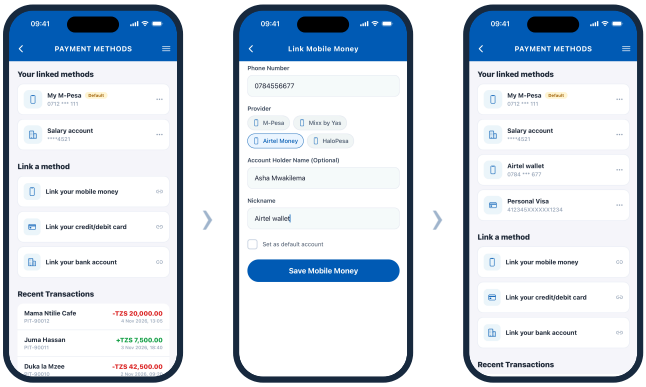


7

Set default, edit or delete

Tap ••• next to a method: **Set as Default** (used first when you pay), **Edit** or **Delete**.

The whole flow



Payment Methods · Link mobile money · Method listed

Tips

- Give each method a clear nickname (“Airtel wallet”, “NMB savings”) — that is what you pick from when you pay.
- Mark the method you use most as **Default**.

If something goes wrong

- **Card not showing** — finish the card page completely, then reopen Payment Methods.
- **Wrong number saved** — use ••• → Edit, or Delete and add it again.

Known issue

Mobile money and bank accounts are not verified when you add them. Double-check the number before you save.

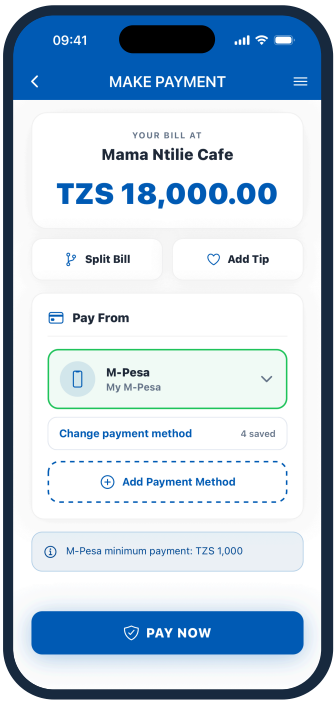
CUSTOMER GUIDE · 4.2

Make a payment

Open the bill, add a tip if you want, choose what to pay from and approve. The screen tells you the moment it is done.

Before you start

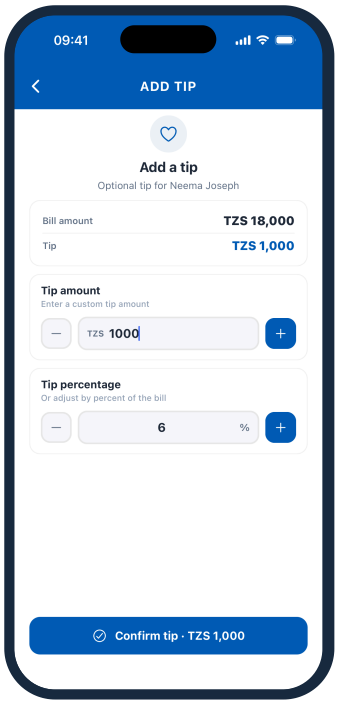
- A payment method (4.1).
- The bill: scan the shop's QR code (4.3) or open their payment link.



1

Check the bill

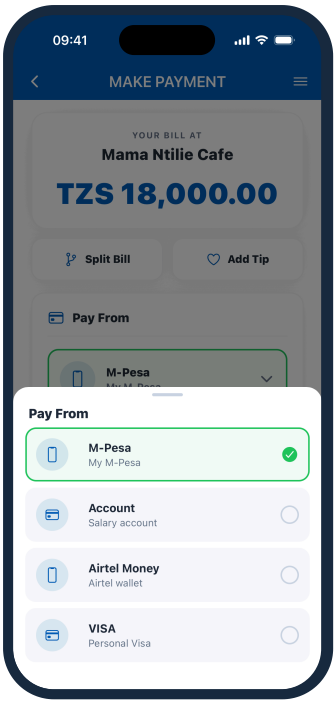
Make Payment shows who you are paying and the amount. **Split Bill** and **Add Tip** appear only if the shop allows them.



2

Add a tip (optional)

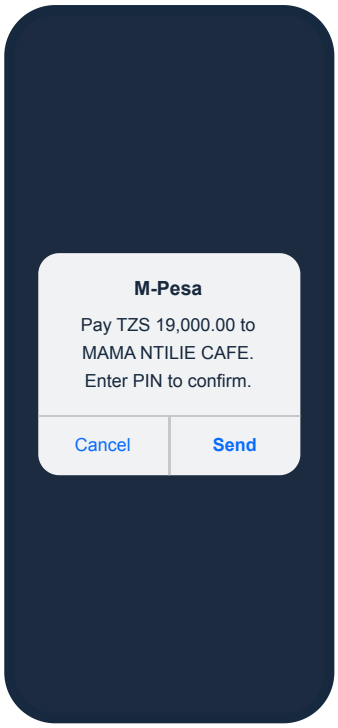
Tap **Add Tip**. Type an amount or adjust the percentage, then tap **Confirm tip**. The tip goes to the staff member named on the screen.



3

Choose what to pay from

Your default method is selected. Tap **Change payment method** to pick another. A note under it shows the minimum for that method.



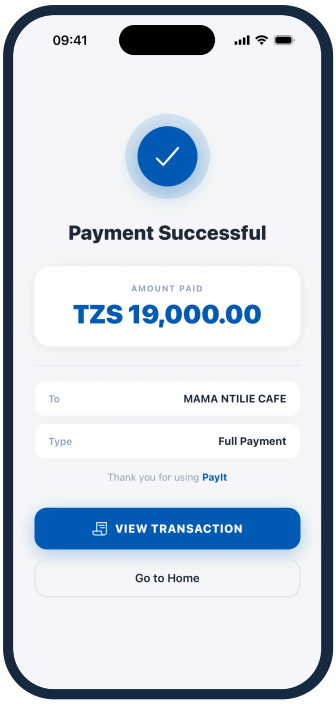
4

Tap Pay Now and approve

Tap **PAY NOW**. For mobile money, a prompt appears on your phone — enter your PIN. For a card, finish the card page.

The button shows **PROCESSING…** while PayIt waits for your provider.

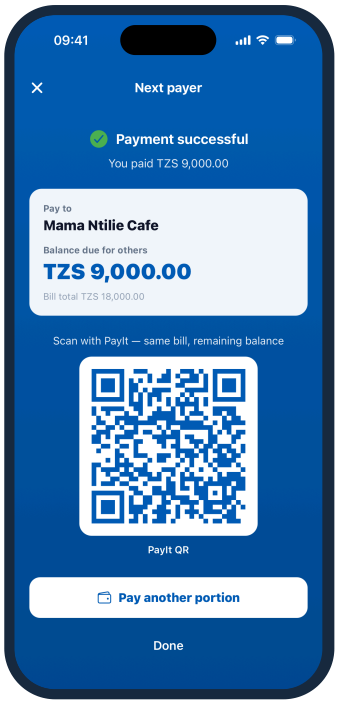
Mockup — outside the app



5

Payment Successful

You see the amount paid, who it went to and the payment type. Tap **View Transaction** for details or **Go to Home**.

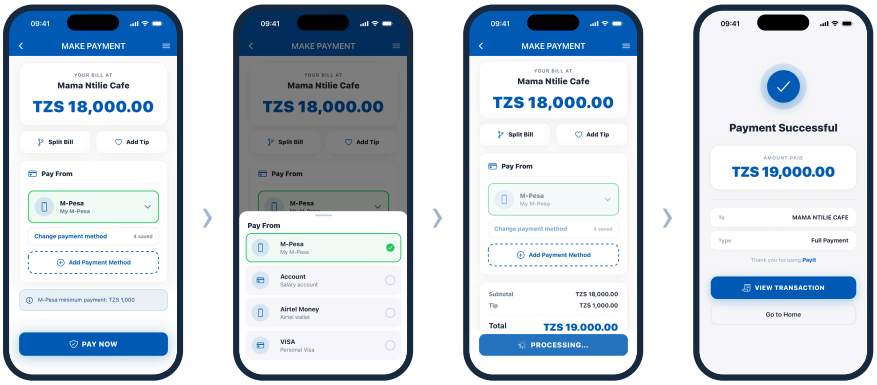


6

Split a bill

Tap **Split Bill** before paying and enter your share. After you pay, **Next payer** shows a QR code for the remaining balance — the next person scans it with PayIt.

The whole flow



Bill · Pay from · Processing · Successful

Declined or cancelled → the payment fails and nothing is taken. Still processing after a while → check Payment History before trying again.

Tips

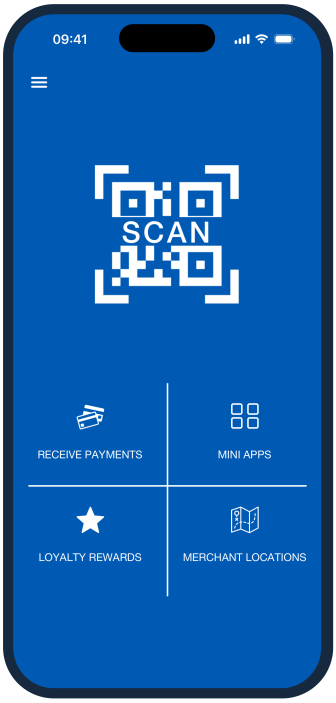
- Keep the app open until you see **Payment Successful**.
- Splitting? Agree the shares first — each payer pays their own part from their own phone.

If something goes wrong

- **No prompt on your phone** — check the number on your mobile money method and that the phone has signal.
- **Payment failed** — check your balance or daily limit, then try again.
- **Stuck on processing** — do not pay twice; see Troubleshooting.

Scan a QR code to pay

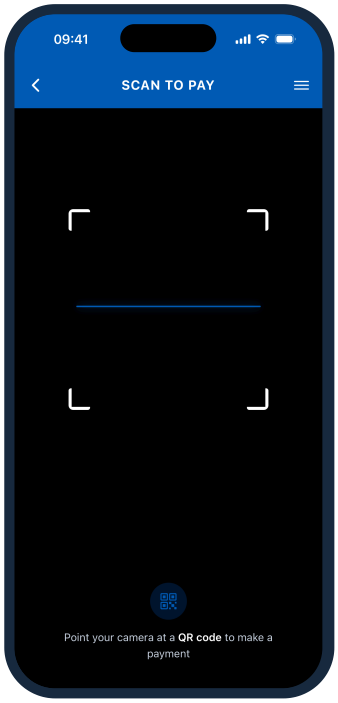
The quickest way to pay a shop: scan their PayIt QR code and the bill opens.



1

Tap SCAN

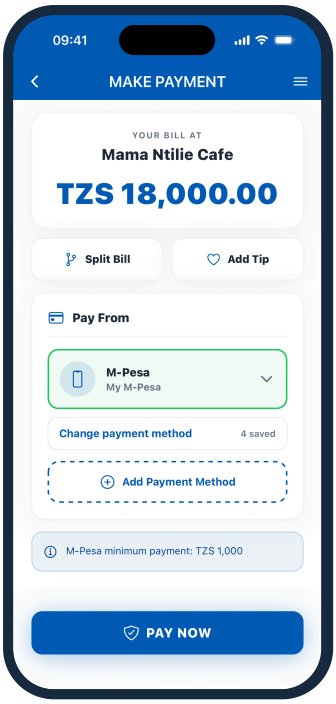
On the home screen, tap the big **SCAN / PAY** button.



2

Point at the QR code

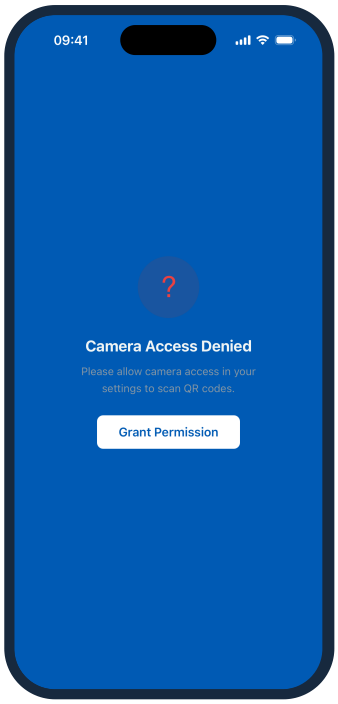
Hold the code inside the frame. PayIt reads it on its own. (The camera picture is blank in this manual's screenshots.)



3

Pay the bill

The bill opens — carry on from step 2 of Make a payment.



4

Camera blocked?

If you see **Camera Access Denied**, tap **Grant Permission**, or allow the camera for PayIt in your phone's Settings.

Tips

- PayIt reads PayIt QR codes, PayIt payment links and TANQR codes.
- Scanning is not available while you are using a business profile — switch back to your personal profile.

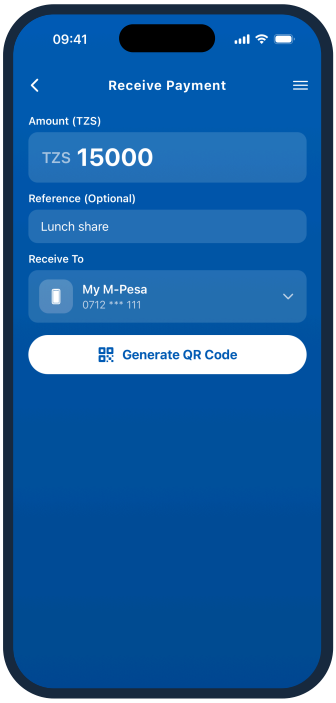
CUSTOMER GUIDE · 4.4

Request a payment (get paid)

Create a QR code for an amount. The other person scans it with PayIt, and your screen confirms when the money arrives.

Before you start

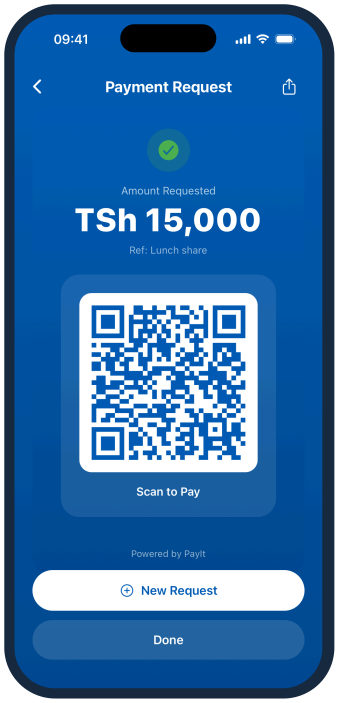
- A payment method to receive into (4.1).



1

Enter the amount

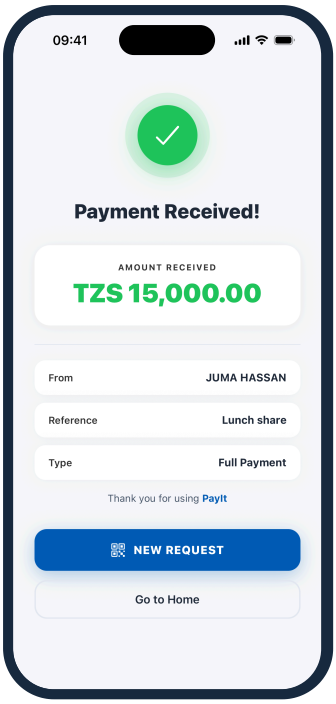
Home → **RECEIVE PAYMENTS**. Enter the **Amount** (at least TZS 1,000), an optional **Reference**, and choose **Receive To**. Tap **Generate QR Code**.



2

Show or share the QR code

Let the payer scan the code, or tap the share icon (top right) to send it. Keep this screen open.

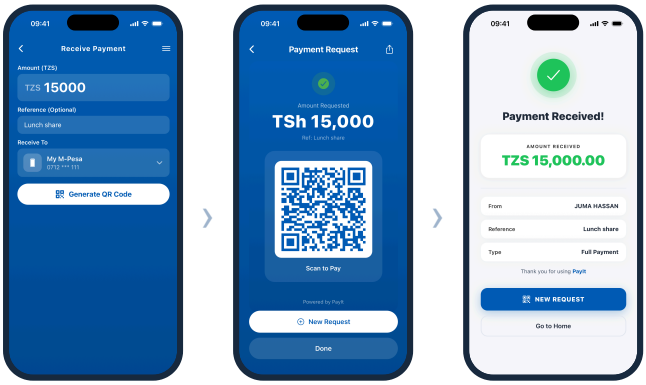


3

Payment Received

As soon as the payer approves, the screen changes to **Payment Received!** with the payer's name and reference.

The whole flow



Amount QR code Received

Tips

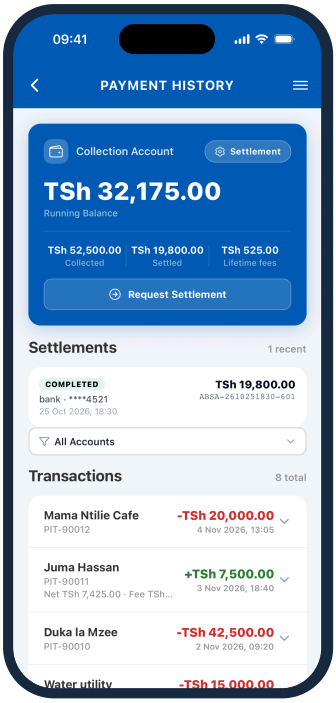
- Add a reference (“Lunch share”) so you both recognise the payment later.

If something goes wrong

- **Nothing happens** — ask the payer to check their screen; their payment may have failed or be waiting for their PIN.

CUSTOMER GUIDE · 4.5

View your transactions

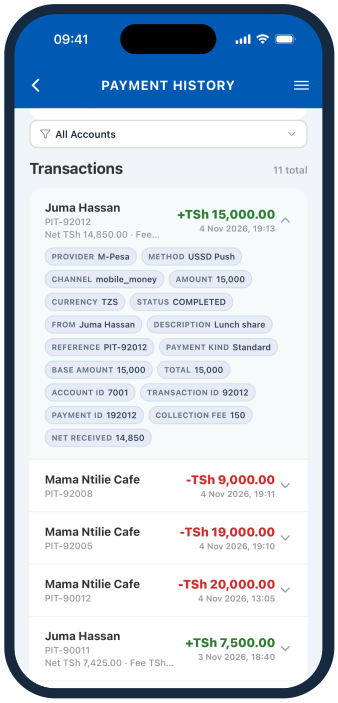


1

Open Payment History

Menu → **Payment History**. At the top is your **Collection Account** (money you received), then **Settlements** (payouts), then **Transactions**.

Use **All Accounts** to filter by one payment method.



2

See the details

Tap a transaction to expand it: provider, method, reference, status, and for money you received, the fee and the net amount.

Known issue

Only successful payments are listed. Receipts cannot be downloaded or shared from the app yet.

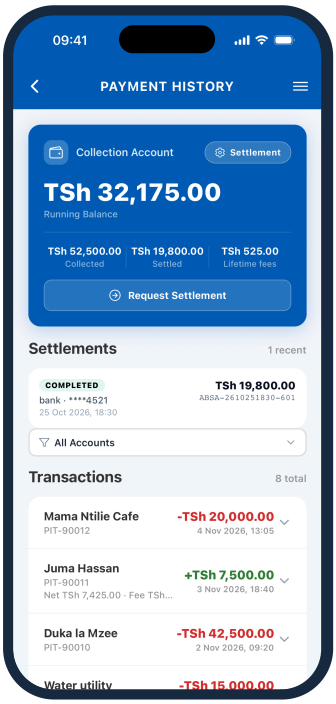
CUSTOMER GUIDE · 4.6

Cash out to your bank

Money you receive collects in your **Collection Account**. Request a settlement to send it to your bank.

Before you start

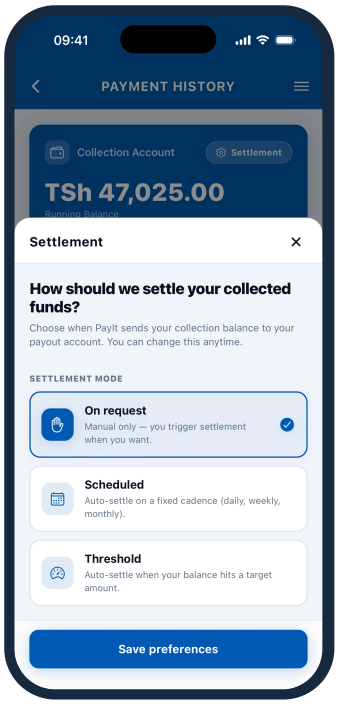
- A linked bank account with a billing address (4.1).
- At least TZS 5,000 unsettled.



1

Open Payment History

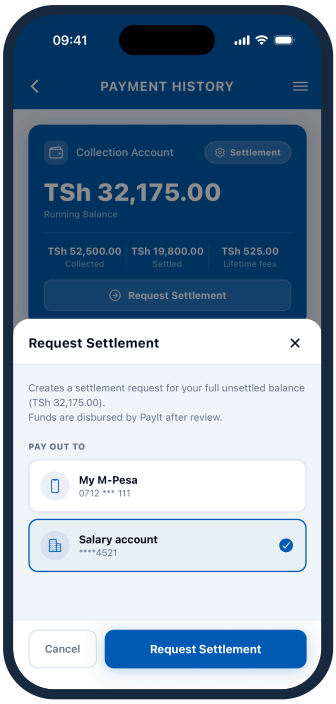
Menu → **Payment History**. The **Running Balance** is what you can cash out.



2

Settlement settings

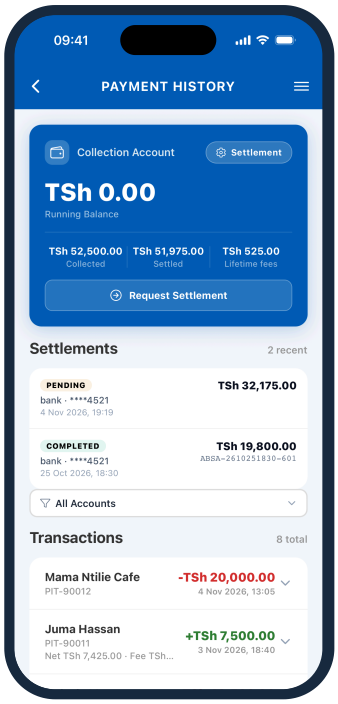
Tap **Settlement** to see how payouts happen. **On request** means you start each payout yourself.



3

Request Settlement

Tap **Request Settlement**, choose your **bank account** under **Pay out to**, and confirm. The whole unsettled balance is sent.



4

Track it

The payout appears under **Settlements** as **PENDING** and changes to **COMPLETED** when the bank transfer is done.

Tips

- Payouts always send the full unsettled balance — there is no partial amount.

If something goes wrong

- **Request refused** — check the balance is at least TZS 5,000 and that you picked a bank account with a billing address.

Known issue

Payouts go to bank accounts only, even though mobile money accounts appear in the list.

Known issue

PayIt does not send a message when a payout completes — check the Settlements list.

Known issue

Scheduled and Threshold settlement can be saved but do not run automatically yet; use On request.

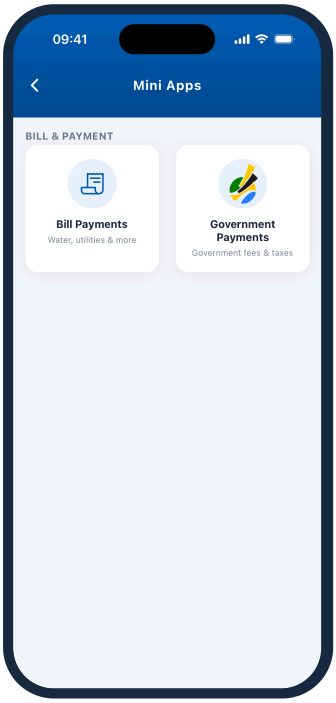
CUSTOMER GUIDE · 4.7

Buy water or electricity tokens

Prepaid water and electricity tokens, delivered on screen and to your Notifications.

Before you start

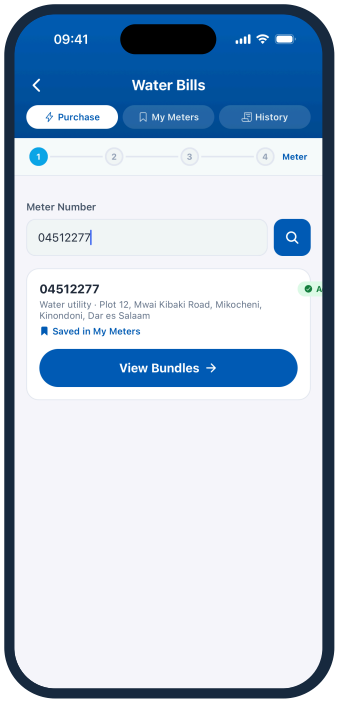
- Your meter number.



1

Open Bill Payments

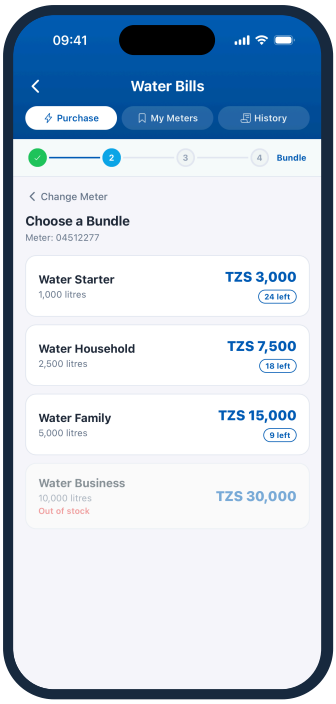
Home → **MINI APPS** → **Bill Payments** → **Water Bills** or **Electricity Bills**.



2

Look up the meter

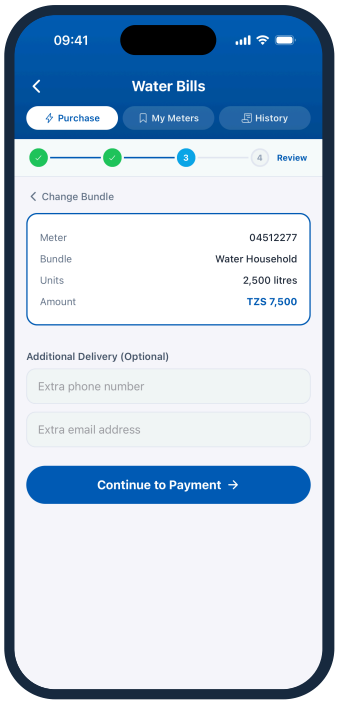
Type the **Meter Number** and tap search. Check the address, then tap **View Bundles**. Meters you have used before are under **My Meters**.



3

Choose a bundle

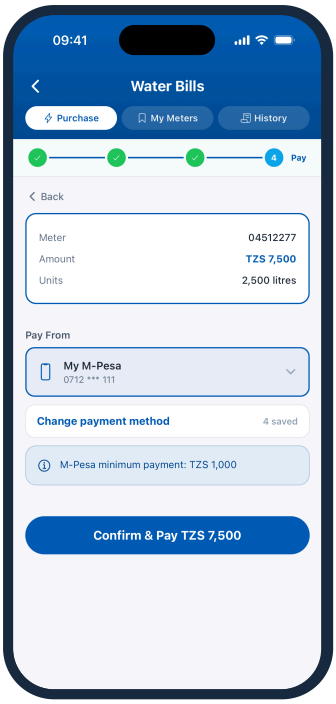
Pick a bundle. Bundles marked **Out of stock** cannot be bought right now.



4

Review

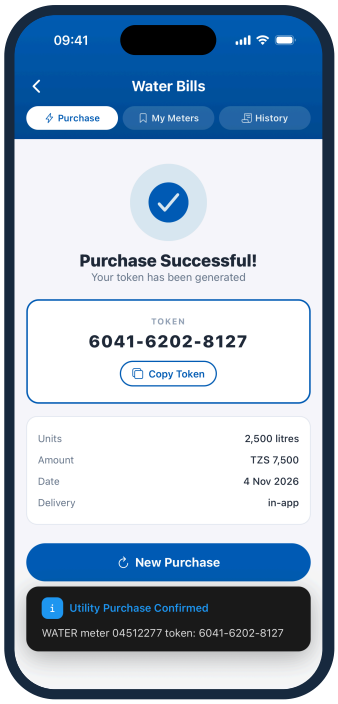
Check the meter, bundle and amount. To send the token to someone else too, add an **Extra phone number** or **Extra email address**. Tap **Continue to Payment**.



5

Pay

Choose what to pay from and tap **Confirm & Pay**. Approve on your phone as in 4.2.

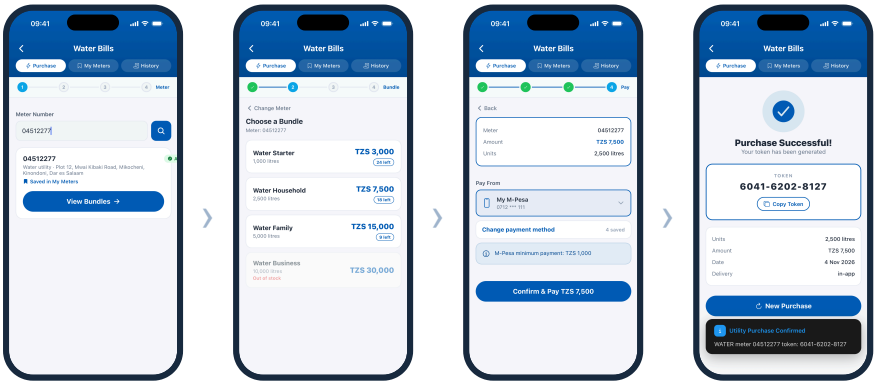


6

Get your token

Purchase Successful! shows the token — tap **Copy Token**. It is also saved in **Notifications** (“Utility Purchase Confirmed”) and under **History**.

The whole flow



If something goes wrong

- **Meter not found** — check the number on the meter; it is not your account number.
- **Lost the token** — open Notifications or the History tab.

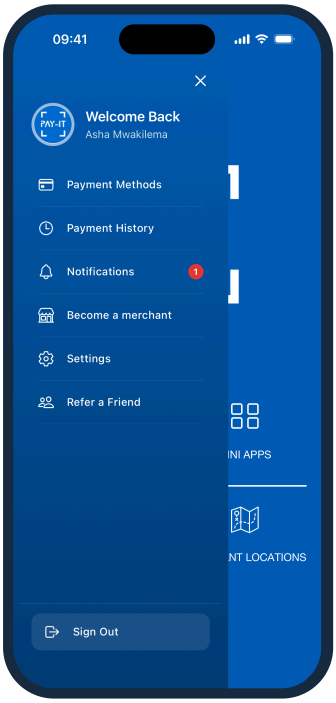
MERCHANT GUIDE · 5.1

Become a merchant

Turn your PayIt account into a business account in four short steps. The PayIt team reviews every application.

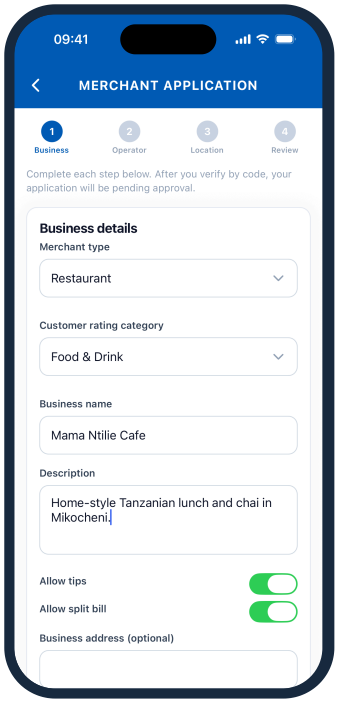
Before you start

- A PayIt account (2.1) — you become the **owner** of the business.
- Your business name, type and address.
- An email address or mobile number for the **operator login** your staff will use. It must not already be used on PayIt.



1 Open the application

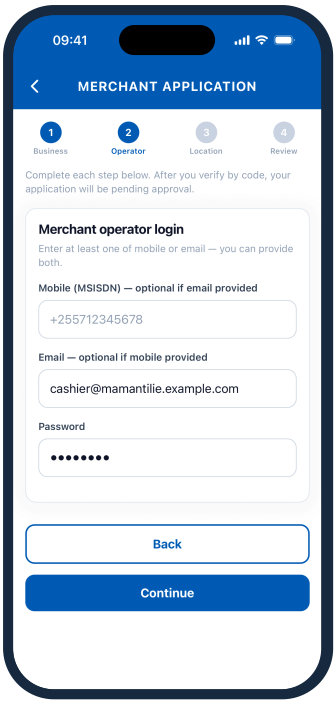
Menu (≡) → **Become a merchant**. Not signed in yet? On **Login** › **Register**, tap **Want to become a merchant?** — you then also enter your own personal details.



2 Business details

Choose the **Merchant type** and **Customer rating category**, enter the **Business name** and a short **Description**.

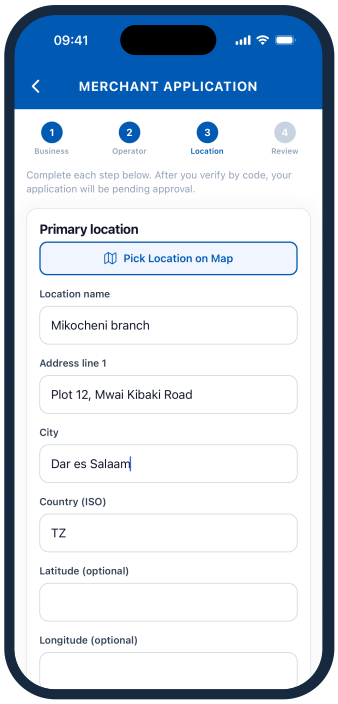
Switch on **Allow tips** and **Allow split bill** if you want customers to be able to tip staff or share a bill. You can change both later.



3

Operator login

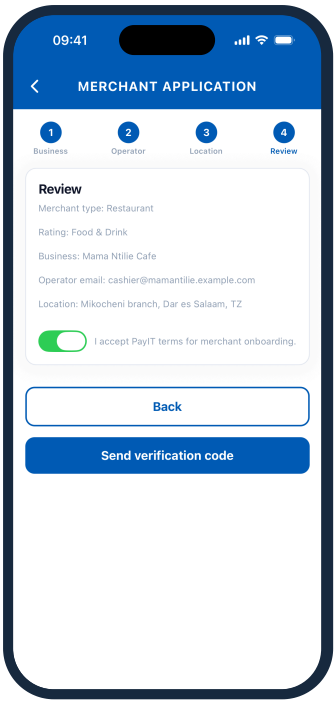
Enter a **Mobile** number, an **Email**, or both, and a **Password**. This is the separate login your till staff use (5.5) — not your own password.



4

Primary location

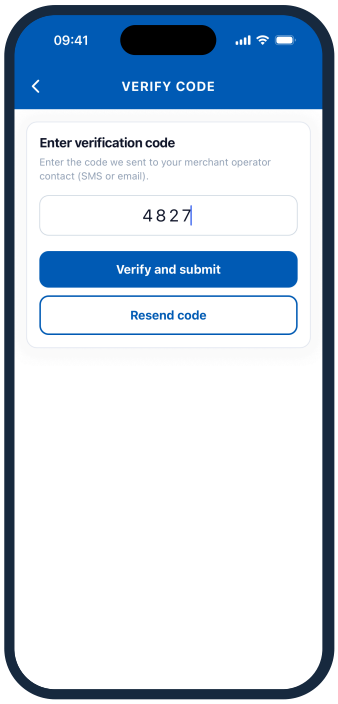
Tap **Pick Location on Map** or type the **Location name**, address, city and country. Latitude and longitude are optional.



5

Review and accept

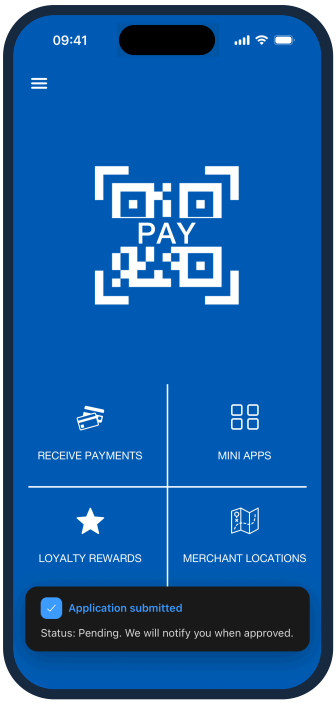
Check the summary, switch on **I accept PayIT terms for merchant onboarding**, then tap **Send verification code**.



6

Enter the code

Type the 4-digit code and tap **Verify and submit**. **Resend code** sends a new one.



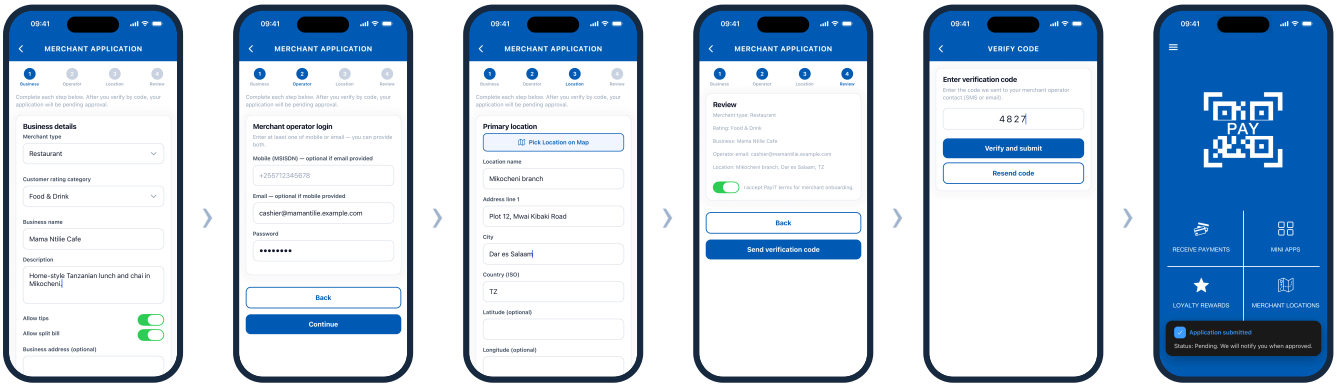
7

Application submitted

You are back on the home screen with **Application submitted — Status: Pending**.

When the PayIt team approves it, you get an email and your business appears in **Switch profile** (5.2). If it is not approved, a message in **Notifications** gives the reviewer's reason.

The whole flow



Operator email or mobile already in use → choose another. Not approved → read the reason in Notifications, fix it and apply again.

Tips

- Use a shared business email or till phone for the operator login, not your personal one.
- Write the description the way customers will see it — it appears on your business profile.

If something goes wrong

- **No code** — wait and tap Resend code; check the spam folder of your own email.
- **Still pending after a few days** — contact info@idea.co.tz with your business name.

Known issue

The code screen says the code goes to your *merchant operator contact*. It is actually sent to **your own** phone or email — the one on your personal PayIt account.

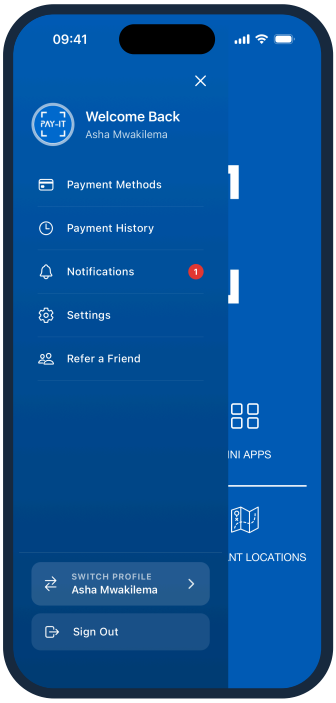
MERCHANT GUIDE · 5.2

Set up your business account

Once approved, switch to your business profile. The menu changes to business tools.

Before you start

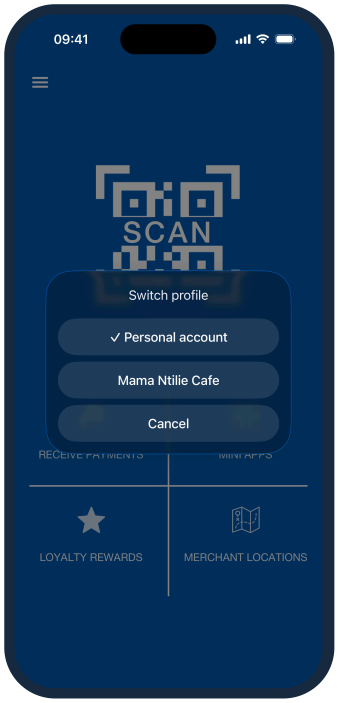
- An approved merchant application (5.1).



1

Switch profile

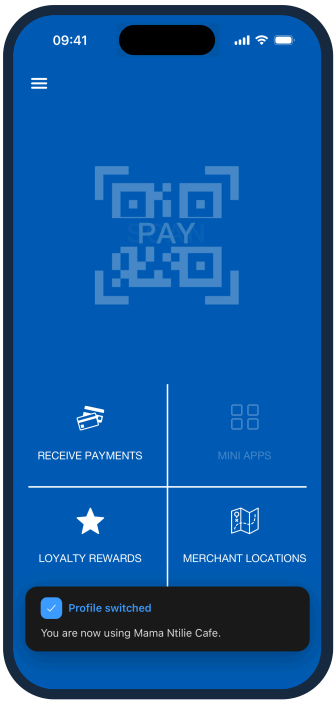
Open the menu and tap **SWITCH PROFILE** at the bottom.



2

Pick your business

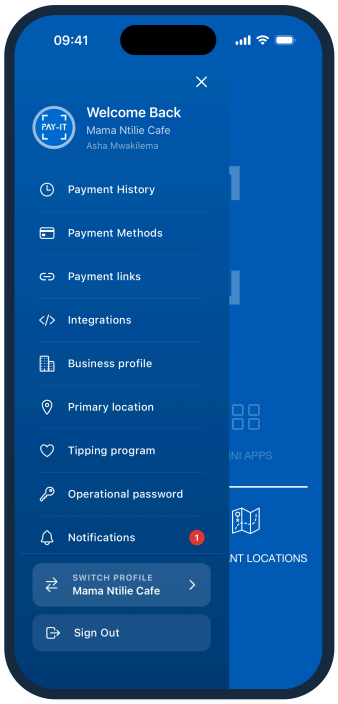
Choose your business name. **Personal account** takes you back to your own profile.



3

Business home

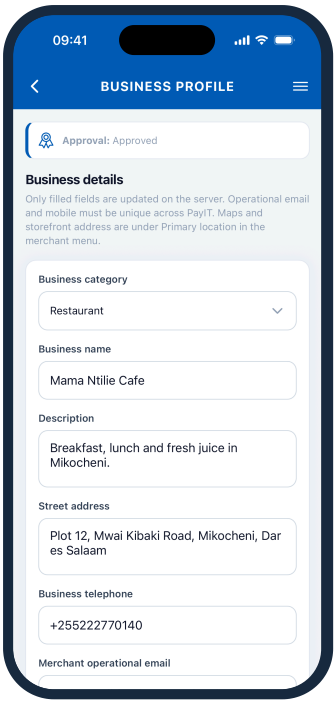
Profile switched confirms it. In business mode **Scan** and **Mini Apps** are greyed out — paying is done from your personal profile.



4

The business menu

You now see **Payment History**, **Payment Methods**, **Payment links**, **Integrations**, **Business profile**, **Primary location**, **Tipping program**, **Operational password** and **Notifications**.

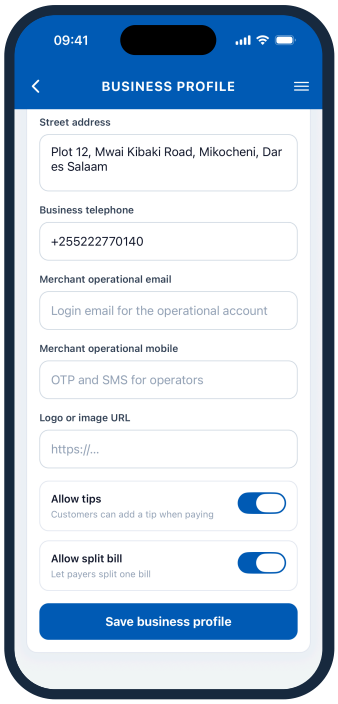


5

Business profile

Approval at the top shows your status. Edit the category, name, description, address and phone.

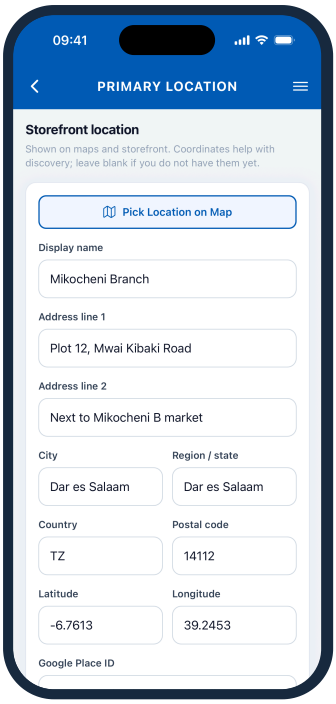
Only the fields you fill in are changed.



6

Tips and split bills

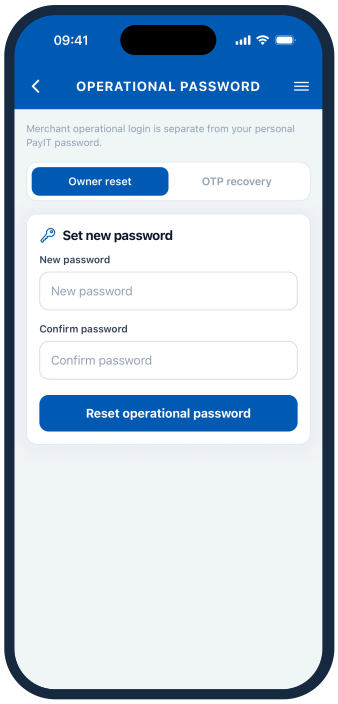
Further down: the operator email and mobile, a logo URL, and the **Allow tips** and **Allow split bill** switches. Tap **Save business profile**.



7

Primary location

Menu → **Primary location**. This is the storefront customers see on **Merchant Locations**. Use **Pick Location on Map** to set the coordinates.

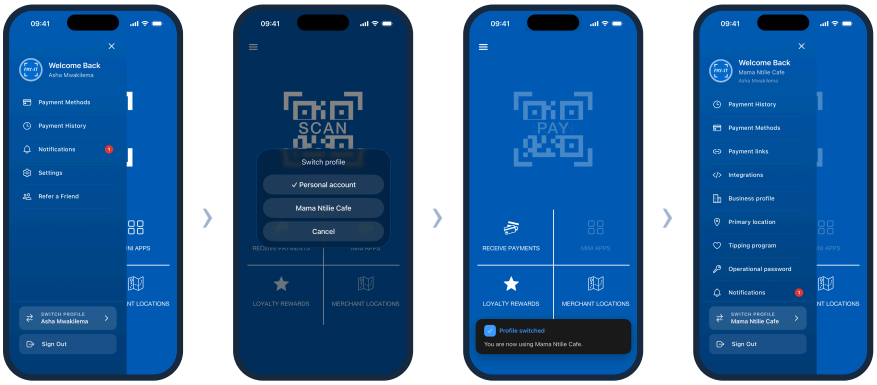


8

Operational password

Menu → **Operational password**. As owner, **Owner reset** sets a new password for the operator login straight away. **OTP recovery** resets it with a code instead.

The whole flow



Tips

- Switch back to **Personal account** whenever you want to pay or scan.
- Change the operational password whenever a staff member leaves.

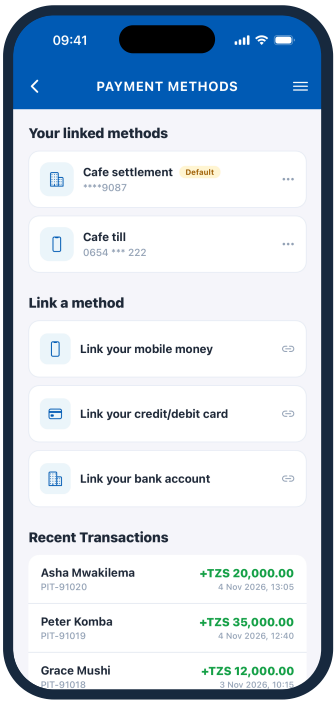
MERCHANT GUIDE · 5.3

Add a payout method and settle

Payments to your business collect in the business Collection Account. Add a bank account and request a settlement to move the money out.

Before you start

- Your business profile is active (5.2).
- A business bank account with a billing address.

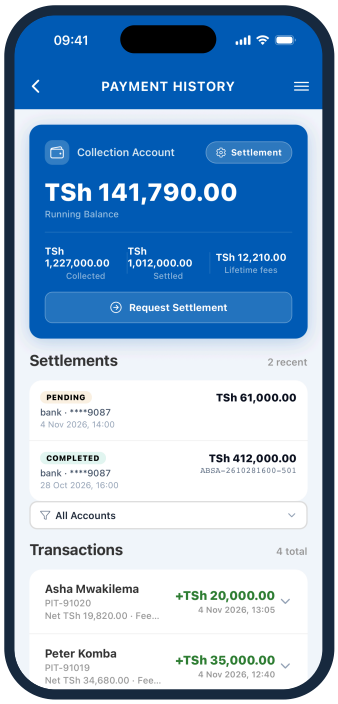


1

Business payment methods

In business mode, Menu → **Payment Methods**. Link a **bank account** (for payouts) and, if you like, a **mobile money** number. **Recent Transactions** lists the latest payments received.

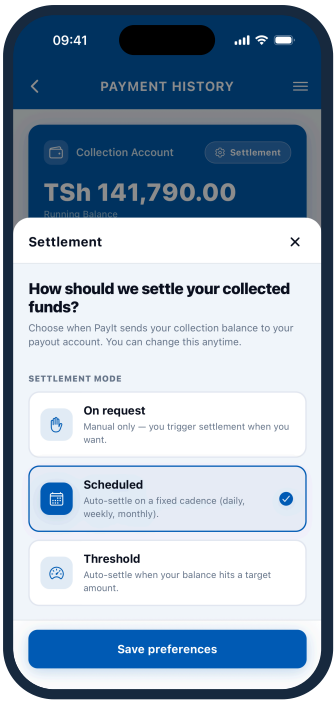
Linking works the same way as for customers (4.1).



2

Collection account

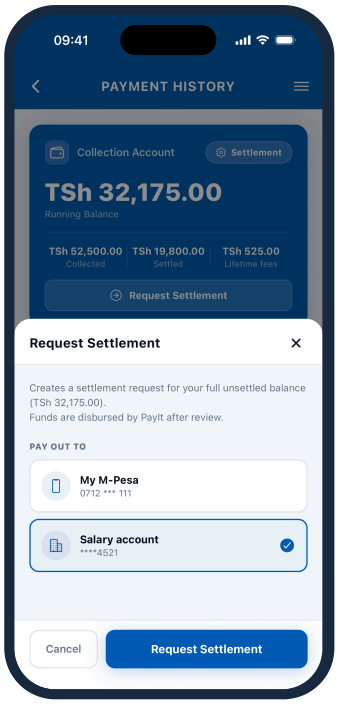
Menu → **Payment History**. The **Running Balance** is what you can pay out; **Collected**, **Settled** and **Lifetime fees** sit underneath.



3

Settlement settings

Tap **Settlement**. Choose **On request** (you start each payout), **Scheduled** (a fixed cadence) or **Threshold** (when the balance reaches an amount), then **Save preferences**.



4

Request Settlement

Tap **Request Settlement**, choose the business bank account and confirm. The full unsettled balance is sent; at least TZS 5,000 is needed. Track it under **Settlements** as in 4.6.

Tips

- Keep **On request** selected for now (see the known issue below).

If something goes wrong

- **Request refused** — check the balance is at least TZS 5,000 and that you chose a bank account.

Known issue

Cards cannot be used by a business, although **Link your credit/debit card** is shown in business mode.

Known issue

Payouts go to bank accounts only, even though mobile money accounts appear in the **Pay out to** list.

Known issue

Scheduled and **Threshold** can be saved but do not run automatically yet. Use **On request**.

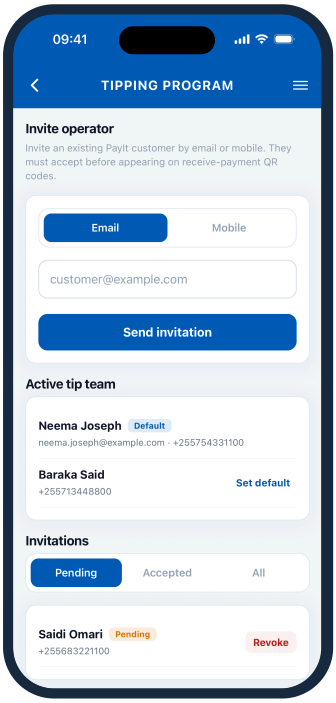
MERCHANT GUIDE · 5.4

Invite staff for tipping

Build a tip team. Customers' tips go to the staff member you pick on the payment QR code.

Before you start

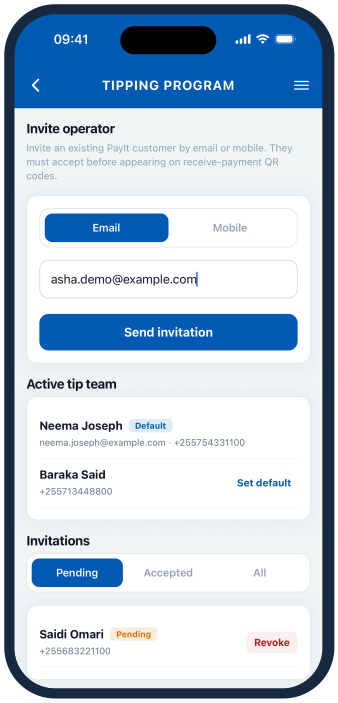
- **Allow tips** switched on in the business profile (5.2).
- Each staff member needs their own PayIt account.



1

Open Tipping program

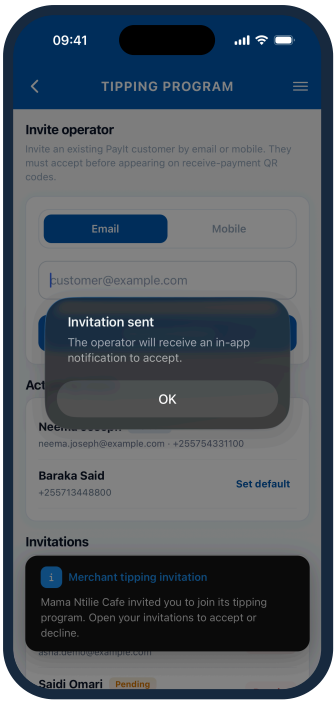
Business menu → **Tipping program**. **Active tip team** lists who can receive tips; **Set default** picks who is selected first. **Invitations** shows pending ones — tap **Revoke** to cancel.



2

Invite by email or mobile

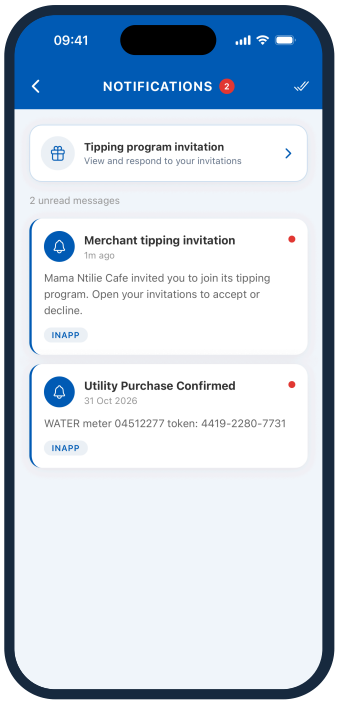
Choose **Email** or **Mobile**, type the staff member's PayIt email or phone, and tap **Send invitation**.



3

Invitation sent

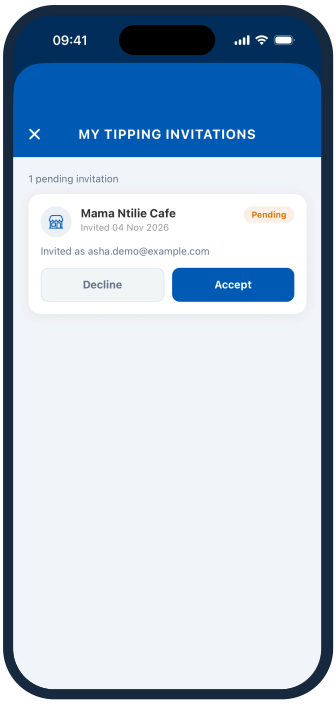
They get an in-app notification asking them to accept.



4

Staff member: open the invitation

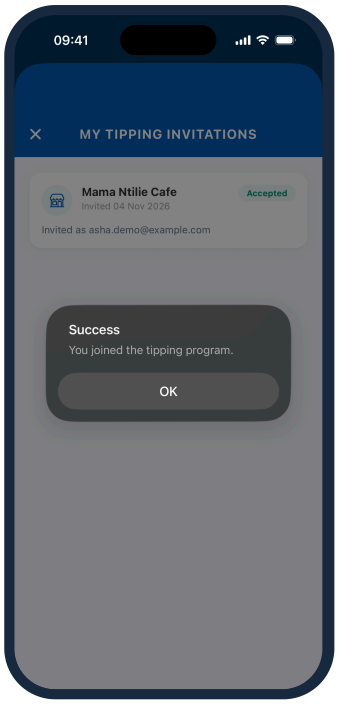
On the staff member's phone, **Notifications** shows **Merchant tipping invitation** and a **Tipping program invitation** banner at the top. They tap the banner.



5

Staff member: accept

My Tipping Invitations lists the business. They tap **Accept** (or **Decline**).

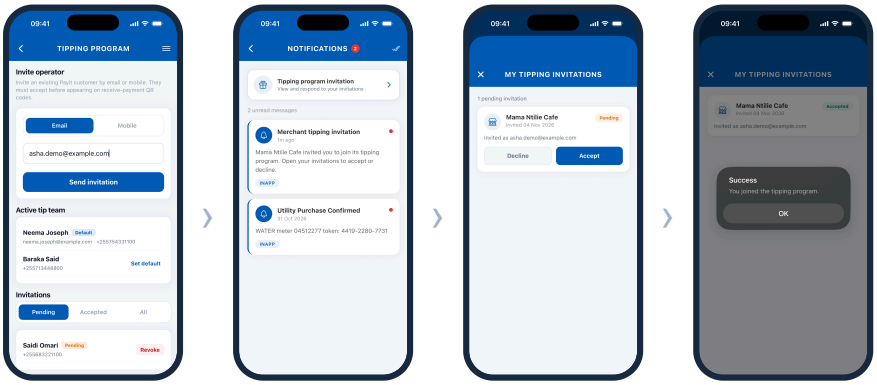


6

Joined

You joined the tipping program. They now appear in the business's **Active tip team** and can be chosen when you receive a payment (5.6).

The whole flow



Tips

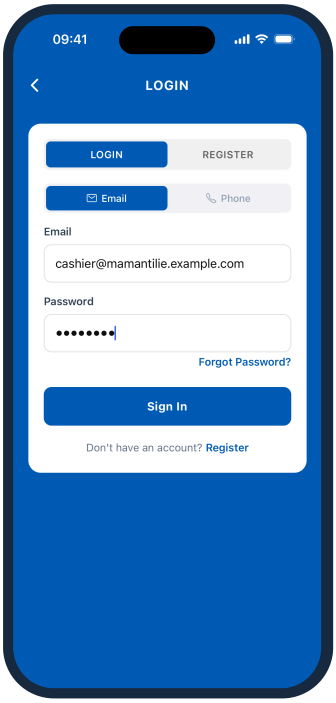
- Ask staff to sign up for PayIt first — an invitation can only go to an existing account.
- Tips are paid into the staff member's own PayIt account, not the business.

If something goes wrong

- **Staff member did not get it** — check the email or phone matches their PayIt account, then Revoke and invite again.

Operators and access

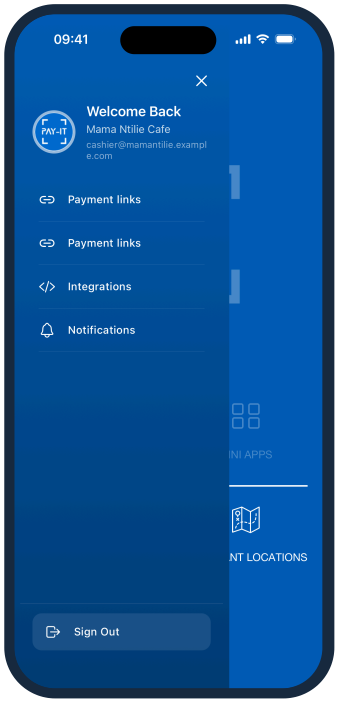
The operator login lets staff use the business account at the till without your personal password.



1

Operator signs in

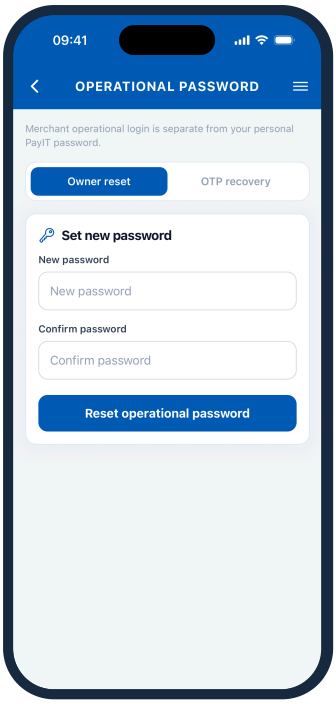
On the staff phone, sign in on **Login** with the operator email or mobile and password you chose in 5.1.



2

Operator menu

The operator sees the business name and a short menu: **Payment links**, **Integrations** and **Notifications**. Receiving payments works from the home screen (5.6).



3

Reset the operator password

From **your** business profile: Menu → **Operational password** → **Owner reset**. Do this whenever staff change.

Tips

- One operator login is shared by the till. Keep its password between you and your staff.

Known issue

Adding more operators and choosing what each one can do is not available in the app yet.

Known issue

The operator menu shows **Payment links** twice. Both open the same screen.

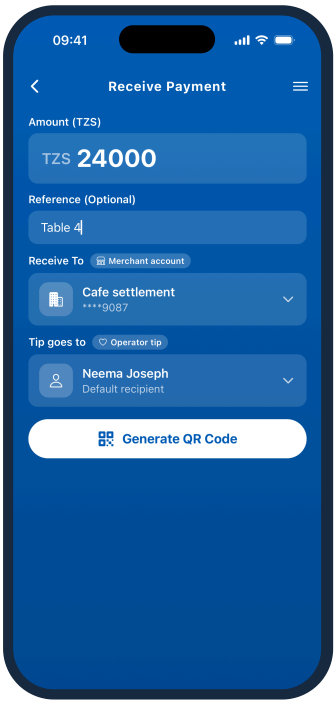
MERCHANT GUIDE · 5.6

Receive payments as a merchant

Create a QR code for the bill. The customer scans and pays, and any tip goes to the staff member you choose.

Before you start

- Business profile active, or the operator login (5.5).
- A tip team, if you accept tips (5.4).

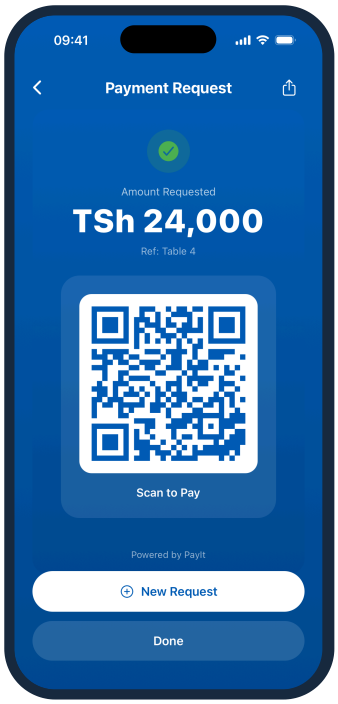


1

Enter the bill

Home → **RECEIVE PAYMENTS**. Enter the **Amount** and a **Reference** (a table or order number). **Receive To** is your business account.

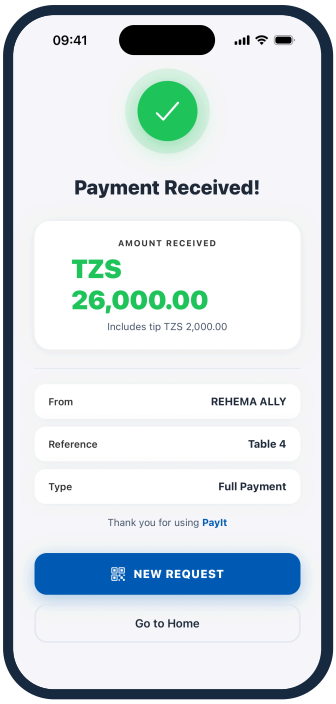
Tip goes to picks the staff member for any tip — the default recipient is selected first. Tap **Generate QR Code**.



2

Show the QR code

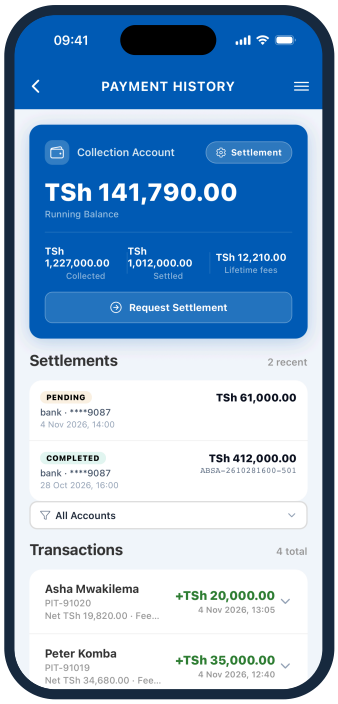
The customer scans it with PayIt and pays as in 4.2, adding a tip or splitting the bill if you allow it. Keep the screen open.



3

Payment Received

The screen shows the amount received, the tip included, who paid and the reference. Tap **NEW REQUEST** for the next bill.

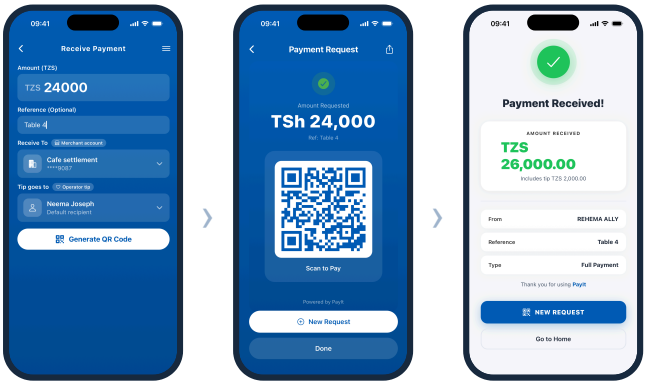


4

Check your takings

Business menu → **Payment History** lists every payment and your collection balance (5.3).

The whole flow



Bill QR code Received

Tips

- Use the table or order number as the reference — it shows on both your receipt screen and the customer's.

If something goes wrong

- **Nothing happens** — the customer may still be approving on their phone. Wait before creating a new request.

CHAPTER 6

Troubleshooting & FAQ

I did not get my code

Wait 60 seconds and tap **Resend code**. For email, check spam. Make sure the phone number or email you typed is the one on your account.

My account is blocked

Three wrong passwords in a row block the account. Reset your password (2.3); if that does not unblock it, contact info@idea.co.tz.

My payment is stuck on "pending"

Approve the prompt on your phone (mobile money) or finish the card page. The screen updates by itself once your provider confirms. Do not pay twice — check **Payment History** first.

My payment failed

Nothing was taken unless your provider shows a deduction. Check your balance or limits and try again.

I paid the wrong amount

PayIt cannot reverse a completed payment. Ask the merchant for a refund, and contact info@idea.co.tz with the transaction details.

My payout has not arrived

Payouts go to your bank and show as **Pending** until the bank transfer completes. PayIt does not send a message when it does — check the settlements list in Payment History.

My merchant application is still pending

The PayIt team reviews every application. You get an email when it is approved, or a message in Notifications with the reason if it is not.

CHAPTER 7

Stay safe

- **Never share a code.** PayIt staff will never ask for your OTP, password or PIN.
- **Turn on sign-in codes** (Settings → Email OTP / SMS OTP) so a stolen password is not enough.
- **Use Face ID or your fingerprint** instead of typing your password in public.
- **Merchants:** give staff the operator login, never the owner's password. Change the operational password when someone leaves.
- **Sign out of old phones** and remove devices you do not recognise.

CHAPTER 8

Get help

- Email: **info@idea.co.tz**
- Web: **payit.co.tz**
- When you write, include your registered phone or email, the date and amount, and a screenshot if you can. Never send your password or a code.

CHAPTER 9

Glossary

TERM	MEANING
Merchant	A business that accepts payments through PayIt.
Owner	The person who applied for the merchant account. Uses their own PayIt login.
Operator	A staff login for the business, with a reduced menu. Created during the merchant application.
Collection account	Where payments you receive are counted before they are paid out.
Settlement / payout	Moving your collected money to your bank account.
Tip	An extra amount a customer adds for a named staff member.
Split bill	Sharing one bill between several payers, each paying their part.
OTP / code	A one-time 4-digit code sent by SMS or email to prove it is you.
QR code	The square barcode you scan to pay, or show to get paid.

CHAPTER 10

Version history

VERSION	DATE	APP	CHANGES
1.0	4 November 2026	1.2.13	First release (English and Swahili).