



# Smart card for social grant beneficiaries

AllPay has announced that it will soon launch an advanced card technology that will have benefits for its largest client, the government and social grant beneficiaries, which include receivers of state pensions, disability and child support grants.

Established in 1997, as a division of Absa, it was one of the first companies in South Africa to introduce biometric fingerprint technology for the payment of social grants to beneficiaries in even the most remote parts of the country.

It currently pays more than 2.1 million social grants every month in the Western Cape, Free State, Gauteng and the southern part of Eastern Cape. The company has also announced that it has submitted a bid for the South African Social Security Agency's (SASSA) new tender.

"The company's success is largely attributable to having pioneered a dedicated debit card, the Sekulula debit card, which was exclusively developed for social grant beneficiaries," says AllPay MD, Edmund Jeneker.

"The debit card enables social grant beneficiaries to transact at any point-of-sale (POS) device, ATM or Absa branch, thereby enabling customers to have access to their accounts 24/7." Cashless transactions reduce the risk of robberies and theft especially in the case of social grant beneficiaries, many of whom are elderly and frail. Furthermore, it provides convenience to beneficiaries in terms of shopping experience and flexibility.

## Smart card technology increases usage

The company had noted that beneficiaries who visit their relatives or who need to receive medical attention in a different province were generally required to travel back to their home provinces in order to receive their grants. The new smart card will allow them access to their funds anywhere in the country.

It will operate on any of the Absa channels such as ATMs, point-of-sale devices, branches and AllPay cash dispensers. In addition, cash beneficiaries are now also able to access their grants at various big-brand merchants and spaza shops, nationwide. "This will also lead to an increase in the use of the debit card instead of cash and debit card transactions remain cheaper and safer for the consumer," adds Jeneker.

He says that AllPay continues to research, innovate and work on addressing important challenges in the industry such as life certification for beneficiaries. "With its new technology and strategic partnerships, beneficiaries will be life-certified with relative ease and with much more frequency than is currently the case. This offers a number of benefits for government, especially fraud prevention and will also improve efficiencies that will lead to cost savings," he concludes.

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