

# **SASSA / SAPO SLA Monitoring: June/July 2019**

Black Sash  
Community Based Monitoring:  
Case Studies, Results and Observations

Report date: 22 July 2019



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# 1. EXECUTIVE SUMMARY

The 2019 Black Sash Community Based Monitoring (CBM) programme is assessing the compliance of grant payment sites to the SASSA/SAPO Service Level Agreement (SLA). Each report includes qualitative data collected from a total of 20 sites and quantitative data from in-depth individual case studies. The aim is to provide both macro and micro level pictures of grant payment system under the new State-led Hybrid Payment System. This June 2019 report is based on data from 1,451 beneficiary interviews and seven case studies developed during visits to SAPO branches as well as retailers in the Free State, Mpumalanga and the Western Cape.

SAPO is paying social grants to roughly 5% and 31% are drawing grants at retailers, the scope of the CBM will be expanded for the remainder of 2019 to include retail outlets. As there is no MOU or SLA between SASSA or SAPO and retailers for grant disbursement, we used the SASSA/SAPO SLA as a baseline to develop our tools and case studies to assess the services by retailers.

## 1.1 Findings

### SAPO Norms and Standards

Based on the data collected, whilst specific cases varied, there were some common trends across the different **SASSA/SAPO SLA** standards measured during the period under review.

#### Dignified Service:

Access to drinking water and toilets is inconsistent across the branches monitored. The worst case was in Greyton, where grant recipients have to walk 2 to 3 kilometres to the nearest toilets.

#### Facilities and equipment:

Some SAPO branches had sufficient facilities, including wheelchairs and drinking water (see Mkhuhlu and Robertson case studies). However, this is not always the case.

#### Queue management:

Short queues seemed to be a common phenomenon in SAPO branches - especially in the Western Cape. The reason for this is not yet clear, but warrants further investigation. Possible reasons include lack of information about the availability of grants at SAPO branches or other means of accessing grants are perceived as being more effective.

#### Manned Security:

The presence and quality of security service was inconsistent - private security companies were not always present, which resulted in the local community and SAPS sometimes stepping to ensure the safety of SAPO staff and grant recipients.

The Greyton SAPO branch reported that they do not have sufficient guarding services and are concerned about the safety of everybody who is in or visiting their branch.

Armed robberies at SAPO branches on grant days seems to be a developing trend. Monitors reported that the Bosbokrand SAPO branch in Mpumalanga was attacked by armed robbers on 1 July 2019. The attackers were killed and no staff or members of the public were injured. (This has been further highlighted by initial reports that there were at least four armed robberies at SAPO branches in the Eastern Cape and Western Cape on 1 August alone.) The closure of SAPO branches after these attacks exacerbate the already shrinking footprint of SAPO across the country.

#### Communication:

There is inadequate display of information about the SASSA/SAPO SDA cards in a number of SAPO branches.

Also, grant recipients in some SAPO branches indicated they did not receive notifications about the dates that grants would be released into their accounts.

#### Beneficiary Education:

The Customer Care Charter is seldom visible in SAPO branches (see Mkhuhlu and Greyton SAPO case studies).

### **Recourse and Disputes**

1. Mkhuhlu Case Study: An elderly pensioner had had her grant withdrawn from her SASSA SDA by a third party in May 2019. She reported the matter to SASSA. She was transferred to the Mzansi Post Bank card as she was told this is a safer option when she tried to access her June Grant using her SASSA SDA. The June Grant was received on her Mzansi Post Bank card but she is still awaiting the investigation into and reimbursement of her May grant. Why has there been a lack of investigation and follow-up regarding a case of this nature?
2. Botshabelo Case Studies:
  - a. The challenges for beneficiaries of closing life policies linked to their grants.
  - b. Lack of access to bank statements on the SAPO Special Disbursement Account in order to verify the balance in accounts, bank charges and fraudulent activities.
  - c. SASSA and SAPO officials not assisting grant recipients with obtaining statements and information. Ultimately, who is responsible for helping grant beneficiaries access bank statements?

### **Retailers**

With regards to retailers, the following trends emerged:

- Grant disbursements are linked to cash sales (and the levels of cash flow) at retail outlets. This means that grant recipients are often forced to **stand in long queues** while waiting to receive their grants. **Sometimes they wait in vain**, as tills are closed while there are still queues of grant recipients waiting (see Bushbuckridge Shoprite).
- There is **no specific provision of drinking water or toilets** in retail outlets.

- Some retailers insist that grant recipients **purchase items for a predetermined minimum amount** in order to receive grant payments.<sup>1</sup> This is effectively a system of charging fees for grant disbursement, and undermines the principle of beneficiaries receiving the full cash value of their grant.
- At retailers where there is no compulsory minimum spend, there is often a **single designated till** for grant payments to customers who are not also shopping, and these have long waiting periods.
- Retailers are reporting an increase in the number of people accessing grants through their outlets as a result of the **closure of pay points**.
- There is **no recourse to a Helpdesk** at retail outlets.
- Grant recipients **do not always receive receipts** for cash received.
- Receipts that are issued are printed on **paper that rapidly fades**, making dealing with disputes later on a challenge.

## **1.2 Recommendations**

### **SAPO Norms and Standards**

#### Safety

The safety of both staff and grant recipients remains serious concern and needs to be addressed.

#### Beneficiary Rights and Education

Make information posters and pamphlets (in the appropriate languages) to educate beneficiaries about their rights and services (see Robertson and Greyton case studies).

#### Communication

Both SASSA and SAPO need to be held to account for inadequate communication with grant recipients about when grants will be paid into accounts.

#### Recourse / Disputes

##### *Access to Bank Statements*

Ensure that grant beneficiaries are able to access bank statements from SAPO or SASSA branches. The roles and responsibilities of SAPO and SASSA officials must be clearly outlined in terms of issuing statements. A clear procedure needs to be put in place for bank statements to be provided to grant recipients. The necessary equipment must be made available to print the statements – including durable paper and ink that does not fade over time. Beneficiaries must be informed how to obtain a bank statement.

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<sup>1</sup> This procedure was observed at SuperSpars in Hazyview and Bushbuckridge in Mpumalanga, a Shoprite in Delft and the U-Save in Caledon in the Western Cape, Boxers in Dundee, Wasbank, Uitval, Howick and Gamalakhe in KZN, Shoprites in Roodepoort, Van Der Bijl Park and the Pick 'n Pay at Maponya Mall in Gauteng.

#### *Mzansi account:*

SASSA to deal effectively with the Mzansi account operated by the SAPO. When there is fraud or a dispute on the SASSA/SAPO SDA cards, grant beneficiaries are directed by SAPO officials to open Mzansi accounts. Why is this the case? This needs to be addressed. Some of the grant beneficiaries who were forced to open Mzansi bank accounts during the transition pilot in 2018 still have these accounts. They need to be migrated to the SDA account. Where monthly fees have been deducted on Mzansi accounts, these need to be reimbursed to grant recipients.

There also needs to be a clearer procedural delineation between Mzansi and Postbank accounts.

#### **Retailers**

SAPO needs to initiate developing a MOU with retailers to ensure effective, efficient and sustainable distribution of grants. SAPO needs to deal urgently with the available cash as selected retailers.

## **2. INTRODUCTION**

### **2.1 Background**

The 2019 Community-Based Monitoring (CBM) programme sees the Black Sash embark on a new monitoring cycle with the goal of assessing compliance of grant payment sites to the Service Level Agreement (SLA) between SASSA and SAPO.

SASSA concluded a SLA with SAPO, signed in September 2018. The SLA outlines a specified standard of service delivery and makes among others provision for the dignity, security and service quality to beneficiaries. For example, it stipulates standards for shelter, sanitation, access to drinking water, queuing time and security services. These standards are being monitored at SAPO branches as well as pay points by Black Sash and their community partners.

During 2018 SASSA closed a large number of SASSA pay points – reducing them from 10,000 to 1,740. Many beneficiaries are incurring additional transport costs as well as paying extra bank charges, depleting an already meagre grant.

The SASSA submission to the Portfolio Committee of Social Development dated March 2019 indicates that of the 11,090,090 million beneficiary bank accounts:

- approximately 71% (7,877,224) of the beneficiaries have a SAPO Special Disbursement Account (SDA).
- 19.5% (2,157,595) have bank accounts at other commercial banks; and 9.5% (1,005,271) are paid through the Grindrod Bank's Easy Pay Everywhere (EPE) bank account.
- a large number (61%) makes use of Automated Teller Machines (ATMs) and 34% use retailers to collect their grants.
- **only 5% of grant beneficiaries make use of SAPO branches and pay points.<sup>2</sup>**

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<sup>2</sup> This may have changed since March 2019 since these figures were released.

## 2.2. New SASSA SDA Card Benefits and Services

Beneficiaries using the SASSA/SAPO Special Disbursement Account (SDA) should be able to withdraw cash/funds using one of the following transaction facilities:

- Cash withdrawal at Mobile Pay Points (Cash Dispensers/ATMs) of new cash payment service provider.
- Cash withdrawal at fixed Pay Points (Cash Dispensers/ATMs) of new cash payment service provider.
- Cash withdrawal at Merchant Stores (POS – Point of Sale)
- Cash withdrawal at ATMs
- Purchase of Goods and Services as POS purchase, purchase with cash-back or cash-back only.

The SDA must be configurable to allow the following ‘free’ transactions at no cost to the beneficiary:

- 1st issued biometric enabled EMV chip card;
- 1 replacement biometric enabled EMV chip card (per annum);
- 3 retail merchants cash withdrawals (per month);
- All POS purchases **free**;
- 1st cash withdrawal at a SAPO branch (per month);
- 1 ATM balance enquiry (per month);
- 1 mini-statement (per month);
- 1 full statement of 3 months at SAPO branches (per month);
- All PIN resets/changes at SASSA offices;
- 1 PIN reset at SAPO branches (per annum).

Whilst neither SASSA nor SAPO have formal agreements with retailers and banks, it is important that grant beneficiaries experience a decent standard of service at retailers and ATMs. For this reason, Black Sash is recommending that a SLA be developed between SAPO and retailers.

## 2.3 Community Based Monitoring Methodology

The Black Sash’s Community Based Monitoring (CBM) model recognises that communities, citizens and public service users are active holders of fundamental rights, and not merely passive users of public services. Independent CBM provides tangible feedback to government in order to improve service delivery, including acknowledging good service delivery. This model offers the opportunity for citizens, civil society and civil servants to work together to build a capable state.

Black Sash does this in partnership with credible community based organisations also referred to as *Community Partners* (CPs) across the country. A Memorandum of Understanding is concluded with each CP, detailing the scope, deliverables and ethics of the programme. See <https://cbm.blacksash.org.za/learn-about-cbm> for a detailed description of the CBM model with the different steps.

New surveys were developed to monitor the level of service provided to beneficiaries across various payment channels. In addition, CP monitors and Black Sash staff complete compulsory site observation



surveys. Both seasoned and new monitors attend capacity building workshops to learn about context changes, new surveys, the CBM model and to brush up on ethics.

Black Sash obtains written permission from SASSA and SAPO to access their respective facilities for the implementation of its CBM projects. With retailers, the permission of the local retail branch manager is sought.

The 2019 CBM cycle data is collected every **second** month starting from 1 April with the overall process of compiling these reports being as follows:

- Data is collected during the first calendar month,
- In the first two weeks of the second calendar month, data is cleaned, analysed and shared within the Black Sash and with CPs to check accuracy,
- Report production happens in the third and fourth weeks of the second month,
- Final monthly reports are shared by the first week of the third month.

This report takes the form of case studies, highlighting issues needing to be addressed, followed by quantitative data at a national level, extracted from our monitoring dashboards, to contextualise these case studies. For this second report we have focused on case studies from Mpumalanga, Western Cape and the Free State. Further reports will explore other sites and provinces in more detail.

Full dashboards are available on the sites listed below. Filters are available to drill down into specific areas and facility types.

- [bit.ly/PaysiteDashboard](http://bit.ly/PaysiteDashboard)
- [bit.ly/RetailersDashboard](http://bit.ly/RetailersDashboard)

### 3. POST OFFICE PAY CHANNEL CASE STUDIES

#### Case Study 1: Mkhuhlu SAPO, Mpumalanga, 31 May and 1 June 2019

**Community Partner:** Bohlabela Resource and Advice Centre (BRAC), referred to as Bohlabela, has been a long-standing monitoring partner since 2010 through Community Monitoring Advocacy Project (CMAP).

**Monitors:** Maritse Sinah (BRAC), Evashnee Naidu and Jerome Bele (Black Sash)

SAPO Mkhuhlu is halfway between Nelspruit and Bushbuckridge in Mpumalanga.

Norms & Standards Categories	Service Standards Summary	Observations
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"><li>• Accessible facilities and equipment that promote the human dignity of beneficiaries:<ul style="list-style-type: none"><li>- Seating (minimum of 20 chairs)</li><li>- Ablutions (male, female, disabled)</li><li>- Fresh drinking water (at least 1 dispenser)</li></ul></li></ul>	<ul style="list-style-type: none"><li>• A tent was provided in close proximity of the Post Office with adequate seating (see photograph 3).</li><li>• Seating was provided outside the Post Office on the verandah under cover.</li><li>• Seating was also provided inside the Post Office.</li></ul>

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> <li>- 1 First Aid Kit</li> <li>- 1 wheelchair</li> <li>- Adequate shelter</li> </ul>	<ul style="list-style-type: none"> <li>● Two toilets were provided at the back of the Post Office.</li> <li>● No visible water provision was observed.</li> <li>● One wheelchair was at the entrance of the Post Office (see photograph 4).</li> </ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>● Adequate equipment so beneficiaries do not spend more than 1 hour in a queue</li> <li>- Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries)</li> <li>- Electronic equipment</li> <li>- Downtime must not exceed 1 hour</li> <li>- Repair or replacement of equipment must not exceed 1hr</li> <li>- Generator backup</li> </ul>	<ul style="list-style-type: none"> <li>● Payments are made from both of the two available tills.</li> <li>● The main till does verification using grant recipients' Identity Document (ID). Beneficiaries then receive a slip confirming amount to be received and this slip is signed by the beneficiaries.</li> <li>● When the second till does payments, this is done with a PIN. A slip is printed, verified by beneficiaries. The amount is manually counted out and handed to beneficiaries with the slip.</li> <li>● Electronic equipment was in good working order and was efficient.</li> <li>● Elderly struggled with PINs and required SAPO official to assist with entering the PINs in the keypad.</li> </ul>
<b>Queue management</b>	<ul style="list-style-type: none"> <li>● Maximum waiting period 1 hour</li> <li>● 1 SAPO staff to manage queue at each cash pay point</li> </ul>	<ul style="list-style-type: none"> <li>● As not many beneficiaries use this site, waiting time was seldom more than 30 minutes.</li> <li>● Average payment time over both days: 3-5 minutes per beneficiary.</li> <li>● Security and a local group called Calcutta Community Policing Forum (CPF) were used to manage queues.</li> </ul>
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>● No unauthorised access or occupation of SAPO/Pay Points</li> <li>- Visible access control in dignified manner</li> <li>- Certificate of competence and SAPS firearm competency</li> <li>- Monthly security meetings</li> </ul>	<ul style="list-style-type: none"> <li>● Security was visible and hands-on both outside and inside Post Office.</li> </ul>
<b>Guarding Services</b>	<ul style="list-style-type: none"> <li>● Guarding money and preventing/detecting any offense</li> <li>- Minimum 4 registered security officers at cash pay points</li> <li>- Certificate of competence and SAPS firearm</li> </ul>	<ul style="list-style-type: none"> <li>● Calcutta Community Policing Forum (CPF) volunteers assisted with security. Two security guards were visible: one outside, one inside the Post Office.</li> </ul>

Norms & Standards Categories	Service Standards Summary	Observations
<b>Communication</b>	<ul style="list-style-type: none"> <li>● Promotion of SASSA card to community               <ul style="list-style-type: none"> <li>- Updated information should be distributed</li> <li>- Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag)</li> <li>- SAPO to send SMS to beneficiaries to confirm payment</li> <li>- SAPO must provide the Terms and Conditions to beneficiaries</li> <li>- SASSA give prior approval of all communication with beneficiaries</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● There was no visible information relating to SASSA/SAPO SDA card at the Post Office.</li> <li>● No Terms and Conditions were available at the Post Office - lack of notice boards can be seen in photographs 6 and 7 below.</li> <li>● All staff and security were in uniform and wearing name tags.</li> </ul>
<b>Beneficiary Education</b>	<ul style="list-style-type: none"> <li>● Customer care standards to be communicated with beneficiaries               <ul style="list-style-type: none"> <li>- Customer care charter visibly in SASSA and SAPO offices</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Monitors did not observe the Customer Care Charter displayed.</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>● Pay all beneficiaries during payment cycle               <ul style="list-style-type: none"> <li>- Right amount due to beneficiaries paid the first time</li> <li>- Pay eligible beneficiaries</li> <li>- R5,000 limit per Beneficiary per day</li> <li>- Stop payment or temporary hold request within 2 hours</li> <li>- Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief</li> <li>- SAPO and SASSA develop Cash Voucher System</li> <li>- Pay beneficiaries without ID's with system generated numbers</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Beneficiaries all received slips confirming their amounts and knew what amount they were receiving beforehand.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>● Payment disputes managed within the dispute framework</li> <li>● Disputes should be resolved within the time frame set in the framework</li> </ul>	<ul style="list-style-type: none"> <li>● Case Study: An elderly pensioner had her grant withdrawn from her SASSA SDA by a third party in May. She reported the matter to SASSA. She was transferred to the Mzansi Post Bank card as she was told this is a safer option when she tried to access her June Grant using her SASSA SDA. The June Grant was received on her Mzansi Post Bank card but she is still awaiting the investigation into and reimbursement of her May grant.</li> </ul>



**Photograph 1:** Beneficiaries queuing just outside the door of the Mkhuhlu Post Office on 31 May 2019



**Photograph 2:** Mkhuhlu Post Office queue continued but under cover and sheltered on 31 May 2019



**Photograph 3:** The tent, with seating available, which was empty on 31 May 2019



**Photograph 4:** Wheelchair at Mkhuhlu Post Office - not seen at other Post Offices.



**Photograph 5:** Beneficiaries seated in the tent at 9am on 1 June 2019.



**Photograph 6:** Small queue just inside the Mkhuhlu Post Office, awaiting payment, 31 May 2019



**Photograph 7:** Queues inside Mkhuhlu SAPO on 1 June 2019.

### **Case Study 2: Botshabelo PO and SASSA Offices, Free State, 1 June 2019**

**Community Partner:** Botshabelo Unemployment Movement (BUM)

**Monitors:** Motsi Khokhoma (CP), Erin Torkelson (Black Sash intern)

This case study is based on a narrative report from a Black Sash intern who is a PhD Student Department of Geography University of California, Berkeley. It did not include the quantitative data usually used in a CBM case study.

Botshabelo is 45 km east of Bloemfontein in the Free State province.

Three pensioners had problems with their grants that morning:

- Mme Letsowa had a SASSA/SAPO SDA account and an Emerald Life policy. The Emerald Life Office in Botshabelo had closed about a year before and she was afraid that Emerald Life had closed everywhere. She told us a friend had recently lost a relative and did not know how to make a claim on her Emerald Life policy. Mme Letsowa was angry that they were still deducting money, despite Emerald Life shutting down in Botshabelo. The monitors explained there was an Emerald Life office in Bloemfontein and there were numbers she could call on her policy to make claims. She responded that she wanted to be able to see the office in her area, and since it no longer existed there, she wanted to close the policy.
- Oom Koos had a SASSA/SAPO SDA account and explained that he had never received his whole pension. He was always R20 short, sometimes a bit more, sometimes a bit less. Without a full bank statement, it was impossible to confirm whether the money was being deducted, or was left in his account due to lack of funds at the Post Office. Even if the money was not being stolen, and it was just carried over to the next month, he was effectively unable to get his full grant in the month it was owed to him.
- Mme Dimaki, had a SASSA/SAPO SDA account and usually got paid at Shoprite. That morning she stood in line at Shoprite and bought a small amount of groceries and electricity (about R200) with her SASSA card. She was then informed that she could not get the rest of her money because Shoprite did not have enough cash to meet the demand. Shoprite had not announced this to the customers waiting outside, and the queue continued to be long. Mme Dimaki had already stood for five hours that morning and was angry that she now had to go wait again at the Post Office. She also wanted to know why her grant was R90 the previous month, and needed a three-month bank statement to do so.



The monitors attempted to obtain bank statements for these pensioners.

The Post Office teller was able to access one of the pensioner's statements on her computer system but could not print the statement because someone stole her computer cable. The missing cable was also her internet connection, so statements could not be emailed. When the monitors asked to photograph the statement on her computer screen it transpired she was behind glass and could not turn her screen outward. She referred the monitors to SASSA. She asked that the monitors stress the importance of the missing cable as they were unable to function effectively without it. There was no way for clients visiting that Post Office to independently document, verify or witness their statements.

The monitors and three pensioners went to the SASSA Offices in the Fourways Shopping Centre. When they asked the SASSA consultant for a copy of the beneficiaries' bank statements she gave conflicting responses. First, she said SASSA doesn't give bank statements, and they should go to the Post Office. Then, she said they couldn't go to the main Post Office for a statement because they have been out of ink for several months. After that, she told them that the Post Office representatives in the SASSA offices might be able to print statements, and showed them to a back room where the Post Office was stationed. The Post Office representatives indicated they could not provide statements because they cannot access to SASSA's printers.

After being refused access to the SASSA Manager, the monitors were referred to a sub-manager. She printed three pages, one for each of the beneficiaries, but never handed them over. She read the pages, and without asking the beneficiaries what their problems were, or why they wanted the bank statements, she launched into a lecture on 26A Funeral deductions in English. She clearly thought the pensioners did not understand that funeral policies were coming off their accounts. Instead of dealing with each of the pensioners individually she told the monitors and pensioners that two people had 26A deductions and two had money left over in their accounts, which was less than R10 and could not be paid out. This could not be verified, as neither the monitors nor the pensioners saw the statements for themselves.

After some heated exchanges, the monitors and pensioners eventually left the SASSA offices without any statements or answers to their questions about the life policy

### **Case Study 3: Robertson SAPO, Western Cape, 31 May 2019**

**Community Partner:** Sunshine Star Early Childhood Development Centre; joined the CBM project in 2019.

**Monitors:** Nosipho Qhabi, Lenox Mase, Nolubabalo Msitshana, Elizabeth Andrei's and Nandipha Msitshana (CP). Zoleka Ntuli, Pierre Faessel and Palesa Mongoako (Black Sash)

Robertson is a small rural town in the Western Cape, in an area well-known for its fruit farms and wine estates.

Norms & Standards Categories	Service Standards Summary	Observations
Dignified Service Provided	<ul style="list-style-type: none"><li>● Accessible facilities and equipment that promote the human dignity of beneficiaries:<ul style="list-style-type: none"><li>- Seating (minimum of 20 chairs)</li><li>- Ablutions (male, female, disabled)</li></ul></li></ul>	<ul style="list-style-type: none"><li>● There were 20 chairs that were provided for the beneficiaries. (See photograph 9).</li><li>● There were no signs for male or female ablutions on the walls and no toilets at the facility. A SAPO official</li></ul>

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> <li>- Fresh drinking water (at least 1 dispenser)</li> <li>- 1 First Aid Kit</li> <li>- 1 wheelchair</li> <li>- Adequate shelter</li> </ul>	<p>said they refer people to the toilets at the library, about 2-3 km from the Post Office.</p> <ul style="list-style-type: none"> <li>● Drinking water was provided and it was clean and fresh - even the foam cups were clean. (See photograph 13).</li> <li>● One wheelchair was visible just opposite the tellers. (See photograph 5).</li> <li>● The First Aid Kit was in the SAPO manager's office.</li> <li>● It is a medium sized brick building and can accommodate about 50 people comfortably.</li> </ul>
Facilities and Equipment	<ul style="list-style-type: none"> <li>● Adequate equipment so beneficiaries do not spend more than 1 hour in a queue               <ul style="list-style-type: none"> <li>- Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries)</li> <li>- Electronic equipment</li> <li>- Downtime must not exceed 1 hour</li> <li>- Repair or replacement of equipment must not exceed 1hr</li> <li>- Generator backup</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● There were three tellers working and all assisted with grant payments.</li> <li>● The branch was empty during the hour that the monitors were present. During this time only three grant beneficiaries were paid. The monitors found out later that grant beneficiaries were not aware that they could get the grant on 31 May 2019.</li> <li>● Beneficiaries produced their SASSA gold cards and their ID documents, and signed the slips, after which they received their cash.</li> <li>● There was no queue walker nor security guards. The branch manager was not happy with the Fidelity security guard company because she did not feel safe, let alone the beneficiaries. Fidelity did not provide them with the security guard as per their agreement. According to the branch manager Fidelity promised that they will make security guards available on the following day, i.e. 1 June 2019. Apparently the guards travel from Worcester which is a 45-60-minute drive.</li> <li>● The branch manager was concerned about the number of beneficiaries expected to come on 1 June so she</li> </ul>

Norms & Standards Categories	Service Standards Summary	Observations
		insisted that security should be available that day.
<b>Queue management</b>	<ul style="list-style-type: none"> <li>● Maximum waiting period 1hour</li> <li>● 1 SAPO staff to manage queue at each cash pay point</li> </ul>	<ul style="list-style-type: none"> <li>● There were no long queues, in fact the branch was fairly empty. The few grant beneficiaries who were there were served less than 30 minutes after arriving.</li> <li>● There were no SASSA officials in this branch.</li> </ul>
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>● No unauthorised access or occupation of SAPO/Pay Points <ul style="list-style-type: none"> <li>- Visible access control in dignified manner</li> <li>- Certificate of competence and SAPS firearm competency</li> <li>- Monthly security meetings</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● There was no security guard in this branch.</li> </ul>
<b>Guarding Services</b>	<ul style="list-style-type: none"> <li>● Guarding money and preventing/detecting any offense <ul style="list-style-type: none"> <li>- Minimum 4 registered security officers at cash pay points</li> <li>- Certificate of competence and SAPS firearm</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● The branch manager made an arrangement with SAPS to be visible due to their security guards not showing up.</li> </ul>
<b>Communication</b>	<ul style="list-style-type: none"> <li>● Promotion of SASSA card to community <ul style="list-style-type: none"> <li>- Updated information should be distributed</li> <li>- Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag)</li> <li>- SAPO to send SMS to beneficiaries to confirm payment</li> <li>- SAPO must provide the Terms and Conditions to beneficiaries</li> <li>- SASSA give prior approval of all communication with beneficiaries</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Most of the beneficiaries were not aware grant collection could be done on 31 May 2019. According to the SAPO branch manager SASSA was supposed to inform the grant beneficiaries</li> <li>● The new SASSA gold card poster was displayed against the wall.</li> <li>● Staff members wore their uniforms and treated monitors and the beneficiaries with respect.</li> <li>● Staff members were wearing name tags which had an initial and surname.</li> </ul>
<b>Beneficiary Education</b>	<ul style="list-style-type: none"> <li>● Customer care standards to be communicated with beneficiaries <ul style="list-style-type: none"> <li>- Customer care charter visibly in SASSA and SAPO offices</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● There was a poster of the Customer Care standards displayed against the wall. (See photographs 11 and 12).</li> </ul>



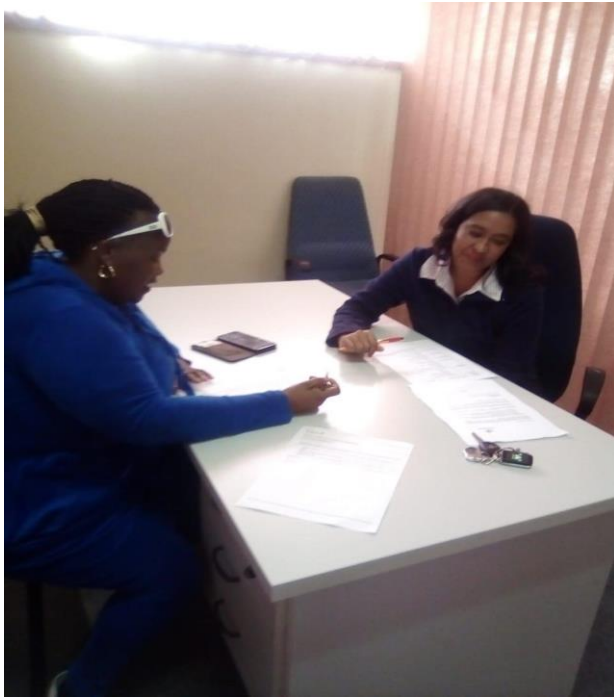
Norms & Standards Categories	Service Standards Summary	Observations
<b>Payments</b>	<ul style="list-style-type: none"> <li>● Pay all beneficiaries during payment cycle <ul style="list-style-type: none"> <li>- Right amount due to beneficiaries paid the first time</li> <li>- Pay eligible beneficiaries</li> <li>- R5,000 limit per Beneficiary per day</li> <li>- Stop payment or temporary hold request within 2 hours</li> <li>- Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief</li> <li>- SAPO and SASSA develop Cash Voucher System</li> <li>- Pay beneficiaries without ID's with system generated numbers</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● Most of the grant beneficiaries knew the total amount of cash they are supposed to get from the SASSA.</li> <li>● They received their slips after they signed at the tellers.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>● Payment disputes managed within the dispute framework</li> <li>● Disputes should be resolved within the time frame set in the framework</li> </ul>	<ul style="list-style-type: none"> <li>● One grant recipient came back to sort out her card issue and she was issued with a new card. This happened within an hour and she received her grant money without any further problems. According to the client her card was not working in the retailer that is why she came to the branch and the card was faulty so she was given the new card.</li> </ul>



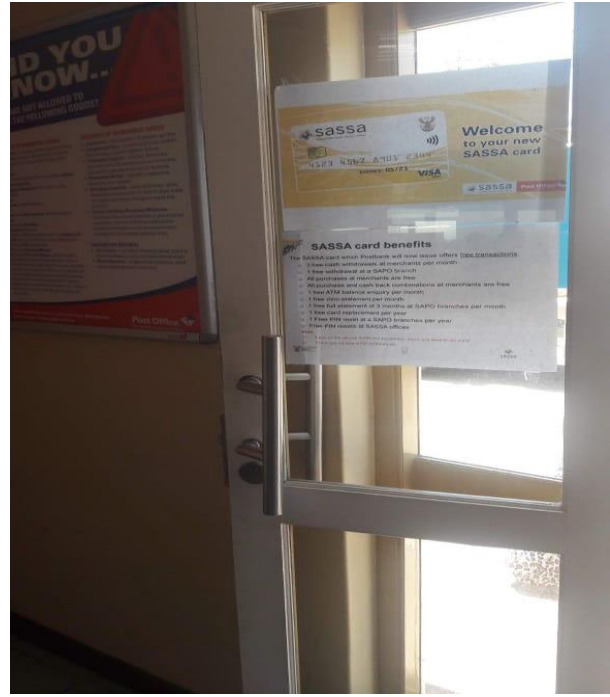
**Photograph 8:** One wheelchair was visible and available on 31 May 2019



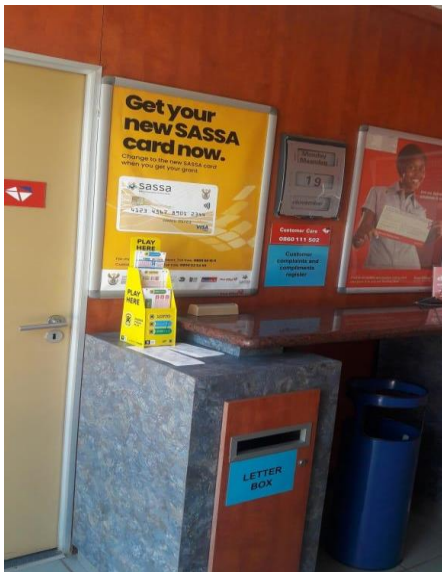
**Photograph 9:** Chairs in Robertson SAPO 31 May 2019



**Photograph 10:** Zoleka Ntuli meeting the Robertson SAPO Branch Manager.



**Photograph 11:** SASSA posters on display



**Photograph 12:** SASSA posters on display.



**Photograph 13:** Water dispenser and foam cups on display

#### **Case Study 4: Greyton PO, Western Cape, 3 June 2019**

**Community Partner:** Genadendal Legal Info Desk (GLID) has been partners with the WCRO since the CMAP project. They have joined again this year as a new partner returning to monitoring work in their community. They are monitoring the Caledon SAPO Branch as well as Greyton SAPO branch who only recently started doing SASSA payments (Greyton is 5km away from Genadendal).

**Monitors:** Margaret Africa, Catherine Reynecke, Yolanda van Rensburg (GLID). Abigail Peters (Black Sash)

Greyton is a small rural town in the Overberg area in the Western Cape.

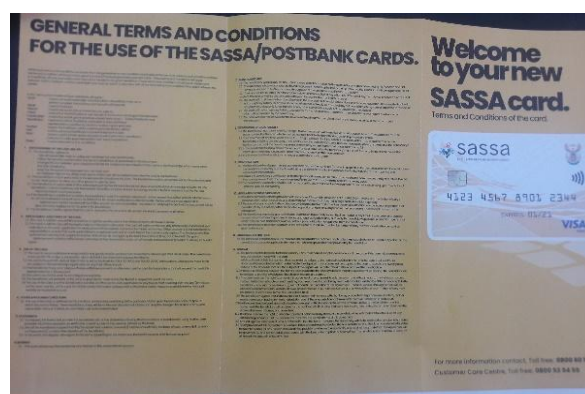
<b>Norms &amp; Standards Categories</b>	<b>Service Standards Summary</b>	<b>Observations</b>
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"><li>● Accessible facilities and equipment that promote the human dignity of beneficiaries:<ul style="list-style-type: none"><li>- Seating (minimum of 20 chairs)</li><li>- Ablutions (male, female, disabled)</li><li>- Fresh drinking water (at least 1 dispenser)</li><li>- 1 First Aid Kit</li><li>- 1 wheelchair</li><li>- Adequate shelter</li></ul></li></ul>	<ul style="list-style-type: none"><li>● Chairs were inside the SAPO space. There were only three; however we were informed that there are some more in the back that are brought out when it is busier</li><li>● There was no visible toilet but next door is an OK Mini Market with a toilet which the shoppers and the Engen garage patrons can use.</li><li>● Drinking water was not visible and when asked the teller informed us that there was not any.</li><li>● There was a first aid kit inside the PO.</li><li>● The Greyton PO is quite small and can only comfortably take 10 people at a time.</li></ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"><li>● Adequate equipment so beneficiaries do not spend more than 1 hour in a queue<ul style="list-style-type: none"><li>- Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries)</li><li>- Electronic equipment</li><li>- Downtime must not exceed 1 Hour</li><li>- Repair or replacement of equipment must not exceed 1hr</li><li>- Generator backup</li></ul></li></ul>	<ul style="list-style-type: none"><li>● The space has a single teller that is dedicated to both grant beneficiaries and SAPO clients as there are no other teller windows. (See photograph 14.)</li><li>● Beneficiaries were able to receive their cash from the teller</li><li>● Teller explained when she first started with payments the system was down but she just unplugged it and restarted and it worked again. She was then able to help beneficiaries and experienced no problems after.</li></ul>
<b>Queue management</b>	<ul style="list-style-type: none"><li>● Maximum waiting period 1hour</li><li>● 1 SAPO staff to manage queue at each cash pay point</li></ul>	<ul style="list-style-type: none"><li>● Beneficiaries had not known that the SAPO in Greyton was paying out this weekend and some came in small numbers but then news spread by word of mouth.</li><li>● On Friday 31 May 2019 the teller shared she paid out over R100,000 to beneficiaries. Thereafter on Saturday 1</li></ul>

Norms & Standards Categories	Service Standards Summary	Observations
		June she paid out R11 380. Since the weekend she hadn't paid out more grant money.
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>• No unauthorised access or occupation of SAPO/Pay Points               <ul style="list-style-type: none"> <li>- Visible access control in dignified manner</li> <li>- Certificate of competence and SAPS firearm competency</li> <li>- Monthly security meetings</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• The security company deliver the money and leave. They do not make sure the area is safe for beneficiaries.</li> <li>• There seems to be a general feeling of safety for the community even though there is no security provided.</li> </ul>
<b>Guarding Services</b>	<ul style="list-style-type: none"> <li>• Guarding money and preventing/detecting any offense</li> <li>• Minimum 4 registered security officers at cash pay points</li> <li>• Certificate of competence and SAPS firearm</li> </ul>	<ul style="list-style-type: none"> <li>• No guarding takes place. There is no security present.</li> </ul>
<b>Communication</b>	<ul style="list-style-type: none"> <li>• Promotion of SASSA card to community</li> <li>• Updated information should be distributed</li> <li>• Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear name tag)</li> <li>• SAPO to send SMS to beneficiaries to confirm payment</li> <li>• SAPO must provide the Terms and conditions to beneficiaries</li> <li>• SASSA give prior approval of all communication with beneficiaries</li> </ul>	<ul style="list-style-type: none"> <li>• The facility has no visible information displayed but do have flyers/pamphlets namely "Welcome to your new SASSA Card" in Afrikaans and English.</li> <li>• Staff member was wearing a uniform</li> </ul>
<b>Beneficiary Education</b>	<ul style="list-style-type: none"> <li>• Customer care standards to be communicated with beneficiaries</li> <li>• Customer care charter visibly in SASSA and SAPO offices</li> </ul>	<ul style="list-style-type: none"> <li>• No Customer Care standards displayed in the SAPO office currently due to an incident where the beneficiaries tore down the poster on the door.</li> <li>• They had one big poster of the new SASSA/SAPO card on the wall</li> </ul>
<b>Payments</b>	<ul style="list-style-type: none"> <li>• Pay all beneficiaries during payment cycle               <ul style="list-style-type: none"> <li>- Right amount due to beneficiaries paid the first time</li> <li>- Pay eligible beneficiaries</li> <li>- R5000 limit per Beneficiary per day</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Beneficiaries are generally well informed about the total amount of their grants.</li> <li>• Beneficiaries receive slips after their payments</li> <li>• Some beneficiaries complained that when they do not come to the SAPO they do indeed experience various amounts of bank costs when using an ATM, ranging between R30-R50.</li> </ul>

Norms & Standards Categories	Service Standards Summary	Observations
	<ul style="list-style-type: none"> <li>- Stop payment or temporary hold request within 2 hours</li> <li>- Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief</li> <li>- SAPO and SASSA develop Cash Voucher System</li> <li>- Pay beneficiaries without ID's with system generated numbers</li> </ul>	
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>● Payment disputes managed within the dispute framework.</li> <li>● Disputes should be resolved within the time frame set in the framework.</li> </ul>	<ul style="list-style-type: none"> <li>● Beneficiaries are aware that they can go to SASSA or SAPO should they experience some issues.</li> <li>● No problems have been addressed at the Greyton PO yet, all beneficiaries payments seem to be in order.</li> </ul>



**Photograph 14:** The single teller at Greyton post office



**Photograph 15:** Information leaflet

## 4. RETAILERS CASE STUDIES

One of the consequences of the decommissioning of paypoints and the distances they have to travel to SAPO branches is that there has been a significant increase in the number of grant recipients accessing their grants at the selected retail companies that provide grants in cash.

For this reason, CBM has been extended to include retail outlets in order to allow for insight and analysis of the quality of service being provided. Because there is no SLA between SASSA or SAPO and retailers, the monitoring criteria used for monitoring the quality of service provision have been adapted.

### **Case Study 5: Bushbuckridge Shoprite, Mpumalanga, 31 May and 1 June 2019**

**Community Partner:** BRAC

**Monitors:** Mourice Pheos Mathobela at Shoprite (CP) Evashnee Naidu and Jerome Bele (Black Sash)

This store is situated in a complex opposite the complex where the SuperSpar is. Not easy to find if you do not know the area. There are bank ATMs frequented by long queues of people throughout the day.

Provision of Services	Observations
<b>Dignified Service Provided</b>	<ul style="list-style-type: none"><li>● Cash was not readily available.</li><li>● Beneficiaries had to wait for their cash payments until sufficient cash was collected at the other tills in the store.</li><li>● Advertising the date of social grant pay outs is done on social media. A significant number of beneficiaries do not have access to these facilities or are not aware that this is a medium used for notifying them of the grant pay out dates.</li></ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"><li>● There are no seats available.</li><li>● No toilet facilities.</li><li>● No drinking water.</li></ul>
<b>Queue management</b>	<ul style="list-style-type: none"><li>● There was strict queue management by security.</li><li>● Queues formed outside the shop.</li><li>● Nobody is allowed to skip the queue.</li><li>● Some of the beneficiaries were queuing from as early as 6am.</li><li>● The first day was quiet compared to the second day when queueing started at 8am.</li></ul>
<b>Security and Guarding Services</b>	<ul style="list-style-type: none"><li>● The security managed the queues outside and in and escorted people to the tills.</li><li>● Security allowed five people per till as cash availability was a huge challenge.</li><li>● Internal security escorted tellers to cash room to retrieve cash and reload the tills.</li><li>● Staff are also escorted when depositing cash into the cash room.</li></ul>
<b>Payments</b>	<ul style="list-style-type: none"><li>● The payment process takes about 5 minutes per beneficiary. In cases where beneficiaries want to make purchases and withdraw the balance in cash, they join the normal tills.</li><li>● There were no ATMs at this store. Beneficiaries can only access their cash at two dedicated tills at the end of the store.</li><li>● Between three to five beneficiaries are paid per till before the cash runs out, depending on the grant amount to be paid out per beneficiary. It can take a minimum of 30 minutes for cash to become available.</li></ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"><li>● At 12:18, Shoprite realised they had not generated enough cash to continue paying. While some beneficiaries chose to leave, the majority especially the elderly waited. A cash delivery seemed to arrive at 12:20, and the security team left at 12:30. In the interim, the two tills dedicated to grant beneficiaries for cash withdrawals were opened to cash customers to generate cash in order to pay beneficiaries. Some payments resumed at 12:50 for those who had been waiting in the queue. Only two Older Persons' Grant beneficiaries could be paid at 12:50. All payments stopped at 13:00, despite the cash delivery. The float was required for the store and despite long queues outside the store, payments were halted and suspend monitoring.</li><li>● Beneficiaries holding multiple cards also block the system and prove a challenge, especially when the store experiences extreme cash shortages.</li></ul>



### **Case Study 6: Bushbuckridge Superspar, Mpumalanga, 31 May and 1 June 2019**

**Community Partner:** BRAC

**Monitors:** Sekatane Hellen Geniffer at Superspar (CP) Evashnee Naidu and Jerome Bele (Black Sash)

This CBM exercise was explained to the store manager and offered to share the results with him and his staff. He welcomed the monitoring exercise and allocated interview space - one of the unused tills. Monitors spoke to several Spar staff. This store is situated in a business complex with many bank ATMs.

Provision of Services	Observations
Dignified Service Provided	<ul style="list-style-type: none"><li>● A staff member said they have had cases of the elderly faint or fall ill while waiting for grants. SASSA support for stores is required.</li></ul>
Facilities and Equipment	<ul style="list-style-type: none"><li>● No ATMs at this store. Beneficiaries can only access their cash at the store's tills.</li><li>● There are no seats available</li><li>● No toilet facilities</li><li>● No drinking water.</li></ul>
Queue management	<ul style="list-style-type: none"><li>● On 1 June there were longer queues at the store. Queues were moving fast and efficiently.</li></ul>
Security and Guarding Services	<ul style="list-style-type: none"><li>● This store is quite spacious with security guards at the entrance only.</li></ul>
Payments	<ul style="list-style-type: none"><li>● The tellers are very skilled and helpful. They are able to explain to beneficiaries what they are owed, less their purchases and what the cash balance is.</li><li>● This retailer requires that beneficiaries must purchase prior to receiving their grant. Each grant type has a minimum purchase allocation.</li></ul>
Recourse & disputes	<ul style="list-style-type: none"><li>● Cash shortages did not seem to present a problem at this SuperSpar.</li></ul>

### **Case Study 7: Hazyview Ndlovu Superspar, Mpumalanga, 31 May and 1 June 2019**

**Community Partner:** Bohlabela Resource and Advice Centre (BRAC)

**Monitors:** Mourice Pheos Mathobela (CP) Evashnee Naidu and Jerome Bele (Black Sash)

This retailer is situated in Lowveld Mall. Beneficiaries from 37 villages in the area use this facility to access their grants. Some as far as Mkhululu about 45 minutes away by car or taxi, use this SuperSpar to access their grants. The Black Sash met the store manager briefing him on how the data gathered would be used. He was very glad that attention will be paid to the massive challenges faced by retailers. He was happy for the monitoring team to continue the work in the store. He confirmed that closure of the pay points has resulted in a significant increase of grant beneficiaries flocking to this store. SASSA has not visited the store.

Provision of Services	Observations
Dignified Service Provided	<ul style="list-style-type: none"> <li>Waiting area: Beneficiaries arrive from 07:00 to start queuing.</li> </ul>
Facilities and Equipment	<ul style="list-style-type: none"> <li>Adequate seating outside down the length of the store, with very, very long queues inside.</li> <li>No water is provided.</li> </ul>
Queue management	<ul style="list-style-type: none"> <li>Depending on their purchases, the process takes about half an hour to an hour per beneficiary.</li> <li>Despite the fact that the store was quite large, the store was extremely crowded and hard to manage.</li> </ul>
Security and Guarding Services	<ul style="list-style-type: none"> <li>Security was only able to manage the entry and exit of people, but not enough capacity for queue management.</li> <li>There is no support for queue management.</li> <li>Store staff and security and members from the community are managing the queues.</li> </ul>
Payments	<ul style="list-style-type: none"> <li>Beneficiaries have to make a purchase in order to access the balance of their grants in cash.</li> </ul>
Recourse & disputes	<ul style="list-style-type: none"> <li>No helpdesk available</li> </ul>

## 5. MONITORING RESULTS

This section of the report provides a comparative statistical analysis of the SAPO and retailer branches where Black Sash and Community Partner monitors conducted CBM during May/June 2019.

Please see [bit.ly/PaysiteDashboard](http://bit.ly/PaysiteDashboard) and [bit.ly/RetailersDashboard](http://bit.ly/RetailersDashboard) to explore the full results further.

Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
General Demographics		<ul style="list-style-type: none"> <li>902 beneficiaries were monitored across 22 pay sites in June 2019 with the majority (61.8%) being in urban areas and 29.2% in rural areas.</li> </ul>	<ul style="list-style-type: none"> <li>549 beneficiaries monitored across 10 areas where various retail stores were paying out grant beneficiaries. 43.% were in peri-urban locations, 33.6% in urban and 19.9% in rural locations.</li> </ul>
		<ul style="list-style-type: none"> <li>Of these beneficiaries 64.4% were female and 52.5% were older than 60.</li> </ul>	<ul style="list-style-type: none"> <li>66.7% of the beneficiaries monitored were female and 44.1% were older than 60.</li> </ul>



Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
		<ul style="list-style-type: none"> <li>Of the 620 beneficiaries surveyed, 550 receive a state old age grant and 253 a child support grant.</li> </ul>	<ul style="list-style-type: none"> <li>Of the 549 beneficiaries, 278 receive a state old age grant and 193 a child support grant.</li> </ul>
		<ul style="list-style-type: none"> <li>72.9% of beneficiaries travel less than 5km to access to pay site, however 27.1% travel over 5km at their own expense, to collect their grants.</li> </ul>	<ul style="list-style-type: none"> <li>44% travel between 2km and 5km to access the retailer and 23.5% between 5km and 10km.</li> </ul>
<b>Facilities and Equipment</b>	<ul style="list-style-type: none"> <li>Adequate equipment so beneficiaries do not spend more than 1 hour in a queue               <ul style="list-style-type: none"> <li>Cash dispensing (available between 08:00-16:00, Minimum 1 machine for every 60 beneficiaries)</li> <li>Electronic equipment</li> <li>Downtime must not exceed 1 hour</li> <li>Repair or replacement of equipment must not exceed 1hr</li> <li>Generator backup</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Nationally, 47.74% of sites opened their doors at 08h00</li> </ul>	<ul style="list-style-type: none"> <li>Most retailers, 40.59%, opened their doors at 08h00 with beneficiaries mostly arriving between 07h00 (19.24%) and 08h00 (8.88%)</li> </ul>
		<ul style="list-style-type: none"> <li>Payment times seems to range from:               <ul style="list-style-type: none"> <li>08h30 (31.34%),</li> <li>08h00 (23.26%)</li> <li>09h00 (11.47%)</li> <li>11.94% of beneficiaries arriving at the site at 07h00.</li> </ul> </li> </ul>	
<b>Queue management</b>	<ul style="list-style-type: none"> <li>Maximum waiting period 1hour</li> <li>1 SAPO staff to manage queue at each cash pay point</li> </ul>	<ul style="list-style-type: none"> <li>Waiting periods:-               <ul style="list-style-type: none"> <li>17.1% waited under 30 minutes.</li> <li>34.7% waited between 1 and 2 hours; and</li> <li>36.6% of beneficiaries reported waiting between 30 minutes and 1 hour,</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>28.7% waited between 30mins and 1 hour after the doors were opened, to receive their cash. 28.1% waited between 1 and 2 hours and 17.3% waited more than 6 hours.</li> </ul>
<b>Manned Security</b>	<ul style="list-style-type: none"> <li>No unauthorised access or occupation of SAPO/Pay Points</li> </ul>	<ul style="list-style-type: none"> <li>98.2% felt safe receiving their grants at the facility they visited</li> </ul>	<ul style="list-style-type: none"> <li>95.1% report feeling safe receiving their cash at their chosen retailer with those who don't mostly listing the lack of</li> </ul>

Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
	<ul style="list-style-type: none"> <li>- Visible access control in dignified manner</li> <li>- Certificate of competence and SAPS firearm competency</li> <li>- Monthly security meetings</li> </ul>	<ul style="list-style-type: none"> <li>● 88.7% reported seeing visible security on site.</li> </ul>	security as the reason for not feeling safe
<b>Guarding Services</b>	<ul style="list-style-type: none"> <li>● Guarding money and preventing/detecting any offense               <ul style="list-style-type: none"> <li>- Minimum 4 registered security officers at cash pay points</li> <li>- Certificate of competence and SAPS firearm</li> </ul> </li> </ul>		
<b>Communication</b>	<ul style="list-style-type: none"> <li>● Promotion of SASSA card to community               <ul style="list-style-type: none"> <li>- Updated information should be distributed</li> <li>- Staff must wear corporate branded clothing and name tags (minimum standard every staff must wear a name tag)</li> <li>- SAPO to send SMS to beneficiaries to confirm payment</li> <li>- SAPO must provide the Terms and Conditions to beneficiaries</li> <li>- SASSA give prior approval of all communication with beneficiaries</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● 61.6% of beneficiaries received a copy of the Terms and Conditions of their SAPO account and 25.5% were not sure whether they had.</li> <li>● 81.9% claim that officials were wearing uniforms and 76.6% said they saw officials wearing name tags.</li> </ul>	<ul style="list-style-type: none"> <li>● 40.9% of beneficiaries reported receiving a copy of the Terms and Conditions of their SAPO account and 20.6% were not sure whether they had.</li> </ul>
<b>Beneficiary Education</b>	<ul style="list-style-type: none"> <li>● Customer care standards to be communicated with beneficiaries</li> </ul>		<ul style="list-style-type: none"> <li>● 59.5% of beneficiaries monitored reported being aware of the fees paid when accessing different payment options</li> </ul>

Norms & Standards Categories	Service Standards Summary	National SAPO Paysite Results	National Retailer Results
	<ul style="list-style-type: none"> <li>- Customer care charter visibly in SASSA and SAPO offices</li> </ul>		
<b>Payments</b>	<ul style="list-style-type: none"> <li>● Pay all beneficiaries during payment cycle               <ul style="list-style-type: none"> <li>- Right amount due to beneficiaries paid the first time</li> <li>- Pay eligible beneficiaries</li> <li>- R5,000 limit per Beneficiary per day</li> <li>- Stop payment or temporary hold request within 2 hours</li> <li>- Pay Social Relief Distress (SRD) to beneficiaries in need of immediate relief</li> <li>- SAPO and SASSA develop Cash Voucher System</li> <li>- Pay beneficiaries without IDs with system generated numbers</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>● 99.5% of beneficiaries reported receiving their grants and 98.7% received their full grant amount. Most reasons for not receiving full grant was due to beneficiaries forgetting their pins and facilities running out of money.</li> </ul>	<ul style="list-style-type: none"> <li>● 96.5% of beneficiaries reported receiving their grants and 93.9% received their full grant amount. Most reasons for not receiving full grant was due to retailers running out of money.</li> </ul>
		<ul style="list-style-type: none"> <li>● 92.9% accessed their grant payment on their first attempt. For those needing to return the reason is typically systems being offline as well as cases where beneficiaries have no insight into why they couldn't access their grants the first time around.</li> </ul>	<ul style="list-style-type: none"> <li>● 92% accessed their grant payment with 1 withdrawal. 5.8% needed to make 2 withdrawals</li> </ul>
		<ul style="list-style-type: none"> <li>● 90.8% received a receipt with their transaction.</li> </ul>	<ul style="list-style-type: none"> <li>● 88.2% received a receipt with their transaction.</li> </ul>
			<ul style="list-style-type: none"> <li>● 71.3% report not incurring bank charges and 14% saying they did.</li> </ul>
			<ul style="list-style-type: none"> <li>● 3.7% were forced to buy something in order to withdraw their grant.</li> </ul>
<b>Recourse &amp; disputes</b>	<ul style="list-style-type: none"> <li>● Payment disputes managed within the dispute framework</li> <li>● Disputes should be resolved within the time frame set in the framework</li> </ul>	<ul style="list-style-type: none"> <li>● 79.7% of beneficiaries reported knowing how to log a complaint regarding their grants, should they need to.</li> </ul>	<ul style="list-style-type: none"> <li>● 66.9% of beneficiaries reported knowing how to log a complaint regarding their grants, should they need to.</li> </ul>
		<ul style="list-style-type: none"> <li>● 81.5% reported an official available to assist with queries</li> </ul>	<ul style="list-style-type: none"> <li>● 9% reported an official available to assist with queries and 13.4% were not sure.</li> </ul>