

A submission to SASSA and SAPO on the

New SASSA/ SAPO card swap

Community Based Monitoring:
Results and Observations

Report date: 4 July 2018



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1. EXECUTIVE SUMMARY

Black Sash and community partners recognise the enormity of migrating approximately 8.4 million grant beneficiaries (with 2.5 million receiving cash before September 2018) to the new SASSA/SAPO card.

The Black Sash's 2018 Community Based Monitoring (CBM) project is premised on the transition to the new SASSA/SAPO bank account (hereafter referred to as the SASSA/SAPO card swap). The Black Sash implements the CBM project with twenty Community Partners (CPs) across the country for the period starting June 2018. For this first monthly report we interviewed 990 grant beneficiaries in 32 sites located in Gauteng (352), KwaZulu/Natal (266), Eastern Cape (208), Western Cape (99) and Mpumalanga (65). SASSA and SAPO provided us access to the various facilities. The monthly CBM results will be shared with SASSA and SAPO.

Results:-

Most of the beneficiaries interviewed were older than 60, female and from urban areas. Most beneficiaries travelled less than 5km to the facility, found it easily accessible and over 50% did not have to pay transport costs to get there. However, as the paypoint footprint shrinks, more people will have to incur travel costs to receive their grant.

Interviews were conducted with beneficiaries who engaged in the cards swap process. The majority reported a successful card swap (87.2%). Beneficiaries and monitors reported better SASSA/SAPO card swap services at community venues in particular provinces. At several paypoints CPS would not grant SAPO access to undertake card swaps, were aggressively marketing the EPE card and misled beneficiaries into believing that the EPE card was the new SASSA card. Most SAPO branches were not ready to engage yet and some beneficiaries were mistakenly issued with a SAPO Mzansi card that will cost them a monthly account maintenance fee.

Unsuccessful card swaps were due to: slow internet connection, being offline, challenges with HANIS verification and running out of cards. System difficulties resulted in long queues and beneficiaries being turned away. Once technical connectivity was resolved and biometrics verification taken offline, 64% of card swaps took between 5 and 10 minutes.

77% of beneficiaries heard from SASSA (46.8%) and word of mouth (30.7) about the SASSA/SAPO card swap. 98.3% of beneficiaries brought their identity documents and 65.05% their old SASSA card. Some beneficiaries had to provide proof of address, bank statements and affidavits, which was not a SASSA requirement.

Information on elements of the Terms and Conditions of the new SASSA/SAPO bank account and the card swap process happened simultaneously, which was overwhelming and confusing to beneficiaries. A large majority of beneficiaries did not receive documentation including the Terms and Conditions (78%) or a complaint procedure (65%), nor were these explained to them.

At least 36.4% of beneficiaries indicated that they will collect their grant at a SAPO branch in future; 30.7% will use an ATM and 28.1% will use a merchant or retailer. Many were not aware that a new SASSA/SAPO card could lead to the closure of their local paypoint and that they will have to go to a SAPO branch for their next payout.

Recommendations:-

- *Beneficiary Education:* SASSA/SAPO must provide beneficiaries with hard copies - in their vernacular - and clear explanations of the Terms and Conditions of the SASSA/SAPO bank account as well as having a complaint procedure in place, should they encounter any irregular transactions.
- *Communication:* Beneficiaries should know in advance where and when they can present for the card swap process. A joint SASSA /SAPO carefully targeted communication strategy needs to be rolled-out. Content and Customer Care Training of SASSA officials is crucial to the success of this strategy.
- *Default Closure of Paypoints:* SASSA must engage beneficiaries prior to closing down a pay point, particularly where there is no alternative payment infrastructure and beneficiaries have to incur unnecessary transport costs.
- *Unethical Conduct at Paypoints:* The SASSA/SAPO card swap should be separated from cash paypoint activities completely. Where card swaps are conducted at paypoints vulnerable beneficiaries must be protected from misrepresentation and aggressive marketing by CPS and Net1 subsidiaries.
- *SAPO's capacity:* A realistic card swap plan needs to be devised for each region to ensure SAPO can deliver on the massive task of card swaps and payments to beneficiaries within the limited timeframes agreed to.

2. INTRODUCTION

2.1 Background

The Black Sash and its partners appreciate the complexity of managing a major system change. We do not underestimate the enormity of the transition to the SASSA/SAPO card involving approximately 8.4 million beneficiaries: 2.5 million using cash payments and 5.9 million using the SASSA card to access their grants (out of a total of 10.7m bank account holders). It requires effective strategies and procedures for on-boarding a new service provider(s) and respectful individual face-to-face consultations with millions of beneficiaries within a fixed timeframe. Most importantly, the system changes must ensure that monthly grant payments continue uninterrupted, as well as meet the Constitutional Court's stipulations.

Other factors that need to be taken into consideration are:

- SASSA and SAPO officials need to be rapidly trained to understand and operate the new system effectively;

- SASSA and SAPO officials need to learn how to work cooperatively to ensure that grant payments continue without any interruptions until the new system stabilises;
- SASSA officials must inform and educate millions of beneficiaries on where, when and how (documentation required) the card swap will be done;
- Beneficiaries, in order to make informed choices, need education regarding Terms and Conditions, including fee structures and the benefits of the new bank account;
- The technology of the new SASSA/SAPO bank account needs to be integrated with the Home Affairs National Identification System (HANIS) for authentication and security purposes;
- SASSA intends to drastically reduce the number of cash paypoints. Millions of beneficiaries - the elderly, disabled and those not on the National Payment System Infrastructure footprint - must be engaged to mitigate adverse effects.

2.2 Community Based Monitoring Methodology

The Black Sash has been involved in Community Based Monitoring (CBM) for the past 15 years. Our 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. Good service delivery is also acknowledged. This model offers the opportunity for 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 - for full list of CPs see Appendix 2. A Memorandum of Understanding is concluded with each CP, detailing the scope, deliverables and ethics. See cbm.blacksash.org.za for a detailed description of the CBM model.

The 2018 CBM project focuses on the transition to the new SASSA/SAPO bank account also referred to as the card swap. We have modified the Black Sash CBM model slightly to capture the complexities of this task. New surveys were developed for the card swap and to monitor the pay point footprint. In addition, CP monitors and Black Sash staff completed compulsory site observation surveys. Both new and seasoned monitors attended capacity building workshops to learn about context changes, the CBM model, the new surveys, and to brush up on ethics.

The cycle of data collection has changed from annual to monthly for the remainder of 2018. The monthly cycle runs as follows:

- Data is collected during the first two weeks of the month.
- During the third and fourth week data is cleaned, analysed and shared with Black Sash regional offices and CPs to check for accuracy.
- A report is produced by the fourth week of the month.
- Final monthly reports are shared in the first week of the following month.

Black Sash obtains written permission from SASSA and SAPO to access their respective facilities for the implementation of its current CBM project.

3. RESULTS¹

Data was gathered by interviewing grant beneficiaries attempting to perform a card swap. Answers were recorded on paper surveys and then captured onto a central data repository, using Kobotoolbox (<http://www.kobotoolbox.org/>). Data was then analysed and presented using Data Studio (<https://datastudio.google.com/>) and included in this report. The data is also fed into the Black Sash CBM platform (<https://cbm.blacksash.org.za/>).

Monitoring for the first month was conducted between 15 May and 20 June 2018 by 16 partners, across 32 sites². Two surveys were administered, one tracking the SASSA / SAPO card swap transition and the other gathering beneficiary's preferences regarding how they would like their grant to be paid out.

This report focuses on the results of the SASSA/SAPO transition survey³.

3.1 Scope of Monitoring

3.1.1 Nationally, 990 beneficiaries were interviewed and of the 32 sites the majority, almost 73%, were in urban areas (Fig. 1).

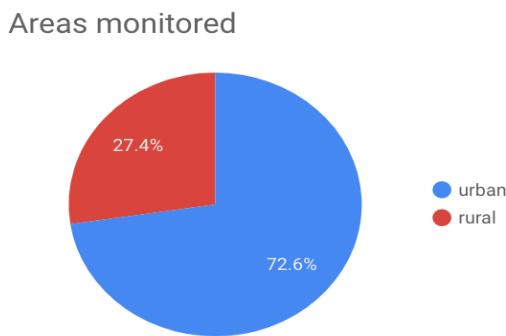


Figure 1: Urban / rural split of monitoring

3.1.2 Over half (59.3%) of the card swap beneficiaries interviewed were older than 60, showing the prioritisation of the elderly (Fig2) as per SASSA's plan.

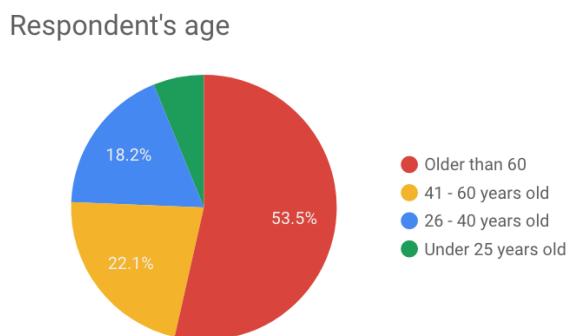


Figure 2: Age breakdown of beneficiaries surveyed

¹See Appendix 1 for table of infographic figures

² See Appendix 2 for a List of partners and areas

³See Appendix 3 for Surveys - please note this report only deals with the Card Swap Transition results

3.1.3 Of the beneficiaries interviewed, 59% receive a State Old Age Grant, again reflecting the prioritisation of the elderly, with the Child Support Grant being the next highest at just under 30% (Fig 3 and 4).

Grant types

Facility type	State Old ...	Child-Suppor...	Grant in aid	Care Depend...	Foster Child Grant
Paypoint	43%	33%	50%	57%	13%
Community hall	31%	33%	0%	29%	13%
SAPO	16%	21%	0%	14%	39%
Other (please specify)	9%	12%	50%	0%	35%

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Figure 3: Grants received, disaggregated by facility type

Ratio of grant types to respondents

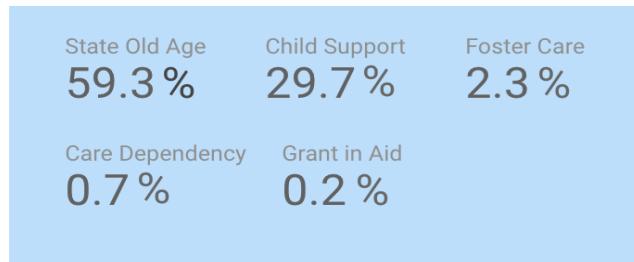


Figure 4: Total grants received as a proportion of interviewed beneficiaries

3.1.4 Most beneficiaries (77.6%) travel up to 5km (Fig 6) and most beneficiaries (83%) perceive it as easy to get to the facility being monitored (Fig 5).

How easy is it for people to get here

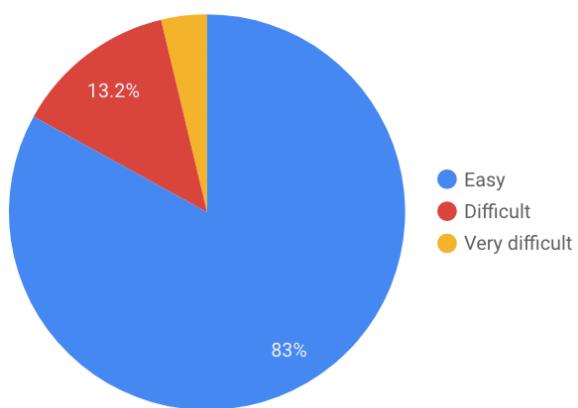


Figure 5: Perception of ease of accessibility

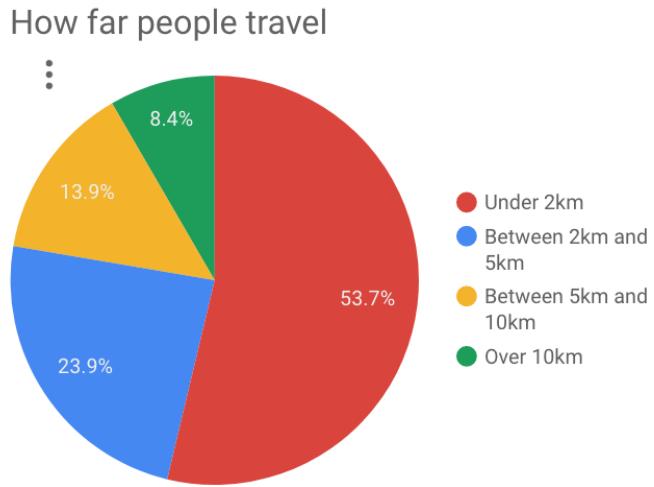


Figure 6. Distance to travel

3.1.5 The majority of the respondents either paid nothing (51.5%) or between R11 - R25 (25.6%) to get to the site. If the paypoint footprint decreases, we anticipate that more people may need to pay higher travel costs to receive their grants (Fig 7).

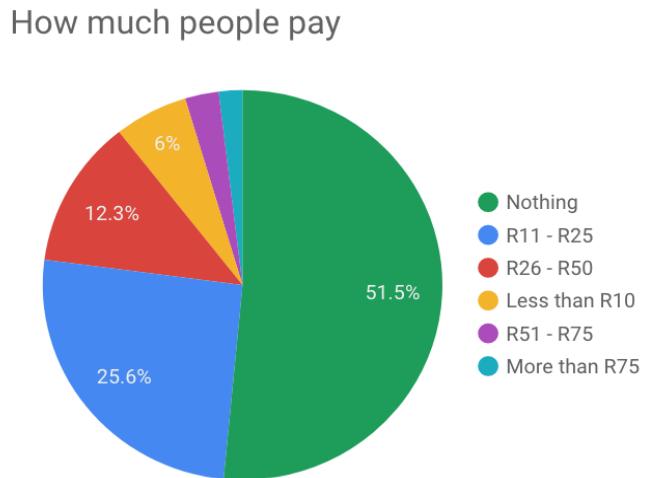


Figure 7: Amount paid on travel

3.2 Card Swap: Success Rate

3.2.1 Of the 32 sites monitored in the period, SASSA paypoints (39.4%) and community halls (29.6%) make up the largest slice. The Post Office branches accounts for 18.9% of the responses and 12.1% was made up predominantly of SASSA service offices (Fig 8).

What facility types were monitored

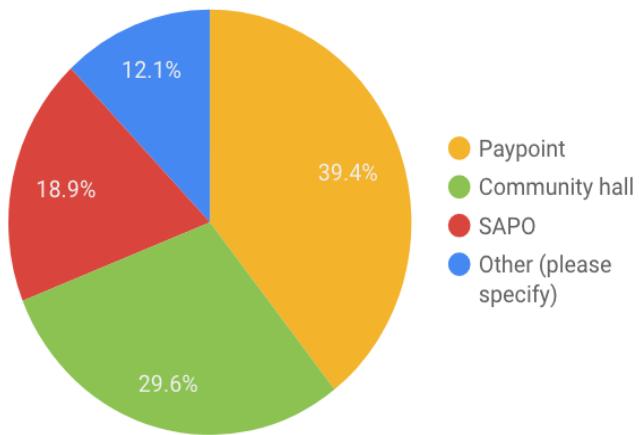


Figure 8. Types of facilities monitored

3.2.2 In terms of state of readiness for the SASSA/SAPO card swap, beneficiaries and monitors reported better SASSA/SAPO card swap services at community venues than at paypoints and SAPO branches

Text Box 1: Community Venues:

Maponya Mall, Gauteng (Case Study 1) and Perdekop, Mpumalanga (Case Study 2)

The Black Sash Gauteng regional office and monitors of the Dobsonville Human Rights Advice Office monitored the Maponya Mall, Gauteng SASSA/SAPO card swap event on Saturday the 9 June 2018. Ms Simelane of SASSA mentioned this was tried and tested in Orange Farm – south of Johannesburg and proved to be effective. The waiting area was a big tent with sufficient seating and visibly situated outside the mall. Beneficiaries in large numbers queued in the tent and were then escorted to the SASSA office inside the mall. The elderly and frail were given priority and escorted to the Post Office facility, also inside the mall, which was closer to the tent. This process was well organised, swift and easy to follow. Seventy six beneficiaries completed the survey and almost all of them received their new SASSA/ SAPO card.

Beneficiaries from other provinces, now residing in Gauteng, were also assisted at Maponya by SASSA officials to apply for transfers to Gauteng where the card is being swapped. Beneficiaries who wished to switch from their EPE card back to the new SASSA/SAPO card were assisted to complete a mandate to this effect. It seemed a very efficient way for beneficiaries to also terminate their EPE accounts. The process was effective and fast, compared to the process observed at other paypoints and SAPO branches. This card swap process offered a model for card swaps that could be extended to other provinces and regions.

On 11 June 2018, the Black Sash KZN regional office team and monitors of the Albert Luthuli Human Rights Advice Centre monitored at the Perdekop Community Hall, Mpumalanga. SASSA in Mpumalanga region targeted Community Halls, instead of paypoints, as their preferred method for the card swap. The SASSA/SAPO swap service is offered during the week, using a three-day turnaround period in each selected town as per the plan shared with monitors, below:

CARD SWAP PROGRAMME FOR JUNE 2018						
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
				1 Breyten Piet Retief	2	3
4 Breyten Piet Retief	5 Breyten Piet Retief	6 Daggakraal 1 Amsterdam	7 Daggakraal 1 Amsterdam	8 Daggakraal 1 Amsterdam	9	10
11 Perdekop Morgenzon	12 Perdekop Morgenzon	13 Perdekop Morgenzon (PD)	14 Amersfoort Volksrust (PD)	15 Amersfoort Volksrust	16 Amersfoort Volksrust	17
18 Amersfoort	19 Amersfoort Dundonald	20 Dundonald Fernie A	21 Dundonald Fernie A	22 Fernie A Mayflower	23 Fernie A Mayflower	24
25 Fernie A Mayflower	26 Mayflower Lothair	27 Mayflower Lothair	28 Lothair Wakkerstroom	29 Lothair Wakkerstroom	30 Lothair Wakkerstroom	

SASSA officials managed the queues while SAPO officials were stationed at seven computers. SASSA local officials and the district manager for Grant Payments confirmed that until Friday 8 June they struggled with the IT network and were only able to effect card swaps after 15h00. The district manager stated that due to the challenges with connectivity they were instructed to remove biometric verification, which reduced the process to two minutes.

The new process was completed as follows:

- Beneficiary's Identity Document and white SASSA card are scanned;
- Beneficiary is awarded the new card with the requisite pin number;
- The numbers of both the old SASSA card and the new SASSA card are manually captured to act as a means of verification of what has been issued.

Large numbers of beneficiaries turned up to effect their card swap. Once they experienced good quality service the message was then spread by word of mouth. By 09h30, 100 card swaps were already completed. By 13h00 the total stood at 260 card swaps. The average beneficiary waiting time, from entering the hall to completion of the card swap, was approximately half an hour. This card swap service was planned to continue in Perdekop on 12 and 13 June.

The card swap process in a Community Hall was conducted without the aggressive presence and manipulation of CPS. The SASSA officials managed the process capably. The beneficiaries, including EPE card holders, came in large numbers to swap. Beneficiaries with EPE cards were sent to the SASSA local office to change their method of payment to cash, in order to transfer to the new card.

3.2.3 Monitors reported challenges with CPS representatives at several paypoints.

Text Box 2: Paypoints:

Jeff Hall in KwaNobuhle a Paypoint in Uitenhage (Case Study 3) monitored by Interchurch Local Development Agency (ILDA)

On 7 June 2018, beneficiaries informed the monitors that they received an SMS to come in for card swaps – the SMS was allegedly sent by SASSA. However, neither SASSA nor SAPO were present at Jeff Hall paypoint. Cash Paymaster Services (CPS) conducted Easy Pay Everywhere (EPE) card swaps at the paypoint while cash payments were in progress. A CPS official was heard instructing beneficiaries to go to the EPE card swap, after they had received their cash. One beneficiary confirmed that he thought it was the new SASSA/SAPO card and was prepared to give ILDA his details for follow up. ILDA monitors phoned the SASSA office which quickly dispatched an official to the hall. The SASSA official handed out pamphlets explaining the benefits of the SASSA/SAPO card. He also removed the Annexure C forms from beneficiaries.

On enquiring from CPS how grant beneficiaries knew they were to be at the hall on 7 June, the monitor was informed that it was just a normal grant payment day. The CPS official said that the return date information is usually printed on the beneficiaries' previous payment receipt. Later the monitoring team accompanied the SASSA official back to their office for a debriefing session with the SASSA local manager. The manager confirmed that he knew nothing about this SMS informing beneficiaries about the EPE card swap. The previous week he had also received complaints from beneficiaries who had received messages that their grants would stop if they did not change their old SASSA cards by 31 May 2018. Beneficiaries at Jeff Hall were also told by CPS that there would be a "SASSA card swap event" the next Monday, another event that the manager knew nothing about. The local manager made a commitment to monitor alongside ILDA.

On 29 May, the Black Sash KZN Regional Office was invited by the Ethekwini Community Participation and Action Support Unit to discuss the implications of the SASSA card swap with their Senior Citizens Forum. At this forum, a representative from the Claremont Community, Durban, stood up and revealed that when SAPO attempted to facilitate card swaps at the Claremont Community Hall (normally a pay point), they were side-lined by CPS. Approximately 50 beneficiaries ended up with EPE Green cards instead of the SASSA/SAPO replacement card

On 12 June, Hope of the Nation was monitoring at the Grassy Park paypoint in Cape Town. The majority of beneficiaries were elderly, and there to swap their old cards for the new SASSA/SAPO card. SASSA staff handled the beneficiaries with respect and the process went quickly. The only difficulty was Net1 officials who told beneficiaries to renew their cards outside. Our monitor spoke to the CPS lady, who told her that she was merely providing information, with a letter from SASSA permitting them to do so.

3.2.4 Many of the SAPO branches, monitored during the month, were not ready to engage with the SASSA/SAPO card swap process for a number of reasons, detailed below.

Text Box 3: SAPO branches:Howick (Case Study 4) and Ceres (Case Study 5)

Below are two examples:

Monitors of the Zenzeleni Community Project reported that no card swap was scheduled for the Howick post office. While SAPO officials were ready to start the card swap process, they were awaiting a special modem. No timeframe was provided for the arrival of the modem.

On 11 June 2018, the Black Sash and Witzenberg Rural Development Centre monitored SAPO branches in the Ceres and Witzenberg districts. All the branches monitored said that the card swap service would only commence on 1 July 2018. Currently these branches are not equipped to issue the SASSA/SAPO cards or to verify beneficiary biometrics via HANIS. SASSA/SAPO card swaps are only performed by the SASSA office in Bella Vista. The Prince Alfred Hamlet Post Office branch is very small, a booth within a shop. Some beneficiaries were directed to Worcester for the card swap, a 100km return trip, for their own account. From their meagre resources the WRDC paid the transport cost for beneficiaries to Worcester.

3.2.5 In some instances grant beneficiaries were issued with the SAPO Mzansi bank account (also referred to as the blue card), instead of the SASSA/SAPO Special Disbursement Account.

Text Box 4: Mzansi Post Card vs new SASSA/SAPO Card

In Port St. Johns most beneficiaries were given the Mzansi Post Bank card (the blue card). They were not given the new SASSA/SAPO card, where SASSA pays the bank fees. They were not told that the SAPO Mzansi bank account charges an account maintenance fee of R10 per month. Beneficiaries ended up complaining about the charges.

3.2.6 The card swap process, excluding queue time, took between 5 and 10 minutes for most beneficiaries (64.6%). The 16.8% of respondents reporting the process taking longer than 21 minutes (Fig 9) illustrates that this time dramatically decreased once biometrics verification with the HANIS system was moved offline.

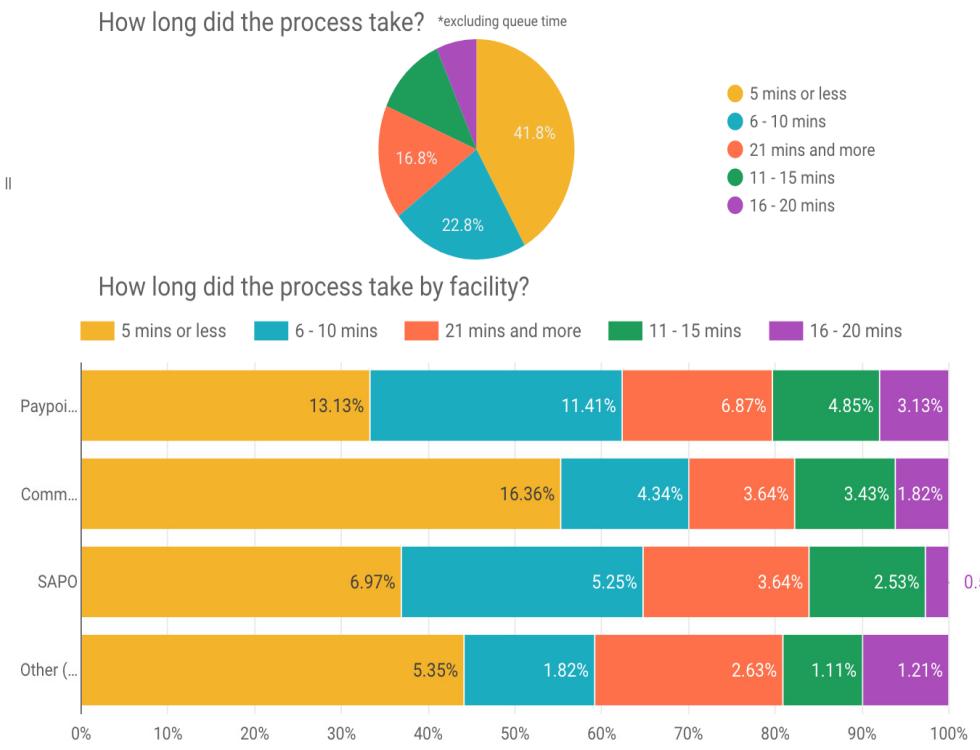


Figure 9: Swap process length of time - national view, disaggregated by facility type

3.2.7 Rural areas showed a slightly different picture (Fig 10), as can be seen below, with beneficiaries swapping at SAPO branches waiting over 21 minutes. Community centres accounted for the bulk of the facilities monitored in rural areas, where the bulk of the respondents waited 5 mins or less, once the biometrics verification element was moved offline.

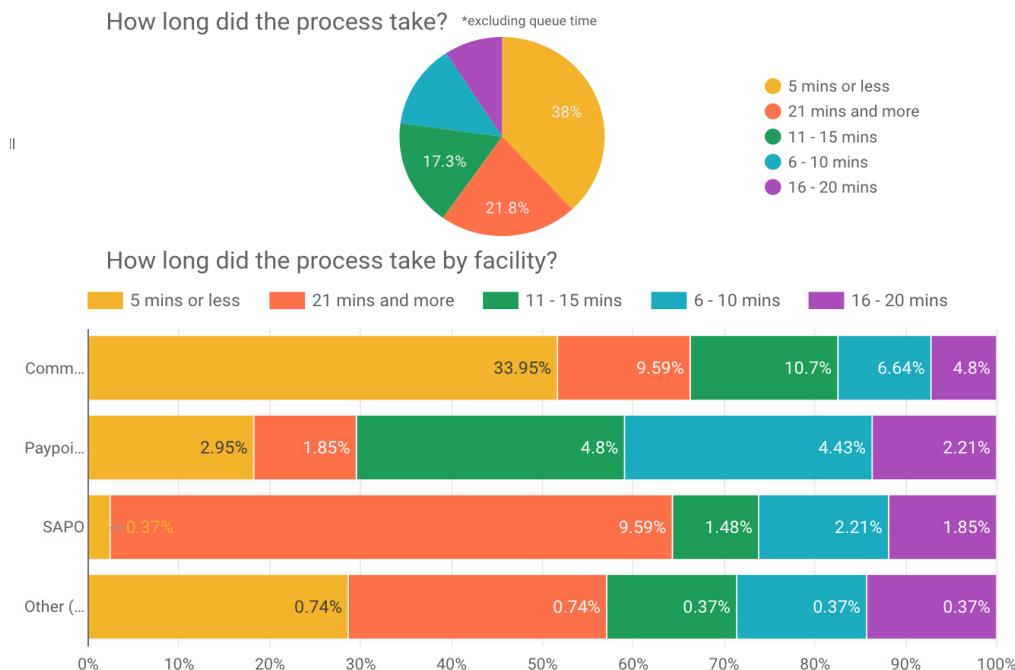


Figure 10: Swap process length of time - rural view, disaggregated by facility type

3.2.8 The majority of beneficiaries interviewed had a successful card swap (87.2%).

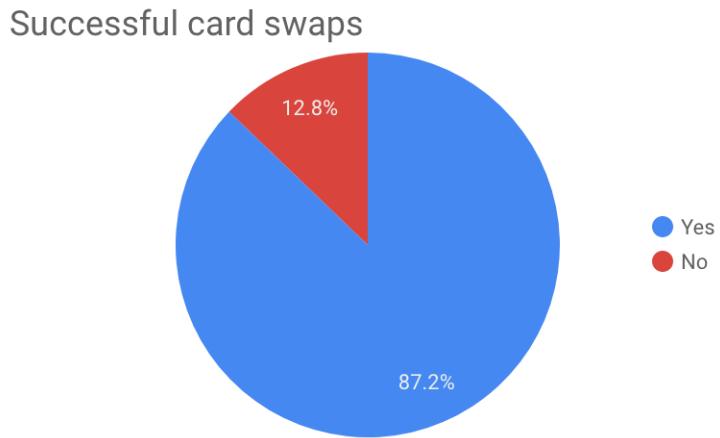


Figure 11: Percentage successful card swaps

3.2.9 A number of reasons were provided for unsuccessful attempts at completing card swaps:-

Text Box 5: Reasons for unsuccessful card swaps

- Slow internet connection
- The internet connection was offline
- Failure to establish connection with HANIS (Home Affairs backend) for biometrics identification, proof of life and fraud management;
- Initial lack of SAPO IT infrastructure and technical support to teams during the card swap;
- Card out of stock
- Missing documentation
- Beneficiaries having the queue cut because the office ran out of time and officials turned people away.

3.2.10 Seventy eight percent (78.4%) of beneficiaries set up their new SASSA/SAPO card using a pin for authorisation as reflected in Figure 13 below. Only 39.5% used their fingerprint for biometric authentication.

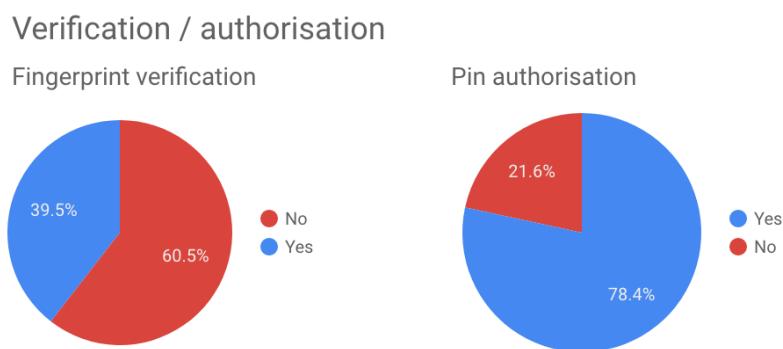


Figure 12: Verification and authorisation methods

3.3 Card Swap: Communication and Education

- 3.3.1 Most beneficiaries (46.8%) found out about the card swap via SASSA. The next largest slice was via word of mouth (Fig14). Other methods of finding out included loud hailer used by community leaders..

How people found out

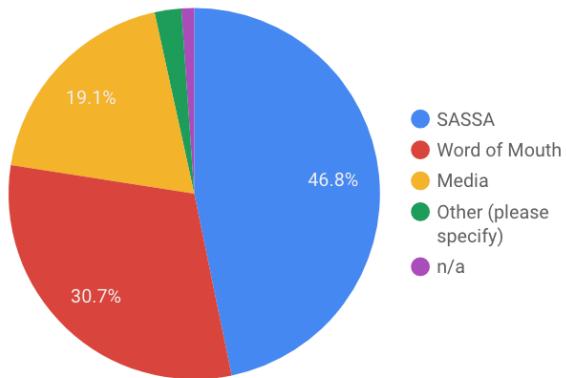


Figure 13: How beneficiaries found out about the card swap

- 3.3.2 Most beneficiaries (98.38%) knew to bring their ID documents. However, 65.05% knew they also needed to bring their old SASSA card (Figure15). Beneficiaries visiting paypoints were more likely to have their old SASSA cards, with 41.61% of the 65.05% being paypoint service users. Other documents requested included proof of address, bank statements and affidavits.

What documents people were told to bring

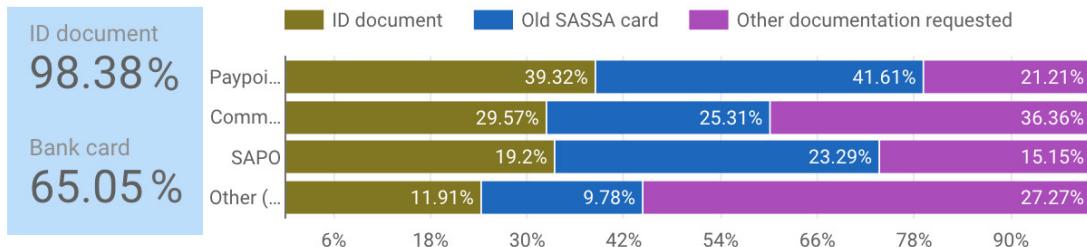


Figure 14: What documents beneficiaries were requested to bring

- 3.3.3 The majority of beneficiaries interviewed did not receive any documentation explaining the SASSA/SAPO bank account, the Terms and Conditions, the fee structure or the complaints procedure. Minimal product information was shared as indicated in the charts below.

Documents received and explained - all respondents

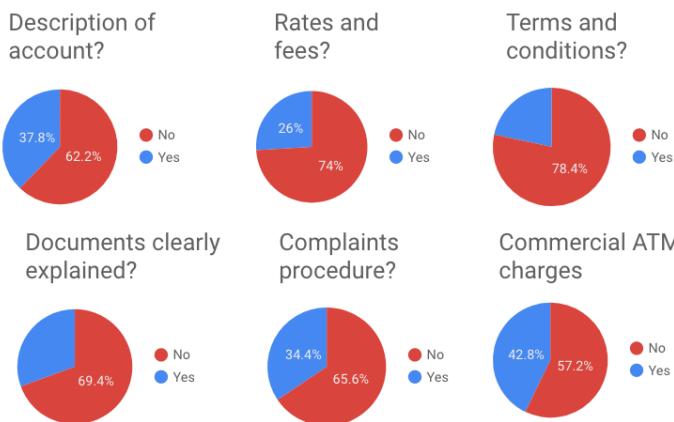


Figure 15: Documents provided and explained

- 3.3.4 Monitors' observations revealed that verbal information about the Terms and Conditions of the new SASSA/SAPO bank account was given during the card swap process. This was overwhelming and confusing for the beneficiaries, with many not grasping the information being conveyed. In addition, many were struggling to accept that a new SASSA/SAPO card could lead to the closure of their local paypoint.

Text Box 5: Communication with beneficiaries, closure of paypoints

After completing their card swap in Perdekop Community Hall, the SAPO official present told beneficiaries that the new SASSA/SAPO account was a cheque card. Beneficiaries were also told that they needed to access their money in the future (from 1 July 2018) from a Post Office or a merchant store using a pin. They were only told on receipt of their new SASSA/SAPO card that they would not be able to access their local paypoints in the future. There is no SAPO branch or merchant stores in Perdekop and limited public transport. The closest banking infrastructure is in Volksrust, which is a 20-30 minute drive by car.

Perdekop has a population of old people. Many beneficiaries are over 80 years old. The closure of the SASSA paypoint is detrimental to beneficiaries who are old and infirm, with no other payment channels available in their deeply rural community. When interviewed, many beneficiaries didn't know what they would do next month. Many are likely to return to the paypoint to access their grants. The new option sadly does not put the needs of grant beneficiaries first.

Monitors in Cathcart, Eastern Cape reported: SAPO officials must communicate better with beneficiaries. SAPO must make toilets available for use by beneficiaries. People were not aware that SAPO was not fully prepared to deliver a service yet. There was very little communication or explanation from SAPO staff.

- 3.3.5 6.4% of swapped beneficiaries interviewed will go to a SAPO branch for their next grant payout in July 2018. 30.7% will use a commercial ATM and 28.1% will make use of a merchant or retailer (Fig16). Other responses received included people

being unsure and, in a few, saying they would return to the paypoints. In rural areas, 57.6% of respondents said they would go to a SAPO branch.

Where people will receive their next payout

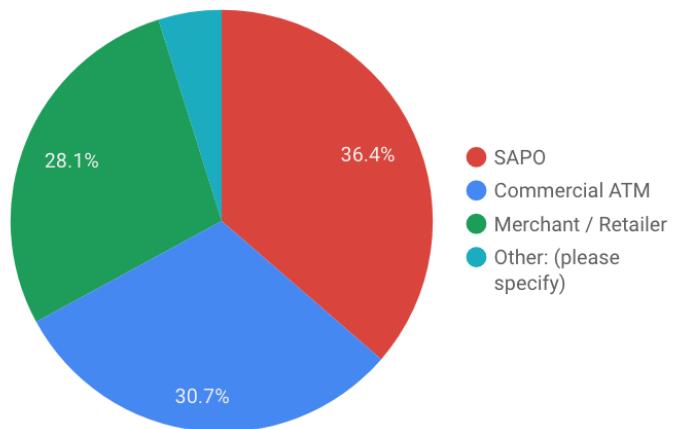


Figure 16. Where beneficiaries will go for their next payout

3.4 Card Swap: Norms and Standards

3.4.1 The major of beneficiaries (64.5%) queued for under an hour (Fig18).

How long people queued for

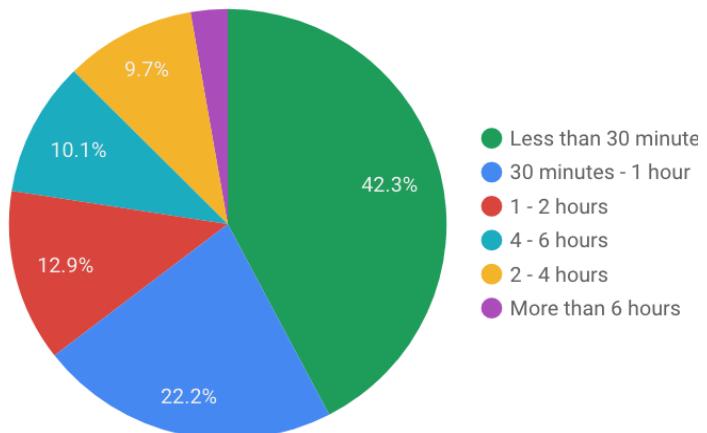


Figure 17: How long people queued for

3.4.2 Figure 18 implies that community centres had shorter queues on the days monitored - 18.89% of the 42.3% who queued for less than 30 minutes.

How long people queued by facility type

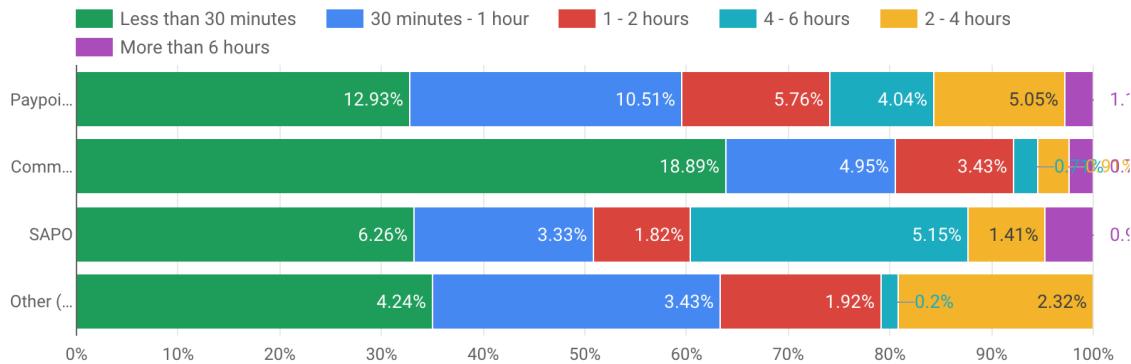


Figure 18: Queuing time disaggregated by facility type

- 3.4.3 A marked difference was perceived between the manner in which beneficiaries were treated in rural versus urban areas. 44.6% of beneficiaries in urban areas felt the level of respect they were treated with was excellent, compared to 4.5% in rural areas (Fig19).

Treated respectfully

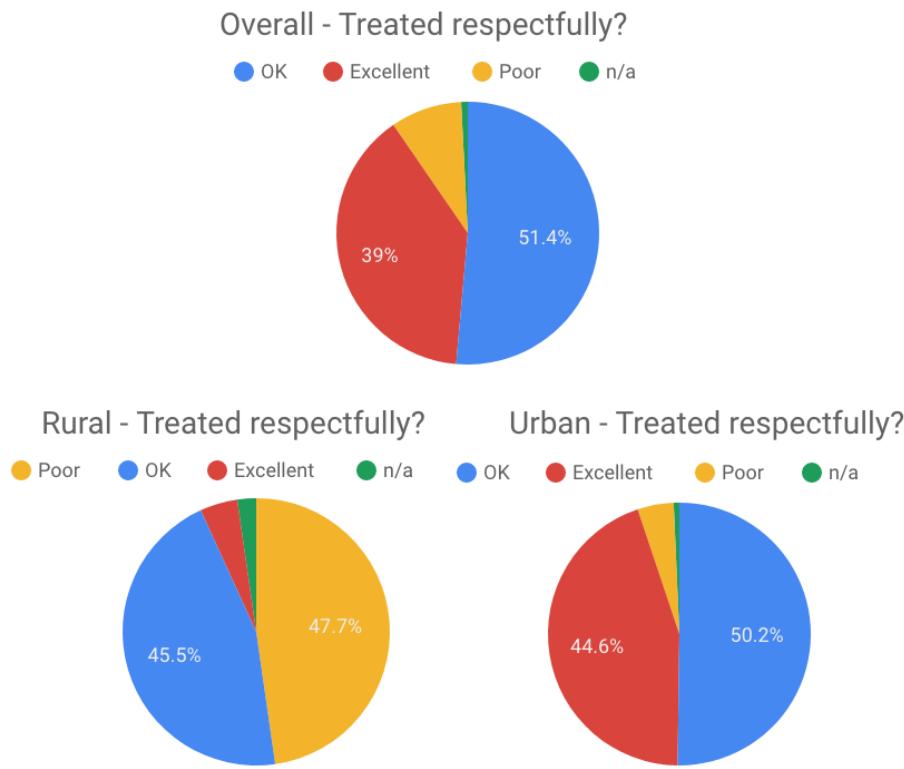


Figure 19: Level of respect experienced, nation and urban/rural split

- 3.4.4 Figure 20 reflects beneficiaries' impressions and experience of the facility. In general, half of those surveyed found this to be 'OK'. (Note that adequate resources refer to adequate seating, ventilation, cups and water, access to toilets etc).

Other aspects

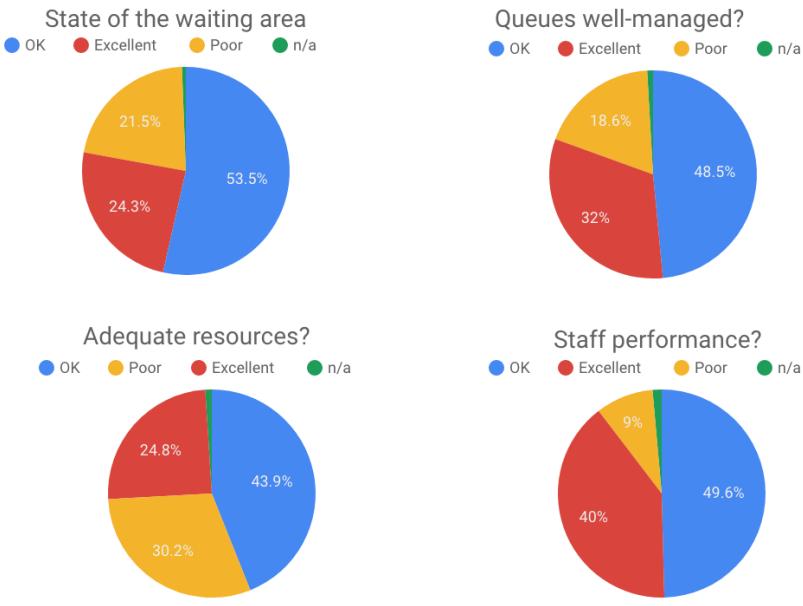


Figure 20: Norms and standards performance rating

Text Box 5: Norms and Standards

On 8 June, Children in Distress (CINDI) monitors reported from the AF Wood Hall in Pietermaritzburg, a lack of coordination between SASSA and SAPO. Most of the elderly were sitting in a freezing hall from 06h00 without refreshments. IT connectivity was a huge problem. No information or updates were given to the beneficiaries. While beneficiaries were waiting, CPS representatives were outside touting the EPE card and claiming that CPS will still pay out at all pay points but only using an EPE card. Beneficiaries were also concerned that once they migrated to the SASSA/SAPO card they would not be able to use the local paypoint anymore.

4. RECOMMENDATIONS

- **Beneficiary education:** A lack of education around the transition continues to stop grant beneficiaries from making informed choices. As a matter of urgency, beneficiary education about the SASSA/SAPO bank account must be undertaken by SASSA and SAPO, in both general public awareness campaigns and at the point of card swaps. Beneficiaries need to be provided with hard copies (preferably in their vernacular) and clear explanations of the Terms and Conditions of the bank account, the fees, the commercial ATM rates to be charged for cash withdrawals and bank statements, as well as the complaints procedure to follow should they encounter any irregular transactions.
- **Communication:** Many beneficiaries found out at their paypoint sites that the card swap process would happen that day, straight after their cash payment. Some were even confronted with the closing of their local paypoint. Poor and conflicting communication by

SASSA and third parties caused confusion and impacted negatively on beneficiaries and the SASSA/SAPO card swap rollout process. A more carefully targeted communication strategy needs to be rolled out between SASSA and SAPO jointly.

- **Default closure of paypoints:** Many beneficiaries expressed fear about the closure of local paypoints with no access to alternative payment infrastructure, as well as having to bear additional costs. Many only learnt after receiving their new SASSA/SAPO card that their local paypoint was closing. SASSA should engage beneficiaries prior to such drastic action.
- **Unethical conduct at paypoints:** Beneficiaries continue to be vulnerable to misrepresentation and aggressive marketing. Increased levels of marketing of EPE on site, misrepresentation and increased aggression by CPS and their security at sites has been observed and documented. The SASSA/SAPO card swap should be separated from cash paypoint activities completely. The report contains examples where this has worked well. Paypoints have been created and declared by SASSA for the distribution of grants. SASSA needs to manage CPS officials more firmly at their paypoints.
- **SAPO's capacity:** SAPO appears under-capacitated and under-resourced. A realistic card swap plan with timeframes needs to be devised for each province, for SAPO to cope with the massive task of card swaps and payments to beneficiaries. Human dignity and respect for grant beneficiaries must be placed at the centre of the card swap process. The current process makes beneficiaries vulnerable. SAPO must ensure that enough cash is securely available at all branches to pay beneficiaries on the normal payout dates.

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APPENDIX 2: Community Partners, Areas and Urban/Rural Split

No.	Partner	Province	Area / facility	Rural/Urban
1.	Zenzeleni Community Project	KwaZulu Natal	Howick	urban
2.	LimeHill Joint Monitoring Committee	KwaZulu Natal	Limehill	rural
3.	Children in Distress (CINDI) Network	KwaZulu Natal	Pietermaritzburg	urban
4.	Ziphakamise	KwaZulu Natal	Port Shepstone	urban
5.	Albert Luthuli Human Rights Advice Centre	Mpumalanga	Elukwatinini	rural
6.	Khutsong Youth Friendly Services - Gauteng	Gauteng	Khutsong	urban
7.	Mamadi Advice Office - Limpopo	Limpopo	Taaibos	rural
8.	Refentse Health Care Project - Gauteng	Gauteng	Themba, Hammanskraal	urban
9.	Bojanala Legal Advice Centre – North West (Bojanala District)	North West	Phatsima	urban
10.	Justice and Peace Diocese Gauteng – JHB Metro	Gauteng	JHB Metro: Eldorado Park, Kagiso & Soweto	urban
11.	Interchurch Local Development Agency	Eastern Cape	Uitenhage	urban
12.	Port St Johns Legal Advice Centre	Eastern Cape	Port St Johns	rural
13.	SANCO Nelson Mandela Metro Branch – Eastern Cape	Eastern Cape	Nelson Mandela Bay	urban
14.	Masiphakameni Legal Advice Centre – Humansdorp	Eastern Cape	Humansdorp	rural

15.	SANCO Cathcart Branch – Eastern Cape	Eastern Cape	Cathcart	rural
16.	Hope 4 Destiny	Western Cape	Delft	urban
17.	Elandskloof Senior Club	Western Cape	Villiersdorp	rural
18.	SACLA Health Project	Western Cape	Khayelitsha	urban
19.	Woman Hope 4 the Nation	Western Cape	Lavender Hill	urban
20.	Witzenberg Rural Development Centre	Western Cape	Witzenberg Municipality	rural

APPENDIX 3: CBM Surveys – Separate document