



## SASSA Social Benefits Card in South Africa

### SUMMARY

In South Africa, 16 million people receive social benefits from the government, many of whom are financially excluded. The cash and paper voucher system for distributing these benefits was costly and prone to fraud. Mastercard worked in partnership with Net1 and Grindrod Bank and the South African Social Security Agency (SASSA) to introduce a biometrically enabled debit Mastercard to efficiently and securely provide these important benefits. This new approach rapidly and radically transformed social benefits distribution; dramatically reducing costs and improving benefits for the citizens.

### RESULTS



**54% to 70%**  
Financial Inclusion growth  
in first 3 years



**\$375 MM**  
In Administrative Savings



**\$350 MM**  
Savings through  
eliminating 850,000  
fraudulent grants

### KEY CHALLENGE

- Needs for efficient ways to distribute social benefits to 16 million recipients
- Cash disbursement is costly and a source of fraud
- No centralized social assistance database, resulting in illegal collection of social grants
- Many grant recipients are financially excluded

### SOLUTION

- Issue cards instantly from a mobile issuance “kit”
- Create a comprehensive national social assistance database with biometric information, allowing for proof of life confirmation each month before grants are released
- Single chip on the card that supports dual functionality, UEPS & EMV. UEPS Universal Electronic Payments System which supports the biometric functionality and EMV which supports the access to the funds
- Supports both off and online functionality, allowing for transactions to take place even when limited or no connectivity is available