

GLORY



Transforming Community Banking in Namibia

Epupa Investment Technologies' SmartPay Solution,
powered by GLORY NMD50





ABOUT EPUPA IT (PTY) LTD

“We are highly geared towards the provision of solutions that not only meets but exceeds the needs of our clients and thus are constantly in pursuit of long term relationships with our customers and stakeholders through excellent service delivery, innovation, professionalism and efficient turnaround times.”

Epupa Website.

Epupa is a Namibian based company who design innovative cash solutions specifically to fit the unique cultural and geographical challenges of the African market. Epupa offers a full solution portfolio including CIT, Security and Community banking Services all enabled by their in-house Hardware and Software solution program.

Since 2010, Epupa has been the exclusive Namibian government partner responsible for delivering an incredibly challenging community banking service to almost 200,000 people monthly within Namibia’s under-served rural population, distributed across some of the most inaccessible locations on the African continent.



A UNIQUE BUSINESS CHALLENGE

SERVING THE UNDERBANKED

Despite the acceleration in use of mobile payment platforms, Namibians have found constraints to adopting this technology as much of the majority of vulnerable and elderly population still lack access to even basic mobile phones – cash is king especially outside of city centres due to the limited infrastructure available.

The Namibian government therefore initiated a program to efficiently manage their monthly grant disbursement program supporting up to 200,000 unbanked Namibians (approx 10% of the population), distributed across rural areas of the country. The Namibian Government needed a partner who could

- Securely collect and hold grant funds from the treasury
- Integrate with Government IT systems for full end to end audit
- Provide secure and reliable, automated dispensing of cash “in the field” to grant recipients



THE RIGHT PARTNER

DESIGNING A UNIQUE SOLUTION POWERED BY PROVEN TECHNOLOGY FOR LONG TERM SERVICE TO THE COMMUNITY

Epupa has long understood the need for a robust and secure mobile cash dispenser having designed their original version in 2007 using Glory OEM technology. In 2010 Epupa successfully tendered a full proposal to the Namibian government including funds collection service, transaction audit and dispensing hardware to securely distribute their monthly grants, which Epupa exclusively continues to manage through 2020.



THE SOLUTION

SMARTPAY

Epupa knew exactly what was needed to successfully manage this contract long term, and designed their mobile SmartPay software and hardware ATM solution around Glory's proven NMD50 note dispenser at the core, managed through a POS terminal by Epupa's proprietary software platform, itself, integrated into the Namibian Government's grant system.

The Namibian Government executes stage 1 of the process, registering the grant recipients. Epupa manages stage 2, which is enrolment whereby their biometric fingerprints and photo images are captured, in turn issuing a Smart ID Card to each one. Stage 3, in the field using a simple but secure 2 factor authentication using ID card and biometrics reader, to then dispense the correct grant using the Glory NMD50.

Epupa's CIT service collects bulk cash funds each month from the banks as approved by the government, which are then loaded into its SmartPay ATMs – each of which is transported across Namibia enduring some of the harshest long distance travel conditions of any automated cash, such as extreme vibration, humidity and heat – the kind of conditions that overwhelm standard, commercial ATMs. Epupa manages several field teams on the road for more than 3 weeks out of each month using 18 to 25 SmartPay devices at any one time, each conducting up to 15,000 transactions during that period – and the process is then repeated the following month.



Salt crystals for sale by the side of the road using 'honesty boxes' to collect money.

WHY GLORY AND THE NMD50?


Epupa needed an OEM partner that understood their simple but demanding design requirements, and through their long association with Glory's NMD technology program, were able to rely on:

- Knowledgeable Glory support through the design and build process.
- Proven technology capable of withstanding the extremes of Namibia's remote mountainous terrain, humidity and desert heat.
- The NMD50's compact size and weight, enabling a dispensing solution that easily fits into transport vehicles capable of reaching these remote destinations
- Ease of operation for personnel in the field.
- NMD50's minimal moving parts, robustness and ease of service.





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