

Kenya one step closer to a cashless society

NAIROBI, Kenya - Mastercard commits to supporting the roll-out of the Huduma Card in Kenya as the technology partner of choice for the local government organisation. The secure payment solution supports Kenya's Vision 2030 that calls for reforms in public services to enhance accountability, transparency and efficient service delivery, with focus on developing a cashless economy.



Sicity Kariuki, Public Service, Youth and Gender Affairs secretary (right) and Simon Kimutai, Matatu Owners Association chairmen (left), demonstrate the ease of using her Huduma Card to pay for services in Kenya.

The Huduma Card is a prepaid card with chip and PIN technology that will connect all Kenyans to the formal financial sector by providing a secure, reliable and flexible payment option. The Huduma Card, powered by Mastercard, is currently being issued by Commercial Bank of Africa (CBA), Diamond Trust Bank (DTB), Equity Bank and Kenya Commercial Bank (KCB), with no bank charges being allocated to citizens when registering for the smart card.

Kenyans will be able to pay for an array of Government services, such as the National Hospital Insurance Fund (NHIF), National Social Security Fund (NSSF), amongst others. Citizens issued with the smart prepaid card will automatically be enrolled in vital government services such as the National Social Security Fund and the National Hospital Insurance Fund, ensuring all Kenyans benefit from these initiatives.

Cardholders are assured that regardless of how they use the solution their funds will be secured by the Mastercard multi-layered approach to protecting payments. EMV chip and PIN technology is a global payment standard to ensure that funds are protected even if the card is lost or stolen. This layer of protection ensures beneficiaries can receive their funds conveniently and securely.

Once funds are loaded to the prepaid card, cardholders can use their Huduma Card to pay for goods and services in store, online, by phone or to withdraw cash from ATMs - anywhere Mastercard is accepted locally or at millions of locations worldwide. The prepaid card ensures flexibility, convenience and security and is easily obtained from one of the issuing banks. Applicants do not require a credit check or bank account to apply.

"Mastercard is committed to extending financial inclusion for the unbanked and under-banked in Kenya," said Daniel Monehin, division president for Sub-Saharan Africa, Mastercard. "Innovation is central to achieving our vision of a world beyond cash in Kenya and across the continent. We are committed to developing market-relevant payment solutions that enhance the adoption of cashless transactions. By working together with industry, merchants and businesses, we will achieve this, in East Africa.

Talking on behalf of the Huduma Kenya Programme, Dennis Mutuku, CEO, Huduma Kenya Secretariat said, "This is Kenya's first multipurpose social payment card with payment functionality and we are excited to see the instant, substantial and positive impact that this will have on the lives of millions of citizens previously excluded from the financial mainstream."

Mastercard Division President for Sub-Saharan Africa, Daniel Monehin said, "The Huduma initiative introduced by the Kenyan government is one of the most innovative approaches to including citizens to the financial sector. We are proud partners, and it is a real honour to have been selected to power the solution with our worldclass payment technology. We are committed to investing in Kenya, and the continent, and are eager to support the country in its widespread roll-out of the Huduma Card in 2017."

Huduma Kenya is a programme by the Government of Kenya that aims to transform public service delivery by providing citizens access to various public services and information from several channels, such as one stop shop citizen service centre's called Huduma Centre's, and integrated technology platforms (E and M Huduma, Huduma Card and Dedicated Contact Centre).

Source: African Media Agency

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