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South Africa's independent deployers install ATMs in rural areas

Tags: Middle East & Africa, Retail / Off-Premises, Retail Banking Research Ltd, Security
1/21/11 - Frederick Lowe

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In South Africa's rural farming communities, banks are not close to workers who need to cash their paychecks.

One of South Africa's largest fruit farms is located in the Northern Cape Region along the Orange River. The farm employs nearly 1,500 seasonal workers.

At one time, when workers got paid, they had to pile into vans and ride 60 kilometers, or 37.28 miles, one way to the nearest bank, which is located in the town of Upington, said Marc Sternberg, managing director of Spark ATM Systems.

Spark ATM Systems ended the workers' time-consuming commutes by installing three wireless ATMs between the towns of Keimoes and Kakamas, which are much closer to the fruit farm, Sternberg said.

Capitec Bank, which has its headquarters in Johannesburg, issued the men cards, enabling them to withdraw funds from the ATMs. Chungho Comnet Co. Ltd., an ATM manufacturer based in Seoul, South Korea, built the ATMs. The men line up at the ATMs, according to their surnames — A through H, I through P, and Q through Z — to withdraw cash from the ATMs.

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Spark ATM Systems is one of two independent ATM deployers in South Africa that is installing machines near farms to provide banking services to workers whose employers are not located near a bank. The other company is ATM Solutions, which is based in Johannesburg.

Installing ATMs in remote locations is being pushed by South Africa's Treasury Department and the European Union. The goal of the two organizations is to make banking more accessible and more affordable to people throughout South Africa, said Rob Rogan, commercial director of ATM Solutions, which deploys 10 percent of its 4,000 ATMs in rural areas.

Although most rural villages have electricity, ATM Solutions deploys wireless Triton ATMs. The ATMs are cash dispensers, but cardholders also can use the machines to add additional minutes to their mobile phones, Rogan said.

"Rural areas do not have a full banking infrastructure within close vicinity; therefore, a portion of our ATM footprint is located in previously under-served rural areas. We decide through a risk analysis to determine whether to deploy an ATM in a rural area," he added.

The installation of ATMs in remote locations has had a major impact on improving the lives of many people living in locations where access to cash is limited, Rogan noted.

He cited as an example Xolani Bongiswe, a 75-year-old man who lives in Nobokwe, 26 kilometers, or 16.1 miles from Tsomo, the nearest town with a bank. Prior to ATM Solutions installing an ATM in Nobokwe, Bongiswe and his family easily spent rand 150 (U.S. \$20.20) to pay for the round trip to Tsomo. South Africa's currency is the rand.

In addition to reducing time spent on the road, ATMs alleviate concerns about safety. With ATMs installed in close proximity to workers' jobs, they do not have to travel long distances with cash they have recently withdrawn from a bank, Rogan said.

Deployment of ATMs in rural areas has improved the social fabric of farm life, Sternberg said. "Before deployment of ATMs near Keimoes and Kakamas, the men would often spend their money in Upington, leaving their wives and children on the farm on weekends. The men now can spend more time with their families," he said.

Spark ATM, which operates more than 1,000 ATMs throughout South Africa, has deployed ATMs near 10 farms, Sternberg added.

Africa and the Middle East are the world's leading regions for ATM cash withdrawals, according to Retail Banking Research, a London-based strategic research and consulting firm.

Cardholders in Africa and the Middle East made an average of 3,914 cash withdrawals per ATM per month in 2009 compared with 1,631 in North America, 2,797 in Western Europe and 2,789 in Asia, according to Retail Banking Research.

Cash withdrawals in South Africa's rural areas range from 300 transactions to 6,000 transactions per month at ATM Solutions ATMs, depending on the machines' locations, Rogan said.



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Alicia Blanda about 1 week ago

Great story! I worked with the South African SACCO (Credit Union League) on a volunteer basis for a while. The people of Africa, especially those in rural Africa, have a huge need for ATMs.

Nicholas D. Katumba about 1 week ago

This is a good revelation. I work for a company called ATM Plus Technologies in Uganda and we also have such plans in our strategy to deploy wireless ATM in rural Uganda, initially, but we are also targeting Burundi, Tanzania, Rwanda and Southern Sudan. I would welcome contact details of EU contact person and also draw experience by companies like ATM solutions. My email contact is n.ddumba@atmplustech.com.

Dikatso Mmutle about 1 week ago

Dikatso, i worked for ATM soluiton Botswana and i know how good this solution is to the people in the rural areas. This was welcomed all over the country. unfortunately ATM solution had to pull out due to situations beyond thier controll. Currently where ever i go in this rural eares people as me questions when will i install atms for them.

Dikatso B Mmutle (Botswana)

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