

Privacy Policy

Version 1.4 · Effective 15 October 2026 · Information Officer: William Matthews · Information Regulator registration 2026-061457

The short version

To give you a full wallet, we check your ID and your face to make sure it is really you. We keep your name, ID number, cell number and the portrait from your ID, so your wallet works and the law is followed. The portrait is never shown to a shop. A tag bought with cash needs no ID at all. Your PIN is scrambled — nobody at TapAPI can read it. We never sell your information. To ask us anything about your information: io@tapapi.co.za.

1. Who we are

TAPAPI (Pty) Ltd ("TapAPI", "we") operates the TapAPI closed-loop prepaid wallet: the wallet at tapapi.co.za, the id.tapapi.co.za site, the TapAPI till, and the wristbands, Magic Tags and Tip Me pins linked to them. Money you load is collected by our payment processor and moved daily into float accounts held under a third-party payment provider (TPPP) licence. Our Information Officer, William Matthews, is registered with the Information Regulator (registration 2026-061457) and can be reached at io@tapapi.co.za.

2. What we collect, and why

When you check your identity (KYC)

Information	Why	Do we keep it?
Photos of your SA Smart ID card (front and back)	To read the card and confirm it is a real Smart ID	The portrait from the front of the card: yes , with your identity record. It is never shown to a shop. The other photos: not on a clean pass; uncertain or failed checks keep them for human review (see section 4).
The barcode on the back of your Smart ID (name, surname, ID number, date of birth as encoded by Home Affairs)	To verify your identity and keep to one wallet per ID number	Yes — your name and ID number form your wallet's identity record.
A photo of your green ID book, driver's licence or passport (the page with your portrait), and the details read from it	So a person at TapAPI can check your identity before approving the wallet. These documents are never approved automatically.	Yes — with your identity record, as the evidence for the approval.

A short live video of your face and a selfie	To confirm a real, live person is checking in (not a photo of a photo), and that it is the person on the ID	No on a clean Smart ID pass: the face comparison happens on your own phone and only the match score reaches us. A selfie sent with a green ID book, licence or passport, or with an uncertain check, is kept until the review is done.
A copy of your ID or passport, if you link a prepaid card	The card issuer requires it to issue and run the card	Yes — stored encrypted while the card is open, and for five years after it closes.

When you use your wallet

- **Cell number and name** — your login and how other people pay you.
- **PIN** — 4 to 8 digits, stored only as a one-way cryptographic hash. We cannot read or recover your PIN; we can only check that the PIN you type is correct. Wrong attempts lock the PIN temporarily.
- **Transactions** — top-ups, payments, money sent and received, money sent to a bank, and vouchers bought, so your statement is accurate and the law's record-keeping duties are met.
- **Bank payouts** — your name, your ID or passport number and the bank account you send to, which the payout partner needs to make the payment.
- **Voucher and electricity token numbers** — kept so you can view them again in your wallet if you lose the message.
- **Tags** — the serial numbers and names of wristbands, Magic Tags and Tip Me pins, so a tap or a scan can find your wallet. TapAPI does not use the chip on your ID card; sign-up and Pay by ID read the barcode printed on the back of the card instead.
- **Your phone and network address** — checked when you sign in, load money or pay, to protect your wallet and to block top-ups and payments from outside South Africa; and recorded, with the date and time, when you accept our Terms of Use.
- **Phone tap-to-pay** — if you switch it on, your wallet gets a secret key that lets your phone create short-lived payment codes. Codes expire within about a minute and each code works once.
- **Notifications** — a push token for your device, if you allow notifications.
- **Help and complaints** — what you tell us in the wallet under Help or by email, and our replies.

Tags bought with cash

A wristband, Magic Tag or Tip Me pin bought with cash, with no cell number, carries no name and no ID. We don't know who wears it or how old they are. For such a tag we keep only its serial number, its balance and its transactions, and a cell number if one is added later.

If you become a shop or agent

- Your ID check, as above, before you can sell.
- Your shop's trading name and what you sell.
- Stock orders, including the PAXI collection point you choose for delivery.
- Sales records for your statement and settlement.

3. Who else touches your information (operators)

We use a small number of service providers, each only for its job:

- **Our payment processor** — collects top-ups, tips, payment requests and ticket payments. Where someone pays by card, the card details go to the processor, not to TapAPI.
- **A licensed third-party payment provider (TPPP)** — holds customer funds in float accounts, pays money out to banks, and supplies vouchers. It receives your name and ID or passport number when you send money to a bank or buy a voucher.
- **Our supplier of airtime, data and electricity** — receives only the number or meter you buy for.
- **The prepaid card issuer** — if you link a prepaid card, it receives the details needed to link it and a copy of your ID or passport.
- **Our SMS provider** — delivers SMS messages (for example electricity tokens).
- **Google Firebase** — delivers push notifications. This involves a transfer of the push token outside South Africa, under a binding agreement that gives the protection section 72 of POPIA requires.
- **Our hosting provider** — keeps our systems in a data centre in South Africa.

When we investigate fraud, or when the law requires it, we share the information needed with our payment partners, the police or a regulator. We never sell personal information, and we never share it for advertising.

4. How long we keep things

- **Identity records and transactions** — at least five years after your wallet closes, as our payment partners and the law require. This includes the portrait from your ID and the photo of a green ID book, licence or passport that was approved.
- **Other KYC photos and selfies** — not kept on a clean Smart ID pass. Photos kept for human review are deleted on a schedule after the review is complete; the review outcome (without photos) is retained.
- **ID copies for prepaid cards** — while the card is open, and five years after it closes; then deleted.
- **Tap-to-pay codes** — the replay log clears itself within 10 minutes.
- **Voucher tokens** — kept while the voucher is usable, so you can recover it.

5. How we protect it

All connections use HTTPS. PINs are hashed, never stored readable. Repeated wrong PINs lock access. ID copies for prepaid cards are stored encrypted. Review evidence is never served from the public web — it is only reachable through authenticated head-office access. We log security-relevant events and investigate anomalies. No system is perfect; if a compromise of personal information occurs, we will notify the Information Regulator and affected people as section 22 of POPIA requires.

6. Your rights (POPIA)

- **Access** — ask what we hold about you.

- **Correction** — ask us to fix wrong information.
- **Deletion** — ask us to delete information we are not legally required to keep. (Identity and transaction records must be kept for the legal period even after your wallet closes.)
- **Objection** — object to processing based on our legitimate interests.
- **Complaint** — you may complain to the Information Regulator (South Africa) through its eServices portal at eservices.inforegulator.org.za. Enquiries: enquiries@inforegulator.org.za, 010 023 5200, Woodmead North Office Park, 54 Maxwell Drive, Woodmead, Johannesburg, 2191.

To exercise any right, email the Information Officer at io@tapapi.co.za with "Privacy request" in the subject. We respond within a reasonable time and verify your identity before acting. Our PAIA Manual describes the formal request procedure.

7. Children

A Full wallet needs an SA Smart ID, and an Everyday wallet needs a cell number or an approved ID document. A tag bought with cash needs neither, so anyone can use one. We don't know who wears an anonymous tag or how old they are, and we collect nothing about the wearer beyond what section 2 lists for such a tag.

8. Changes

If this policy changes materially, we will say so in the wallet and on this page, with the new effective date above.

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