

Terms of Use

Version 1.1 · Effective 15 October 2026 · Replaces the Wallet End User Agreement

The short version

TapAPI is a closed-loop prepaid wallet. The money you load is prepaid credit that you spend inside the TapAPI network. TapAPI is not a bank, and your balance earns no interest. Once your identity is verified, you can send your balance to a bank account. Only you may use your PIN — nobody at TapAPI will ever ask for it. Giving your cell number and PIN to someone else is fraud, and the wallet will be frozen. You accept these terms once, when you register. Questions or complaints: in your wallet under Help, or help@tapapi.co.za.

1. Who we are

TAPAPI (Pty) Ltd (registration 2026/529514/07), trading as TapAPI ("TapAPI", "we"), runs the TapAPI 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. Registered office: 17 Bishops Court, 4 Augrabies Street, Mooikloof Ridge, Pretoria, 0081.

These terms apply when you open or use a TapAPI wallet, till or tag. They replace the earlier Wallet End User Agreement. You accept them once, by ticking the box when you register. The version in force is always on this page; section 17 explains changes.

2. A closed-loop wallet

Your TapAPI balance is prepaid credit for use inside the TapAPI network: at TapAPI partner stores, for airtime, data, electricity and vouchers bought in the wallet, and to send or tip to another TapAPI wallet. It is not a bank account or a deposit, earns no interest and cannot be spent outside the network. Once your identity is verified you can ask for your balance to be paid to a bank account through TapAPI's payout partner, within the limits and fees shown in the wallet. There is no ATM withdrawal.

TapAPI is not a bank, does not take deposits, does not give credit, and does not provide financial services as defined in the Financial Advisory and Intermediary Services Act 37 of 2002.

3. Where your money is held

Money you load is collected by our payment processor and moved daily into float accounts held under a third-party payment provider (TPPP) licence. It is not used to run TapAPI.

4. Opening a wallet, and your limits

There are three levels of wallet. Each has its own limits, and the wallet always shows the ones that apply to you.

Level	How you open it	Most out per payment	Most out per day	Most held	Most in one load	Send to a bank
Starter	A wristband, Magic Tag or Tip Me pin bought with cash, with no ID (a cell number added later, for recovery, does not change the level)	R200	R500	R5,000	R1,000	No
Everyday	A wallet opened with your cell number and a PIN; or a green ID book, driver's licence or passport checked by TapAPI	R4,800	R15,000	R30,000	R1,000	Once your ID document is approved
Full	The barcode on your SA Smart ID plus a live selfie	R8,000	R25,000	R50,000	R5,000	Yes

For every wallet: a load is at least R20, and you can load your own wallet once an hour. Sending to another TapAPI wallet is R5 to R3,000 at a time. Sending to a bank is R50 to R1,000 at a time. We may change these limits and will show the change in the wallet.

To move up a level, we check your identity. With an SA Smart ID we read the barcode on the back of the card and compare a live selfie with the portrait on the card. With a green ID book, driver's licence or passport, you send a photo of the document and a selfie, and a person at TapAPI checks them before approving; these are never approved automatically. One ID number can have one wallet. You must give us true information.

5. Your PIN and your tags

- Your PIN is 4 to 8 digits. Every payment out of your wallet needs it. Nobody at TapAPI, no shop and no agent may ask for it.
- Wristbands, Magic Tags and Tip Me pins don't hold money. They point to your wallet. If one is lost, freeze it in your wallet or at any TapAPI shop.
- Your SA Smart ID is read by the barcode on the back. TapAPI doesn't use the card's chip and never writes anything to the card.
- A tag bought with cash and no cell number is the only key to its money. Add a cell number at any TapAPI shop so it can be recovered.

6. Loading your wallet

You can load your own wallet by pay-by-bank (PayShap or your bank), with a 1Voucher or OTT voucher, or with cash at a TapAPI shop. A debit or credit card can't be used to load your own wallet. The fee is shown in rand before you pay; the full schedule is at tapapi.co.za/fees.php.

Failed top-ups, and declined card payments into your wallet, carry a penalty and can lead to suspension: see section 12.

7. Paying, sending and getting paid

- You approve a payment with your PIN. Tapping to pay is free for both sides.
- Sending to another TapAPI wallet is free.
- Other people can pay you with a tip, a payment request or a ticket. A card can be used only by someone else paying you, on tips and tickets.
- A shop is responsible for what it sells. If you want your money back for goods or a service, ask the shop.

8. Sending money to a bank

Once your identity is verified (a Full wallet, or an Everyday wallet with an approved ID document), you can send your balance to a South African bank account from the wallet, through TapAPI's payout partner. Each payout is R50 to R1,000, and the fee for each method is on tapapi.co.za/fees.php. The payout partner may refuse or delay a payment it cannot make; the money then stays in your wallet. There is no ATM withdrawal.

9. Fees

Every fee is on tapapi.co.za/fees.php and shown in rand before you confirm. Holding a wallet is free, a tap is free on both sides, and sending to another TapAPI wallet is free. Loading money and sending money to a bank carry fees. We give 30 days' notice of a fee change.

10. Shops and agents

Opening a shop or becoming an agent costs R95 once, and each day a till is used costs R25.25; a day with no taps costs nothing. Both come out of the shop's own wallet. Shops and agents have their ID checked before they can sell. Takings settle into the shop's TapAPI wallet as each sale completes; sending them to a bank follows section 8. TapAPI records the payment but is not the seller of anything a shop sells.

11. Mistakes, reversals and disputes

Your balance may be corrected for a payment that failed, was reversed or was recorded twice. Tell us at once about any payment you don't recognise; we may freeze the wallet while we look into it. A card or bank payment that is disputed follows the payment processor's process, and we help you with it.

12. Fraud prevention, rules and penalties

These rules protect your money and everyone else's. They are aimed at fraud, not at honest mistakes: if one catches you by mistake, tell us under Help and we will look into it.

Your cell number, PIN and phone

- Your cell number and PIN are yours alone. If you give them to someone else — for example so they can top up or pay for you — you are committing fraud, and your wallet will be frozen.

- A wrong PIN typed too often locks the PIN for a while.
- We may tie your wallet to your own phone. Another phone or a computer then opens the wallet only after your phone allows it.
- If your cell number and PIN are used from outside South Africa on a device that is not your wallet's own, we treat it as fraud and freeze the wallet.

Loading and payments

- No top-up or payment of any kind can be started from an address outside South Africa.
- You can load your own wallet once an hour. After 5 declined loads, or 20 attempts, within 24 hours, no further own load can be started until the 24 hours have passed.
- Failed top-up penalty: a top-up of yours that fails, or a card payment into your wallet (by your QR code or payment link) that is declined, is a strike. The first is free. From the second, R1 per strike, at most R5, comes off the next money that lands in your wallet and shows on your statement as a penalty. Each successful payment in removes one strike, and strikes are forgotten after 7 days.
- Repeated failed top-ups can lead to your wallet being suspended.
- Several declined card payments into your wallet within 24 hours can freeze it automatically.

Your QR code, payment links and tags

- Your QR code, payment links and Tip Me pin are for payments to you. Don't let anyone use them to pass money that isn't theirs through your wallet, such as stolen card payments. A wallet used this way gets the penalty above and a warning, and may be frozen and reported.
- One wallet per ID number, and one Tip Me pin per wallet.
- Don't sell, lend or rent out your wallet or your tags.
- Don't try to get around limits, checks or security, and don't give false identity details or use someone else's ID.

Money from fraud

If money reaches your wallet from a payment that turns out to be fraudulent, unauthorised, disputed or reversed, we may hold it, take it back from your wallet, or freeze the wallet until it is settled.

Freezing a wallet

- We may limit or freeze a wallet when we see fraud or a pattern of it, a payment attempt from outside South Africa, failed or false identity checks, a lost tag, or a legal requirement. We may also freeze wallets linked to it by phone, address or money.
- A frozen wallet can't send, pay or pay out. We tell you in the wallet. Only TapAPI head office can release a frozen wallet, after looking into it; we may ask you to set a new PIN and to tell us who had your details.
- We may report fraud to the police, share information with our payment partners and the authorities as our Privacy Policy explains, and close a wallet used for fraud.

13. Closing a wallet

You may close your wallet at any time. Spend or send what is left first, or ask us to pay it to your bank account if your identity is verified. We keep identity and transaction records for at least five years after a wallet closes,

as our payment partners and the law require.

14. Complaints

Lodge a complaint in your wallet under Help. We reply within 24 business hours. If you have no wallet (for example, you tipped someone by card), email help@tapapi.co.za.

- A disputed card or bank payment follows the payment processor's process, and we help you with it.
 - A privacy complaint goes to our Information Officer at io@tapapi.co.za first, and then to the Information Regulator (see our Privacy Policy).
 - For anything else we cannot resolve, you may approach the National Consumer Commission under the Consumer Protection Act, or another regulator, ombud, tribunal or court.
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15. Your information

We handle your personal information as our Privacy Policy says.

16. The service

We work to keep TapAPI running, but it depends on mobile networks, banks and other providers, and we provide it as it is. Nothing in these terms takes away rights you have under the Consumer Protection Act or any other law that cannot be excluded.

17. Changes

We may change these terms. The current version and its effective date are always on this page. We tell you in the wallet before a material change takes effect, and fee changes come with 30 days' notice. You do not have to accept the terms again: using your wallet after a change means you accept the new version. If you don't accept it, you may close your wallet (section 13).

18. Law and notices

South African law applies. We may send agreements, notices and statements electronically.

19. Related documents

- Privacy Policy
- PAIA Manual
- Fees
- Regulatory position paper

