

Leaving no one behind in the digital economy

Digitalising tips for South Africa's informal and low-income service workers

22 September 2026

10h00–11h30 (SAST) | Microsoft Teams



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra
Swiss Confederation

Federal Department of Economic Affairs,
Education and Research EAER
State Secretariat for Economic Affairs SECO

Supported by the South African Reserve Bank





Welcome

Phumelele Ngcobo

*Specialist in Programme Development and
Implementation*

FinMark Trust

Agenda

Evidence, lived experience and a shared response to the barriers.

Time	Topic	Speaker
10h00	Welcome	Phumelele Ngcobo, FinMark Trust
10h05	Opening remarks	Brendan Pearce, FinMark Trust
10h10	Implementation insights	Nqobile Blose, FinMark Trust
10h35	Panel discussion: Service provider perspectives	Mavis Matlhwana, South African Reserve Bank • Donald Paterson, Tip4Change • Kimlynn Temple, Tipped • Kagisho Dichabe, FINASA • Sindiswa Tshabalala, PayInc
11h20	Wrap-up and closing	Phumelele Ngcobo, FinMark Trust

Opening remarks

Brendan Pearce

Chief Executive Officer

FinMark Trust



Why this matters

Why we started

As cash use falls, tipping income is at risk. Digital tipping exists, but it has not yet reached scale.

The pilot focused on forecourt attendants, waitrons and car guards in Gauteng, with scope to expand.

Through a challenge-fund model, FMT appointed two providers to pilot existing digital tipping solutions.

SOURCE: FinScope Consumer Survey 2025; pilot reporting

18.3%

of South African adults earn tips - approximately **8.5 million people**.

85%

of tip earners still prefer cash.

32% say they receive more tips paid digitally

61.9%

of tip earners are men, **38.1%** women.

23% of men earn tips, and **13.5%** of women earn tips.

Multiple sectors

Beyond hospitality, tipping is common in gardening and handyman services, sales, personal care, food service and domestic work.



Implementation insights

Nqobile Blose

Junior Programme Implementation Coordinator

FinMark Trust

Where we started

What managers and workers told us, across sectors.

FUEL STATIONS

- **Management: tips complicate the books**
Adding tips to the cost of fuel messes up their books and would need sign-off from head office.

- **Employees want cash in hand**
They prefer cash for daily needs like lunch and transport. Still, a digital solution would help.

- **Employers worry about pressure and fraud**
They resist QR codes at the pump – wary of pressuring customers and of attendants misusing codes.

RESTAURANTS

- **Employees already lose to fees**
A breakage charge and credit card fees are deducted before staff see the tip.

- **Tips are managed centrally, not per worker**
Employers decide how tips are split, so a solution that pays workers directly would meet resistance from them.

CAR GUARDS

- **The security company sits in the middle**
Guards are employed by a security company, and pay a daily fee – so any digital tool has to route through this relationship.

- **No bank account**
Several guards had no bank account, so the solution would need to work more like an eWallet.

Where we started

Appointing service providers.

AN OPEN RFP PROCESS

FMT invited providers to pilot digital tipping for informal and low-income workers.

GAPS THE SEARCH SURFACED

Applicants often lacked regulatory compliance, real-world testing, funding or a sponsor bank.

WHAT THIS REVEALED

Fintechs face major barriers to entering this market.

TWO PLATFORMS, TWO MODELS

mojaPay (2024/25) and Tip4Change (2026) tested two platforms and two ways to pay tippees.

Getting customers on board

How we secured access, activated sites and onboarded workers.

STAKEHOLDER ENGAGEMENT

- **Gatekeepers controlled access**
 - Franchise head offices and shopping-centre security firms.
- **Engage leaders early:**
 - Approach franchisors and security-company management from day one.

ACTIVATIONS

- **Formal sites added costs**
 - Bookings and insurance increased activation costs.
- **Customer access was restricted**
 - Ambassadors could not approach customers.
 - Open, walk-up activations cost less and worked better.
- **New sectors:**
 - Waste pickers, street vendors, delivery and retail workers, petrol attendants, hospitality workers and small business owners.

ONBOARDING

- **Language and documents slowed sign-up**
- **Sign-up had to fit a shift**
 - Most workers registered while at work.
- **One visit was not enough**
 - Ambassadors stayed until workers could use the platform confidently.

The numbers at a glance

TOTAL ONBOARDED

2,185

ONBOARDED LOCATIONS

154

TOTAL TIPS PROCESSED

R83,651

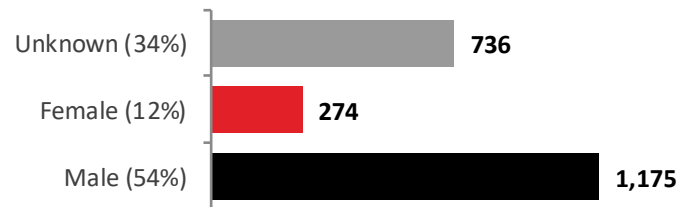
TOTAL TIP TRANSACTIONS

3,386

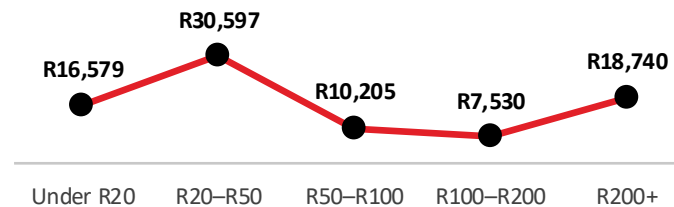
ROLE SPLIT WITH TIPPEE BREAKDOWN



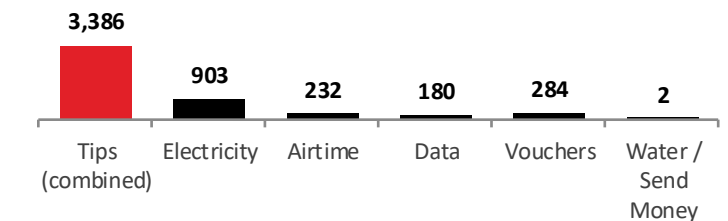
WHO WAS REACHED – BY GENDER



TIP VALUE COMBINED · R83,651



TRANSACTION TYPES · 4,987 TOTAL



User experience

TIPPERS

SIGN-UP MUST TAKE MINUTES

QR codes and pre-filled forms cut registration to under five minutes, driving sign-ups.

TIP WITHOUT CASH

Digital tipping removes the need to carry cash.

EARN TRUST EARLY

New QR codes and apps initially raised scam concerns.

TIPPEES

ONBOARD DURING THE SHIFT

On-duty workers have limited time; onboarding must be fast.

PROVE IT WITH A LIVE TIP

Live demos and a small first tip showed workers that the platform worked.

KEEP FEES LOW

High fees discouraged continued use, though keeping funds on-platform helped them save for expenses like rent.

LIVED EXPERIENCE

“

People used to look past me because they had no cash. Now they take out their phone and tip me. It gives me dignity.”

Sipho | Parking Attendant, Kwenza Square

FMT
FINMARK TRUST



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra
Swiss Confederation

Federal Department of Economic Affairs,
Education and Research EAER
State Secretariat for Economic Affairs SECO

Supported by the South African Reserve Bank



LIVED EXPERIENCE

“

When I tell them I was a parking attendant and I know how this works, they trust me immediately.”

Yolandi Botha | Field Agent & Former Parking Attendant, Vaal Triangle

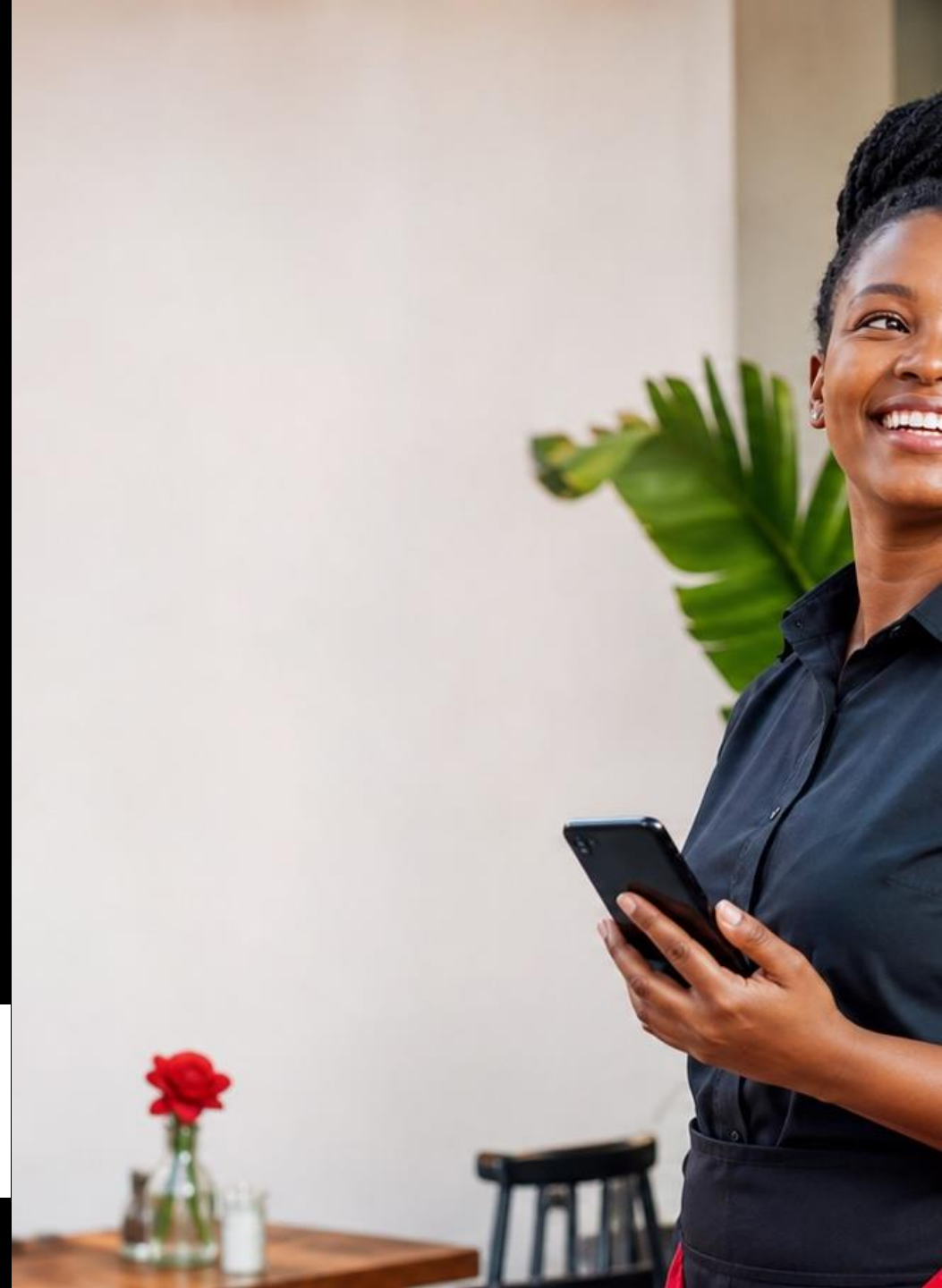
FMT
FINMARK TRUST



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra
Swiss Confederation

Federal Department of Economic Affairs,
Education and Research EAER
State Secretariat for Economic Affairs SECO

Supported by the South African Reserve Bank



LIVED EXPERIENCE

“

A car guard earning bigger tips. A site manager backing the rollout. Nine Yards is proof the model works when both sides buy in.”

Eddy, Car Guard & Nine Yards Site Management

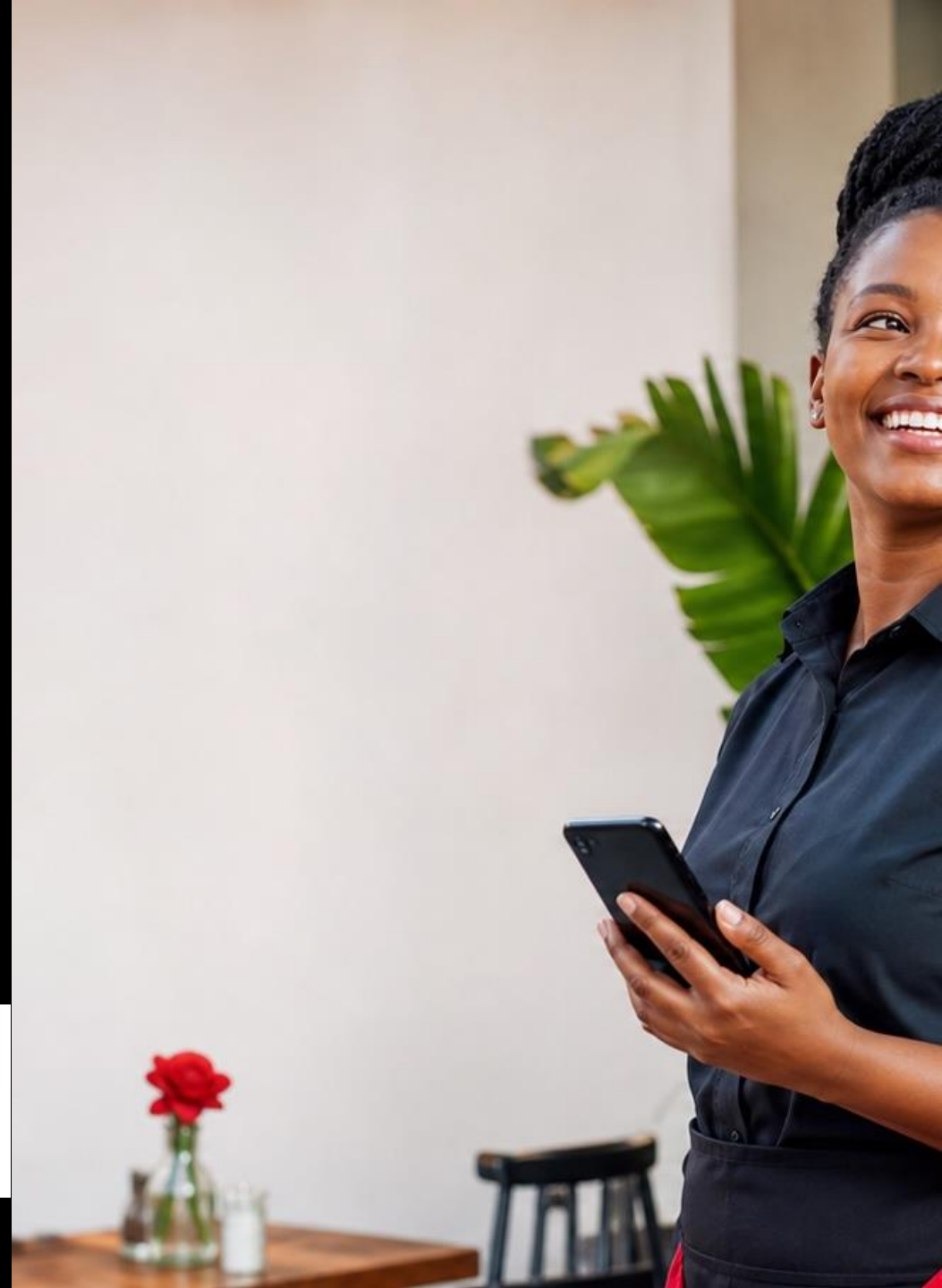
FMT
FINMARK TRUST



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra
Swiss Confederation

Federal Department of Economic Affairs,
Education and Research EAER
State Secretariat for Economic Affairs SECO

Supported by the South African Reserve Bank



Lessons learned

Six lessons for adoption and scale.

BUILD AWARENESS WITH TIPPERS, NOT ONLY WORKERS

Awareness must go both ways. Providers must show customers that digital tipping exists and build trust.

MAKE DIGITAL TIPPING VISIBLE

A simple QR sticker, poster or table sign drove sign-ups without extra promotion.

TRUST FOLLOWS THE FIRST PAYMENT

Adoption rose once workers saw money arrive and could withdraw it quickly.

SECURE PARTNERSHIPS UP FRONT

Company-level engagement with security firms and franchisors worked better than site-by-site requests.

LOW FEES ARE ESSENTIAL

High fees and slow payouts deterred workers; short-term solutions explored by service providers.

USE PEER-LED ONBOARDING

Existing users signed up more workers than new agents.

Panel discussion



Mavis Matlhwana

Divisional Manager for
Business Enablement

**South African Reserve
Bank**



Donald Paterson

Chief Financial Officer

Tip4Change



Kimlynn Temple

Chief Executive Officer

Tipped



Kagisho Dichabe

Chairman

FINASA



**Sindiswa
Tshabalala**

Manager Scheme
Realtime Payments

PayInc



Wrap-up and closing

Phumelele Ngcobo

*Specialist in Programme Development and
Implementation*

FinMark Trust

INCLUSIVE PAYMENTS DIGITALISATION PROGRAMME

Thank You

FMT
FINMARK TRUST



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra
Swiss Confederation

Federal Department of Economic Affairs,
Education and Research EAER
State Secretariat for Economic Affairs SECO

Supported by the South African Reserve Bank

