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## Ukheshe Technologies develops SA's first WhatsApp payment gateway

Ukheshe Technologies and Infobip have recently developed South Africa's very first WhatsApp payment gateway for use by Telkom.



Clayton Hayward, CEO of Ukheshe | image supplied

In addition to being South Africa's first digital wallet platform, the solution is also the first WhatsApp channel to enable payments using QR.

The project and collaboration with Infobip form part of Ukheshe's objective of expanding its international reach as a solution-driven B2B provider of digital-first payment solutions that enable banks, telcos and fintechs to provide banking and payment services to their customers through a solution called 'chat banking'.

Infobip's deployment of a WhatsApp Business API solution leveraged by Ukheshe's cutting-edge Eclipse API integration is a first of its kind. The solution allows mobile operator customers to send money to anyone with a mobile number quickly and securely with no need for another app or any additional software.



Ukheshe launches prepaid payments programme in SA 19 Aug 2020

an exciting opportunity to provide a relevant and workable payment solution.

"We are thrilled that through various working associations we are able to assist organisations to address financial literacy and inclusion. The chat banking solution empowers end customers by giving them access to the internet, and an efficient and secure digital wallet, while meeting Know your Customer (KYC) requirements."

The digital wallet will also be able to link to other cards, add virtual cards, pay or get paid with a QR code, send money, make cash withdrawals or pay for goods." He added that the service offering of the digital wallet platform will be extended to accommodate the issuing of virtual cards, which coupled with chat banking, underpins Ukheshe's drive to support digital-first e-commerce adoption.

## Easing the lives of customers and access to effortless banking

Shaun Van Rooyen, strategic accounts and partnerships manager at Infobip South Africa, says that the partnership between Infobip and Ukheshe is underpinned by the current need for organisations to find innovative means to make their customers lives easier whilst also providing the masses with access to effortless banking.

"It has been a great pleasure to work with Ukheshe on this project. The initiative and wonderful partnership align with our goal of connecting the world. The project is something that we are proud of and want to keep working on to see how we can help Ukheshe do more," said Van Rooyen.

Hayward said Ukheshe's digital-first enablement platform has expanded and evolved significantly in recent months as the financial services market seeks innovative solution providers that can address the fundamental gaps faced by people that are seen as unbanked.

"Working with Infobip has been particularly exciting as we have developed an easy and cost-effective way to send and receive money using an app that is already on customers' phones. Chat banking is a solution that will add immense value to people's lives."

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