



NATIONAL PENSION SCHEME AUTHORITY

eNAPSA ONLINE SERVICES

What is eNAPSA?

The eNAPSA is an integrated web-based e-service portal through which employers and employees are able to transact with the National Pension Scheme Authority online via the Authority website (www.napsa.co.zm). The system can be accessed from any web-enabled gadget and is accessible by differently abled people who are able to use a web-enabled gadget such as laptop, computer, tablet or smartphone.

Through this system, employers can register their employees, file monthly returns and make payment for statutory NAPSA contributions. Employees on the other hand can use eNAPSA to check member and beneficiary details as well as keep track of their contributions and benefits information.

The eNAPSA was rolled out in October 2016 following extensive planning and stakeholder engagement.

Objectives

1. The system is aimed at enhancing efficiency in the administration of the National Pension Scheme in line with the mandate of the Authority.
2. The service also aims to reduce the cost of doing business with NAPSA and to make it easier for more employers to comply with their statutory obligation of paying NAPSA contributions.

Target Audience

The target audience consists of all eligible businesses and current and potential members of the National Pension Scheme Authority as prescribed by the NPS Act number 40 of 1996.

The Rationale behind eNAPSA

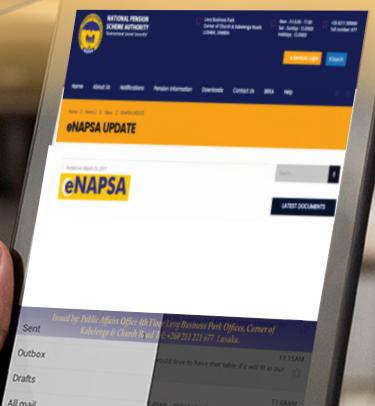
Before the introduction of eNAPSA, members and employers were required to physically walk into a NAPSA office to get a service. The process involved a lot of paper work.

In addition, monthly returns were submitted manually (on a flash or compact disc or electronically via email). The returns were then verified manually by data entry clerks. This usually resulted in delayed processing and mistakes in the returns, hence inconveniencing both the employers and the beneficiaries.

Following the implementation of eNAPSA, returns are automatically vetted online during the uploading process, resulting in submission and storage of authentic information from the onset. This helps to keep clean accounts for



Guaranteed Social Security



both employers and members, leading to enhanced speed in processing returns and benefits. Employers and members no longer have to leave the comfort of their homes or offices to get a service from NAPSA as this can now be done online from anywhere as long as one has access to the internet. Since the implementation of eNAPSA, over 90 per cent of employers that are registered with NAPSA have migrated and are now using eNAPSA to meet their monthly statutory obligations.

The initiative has enhanced quality service delivery, resulting in improved relationship between the Authority and its customers. The system efficiency allows for instant feedback, thereby enhancing compliance and customer satisfaction and further reducing the cost of doing business.

The implementation of eNAPSA has resulted in the following:

1. Efficiency in processing returns and benefits
2. Improved interaction between the Authority and its customers
3. Reduced red tape
4. Improved data quality
5. Reduced cost of doing business
6. Enhanced customer satisfaction
7. Enhanced employer compliance
8. Improved contribution collections
9. Reduced carbon footprint

Some Important Statistics

1. Before eNAPSA, it would take on average one hour for an employer to remit returns manually at a NAPSA office (excluding the time spent in the queue)

With eNAPSA, employers are able to remit returns within 5 minutes from the comfort of their offices or homes, eliminating all the queuing and travelling time.

2. Before implementation of eNAPSA, it used to take on average one month for data clerks to post all the monthly returns into the system.

With eNAPSA posting of returns is almost instant.

3. About 92 per cent of all registered employers on eNAPSA (14,109 out of 15,307) are now remitting NAPSA returns via eNAPSA. This means cleaner data being captured in the system.
4. Almost 70 per cent of all new employee registrations are being done via eNAPSA. The number is expected to grow as more and more companies get to know and use the system.

Customer Care

Following the implementation of eNAPSA, the National Pension Scheme Authority has undertaken a number of initiatives to ensure that the product is optimally used by the targeted audience. These include:

- 1.1. Staff trainings on the use of eNAPSA
- 1.2. Internal and external communication to staff, employers and other stakeholders
- 1.3. Marketing and advertising via various platforms
- 1.4. Training and handholding of employers and members
- 1.5. Collaboration and integration with other stakeholders (e.g. commercial banks and other government agencies)
- 1.6. The Authority has set up a Contact Centre through which queries are received via telephone, email and instant web chat.
- 1.7. The Authority has also opened Customer Service desks at all NAPSA offices that handle customer queries and complaints
- 1.8. A customer Service Charter has been developed and implemented to guide on customer service levels.

Conclusion

The implementation of eNAPSA has dramatically changed the way NAPSA administers the National Pension Scheme and greatly enhanced efficiency in service delivery.