



*i*CARE

**System Frequently Asked
Questions**

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iCARE

Question 1. What is NAPSA iCARE?

NAPSA iCARE is a comprehensive digital platform developed by the National Pension Scheme Authority (NAPSA) to enable members and employers and other stakeholders conveniently manage their NAPSA-related activities through a single online profile.

Through iCARE, members can update their personal details, track contributions, view benefit statements, and submit benefit claims. Employers can use the platform to file monthly returns, apply for penalty waivers, update company details, and more, all from the convenience of a smart phone or computer.

The name iCARE is an acronym that represents the core values of NAPSA:

- **Integrity** – Upholding honesty and strong moral principles in service delivery.
- **Collaboration** – Promoting teamwork and partnerships for efficient service.
- **Accountability** – Taking responsibility for actions and outcomes.
- **Respect** – Treating all stakeholders with fairness and dignity.
- **Excellence** – Striving for the highest standards in everything NAPSA does.

These values are embedded in the very foundation of the iCARE system, ensuring that the platform reflects NAPSA's commitment to transparent, reliable, and customer-focused service.

PROFILE CREATION

Question 2. Who needs to create a profile on iCARE?

Anyone who wishes to transact with NAPSA, including employees, employers, and agents, must create an individual profile on iCARE.

Question 3. Is the profile created on iCARE an individual or company profile?

All the profiles created on iCARE are individual profiles. However, an individual can link one or more employer accounts to their profile if they are authorized to manage the affairs of that employer (e.g., payroll officer, HR personnel, or business owner).

In addition, the same individual profile can be used to manage one's own personal NAPSA account if the user is also a contributing member. This means a single login gives access to both personal and employer-related services.

Question 4. Can I create multiple profiles for different roles (e.g., employer and employee)?

No, one profile is sufficient to manage all your roles (member, employer, agent, etc.) under a single login.

Question 5. Do I need to create a new profile if I successfully onboarded on eNAPSA?

Registered members who successfully onboarded on eNAPSA can access iCARE by visiting icare.napsa.co.zm and click on “**Forgot Password**” on the login page. This allows them to set a new password and log in without creating a new profile from scratch.

Question 6. What if my registered phone number is lost or deactivated? How do I update it?

- If your mobile number is lost, visit your mobile network operator to replace it.
- If your number has been deactivated or deregistered, visit the nearest NAPSA office with your newly registered SIM card and a letter from your mobile service provider confirming the deactivation/deregistration.

Question 7. What should I do if my phone number is not registered in my name?

- For profile users resident in Zambia, you must use a mobile number registered in your name to receive OTPs. If not, update your SIM registration with your mobile network provider.
- For profile users resident outside of Zambia, name validation for mobile numbers will not be application but the email address will be required to be added and verified with an OTP as a mandatory requirement.

Question 8. Where do I start the profile creation process on iCARE if I did not successfully onboard on eNAPSA?

To begin, users should visit icare.napsa.co.zm and click on the “**Register Here**” button to start the profile creation process.

Question 9. What requirements do I need to provide to create an iCARE profile?

For Zambian Citizens (in Zambia):

- National Registration Card (NRC) – front and back
- Recent colour portrait photo (less than 6 months old)
- Active mobile number registered in your name (as per NRC)
- Email address (optional)

For Foreign Nationals (in Zambia):

- National Registration Card (NRC) – front and back
- Recent colour portrait photo (less than 6 months old)
- Active mobile number registered in your name (as per NRC)
- Email address (optional)

For Foreign Nationals (outside Zambia):

- Valid passport copy
- Recent colour portrait photo (less than 6 months old)
- Email address (mandatory)
- Active mobile number registered in your name (as per Passport) - Optional

Question 10. What is a One Time Password (OTP)

A One-Time Password (OTP) is a unique, temporary code sent to your registered mobile number or email address to verify your identity during online transactions or login attempts. It is used only once and expires after a short period for security purposes.

For example, when creating a profile or updating details on NAPSA iCARE, an OTP will be sent to confirm that the request is being made by you.

Question 11. What if I don't receive the OTP during the process on iCARE?

Make sure the phone number or email you provided is correct and active. If the OTP is not delivered, click “Resend OTP.”

Question 12. Why do I need to set up security questions on my iCARE profile?

Setting up security questions on your iCARE profile is an important step in protecting your account. These questions serve as an added layer of security and are used to verify your identity in case you forget your password, need to recover your account, or make sensitive changes to your profile. By answering these questions correctly, you help ensure that only you have access to your personal and employer-related information on the iCARE platform.

Question 13. What if I forget my Security Questions?

After logging into your iCARE profile, navigate to “**Settings**” located at the bottom left of the dashboard. Click on “**Update Security Questions**” and follow the prompts to set your new questions.

Question 14. What should my password look like?

Your password must be at least 10 characters long and include an uppercase letter, a lowercase letter, a number, and a special character (e.g., Napsa@1234).

Question 15: What happens after I submit my profile creation?

You will receive a reference number via SMS and email. Once approved, you’ll get a confirmation message via your provided contact details.

Question 16. Can I reset my password if I forget it?

Yes. Use the “**Forgot Password**” option on the login page to reset your password.

SOCIAL SECURITY NUMBER APPLICATION (SSN)

Question 17: Is there a fee for applying for a Social Security Number (SSN)?

No. The SSN application via the iCARE platform is completely free of charge.

Question 18. How do I apply for a Social Security Number (SSN)?

To apply for a Social Security Number, you must first create a profile on the iCARE platform. If your profile has already been created on iCARE, follow these steps:

- Log in to your ICARE profile using your ID Number (i.e. Passport or NRC Number) and password created when registering your ICARE account.
- Set your security questions
- On the dashboard, click “**Apply for SSN**”
- Provide additional required information
- Accept the terms and conditions
- Enter the OTP sent to your registered mobile number
- Your SSN will be displayed on the screen and sent via SMS

KYC UPDATE

Note: A user's iCARE profile may contain records of contributions under both the Formal and Informal Sector if they have contributed to both schemes.

For members contributing to the Informal Sector, it is important to update beneficiaries (such as spouse, children, or dependants), as this information is required to access certain benefits like the Family Funeral Grant.

On the other hand, for members contributing solely to the Formal Sector, adding or updating dependants is not mandatory, though it is still encouraged for record-keeping purposes.

Question 19. What KYC information can I update on my iCARE profile?

If you have logged in and successfully linked your Social Security Number (SSN) to your profile, you can proceed to update your KYC details by clicking on "**KYC Status**" on the dashboard. Here, you will be able to update the following sections:

- Bank details
- Beneficiaries (spouse, children, dependants)
- Employment history

Question 20. How do I update my Bank Details?

To update your bank details on iCARE:

- Log in to your ICARE profile using your ID Number (i.e. Passport or NRC Number) and password created when registering your ICARE account.
- On the dashboard, click "**KYC Status.**"
- Select "**Bank Details.**"
- Click "**Add Bank Details**" and complete the required fields.

Note: The bank account must be registered in the name of the user for the update to be successful.

Question 20. How do I update my beneficiaries?

- Log in to your ICARE profile using your ID Number (i.e. Passport or NRC Number) and password created when registering your ICARE account.
- On the dashboard, click "**KYC Status**"
- Click "**Beneficiary Management**"
- Click "**Add Beneficiary**" or "**I do not have any beneficiaries**"
- You can also edit or remove existing entries as required.

Question 21. Who can I add as beneficiaries on my ICARE profile?

On the iCARE platform, you can add the following beneficiaries by attaching the required supporting documents:

- Your spouse
- Your children (both biological and legally adopted)
- Your dependants

Question 22. Why Should I add dependants as beneficiaries on iCARE?

If you contribute to the Informal Sector, it is mandatory to add your dependants to your iCARE profile. This is because dependants are eligible to benefit from the Family Funeral Grant under the Informal Sector category.

However, if you do not contribute to the Informal Sector, updating your dependants is not required, though you may still do so for record purposes.

Question 23. What documents do I need to add or update beneficiaries on iCARE?

To update beneficiaries, supporting documents are necessary to ensure that updates are done correctly. These documents must be clear, valid, and in good condition for the team to review and process them accurately.

For Children:

- Under 16 years: Birth Certificate
- Over 16 years: NRC
- Removal: Death Certificate, Letter from Local Chief, or Affidavit

For Spouses:

- Addition: Marriage Certificate + Spouse's NRC
- Update: Spouse's NRC
- Removal (Divorce): Divorce Certificate
- Removal (Death): Death Certificate or Letter from Local Chief

For Dependants:

- Under 16 years (Add/Edit): Birth Certificate
- Over 16 years (Add/Edit): NRC
- Removal: Death Certificate or Letter from Local Chief

For Unknown Beneficiaries:

- Removal: Notarized Affidavit

Question 24. Will I be notified after KYC updates are approved?

Yes. You will receive a confirmation SMS and email once your KYC update is approved and effected.

EMPLOYER MANAGEMENT

Question 25. When do I need to attach an Employer Account to my profile on ICARE?

If you are responsible for managing NAPSA contributions on behalf of an employer, you must attach an Employer Account to your ICARE profile. This is necessary to enable you to:

- Submit employee contributions
- Update employer information
- Access relevant employer reports and notifications

Attaching the account links your profile to the employer's records, ensuring proper access and management within the ICARE system.

There are two options, depending on whether the employer previously accessed eNAPSA services:

Option 1: For employer accounts that successfully signed up on eNAPSA

- Log in to your ICARE profile.
- On the dashboard, click "Attach Existing Account."
- When prompted, click "Yes" to confirm that the employer was signed up on eNAPSA.
- Enter the email address used during eNAPSA registration and click Submit.
- An OTP will be sent to the registered email.
- Enter the OTP to verify and successfully attach the employer account to your ICARE profile.

Option 2: For employer accounts that did not access eNAPSA services

- Log in and click "Attach Existing Employer Account."
- Click "No" when asked if the employer was signed up on eNAPSA.
- Enter the employer number when prompted.
- An OTP will be sent to the mobile number registered with NAPSA on that employer account.
- Enter the OTP to verify.

- Complete the required details. After submission, a reference number will be generated, and you will be notified once the request has been approved.

Question 26: What if the mobile number on the employer account (not accessing eNAPSA) is not working?

If the mobile number registered to the employer account is not working, visit or contact the nearest NAPSA office with a letter requesting a mobile number update. This will allow NAPSA to update the mobile number and enable OTP verification for attaching the employer account on ICARE.

Question 27: How can I register a new employer account?

Log in, click “**Register an Employer Account**” and follow the steps to provide profile, address, contact, proprietor, documents, and super user details. After submission, a reference number will be generated, and you will be notified once the request has been approved.

Question 29. Can one employer account be attached to multiple users?

Yes. An employer account can be linked to multiple individual iCARE profiles. Each user must have their own profile and be authorized to manage the employer’s account. This is useful for organizations with multiple staff handling NAPSA compliance.

Question 30. Do all my employees need to create profiles before I can make their contributions?

No. If your employees already have a Social Security Number (SSN), you can proceed to make contributions on their behalf even if they haven’t created an ICARE profile yet.