

UNDP



Cash Programming in Haiti

Lessons Learnt in Disbursing Cash

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This document was a result of interviews with the following 17 organizations in Haiti (UNDP, WFP, Oxfam, Save the Children, ALL Hands, Fosac, Mercy Corps, Christian Aid, Catholic Relief Services, American Red Cross, British Red Cross, Lutheran World Foundation, Fonkoze, Unibank, Voila, Digicel, and ACTED) in Feb 2011. These interviews were conducted over a two week period in Feb 2011 and constituted the first part of the fact-finding mission for the UNDP Lessons Learned in Cash Programming in Haiti. The second mission, which is by far the larger mission will spend 2 months in Haiti on the next phase of the fact finding, focusing on filling in gaps, and undertaking an understanding of the impact of cash programming, evaluation work and gaps in policy. This mission is expected to take place in Haiti in May and June 2011. The Final Report will be published later in 2011.

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Introduction

The following report is the result of an initial 2 week mission to Haiti to investigate cash programming (including cash for work) amongst 17 organizations. It is not intended as an exhaustive review of 17 organizations' practices, but attempts to look at what were some of the critical stages in cash programming in Haiti and identify some lessons learned. The results are useful in thinking about planning for future cash programming in Haiti. Please send questions, thoughts and feedback as this document grows into the final report.

Selecting Beneficiaries

Process of selecting beneficiaries in Haiti

- In the case of Oxfam, beneficiaries were always selected according to agreed vulnerability criteria, but two different approaches were used. In areas with historical partners such as Carrefour Feuilles, beneficiaries were selected together with partners. Partners were paid to cover the administrative and logistical costs of putting together hand-written beneficiary lists and signatures (at a rate of 5000 HTG per list, and lists sometimes included up to 2,000 beneficiaries). Oxfam trained about 30 partner organizations on transparency and accountability and the process of beneficiary selection. Quality control procedures were put in place to avoid duplication of beneficiaries, for example if a beneficiary's name appeared on two lists (from two different organizations), then the organization would be expelled from the process. In new areas with no partners (Croix des Bouquets), Oxfam staff delivered community information sessions, and elaborated initial lists with the help of locally registered community-based organisations (CBOs) for camps or through community-based targeting, through provisional election of community representatives, in neighborhoods. CBOs and community representatives were asked to sign MOUs and the Oxfam code of conduct but were not considered formal partners (this was rather seen as a 'trial run' for partnership.) CBOs were subsidised for their administrative and logistical costs based on time spent on the project, and each of the six CBOs received an average of 2000 USD. Community-based representatives were not paid. Verification and final beneficiary selection was conducted by Oxfam staff in Croix des Bouquets.
- Save the Children used camp committees to select and prepare lists of everyone in the camps and decided to disburse to all the camp residents.
- American Red Cross's program had posters, handouts, info kiosks and personnel walking through the camps to communicate the criteria for their program (used registration information from IOM, and also worked with CRS to communicate the criteria).
- LWF trained local organizations and local government on how to apply vulnerability criteria and then had individual meetings with each partner to discuss specific vulnerability criteria to be used. For example, LWF selected some beneficiaries (earthquake affected etc.) who were unable to work and the local partners suggested allowing people to work on behalf of others (i.e. beneficiary would select someone to work for him) but on payment day, beneficiary would be there to collect the money in his name. The community also gave feedback about the selection of beneficiaries, and a committee was created to work through disputes (consisting of representatives from all 3 groups).

Challenges in selecting beneficiaries in Haiti

- In camps, evidence shows that some camp committees have controlled spots on the 'beneficiary' list or in some cases may demand favours in order to place beneficiaries on the list. Working with local authorities who are in charge of drawing up beneficiary lists may also run into these problems. Save the Children spent months re-doing lists and verifying beneficiaries due to the high level of fraud. Committees had used the same ID card number for 4-5 people living in the same camp. In the end, Save the Children demanded that all beneficiaries submitted a photocopy of their ID card to get paid.
- When Oxfam carried out spot checks to verify in the field about 20% of the total list, they found that the lists provided by a local authority was full of 'ghost' beneficiaries and Oxfam had to spend 3 months creating new lists after which they went door to door to check each beneficiary **(for 80% of 5000 people)**.
- For American Red Cross' new program with school vouchers in the camps (where parents are paid a grant as are the schools nearby for school attendance), they found it useful to have a steady ARC presence in the camps in order to ensure transparent beneficiary selection.
- For their pilot, ARC used the IOM/DPC card. For future interventions they would recommend going tent by tent to verify identity instead of relying on ID cards because in many cases people were turned away for not having the right ID (DPC card was checked against a photo ID).
- Amcross: For registering in Tapis-Rouge, it took 5 whole days to register 1500 Households (HHs), and a helpdesk was installed to facilitate troubleshooting.. For the data entry part of the school voucher program (including a more detailed livelihoods baseline survey etc. which took in a lot of information for 2000 HHs and roughly 3500 children it took 2 weeks to enter this data with roughly 5 people, and then it had to be edited.
- CRS selected beneficiaries through partners using vulnerability criteria in the South. In Port au Prince it was done by CRS staff, in the camps with camp committees and in some instances going tent by tent. When working with government/local authorities there were certain issues as they preferred to hire their own people for certain activities (reported by CRS and Save).
- Lutheran World Federation (LWF) worked mainly with partners (very small, local community based organizations (CBOs) and local government authorities (CASECS/ASECs) who drew up the lists of beneficiaries. Initially in the town of Grand-Goaves, LWF experienced problems where the local government and local gangs (with guns) were pushing to have their 'own people' fill at least 10% of the lists. As a result, LWF left the area and moved their program to the rural areas. In rural areas, CASECS/ASECs prepared lists with local organizations but LWF did spot checks.
- IRC: The relationship with committees was sometimes strained and the most important consequence was that in some cases the beneficiaries of cash for work projects were the relatives of the community leaders. Last year measures were not taken to address this problem. In Teleco (Port

au Prince) and Cite Cabrit (Martissant) there were problems in the creation and management of working groups. The monitors felt afraid of going to those sites. Teleco is a very dangerous site and we had many problems not only with CfW but with other activities organized there.

- It was also found that in some cases, as all the workers were the friends of committee members, the even didn't go to work, and they had the list of assistance signed by the supervisors. Even when officers were checking, they didn't care at all. For the days where we discovered the issue, those days were discounted from their payroll, not without problems, but it was difficult to follow up on a daily basis.
- For this year IRC is trying to change systems. Mixed committees will be formed for CfW management in the sites, where the camp management committee (CMC) participates but does not monopolize. Those committees are also formed by mobilization officers from IRC and the water and cleaning sub committees created by the IRC in the sites.

INITIAL RECOMMENDATIONS (WILL BE FINALIZED AFTER SECOND PHASE, IN FINAL REPORT)

- Spot Checks in verification of beneficiary list are essential (about 10-20% is the norm)
- Communication regarding beneficiary selection is essential (in camps etc. posters etc., kiosks and radio messages done well before selection is critical in disseminating information about allocations, rights etc. and may prevent camp committees from attempting to control lists)
- Make sure enough time is allocated to register beneficiaries: consider using electronic PDAs to capture registration data from field instead of reconciling hard copies multiple times
- Form mixed committees in camps where CMC participates together with other stakeholders

Identifying Beneficiaries

Process of identifying beneficiaries in Haiti

- All Hands issues their own IDs with the Name of Beneficiary, a number generated by All Hands and the corresponding supervisor. Reported that many recipients do not have IDs. AH also reports going to the house themselves to check (took them about 1 day to do this with 3-4 staff for around 160 people).
- Oxfam mentions that the vast majority of the recipients already had a NIF. Save also found that many already had these government IDs.
- ARC found that a few didn't have IDs (used IOM IDs) for which they used the ARC T-shelter ID number (or a birth certificate).
- Christian Aid's partners sent the lists of selected beneficiaries to Christian Aid and it varied massively in terms of how partners recorded info (some had name/info/plus a number generated by the

partners/photo/colour code on what the person was eligible for). One partner had a successful method of having a colour code plus end date of eligibility on the card. Some partners directly entered it into Excel. Almost all did not have government IDs (this was a specific question on Christian Aid's initial selection) and used the Christian Aid ID as a tool for accessing other services



- LWF used election ID cards for most workers, but about 15% of their workers did not have such a card so LWF relied on the 'certification' of the beneficiary by the local partner (who would 'vouch' for them). LWF also relied on team leaders and supervisors at that point (a staff member is responsible for the roughly 200 people per cycle) to be there for identification and other issues.
- CRS reported that they took all forms of IDs with a picture and some people turned up with school graduation documents, birth certificates etc. if they did not have a government issued ID. CRS reports that everyone has some form of ID. CRS reports that the issue is that people do not trust what you need their IDs for, so this has to be managed.

Challenges in Identification

- a) Not everyone has a government ID: getting one is onerous
- b) IOM/DPC card: not everyone has one, and many accuracy issues (spelling of names, actual beneficiary addresses etc) – many organizations found lots of problems with IOM/DPC cards)
- c) NGO-issued ID: Some reports that NGO-issued IDs are being used to access other services. Difficult to manage duplication across different NGO programs etc. If partners to one NGO are issuing IDs, need to ensure that accurate and consistent information is collected
- d) Lack of photo identification

INITIAL RECOMMENDATIONS (WILL BE FINALIZED AFTER SECOND PHASE, IN FINAL REPORT)

- Biometric IDs can be an option (need to investigate costs of producing biometric IDs e.g. fingerprint scanners, iris scanners etc. as has been done in other emergencies)

- Photo IDs (being investigated by Save the Children) are also viable (done by certain Christian Aid partners)
- Policy recommendation: While IDs should be issued through government forms, lack of capacity especially in initial emergency context is a critical issue.
- [Final report will insert section on best practices in rapid ID mapping in conflict/emergency zones done around the world]

Using Vouchers

- ARC printed vouchers in the US with serial numbers (tabs with same serial numbers were kept by ARC personnel during the distribution period). The vouchers have the HH name, the ID number, the transaction number, and the name of the ARC Program of ARC and it was hologrammed. For example, the letters that were sent to schools for the school vouchers also had serial numbers, and they did receive fake letters as well (although they can track through the matching of serial numbers). (Supply is facilitated by visitors and staff coming from US). Neither Oxfam nor Save used sophisticated vouchers and neither reported problems with forgeries. They reported that vouchers do not need to be expensive non-counterfeitable vouchers and printing can be done in-country if the vouchers contain unique serial numbers and are cross-checked with photo IDs at the bank. Save the Children's finance department has now requested for the programme manager to sign individual vouchers to help to prevent fraud.
- British Red Cross reported that vouchers were more problematic than SMS and that beneficiaries were frequently given cash without producing a voucher (although were on the beneficiary list). (UniTransfer did not understand the point of vouchers.)

From initial Cash Coordination Group, Haiti: General advice on voucher printing:

Fit security measures to the value of the voucher, don't go overboard unnecessarily! As your grant of \$50 is not a huge amount, you probably don't need to make too many security measures.

- **Reduce the value of each value for convenience or to allow spreading expenditure.** RC you may like to give two separate smaller vouchers so they don't have to cash all the money at the same time if they don't want to (you could ask what they'd prefer!).
- **Make photocopying difficult:** Fancy logo's (Red Cross logo is far too easy to copy!), patterns, designs and watermarks are good, as long as the bank tellers check them! Holograms are expensive, and probably difficult to get at such short notice in PaP.
- **Waterproof ink** is good idea, especially in a humid and rainy season environment, and particularly as women like to keep them safe in their underwear!
- As a rule, the **shorter encashment time** (set a quick date for use ON VOUCHER) GIVES FRAUDSTERS LESS TIME TO COPY YOUR VOUCHER!
- Using an unusual type of textured card or paper colour is a good idea, as this makes photocopying or reprinting more difficult.
- Getting your Vouchers printed out of country, or as far away from PaP as possible, discourages local printing and fraud on behalf of the printing company! Vistaprint.com do basic business cards, pretty cheaply, that could be used and sent in 3 working days (not sure about Haiti though!)
- Having additional cross check codes on the voucher can help, but is time consuming for the bank/encashment tellers.

- **REMEMBER!** half of the trick with preventing fraud is to make the user and others, THINK that copying or fraud is not going to be possible. This means you can do all sorts of crazy things, that will never be checked, but the potential fraudster doesn't know that! Finger prints, photographs, signatures, codes, dates of birth, anything. You don't actually have to cross check them in reality. Fraudsters just have to gain the PERCEPTION that you might! So go get creative!
- **Community verification:** Another way is to have a specific time and place for encashment (though this has additional security implications in a place like Haiti), so that you can have a TRUSTED community representative at the encashment point to check identities. Works **less** well in a camp environment though, as people don't always know each other!
- **A book of Perforated Vouchers with Rip off sections** to your voucher, make photocopying pretty impossible. I've attached in annex a powerpoint image of one used by ACF a long time ago, which has just about everything you could possibly need in a voucher. The voucher can then be signed for and recorded into the bound book as collected by beneficiary (leaving you a nice list of those who have failed to collect!), and the rip off section on the corner of the voucher could be kept by the beneficiary as a record of encashment. Probably not necessary for small amounts, but great if you want to go back and monitor closely how much the beneficiary actually received in the shop or bank.

Working with cash transfer agencies

SUMMARY OF CASH TRANSFER PARTNERS IN HAITI

Fonkoze	Unitransfer	Les Caisses Populaires	NGO
<ul style="list-style-type: none"> • \$1 per envelope • Will arrive at site but transport is a constraint • 25 agents only (can train more but need time) • Shorter wait times • Flexible with partner liquidity 	<ul style="list-style-type: none"> • Good branch presence • Long wait times plus travel • Inflexible with liquidity • \$2 per transfer • Need to send them data in excel (requires someone to enter data) • Not always flexible 	<ul style="list-style-type: none"> • Less capacity and less presence • Can be less flexible sometimes • Cheaper (ard 30 Gds per envelope) • May be far away from site 	<ul style="list-style-type: none"> • Done at site usually with staff being able to ID all workers • May not be set up to prepare envelopes and transport with security • May not be trained to handle tension • Unclear about costs

PROCESS WITH PRIVATE SECTOR CASH TRANSFER AGENCIES

Cash delivery activity	Actor responsible
Beneficiary identification	Local partners or Oxfam staff depending on zone
Beneficiary verification	Oxfam staff
Beneficiary lists were prepared including name, ID number, telephone number, address.	Oxfam admin assistant
Payment request made to Finance and list sent to Finance.	Oxfam food security team
List sent to the bank.	Oxfam finance team
Bank sent unique pin numbers per beneficiary that Oxfam then printed onto vouchers.	Unitransfer to Oxfam finance team
Vouchers were distributed to beneficiaries via partner organizations.	Oxfam and local partners (if available)
Beneficiaries were required to go to the bank with their voucher and ID card in order to receive their payment. Unitransfer also sent text message alerts to notify them that the money was ready.	
Beneficiaries without ID cards had their vouchers stamped with an Oxfam stamp to certify to the bank that we agreed to the payment.	Oxfam food security team
M&E	Oxfam food security team

Figure 1: Oxfam Cash Transfer Process

- Many NGOs have the same process as above, but also additionally provide their own ID card like Save the Children.
- Save the Children recommends that there should be at least 2 people disbursing and monitoring at each point of disbursement: e.g. 200 disbursements per day means 3 rooms, 7 staff and can be done within an hour. This depends on the program and location.
- In Leogane, UNDP's partner All Hands used Minustah forces to act as a security force. The day before each disbursement, they called MINUSTAH to inform them of the distribution site (sometimes the sites changed, sometimes the MINUSTAH forces changed) and MINUSTAH would do a visual assessment before the disbursement and remain on standby for any issues if they arose.

CHALLENGES WITH PRIVATE SECTOR CASH TRANSFER AGENCIES

- Unitransfer would not send out SMSs purposely in order to stagger wait times which created problems with beneficiaries
- Tried to stagger payments through branches but people still turned up at the Unitransfer offices on the first day of payment (and illiteracy is an issue so being too specific and having too much info is also not good i.e. saying turn up on Tuesday at 10 am at x branch may not be effective). Recipients may have listed mobile numbers of friends or neighbours, meaning if you call them you will be

transferred to someone else etc. In future STC plans to have a committee to follow up in the community. Moreover, STC has allocated community mobilizers to specific branches on the days of payments to ensure that any problems that may arise with the beneficiary lists or IDs are addressed there and then by a member of staff. This has reduced confusion and beneficiaries being turned away.

- American Red Cross: Initially they had agreements with Unitransfer, CAM and Sogeexpress, and initially mobile phones were sent texts with ID numbers, but they found that people lose phones/delete the message (Unitransfer works with Digicel and then the texts don't get sent to Voila) as Unitransfer wanted to control the numbers who did receive texts. If IOM's database had a spelling mistake of the person's name, Unitransfer would reject the person. ARC had a plan to put an ARC person in Unitransfer and had a hotline for Unitransfer agents to call and a hotline for the beneficiaries. Unitransfer opened up 2 locations near the camps.
- Unitransfer: Inconsistent charging of fees: some NGOs were charged \$2 per transaction while others were reportedly charged \$1 per transaction.
- Sometimes there would be huge queues at Unitransfer locations, where 1,000 beneficiaries queued up in one day (this was an extreme) and there were still issues in training bank staff to disburse correctly.
- Other problems included:
 - E.g. tellers had to make sure 2 forms of ID were presented but disbursed cash anyway
 - Or refused to disburse cash without a NIF/CIN even though recipients brought the voucher plus STC ID
 - Or still accepted bribes in order to give cash faster (Save reports that this happened)
 - Or gave cash without getting a signature
 - Or cashiers entered the numbers wrongly (putting a space somewhere after the number, and turned away recipients because the number did not match)
 - Oxfam initially tried using Sogebank and Capital Bank and they were too slow
 - British Red Cross said about Unitransfer tellers: Many did not understand the process and gave out wrong information. Varied from branch to branch. Often complicated the process – although money always went to the right people in the end.
 - a. People paid small fees to Unitransfer to issue cash without an SMS or voucher. (Beneficiaries short cutting the system, but not cheating)

- Tellers could sometimes be rude to beneficiaries as they were seen as charity cases rather than clients. Also important to note is that security guards at Unitransfer demanded that beneficiaries paid them to get into branches – some people paid approximately 250 HTG

With Sogeexpress

- From IRC: There were many mistakes in the written names. This was chaotic because we had to correct the names in the database of the Sogeexpress and make the payment process another time (not the transfer of course).
 - a. Vouchers: As EH, FTR, ERD used the same type of vouchers, with same numbers, we found that people with voucher 00XXX arrived to the bank, and attached to this voucher number there was another person, who might have been a FTR beneficiary or EH worker that had been introduced in the database before! We had to change the voucher number and do the process again. In addition to the problem of the Sogeexpress data base, our officers did not pay attention to what type of vouchers they were distributing, and for example last year we discovered that the ERD Manager was distributing CFW vouchers that belonged to EH or FTR (as the bank sends them back all together)
 - b. The day of the payroll our officers remained at the bank, but sometimes because of these mistakes the payroll might extend to 4 or 5 days.

PROCESS AND CHALLENGES WITH OTHER LOCAL CASH TRANSFER AGENCIES

- LWF also initially used KEPHOMEK, a local caisse populaire in Leogane who was to pay CFW workers. KEPHOMEK refused to go to the site citing security issues so workers had to travel to Leogane (approximately 1 hr and 45 minutes away). Lists were given in batches of 10, so the team leader had to be there with all 10 people. It cost 30 gds per beneficiary who received 3000 gds (so about 1% of total costs) which was cheap but because of the long travel and wait times, and the challenges for elder people to get to Leogane, LWF started direct payments.
- Christian Aid's partner RNDHH in Petit-Goave used CAM and had great success. They created a beneficiary list and issued a card to beneficiaries (which had 3 punch holes that were punched by CAM for 3 payments). CAM was sent the list in batches of 10, and there was not 1 line for beneficiaries at CAM and 1 for regular remittances, but they were there as normal and RNDHH experienced no eligibility issues. RNDHH notified beneficiaries by physically going to the camps and pasted lists inside the camps. No mobile notification was used. CAM took a 3% transfer fee (across the board). RNDHH would go on distribution days and double verify around 1000 people. The initial challenge was that CAM didn't have enough \$5 bills, and the first time when everyone turned up at the same time, not enough cash either.

PROCESS WITH FONKOZE

- CRS used Fonkoze who charged them \$1 per envelope (and disbursed \$125 in 2 tranches, so roughly 1.67%) Supervisor will organize site to be safe, and CRS staff member was there (and already knew everyone by sight) but still there were issues when Fonkoze agents were held hostage at sites twice because they refused to pay. At CRS, 1 staff member is responsible for 50 people, and they have 20

staff for the CFW programme). CRS provides vehicles and logistics for the 4 Fonkoze agents because they realized they have better logistics. All beneficiaries are paid in 1 day. There are payroll sheets that are then finally validated by the manager.

- CRS reports that given the internal processes and quality assurance needed, it is very difficult to turn around cash payments faster than 2 weeks. Getting beneficiaries to go receive cash off site is difficult and All Hands as well as CRS report that beneficiaries prefer to receive cash at the worksite. CRS also reports that beneficiaries like a CRS member to be present when they are getting paid because it gives them some sense of security and trust that comes with their presence. Regarding costs, CRS reports it costs then \$1000 per payroll to transfer, for all of PAP (to process all the papers etc.) and about \$3-400 for the transport for each time.

CHALLENGES IN USING YOUR OWN ORGANIZATION TO TRANSFER CASH

- All Hands, a UNDP partner, takes an hour to pay 150 people themselves. Considered transfers with Unitransfer, but the lines there are 2-3 hours long. All Hands holds a Gourde Account with Sogebank, they go there to physically withdraw the money and prepare the envelope themselves at their site. Experienced delays of about a month and a half with UNDP sending them money however. Then had to get a contract extension. All Hands requested more training and guidance from UNDP on Cash programming.
- Even when LWF decided to disburse directly, there were challenges due to internal administrative procedures and sometimes it took a long time to turn around the payroll. For example if the team finished working, payment could be done sometimes 14 days after that date, sometimes 3-4 days on average about 7 days afterward. LWF then had to telephone its local partners 2-3 days before the payment date and rely on local partners going door to door to tell workers. Initially as well LWF went with a police escort to make the payments, but later discarded it as they experienced no security issues in the rural area near Leogane.

FONKOZE'S PERSPECTIVE

- **Bottlenecks for scaling up**
 - Staff: Fonkoze needs time to train up staff. Critically, Fonkoze already had CFW payment agents (core team of 6) on their staff prior to the earthquake due to previously CHF run CFW programs in Cite Soleil and PADF in 2006. From this core team there were able to scale up to 25 agents (through training) in about 3-4 weeks
 - Agents not necessarily highly educated/skilled but critically, must possess 'nerves and level headedness' to disburse cash and need to be able to deal with high levels of tension and conflict (people have dropped out of the Fonkoze program but overall they have a very high retention rate)
 - The whole team of cash payment agents is centrally housed and managed out of the PAP office (meaning that Fonkoze staff have to travel to wherever the payment locations are) so transport is a critical issue and key constraint.

- **Payment Process**

- 4 days before the actual payment day, Fonkoze gets lists and payments from the partner. Some partners are difficult to work with because they don't actually send the validated lists and transfer of money into accounts on time, (especially true in the beginning)
- Every now and then Fonkoze has issues regarding partner checks and accounts (takes about 3-4 days for checks to clear) and Fonkoze has to be flexible. Many times Fonkoze has had to pay CFW without actually having received the partner's money yet, so they have to pay using their own funds and manage complex and unpredictable cash demands

- **Security**

- Fonkoze's program coordinator sets a date with the partner's program coordinator. If payment is going to be done at a site that Fonkoze has not seen before, Fonkoze goes to the site beforehand and does a visual assessment (there has to be an intact perimeter) and the site has to be accessible by car (so that they staff do not have to walk with large amounts of cash, and crowds cannot storm the building). When there are issues, both the partner and Fonkoze get in touch with MINUSTAH forces and police forces nearby. Certain places. e.g. difficult area of Cite Soleil; payments can only be done in the Police Commissariat.
- Fonkoze's experience is that some partners are better at instituting crowd controls, managing supervisors, team leaders and beneficiaries, ensuring everyone is well trained and orderly, and others are not. Certain partners simply did not have the capacity or experience to carry out cash transfer programs.
- Fonkoze has had issues with cash for work team leaders asking for the responsibility to disburse the money to their teams and Fonkoze has always refused due to ethical issues etc. However in Cite Soleil, there was significant pressure by the team leaders, and an escalating tension situation for the staff, so Fonkoze had to agree to give the team leader the money to distribute.

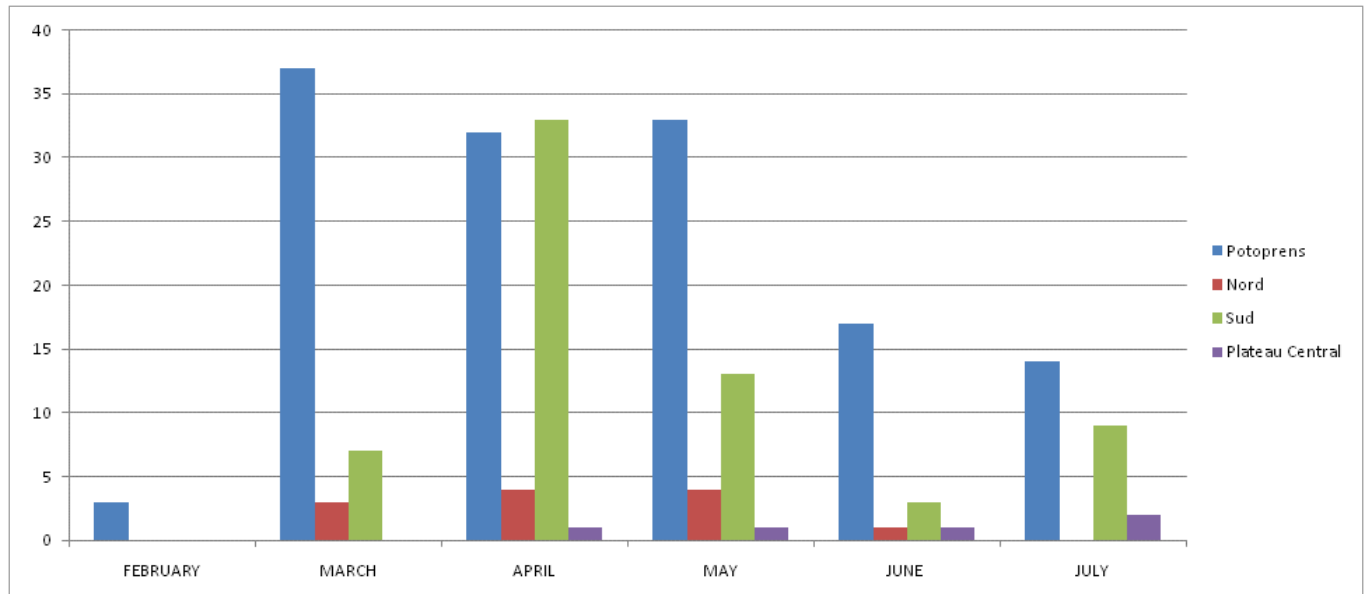
- **Identification**

- Identification of beneficiaries at point of payment is the responsibility of the partners. CHF for example had its own barcoded system. About 70% of beneficiaries will come with the right ID and Fonkoze asks the head of the team to be there (and partner representative) to do a double check. If people are not recognized by either team leader or partner representative, they are sent away.
- Some partner representatives are there all the time and others are hit or miss.

- **Paying Cash:**

- Fonkoze disburses cash through envelopes (prepares it in their offices with name, number and amount). Then at point of disbursement, the money is actually counted twice: by the payer Fonkoze agent, and the second Fonkoze agent who verifies the cash before handing it over. They have a small reserve on hand should any discrepancies arise.
- Some partners are better than others at making sure that everyone turns up (especially in the beginning there were significant issues when only 20% of some beneficiaries turned up on the 1st day and it took about 3 days to disburse in total). Some partners want the returned envelopes to be given to partners on site, some want it to be sent back to the head office, some want it to be credited back to their account. Fonkoze has a clause in their MOUs that states they are not responsible for following up to make sure beneficiaries are paid. The lists are sent to the head office (where bookkeeping/finance teams are). Fonkoze does not do data entry of the physical lists.
- For costs, Fonkoze charges about 37 gds per envelope, but some partners pay up to 50 gds for remote locations where there are small numbers of workers, and the partners also pay the transport costs.
- Fonkoze also does small numbers of voucher-based payments (where cash out is done at Fonkoze branches) but in few instances. They have to then ensure that branches have liquidity and make sure the vouchers have specific dates of cash out on them (as branches cannot handle more than 40 people at once) . Fonkoze did not see any fake vouchers: the key is to ensure that vouchers are not in circulation for too long, and that the form changes quite often, otherwise one will begin to see sophisticated fakes.
- Initially a few partners suggested that Fonkoze opened accounts but Fonkoze was not certain that beneficiaries would continue using accounts (and justify all the administrative work and capacity that would have to be added) or retain accounts. And there was no way that Fonkoze could pay out all the CFW beneficiaries through their branches. And to open a new branch and have it cover a significant part of its costs would cost Fonkoze about \$120,000 so that was not viable either. The issue then was that nobody thought they would be disbursing cash payments for workers for 18 months, if partners were better able to program their own time horizons, Fonkoze could have instituted other long term measures to deal with payments.
- For partners, Fonkoze has this to say: “If you’re not an organization that knows how to do Cash For Work, don’t get into it if there’s an emergency!”
- Another issue was the huge turnover of staff in partner organizations (i.e. Fonkoze’s counterparts) meaning that Fonkoze had to spend a lot of time teaching staff about Fonkoze’s processes etc. Once, they had to explain to one organization the same thing four times because staff changed four times. There must be a better way to capture institutional memory in the initial phases of the emergency.
- Fonkoze also says that everybody has to be aware that there will be a period of start up time and they have to be prepared to be flexible and give maneuvering room.

- Fonkoze also does not see the amount of CFW payments declining in Feb 2011.
- Fonkoze also needs a minimum of 150 to 200 people at a time at each payment site to make it worth its time.
- Sometimes Fonkoze also had issues with its own team arriving too late at the site, so people would already be restive and tense.
- Fonkoze mentioned that UNDP also had the biggest issue because they arranged payments through the mayor's offices and that these offices were completely not set up to disburse cash.



Payments by Fonkoze. Left axis is in numbers of payrolls. (rough calculation shows e.g. 17,000 payments of HTG 2500 each done in March 2010 in PAP for value of HTG 42 mn)

In Dec 2010: Fonkoze paid 14,400 beneficiaries and Jan 2011: 18,362 bens

UNIBANK AND UNITRANSFER PERSPECTIVES

Unibank

- Unibank is a subsidiary of the privately-held Groupe Financiere Nationale (GFN). Unitransfer is a subsidiary of Unibank and is operated separately
- Before the earthquake, Unibank had about 45 branches, now about 30 odd branches. Scotia Bank has for example, 4 branches. There are 20 branches in the metropolitan area and the rest is throughout the area.

- To open a bank account, Unibank needs 2 forms of ID (for a checking account (passport, driving license or CIN NOT a birth certificate))
- Unibank has 1 m? transactional accounts (the market has more). They provide 2 kinds of checking account (1 regular, which costs about 275 gds per month) and then a checking/savings with no minimum balance, no fees, and cannot write more than 10 checks a month. (i.e. limiting the amt of transactions that one does). Savings acct (no fees, \$5 minimum balance and very low fees to open) which is BY FAR THE MOST POPULAR TYPE OF ACCOUNT (makes sense as 'cash' economy)
- Transfer costs within Unibank accts cost 110 gds and can take within a couple of hours through 'SPEED" (has to be done before noon for it to arrive on the same day)
- Unibank has MCN which is its microfinance arm: doesn't require a lot of information (just an ID, and a cosigner after which you can take a loan for 6 months roughly (rates are roughly about 36% a year) – having to pay taxes is a fear, so most don't have patents etc. Would rather pay more interest than go through a commercial bank etc.
- Unibank pays people at 2 branches- sometimes the people come to the branch and sometime Unibank staff goes to the site – have armoured cars as part of the logistics. Biggest payroll they have ever done is 4000 people. They only pay through team leaders for the large payrolls especially (and want to as it is easier for them)
- ID is mandatory to be provided by team leaders (" today they are named Jacques, tomorrow they are named Robert". 20,000 beneficiaries in 2010 for 6-7 partners from Jan to July (just Unibank not including Unitransfer)
- One of the biggest problems is bank's regular activity. Have to manage it so it doesn't impact regular activity. Everyone comes on Tuesday, whether they get it then or not.
- CFW operations initially merge with regular payroll so it adds stress to employees (additional level of work) – pressures the logistics of the bank. Have to work longer hours. And pressure on liquidity.
- Lists have to be submitted in Excel. (better monitored and used if the correct fields are structured the same way) i.e. that they have to prepare x envelopes of y amount, z envelopes for a amount etc.
- There is a delay of at least 3 days from receiving the information
- Did not look at account opening (for 1 basic problem; no ID and no signatures, and what do you do if they cannot read/write and therefore cannot do a signature? There is NO use of fingerprints. And if it is a temp job without any money in their accounts??

Unitransfer

- Unitransfer has between 280 to 300 agents and offices in Haiti
- Started making payments in February 2010 (without issues)
- Had 3 days to make the payments
- No charge for the SMS
- Many issues with SMSs sent to the same number
- At the bank it will block you if the following: j roland and J ROLAND are different names

INITIAL RECOMMENDATIONS (WILL BE FINALIZED AFTER SECOND PHASE, IN FINAL REPORT)

Best Practices For Fonkoze

- Send lists and site location on time so Fonkoze can do security check
- Transport needs to be planned
- Need to be flexible with time to train Fonkoze agents in immediate aftermath of earthquake
- Make sure everyone turns up and clear procedures exist for returning cash
- Large turnover of NGO staff (Fonkoze's counterparts) in beginning
- Costs Fonkoze \$120,000 to open a new branch (cannot do branch payments)
- Needs 150-200 people at each payment site to make it cost effective (less than 40 done at branch)

Best Practices For Unitransfer

- Hire a focal point in NGO (e.g. SAVE)
- Send Unitransfer info in well-verified Excel
- Help train Unitransfer tellers
- Do **not** use SMS to inform beneficiaries payment is ready
- Difficult to do payments with Unitransfer in less than 2 week cycle (this includes own internal list formulation by NGO)
- Make sure NGO rep is there (no bribes etc., no money being given to team leaders)
- Have a hotline number for beneficiaries AND tellers to call (many organizations had a helpline for resolving disputes. For example, problems mainly arose with Unitransfer so STC employed a full time focal point for the organization to resolve issues with Unitransfer. STC had each community mobilizer (who ran the training for example) listed on the document so that people

could call them directly. Now they also accompany them to specific branches in an effort to help them redeem their cash. Best Practices For Paying Cash by NGOs

(note that many cash manuals exist. Please refer to the Cash Learning Partnership CaLP for extensive best practices)

- Have at least 2 staff members there (do not do more than 150-200 at a time)
- Count money 2-3 times (when preparing, when giving in envelop)
- Ensure intact perimeter for crowd control, do security survey before, call MINUSTAH/police
- Make sure supervisor leaders and team leaders are informed clearly about process
- Do not disburse to team leaders to give to beneficiaries
- Figure out costs of DIY clearly (staff time, equipment, transport)
- Make sure you have level headed staff to do direct payments

Communicating to beneficiaries

- Oxfam sent texts to beneficiaries when payments were ready (most had a mobile number or registered the mobile number of a friend etc.). However this method was not recommended for more important extensive communication (e.g. to tell people a training had been cancelled because of literacy issues, or because sometimes texts went missing) – (STC actually ended up calling 200 or more people in a day when a training for the market traders in Croix des Bossalles market ? was cancelled because of security issues).
- A study done by Christian Aid across their four partners saw that the majority of recipients reported good communication
- British Red Cross reported that regarding communication, the majority of people's problems resolved themselves over time. Having a team on the ground through the distribution period was essential for reassuring people and discussing concerns – but sometimes led to staff feeling unsafe]

INITIAL RECOMMENDATIONS (WILL BE FINALIZED AFTER SECOND PHASE, IN FINAL REPORT)

- Good beneficiary communication regarding cash transfers is key. This includes communication prior to receiving cash (i.e. communication regarding eligibility for cash transfers, amount of transfers, what documentation is needed, timelines) but also during cash disbursement (ensure team leaders and supervisors are at hand to help communicate with beneficiaries and prevent security concerns) and afterwards (dispute resolution procedures should be well communicated)
- Save the Children - posting beneficiary lists in camps so that people know who is getting paid and when is also advisable. Furthermore, STC held meetings with committees and members from the camp to explain project modalities.....this ensured transparency at all levels

From British Red Cross

- Consider having 7 day cooling period before 'issues' become 'problems' needing attention
- Have FAQs available in camps with well documented standard responses to questions/problems
- Beneficiary communication is essential, but a hotline would pose less risk than staff on ground
- Distributing vouchers as a secondary means of transfer took time. Done by word of mouth and people slow to pick up.
- Recommendation: Vouchers need a stronger communication message to all relevant parties

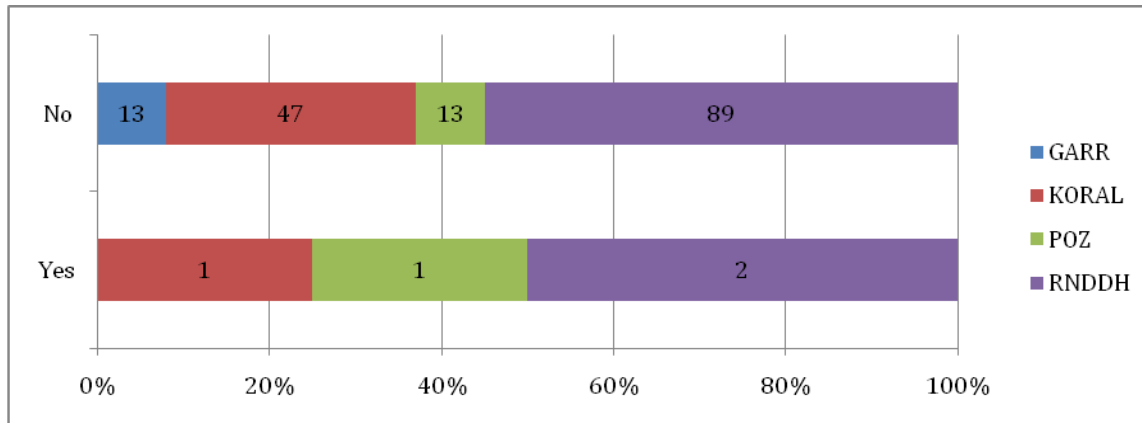
Urban vs. rural findings

- No branch presence of remittance agencies in rural areas, nor microfinance institutions.
- LWF had a 15 + 1 day work cycle where rural workers were paid for 15 days and all worked on the 16th day for free as part of community related work. Many rural workers wanted to contribute to their community and while the cash was important to them, many saw the actual work they were doing (road creation into their village where no road existed before, or soil conservation that allowed farmers to grow crops where none could be grown before) as more important than the actual cash. They were thus more receptive to LWF and partners and showed a genuine commitment to the project. LWF also had a CFW project in Voudraille (Cite Soleil) where this was not the case and the cash injection was viewed as the purpose of the CFW project.
- Both UNDP and Christian Aid reported finding that in certain rural areas, beneficiaries preferred receiving food over cash.

Appropriateness of cash transfer (section from a Christian Aid report)

This section looks briefly at the question of the appropriateness of using cash transfers instead of (or in conjunction with) food distributions. The survey tool asked if cash was preferred over food and gave three choices of yes, no, or both. There were no answers recorded for both, but as evidenced by those people that did answer the question, cash was overwhelmingly preferred over food. A total of four respondents (one each from KORAL and POZ, and two from RNDDH) preferred food, whereas 162 respondents preferred cash over food.

Table 41: Do you prefer to receive food over cash? (Question I11)



It is not a big surprise that most people prefer cash to food. When markets are not functioning and there is unfair competition in the market or the distances too far for households, food has been seen as a preferred option. In other cash evaluations in Haiti, it has been clear that cash is preferred over food¹. It allows people to make choices with how to use the resources available to them.

A question as such does allow partners to follow up with the few households that have mentioned a preference for food as there may be vulnerabilities there (elderly, handicap, pregnancy, access to markets) that may require additional support.

Key observations:

Cash is a preferred tool for households to meet their basic needs that includes their food consumption.

Financial Inclusion Practices

- For larger grants (e.g. Oxfam’s trader grants) while most already had bank accounts, it might be useful to require bank accounts and a level of formalization
- For those who had bank accounts (e.g. STC required that all SMEs open bank accounts) but did not wire funds directly because they tried to do that once and it took 4 months to arrive apparently because the disbursement was done in HTG but the account was in USD or vice versa. Exchange issues to be considered here. Since the program number was small, around 30 traders, cheques were issued instead, as this can be done manually. Even if wires are done, internal procedures still have to be followed exactly the same so that the saving is just the actual time of disbursement.

¹ This was a specific question on the American Red Cross monitoring of their cash grants and a minority stated food preferred over cash.

Cost Schedules of Disbursing Cash

- Re costs, CRS reports it costs then \$1000 per payroll to transfer, for all of PAP (to process all the papers etc.) and about \$3-400 for the transport for each time.
- Oxfam worked with partners (where they existed) in all programme areas and for all stages of project design and implementation. Example: in Carrefour Feuilles, Oxfam worked with 57 local organizations in order to provide lists of beneficiaries. In Carrefour, Oxfam used beneficiary verification committees made up of local authority personnel, local partner staff and Oxfam staff. In all areas Oxfam has employed partners to help with information dissemination to beneficiaries (including distribution of vouchers), beneficiary meetings and monitoring and evaluation.
- In Carrefour Feuilles, Oxfam used 5 official partners with one coordinator and 2 community mobilizers to run the community canteens.

Security concerns and ease of payment to beneficiaries

- Oxfam found that women, particularly in the initial stages post-earthquake, wanted more frequent disbursals (perhaps there are security issues etc.) although more analysis needs to be done on this to understand how and why.
- CRS reports that there are no conclusions that can be drawn on beneficiary preferences on the frequency of payments.
- Christian Aid’s partners used the following delivery methods

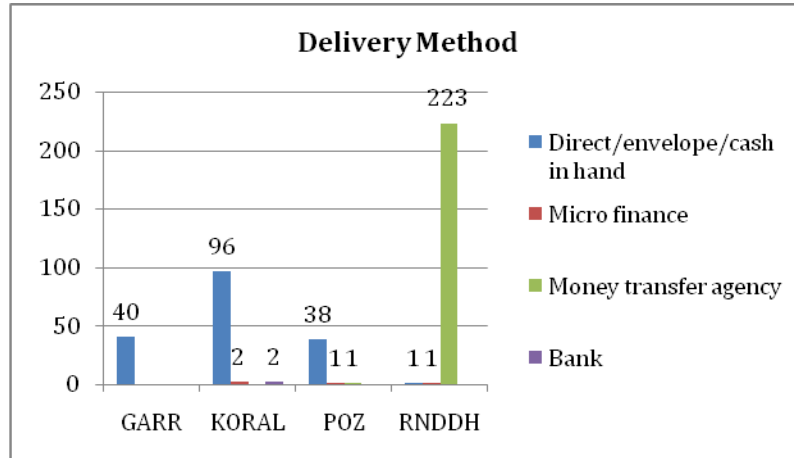


Figure 2: From Christian Aid's 4 partners

The survey form asked what method of payment was used and how long people had to queue in line. There is no way to determine what is an acceptable range of time to wait in because it depends very much on the situation. It is recommended that the survey form adds questions on which methods beneficiaries would prefer in terms of receiving money. There are also no questions on safety and protection, two issues that are very important in camps. It is heartening to see that RNDDH chose to use a money transfer agency as this decreases the risk to beneficiaries and allows them to take the money as and when they wish. For longer term programming and larger cash grants, it is recommended that bank transfers are looked into which would encourage households to

open up bank accounts and minimize risks of theft and protect their financial capital from future shocks (such as flooding).- From Christian Aid, Draft Evaluation Report

Corail Security Concerns

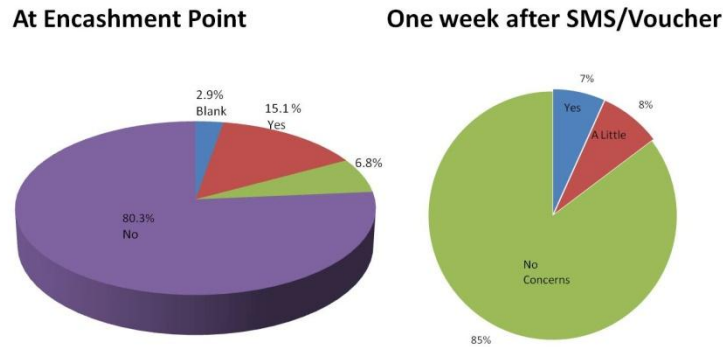


Figure 3: American Red Cross: Majority reported no security concerns at one camp

- American Red Cross reported that most people were able to conduct their transfer in less than 1 hour and 40 minutes for 67% and less than 2 hours 10 minutes for at least 90%. (This included travel time, queuing and transactions at the camps). At least 82% knew what to do, where to go and brought the right things to the encashment point.
- Oxfam reports that
 - 96.1% of beneficiaries were satisfied with the disbursement time period.
 - To receive money, 80.2% of beneficiaries spent less than an hour in the queue at the payment agency.
 - 100% of recipients felt they had been well treated by the agency for payment.
 - 100% of beneficiaries said they had given no favours to participate in the program or to obtain money.
 - 8% of beneficiaries interviewed admit to being concerned in the process of payment.

Mercy Corps and Voila Case Study

Description: A 1-year Food for Peace project in Mirebalais, Hinche and St Marc (where the St Marc location is the pilot for mobile vouchers). 75% of beneficiaries are IDPs that left PAP and are now living with host families and 25% are the very vulnerable. Dec 5th 2010 was the first transfer done by mobile

and have now done 3 months worth of transfers of \$40 to about 1650 beneficiaries (to be scaled to 5000 beneficiaries over the next month) working with 30 vendors. With the 40 dollars, beneficiaries can buy rice, beans and cornmeal at selected vendors. Beneficiaries have to have an ID card, (name, number and photo) and each person gets a Mercy Corps card, unique number and the phone numbers.

In addition to typing in code etc.; the vendor has to fill out a paper sheet of name, ID etc. of everyone who buys from them, including whether it is local or imported etc. The vendors are essentially collecting data on price monitoring which is fed to Fewsnets (prices in each market for each type of good)

- **Market Research:** Have a 'price assessment' contract with Fewsnets and assessments are done every 2 weeks
- **Access:** Everyone was given a Voila phone and a SIM Card (\$5 per phone and \$1.50 per SIM card) since most people use Digicel and not Voila so people could not access the vouchers otherwise (they could not be sent to Digicel phones). One effect has been that people have now started using Voila more (this could be a competitive dynamic issue later) . No contracts, but can use prepaid minutes. Literacy issues exist when typing in the code etc. so initially those who cannot come with those who can. Transportation is their responsibility from vendors to their houses (but vendors are selected near the camp locations/tent city location)
- **Phone Security:** The SIM card is loaded with a secret PIN that is given only to the beneficiaries as well as loaded with all the other messages etc. from Voila to recipient (initially Voila sent it via SMSes but they took far too long to arrive). Beneficiaries are trained by Mercy staff on how to use phone, not to give away PIN etc. and to take someone with them to the shop to buy things etc. Voila set up a hotline to assist and transfers done through the computer, and have a list through the Voila site
- **Community Mobilizers:** Mercy has community mobilizers who are the only ones who distribute the phones to beneficiaries etc. Some issues include in the first month, sometimes SIMs do not work, SIMs do not have the right PIN encoded, they are blocked etc. and so have to talk to Voila. Vendors also had issues with the Voila system where the system does not allow them to sell.
- **Voucher Terms:** The vouchers can be used in increments (e.g. 10gds worth of rice on Day 1, 20 gds worth of beans on Day 5). The vouchers have a 1 month expiry date, but 80% of beneficiaries buy the full amount of the voucher immediately as they get it. Cost is about 18gds per 1600 gds charged by Voila
- **Vendors:** Mercy initially explored working with large suppliers (and cheaper costing rice beans etc.) but small vendors do not make a large profit. Mercy identifies vendors from door to door, invites them to a meeting. They have to have their business established by Sep 2010 (programme started in Dec 2010) and show proof they existed (most of them have formal papers, others show receipts/documentations of items they purchased in bulk). Mercy requires them to register a patent for 6 weeks (for which there is a fee involved, \$100 for inside town, \$50 for outside town). Most vendors do not have a bank account. First 2 weeks vendors were cashing out at Voila but that

presented Voila with large problems, so they moved to Unitransfer. Some vendors differentiate from others by giving an extra bottle of water etc. Vendors go 2-3 times a week to Unitransfer to cash out. Cost of program 12 million of which 7.2 million goes to vendors for 9 months

When interviewing 2 vendors: 1 mentioned she had 450 people turn up in 1-2 days. She mentioned that sometimes she had to enter the codes in for the beneficiaries (despite training beneficiaries not to allow anyone else to enter the code). Most people came on same day they received voucher. She has a bank account (at Sogebank) so goes to Unitransfer, cashes out and goes to Sogebank. She buys her supplies in advance of getting paid of course, so she has an agreement with 2-3 large suppliers (there are 3 different large suppliers all of whom supply different items) and she has 2 weeks to pay them in cash (she gets it free first i.e. 14 days of short term credit). The items are largely non-perishable. She has a sign over her door saying she is a certified Voila vendor. No one has attempted to trade rice for oil or other goods or anything like that.

1 was smaller and had only 150 people or so. Same issues re-entering codes for beneficiaries. Because she is smaller and less stable (temporary shelter type of shop), she has worse terms of credit at large supplier. She has to put down \$200 etc. in order to buy \$4000 worth of goods and then she has 2 weeks to pay it off.

Note there would be issues if the terms of the project changed OR people did not come in immediately.

INFORMATION FROM VOILA

Network: Currently have 300 merchants in total, expanding to 700 in February 2011 (by adding 3 national networks). Voila's dealer network is concentrated on cash in-cash out in transfer community anyway and can reload etc. The benchmark is set by Western Union which has about 400 to 500 locations and moves about \$300-400 million a month. Hired a 3rd party to recruit/train merchants. Also had 2 other NGOs beside Mercy Corps sign with Voila, locally in PAP. Voila has over 300 locations nationwide (these are dealers). T-Cash is also deploying a strategy to recruit merchants nationwide who service all levels of the Haitian community. (Corner boutiques, neighborhood hardware stores and local markets)

Below are the following cities where employees/beneficiaries can make a withdrawal:

- Grande Anse: Corail, Dame Marie, Jeremie
- Nippes: Miragoane
- North: Cap Haitian, Limbe, Vertieres
- North East: Ouanaminthe
- North West: Port-de-Paix, Saint Louis du Nord
- Artibonite: Gonaives, Saint Marc
- West: Port-au-Prince, Delmas, Carrefour, Petion-Ville, Croix des Bouquets, Arcahaie, Cabaret, Leogane, La Gonave, Petit-Goave
- South and South East: Aquin, Cayes, Les Anglais, Port-Salut, Jacmel

Costs: Fee for cashing out (10 gds for 1st 2000). Unitransfer charges fees as well for cashing out (HAVE TO CHECK WHAT THE UNITRANSFER FEES ARE). The phone costs about \$7 I total (\$5 plus \$1.50 to convert) customers. Mercy Corps beneficiaries paid \$2: can be deducted over payments etc.

Limits: Limits for merchants are different, e.g. one stored \$41,000 in his phone. The phone costs about \$71 total (\$5 plus \$1.50 to convert) customers. Special authorization will be needed from the central bank to store 1000 dollars on a phone. Non-KYCA customer that activates their T-cash account with (*700#) will automatically start with a wallet limit of 2,500 HTG. KYC: The maximum wallet capacity is 10,000 HTG (after meeting all KYC requirements set by the Central Bank). Please Note: A KYC form must be filled out by all beneficiary /employee if payments are above 2,500HTG.

Regulations: Mercy Corps got \$500,000 from HIFIVE: Central Bank does not have anything to do clearing between telcos and banks yet.

Other: Can also do scheduled payments at times X and Y

INFORMATION FROM DIGICEL

- **Won the HIFIVE competition:** In December, Digicel-Scotiabank and Voila-Unibank both launched mobile money services in Haiti, and on January 10th Digicel-Scotiabank won the 'First to Market' prize – \$2.5m for having completed 10,000 transactions spread across 100 agents². **Digicel is...**
 - The largest mobile operator in Haiti with 65% market share, including 2.5 million of the poorest of the poor;
- **Program:** Ran a pilot for a month in Dec 2010; ran with Worldvision, CFW and piloted a payroll with their employees (did payrolls as well for 4 factories and small companies). Continuing to pay the factories
- **Limits:** Digicel's limit is 10,000 HTF (\$250). Requires a valid authorization. ID: passport and/or a Voter ID card or Driver's license
- **Branch:** Uses Scotia Bank (which only has 4 branches) but have signed agreements with Capital Bank and Sogebank (but not clear; that does not mean a Capital Bank customer has access to Sogebank branches) Digicel believes that separating the mobile wallets from the bank accounts can create more competition. Scotia BANK DOES NOT HAVE online banking (whereas Voila/Unibank does: so e.g. Mercy can do it through a laptop: to send vouchers etc.). Copy of ID + form goes immediately to Scotia Bank as well and account is immediately opened at bank .
- **Network:** 205 agent network. Agents are trained in about 2 full days. Agents are maintaining liquidity: cash out as well
 - **Costs:** Rates for E Wallet: free to register, REQUIRE a 100 HTG deposit (so that people end up using the account). Digicel is paying agents to do the registration. Pay agents to do cash in (but free for customers). Cash out costs customers 10 to 60 HTG. Transfers cost 6 – 30 HTG. (There are already payroll clients that are leaving money in the account (or cashing out and reloading via Digicel): no capacity limits in terms of numbers of clients that they can have). \$5-7 per phone if bought wholesale through Digicel directly (About \$10-12 a phone retail)
 - **Empowerment:** 80% of households have access to a cell phone, while less than 5% have access to a bank account.

² Dalberg/CGAP website: '<http://technology.cgap.org/2011/02/07/mobile-money-in-haiti-strategies-for-a-multi-competitor-multi-industry-market/>'











Grille Tarifaire			
TYPE DE TRANSACTION	COÛT DES TRANSACTIONS		
	De (Gdes)	A (Gdes)	SOUSCRES
Dépôt d'argent	25	10,000.00	0 Gdes
Retrait d'argent	25	1,000.00	10 Gdes
	1,000.01	2,500.00	20 Gdes
	2,500.01	5,000.00	40 Gdes
	5,000.01	10,000.00	60 Gdes
Transfert d'argent à un client TchoTcho Mobile	25	1,000.00	6 Gdes
	1,000.01	2,500.00	15 Gdes
	2,500.01	5,000.00	25 Gdes
	5,000.01	10,000.00	30 Gdes
Transfert d'argent à un client non enregistré à TchoTcho Mobile	25	1,000.00	20 Gdes
	1,000.01	2,500.00	40 Gdes
	2,500.01	5,000.00	80 Gdes
	5,000.01	10,000.00	120 Gdes
Vérification de balance 8 des dernières transactions		Première vérification gratuite. 1 Gouardé par vérification additionnelle.	
Changement de PIN		GRATUIT	

* Dépôt minimum pour s'enregistrer: 100 Gdes

Figure 4: Digicel Tariffs

COMPARING MOBILE NETWORK OPERATORS IN HAITI

By Dec. 2010, all three mobile operators and two of the largest banks entered competing consortia. Market dynamics likely to affect roll out

	Tcho Tcho Mobile #1	T-Cash #2	Name TBD #3
MNO	 <ul style="list-style-type: none"> Largest MNO with ~2.5m subscribers Subsidiary of the Digicel Group (Bermuda) 	 <ul style="list-style-type: none"> 2nd MNO with 1.5m subscribers Owned by Trilogy Int'l Partners (USA) 	 <ul style="list-style-type: none"> 3rd MNO with ~0.5m subscribers Majority owned by local entrepreneur, F. Cine
Bank(s)	 <ul style="list-style-type: none"> Scotiabank is a leading int'l bank with a smaller presence (original partner) Sogebank one of the two largest banks will be brought onboard later in 2011¹ 	 <ul style="list-style-type: none"> One of the two largest banks 	<div style="border: 1px dashed black; padding: 5px; text-align: center;">TBD</div> <ul style="list-style-type: none"> Banking partner still to be announced
Tech Provider	 <ul style="list-style-type: none"> LatAm tech provider Local partner involved in agent registration 	 <ul style="list-style-type: none"> US-based tech provider 	<div style="border: 1px solid gray; padding: 5px; text-align: center;">Comerstone Wireless Group</div> <ul style="list-style-type: none"> US tech-provider
NGO Partne r²	 <ul style="list-style-type: none"> Administers one of the largest cash-for-work operations in Haiti 	 <ul style="list-style-type: none"> Administers one of the largest cash-for-work operations in Haiti 	 <ul style="list-style-type: none"> MFI with 10 branches across the country

Note: 1. Negotiations concluded Dec. 8, 2010 2. NGO partners not officially part of competing consortia
 Source: Dalberg, Dalberg interviews with Comerstone Wireless, Digicel, Mercy Corps, Scotiabank, Unibank, Voila, World Vision, Yellow Pepper (Haiti) (Nov. 2010)

Figure 5: Source: Dalberg, Dalberg/CGAP website³

³ Dalberg/CGAP website: '<http://technology.cgap.org/2011/02/07/mobile-money-in-haiti-strategies-for-a-multi-competitor-multi-industry-market/>'

Enterprise Activity and Financial Inclusion

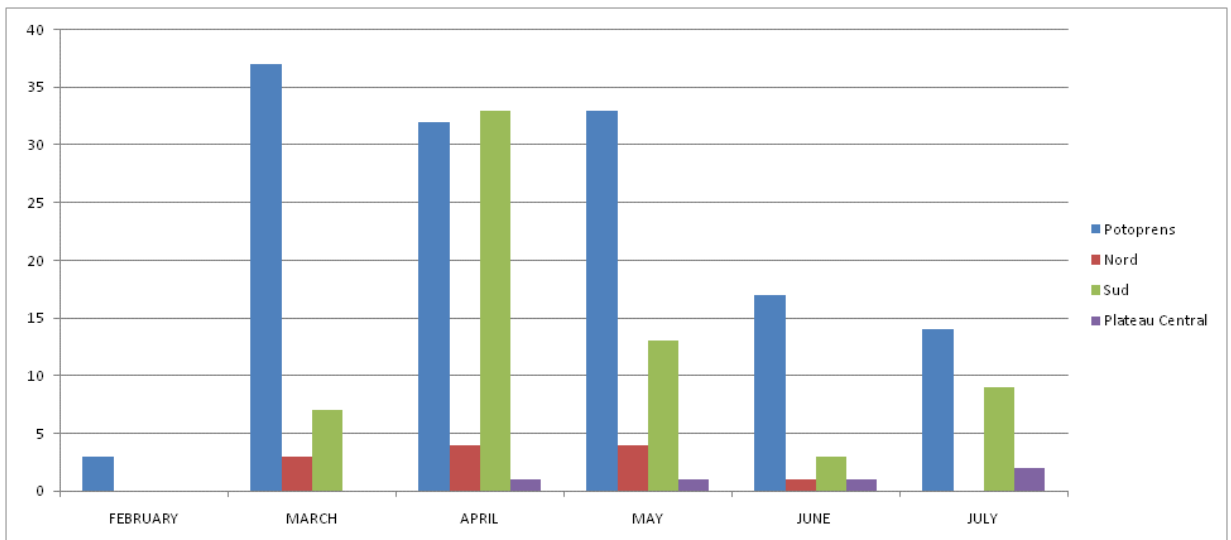
- All Hands reported doing 'savings' training with team leaders and encouraging them to get beneficiaires to save (during initial orientation) in CFW programs (worked for 1-2 people)
- Re mobiles: Fonkoze is setting up an SMS based application which is linked to their own accounts (so that someone can send an SMS to someone else, and that will notify the Fonkoze account to send money to another Fonkoze account: cash out is still at a Fonkoze branch
- Also have a new project whereby when someone sends remittances through Fonkoze to someone who does not have a Fonkoze account, the recipient has to open a Fonkoze accout (they will be called by a Fonkoze agent who will perform all the KYC procedures) before they can access the money: the idea is to create 'viral banking'.
- In one Oxfam project where the objective was to provide beneficiaries with construction tools, there were massive problems in securing a supplier network of adequate quality etc. as well as issues of training suppliers (suppliers did not respect contracts, tried to pass off substitutes to recipients instead of a specific brand of tool etc.)
- STC also tried initially to do an asset voucher program near the camps in Delmas and in Carrefour (but it was difficult for camp residents to access the shops, and there weren't enough suppliers in the periphery, and the suppliers could not guarantee the inventory and quality of stock, and did not want people to come to their shops at one go, even though STC staff was going to be present for the distribution. For a smaller program, this process might work (e.g. 200-400 recipients)
- **STC** tried to incentivize behavioural change by giving recipients \$150 if they attended BDS training. Found that most recipients wanted training but wanted it spread over the course of time so that they had time to absorb lessons. The \$150 was given to them at the end of each day of training (training was just 1 day). Christian Aid found some unexpected findings whereby some cash transfers were used for debt pay off or for savings (e.g. one owner paid off his debt at the mechanics)
- Exit surveys conducted by All Hands sees that 2 beneficiaries have saved and started businesses. Beneficiaries did not want to answer detailed financial questions as they did not see the point for a CFW program (reported by All Hands)
- LWF reports that the rate of people who started livelihoods from CFW was less than 1%

Pattern of Scale



Figure 6: Oxfam Cash Payments Made

- Oxfam used Caisse Populaire, Capital Bank, Sogebank and Unibank in Feb, March and April and in May switched to Unitransfer



- Payments by Fonkoze. Left axis is in numbers of payrolls. (rough calculation shows e.g. 17,000 payments of HTG 2500 each done in March 2010 in PAP for value of HTG 42 million)

In Dec 2010: Fonkoze paid 14,400 beneficiaries and Jan 2011: 18,362 bens

Other Findings

Frequency of Payment:

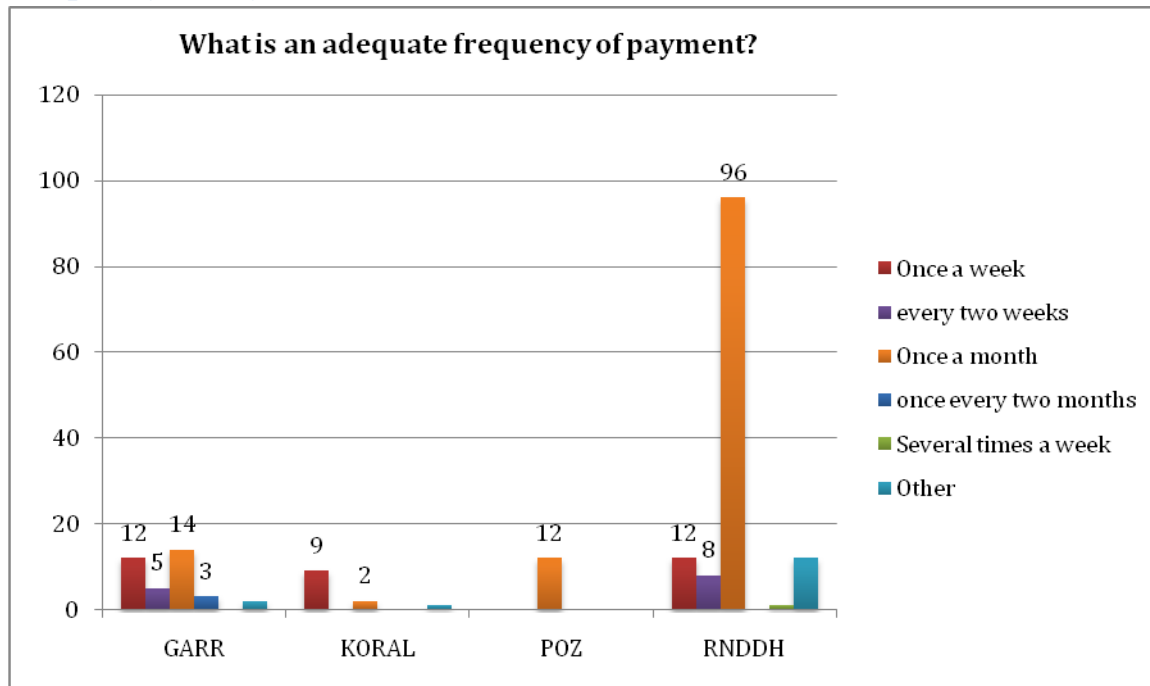


Figure 7: Christian Aid's 4 partners

When asked about what frequency would be adequate, the answers look for consistency with once a month the preference followed by once a week. The most varied answers are from the GARR households. This points to the differing needs of the households and if there is a correlation with the amount they received (52 USD) this is not apparent in the data. The answers of the KORAL households are interesting in that most thought the number of payments appropriate (3 payments, once a month) however, they list once a week as their preference. It is important to note however that most KORAL households did not answer the question and out of 81 who thought the number was appropriate, 9 think once a week to be better and 2 think once a month. It is unclear why there is such a low response rate to this question, other than such a high number had stated they were happy with the frequency to begin with. – Source, Christian Aid⁴

- WFP had a 12 day payment cycle initially and found that beneficiaries preferred 24 days.
- Other NGOs reported no significant conclusions on frequency of payments (e.g. Catholic Relief Services). Oxfam reported that women preferred more frequent payments than men.
- **Cash is overwhelmingly preferred by all**

⁴ Christian Aid Cash Evaluation, Haiti, Draft 1

Remaining Questions

Cost Benchmark Issues

- Need staff times spent on disbursing payments vs normal activities plus staff salaries, plus partner costs plus transport costs plus other equipment costs plus transfer fees)

ID/Bank Account

- How to structure cash payments to beneficiaries so that they get access to a legal identity and/or access to financial services? Can this be done in Haiti outside T-Cash?

Electronic Data Capture

- How to capture data electronically (so that data does not need to be entered into Excel, reconciled multiple times in hard copies etc.) Can PDAs be used? Applications developed on mobiles? (Technology and experience already exists)

Merchant Network

- For T Cash: How can NGOs help create a merchant network and an agent network, or work better with beneficiaries in training them to keep using/transacting with T cash (instead of a one-off usage)?

Impact Questions

- What should the objective of CFW programs be in an emergency? (more than just injecting liquidity?) Should CFW programs be linked up to moving people out of camps? What should the right amounts be for Haiti for which programs? OTHER QUESTIONS?

Annex

INTERVIEW SCRIPT

FLOW DRAFT OF CFW

(International Rescue Committee)



Work

Flow - CFW Project

#	Activity	Method	Responsible Person	Location	Forms/ Materials required	Duration
Preparation Phase						
1	Identification of the sites with EH -EH discuss with community leadership @ CFW premise.	Meeting with the EH Manager	ERD Coordinator, ERD Manager, ERD Officer, EH Manager	IRC office	EH Sites Roster, Site Profile	1 hour
2	Site Visit: -EH Manager facilitate introduction meeting with community leaders -Discuss that they have been recommended by EH, but now have to provide leadership and commitment to get elected. -Explain roles of supervisors, chef de equip, and workers. - Tour potential work sites. - Identify equipment storage and distribution locations.	Meeting and site tour	ERD Coordinator, ER Manager, ERD Officer, EH Manager	At the site	-Site Profile - Guide for first meeting with community -Meeting minutes format -TOR of Supervisor.	3-4 hours
3	Work Site mapping: -map out work sites, take pictures, -define # of workers, # of days for each site	During site visit with EH Manager, and Community Leader	ERC Officer	Site	Scope of Work Site/Team tracking	1-2 hours
4	Baseline Assessment -Before work begins in each site.	Survey sample size of community	ERD Officer, Manager	Site	Baseline assessment form	1-3 days

PHOTOGRAPHS OF VOUCHERS USED



Figure 8: ACF Fresh Food Voucher

- Montant total: 1,050 HTG/mois/ménage (U\$ 25)
- 1^{ère} vague: 1 coupon 530 HTG + 3 coupons 175 HTG
- 2^{ème} & 3^{ème} vagues : 6 * 175 HTG
- 1 mois de validité
- Utilisation flexible: un ou plusieurs commerçants, un ou plusieurs types d'aliments, le même jour ou pas...
- ...mais seulement pour l'achat de produits frais (fruits, légumes, viande, poisson) auprès des commerçants participant au programme

Coupons distribués mensuellement pendant 3 mois (Total U\$ 75)



Figure 9: IRC Voucher

 **BON DE DON DE GRANT**

DESCRIPTION DU BENEFICIAIRE

Nom : *Altidor* NIF/CIN/OIM *21 01 99 1982 07 00 00999*
Prénom : *Edeline* Adresse : *Corail, bloc 5 tente D-02*
Sexe : *F* Téléphone : *38457453*
Profession : *Boutiquier-ère*

Code : *OGB3712113*

Montant attribué : Trois Cents Dollars US (300 \$US)

Attention !!!! Pour la reception de ce bon et au moment de change contre argent, le bénéficiaire présentera une carte d'identification valide avec photo (CIN, ID, Carte OIM) pouvant permettre de vérifier son identité.

Figure 10: Oxfam Voucher

PAYROLL LISTS

INTERVIEW LISTS

AGREEMENTS WITH TRANSFER AGENCIES

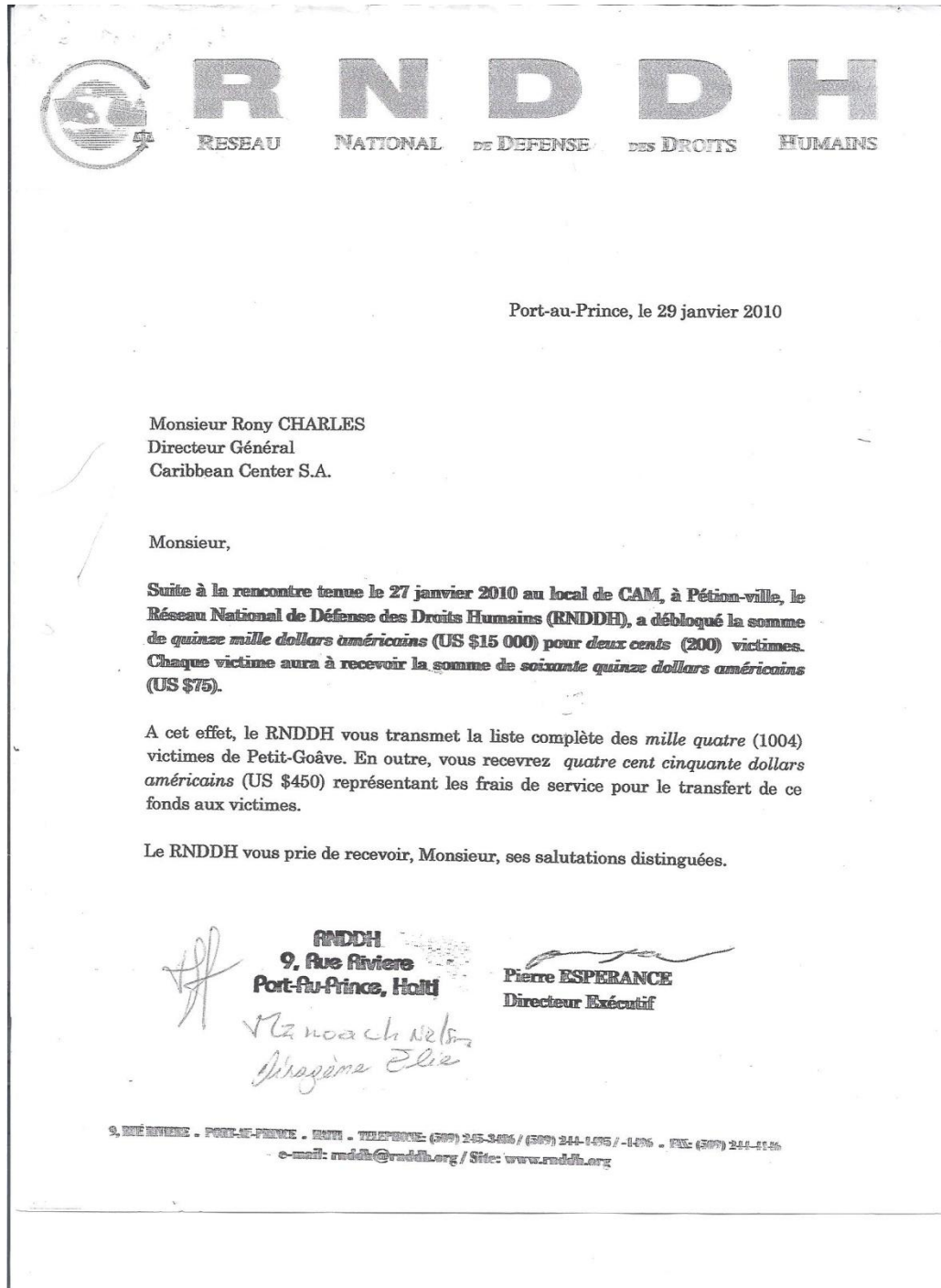


Figure 11: Agreement between Christian Aid Partner and CAM

Agreement between IRC and SogExpress

Between:

- 1) **International Rescue Committee**, a non profit organization registered in the United States (Ref: 13-5660870) and in the process of being registered in Haiti; said organization having its principal office in Haiti at #9, Rue Des Collines, Vivi Mitchel and represented in Haiti by Hakan Bilgin, the Country Director, identified by his passport number EH750534.
Hereinafter referred to as "IRC"

And

- 2) **Société Générale Haïtienne de Transferts S.A.**, a Haitian corporation having its main office in #1 Delmas 30, Port-au-Prince, hereby represented by its Executive Vice President, Mr. Franck LANOIX identified by his NIF ,
Hereafter referred to as "SogExpress"

WHEREAS IRC will finance payment to certain beneficiaries that have been affected by earthquake in Haiti to compensate for work performed in their local community areas;

WHEREAS IRC has decided to compensate said work through the services of SogExpress;

WHEREAS SogExpress has agreed to facilitate the payment process to beneficiaries at a number of designated SogExpress locations as outlined in the schedule attached hereto on behalf of IRC.

In consideration of the above the parties covenant and agree as follows:

1 IRC'S OBLIGATIONS

IRC agrees to:

- 1.1 Provide an updated and complete list of all beneficiaries who are to receive payments. Such information will be provided at least four (4) working days prior to the payment being collectable and will include the following:
 - 1.1.1 Full personal information of each beneficiary, as outlined in the schedule attached hereto, and as agreed with Sogexpress, payment amounts for each beneficiary and voucher number to be presented by each beneficiary; details will be provided by electronic data in a format provided by SogeXpress:
- 1.2 Provide all beneficiaries with a uniquely referenced payment voucher. The voucher # will be provided in advance to Sogexpress and will be used to verify recipient identity.
- 1.3 Ensure that finances have been transferred to Sogexpress' account at SOGEBANK including service fee in advance of payment.
- 1.4 Provide "IRC Payment Requirements" posters in creole to be displayed in all designated Sogexpress locations where payments will be made.

2 UNDERTAKINGS AND AGREEMENTS OF SOGEXPRESS

Sogexpress agrees to / that:

- a) Making payments at designated Sogexpress locations to designated IRC beneficiaries in accordance with the contract terms
- b) Guarantee that any unpaid amount will be reimbursed to IRC within 30 days of the appointed beneficiary payment date.
- c) Sogexpress, any of its depositories or creditors thereof shall not have any rights whatsoever (charge, security interest, right of recoupment, lien or claim of any kind) on the funds deposited by IRC. These funds are available solely for disbursement to the beneficiaries under the conditions set forth. Sogexpress shall not loan, hypothecate, pledge or otherwise encumber the funds provided except with IRC's written instructions.
- d) It will take adequate steps to ensure that the recipients are properly identified as being IRC beneficiaries. It will take responsibility for all disbursements made outside of the conditions set forth in this Agreement. All records used to make such

identification (voucher, receipts, disbursement slips etc) may be requested by IRC for clarification purposes.

- (e) Supply to IRC written and/or electronic reports containing (i) the list of all the beneficiaries that have received payments; (ii) the details of all transactions including the payment of funds to beneficiaries. Such reports shall also include any other information, which IRC shall reasonably request.
- (f) Notify IRC immediately in writing if Sogexpress receives notice of any claim of funds other than a claim for disbursement permitted by this Agreement.
- (g) Receive, hold, release and deliver funds only in accordance with this Agreement.
- (h) Rely and act upon written instructions signed by an authorized person designated in the schedule attached hereto ("Authorized Persons"), as such Schedule may be changed from time to time by written notice to Sogexpress. Instructions in writing shall include (i) instructions in writing signed by an Authorized Person; (ii) other forms of instructions in computer readable form as shall be customarily used for the transmission of like information; and (iii) such other forms of communication as may be agreed upon from time to time by IRC and Sogexpress. As used in this agreement the term "instructions" shall be deemed to include approvals, consents or notices.
- (i) Except as otherwise specifically provided herein, all notices contemplated by this Agreement shall be in writing with acknowledgement of receipt, and, except as otherwise agreed in writing from time to time by the parties, shall be given by facsimile transmission, courier, electronic messaging or first-class mail, postage prepaid. Such notices shall be given, and shall be deemed given when received, at the addresses set forth herein, as such addresses may be amended from time to time upon prior written notice, as the case may be.

3 PAYMENT DISTRIBUTION AT DESIGNATED LOCATIONS

- 3.1 Sogexpress will ensure that funds are available at the designated payment locations on the designated payment date provided by IRC and that beneficiaries are paid in terms of this agreement on request

- 3.2 Sogexpress will ensure that all operational structures, resources, equipment and security are adequately available to carry out the payment process at the designated payment locations;
- 3.3 Sogexpress will disburse funds from the designated payment locations to individual beneficiaries in line with agreed processes and procedures set out;
- 3.4 Sogexpress will provide all courier/cash movements and ensure distribution of finances at the selected pay points.

4 REMUNERATION TO SOGEXPRESS

- 4.1 IRC undertakes to pay Sogexpress a fee for services rendered of 2.75% of the value of payments issued to beneficiaries. These amounts shall be paid by IRC on transfer of funds. All fees and charges payable in terms of this Agreement shall be inclusive of any taxes levied in Haiti in respect of the Services. All fees shall be paid by IRC without any set-off or deduction.

5 DURATION & TERMINATION

- 5.1 This agreement will commence on the date of last signature and will continue for an initial period of six months or until terminated by either party by giving, in writing, two weeks notice.

6 NATURE OF RELATIONSHIP

- 6.1 This agreement does not create a partnership, joint venture or agency between the parties and no party shall be liable for the debts of the other party/ies, howsoever incurred.
- 6.2 None of the parties will use the others' name, logo or any other form of other corporate identity without their prior written consent.

7 LIMITATION OF LIABILITY

- 7.1 Notwithstanding anything to the contrary contained in this agreement, the parties shall not be liable to each other for any indirect or consequential loss or damage, including without limitation, loss of profit, revenue, anticipated savings, business

transactions or goodwill or other contracts whether arising from negligence or breach of contract.

8 FORCE MAJEURE

8.1 If a party is prevented or restricted directly or indirectly from carrying out all or any of its obligations under this agreement by any cause beyond the reasonable control of that party, including, without limitations, acts of God, civil commotion, riots, insurrection, acts of government, fire, explosion, the elements, epidemics, governmental embargoes or like causes (“force majeure”), the party so affected shall, to the extent so prevented, be relieved of its obligations hereunder during the period of such events and shall not be liable for any delay or failure in the performance of any obligations hereunder or loss or damage either general, special or consequential which the other party/ies may suffer due to or resulting from such delay or failure; provided always that written notice of the occurrence constituting force majeure shall be given within 48 (forty eight) hours by the affected party.

8.2 The parties agree that, should force majeure last more than 2 (two) weeks, the party who has not invoked force majeure to excuse any non-performance of its obligations may terminate this agreement by giving written notice to the other party/ies.

9 ARBITRATION

9.1 This Agreement shall be governed and interpreted in accordance with the laws of the Republic of Haiti.

Any dispute contemplated shall first be referred to the relevant project managers for resolution. Should the project managers be unable to resolve the matter within a period of 2 (two) weeks from the matter first being reported to it, the matter shall then be referred to the Country Director of IRC in the Haiti Country Office and the Managing Director of Sogexpress for resolution. Should they not be able to resolve the matter amicably, the matter shall be submitted to arbitration in accordance with Haitian law.

Done and executed in good faith, in two (2) counterparts on this day of 2010.

Franck LANOIX

Hakan Bilgin

SogeXpress Executive

IRC's Country Director

Vice President

OXFAM CONTRACT WITH UNIBANK

CONVENTION DE COLLABORATION

entre

Oxfam-GB

(Dénommé « Partenaire financier »)

et

UNIBANK

(dénommé « Partenaire administratif/opérationnel »)

Contexte

Oxfam GB met en place une activité de haute intensité de main d'œuvre (Cash for work) à Martissant pour aider la population qui souffre de la crise de cherté de la vie. En ce sens, Oxfam GB va engager les travailleurs, chefs d'équipes et superviseurs pour faire ce travail de haute intensité de main d'œuvre dans le domaine d'assainissement dans la zone.

Le travail est prévu sur une durée de 2-3 mois, commençant le 15 février 2010.

Ainsi, Oxfam GB entend collaborer avec la UNIBANK pour assurer le paiement des payrolls aux travailleurs à partir de ses succursales à Carrefour (Diquini, Thor,

Objet de la convention

Oxfam GB entend collaborer avec la UNIBANK pour assurer le paiement des payrolls hebdomadaires dans ses succursales à Carrefour chaque **lundi et mardi**, de **10 :00 am à 15:00 pm** aux travailleurs figurant sur une liste fournie en avance par Oxfam GB par email à la Unibank. Chaque travailleur ayant une carte d'identité ou une carte d'autorisation émise par Oxfam GB pour faciliter les paiements.

2. La contribution et le Partenaire Financier

Les termes et conditions suivants s'appliquent à la contribution du Partenaire Financier:

2.1 Montant de la contribution et Réception des fonds

Afin de payer les payolls hebdomadaires, le partenaire financier donne l'autorisation à Unibank de débiter le compte au numéro suivant :

Nom du compte : Oxfam GB

Numéro du compte : 101-1021-00538152

En ce sens, il acheminera par e-mail les informations sur chaque payroll chaque vendredi **avant 13h pm** aux succursales de la UNIBANK de Carrefour.

2.2 Conditions et Utilisation du fonds

L'autorisation pour débiter le compte est donnée au Partenaire Administratif/Opérationnel pour payer seulement les payrolls.

2.3 Frais administratives d'UNIBANK

Oxfam GB s'engage à payer chaque semaine à la Unibank des frais administratifs de 65 HTG par travailleur payé. Le montant sera débité du compte de référence chaque semaine après exécution du payroll.

3. La contribution et le Partenaire Administratif/Opérationnel

Le financement octroyé au Partenaire Administratif/opérationnel par le Partenaire Financier a pour objet d'assurer le paiement du payroll de l'activité « Cash for Work » dirigé par Oxfam GB.

La présente entente de collaboration engage le Partenaire Administratif/Opérationnel à ce qui suit :

3.1 Gestion de la convention de collaboration

Le partenaire administratif/opérationnel est responsable, entre autres, de remettre le paiement individuel aux travailleurs figurant sur le payroll hebdomadaire autorisé et fourni par Oxfam GB et ayant une carte d'identité officielle ou une carte d'autorisation fournie par Oxfam GB. Les travailleurs seront regroupés par équipes de 10, accompagnés par un chef d'équipe et un superviseur. Pendant les paiements, un employé d'Oxfam sera présent pour faciliter le processus de paiement.

3.2 Remise de frais aux travailleurs

Le partenaire administratif/opérationnel s'engage à faire le paiement hebdomadaire les lundi et mardi entre 10:00 am et 15:00 pm, sur la base des informations données sur le payroll autorisées et fournies par Oxfam GB chaque vendredi précédent.

3.3 Rapport

Le partenaire administratif/opérationnel s'engage à remettre à Oxfam GB le payroll hebdomadaire dûment signé par chaque travailleur chaque mercredi suivant le paiement du payroll ainsi que la liste des paiements non réclamés en attendant les instructions du partenaire financier à cet égard.

4. Dispositions générales de la Convention

4.1 Termes Généraux

4.1.1 Date d'entrée en vigueur de la présente convention

La présente convention entre en vigueur dès sa signature.

La date à partir de laquelle les activités peuvent débuter est celle de la signature de la présente convention.

4.1.2 Fin de la convention

Cette convention de collaboration reste valide pour une période de trois mois à compter de la date de la signature de la convention, ou jusqu'à la notification écrite de Oxfam GB informant de la fin du programme « cash for work ».

Chacune des parties peut mettre fin à cette convention avec un préavis d'une semaine.

4.1.3 Disponibilité de financement

Le versement est effectué par le partenaire financier au partenaire administratif/opérationnel en fonction des disponibilités financières se trouvant à l'Unibank même.

4.2. Avis Officiels

Les correspondances officielles entre le partenaire financier et celui administratif/opérationnel doivent être transmises aux représentants suivants, respectivement :

Marcel STOESSEL

Responsable du Programme Humanitaire

OXFAM GB, Haiti

Téléphone : (509) 244-3697 / 245-9077/ 510-2167

100, rue Raphaël (Sainte Thérèse) Email :@oxfamhaiti.org

Petion Ville, Haïti

Ervé Dalencourt

Directeur de Succursale Sr.

Duini, Carrefour

Port-au-Prince, Haiti

Email :

Responsable du suivi de cette convention

Téléphone : (509)

Toute correspondance sera réputée reçue par son destinataire si elle est expédiée à ces adresses ou ces numéros.

Litiges

Les deux partenaires, financier et administratif/opérationnel, feront tout en leur pouvoir pour régler à l'amiable tout litige qui pourrait survenir pendant la période couverte par la présente convention.

Modification

Toute modification à cette convention doit faire l'objet d'une entente écrite dûment signée entre les deux parties.

Signature

Cette convention est signée en deux exemplaires par les représentants autorisés des deux parties.

Au nom de Oxfam GB,
partenaire financier

Au nom du « UNIBANK »
partenaire administratif/opérationnel

Jour/Mois/Année/Lieu

Jour/Mois/Année/Lieu

Témoin

Témoin

Proposal for Banking Services To OXFAM

(February 26, 2010)

This information contained in this proposal is confidential and is intended solely for OXFAM internal use

This proposal is aimed to cover the payment of funds granted to Haitian families after the earthquake. This operation will be split in 2 parts: the preparation and the execution. Operation will start within two (2) weeks after agreement.

PREPARATION

- The beneficiary is registered by OXFAM
- OXFAM sends via e-mail the list of beneficiaries according to the MS Excel template file previously submitted by the bank. List should be submitted to SOGEBANK 3 business days before expected payment date. The list will show the following information: first and last name, distinct identification number for each beneficiary (cell phone number, badge number, etc...), the amount to be paid and the validity period.
- The bank generates a unique PIN for each beneficiary. PIN is added to the list and returned to OXFAM the next business day.
- OXFAM informs beneficiaries of grant amount, PIN, validity period, and designated branch.
- SOGEBANK will submit the list of branches participating to the program.

PAYMENT

- Beneficiary comes to designated branch and communicates his PIN to tellers dedicated to the program.
- After appropriate controls, teller pays granted amount. Payment is completed only for valid PIN; otherwise beneficiary is referred to OXFAM. Once payment is done PIN cannot be used anymore.

FEES

A USD4.00 fee per beneficiary will be required to cover operation costs. Fees will be paid by OXFAM upon submission by SOGEBANK of a list of beneficiaries effectively paid.

OXFAM'S OBLIGATION

- OXFAM provides funds for payment 3 business days before expected payment date.
- OXFAM must submit the list of beneficiaries according to bank format and within the required deadlines.

SOGEBANK'S OBLIGATION

- The bank indicates to OXFAM the number of payment it can accommodate for each period.
- The bank executes payment according to list received.
- The bank allows OXFAM to view transactions via internet banking service.
- The bank guarantees confidentiality of information which can be viewed only by authorized employees.
- The bank submits reports on a daily basis to OXFAM for reconciliation purposes.
- After validity period, the bank returns all unpaid amount to OXFAM.