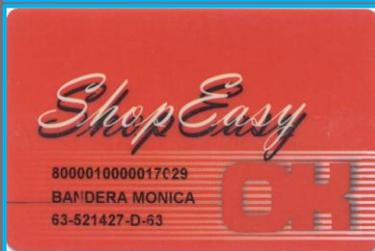


Cash Delivery Service Providers in Zimbabwe

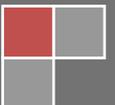
2011 Review

Prepared on Behalf of the Cash Transfer
Working Group in Zimbabwe

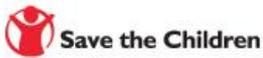
Produced with the support of the Cash Learning Partnership



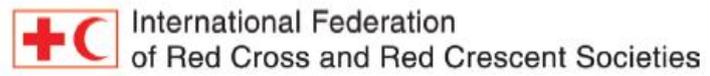
Author: Dr Deborah Gourlay, CaLP Country Coordinator, Zimbabwe



The Cash Learning Partnership :



With support from:



Contents

CONTENTS

Section 1 : Introduction	1
1.1 Cash Transfer Working Group in Zimbabwe	1
1.2 Rationale and Scope of the Database	1
1.3 Summary of Services Provided and Access Restrictions	1
Section 2 : Banks and Financial Institutions	3
2.1 Central African Building Society (CABS)	3
2.2 People’s Own Savings Bank (POSB)	8
2.3 TN Bank (TN Cash Card)	14
2.4 TETRAD e-Mali (PvT) Ltd	21
2.6 Barclays Bank (Barclays Smart Card)	26
2.5 Kingdom Bank (Kingdom Cell Card)	30
Section 3 : Mobile Phone Transfer Companies	33
3.1 Econet Wireless Zimbabwe Ltd. (EcoCash)	33
3.2 NetOne (OneWallet)	37
Section 4 : Merchants and E-Voucher Providers	39
4.1 OK Zimbabwe (Shop Easy Card)	39
4.2 Redan Mobile Transactions (SPLASH Vouchers)	42
4.3 Connect the World	45
Section 5 : Appendices	50
Appendix 1: Persons Contacted to Request the Data Form	50
Appendix 2: E-mali Current Distribution Points	51
Appendix 2 : Connect the World Rural Agricultural Inputs Payment System	55
Appendix 3: Connect 24/7	57

Section 1 : Introduction

1.1 Cash Transfer Working Group in Zimbabwe

In order to generate and promote on-going collaboration and learning around the use of cash transfers, in 2009 the members of the Protracted Relied Program (PRP) formed a Cash Transfer Working Group which meets bi-monthly. This group later became a working group of the UN led Livelihoods, Infrastructure and Institutional Capacity Building (LICI) Cluster. Membership includes, NGOs implementing the PRP, UNICEF ,the World Food Program (WFP) and donor agencies . Objectives of the Cash Transfer Working Group are to:

- Create a platform for sharing lessons learned.
- Synthesize and package the lessons learned for wider sharing beyond CTWG & LICI Cluster
- Develop a database of who is doing what where as programmes scale up (the 3W tool).
- Share information on studies conducted with the group
- Establish a repository of studies to learn from
- Harmonise approaches used in cash transfer projects.

1.2 Rationale and Scope of the Database

Over the past few years Zimbabwe has witnessed a significant increased in the use of cash transfers within policies and programs providing humanitarian aid. This has resulted is an increasing desire on the part of humanitarian agencies to partner with private sector financial service providers in the delivery of cash to the beneficiaries within relief and recovery programs.

In order to facilitate such partnerships, the multi-agency Cash Transfer Working Group, with the assistance of the Cash Learning Partnership, set out to compile a database of financial service providers with expertise relevant to the delivery of cash transfers within humanitarian programs. The focus of the database is financial service institutions and technology-based money transfer agencies. The database thus does not include cash-in-transit (CIT) or security companies.

It is intended that the completed database will be made available to all organisations involved in designing and implementing humanitarian cash transfer programs in Zimbabwe, and to relevant donor organisations.

1.3 Summary of Services Provided and Access Restrictions

The range of services provided by the service providers who completed and returned a data form are summarised in Table 1.

Key requirements and restrictions for accessing the payment method are summarised in Table 2.

Table 1: Summary of Services Provided

<i>Name</i>	<i>Bank Account</i>	<i>Smart card</i>	<i>Shop Card / Voucher</i>	<i>Point of Sale</i>	<i>Open System¹</i>	<i>Mobile Banking Machines</i>	<i>Transfers to Cellphone</i>
Central African Building Society (CABS)	√	√		√	√	√	
People's Own savings Bank (POSB)	√	√		√	√	√	√
TN Bank	√	√		√			
Tetrad e-Mali	√	√		√			
Barclays Bank	√	√		√	√	√	
Kingdom Bank	√	√		√			√
Econet Wireless							√
NetOne							√
OK Zimbabwe			√	√			
Redan Mobile Transactions			√				
Connect the World				√	√		√

Table 2: Summary of Requirements / Conditions

<i>Name</i>	<i>Bank Account Requ'd</i>	<i>Official ID Requ'd</i>	<i>Literacy Required</i>	<i>Age Limit</i>	<i>Mobile Network Required</i>	<i>Internet connection required</i>
Central African Building Society (CABS)	√	√	√		√	√
People's Own Savings Bank (POSB)		√	√		√	√
TN Bank	√	√			√	to load card
Tetrad e-Mali		√				
Barclays Bank	√	√		18+		√
Kingdom Bank	√	√				to load card
Econet Wireless		√	√	16+	√	
NetOne			√		√	
OK Zimbabwe		√				√
Redan Mobile Transactions					√	
Connect the World					√	√

¹ Open systems are redeemable at payment points other than those belonging to the providing institution (e.g. Zimswitch payment points, etc.).

Section 2 : Banks and Financial Institutions

2.1 Central African Building Society (CABS)

ORGANISATION DETAILS	
Company / Organisation Name	CABS
Contact Person (include email and telephone number)	Arthur Nyazika, ArthurNyazika@cabs.co.zw , 0774 647 710
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Banking Institution
SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	Debit Cards (Open and Closed Card Systems) and Mobile Banking
Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If 'Yes', please specify types of functions available and any associated charges.	Debit Cards – offer savings account, access to account through point of sale devices, ATMS and internet. Bill payments, Transfers, RTGSs available. Mobile Banking – Facilitate Sending and Receiving Funds, Debit Card Optional
Is the cash delivery system and / or database computerized?	System is computerised, Database is computerised and all devices on network received live data
Does the systems allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes, amounts transferred are decided by donor agencies and can be changed anytime
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	ATMs are dispensing \$20 denominations, Point of Sale and Mobile Bank Devices can disperse any amount, any denomination on condition the respective merchant has received the denomination from his sales
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	Yes, Debit Cards are designed to allow beneficiaries outside banking halls. To make use of Point of Sale Devices, ATMS and Internet Banking. Mobile Banking makes use of numerous merchants.
Which humanitarian organizations have you previously worked delivered cash for?	MercyCorps, HELP and Oxfam.

ACCOUNT CONDITIONS	
Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	National I.D
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	Proof of Residence (or letter from Donor), Passport Size Photo.
Minimum Account Balance (state "none", or specify amount)	None

HOW THE CASH TRANSFER PROCESS WORKS

Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)

The payment channel: there are three means by which organisations can effect payment from their main transaction account to cardholders. These are:

- Via a point of sale (POS) device. Handling payments through a POS normally best suits organisations wishing to make individual payments where there is direct interaction with the payee. This could be, for example, where a smallholder farmer is receiving payment for crop supplies, or where an individual is to be issued with a support payment. The organisation effects an immediate transfer of funds via the POS onto the payee’s card in the direct presence of the payee.
- Via the Paynet bulk payment gateway. Paynet gives organisations the ability to send payments to multiple recipients at a single sitting. Technical developments have recently been completed which allow transfers onto closed card scheme accounts. Such capability is ideal for the payment of salaries, regular support contributions or payouts to a large number of individuals scheduled for set points in a month.
- Via a file upload. This system has been employed mostly for non-regular bulk payments. It has been used by NGO clients for the provision of electronic “vouchers” payments to programme beneficiaries. In such cases, CABS receives a file from the client with the names and card numbers of the beneficiaries and arranges for the transfer of the funds from the NGO account onto the cards.

LEAD TIME REQUIRED FOR SERVICE PROVISION

How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract)	Cards are pre-opened, what determines processing time is availability of beneficiaries and required documentation. Opening one account takes 2minutes.
------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------

TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS

Can cash-back be provided?	Yes, at all point of sale machines
Can beneficiaries receive the whole amount as cash?	Yes, on all open Cards Systems, all charges accrue to Donor and not Beneficiary. On closed card systems beneficiary incurs 1% withdrawal charge. With Mobile Banking Client will also incur a 1% withdrawal charge
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	None

GEOGRAPHICAL COVERAGE, ACCESSIBILITY

What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	List of Branches Attached. Point of Sale Devices are available in thousands of shops across the country.
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	Yes, the least cost structure will however be considered. A cost-benefit analysis will however need to be carried out before approval of such projects.
If ‘Yes’, how would this be done?	Mobile Banking is the easiest to set up. The society will need to identify a merchant in a particular area where beneficiaries can transact.

What time scale would be required for providing extended coverage?	Depends with the location, network availability, merchant availability etc.
What additional cost would be involved in providing increased coverage?	
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	Yes, Internet or Telephone Network
What back-up systems are available to address outages ? (e.g. system offline, poor connection, power cuts).	Merchants provide own back up. Some have backup generators whilst others do not.
What times is the service accessible at? (e.g. opening hours / days of the week)	Funds can be received any time but cash withdraws or point of sale transactions can only be done when merchant is open. Generally 8am to 6pm everyday.
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	Beneficiaries can make multiple withdraws as and when they want.
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	The society has managed to work with various organisation involved in small holder farmers out grower schemes and those that purchase agro produce from various smallholder farmers. Branded closed card systems were mostly used in this exercise and they are still being used to date. Such card include Tribac Cards, ProCash cards, Help Cards and Feya Feya cards. This product has greatly reduced the risk of cash payments and ensured timeous payments to farmers.
What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?	Network Availability

VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS

Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	Initial projects with Mercycorps and Oxfam were for the Joint Initiative Program that worked with vulnerable households. To open an account one needs to be able to provide a signature. Some of the old people are not able to read and write.
What arrangements could be provided to enable these groups to access the service?	Arrange for cash payouts

SET UP CHARGES	FEE (\$)
Registration cost per beneficiary	\$1.50 per card
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	Costs Met By the Client
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by the service provider or the client?.	Unable to at this point. To be determined by project requirements
Are there any other administrative and overhead charges? Please specify.	Closed card systems - \$15 to maintain main account

TRANSACTION CHARGES	FEE (\$)
Cash Deposit to all Beneficiary Account by NGO / Agency (cost per monthly transfer made to all beneficiaries)	\$0.50c per transfer
Cash Withdrawal(s) by Beneficiary	1% of amount
Cash Deposit by Beneficiary	Nil
In store purchase	\$0.20c
Money Transfer	\$0.20c
Bill Payment	\$0.20c
Balance Enquiry	
Statement for All Accounts Provided to NGO / Agency	Nil
Other Recurring or Transaction Charges (specify type and amount)	

SECURITY PRECAUTIONS	
What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.	Card systems make use of card and pin, Mobile Money transactions also required input of pin number every time one transacts.

ANY ADDITIONAL RELEVANT INFORMATION
Please note that the charges listed above differ with a specific cash transfer option. Listed are general guidelines to charges.

FEEDBACK FROM PREVIOUS USERS
<p>This mechanism is currently being utilized by JI/MercyCorps and is reported to be working well.</p> <p>JI was using their banking and in-store facilities in Mbare and Mutare, but did not use their mobile banking facilities because the program was urban based and banking facilities easily available. For in-depth information contact Kudzai Nhongo (knhongo@oxfam.org.uk) of Oxfam GB who managed the CT program in Mbare.</p>

MASHONALAND REGION

Site	CABS BRANCH
	20-Jan-2011
2	First St Ordinary
8	Central Ord
102	Norton
103	Kadoma
104	Chitungwiza Ord
105	Mabelreign
107	Central Gold
108	Marondera Ord
110	Chitungwiza Gold
113	Highfield
119	Park Street
121	Chinhoyi
124	Chinhoyi Gold
127	First St Gold
135	Marondera Gold
136	Kadoma Gold
142	Cash Office
143	Arundel Village
145	TM Borrowdale
149	Chegutu
154	Bindura
156	Kariba G/Class
159	Chisipite
175	Mutual Gardens
183	Kariba
185	Karoi
187	Northridge Park
189	Mt Darwin
ATMS	First Street
	Park Street
	Central Avenue
EASYBANKS	
5000	Kuwadzana
5001	Mbare
5002	Letombo
5003	Mufakose
5004	Budiriro
5006	Nyamhunga
PLATINUM	
151	Platinum Northridge Park
162	Platinum Central Avenue

2.2 People’s Own Savings Bank (POSB)

ORGANISATION DETAILS	
Company / Organisation Name	People’s Own Savings Bank (POSB)
Contact Person (include email and telephone number)	Hope . F. Marere, hfmarere@posb.co.zw , 04-796511
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Savings Bank
SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	<p style="text-align: center;">TRANSFER TO CELLPHONE</p> <p>POSB Cell phone Cash Transfer is an efficient and cost effective way of sending money to any cell phone subscriber in Zimbabwe, instantly. The receiver can be on any of the three (3) Mobile networks, Econet, Netone or Telecel – and they do not need a bank account to receive the funds. The receiver is prompted by a text message that they have received funds. They will go to the nearest POSB or Zimpost branch to collect their cash.</p> <p style="text-align: center;">VIRTUAL CARDS</p> <p>The Virtual Card system enables customers to create supplementary cards linked to one main account. In this instance for example, an organisation would operate a main account. Beneficiaries will be linked to this main account through virtual cards. Recipients of virtual cards will immediately have full banking functionalities with the card. For example, ability to withdraw cash from our Point of Sale devices (POS) spread across the country and, ability to purchase from retail outlets displaying the Zimswitch logo and ability to check card balances.</p>
	<p>Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If ‘Yes’, please specify types of functions available and any associated charges.</p> <p style="text-align: center;">TRANSFER TO CELLPHONE</p> <p>Enables the recipient to receive and encash funds only</p> <p>Charge for transfer to cell phone: 3% of amount + 25c . Upfront charge.</p> <p><i>Please note, charges are a guide and can be negotiated on a project by project basis with the bank.</i></p> <p style="text-align: center;">VIRTUAL CARD SYSTEM</p> <p>Allows the recipient the ability to do the following transactions Remittance- \$0.15 per card Bill Payments- \$0.20 External transfer: Transfer to other bank - \$0.35 Balance Enquiry – Nil Mini-Statement - \$0.10 Cash withdrawal fee- 1.5% of amount Virtual card - \$2.30</p>

Is the cash delivery system and / or database computerized?	Yes
Does the system allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	Yes
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	Yes
Which humanitarian agencies have you previously worked / delivered cash for?	None

ACCOUNT CONDITIONS

Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	Copy of I.D/Birth Certificate
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	Residential Address/ in case of rural communities can be address of nearest school.
Minimum Account Balance (state "none", or specify amount)	None

HOW THE CASH TRANSFER PROCESS WORKS

Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)

TRANSFER TO CELLPHONE

Humanitarian Agency opens an account with POSB and deposits the amount to be remitted to the various beneficiaries.

Humanitarian Agency provides schedule of recipients details (name, id numbers, cell phone numbers and amount to be transferred)

POSB will transfer cash to the respective beneficiaries cell phone numbers guided by the schedule provided by Humanitarian Agency.

Once the money is transferred, the recipient receives a text message on his/her cell phone with some money transfer information. The recipient then goes to their POSB or nearest Zimpost Office with his/her I.D to redeem the funds.

POSB will send bank statement and reconciliation returns to the Humanitarian Agency showing the total amount disbursed and the respective beneficiaries.

VIRTUAL CARD SYSTEM

Humanitarian Agency opens an account with POSB.

Humanitarian Agency provides recipients details, name and identity details.

POSB staff move to recipients location and to disburse and activate cards and to train beneficiaries on how to use the cards.

Recipients are advised of nearest locations where they encash funds, this could be POSB or Zimpost.

POSB shall transfer the respective amounts from the Humanitarian Agency account into various virtual accounts based on Humanitarian Agency instruction.

If preferred and in case of vulnerable groups who cannot travel to nearest location to encash funds, POSB can dispatch mobile bank vehicle to identified areas to pay out. Rates for this service to be discussed with Humanitarian Agency.

LEAD TIME REQUIRED FOR SERVICE PROVISION	
How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract).	Registration of beneficiaries, creation of accounts and issuing of cards is instant.
TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS	
Can cash-back be provided?	Yes.
Can beneficiaries receive the whole amount as cash?	Yes.
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	Minimum of \$10 and Maximum of \$1,000.00
GEOGRAPHICAL COVERAGE, ACCESSIBILITY	
What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	POSB has 28 branches in all major cities and towns. And expands its reach through an agent network of 160 Zimpost Offices countrywide.
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	Yes.
If 'Yes', how would this be done?	This can be done by recruiting new Agencies and expanding our POS network depending on the volume of business to be generated.
What time scale would be required for providing extended coverage?	Within 30 days
What additional cost would be involved in providing increased coverage?	No additional costs
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	Yes. 28 POSB branches and 140 Zimpost Offices are on-line. They are connected to GPRS.
What back-up systems are available to address outages ? (e.g. system offline, poor connection, power cuts).	Power Cuts: Standby generators. Loss of Connectivity: Branches confirm customers' respective balances from Head Office via telephones.
What times is the service accessible at? (e.g. opening hours / days of the week)	For bank transactions that need physical presence at banking halls such as to redeem remittances normal banking hours will apply: 0800hrs to 1530 hrs Mon-Friday 0800hrs to 1130hrs Saturday Retail transactions are as per retailers' business hours.
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	Transfer to Cell phone: Customers will be required to withdraw all cash in one transaction. Virtual Cards Customer has leverage to withdraw as and when they require cash.
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	The bank has a large footprint in rural areas through an agency relationship with Zimpost and has therefore been interacting with rural communities as part of its core business.

What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?	Lack of GPRS connectivity in some areas may pose a challenge. Beneficiaries will be required to have a cell phone for the Transfer to cell phone.
VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS	
Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	Yes the services can be used by vulnerable beneficiaries. Physically challenged beneficiaries who are required to be present at the nearest POSB branch or Zimpost Office for the transaction to be processed.
What arrangements could be provided to enable these groups to access the service?	Physically challenged and illiterate beneficiaries in liaison with the Humanitarian Agency may elect a proxy to receive cash on their behalf. If preferred and in the case of vulnerable groups who are unable to travel to nearest location to encash funds, POSB can dispatch mobile bank vehicle to elected areas to pay out. Rates for this service to be discussed with Humanitarian Agency.

Please note: Charges provided are a guide and can be negotiated on a project by project basis with the bank based on volumes, type of project and other factors.

SET UP CHARGES	FEE (\$)
Registration cost per beneficiary	Nil
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	Virtual Card- \$2.30
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by the service provider or the client?.	Nil
Are there any other administrative and overhead charges?	Nil
TRANSACTION CHARGES	FEE (\$)
TRANSFER TO CELLPHONE	
Money Transfer	3% + \$0.25
VIRTUAL CARD SYSTEM	
Debit Card	\$2.30
Transfer to virtual card	\$0.15
Cash Withdrawal Beneficiary	1.5% of amount
Cash Deposit by Beneficiary	Nil
Retail purchase	\$0.80
Bill Payment	\$0.20
Balance Enquiry	Nil
Statement for All Accounts Provided to NGO / Agency	\$0.20

SECURITY PRECAUTIONS

What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.

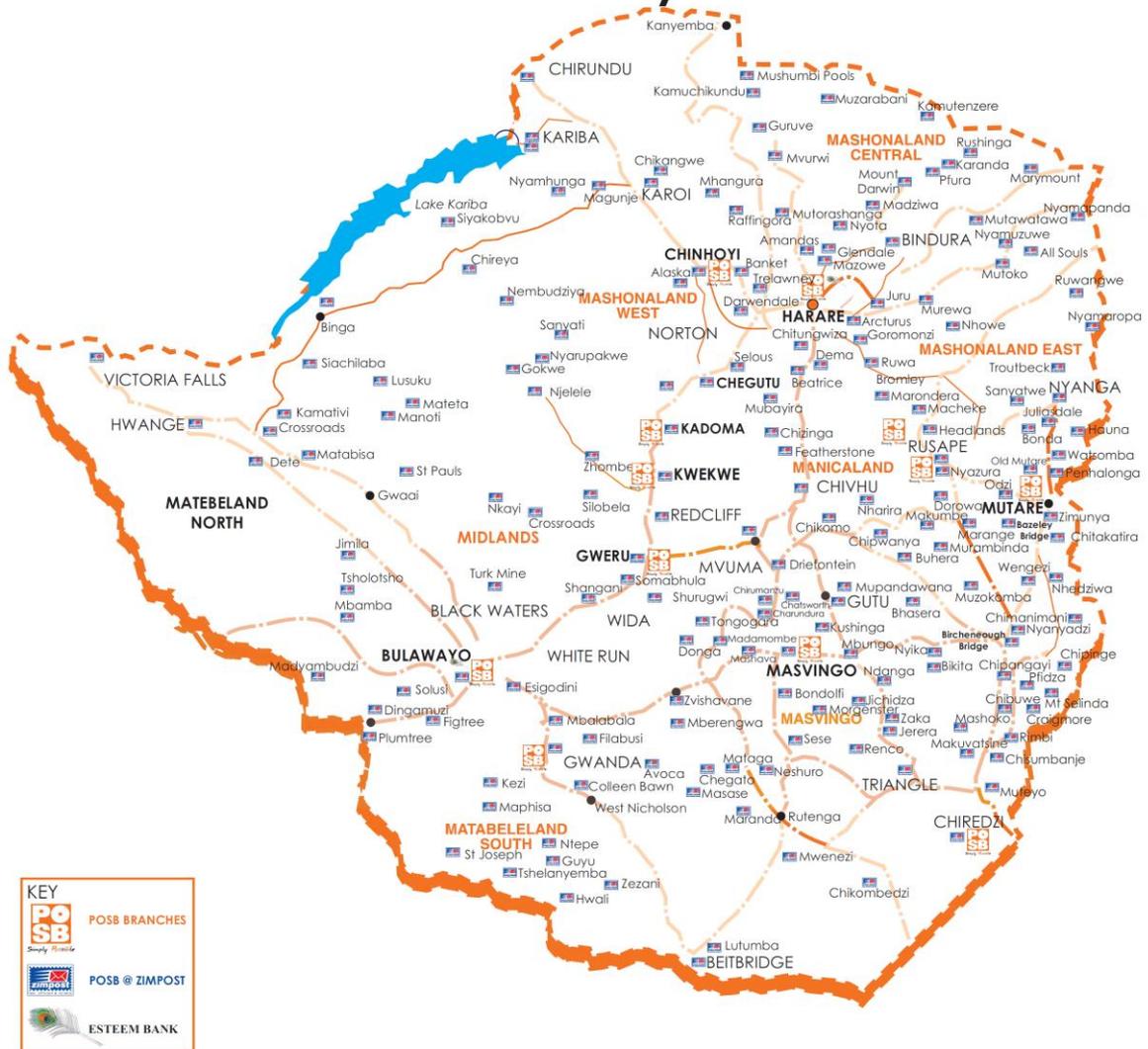
Both propositions are Personal Identification Number (PIN) based, ensuring only the recipient has access to that information.

Recipients will also be educated on the importance of keeping their PIN confidential.

ANY ADDITIONAL RELEVANT INFORMATION

FEEDBACK FROM PREVIOUS USERS

POSB Delivery Channels



FEEDBACK FROM PREVIOUS USERS

ActionAid International-Zimbabwe (AAI-Z) stopped using POSB in May 2010 because systems were often down & cash transfer recipients would have to return to complete transactions. The recipients' requested direct cash distributions instead.

2.3 TN Bank (TN Cash Card)

ORGANISATION DETAILS	
Company / Organisation Name	TN Bank
Contact Person (include email and telephone number)	Lindiwe Majoni (MD - TN Cash Card) Email: lindiwem@tn.co.zw Tel: +263-4-700628, 791444, 253675
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Bank

SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	Electronic Funds Transfer (EFT) using card based electronic purses that have both offline and online capabilities. Funds are loaded onto a switch and the funds become available to card holders remotely. For the convenience of the card holders, access to the funds is through GPRS POS terminals deployed in various merchants countrywide, or alternatively from any of the TN Bank branches countrywide.
Can the delivery system be used for savings or for other functions such as remittances, bill payment, etc? If 'Yes', please specify types of functions available and any associated charges.	The mechanism can be used for other functions such as bill payment, payment for groceries, or for safe keeping of funds. However, due to the nature of the product, saving is not possible because there will be no interest accruing on the funds on one's card. The funds will be in an Electronic wallet.
Is the cash delivery system and/or database computerised?	Yes. Processing of funds into each beneficiary's card is done through a smart card switch resident at TN Holdings' head office.
Does the system allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes, the amounts to be loaded can vary from month to month.
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	Yes. Large amounts of small denominations can be available through all TN Bank branches and also through all merchants with TN Bank POS machines, in the form of cash back. Additionally, the card brings in convenience by allowing one to purchase goods of any value including cents.
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	The system has been in use with various corporate organisations for salary processing. Some of the organisations have staff compliments in excess of 1, 000. Some of the organisations that are currently using the system are NGOs, whose names can not be revealed for confidentiality reasons.
Which humanitarian organizations have you previously worked delivered cash for?	References will be provided after clearing with concerned organisations.

ACCOUNT CONDITIONS

Identity documents required by beneficiary (E.g. National ID, birth certificate etc.)	As a banking regulation for KYC, National IDs, Driver's license, Passport, or birth certificate (in case of minors) will be required. However, local rural & urban administration structures, i.e. District Administrators, Chiefs, or Headmen also assist in providing necessary documents. Where these documents are not available, reference documents from concerned humanitarian organisations will be relied upon.
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	Copy of any of National ID, Driver's license, or Passport.
Minimum Account Balance (state "none", or specify amount)	Zero balance.

HOW THE CASH TRANSFER PROCESS WORKS

Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)

- Agreement between humanitarian organisation and TN Bank in terms of which the humanitarian organisation agrees to making payments through the system. The agreement stipulate the duration of the partnership, expectations from each of the parties, issues to do with conduct, ethics, obligations to be met each of the parties.
- Production of beneficiaries' cards to be used during the transfer process. The humanitarian organisation provides a list of names for the beneficiaries including copies of IDs or reference documents. The humanitarian organisation also meets a once off production cost of the cards.
- Deployment of TN POS machines to merchants in areas that are nearby to beneficiaries. The humanitarian organisation informs TN Bank of the areas in which the cash transfer process is to be carried out. The humanitarian organisation also assists with coordination of workshops involving the beneficiaries and TN Bank, where TN Bank get to hear the concerns of a specific community of beneficiaries; for the purpose of planning POS deployment and the merchants to be acquired.
- The humanitarian organisation has to open a corporate account with the bank for the purposes of transferring funds to the beneficiaries' cards.
- The humanitarian organisation provides a schedule of beneficiaries indicating amounts due to each beneficiary. The schedule is submitted to the bank for processing.
- TN Bank processes the transfers for all the beneficiaries making sure that each beneficiary got the correct amount.
- The beneficiaries access their funds electronically and securely without human intervention.

LEAD TIME REQUIRED FOR SERVICE PROVISION

How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract)	Task	Duration (Days)
	Registration	1 day for every 250 beneficiaries.
	Card production	1 day for every 250 beneficiaries.
	Set-up time	The system is already in use and thus there is no set-up time and costs involved.
NB: However, time is dependent on distribution of areas to		

	be covered.
TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS	
Can cash-back be provided?	It is available with almost all merchants that have been signed on for POS deployment.
Can beneficiaries receive the whole amount as cash?	With some merchants (big supermarket chains and one of the largest service stations countrywide) yes, but others do require a purchase. However, in areas where humanitarian aid has been disbursed through the system, merchants have been engaged to waiver beneficiaries and these requests have been granted.
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	These are merchant specific, but ranging between 80 and 100 % of the amount.
GEOGRAPHICAL COVERAGE, ACCESSIBILITY	
What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	The system can be used in all areas where there is Econet (the largest telecommunications company in the country) mobile network coverage, since the POS machines operate on Econet GPRS. See attached maps.
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	Expansion into areas not yet covered in terms of POS deployment is simply an issue of negotiating with the merchants in the area concerned.
If 'Yes', how would this be done?	Where there is no network coverage, we can also take advantage of an existing relationship Econet whereby we can request them to improve teleconnectivity in the areas in question.
What time scale would be required for providing extended coverage?	Where there is network coverage, extension of POS machine coverage takes between one to two weeks depending merchants being engaged. Where network coverage is not available, a longer (depended on the speed with which the network provider progress) period is required.
What additional cost would be involved in providing increased coverage?	There will be no additional costs to be borne by the humanitarian organisation. POS deployment costs will be met by TN Bank while network expansion costs will be met by Econet.
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	Once the funds have been loaded on the Switch into respective cards, the funds can then be downloaded onto respective cards (into the chip memory on the card) by making use of any of the POS machines deployed countrywide. During the process of downloading value onto the card, there has to be connection between the POS machine and the switch. Once the download is done, there won't be need for connectivity in order to transact or withdraw funds from the card since the funds will be on the chip on the card. Connectivity will also be required by the merchant when the merchant sends transaction batches to the switch for the purpose of updating their account at the bank. The process of rolling out includes negotiations between TN Bank Limited and the targeted

	<p>merchants. The negotiations will result in the merchant opening a bank account and signing an agency agreement with the bank. Any retail businesses, schools, hardware shops hospitals, and clinics would qualify as merchants. The POS machines operate on GPRS and 3G mobile network. Where there is no network coverage, we can arrange for the installation of VSAT provided the business volumes justify. If not, the merchant will have to take the POS Machine to an area that has network coverage for purposes of processing the batches of transactions that will have accumulated. In this regard, the system might require an upgrade to extend the number of days that a POS machine can operate without batch processing. At the moment, any machine that does not conduct batch processing with 24 hours will be automatically disabled and will not be able to conduct further transactions. This whole process would not normally take more than two weeks.</p>
<p>What back-up systems are available to address outages? (E.g. system offline, poor connection, power cuts).</p>	<p>Once the funds are on the cards, the cards can be used in offline mode. However, should there be poor connection or power outage that affects downloading of funds onto beneficiaries' cards, then alternative measures such virtual banking can be put in place. Virtual banking is a service of bring actual case to the beneficiaries.</p>
<p>What times is the service accessible at? (e.g. opening hours / days of the week)</p>	<p>Once the funds have been captured on the switch, the funds will be available to the beneficiaries any time of the day through a network of POS machines deployed countrywide.</p>
<p>Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?</p>	<p>Downloading from the switch onto the card is a single transaction and the full amount is downloaded onto the card. But withdrawals, purchases and cash back can be done in small amounts of choice.</p>
<p>Describe your company's experience in dealing with large amounts of small deposits and with rural communities.</p>	<p>The system is in use by corporate organisations for processing of salaries of their employees. Due to the low cost in maintaining, the system has been popular with low income earners. As for experience in the humanitarian sector, more information will be availed after clearing with the organisations involved.</p>
<p>What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?</p>	<p>From experience, a number of beneficiaries from humanitarian sector, particularly the elderly, they easily forget the PIN to their cards. However, the PIN can be reset upon request and also upon positive identification of the owner of the card.</p>

VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS	
Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	The card issued to the beneficiary works with a four digit PIN, which can be used by any beneficiary regardless of their status. In special cases where due to some physiological challenges that the beneficiary may have, will assistance from a trusted guardian or relative be sought. In certain cases, the humanitarian organisation and TN Bank staff may agree on a best way to assist the beneficiary who may require special treatment.
What arrangements could be provided to enable these groups to access the service?	Where a next of kin is not available, customised service through either humanitarian organisation staff or TN Bank staff can be arranged. Measures to be adopted would be agreeable to both the humanitarian organisation and TN Bank taking into consideration security, convenience, cost, and protection of the beneficiaries.
SET UP CHARGES	FEE (\$)
Registration cost per beneficiary	Initial meetings with the beneficiaries in which the humanitarian organisation introduces TN Bank to the beneficiaries will be organised by the humanitarian organisation and the costs thereof.
Set up charge per beneficiary account. Please provide details (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	The cost for the card is a once off US\$8.00. The humanitarian organisation will also have to facilitate copies of IDs or reference documentation where necessary.
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by service provider or client?	The humanitarian organisation does not in any way meet any portion of costs of POS deployment. POS deployment costs are met by TN Bank through a separate agreement with the various merchants to which the POS machines are deployed.
Are there any other administrative and overhead charges? Please specify.	On every disbursement, there is an administrative charge of 3 % which is borne by the humanitarian organisation. The administration fee is paid at the point of disbursing funds.
TRANSACTION CHARGES	FEE (\$)
Cash Deposit to all Beneficiary Account by NGO / Agency (cost per monthly transfer made to all beneficiaries)	Transfer cost to beneficiaries is US\$ 1.00 per beneficiary.
Cash Withdrawal(s) by Beneficiary	Withdrawal fee is 1 % of the value being withdrawn.
Cash Deposit by Beneficiary	Free.
In store purchase (including cash back)	Purchase/cash back fee is 1 % of the value of goods purchased/cash back.
Money Transfer	Transfer fee is 1 % of the amount being transferred.
Bill Payment	Bill payment fee is 1 % of the amount being paid.
Balance Enquiry	Balance enquiry fee is US\$0.10.
Statement for All Accounts Provided to NGO / Agency	Electronic statement (by email) costs US\$1.00. Printed statement costs US\$1.00 per page.
Other Recurring or Transaction Charges (specify type and amount)	

Note: The above fees indicated are standard fees that are generic to the system. However, customisation can be done should the humanitarian organisation requires so. Typically certain organisations would prefer meeting all transactional fees and administrative costs so that the beneficiaries are not charged on transacting, for the duration of the scheme that is, after which the costs will be borne by the card holder.

SECURITY PRECAUTIONS	
<p>What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.</p>	<p>All cards are secured by a four digit PIN which is entered by customers upon card collection and card activation. Should a card with funds get lost or is stolen, the card can not be used by any one who picks it up or would have stolen it (provided the PIN has not been exposed/divulged). A lost card or stolen card should be reported immediately so that it is blocked. Due to the fact that the cards have an offline capability, 48 hrs after reporting a lost or stolen card is required to produce a replacement card with the balance that would be on the lost or stolen card.</p> <p>The system also provides for reports showing amounts loaded into various cards, and these reports can be used for audit purposes. Additional reports for analysis and study of the program are also available which show the merchants from where the beneficiaries purchased.</p>
ANY ADDITIONAL RELEVANT INFORMATION	
<p>The system of cash disbursement using the TN Cash Card has an advantage that beneficiaries will actually have acquired accounts for themselves. The account can still be used even after the expiration of the program. The product was designed with the unbanked in mind, and thus is cheap to maintain and run since there are no monthly charges or minimum balance that one needs to maintain in the account.</p> <p>Beneficiaries can also take advantage of other full banking products over by TN Holding through its subsidiaries. In a bid to capacitate beneficiaries to become self sustainable, beneficiaries can be put into groups of appropriate number, where individual members will be contributing on a monthly basis towards a fund which is invested on the money or stock market. On maturity, the investment is used to start projects for the respective groups.</p> <p><u>PLEASE REFER TO THE PICTURES BELOW:-</u></p>	



The above pictures illustrate the distribution of TN Cash Cards to a women's co-operative in the remote area of Chirumhanzu in the Masvingo region. Approximately 700 cash cards have been distributed to this group.



The above pictures illustrate the loading of cash onto TN Cash Cards distributed to a Save the Children project in Karoi in 2011, promoting economic recovery of households. 1000 cash cards were distributed to this group.

2.4 TETRAD e-Mali (Pvt) Ltd

ORGANISATION DETAILS	
Company / Organisation Name	Tetrad e-Mali (Pvt) Ltd
Contact Person (include email and telephone number)	Thule Lenneiye Email: thule.lenneiye@e-mali.co.zw Tel: 04-253810-8 Mobile: 0772124164
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Bank
SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	Money Transfers can be carried out via a number of media: On the Point of Sale (POS) to the beneficiaries' accounts; accessed via mobile phone or on a debit chip-card Via the mobile banking platform Online banking bulk or single money transfers Money/Cash Vouchers redeemable in their accounts and can be kept as electronic funds or withdrawn as cash
Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If 'Yes', please specify types of functions available and any associated charges.	Yes the service is capable of a range of transactions: Cash Deposits Cash Withdrawals In-store Purchases Money Transfers Bill Payments Airtime purchases As well as signing up for basic funeral cover and ambulance services; accountholders can keep their savings safe in their e-Mali accounts without being charged a monthly maintenance (account administration) fee nor minimum balance requirements.
Is the cash delivery system and / or database computerized?	Yes
Does the systems allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes – these have to be manually inputted as information needs to be updated by those administering the support.
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	Yes – these must be communicated in advance by the funder to ensure delivery from our agents.
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	Long queues can be avoided by advising beneficiaries that withdrawals take place throughout the month and not to all come in on one day. Also the widespread locations will alleviate pressure at any one designated point.
Which humanitarian organizations have you previously worked delivered cash for?	None

ACCOUNT CONDITIONS	
Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	One of national identity documents such as ID, passport, or drivers licence; or letter from their Chief Children’s birth cretificates accepted as proxy but guardian must be present with their ID or letter from the Chief
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	Fill in a short A5 size registration form
Minimum Account Balance (state “none”, or specify amount)	Zero
HOW THE CASH TRANSFER PROCESS WORKS	
<p>Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)</p> <p>The humanitatrian agency would provide details on expected numbers and wards and/or locations that are suitably close to beneficiary residences from where beneficiaries would transact.</p> <p>e-Mali along with the humanitarian partner would identify agro-dealers (if required) that would be registered as ‘Distribution Partners (DPs)’ that would accept the e-Mali card for cash withdrawals.</p> <p>The humanitarian agency would also provide e-Mali with a list of names and ID particulars for the beneficiaries’ and we would pre-populate their names into the system and on the first distribution assign a card to them with a PIN on the POS device; and e-Mali agents would then collect electronic of copies of their identity documents and filled registraion forms.</p> <p>e-Mali would assist with the registrations as predetermined times and locations to ensure that beneficiaries are all properly accounted for in the system.</p>	
LEAD TIME REQUIRED FOR SERVICE PROVISION	
How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract)	<p>The estimated time is dependent on the number of beneficiaries to be served as well as the scope of the project especially with regards to locations.</p> <p>It generally takes less than 2minutes to register an accountholder on a POS device; but because we will pre-register beneficiaries this will take much less time per beneficiary as these details will be bulk uploaded from an excel file.</p> <p>To establish agents in the rural areas (beyond central points in many districts) it may take up to a day per district to set-up the POS device and train the operators.</p> <p>Zimposts & other retailers in less remote areas are already established as e-Mali agents.</p> <p>If very large numbers are to be serviced this will require added lead times for POS devices and cards being readily available.</p>
TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS	
Can cash-back be provided?	Yes
Can beneficiaries receive the whole amount as cash?	Yes
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	Limit of USD 1,000 for withdrawal fee at USD 0.25 at one time; anything above that attracts a 1% withdrawal fee

GEOGRAPHICAL COVERAGE, ACCESSIBILITY	
What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	e-Mali are currently in the middle of their national roll-out and locations will be updated once the team is back from Masvingo. Current coverage for Matebeleland North & South, Manicaland, parts of Masvingo, and Mashonaland West is in the list of locations at the end of this section. Those highlighted in green are those that have been activated. Will eventually be Nationwide.
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	YES
If 'Yes', how would this be done?	e-Mali along with the NGO/ would identify potential agents (agro-dealers in rural areas) within walking distance of target areas
What time scale would be required for providing extended coverage?	3-4 weeks at start of contract. Otherwise we maintain additional stocks of POS devices and cards which would reduce lead times. If areas are very remote this would add to lead time as they would need to be set up on the Wide Area Network (WAN) from the start.
What additional cost would be involved in providing increased coverage?	If cash is limited at the chosen agent then there would be an additional Cash In Transit (CIT) charge for each month's distribution
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	Yes and No – we have an offline chip-card system that does not require there to be connectivity at time of transacting but for end of day reporting by the agent, there is need for connectivity to synchronise and update information on our servers. E-Mali is setting up a WAN that links our devices without depending on the GPRS networks
What back-up systems are available to address outages ? (e.g. system offline, poor connection, power cuts).	The smart chip allows for offline transactions on the POS devices for up to 48hrs
What times is the service accessible at? (e.g. opening hours / days of the week)	24hrs if accessing via mobile phone; and during regular operating hours of the agents that are e-Mali partners
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	Multiple transactions allowed
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	Our ethos is that of managing large volumes of small value and the system is very capable of processing millions of transactions. e-Mali would undertake to educate beneficiaries if required on using the system.
What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?	Ensuring the availability of cash throughout the month could be a challenge especially in more remote areas.
VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS	
Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	Access to the funds requires a secret PIN – if they are able to remember and enter these four digits then they require no assistance when accessing their funds.

What arrangements could be provided to enable these groups to access the service?	On collection of funds they can be assisted by someone trusted either in the community or by the humanitarian agency – as the PIN number is required for all transactions to be approved.
SET UP CHARGES	
Registration cost per beneficiary	3.00
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	NIL
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by the service provider or the client?.	MET BY E-MALI
Are there any other administrative and overhead charges? Please specify.	Cash disbursement fees to the humanitarian agency
TRANSACTION CHARGES	
Cash Deposit to all Beneficiary Account by NGO / Agency (cost per monthly transfer made to all beneficiaries)	
Cash Withdrawal(s) by Beneficiary	0.25
Cash Deposit by Beneficiary	0
In store purchase	0.10
Money Transfer	1.00
Bill Payment	1.00
Balance Enquiry (Mini Statement)	0.10
Statement for All Accounts Provided to NGO / Agency	Nil as checked via online banking
Other Recurring or Transaction Charges (specify type and amount)	None
SECURITY PRECAUTIONS	
What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.	Each account is accessed by a secret PIN that the accountholder chooses – should they forget their PINS's they simply come in with their ID's and can change the PIN number. NO ID of some form then NO change of PIN. Also if e-Mali is alerted that there has been cases of abuse of an account we can freeze the account whilst the issue is being investigated or until such time that these issues are clarified.
ANY ADDITIONAL RELEVANT INFORMATION	

Summary of Current e-Mali Distribution Point Locations (Detailed List in Appendices)

	Zimpost		TM	Moon light	Farm & City Centre	Gutsai Super-markets	Montana Meats	Innskor	Independent	TOTAL
	P. Office	Off-Ctr								
Harare	22	13	14	1	5	3	4	39	2	103
Bulawayo	10	3	8	1	2				6	30
Manicaland	14	15	6	5	9				1	50
Mashonaland Central	7	3	1	2	5					18
Mashonaland East	8	0	4	4	3				4	23
Mashonaland West	10	12	7	4	8					41
Masvingo	9	2	3	2	1					17
Matebeleland North	9	4	2	1					3	19
Matebeleland South	4	9	0	2						15
Midlands	12	9	4	4	5				1	35
TOTAL	105	70	49	26	38	3	4	39	17	351

2.6 Barclays Bank (Barclays Smart Card)

ORGANISATION DETAILS	
Company / Organisation Name	Barclays Bank of Zimbabwe
Contact Person (include email and telephone number)	Theresa Churu Corporate Relationship Manager 263 04 369582 263 773 415 062 Theresa.churu@barclays.com
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Commercial Bank

SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	Options available would be to open accounts for beneficiaries. With the accounts they can make use of our branches, ATMs, Internet Banking and mobile banking before Q1 2012. The accounts come with debit cards that can be used on ATMs & POS. There is also a Barclays @ Work initiative which provides access to banking services as per agreed model with a Corporate
Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If 'Yes', please specify types of functions available and any associated charges.	Yes. The following functions are available SMS Alerts function – instant transaction alerts @ \$0.10 per alert Bill payment (different charges per biller) Internet banking
Is the cash delivery system and / or database computerized?	Yes
Does the systems allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	Yes – currently the smallest denomination dispensed through our ATM channels is US\$10. Our ATMs also dispense ZAR. Cash back can also be accessed through various merchants Point of sale devices countrywide.
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	Yes. The only need
Which humanitarian organizations have you previously worked delivered cash for?	World Vision

ACCOUNT CONDITIONS	
Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	National ID
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	Proof of residence
Minimum Account Balance (state "none", or specify amount)	None

HOW THE CASH TRANSFER PROCESS WORKS

Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)

How the cash transfer process works:

1. The NGO should provide us with a list of the beneficiaries
2. The NGO should advise the location where the beneficiaries will be served from.
3. Beneficiaries will be given bank accounts/atm cards whichever is applicable.
4. The bank will educate the beneficiaries on the products they are getting.
5. The NGO should notify the bank three days in advance the amounts to be disbursed and the breakdowns.

LEAD TIME REQUIRED FOR SERVICE PROVISION

How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract)

There is need to understand the numbers of people involved and whether they will be set up at once or in intervals.

TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS

Can cash-back be provided?

Yes

Can beneficiaries receive the whole amount as cash?

Yes

Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.

None

GEOGRAPHICAL COVERAGE, ACCESSIBILITY

What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.

28 Branches across Zimbabwe, Representation in Harare, Beitbridge, Bulawayo, Chinhoyi, Chiredzi, Gokwe, Gweru, Kadoma, Kwekwe, Masvingo, Mutare, Rusape, Victoria Falls, Zvishavane. 40 ATMs countrywide



Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	Yes in some cases
If 'Yes', how would this be done?	Arrangements to be made depending on viability as well as after considerations of the impact of the changes
What time scale would be required for providing extended coverage?	Depends on Complexity
What additional cost would be involved in providing increased coverage?	Connectivity cost will depend on the location and the service provider
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	Yes
What back-up systems are available to address outages ? (e.g. system offline, poor connection, power cuts).	Generators are in place
What times is the service accessible at? (e.g. opening hours / days of the week)	Cash withdrawal 8.00am - 3.00pm during the week 8.00am – 11.30am on Saturdays ATM 24/7
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	They can make multiple withdrawals
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	We have wide coverage and are represented in most of the towns in Zimbabwe.
What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?	Accessibility and coverage.

VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS

Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	No restrictions on eligibility provided the account holder is 18 years old
What arrangements could be provided to enable these groups to access the service?	Powers of attorney wherein authority is given to a trusted third party to transact on behalf of the beneficiary

SET UP CHARGES	FEE (\$)
Registration cost per beneficiary	To be agreed
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	Client
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by the service provider or the client?.	Service Provider
Are there any other administrative and overhead charges? Please specify.	

TRANSACTION CHARGES	FEE (\$)
---------------------	----------

Cash Deposit to all Beneficiary Account by NGO / Agency (cost per monthly transfer made to all beneficiaries)	Cash Deposit – No charge Inter account - \$1 per transaction
Cash Withdrawal(s) by Beneficiary	0.5% of value min US\$3 ATM – US\$2.50 per transaction
Cash Deposit by Beneficiary	No Charge
In store purchase	US\$0.80 per transaction
Money Transfer	Inter account - \$1 per transaction, RTGS – US\$3 Telegraphic transfers – 0.5% of value min US\$15 max US\$150
Bill Payment	Varies per biller agreement
Balance Enquiry	No Charge
Statement for All Accounts Provided to NGO / Agency	E-Statements – No charge
Other Recurring or Transaction Charges (specify type and amount)	Monthly Maintenance Fees – Personal US\$5; Corporate US\$20

SECURITY PRECAUTIONS

What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.	<p>Money is insured.</p> <p>Risk desk control measures in place.</p> <p>Dual control</p> <p>Verifying of signature</p> <p>EFTOS. (Electronic Funds Transfer Operating Standards). This is a standard which is used by Barclays Bank to govern the acceptance and secure processing of transfers. This involves calling customer to confirm that they have authorised a third party to transact on their behalf before funds have been processed.</p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

ANY ADDITIONAL RELEVANT INFORMATION

<p>We need to know the numbers involved for planning purposes.</p> <p>Location where the beneficiaries are based.</p> <p>Volumes of cash required and the breakdown so that we can come up with a low value high volume transaction business model with low cost</p>

2.5 Kingdom Bank (Kingdom Cell Card)

ORGANISATION DETAILS	
Company / Organisation Name	Kingdom Bank Limited (Kingdom CellCard)
Contact Person (include email and telephone number)	Timothy Chikomo – timothy@kingdom.co.zw , Tel 263 4 749400-9, Fax 263 4 798800 Cell 0772 240 012.
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Commercial Bank.
SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	Kingdom CellCard is an integrated mobile payment platform through cellphone, Point of Sale, Automated Teller Machines, internet and Debit card. Services include, send and receive money, cash withdrawal and deposit, purchase, Funds transfer, sms alerts, bill payments, airtime topup, balance inquiry and Cardless ATM withdrawal.
Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If 'Yes', please specify types of functions available and any associated charges.	Bill payments - \$0.30 Cash withdrawal -.75% (Min.\$0.10 Max\$1.00 Funds transfer -\$0.15 POS Purchase- \$0.30 Cash Deposit – free Airtime topup- free Bulk sms-
Is the cash delivery system and / or database computerized?	Yes
Does the systems allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	Yes
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	Yes the system can deal with large number of beneficiaries as services are available through merchants, ATMs, Mobile phones and banking Halls, queues are inevitable in this mass market environment.
Which humanitarian organizations have you previously worked delivered cash for?	Help Germany (2010) PRP – current Mercy Corps – Current FAO- current
ACCOUNT CONDITIONS	
Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	National ID, Driver's licence or valid passport.
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	Completion of one page account opening form.
Minimum Account Balance	none

HOW THE CASH TRANSFER PROCESS WORKS

Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)

The Agency is required to have account details of beneficiaries and these can be funded from the Agency account within the bank or by bank transfer from another bank. Payment can also be made by electronic means such as Paynet.

LEAD TIME REQUIRED FOR SERVICE PROVISION

How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract)	In case of many beneficiaries , community bankers will be used to open accounts. Cards are issued instantly on opening of the account.
------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------

TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS

Can cash-back be provided?	Yes
Can beneficiaries receive the whole amount as cash?	Yes , through selected merchants, ATMs and our bank branches.
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	No limit.

GEOGRAPHICAL COVERAGE, ACCESSIBILITY

What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	Our system covers the entire country because it has capacity of operate offline and also the devices can store power for up to 72 hours.
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	Yes
If 'Yes', how would this be done?	Our system uses long life batteries and offline processing.
What time scale would be required for providing extended coverage?	Already established.
What additional cost would be involved in providing increased coverage?	More terminals and purchase of extra long life batteries and the funding for daily operations.
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	It operates offline and will require network connectivity to upload transactions to the backend system to Harare.
What back-up systems are available to address outages ? (e.g. system offline, poor connection, power cuts).	Power and connectivity are already dealt with in the system design and architecture.
What times is the service accessible at? (e.g. opening hours / days of the week)	The system is 24/7 and depends on the opening hours of the agro –dealers.
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	The can make multiple transactions
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	The experience has been comprehensive because of involvement with Help Germany , PRP, Mercy Corps and FAO.
What difficulties would you anticipate in using this system to deliver cash to people	Our system does not involve the handling of physical because money is loaded on debit cards. The cards will

living in remote rural areas?	then be used at the redemption.
-------------------------------	---------------------------------

VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS

Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	Yes it can be used because its user friendly nature as it is available in the shops the groups are already using in their local area.
What arrangements could be provided to enable these groups to access the service?	Already available as stated above.

SET UP CHARGES

FEE (\$)

Registration cost per beneficiary	Registration free.
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	Set up cost is \$1 for the issuance of the debit card.
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by the service provider or the client?.	These are bank assets. Depending on the program, additions installations and software customisation may be charged.
Are there any other administrative and overhead charges? Please specify.	Travel and subsistence for special projects will need to budgeted for.

TRANSACTION CHARGES

FEE (\$)

Cash Deposit to all Beneficiary Account by NGO / Agency (cost per monthly transfer made to all beneficiaries)	\$1 per beneficiary deposit.
Cash Withdrawal(s) by Beneficiary	0.75% min \$0.10 Max \$1.00
Cash Deposit by Beneficiary	Free
In store purchase	\$0.30
Money Transfer	\$0.15
Bill Payment	\$0.30
Balance Enquiry	\$0.03
Statement for All Accounts Provided to NGO / Agency	Free
Other Recurring or Transaction Charges (specify type and amount)	

SECURITY PRECAUTIONS

What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.	The system is audited by our internal audit, external audit and approved by the Central Bank. The card and cell phone channels are PIN based.
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------

ANY ADDITIONAL RELEVANT INFORMATION

--

Section 3 : Mobile Phone Transfer Companies

3.1 Econet Wireless Zimbabwe Ltd. (EcoCash)

ORGANISATION DETAILS	
Company / Organisation Name	Econet Wireless Zimbabwe Limited
Contact Person (include email and telephone number)	Nkosinathi Ncube 0774222124 Email: nncube@econet.co.zw
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Mobile Network Provider

SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	EcoCash is a service which enables Econet subscribers to send money across all networks in Zimbabwe. Humanitarian programs can thus register with EcoCash and send money to their beneficiaries for as long as they own a cell phone, irrespective of the network they are on.
Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If 'Yes', please specify types of functions available and any associated charges.	Besides sending money to intended beneficiaries, the system can be used to store electronic value in the e-wallet as well as effect bill payments.
Is the cash delivery system and / or database computerized?	Yes the database is computerised, but users just need their cell phones to access the functions.
Does the systems allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes the sender can vary amounts to recipient up to \$2 000 a month.
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	Availability of different denominations depends on the Agent from where the Cash out (withdrawal) is being done). Currently maximum Cash-Out per day is \$500.
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	The system does have the capacity to deal with large number of beneficiaries as we have a wide network of Agents across the country in all Districts through which Cash-Outs (withdrawals) can be done.
Which humanitarian organizations have you previously worked delivered cash for?	

ACCOUNT CONDITIONS	
Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	Identity documents are required in the form of National I.D, driver's licence or passport to effect a withdrawal.
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	To register, the original identity document plus a copy thereof is required.
Minimum Account Balance (state "none", or specify amount)	None

HOW THE CASH TRANSFER PROCESS WORKS

Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)

The Humanitarian agent is registered as a Merchant for EcoCash. They then send a Bulk Payments file to be processed, created in CSV (Comma delimited) format. The system then encrypts that file and sends it to the EcoCash system, where it is pre-validated. Once the file is read, it is determined whether the merchant has sufficient funds in their account to pay out all the transactions. . IF there are sufficient funds, each entry in the staging table, which represents a transfer transaction, is actioned, and the transfers take place, as per the current "Send Money" transactions. Each transfer transaction will send an SMS to the recipient. Upon completion of the processing all the entries, an SMS will be sent to merchant with confirmation of payments and totals. A report file is generated after all the transactions have completed indicating successful and unsuccessful transactions and total amount paid. Both the error and report files can be mailed as part of the flow through the bulk processor.

LEAD TIME REQUIRED FOR SERVICE PROVISION

How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract)	Registration for EcoCash is instant and the customer's Econet cell phone number becomes his account number.
------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------

TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS

Can cash-back be provided?	The customer can withdraw cash from his e-wallet by performing a cash-out at any registered Agent.
Can beneficiaries receive the whole amount as cash?	Beneficiaries receive the whole amount as e-money, which they then cash-out at the nearest EcoCash Agent.
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	Beneficiaries receive the whole amount and can cash out up-to \$500 a day and up-to \$2 000 per month.

GEOGRAPHICAL COVERAGE, ACCESSIBILITY

What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	Detailed Map available from all Agents.
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	Service is available in areas not covered by our network as money can be sent to beneficiaries on other mobile networks.
If 'Yes', how would this be done?	Funds can be transferred to beneficiaries on other mobile networks present in those areas.
What time scale would be required for providing extended coverage?	1 month
What additional cost would be involved in providing increased coverage?	None
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	It requires mobile network connectivity
What back-up systems are available to address outages ? (e.g. system offline, poor connection, power cuts).	Generators are available to back up our base stations.
What times is the service accessible at? (e.g. opening hours / days of the week)	Opening hours vary per Agent, but most rural agents are open every day of the week, while some city Agents open beyond banking hours.

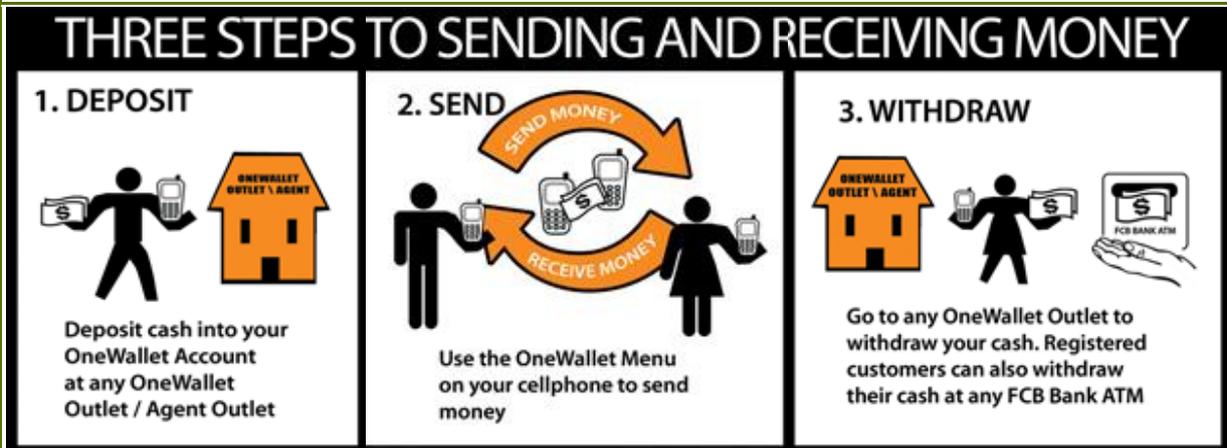
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	If beneficiaries are registered for Ecocash, they have an e-wallet which they can operate like a banking account. This allows them to make multiple small withdrawals as they please. However, if they are not registered, they have to withdraw the whole amount in one transaction.
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	The bulk payments option is available from December 2011, but we do not anticipate any major challenges. We have several educational campaigns to educate the rural communities on the product. We also have a wide network of rural agents to ensure that the rural community is well serviced.
What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?	We do not anticipate any challenges as we already have existing rural agents who assist customers with cash-outs when they receive funds from loved ones.
VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS	
Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	The service can be used by anyone who has basic literacy levels, as long as they can operate a cell phone. Cash outs however can only be done by persons over 16 years as one would need to have national identification.
What arrangements could be provided to enable these groups to access the service?	Funds would have to be sent to alternative beneficiaries over 16 years old.
SET UP CHARGES	FEE (\$)
Registration cost per beneficiary	Free
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	The customer's cell phone number becomes his account number as long as the customer has a cell phone and line.
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by the service provider or the client?.	The agent provides his own cell phone, but Econet provides the line necessary to execute the transactions.
Are there any other administrative and overhead charges?	None
TRANSACTION CHARGES	FEE (\$)
Cash Deposit to all Beneficiary Account by NGO / Agency	TBA
Cash Withdrawal(s) by Beneficiary	3% by registered user, free by unregistered user.
Cash Deposit by Beneficiary	Free
In store purchase	TBA
Money Transfer	2% to a registered user, 7% with a max cap of \$6 to an unregistered user.
Bill Payment	TBA
Balance Enquiry	Free
Statement for All Accounts Provided to NGO / Agency	Free
Other Recurring or Transaction Charges (specify type and amount)	

3.2 NetOne (OneWallet)

ORGANISATION DETAILS	
Company / Organisation Name	NetOne
Contact Person (include email and telephone number)	John Monkasi jmonkasi@netone.co.zw 0712 908 618
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Telecommunications Company
RELEVANT BACKGROUND INFORMATION	
<p>Despite repeated requests by email and telephone, NetOne failed to provide details of the money transfer services they offer. It is unclear if this is due to a lack of interest in partnering with humanitarian agencies in cash delivery or some other reason.</p>	
SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	<p>From information available on the company's website, it is apparent that Net One provided mobile phone money transfer services, believed to be similar to those offered by Econet. The following information is from the company's website.</p> <p>NetOne has launched a mobile financial services in Zimbabwe called One Wallet, answering to the call of many subscribers for a facility that will effect money transfer. Money transfer can take place on NetOne to NetOne traffic and across networks.</p> <p>One Wallet also enables customers to top up their airtime, top up another person's airtime account and pay utility bills via mobile phone.</p> <p>This product is for the banked and the unbanked subscribers. 'One Wallet' is a mobile banking facility enabling customers to send and receive cash via an SMS based transaction, regardless of whether one has a bank account or not.</p>
HOW THE CASH TRANSFER PROCESS WORKS	
<p>Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)</p> <p>The mechanics of sending the money are that the sender opens a One Wallet virtual account where they will deposit a sum to the intended receiver who will receive the money in a password controlled transaction. The receiver will also use a password to retrieve the money from certified One Wallet money agents such as all the NetOne branded One World Shops and some banks across the country. More money receiving agents are being recruited by the network to make sure that customers have</p>	

convenient redemption centres for their money.

The sender needs to first of all swap their SIM card from the current 32kilobyte memory size to a higher memory size of 128 kilobytes SIM card which stores more data and can handle more information so that their transactions run smoothly. The advantage with a 128 kb SIM card is that it will handle heavier data usage enabling the menu driven instructions a lot easier to follow.



Data on tariffs etc. is not available due to the failure to obtain a completed data for from Netone.

SECURITY PRECAUTIONS

What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.

The 128kb memory size SIM card provides sufficient memory size for the encryption algorithm that affords greater degree of security of the money transfer services.

Section 4 : Merchants and E-Voucher Providers

4.1 OK Zimbabwe (Shop Easy Card)

ORGANISATION DETAILS	
Company / Organisation Name	OK Zimbabwe Limited
Contact Person (include email and telephone number)	A. Chipso Mashingaidze (Ms) Marketing Manager, OK Zimbabwe Limited Tel: 757311-9, Mobile: 0712 622 984 cmashingaidze@okzim.co.zw
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Retailer
SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	The Shop easy Card is a voucher card which works on the same basis as a debit card. Money is loaded onto the card and the beneficiary of the card can access it either through cash or through the purchase of groceries. It offers security and convenience in that the beneficiary does not have to carry cash and they can access the value at any OK store nationwide. Print outs can be acquired on request. Every transaction is available in the system.
Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If 'Yes', please specify types of functions available and any associated charges.	The card can be used for savings and cash transfer but not the other services.
Is the cash delivery system and / or database computerized?	Yes it is.
Does the systems allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes it does.
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	Cash can be accessed through our various stores nationwide in various denominations.
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	Yes it has. With 52 branches nationwide, there would be no capacity challenge.
Which humanitarian organizations have you previously worked delivered cash for?	Red Cross, Caritas, Africare,
ACCOUNT CONDITIONS	
Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	National ID
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	First Name and Surname.
Minimum Account Balance (state "none", or specify amount)	There is no minimum balance required.

HOW THE CASH TRANSFER PROCESS WORKS	
Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)	
The organisation needs to detail their requirements to OK (contact Mr. M Chingaira) and sign a memorandum of Understanding based on what has been agreed. Thereafter, the organisation is required to send its list of beneficiaries with First Name, Surname, National Identity and the benefit value to OK Zimbabwe and process a lump sum amount covering all the beneficiaries into the OK account. OK creates cards and loads them with the prescribed amount.	
LEAD TIME REQUIRED FOR SERVICE PROVISION	
How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required)	Depending on the number of beneficiaries, from four days to one week.
TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS	
Can cash-back be provided?	Yes.
Can beneficiaries receive the whole amount as cash?	Not preferred.
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	This is agreed with the donor organisation in advance.
GEOGRAPHICAL COVERAGE, ACCESSIBILITY	
What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	OK has 52 branches spread in all the major towns and cities in Zimbabwe.
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	Not currently.
If 'Yes', how would this be done?	N/A
What time scale would be required for providing extended coverage?	N/A
What additional cost would be involved in providing increased coverage?	N/A
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	Yes – on internet connectivity.
What back-up systems are available to address outages? (e.g. system offline, poor connection, power cuts).	All our outlets are equipped with standby generators.
What times is the service accessible at? (e.g. opening hours / days of the week)	As long as our stores are open. Most close at 2000 hours.
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	No. They can use money as and when they need it.
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	We have vast experience in that. Please refer to the NGOs mentioned above.
What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?	People in rural areas still have to travel to towns and cities as we have no rural outlets presently.

VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS	
Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	Yes. The donor organisation would need to give a reference number for each of these beneficiaries.
What arrangements could be provided to enable these groups to access the service?	
SET UP CHARGES	FEE (\$)
Registration cost per beneficiary	None
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	None
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc)	None
Are there any other administrative and overhead charges? Please specify.	None
TRANSACTION CHARGES	FEE (\$)
Cash Deposit to all Beneficiary Account by NGO / Agency (cost per monthly transfer made to all beneficiaries)	None
Cash Withdrawal(s) by Beneficiary	None
Cash Deposit by Beneficiary	None
In store purchase	None
Money Transfer	None
Bill Payment	N/A
Balance Enquiry	None
Statement for All Accounts Provided to NGO / Agency	None
Other Recurring or Transaction Charges (specify type and amount)	None
SECURITY PRECAUTIONS	
What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.	The Customer's National Identity number / or reference number is currently the main security feature although we are in the process of factoring in PIN numbers.
ANY ADDITIONAL RELEVANT INFORMATION	

4.2 Redan Mobile Transactions (SPLASH Vouchers)

ORGANISATION DETAILS	
Company / Organisation Name	Redan Mobile Transactions
Contact Person (include email and telephone number)	Tyler Cornish tyler@emari.co.zw 487933
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	Electronic Transactions
SERVICES FOR TRANSFERRING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	Voucher based system whereby beneficiary can redeem voucher at specific points for cash or products
Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If 'Yes', please specify types of functions available and any associated charges.	Yes but not available in Zimbabwe
Is the cash delivery system and / or database computerized?	Yes, system runs live
Does the systems allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Yes
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	Yes, through retail outlets
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	Yes, unlimited
Which humanitarian organizations have you previously worked delivered cash for?	WFP, SDC, FAO & IRD
ACCOUNT CONDITIONS	
Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	National ID, Birth Certificate or Clinic OI Number
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	NGO decides what documents are required
Minimum Account Balance (state "none", or specify amount)	N/A
HOW THE CASH TRANSFER PROCESS WORKS	
<p>NGO uploads registered beneficiaries onto the system, vouchers are then created and printed these are then distributed at distribution points to the registered beneficiary upon producing required registration document. Beneficiary is then entitled to redeem voucher at selected retailers for products/cash specified for that selected project. Voucher can be redeemed 30 days from collection. A more detailed description of function of the system can be given upon request.</p>	

LEAD TIME REQUIRED FOR SERVICE PROVISION	
How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract)	From time of beneficiary registration to receiving their voucher only take 5 mins.
TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS	
Can cash-back be provided?	Yes
Can beneficiaries receive the whole amount as cash?	Yes depending on requirements from NGO
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	N/A
GEOGRAPHICAL COVERAGE, ACCESSIBILITY	
What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	Currently in Urban areas where cash liquidity is available. The system can operate wherever there is cellphone coverage.
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	Yes
If 'Yes', how would this be done?	Manual system
What time scale would be required for providing extended coverage?	Depends on coverage required
What additional cost would be involved in providing increased coverage?	As above
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	Yes, telephone network
What back-up systems are available to address outages ? (e.g. system offline, poor connection, power cuts).	Computer system never goes down as backup servers are in place but network downtime is out of our control
What times is the service accessible at? (e.g. opening hours / days of the week)	24/7
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	Yes
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	N/A
What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?	Network coverage and cash availability
VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS	
Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	Yes
What arrangements could be provided to enable these groups to access the service?	N/A

SET UP CHARGES	FEE (\$)
Registration cost per beneficiary	See transaction charges
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	See transaction charges
Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by the service provider or the client?.	Cell phone and Data Line monthly rental \$25 per item
Are there any other administrative and overhead charges? Please specify.	Yes, management fees and system maintenance fee

TRANSACTION CHARGES	FEE (\$)
Cash Deposit to all Beneficiary Account by NGO / Agency (cost per monthly transfer made to all beneficiaries)	Setup charge is included in transaction fee all cash deposits and withdrawals at retail outlets are included in this fee. Transaction fees start from \$1 this fee depends on volume of beneficiaries on the project.
Cash Withdrawal(s) by Beneficiary	N/A
Cash Deposit by Beneficiary	N/A
In store purchase	N/A
Money Transfer	N/A
Bill Payment	N/A
Balance Enquiry	N/A
Statement for All Accounts Provided to NGO / Agency	Free
Other Recurring or Transaction Charges (specify type and amount)	Training fee is applicable

SECURITY PRECAUTIONS	
What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.	As transaction requires beneficiaries ID and voucher number as they are both unique it is impossible for fraud to take place, as the system is live these numbers are verified immediately on the system. Bank performance bond letters are put in place to safeguard NGO's money
ANY ADDITIONAL RELEVANT INFORMATION	

4.3 Connect the World

ORGANISATION DETAILS	
Company / Organisation Name	Connect The World (Pvt) Ltd
Contact Person (include email and telephone number)	Isaac Nyambiya isaac@connect-the-world.net ; i.nyambiya@qub.ac.uk +263 734 086949(Mob); +263 4 2932427 (Tel)
Type of Organisation / Company (e.g. bank, merchant, mobile phone company, etc.)	IT/Telecommunications
SERVICES FOR TRANSFERING CASH TO BENEFICIARIES	
Describe the services offered which could be used for transferring cash to beneficiaries of humanitarian programs.	CTW has an e-commerce platform which offers digital wallets and money transfer services in conjunction with its wide distribution of dealer networks
Can the delivery system be used for savings or for other functions such as remittances, bill payment, bulk SMS etc? If 'Yes', please specify types of functions available and any associated charges.	YES The platform can do the following functions (i) transfer money electronically (ii) Deposit and do treasure services at the local dealers (iii) Bill payments for electricity; water; gas, airtime <i>etc</i> can be transacted because the system can be interfaced to utilities system. (iv) USSD based enquiries and transactions (v) I.P based enquiries and transactions
Is the cash delivery system and / or database computerized?	YES everything is delivered from a central server onto which the e-commerce system is centrally installed and accessible from any Point Of Sale (POS) such as a mobile phone; till or any designated dealer with a specialised WAP based phone
Does the systems allow the monthly transfer amount to be varied? (e.g. to adjust for household size or in response to inflation)	Because the system can be configured to be PINLESS, any denominations from 1c; 37c, US\$1 or more can be transacted.
Can large amounts of small denomination notes be provided, e.g. through ATM, mobile bank or point of sale device, etc.?	From the dealer network of more than 200 agents countrywide the system can dispense various denominations. CTW is currently finishing interfacing with two designated banks with a wide countrywide branch network from which beneficiaries can draw down on amounts allocated to them
Would the system have the capacity to deal with large number of beneficiaries without disruption or long queues?	The system has the capacity to deal with 10 million transactions without bulking; As such it is scalable; is situated in a cold room environment so that it will not heat up. The system also has an Uninterrupted Power Supply backup power pack such that in the absence of electrical power, it can still be accessible
Which humanitarian organizations have you previously worked delivered cash for?	DFID, CAFOD, DAPP, ActionAID, World Vision, GRM, CDM, EAIF, Solon Foundation, PRP <i>etc</i>
ACCOUNT CONDITIONS	
Identity documents required by beneficiary (e.g. National ID, birth certificate etc.)	National I.D; Driver Licence; Passport; Personalised I.D provided by our e-Commerce platform
Other Beneficiary Information or Documents Required for Registration and / or Account Opening	Marital Status, Number of dependents; Work status;

Minimum Account Balance (state “none”, or specify amount)	None
--------------------------------------------------------------	------

HOW THE CASH TRANSFER PROCESS WORKS

Briefly outline the process (required actions and responsibilities of humanitarian Agency and Cash Transfer Service Provider)

- (a) Accounts are created for the beneficiary in a community based outreach programme, a programme done in conjunction with Agency and CTWs agents
- (b) Cash transfer agency electronically transfers funds to CTW’s central programme bank account
- (c) Connect 24/7 system will automatically pick up the bank transfer from the Agency and credit the Agency account in Connect 24/7 instantly.
- (d) Pay amounts for each beneficiary will then be transferred from the DP main Connect 24/7 account to the designated Dealers Connect 24/7 account with the payment details (Unique pay amount, Identity number and unique beneficiary group number) per the dually counter-signed pay lists submitted by the Agency.
- (e) CTW’s Cash Paypoint agent senior official will then view the statement of electronic transfer details on the mobile device from their in-community premises and begin completing the Cash Payment Summary Form (In quadruplicate) with following details:
 - Beneficiary identity number
 - Unique beneficiary group number
 - Pay amount

FOR MORE DETAIL SEE A DESCRIPTION OF THE ENTIRE PROCESS IN THE DOCUMENT ATTACHED AND ENTITLED **Rural Agricultural Input Program.**

LEAD TIME REQUIRED FOR SERVICE PROVISION

How long would it take to register beneficiaries, set up accounts, issue cards, etc? (please indicate set-up time required from signing of contract)	This will depend on information available. Assuming preliminary biometric registration is available through the Agency the time frames are as follows, <ol style="list-style-type: none"> (i) capturing of information-1 wk or less (ii) Verification process will involve beneficiaries visiting our agent at the designated points-2-4 wks
------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

TRANSFER SYSTEMS INVOLVING PAYMENT POINTS IN MERCHANTS

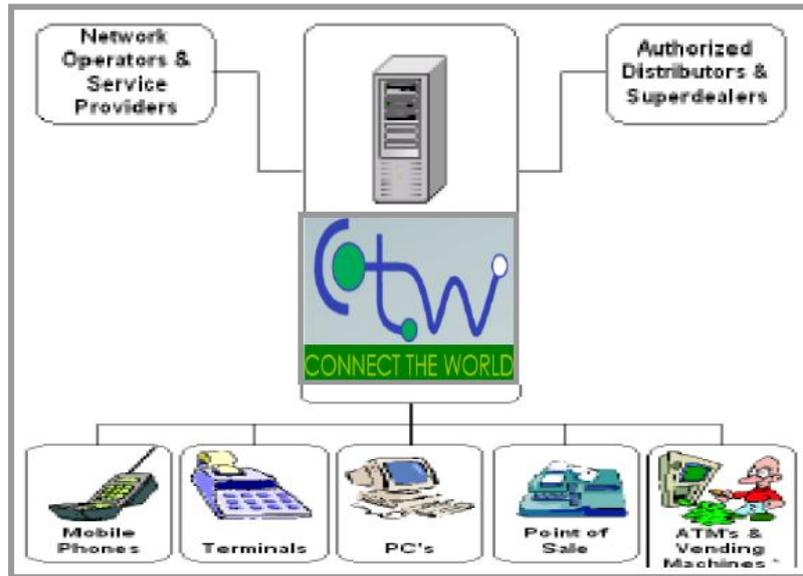
Can cash-back be provided?	YES; as long as the prescribed dealer has money for treasury
Can beneficiaries receive the whole amount as cash?	YES
Specify any limits on the proportion of the cash transfer which beneficiaries can receive as cash.	This will also depend on the agent from which they are receiving the money. If it is a shop in the rural areas, they may be required to spend some of the money as service provision to the agent. Ideally the whole idea of electronic money transfer is to encourage an CASHLESS society in which beneficiaries do not carry cash around with its attendant risks.

GEOGRAPHICAL COVERAGE, ACCESSIBILITY

What is the geographical coverage of your outlets / network? If a map of coverage is available please provide this.	Our system has a dealer network of more than 200 agents throughout the whole country some of whom we have been used to dispense airtime
Can the existing service be extended to provide a service in locations not served by your current infrastructure / network?	YES

If 'Yes', how would this be done?	With special WAP based mobile phones with more functionalities as POS, cash dispensaries can be installed in areas where facilities are scarce. If internet connections are also available where mobile networks may not reach (highly unlikely), POS machine can be installed. Alternatively a mobile kiosk can be driven around on designated days for offering services.
What time scale would be required for providing extended coverage?	1 month
What additional cost would be involved in providing increased coverage?	About US\$300 000
Does the cash delivery system require connectivity to operate? (internet access, telephone network, etc) Please specify.	Requires mobile networks but is also I.P based
What back-up systems are available to address outages? (e.g. system offline, poor connection, power cuts).	The system has a fully functional UNINTERRUPTED POWER SUPPLY (UPS)
What times is the service accessible at? (e.g. opening hours / days of the week)	Cash transfers in which cash is not being physically transacted are available 24 hrs Cash disbursement can only be done 08 00 hrs to 17 00 hrs
Would beneficiaries have to withdraw all the cash in one transaction or can they make multiple smaller withdrawals?	Because beneficiary have a DIGITAL WALLET, they can opt to withdraw their monies as and when they wish as in a normal bank. However the whole idea of mobile banking is to encourage CASHLESS TRANSACTIONS.
Describe your company's experience in dealing with large amounts of small deposits and with rural communities.	CTW has dealt with many NGOs in introducing the concept of cash programming onto the Zimbabwean market. These NGOs include DFID, CAFOD, DAPP, ActionAID, World Vision, GRM, CDM, EAIF, Solon Foundation, PRP etc. The company was one of the first to introduce the concept in Zimbabwe although many NGO seemed not to understand.
What difficulties would you anticipate in using this system to deliver cash to people living in remote rural areas?	The system depends on good connectivity all the time from the Mobile Networks as it depends on the USSD protocol
VULNERABLE CLIENTS AND SPECIAL NEEDS GROUPS	
Can the service be used by vulnerable beneficiaries (disabled, child headed households, illiterate, etc.). Please specify any restrictions on access / eligibility.	YES, but people who are visually impaired or have hearing difficulties would have to have extra assistance from family or community members
What arrangements could be provided to enable these groups to access the service?	Family members of other members of the community through the village headmen where no family members exist would be tasked in helping some vulnerable members
SET UP CHARGES	
Registration cost per beneficiary	FEE (\$) 0
Set up charge per beneficiary account. Please provide details. (include cost of issuing cards, any ID). Are these costs met by the service provider or the client?	0

Provide details of costs of providing any hardware (e.g. Point-of-Sale devices, card readers, etc) Are these costs met by the service provider or the client?	POS- \$400 000 Cards-20 000 It would be helpful if the Agency helps in financing for some of the hardware. CTW has already invested more than US\$1.0 million in the current hardware and software and putting together the distribution network
Are there any other administrative and overhead charges? Please specify.	
TRANSACTION CHARGES* (See Disclaimer below)	FEE (\$)
Cash Deposit to all Beneficiary Account by NGO / Agency (cost per monthly transfer made to all beneficiaries)	2% of amount
Cash Withdrawal(s) by Beneficiary	1.5% of amount withdrawn. NB. The idea is to discourage beneficiaries using physical cash because of its attendant cost and risk but to transact electronically
Cash Deposit by Beneficiary	0 c
In store purchase	SWITCH charges + US\$ 0.25 Service provider transaction fee
Money Transfer Local International	(i) Local-25c per transaction (ii) International:- Standard VISA charges + US\$ 0.25 per transaction whatever amount
Bill Payment	SWITCH charges +US\$ 0.25 per transaction
Balance Enquiry	0c
Statement for All Accounts Provided to NGO / Agency	5 c per page for an electronic delivery statement
Other Recurring or Transaction Charges (specify type and amount)	
SECURITY PRECAUTIONS	
What measures would be provided to prevent theft or ensure money is not stolen or fraudulently accessed? Specify any security precautions or insurance provided, and any associated charges.	The system has sufficient security features as outlined below: <i>Security</i> 1. Complete user details 2. User profile maintenance 3. User login with username and password 4. Database and terminal identification 5. End-to-end PIN encryption a) 256 bit encryption of PIN number b) Each distribution channel is secured by a unique encryption seed
ANY ADDITIONAL RELEVANT INFORMATION	
Technical overview The CTW platform is an end-to-end solution catering for all parties in the distribution channel, regardless of the number of distribution levels, from the end dealer right up to the network operator. CTW is a real-time distribution and management control system, facilitating the electronic purchase and sale of electronic vouchers (PIN based) and delivery of electronic top-up (PIN-less) throughout the distribution channel to the final point of delivery. Various delivery devices can be utilised ranging from PC's with a Windows based application, POS terminals, through to ATM's.	



These devices interface with CTW via an existing communications infrastructure (WAP, USSD, Copper cable, SMS), making it very versatile and adaptable in unstructured markets like Zimbabwe and equally useful in structured markets like RSA (another market the platform is in use). They can operate in an online or offline environment allowing electronic vouchers (PIN based) to be ordered in batches and stored on the device, which can then be sold if the end dealer is offline. CTW has a complete solution with accounting functions, audit, encryption of recharge dispensed and tracking mechanisms. Our full solution has many more exciting features and our technical engineers are always ready to share with your technical team any interesting technical points as we are involved in ICT consultancy in the region.

FOR MORE DETAIL SEE A DESCRIPTION of the CONNECT 24/7 Services as an ATTACHMENT Connect 24-7 Customer Instructions. (in Appendices)

Disclaimer

***Transaction Charges are subject to change depending on market conditions**

Section 5 : Appendices

Appendix 1: Persons Contacted to Request the Data Form

<i>Company</i>	<i>Person Contacted / Arranging the Completion of the Form</i>
FORMS RECEIVED FROM:	
TN Bank	Lindiwe Majoni Head- TN Cash Card Lindiwem@tn.co.zw
POSB	Hope Marere Marketing Manager hmarere@posb.co.zw
Econet	Nkosinathi Ncube, Mobile Money Executive NcubeN@econet.co.zw 0774 222 124
E-Mali / TETRAD Bank	Thule Lenneiyе Head of Operations, E-mali thule.lenneiyе@e-mali.co.zw 04 253610 / 0772 124 164
Connect the World	Isaac Nyambiya isaac@connect-the-world.net ; i.nyambiya@qub.ac.uk +263 734 086949(Mob); +263 4 2932427
Redan Mobile Transactions	Landline 04 86837 - 8 Angela Bowen (0772 423 995) angela@redan.co.zw
OK Supermarket	A. Chipo Mashingaidze, Marketing Manager, OK Zimbabwe Limited Tel: 757311-9, Mobile: 0712 622 984 cmashingaidze@okzim.co.zw
CABS	Arthur Nyazika, Client Relationship Executive CABS Central Avenue, Cnr Fourth Street /Central Ave, P O Box 2798 Harare Telephone: 04 - 252861 - 7 Cell: 0774 647 710 email: ArthurNyazika@cabs.co.zw
Barclays Bank	Harare Mr Lawrence Nyazema (signatory to the MOU), Barclays Bank, 2 Premium Close, Mt Pleasant Tel: 04 – 757996
Kingdom Bank	Cloud Nhau, Merchant Services Relationship Adviser, Kingdom Bank 0772 746 517 Email: cloud@kingdom.co.zw Mr. Timothy Chikomo, Email: timothy@kingdom.co.zw 0772 240 012
FORMS NOT RECEIVED FROM:	
Net-One / One Wallet	John Monkasi, jmonkasi@netone.co.zw Tel: 0712 908 618
Spar	Chiedza Makmova, Advertising Manager, SPAR. Tel: 745724/745770 Mobile: 0775611780 Email: chiedza@innscoretail.co.zw SPAR shops are independently owned (franchises) with no unified national system relevant to cash delivery. There are, for example, no interchangeable swipe cards useable across stores. Agencies would have to negotiate separately with the individual shops within the project location.

Appendix 2: E-mali Current Distribution Points

	Zimpost		TM	Moon-light	Farm & City Centre	Gutsai Supermarkets	Montana Meats	Innscor	Independent	TOTAL
	P. Office	Off-Ctr								
Harare	22	13	14	1	5	3	4	39	2	103
Bulawayo	10	3	8	1	2				6	30
Manicaland										
Birchenough Bridge	1									1
Buhera		1								1
Checheche	1				1					2
Chibuwe		1								1
Chimanimani	1									1
Chipangayi					1					1
Chipinge	1		1	1	1					4
Dorowa		1								1
Hauna	1			1	1					3
Headlands		1								1
Juliasdale		1								1
Macheke	1									1
Makoni				1						1
Marange		1								1
Mt. Selinda		1								1
Murambinda	1								1	2
Mutare (incl. Chikanga, Sakubva, Dangamvura,)	3		4	1	1					9
Mutasa	1									1
Nhedzwa		1								1
Nyanga	1				1					2
Nyanyadzi	1									1
Nyamaropa		1								1
Nyazura		1			1					2
Rusape	1		1	1	1					4
Paulington		1								1
Odzi		1			1					2
Penhalonga		1								1
Sadza		1								1
Watsomba		1								1

<u>Mashonaland Central</u>									
Bindura	1		1	1	1				4
Centenary	1				1				2
Concession		1							1
Glendale	1				1				2
Guruve	1				1				2
Mazowe									-
Mbire									-
Mt Darwin	1								1
Mukumbura									-
Muzarabani		1							1
Mvurwi	1			1	1				3
Rushinga	1								1
Shamva		1							1
<u>Mashonaland East</u>									
Chivhu	1			1					2
Chikomba									-
Goromonzi									-
Hwedza	1								1
Macheke	1								1
Marondera	1		2	1	2			4	10
Mudzi	1								1
Murehwa	1			1					2
Mutoko	1		1	1	1				4
Ruwa	1		1						2
Seke									-
Uzumba-Maramba-Pfungwe									-
<u>Mashonaland West</u>									
Banket		1			1				2
Chakari		1							1
Chegutu	1		1	1	1				4
Chinhoyi	1		2	1	1				5
Chirundu		1							1
Darwendale		1							1
Hurungwe									-
Kadoma	1		1	1	1				4
Eiffel Flats	1								1
Kariba	1		1	1					3
Karoi	1		1		1				3
Makonde									-
Magunje		1							1
Mhangura		1			1				2

Mubayira	1									1
Murombedzi	1									1
Mutawatawa		1								1
Mutorashanga		1								1
Norton	1		1							2
Nyamhunga (Kariba suburb)		1								1
Raffingora		1								1
Rimuka		1								1
Sanyati	1				1					2
Tengwe (30km SW of Karoi)					1					1
Trelawney		1								1
Zvimba										-
Masvingo										
Bikita										-
Chikombedzi	1									1
Chiredzi	1		1	1						3
Chivi		1								1
Gutu										-
Jerera	1									1
Masvingo	1		1	1	1					4
Mwenezi	1									1
Mupandawana	1									1
Ngezi										-
Ngundu		1								1
Nyika	1									1
Renco	1									1
Triangle	1		1							2
Zaka										-
Matebeleland North										
Binga	1									1
Bubi										-
Cross Dete	1									1
Chinotimba	1									1
Dete	1									1
Hwange	1		1							2
Lupane	1									1
Nkayi	1									1
Nyamandlovu		1								1
Shangani		1								1
Siansundu		1								1
Tsholotsho	1									1
Turk Mine		1								1
Unguza										-

Vic Falls	1		1	1					3	6
<u>Matebeleland South</u>										
Beitbridge	1			1						2
Bulilimamangwe										-
Colleen Bawn		1								1
Esigodini		1								1
Filabusi	1									1
Figtree		1								1
Gwanda	1			1						2
Insiza										-
Jahunda		1								1
Kezi		1								1
Maphisa		1								1
Mathabisa		1								1
Matobo										-
Plumtree	1									1
West Nicholson		1								1
Umzingwane										-
Zezani		1								1
<u>Midlands</u>										
Charandura		1								1
Chikato		1								1
Chirumhanzu										-
Chitekete					1					1
Gokwe North	1			1	1					3
Gokwe South										-
Nembudziya	1									1
Gweru (incl. Mkoba)	2		1	1	2			1		7
Kwekwe (incl. Mbizo)	2		2	1	1					6
Mashava		1								1
Mataga	1									1
Mberengwa	1									1
Mkoba	1									1
Mvuma	1									1
Redcliff		1								1
Rutenga		1								1
Senga (Gweru Township)		1								1
Shurugwi (incl. Donga)		2								2
Torwood (near Kwekwe)		1								1
Zhombe	1									1
Zvishavane	1		1	1						3
TOTAL	105	70	49	26	38	3	4	39	17	351

Appendix 2 : Connect the World Rural Agricultural Inputs Payment System



Rural Agricultural Inputs Payment System

Program background

Distribution of farm inputs over the past years has been direct from the agro-input manufacturer to the final beneficiary with the payment being made direct by the funding Donor Partner (DP). This rural agro-input value chain disrupting intervention was necessitated by the unpredictable and volatile economic environment prevailing at that time. The introduction of the multi-currency system and the ushering in of a more stable political environment has brought in opportunities to reintroduce the agro-input value chain supply system in the delivery of agricultural inputs to rural farmers. A cheap and simple national electronic payments system is required to provide administrative payments support for the managed re-introduction of inputs distribution via the normal supply value chain in all the areas where this donor funded program is being implemented.

Overview of payments support system

Connect The World (CTW) will provide a national electronic payments system, Connect 24/7, that will facilitate the smooth payment by program beneficiaries for agricultural inputs accessed from agro-dealers located in their home districts. It is hinged on the use of the existing network of Rural Agro-dealers already operating in the beneficiary area managed by a robust electronic administration system with full audit control.

Detailed system description

Preparation of program beneficiary lists

- The DP head office will provide a dually counter-signed list of program payment beneficiaries to CTW before the program commencement date with the following details:
 - Name of province [Midlands]
 - Name of district [Gweru]
 - Name of ward [Senga]
 - Name and surname of payment beneficiary [John Nhamo]
 - Identity card number of payment beneficiary [45-111222-K77]
 - Name of unique beneficiary group [Pundutso]
 - Six digit identity number of beneficiary group [100002]
 - Payment amount [USD 20-00]
 - Name of nearest Rural Agro-dealeragents (list of paypoints to be provided by CTW) [TUKS]
 - List to be dually counter-signed by GOZ authorized officials

Beneficiary payments creation

- The DP to electronically transfer the program funds total to CTW special program bank account.
- Connect 24/7 system will automatically pick up the bank transfer from the DP and credit the DP account in Connect 24/7 instantly.
- Pay amounts for each beneficiary will then be transferred from the DP main Connect 24/7 account to the designated Rural Agro-dealer's Connect 24/7 account with the payment details (Unique pay amount, Identity number and unique beneficiary group number) per the dually counter-signed pay lists submitted by the DP.
- CTW's Cash Paypoint agent senior official will then view the statement of electronic transfer details on the mobile device from their in-community premises and begin completing the Cash Payment Summary Form (In quadruplicate) with following details:
 - Beneficiary identity number
 - Unique beneficiary group number
 - Pay amount
 - Day of cash payment

- Name of senior and junior Rural Agro-dealer official effecting cash payment
- Unique Connect 24/7 system generated transaction code
- First copy of the form is for Rural Agro-dealer records
- Second copy of the form is for DP records
- Third copy of the form is for CTW records
- Fourth copy of the form is for the Beneficiary records

Agro-input collection

Program beneficiaries will personally go to the designated Rural Agro-dealer in their area during the designated inputs access dates and present their identity card and complete a receipt form (in quadruplicate) with the following details:

- Name and surname of payment beneficiary [John Nhamo]
 - Identity card number of payment beneficiary [45-111222-K77]
 - Name of unique beneficiary group [Pundutso]
 - Six digit identity number of beneficiary group [100002]
 - Rural Agro-dealer sales receipt number [2004]
 - Payment amount [USD 20-00]
 - Name of disbursing Rural Agro-dealer[TUKS]
 - Signature of two Cash Paypoint officials confirming that the payee details have been checked against the electronic payment statement and the payee matches the national identity document details [Senior official and payment official]
 - Signature of the beneficiary [John Nhamo]
 - First copy of the form is for Rural Agro-dealeragent records
 - Second copy of the form is for DP records
 - Third copy of the form is for CTW records
 - Fourth copy of the form is for the Beneficiary records
- The program beneficiaries will then access agro-inputs from the Rural Agro-dealer to the equivalent amount of the payment disbursement, without the physical movement of cash to them, eliminating the risk of theft by conversion of the program payment.
 - The Rural Agro-dealer will then issue the program beneficiary with a till receipt for the inputs purchased and e-payment made.

Cash payments audit and reconciliation

- An audit trail of payments at the Rural Agro-dealer is then generated from Connect 24/7 by CTW with the following details:
 - Name of Rural Agro-dealer
 - List of transfers from DP Connect 24/7 system account to Rural Agro-dealer Connect 24/7 system account
 - List of agro-inputs payment disbursements at Rural Agro-dealer
 - Unique Connect 24/7 system generated transaction code
 - User name of Rural Agro-dealer official effecting payment
 - Date of payment
 - Payment amount
- CTW then performs an audit of the payments made at the Rural Agro-dealer versus the credit transfers made into the Rural Agro-dealer's Connect 24/7 account and against the beneficiary signed receipt forms
- CTW will then institute payment of the audited amounts due to the various Rural Agro-dealers bank accounts
- CTW will perform other random checks on the integrity of the national payments system such as:
 - Rural Agro-dealer inputs disbursement physical attendance
 - Surprise verification of beneficiary identity documents etc
 - Reconciliation of total national payouts to bank transfer from DP
 - Transfer back to DP account of all unclaimed beneficiary payments
- CTW will then perform an audit and reconciliation of all unclaimed beneficiary payments culminating in the production of an unclaimed payments list submitted to the DP.

Connect 24/7 system overview

The Connect 24/7 system functionality incorporates the following key features:

Security

- Complete user details
- User profile maintenance
- User login with username and password
- Database and terminal identification
- End-to-end PIN encryption
 - 256 bit encryption of PIN number
 - Each user channel is secured by a unique encryption seed

Payment management

- Payment category definition

Appendix 3: Connect 24/7

Connect 24/7 ®

For your convenience the following secure services are available for your easy use:

1. Top-up account
2. Send money
3. Pay for purchases
4. Redeem cash

Top-up account

To transact from your own phone handset you need to top-up your account at an authorized agent. To top-up your account:

- Locate the **Connect 24/7** agent nearest to you
 - Complete a simple top-up form and show your ID
 - Handover the cash and check your balance on your phone before leaving the authorized agent's premises
-

Send money

Already have Connect 24/7:

To transact from your own phone handset make sure you have a sufficient balance in your account. To send money:

- Enter the recipient's user name correctly e.g. "John263"
- Enter the exact amount to be sent e.g. "USD 7.50"
- Enter a short message explaining to the recipient the reason for the transfer to them e.g. "Buy two 50kg maize sacks"

Yet to have your Connect 24/7 account:

To send money without having an active account, all you need is the cash and your ID.

- Obtain the details of the **Connect 24/7** agent nearest to your recipient from the recipient
 - Locate the **Connect 24/7** agent nearest to you
 - Complete a simple Send cash form and show your ID
 - Handover the cash to the **Connect 24/7** agent
 - Send your secret word details to the recipient to enable them to access the cash at the **Connect 24/7** agent they requested you to use.
-

Pay for purchases

To transact from your own phone handset make sure you have a sufficient balance in your **Connect 24/7** account. To pay for purchases of goods / services:

- Enter the displayed Seller till point user name correctly e.g. "Spar26"
 - Enter the exact amount to be paid e.g. "USD 7.89"
 - Enter the invoice / receipt number given at the till e.g. "02567"
-

Redeem cash

Already have **Connect 24/7:**

To transact from your own phone handset make sure you have a sufficient balance in your **Connect 24/7** account. To redeem cash:

- Locate the **Connect 24/7** agent nearest to you
- Send the **Connect 24/7** agent the amount you want to redeem as cash
- Complete a simple Redeem Cash form and show your ID

Yet to have your **Connect 24/7 account:**

To receive money without having an active **Connect 24/7** account, all you need are the sending details, secret word from the Sender and your ID.

- Locate the community based **Connect 24/7** agent per the sending details from the Sender
 - Complete a simple Receive cash form and show your ID
 - Give the **Connect 24/7** agent your secret word to confirm you as the recipient
 - Receive the cash from the **Connect 24/7** agent
-