

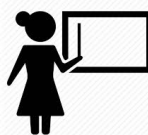


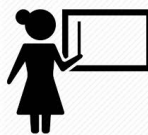
TOOLS: Training cash recipients on how to use bank cards

KEY ACTIONS

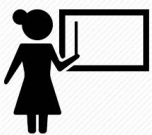



- ✓ Receiving cash assistance via bank cards may bring some cash recipients to enter a bank, interact with a bank clerk or use an ATM for the first time. As such, building familiarity is important to ensure that people are confident enough with the bank card so that they can cash-out their entitlement independently and can notice and report any irregularities in their interactions with bank clerks or ATMs.

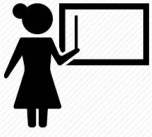
TOOL: Training session- "How to use bank cards"




What is in this tool?	This document presents an in-person training sessions with examples that can be used to build the capacity of cash recipients who receive their cash assistance through bank cards.
How?	Depending on people's familiarity with the device and their level of digital and financial literacy as identified during the initial assessment, you can choose which of the training sessions you want to run to support cash recipients in the context of the training strategy you developed.
When?	Before the first disbursements happen.

<p>Welcome the group. Share the objectives of the session. At the end of the session, participants understand:</p> <ul style="list-style-type: none"> • What bank cards are; • How bank cards can support cash assistance provision; • How to use bank cards to make payments or withdrawals; • Common risks identified in bank card user journeys. 	<p>Method:</p> 
<p>What bank cards are and how they support cash assistance</p> <p>➔ Ask participants:</p> <ul style="list-style-type: none"> - What are bank cards? Listen to the answers and then ask- - Have any of you ever used bank cards? Ask those who have to describe their experience. <p>Thank participants and explain:</p> <p>A bank card is a plastic card issued by a bank to its clients to allow them to perform a number of transactions such as payment, withdrawal, balance enquires, etc. whenever they want, including outside of the bank business hours.</p> <p>➔ Show a bank card/ask participants to look at theirs.</p> <p>Bank cards are a very safe way for you to access your money. For example, each card is unique. No two cards have the same number.</p> <p>➔ Compare two card numbers.</p> <p>Bank cards have many security features. The main one is a Personal Identification Number (PIN).</p>	<p>10 mins</p> <p>Methods:</p>  
<p>Using a PIN</p> <p>➔ Explain to participants:</p> <p>Bank cards are secured by a Personal Identification Number (PIN). A bank card PIN is issued to you by the bank. It is a series of 4 digits from 0 to 9. Oftentimes, who cannot choose the PIN, you have to learn it by heart.</p> <p>NOTE: If cardholders have the possibility of choosing their own a PIN, please refer to the resource called "Choosing a PIN".</p> <p>It essential to keep your PIN secure. A few essential tips:</p> <ul style="list-style-type: none"> • Do not share your PIN with anyone, including the agent/trader; • Make sure you cover your hand when you enter your PIN so that no one can see it; 	<p>10 mins</p> 

<ul style="list-style-type: none"> • If you need to write your PIN down, make sure you don't store the PIN and the card in the same place; • If you think someone knows your PIN, take immediate steps to change it. <p>NOTE: For additional training resources on safeguarding a PIN, please refer to the tool related to Mobile phone and mobile money with a dedicated exercise on selecting and memorising a PIN.</p>	
--	--

<p>How to make payments using bank cards</p> <p>➔ Explain to participants, the various steps of a payment transaction using a bank card:</p> <ol style="list-style-type: none"> 1. The cardholder goes to any merchant accepting card payments. 2. The cardholder chooses the goods he/she wants to buy. The cardholder goes to the till and the trader tells him/her the total amount of the goods. The cardholder presents his/her bank card for payment. 3. The trader swipes the card or introduces it into point-of-sale (POS) terminal. He enters the total amounts of the good purchased and asks the cardholder to key in his/her PIN on the POS. 4. The cardholder verifies the amount and enters his/her PIN in the POS, making sure no one can see it and validates the transaction. 5. Some e-card transactions can be authenticated by reading fingerprints. The cardholder verifies that the amount the trader has entered for payment is correct and presents his/her ID and/or press his finger on a dedicated terminal, as shown in the visual accessible here. 6. When the transaction is authorised, two separate receipts are issued by the POS showing the amount paid. The cardholder keeps a copy and the trader keeps another copy. The trader gives the cardholder his/her card back. 7. The cardholder leaves the store happy with his/her purchases. <p>➔ Ask participants if they have any questions about the steps and provide clarifications if needed.</p> <p>➔ Ask participants to repeat these steps in the form of role play. One participant will be a trader, the other one will be a customer. Repeat the role play a few times to give several participants the opportunity to act the scene out.</p> <p>➔ Remind participants: <i>Should you experience any issues with bank clerks, traders, partners, humanitarian staff, remember to contact our helpline and feedback desks. The information you disclose is confidential!</i></p>	<p>30 mins</p>    
---	--

<p>How to make withdrawals using bank cards</p> <p>Explain to participants that there are 2 ways to withdraw cash using a bank card:</p> <ol style="list-style-type: none"> 1. Withdrawal via POS (Point of sales)- Withdrawal at POS is similar to making purchases: <ul style="list-style-type: none"> • The cardholder goes to any merchant accepting card withdrawals. • The cardholder tells the trader how much he/she would like to withdraw. • The trader enters the amount on the POS. • The cardholder verifies the amount and enters his/her PIN making sure no one around can see it. • The transaction is authorised and two sperate receipts are issued by the POS showing the amount. The cardholder keeps a copy and the trader keeps another copy. • The trader hands over the corresponding cash amount and the bank card to the cardholder. • The cardholder leaves the store happy with his/her money. 2. Withdrawal at ATMs <ul style="list-style-type: none"> • The cardholder goes to an ATM (Automatic teller machine) of the bank that issued the card. • The cardholder introduces his/her card into the ATM and follows the instructions on the screen. 	<p>20 mins</p> 
---	--

<ul style="list-style-type: none"> • The cardholder enters his/her PIN making sure no one around can see it. • The cardholder decides the amount he/she wants to withdraw by either typing it in or choosing from the menu. • The transaction is authorised and the cardholder can collect the money in the designated slot. he ATM asks the cardholder if he/she wants a receipt. The cardholder should press yes. A receipt is issued by the ATM showing the amount withdrawn. The cardholder keeps a copy. The cardholder takes back his/her bank card and leaves happy with his/her money. <p>NOTE: Depending on the ATM/Bank the order of the actions may defer. Check and re-order as required</p> <p>➔ Ask participants:</p> <ul style="list-style-type: none"> - What are the key things to keep in mind when using your bank cards? <p>Expected answers: remember your PIN, keep your PIN safe, change your PIN if you think it has been comprised, verify the amount on POS before entering you PIN, etc.</p>									
<p>Common risks identified with bank card user journey</p>	<p>10 mins</p>								
<p>Using the example of bank card user journey developed in the Democratic Republic of Congo, accessible here, discuss with participants the potential risks of abuse of power they may face and remind them that these are not acceptable behaviours. Ask if there are any questions, provide answers and remind participants:</p> <div data-bbox="79 855 837 1429" style="border: 1px solid #ccc; padding: 10px; margin: 10px 0;"> <p>PAYMENT VIA SMART OR PRE-PAID CARD</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Cards distribution</th> <th style="width: 25%;">Access to the bank outlet</th> <th style="width: 25%;">Cash withdrawal</th> <th style="width: 25%;">Exit distribution site</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Lack of respect, rude behaviors • Agent requests fees or favours to allow beneficiary access the distribution </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Security agent and/or receptionist requests fees or favours to allow beneficiary access the bank agent </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Lack of respect, rude behavior, humiliation • Discrimination / serving other clients first • Lack of discretion when analyzing refugee ID or when disclosing amount • Manipulation of exchange rate • Provision of old notes with lower value or counterfeit money • Theft of notes • Request for undue fees • Agent has the PIN code and carry out fraudulent transactions </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> • Extortion from security agent out of the bank • Theft on the way back home with complicity of bank agents aware of cash recipients address </td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 5px;">Aggravating factors: distance to the bank outlet affects weaker and disabled persons, trauma from men in uniform, language, illiteracy and lack of numerical literacy, gender, poor liquidity management</p> </div>	Cards distribution	Access to the bank outlet	Cash withdrawal	Exit distribution site	<ul style="list-style-type: none"> • Lack of respect, rude behaviors • Agent requests fees or favours to allow beneficiary access the distribution 	<ul style="list-style-type: none"> • Security agent and/or receptionist requests fees or favours to allow beneficiary access the bank agent 	<ul style="list-style-type: none"> • Lack of respect, rude behavior, humiliation • Discrimination / serving other clients first • Lack of discretion when analyzing refugee ID or when disclosing amount • Manipulation of exchange rate • Provision of old notes with lower value or counterfeit money • Theft of notes • Request for undue fees • Agent has the PIN code and carry out fraudulent transactions 	<ul style="list-style-type: none"> • Extortion from security agent out of the bank • Theft on the way back home with complicity of bank agents aware of cash recipients address 	
Cards distribution	Access to the bank outlet	Cash withdrawal	Exit distribution site						
<ul style="list-style-type: none"> • Lack of respect, rude behaviors • Agent requests fees or favours to allow beneficiary access the distribution 	<ul style="list-style-type: none"> • Security agent and/or receptionist requests fees or favours to allow beneficiary access the bank agent 	<ul style="list-style-type: none"> • Lack of respect, rude behavior, humiliation • Discrimination / serving other clients first • Lack of discretion when analyzing refugee ID or when disclosing amount • Manipulation of exchange rate • Provision of old notes with lower value or counterfeit money • Theft of notes • Request for undue fees • Agent has the PIN code and carry out fraudulent transactions 	<ul style="list-style-type: none"> • Extortion from security agent out of the bank • Theft on the way back home with complicity of bank agents aware of cash recipients address 						
<p>Conclusion</p>	<p>10 mins</p>								
<p>➔ Ask:</p> <ul style="list-style-type: none"> - Do you think bank cards are a safe way to transfer humanitarian assistance to you? - Do you feel confident using bank cards? <p>Listen to their answers and tell them other opportunities to build their understanding of bank cards and develop their capacity to use them independently can be offered to them.</p> <p>Thank participants and wrap up the session.</p>	<p>Method:</p> 								
<p>Total</p>	<p>95 mins</p>								