



24 January 2024

EXPANSION OF DIGITAL CASH BASED TRANSFER (CBT) MODALITY ACROSS ALL REFUGEE SETTLEMENTS.

The World Food Programme and the Office of Prime Minister (OPM) aim to maximize the limited resources through the scale-up of digital Cash Based Transfers.

Considering this, we wish to share key information regarding the cash expansion for you to communicate widely. The cash expansion will be implemented in two (2) phases in the following settlements.

Phase One (Feb-Mar 2024):

- **472,158** refugees receiving monthly food assistance as **Cash-in-hand (CiH)** will be transitioned to **Agency banking or Mobile Money** in Kyaka II, Kyangwali, Rwamwanja, Adjumani, Kiryandongo, Rhino and Lobule settlements.
- Households under the self-reliance model in **Bidibidi** receiving **in-kind** support will be transitioned to **Agency banking**.

Phase Two (Jun-Jul 2024):

- **144,429** refugees receiving monthly food assistance as **in-kind (IK)** will be transitioned to **Agency banking or mobile money** in Kyaka II, Kyangwali, Nakivale, Rwamwanja, Adjumani, Kiryandongo and Rhino settlements.

Furthermore, voluntary enrolment in the digital CBT modalities will be resumed and available to refugees across all other settlements.

The table below details the monthly cash assistance amounts received by Category 1 (most vulnerable) and Category 2 (vulnerable) refugees per person per household.

Region	Category	Amount (UGX) per person per month
Southwest	1	24,000
	2	12,000
West Nile	1	28,000
	2	14,000

From January, we will be conducting refugee sensitization and stakeholder engagements. Your involvement in communicating the key messages is critical for a seamless digital cash expansion. A list of key messages is attached to this communique for sharing immediately with relevant stakeholders and refugee leaders.

Abdirahman Meygag
Country Representative
WFP Uganda

24/01/2024

Dunstan Balaba
Permanent Secretary
Office of the Prime Minister

- Cc:** Hon. Hilary Onok, Minister for Relief, Disaster Preparedness and Refugees
Hon. Raphael Magyezi, Minister of Local Government
Hon. Esther Davinia Anyakun Minister of State for Relief, Disaster Preparedness and Refugees
Mr. Douglas Asimwe, Acting Commissioner for Refugees, Office of the Prime Minister
Ms. Helen Bugaari, Director, CRRF Secretariat, Office of the Prime Minister

bc

ANNEX: KEY MESSAGES

WFP CASH-BASED TRANSFER MODALITY / MECHANISM EXPANSION 2024.

- To ensure operational efficiencies, reduce the cost of transfer delivery, and accelerate refugee's digital financial inclusion, WFP will shift from cash in hand (CiH) and In-kind (IK) and scale up digital cash transfers in a phased approach in locations where CBT is less than 50%. These settlements are in the Southwest – Kyaka II, Kyangwali, Rwamwanja, and Nakivale; and in the North and West Nile – Adjumani, Kiryandongo, Rhino, Lobule, Bidibidi).
- The scale-up of the digital cash transfers will be using bank accounts or mobile money.
- **Agency Banking** is an extension of banking services outside the normal bank branch through the bank's representatives called agents. Equity Bank and Post Bank will support their agents to provide agency banking services to all refugees who will be moved from CiH and IK.
- **Mobile money** is a financial service that allows users to transfer, receive, and store money using their mobile devices. It enables individuals without traditional banking accounts to perform transactions securely and conveniently. Airtel and MTN will support WFP through their agents to provide mobile money services to refugees during the shift to the digital delivery mechanism.
- The CBT expansion plan will have two key shifts as follows:
 1. **Cash in Hand to Digital Cash:** settlements, where monthly cash transfers are delivered as Cash in Hand (physical cash distributions), will be transitioned to a digital delivery mechanism (bank account and mobile money),
 2. **In-Kind Food switch to Cash Transfers:** settlements where most of the beneficiaries (refugees) i.e., over 50% are already receiving cash transfers, the caseload on in-kind food will be transitioned to receive cash transfers.
- The cash transfer expansion will be implemented in two phases:
 - **Phase 1** will target settlements where refugees currently receive their cash assistance as physical cash or cash in hand.
 - o For this phase, a total of 472,158 refugees who currently receive cash in hand will be transitioned to either bank accounts (agency banking) or mobile money between Feb and Mar 2024
 - o The phase 1 implementation will be in the below settlements:

Handwritten signature

66

- Southwest – Kyaka II, Kyangwali, and Rwamwanja.
 - North and West Nile – Adjumani, Kiryandongo, Rhino and Lobule.
 - **Households** under the self-reliance model in **Bidibidi** receiving in-kind support will be transitioned to Agency banking.
- **Phase 2** will target settlements where over 50% of refugees are already receiving their food assistance as cash transfers.
- For this phase, 144,429 refugees will be transitioned from receiving in-kind food to cash transfers using either bank accounts (agency banking) or mobile money between Jun and Jul 2024.
 - The phase 2 implementation will be in the below settlements:
 - Southwest – Kyaka II, Kyangwali, Rwamwanja and Nakivale.
 - North and West Nile – Adjumani, Kiryandongo, Rhino and Lobule.
- The voluntary enrolment to cash transfer modality will be opened across all other settlements to interested refugees within the year.

General Information/ Frequently Asked Questions (FAQs).

1. Where is the digital cash expansion intended to be rolled out, and by when?

In 2024, WFP will expand digital cash assistance in refugee settlements in a phased approach.

Phase 1: This will be implemented in Kyaka, Kyangwali, Rwamwanja, Adjumani, Kiryandongo, Rhino, and Lobule from *February and March 2024*. All beneficiaries in these locations receiving cash in hand will be enrolled for Agency Banking or Mobile Money.

Similarly, Bidibidi refugee settlement will also resume agency banking or mobile money enrolments in line with the self-reliance programme implementation.

Phase 2: This will be implemented in Kyaka, Kyangwali, Rwamwanja, Oruchinga, Nakivale, Adjumani, Kiryandongo and Rhino from *June – July 2024*. All Beneficiaries in these locations receiving in-kind food assistance will be enrolled for Agency Banking or Mobile Money.

2. Why the expansion or shift to digital cash assistance?

Digital cash assistance channels provide more safety, flexibility, choice, and opportunities for savings and access to loans. You will be able to receive and withdraw your assistance at your own time, this will reduce the time it takes to receive assistance and it will eliminate the need to travel to the WFP Food Distribution Points (FDPs) and join the long queues to receive assistance. You will have more time to engage in other productive activities.

3. What are the registration and enrolment requirements?

Registration or enrolment for Agency Banking or mobile money is now mandatory as cash in hand will be completely phased out. The Household Head will be required to physically be present for enrolment and MUST have the necessary identification either a refugee ID or /attestation letter to enroll for mobile money or agency banking services.

4. When will registration or enrolment for Agency Banking / Mobile Money begin?

Enrolment of beneficiaries will be a continuous process for 3 months and will start in January 2024 and complete no later than March 2023 at different settlement locations during distributions. You will receive further communication from WFP, the cooperating partner, OPM, and your leadership, and through the various communication channels e.g. (local radios, boda boda tok tok, etc).

5. Who will be eligible to enroll for digital cash transfers?

All beneficiaries on cash in hand or in-kind food who have been in the selected settlements for more than 3 months will be eligible for the mandatory digital cash enrolment. The exemption will be for only new arrivals.

6. Will new arrivals be immediately enrolled in digital cash assistance?

WFP will continue to give in-kind assistance to only new arrivals for an initial 3 months and after 3 months they will immediately be enrolled into the digital mechanisms.

7. How will Persons with Special Needs (PSNs) be supported as they may not be able to comfortably use the digital cash channels?

WFP will work with protection partners that will be required to provide PSNs with caregivers to support the redemption.

8. Do beneficiaries have to pay money for registration?

No, registration is free. You are NOT required to pay any money for the registration process – a sim card or a bank card. Please report to WFP staff or the WFP toll-free line 0800 210 210 if you are being asked to pay for registration.

9. How safe is agency banking or Mobile Money?

Transacting through agency banking or mobile money is safe. Beneficiaries will be issued with a bank card/sim card and a PIN or fingerprints will be captured. To access money on your account/sim card at the agent/ cash-out point, you will be required to present your valid identification, and you will use your PIN or



fingerprints/biometrics to authenticate a cash withdrawal. Beneficiary money held in the bank account/sim card is protected and regulated by the Bank of Uganda.

10. How can a beneficiary be certain that the money on their account or mobile money wallet is safe when they lose their SIM card or bank card?

The Bank stores a record of every transaction and account balance, so even if the ATM card or SIM card is lost or stolen, your money is kept safe. Remember to keep your PIN a secret and change it regularly or if you think someone else has seen it.

11. How can beneficiaries safeguard their Bank or Mobile Money (Personal Identification Number (PIN))?

- When choosing a PIN, do not use obvious and guessable numbers for your PIN like your date of birth, telephone number, etc.
- Protect your PIN by memorizing it, and never writing it on your card, storing it with your card, or letting someone else enter it.
- Keep your PIN to yourself. Do not give it to your family members even unless you are bedridden and you want a trusted family member to access your money on your behalf.
- Always be cautious of phone calls, texts, or anyone approaching you in person claiming to be from your bank, the police, or a telecoms company, especially if they request personal or financial details, or ask you to transfer money.
- Remember, a legitimate bank or Telecom service provider will never contact you unexpectedly to ask for your PIN or full password or instruct you to move money to another account.
- If something feels off or you feel vulnerable during a phone call, don't hesitate to hang up. Then, contact your bank or Telecom provider using their toll-free helplines to report any suspected fraud.

12. How will the beneficiary know that the assistance has been sent to the bank account/mobile wallet?

The beneficiaries with mobile phones will receive notification via SMS. WFP partners will also disseminate the distribution information to the beneficiaries through various communication channels like leadership structures, agent points, and community engagement sessions.

13. What if one loses an ATM Card or SIM card, how will they access their money?

Your money is not lost when you misplace, or your card becomes faulty. As the account owner, you must inform/notify Post Bank, Equity Bank, MTN, or Airtel immediately if you lose your bank or ATM card. The bank or telecom will immediately suspend your account to safeguard your money.

- Post Bank Helpline 0800 217200

- Equity Bank Helpline 0800 200144
- MTN Helpline 100
- Airtel Helpline 100

The account owner will then be required to report to the nearest police station, where they will be issued a police letter upon which they can visit Post Bank, Equity Bank, MTN, or AIRTEL service points to replace the bank card or SIM card.

14. How much will I require to replace my bank card or SIM card?

The cost varies per service provider as below. Your card is your money, so keep it well.

- Post Bank card Ugx 15,000.
- Equity Bank Ugx 15,000
- MTN 2000
- Airtel 2000

15. Can a beneficiary choose between agency banking and mobile money transfer to receive assistance?

A beneficiary can choose between agency banking or mobile money if both solutions exist in the settlement e.g., Kyangwali or Kiryandongo settlement. Specifically, for mobile money transfers, beneficiaries with mobile phones can enrol to the service.

16. Is it possible to switch to other digital cash assistance or back to in-kind food assistance if the beneficiary prefers to?

No, it will not be possible for beneficiaries to switch back and forth to non-digital delivery mechanisms.

17. Will WFP change the delivery mechanisms after any given period?

No, WFP will NOT change the delivery mechanism. WFP intends to maintain the digital delivery mechanisms for programme efficiency and effectiveness.

18. Can a beneficiary use the cash for other purposes other than purchasing food?

Beneficiaries are encouraged to use the cash to purchase food items to meet their food and nutritional needs.

19. Will beneficiaries be able to choose where and how to spend the cash?

Yes, beneficiaries will choose where to buy nutritional and diverse food items as per their needs within the markets in the settlements and around them.



20. On what basis is the amount payable determined?

The amount payable is based on the food basket composition, prevailing market prices, and the beneficiary's ration category (according to phase 3 prioritization). However, the amount given has been reduced due to low donor contribution.

Current value of WFP Cash assistance for food

Region	Category	Amount (UGX) per person per month
Southwest	1	24,000
	2	12,000
West Nile	1	28,000
	2	14,000

21. What will happen if the beneficiary does not want to switch from in-kind/CIH to digital cash transfer?

The shift from in-kind / CIH to digital mechanisms is mandatory for persons we serve (PWS) residing in the targeted settlements. This decision was informed by findings from several assessments of the benefits of digital cash transfers and careful consideration of the PwS. All PwS are strongly urged to switch to benefit from the numerous advantages of receiving GFA through digital cash transfers.

WFP continues to work with financial service providers and other key stakeholders to ensure that all refugees receive their digital cash transfers as smoothly as possible.

WFP understands that there might be some PwS with concerns regarding this shift and encourages these individuals to share their concerns or ask any questions directly with WFP through the toll-free helpline (0800 210 210), WFP or cooperating partner staff in their settlements.

Any beneficiary with a strong justification that hinders them from making this shift can contact WFP for their concerns to be assessed for further guidance.

22. How will WFP prevent/mitigate fraud?

WFP and FSPs will conduct joint sensitizations to empower beneficiaries to safeguard themselves from fraud and scammers.

GC

23. How will fraud, corruption, and abuse of power related to digital cash transfers be prevented or mitigated?

WFP has zero tolerance for fraud, bribery, and sexual exploitation of persons we serve (PwS) by staff of WFP and partners, FSPs, and agents.

- Our staff are expected always to treat you with respect and **never ask for any favours, including sexual favours**, in exchange for assistance.
- WFP has zero tolerance for bribery. All PwS are urged to be alert against criminals requesting their PIN or money. WFP or its partners strictly do not call asking for payment for services. Any services that require payment by PwS will be communicated.
- WFP respects the privacy of the PwS. WFP does not have access to your bank account, bank balance, and personal account transactions. Your account is your business.
- It is the responsibility of PwS to report any fraud or harassment by humanitarian staff, FSPs, and their agents.
- If a WFP or partner staff does not treat you respectfully or asks for a favour in return for assistance, or if you have been asked to provide payment in return for assistance and are unsure, please visit your nearest helpdesk or contact WFP directly through the toll-free helpline on 0800 210 210.
- PwS's have the right to ask further questions, provide feedback, share suggestions, or complain on the WFP helpline 0800210210 free of charge.
WFP, alongside cooperating partner staff, FSPs, settlement leaders, and refugee representatives, will jointly conduct routine community sensitization to remind PwS of their rights to seek information regarding their entitlements and report any cases of fraud and harassment.

24. How will beneficiaries without access to mobile phones be supported?

WFP is working with the Mobile Network Service providers to explore the provision of affordable phones. Beneficiaries with no phone can apply with Agency banking.

25. What if the markets are far away and a beneficiary needs to travel long distances to buy food and spend the cash assistance to cover travel expenses?

WFP will work with food wholesalers and retailers to support market access and food items availability within the respective market locations.

Should you require more information do not hesitate to contact us through the WFP toll-free helpline on 0800 210 210.



