



**Moldova Agroindbank**  
-the Financial Service Provider  
(FSP) of UNHCR Moldova-

11 Commercial Banks are operating in the Republic of Moldova, and according to the obtained profit in 2022 Moldova Agroindbank is on the top of the rank.



# The steps till the UNHCR Moldova' beneficiaries are able to use the maib card

**1.** The personnel from the Cash Enrolment Centers are registering in proGres (UNHCR's corporate registration tool) the Household' members (according to the criteria) into the Cash Assistance Programme.



**2.** While being registered, the Focal Point of the Household receives a maib card with hidden PIN Code paper, with 0 MDL balance on it (the card isn't a private account).

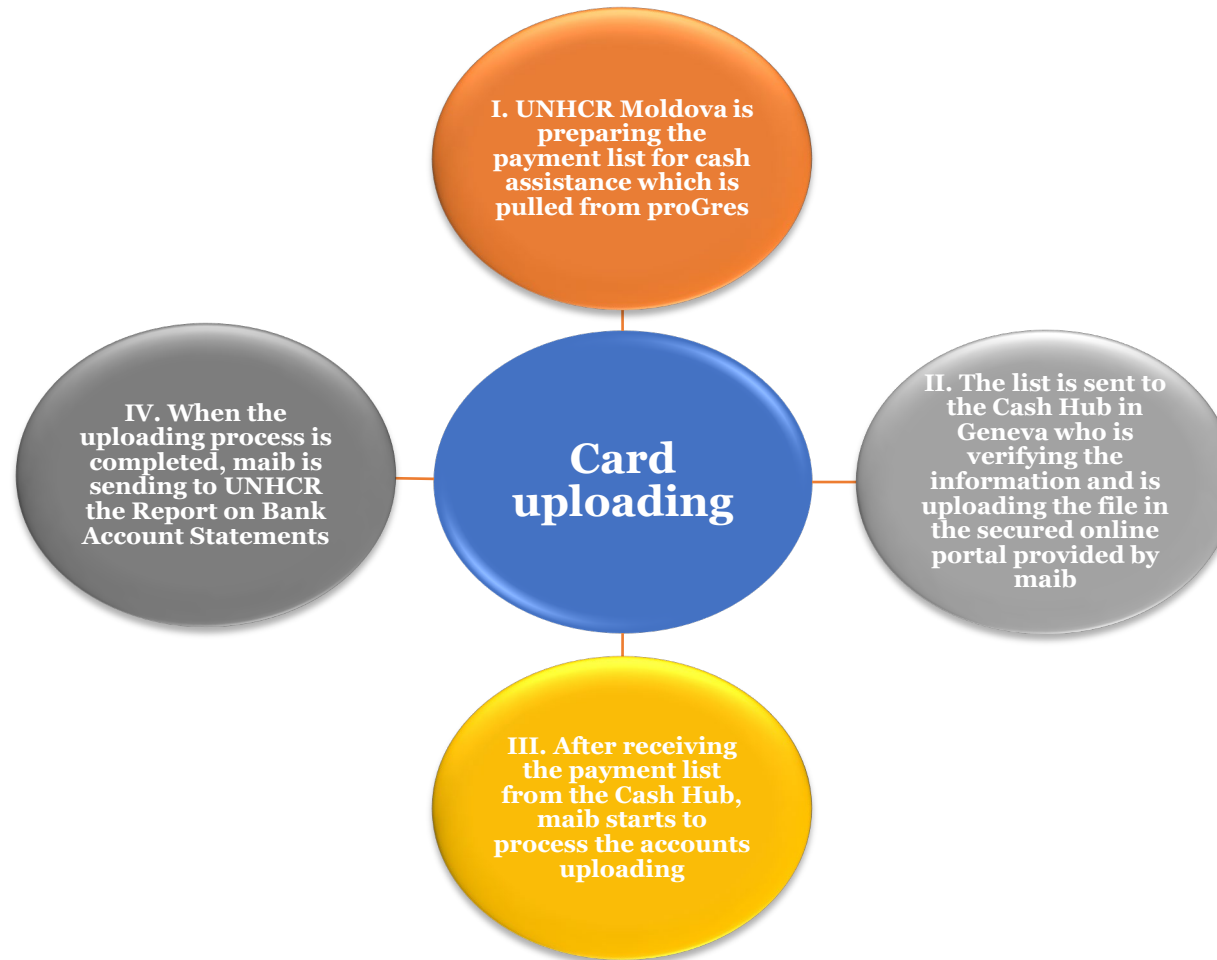


**4.** After receiving this SMS, the Household members can use their card by withdrawing the money at the ATM or paying at the POS on the territory of the Republic of Moldova.



**3.** After being enrolled and holding the card, the Focal Point of the Household is receiving by SMS a confirmation that his/her entitlement is uploaded to card (in the appropriate period of time).

So, the Household is registered in proGres, and its card data is introduced, meaning that the assistance record is created, which includes fingerprints and pictures of each of the individuals.



## It is important to know that the maib card:

- could be used only on the territory of the Republic of Moldova

- could not be used for online purchases

**BUT**

- could be used at any ATM regardless of which bank it belongs to without any commission

- is not retrieving any kind of fees from the uploaded amount on the beneficiary's account following the transactions

## maib – UNHCR – CRS cards distribution



The cards are received by UNHCR from maib with a waybill (both-sided signed receipt-handover act) and Excel list



The cards are kept at UNHCR premises with a designated stock keeper



When required, a batch of cards is delivered to CRS with a waybill (both-sided signed receipt-handover act) and Excel list



Lastly, CRS is dispatching the cards to all the Cash Enrolment Centers with a waybill (both-sided signed receipt-handover act) and Excel list

# The services provided by maib to UNHCR

The UNHCR beneficiaries are not subject to any commission with respect to use the pre-paid cards

Twice a month maib is processing the UNHCR list for Redirection of funds

maib Service Hotline (1313) by which beneficiaries and/or UNHCR immediately can report to the operator any loss, theft, malfunctioning or problem relating any issued cards

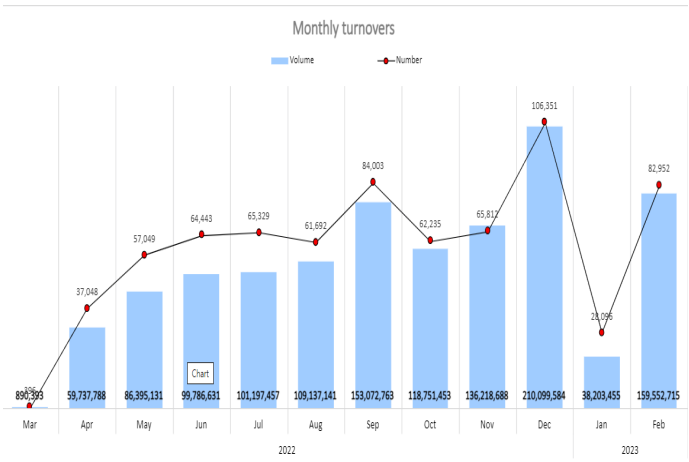
On a monthly basis maib is processing the UNHCR list for Claw back

maib provides to UNHCR in electronic format reports, including on monthly and quarterly basis, statistical reports:

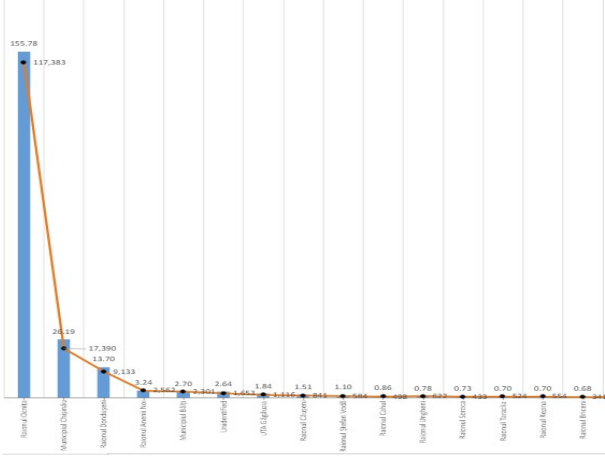
Anti-fraud mechanism in place

All other information related to the provision of the services (ad hoc reports)

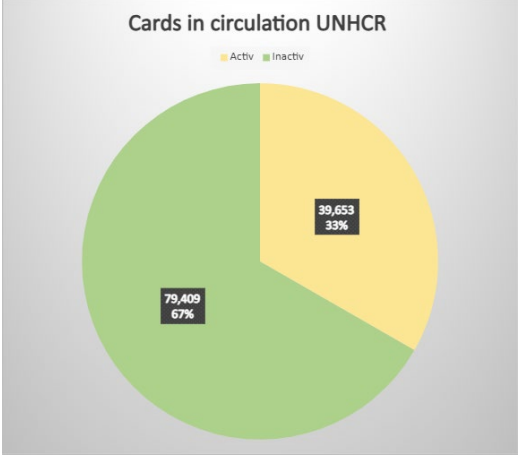
Account statements' report



Records of all the transactions of cash assistance to beneficiaries



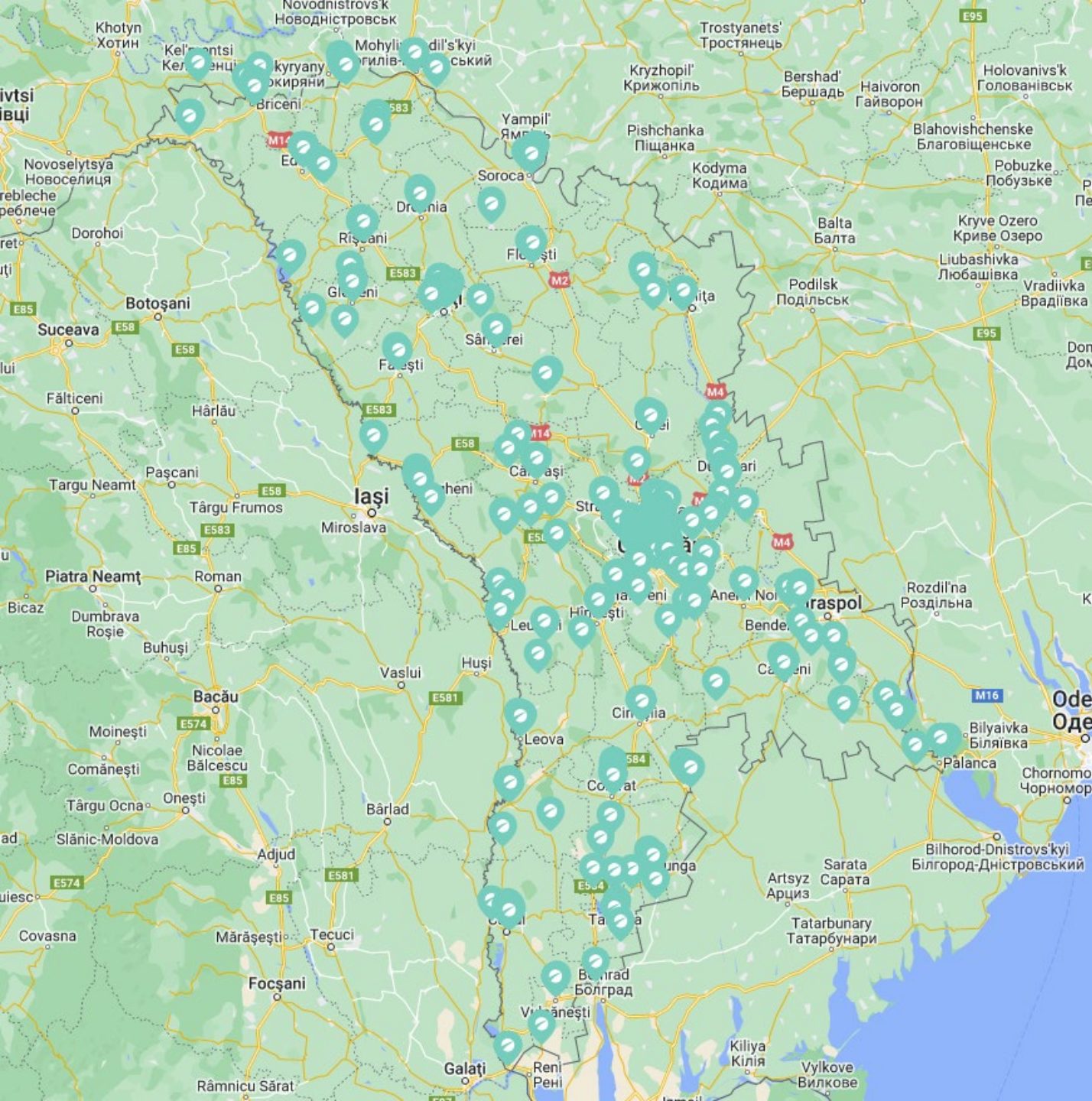
Geographical location within the maib's disbursement network of all cash assistance deliveries



Details of the beneficiary cards accounts with no activity during the last 2 months







## Geographical coverage

-the bank ATMs are easily accessible to beneficiaries-  
Maib has 298 ATMs and 116 Branches & Agencies



**Thank you for your attention!**