



CASH WORKING GROUP MOLDOVA

Meeting Details	
Date	<i>21 September 2023</i>
Time	<i>16:00 to 18:00</i>
Co-Chair	<i>Yigit Anil Gurer, CBI Officer, UNHCR</i>
Reporting	<i>Natalia Postaru, Associate Programme CBI Officer</i>
Email	<i>mdachcbi@unhcr.org</i>
Agenda	
<ol style="list-style-type: none"> 1. Opening remarks 2. RedRose - financial service provider, IOM 3. Moldova Agroinbank (maib) – financial service provider, UNHCR 4. Paynet, financial service provider, ACTED 5. Presentation of the RAIS platform, UNHCR/Collection of observations and remarks on RAIS and SOP (open discussion) 6. AOB 	
Information collection and relevant links	
Operational Data Portal – Ukrainian Situation in Moldova	
Participants:	
Hakan Buyukbayrak - RedRose Stella Lingens - ACTED Fadel Daoud – WFP Marina Turcanu - WFP Alina Bordrug – IOM Viorica Bulat – World Vision Moldova Banu Andrei – World Vision Moldova Eirini Aletra – CRS Djavid Paknehad – Charity Centre for Refugees (CCR) Doina Craciun - Charity Centre for Refugees (CCR) Dilnoza Niculescu- Caritas Moldova Artion Sici – UNICEF Amra Nusinovic – DRC	Erik Ugarte, Programme Coordinator, IFRC Jomari Borlongan - IFRC Hleb Salauyou - IFRC Valentina Harovschi – IFRC Jonathan Edgar - IFRC Aksoy Aysegul - Plan International Constanta Cravet – Concordia Moldova Nicolai Bruma – Concordia Moldova Carrillo Eugenio – People in Need Ibrahim Marte – IOM Irina Ş. – Laolalta Moldova Lorica Puiu-Copaci Jojo Batila

Summary of discussions and agreements/action points

Agenda	Discussion
	<p>During the meeting, the agenda was presented, highlighting the focus on Financial Service Providers (FSP) used by different cash partners and the Roll-up of the RAISE platform in Moldova (final actions).</p>
<p>RedRose - financial service provider</p>	<p>During the meeting, RedRose, a financial service provider utilized by IOM, provided an overview of their program and shared their experiences. RedRose has been closely collaborating with various strategic partners in the region to address challenges in implementing cash programs and ensuring the transparency and digital traceability of transactions.</p> <p>RedRose operates across more than 50 countries and has established partnerships with various Financial Service Providers (FSPs). One of their significant partnerships is with MoneyGram, including in Moldova region.</p> <p>Over the past year, RedRose has been actively involved in responding to the Ukrainian crisis across nine countries in the region, extending from Lithuania to Moldova. They have been working closely with international partners, including UN Agencies, IFRC, and International NGOs.</p> <p>ONEsolution is a tool developed by RedRose to facilitate various aspects, including the capability to function offline in areas with limited infrastructure or network connectivity. The system is designed with robust security measures and undergoes regular third-party audits.</p> <p>Here's what RedRose (ONEsolution) does:</p> <ul style="list-style-type: none"> • Population/Beneficiary Data Management: This involves managing data on family structures and individuals, with digital identity and biometrics, including face recognition and fingerprint verification. • Humanitarian Assistance Delivery: RedRose handles the tracking of cash, vouchers, or in-kind assistance, including SMS vouchers and supermarket transactions. • National Scale Mass Health Campaigns: This includes the management of campaigns related to vaccines, drugs, and more. • Staff Management: RedRose provides tools for managing personnel, logistics, chain tracking, real-time transaction monitoring and evaluation, fraud analysis, and payment notifications via messaging channels. <p>All these components are integrated with financial services, with MoneyGram as their main strategic partner.</p> <p><u>For Beneficiary Data input, RedRose offers various methods:</u></p> <ul style="list-style-type: none"> - Physical Registration via RRCollect App (electronic registration)

- Online Web-Form Registration
- Self-Registration through IOS/Android App (IFRC)
- Integration with 3rd Party Sources via API – provide API or Use API for different systems (e.g. experience with Ministry of Social Policy of Ukraine)
- Data Exchange via Data Storages (WFP)
- Data Import via Excel

RedRose has 2 modules:

1. As Financial Service Providers: RedRose manages the financial transactions.
2. Bring Your Own FSP: RedRose digitally tracks financial transactions for other FSPs or banks.

RedRose as a financial service provider (How does it work?):

- Beneficiary data is either registered directly or imported into the system.
- Funds are sent to RedRose, and as soon as they receive the distribution funds, the distribution becomes available for sending within the system.
- Distribution is approved based on the organization's required approval processes, and beneficiaries are notified within minutes.
- RedRose provides near-real-time monitoring of each transaction.

Since the beginning of the Ukrainian response, RedRose has made more than 600,000 payments totaling \$250 million. In Moldova, they have facilitated around 10 million EUR in cash pickup and bank deposit transactions. Their partners in Moldova include ACTED, CRS, IFRC/MRC, and NRC.

MoneyGram Payment Options:

- Cash pickup at Agents
- Digital Pickup
- Direct IBAN transfers to Bank Accounts

During the meeting, questions for RedRose were raised regarding:

- how the system operates in Transnistria - there are 2 networks, and couple of agents as MoneyGram and shops allowing pickup mechanism.
- fees for utilizing the RedRose platform - the fees is based on the value of transactions comes out at 3,2% (minimum transaction cost 2,50 EUR) at the basic starting point and is negotiated with MoneyGram.
- whether the platform facilitates bank account transfers with MoneyGram - MoneyGram is not only cash pickup service, but it has connections to the SWIFT systems in the different countries. MoneyGram supports all the banks in Moldova.

	Please find the attached presentation for more details on RedRose's operations.
Moldova Agroinbank (maib) – financial service provider, UNHCR	<p>During the meeting, UNHCR introduced Moldova Agroindbank (MAIB) as the Financial Service Provider (FSP) for their operations in Moldova.</p> <p>Here are the details of the FSP under the UNHCR Cash Programme the delivery mechanism:</p> <ul style="list-style-type: none"> • Name of the Financial Service Provider: Moldova Agroindbank (MAIB) • Type of Financial Service Provider: Bank • Transfer Modality: Cash • Delivery Mechanism: Pre-paid card • FSP Delivery Type: Deposit to card • Payment Mechanism: MAIB online portal <p><u>The process leading up to UNHCR Moldova's beneficiaries being able to use the MAIB card is as follows:</u></p> <ol style="list-style-type: none"> 1. The personnel from the 7 Cash Enrolment Centers are registering in proGres (UNHCR's corporate registration tool) the Household' members (according to the eligibility criteria) into the Cash Assistance Programme. 2. During the registration, 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). 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. 3. After enrollment and card issuance, 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). 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. 5. No fees are deducted from the uploaded amount on the beneficiary's account following transactions. <p>Cards distribution:</p> <ul style="list-style-type: none"> - Cards are received by UNHCR from FSP (Maib) with a waybill. - The stock is kept at UNHCR premises with a designated stock keeper. - A stock of cards is delivered to CRS with a waybill. - Payment lists for cash assistance (MPCA) are pulled from proGres. - The payment uploaded is centralized by Cash Hub (DFAM Treasury) uploaded the file in the on-line portal provided by FSP (Maib). <p>Services provided by the FSP (Maib):</p>

	<ul style="list-style-type: none"> • The UNHCR beneficiaries are not subject to any commission with respect to use the pre-paid cards • Maib Service Hotline (1313) by which beneficiaries and/or UNHCR immediately report to Maib any loss, theft, malfunctioning of or problem relating any issued cards. • MAIB provides electronic-format reports to UNHCR on a monthly and quarterly basis. These reports include statistical data on: <ul style="list-style-type: none"> - Record all the transactions of cash assistance to beneficiaries; - Geographical location within the Maib's Disbursement Network of all Cash Assistance Deliveries; - Cases of fraud and attempted fraud; - Details of the Beneficiary Cards Accounts on which no activity has been recorded during of 2 months following the transfer of Cash assistance by UNHCR; - All other information relating to the provision of the Services (ad hoc reports). <p>The fees payable by UNHCR:</p> <ul style="list-style-type: none"> • Issuing fee for each card is 3 Euro. • Fee for replenishment of beneficiary card accounts is 0.3% of the amount of Cash transferred (MDL). <p>During the meeting, a couple of important issues regarding:</p> <ul style="list-style-type: none"> - Blocking card issues: UNHCR explained that for the cards with no activity inside for more than 2 months and for cases that do not pass the verification exercise implement the clawback mechanisms for unspent balance. - SMS notifications are sent to beneficiaries regarding their payments. UNHCR has a dedicated Cash Line (managed by CRS) where refugees can call to get more information about their payments. The process involves UNHCR receiving a report from MAIB indicating that the cards are ready for entitlement upload. Following this, SMS notifications are sent to beneficiaries to inform them that their funds are available. Have been some delays in the past due to technical issues, although these incidents occurred about a year ago.
<p>Paynet, financial service provider, ACTED</p>	<p>Acted introduced their financial service provider, Paynet, which they use for Cash for Rent programs. Here's an overview of Paynet's services:</p> <p><u>General overview:</u></p> <ul style="list-style-type: none"> • Paynet is a local Moldovan Financial Service Provider (FSP). • The cost for their services is approximately 1.55% of the transfer value. • There are some additional services available for extra cost, including SMS services at 0.5 MDL. • Paynet offers a 24/7 hotline for technical support. • They actively follow up on cash that hasn't been withdrawn.



	<ul style="list-style-type: none"> • Transfers typically take 3 working days based on the provided list of beneficiaries. <p><u>Accessibility:</u></p> <ul style="list-style-type: none"> • Beneficiaries can access Paynet services through any Paynet agent, including Posta Moldova, but a Moldovan IDNP (identification number) is required. • They can also use ATMs from any bank terminal. • Beneficiaries have the option to choose between a physical card or a physical account. <p><u>Online Platform:</u></p> <ul style="list-style-type: none"> • Paynet provides real-time balance tracking. • It also offers real-time tracking of cash withdrawals. <p><u>Process:</u></p> <ul style="list-style-type: none"> • Beneficiaries can undergo online identification. • Alternatively, on-site identification is possible at Paynet's office in Chisinau. • Withdrawals can be made with an ID document and SMS confirmation (or a physical card). <p><u>Benefits:</u></p> <ul style="list-style-type: none"> • Paynet offers high flexibility and accessibility with about 1,000 cash-out stations available. • Services are adjustable according to specific needs, and transfers are quick (maximum 3 days).
<p>Presentation of the RAIS platform, UNHCR</p>	<p>The Refugee Assistance Information System (RAIS) implementation was discussed and UNHCR provided the progress regarding the Roll-up of the platform in Moldova during the meeting.</p> <p>The CWG partners have collectively decided to proceed with the implementation of the RAIS in Moldova. The primary objective behind this initiative is to streamline assistance efforts and enhance coordination of Cash-Based Interventions (CBIs) across the country. RAIS is a web-based assistance management platform designed to facilitate collaboration among various stakeholders, minimize redundant efforts, and bolster accountability.</p> <p>Roll-out process commenced with a brief presentation by our UNHCR Poland colleagues, followed by an invitation for partners to express their intention to participate in this platform.</p> <p>Several organizations have expressed their interest in being part of RAIS. Specifically, CRS, CCR, IOM, ACTED, People in Need, WFP, and HelpAge have officially shown their interest, with additional partners verbally committed to participate.</p> <p>UNHCR drafted a multilateral Data Sharing Agreement (DSA), incorporating valuable feedback and input from the aforementioned partners. After securing the approval of UNHCR's Data Protection Department, we have now arrived at the final draft stage.</p>



	<p>UNHCR with inputs from the CWG partners developed the Standard Operational Procedure (SOP) outlining the utilization of RAIS and managing de-duplications.</p> <p>To facilitate the Partners understanding of RAIS and the information in the SOP, during the CWG meeting UNHCR presented the RAIS functionalities in training environment: Overview of how the system is working:</p> <ul style="list-style-type: none"> - the types of the assistance programmes - how to upload the be data in the system (based on beneficiaries list or Bulk Uploaded option). - cross-checking the beneficiaries list. - Presented the Block Coordination module allows users enhanced control over the cases by reserving their target beneficiaries. This coordination module is better suited for regular and continuous CBI programmes. <p>The RAIS platform for Moldova operation is operational.</p>
<p>Next Actions</p>	<p>Related the Financial Service Provider (FSP):</p> <ul style="list-style-type: none"> - CWG Partners was invited to participate in mapping of existing FSP used by Cash Partners. <p>Related the Roll-up of the RAIS platform in Moldova:</p> <ul style="list-style-type: none"> - The CWG Partner was invited for last review of the multilateral of the DSA. - Feedback and observation on the development SOP on utilization of the SOP.