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TOOLKIT: RESPONSIBLE CASH

Strengthening the capacity of cash recipients to use **Bank accounts and cards**

What is this document about?

Training cash transfer recipients to use their bank cards/accounts helps them access financial services securely, efficiently, and confidently, supporting financial inclusion and economic growth.

This document includes key considerations on how to design and set up a cash transfer project using bank accounts and a 1.5-hour training for assistance recipients.

Tips & resources to set-up a programme using bank accounts and cards

- **Bank accounts are generally regulated and offer a secure way to store money.** They are monitored by the country's Central Bank and usually require strict ID checks (KYC), which can make them harder to access than mobile money accounts. It's important to engage with central banks/regulators to push for simpler ID requirements if needed.
- People can usually withdraw their money at **ATMs** (using bank cards or sometimes also one-time-password (OTP) codes) or through **agent banking/or selected merchants with POS machines** at physical locations.
- Providers can link accounts to virtual bank cards and provide **e-wallets** accessible online (e.g. mobile phones).

Useful explanations: **KYC:** stands for "Know Your Customer" and refers to the process of verifying the identity and address of customers, primarily used by financial institutions to prevent illegal activities like money laundering and fraud; **ATM:** automated teller machines, are banking outlets where you can withdraw cash. Some ATMs only dispense cash, while others allow transactions such as check deposits or balance transfers; **POS:** a point of sale, is a device that enables merchants to process payments and log transactions

Design considerations

- ❑ **Understand people's needs & preferences**
 - ❑ **Consulting people** helps you understand what challenges they might face and their needs to access and use the payment method. **Focus group discussions** and **User Journey mapping exercises** are useful tools.
 - ❑ Give people **choice** in terms of how and where they wish to receive their money (identify and contract appropriate providers).
 - ❑ Participatory approaches and listening to people increases trust and helps anticipate risks & challenges before they arise.
- ❑ **Household registration & outreach**
 - ❑ Consider mass/bulk by bank or **self-registration**.
 - ❑ Allow households to choose their primary recipient instead of defaulting to the head of the household. **Prioritize women** to receive the assistance on behalf of the household where safe to do so.
 - ❑ Promote opening multiple accounts within families to support financial well-being and intra-family money transfers.
- ❑ **Community awareness**
 - ❑ Conduct **community sessions** to help people better understand functionalities (e.g., sending money, checking balances).
 - ❑ Provide simple messages on the **benefits of digital cash transfers** (e.g., safety, privacy..).
 - ❑ Use platforms like WhatsApp, SMS, or local radio for communication.
- ❑ **Ensure safe, meaningful access & participation**
 - ❑ Develop and provide tailored support for disadvantaged groups (e.g., people without phones, **persons with disabilities**, or those lacking **digital literacy**).
 - ❑ Train service providers on **customer protection**. E.g. this **code of conduct video**.

Implementation/roll-out considerations

- ❑ **Simplified account opening**
 - ❑ Collaborate with financial service providers to simplify **account opening** requirements (e.g. alternative forms of ID) and **advocate with regulatory authorities**.
 - ❑ Deploy mobile teams to remote areas to facilitate on-site training & support (where bank branches are far, advocate for mobile banking units throughout the project).
- ❑ **Training & support**
 - ❑ Train humanitarian staff to be able to assist with smaller technical issues, in addition to protection/fraud trainings.
 - ❑ Train **community champions** to promote mobile money usage (women and men). **Male champions** are great allies to address discriminatory social norms.
 - ❑ Use **audio sketches**, videos, SMS, or free hotlines to provide guidance on e-wallet usage, fraud and abuse prevention. You may also be able to use social media (1-way communication).
- ❑ **Initial usage & incentives**
 - ❑ Offer small financial incentives for early adoption and first transactions (bonus).
 - ❑ **Work with merchants** to accept digital payments and ensure fair treatment.
- ❑ **Monitoring & feedback**
 - ❑ Set up accessible **community feedback mechanisms** incl. **with service providers**.
 - ❑ Monitor mobile account registrations and gather feedback on the **service quality** and satisfaction through community feedback.
 - ❑ Conduct **focus groups** (incl. women, persons with disabilities, elderly) to understand preferences/barriers.

Explore the **collection** of useful resources with example visuals, videos and other training materials.



REMEMBER: Some people may have more difficulties using ATM machines or remembering their PIN codes than others. Consider providing **training/sensitization sessions**. Overleaf is an example for bank cards. **ALWAYS make sure you have alternative forms of assistance in place (Plan B) in case technology fails.**

Run your own 1.5-hour training on how to use physical bank cards

Note for trainers: Here are tips for trainers to run effective Digital and Financial Literacy Trainings, examples and other resources. Always consult with people prior and inform them about their rights.



1... Introductions [5 mins] – Welcome! *Greet participants and introduce yourself.*

Share the goal: By the end of this session, you'll know how to use your bank card safely and confidently.

2... What is a bank card and why do we need it? [20 mins]

Ask participants: Have you used bank cards before? What for?

Explain key points:

- A bank card is a **plastic card issued by a bank to its clients** to allow them to **perform transactions** such as payments, withdrawals and balance enquires.
- It is **linked to a financial account** with your bank, where you can **save your money** in a secure way.
- Can help you access other **financial services**, like **loans**, insurance, or pay bills *[adapt to local context]*.
- **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. *[point at the account numbers]*.
- Bank cards **use secret PIN codes/passwords** to keep your money safe. It is important that you **do not share your PIN with anyone**, including the banking agent/merchants.
- **Remember:** Having a **bank account is a safer alternative to carrying cash** – your money is stored digitally protected with a PIN code that only you know. Your money is safe even if your card is stolen or lost!

3... Let's learn how to make a withdrawal using a bank card! [max 45 mins]

Note for trainer: There are different ways to deliver this part – pick what is **feasible and most engaging**. **Usually having an ATM or POS machine to demonstrate the process is key!** You can use classroom-based training, use role-play or adapt [audio sketches](#) or develop video material.

- There are usually **two different ways of using bank cards to make withdrawals**:
 - ATM machines (Automatic Teller Machines) - to withdraw money 24/7
 - Agent banking - through bank clerks/mobile bank agents who have POS (Point of Sale) machines
- Quick help: Here is a summary of the key steps:

ATM machines



Agent banking



1. **Insert your card** into the ATM and follow the instructions.
2. **Enter your PIN** securely so that no one can see it
3. **Choose the amount** you want to withdraw.
4. **Take your cash, card and receipt**

1. Go to an official **merchant/bank branch/agent** that accepts card withdrawals.
2. Tell the person how much you want to withdraw.
3. Verify the amount on the POS; enter your PIN securely so that no one can see it
4. **Take your cash, card and receipt**

Count the money carefully when you first receive it. Raise any issues immediately!

4... Tips for safety [20 mins]

Ask participants: What do you do if someone asks for your PIN or if your card gets stolen? Where do you go if you need help?

Explain key points related to risks, [community feedback mechanisms](#) and [inform people about their rights](#).



Facilitator Checklist:

- ☐ Have a bank card + ATM or POS for demonstrations
- ☐ Visual aids (posters, video etc) - Examples are [here](#).
- ☐ Keep it simple and interactive!