

Notes

# HSNP2 Field Guide

Bank Account opening, Card issuance,  
Registration of National ID  
and Case Management



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### 4 Recipient's National ID number was recorded incorrectly by the enumerator during Registration (Recipient believes he/she provided a valid National ID during Registration).

- Explain to the Recipient that he or she will be able to open a Bank Account today using the Household Receipt provided, and that this can be activated within three (3) weeks of presenting the National ID to an agent in person.
- Explain that the correct National ID number must be recorded and validated again before a Bank Account can be opened;
- Complete Updates Form with the Recipient, recording the correct National ID Number. This should be submitted to the Help Age Data Management Officer (DMO) as soon as possible (or directly to the HSNP Sub-County Coordinator if he/she is available).

### 5 Individual has questions regarding who will receive emergency payments, in case of a drought or similar emergency.

- Explain to the Individual that the amount of money available for payments is limited, Therefore those most in need will be given priority to receive any additional emergency payments;
- Explain that if emergency payments are made, it will be announced in advance. Who will receive the payment and how much the payment amount will be, will depend on multiple factors, including the severity of the emergency.



### 3. Recipient is not on the Equity Bank list

There are 2 possibilities:

#### i. Household was missed during Registration and is not in the Equity Bank Database (either as an ID-Holder or non-ID Holder);

- a. Explain to the household member(s) that all attempts were made to reach everyone during Registration, but some households were missed due to the very large number of households, movement during drought, flooding etcetera;
- b. Explain to the household that they should make sure at least one adult household member has a National ID Card. This National ID Card should not be the old, handwritten kind. It should be the new generation National ID Cards.

#### ii. If the individual attending is a member of the household, but not a Recipient identified during Registration:

- a. Explain that ideally the Recipient opening a Bank Account should be one of the household members identified during Registration.
- b. Instruct the individual to have one of these household members attend the Bank Account opening and ATM Card distribution event while it is still going on in that sub-location, otherwise they may go to the next closest scheduled location or the Branch;
- c. Explain that if the household wishes to change the Recipient request can be done now using the Case Management System via the Updates Form, but there may be a long delay in opening a Bank Account, as the process for doing so involves many steps.

## HSNP2 Field Guide for Bank Account opening

HSNP2 payment of cash is through fully fledged bank accounts. First round of account opening has already taken place with 62,000 accounts already receiving transfers. Unlike the first round of account opening, and expedited process will take place during which accounts will be opened and at the same time ATM Cards issued instantly.

This guideline provides basic information for Field Teams on how to implement the Bank Account Opening and Card Issuance Process in the field.

### The Field Team for Bank Account opening and Card issuance consists of:

- Chief or Assistant Chief
- HelpAge Field Volunteer
- HelpAge Rights Committee Member (RC)
- Equity Bank Team: 3 people led by a Supervisor

### I. Roles and Responsibilities

Each member of the Field Team has specific roles to play during the implementation of the Bank Account opening and Card issuance process:

### II. Preparing for Bank Account Opening

Before Bank Account opening and Card issuance, the RC and Volunteer, Chief and Assistant Chiefs and Equity Bank Supervisor should ensure they have all required equipment and materials:

#### RC and Volunteer

- HSNP Household ID Status List
- HSNP Brochures
- Complaint Forms
- Update Forms
- Large envelope
- Pencils /pens
- Desks and Chairs, if necessary

#### Equity Bank Supervisor

- Client List
- Bank Account Opening Forms
- Computer(s)
- Scanners (Document & Fingerprint)
- Digital Camera
- Dividing ropes/pylons
- Desks and Chairs, if necessary
- Card Production Software and Hardware

If possible, the RC and Volunteer and Equity Bank Team should coordinate to share transportation to ensure the complete team arrives on time.

### III. Stages of the Bank Account Opening process

#### Stage 1: RC, Volunteer and Equity Bank Supervisor meet with Chief or Assistant Chief (1<sup>st</sup> Day of Field Work)

Once at the field site, the Field Team meets to share the basic sequencing of the process and *Basic Key Messages* with the Chief or Assistant Chief.

#### Stage 2: RC, Volunteer and Equity Bank Team set up the field site

- a) RC sets up the Help Desk in an area separate from the Equity Bank desks but easily spotted by attendees.
- b) Equity Bank Team sets up the Welcome Area and the three (3) Equity Bank desks in an 'assembly line' fashion.
- c) Equity Bank Supervisor and RCs ensure that each of the 'desks' and queuing areas have sufficient space to ensure individuals' privacy when opening a bank account or seeking assistance.



### Help Desk Guideline for Bank Account opening process

This guideline is intended to help RCs and Field Volunteers deal with special cases and exceptions during the Bank Account opening process. It is important that Field Volunteers and RCs report any issues arising in the field that are not covered in this guideline to their SPR Coordinator so that these guidelines can be updated and improved.

#### 1 Recipient forgot their National ID Card and Household Receipt and cannot open an account today

- a) Explain to the Recipient that Equity Bank is legally required to check the National ID Card or Household Registration Receipt of every Recipient.
- b) Instruct the Recipient to return with their National ID or Household Registration Receipt while field work is still ongoing in the Sub-Location or to attend the next closest one during scheduled field work.

#### 2 Recipient's National ID Card is lost, damaged or stolen

- a) Explain to the Recipient that HSNP does not have any control over the issuance of National IDs. The National Registration Bureau (NRB) is responsible for this, and has its own regulations.
- b) Instruct the Recipient to approach NRB to replace their National ID Card during the ID registration exercise.
- c) Explain that they will have to wait for their National ID Card to be issued.
- d) RC or volunteer will keep a list of such households.



- The programme will waive payment for two (2) transactions in one cycle. However, more than that, you will be charged normal bank transaction fees.
- If you need to use your account for other transactions beyond HSNP's you will also be charged normal banking rates.
- If you have complaints on access of your money, please report this to your RCs or Equity payment agent. You can also call using the number indicated on the back of your debit card. That is a free call number. Remember to note the reference number provided when you call, it will enable us follow up your case effectively.



### Stage 3: Chief or Assistant Chief opens Community messaging Meeting

- a) opens the Community messaging meeting as per normal practice
- b) introduces the Field Team and
- c) shares the *Programme Key Messages*.

It is important if possible these messages are kept short to ensure the process can be completed for all households within the scheduled time.

### Stage 4: RC or Field Volunteer shares detailed Programme messages

- a) RC or Field Volunteer shares the *detailed Programme messages* with community members and answers any general questions.
- b) The RC or Field Volunteer instructs people with specific questions (related to their own circumstances or cases) to ask at the Help Desk once the meeting is over.
- c) These messages should be announced continuously throughout the day as new attendees arrive; they can be delivered as attendees queue at Desk 1 and Desk 2.



## Stage 5: Equity Bank Supervisor shares Banking Key Messages

Equity Bank Supervisor shares the Banking Key Messages from the script provided by Equity Bank. This includes:

- Step-by-step description of the Bank Account opening and ATM Card distribution process, including what will happen at each of the three (3) desks;
- When ATM Cards will be activated;
- How non-ID Holders should activate their ATM Cards once they obtain National ID;
- How to use ATM Cards;
- What to do in case of problems with ATM Cards;
- That it is not necessary to withdraw money all at once; the money is safe in the bank account. They must ensure that the bank account is active within 6 months, failure to which the account is declared dormant and cannot transact;
- Agents should not charge for withdrawing money; but the Bank will charge for more than two (2) transactions within a payment cycle (2 months); Equity Bank Supervisor then opens the Bank Account opening process and directs recipients to the Screening Desk.



## III. Banking messages: delivered by Equity Bank Field Team Supervisor

If you are the nominated household representative and for you to complete the bank account opening, you will:

- Provide your valid National Identification card or Household Registration Receipt for scanning;
- Provide information to complete filling the Bank Account opening Form;
- Have your fingerprints scanned;
- Have your digital photo taken for display on the ATM card;
- Once the bank account opening process is complete and if you hold a valid ID card, you will instantly be issued with a ATM card and your bank account will be activated within 10days. You will be able to access your cash in the following payment cycle through your local Equity payment agent, over the counter of any Equity Bank Branch and ATM if you have a PIN
- The Household Registration Receipt will remain with Equity staff once you complete the account opening process.
- For Group 1 without IDs, your account will be activated once you acquire one. Present your ID to your local Equity payment agent, who will take photos (front and back) using a mobile phone with special feature. The photo of your ID will be sent to Equity Bank Nairobi and it will be activated. Once we activate your account, you will start receiving your payments in arrears in the following cycle.
- For Group 2 beneficiaries, funds will be credited on instructions from NDMA during scale up and other emergency interventions.
- Once your account is activated, and cash deposited, you are not under pressure to withdraw everything. The money will safely stay in your account and you can access it anytime.

## National ID registration

- If you do not have a valid National ID, HSNP will assist you acquire one. A National Registration of IDs exercise will take place within our sub-location at the same time as the bank account opening.
- Please turn up in large numbers and ensure you register. Pass the message to others.
- The place, dates and duration of this exercise will be communicated to you by the Local Chiefs and also through the local radios stations.
- Vetting committees will be in place and will assess you according to the law of Kenya.
- Both the vetting and registration of ID are free of charge. Kindly report to the chief if you witness any one charging or providing misleading information.
- Once you register, you will receive your ID within two (2) months. As soon as you receive your ID, please go to your Equity payment agent who will assist you by sending photos of your card using mobile phone to Equity Bank, Nairobi.

## Rights Messaging

### **Issues that might affect access to cash**

Some of the issues that might affect you from accessing your money and which you need to report to the RCs include:

- Lost cards or faulty cards
- Lost PIN
- Death of recipient
- Divorce in the household
- Child headed household
- Back payment
- Lack of funds in beneficiary bank account when a cycle is on
- Liquidity issues with Equity payment agents
- Payment agent malpractice (e.g. charging for cash payment, refusing to give you receipt after transaction, extortion etcetera)
- Lack of access to a payment agent

## Stage 6: Data Collection and Card Issuance

**Household Recipients will go through an 'assembly line' of three (3) desks:**

**Desk 1:** Equity Bank Officer checks validity of National ID or Household Registration Receipt, locates the Bank Account Application Form, and helps the Household Recipient to Complete it.

**Desk 2:** Equity Bank Officer collects required information from Household Recipient:

- Scanned Application Form, including signature
- Scanned National ID Card (both sides) or Household Registration Receipts
- Biometrics (Fingerprints)
- Digital Photograph

Equity Bank Officer provides tear-off receipt from Bank Account Application Form to Household Recipient.

**Desk 3:** Equity Bank Officer prints and loads data on ATM Card. Household Recipient exchanges tear-off receipt for ATM Card.

## Stage 7: Equity Bank Supervisor closes the field site

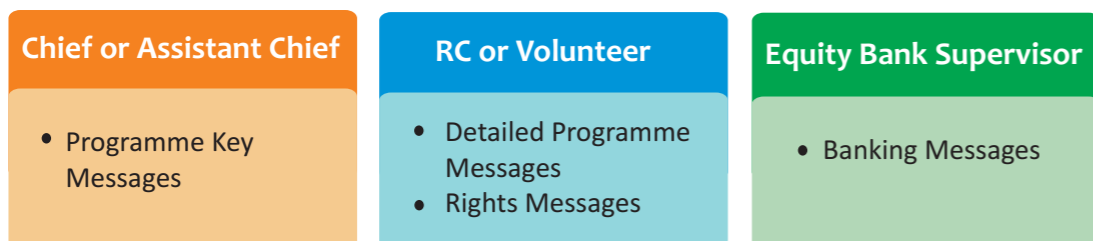
The Equity Bank Supervisor closes the field site according to the instructions and training already received from Equity Bank.

## Stage 8: Equity Bank Supervisor and RC report any problems or issues

The Equity Bank Supervisor and RC each report any problems or issues that arose in the field to their respective supervisors and the HSNP Programme Manager in their County.

## Key Messages for Bank Account opening process

There are four (4) streams of key messages delivered during the Community meeting:



### I. Programme key messages: delivered by Chief or Assistant Chief

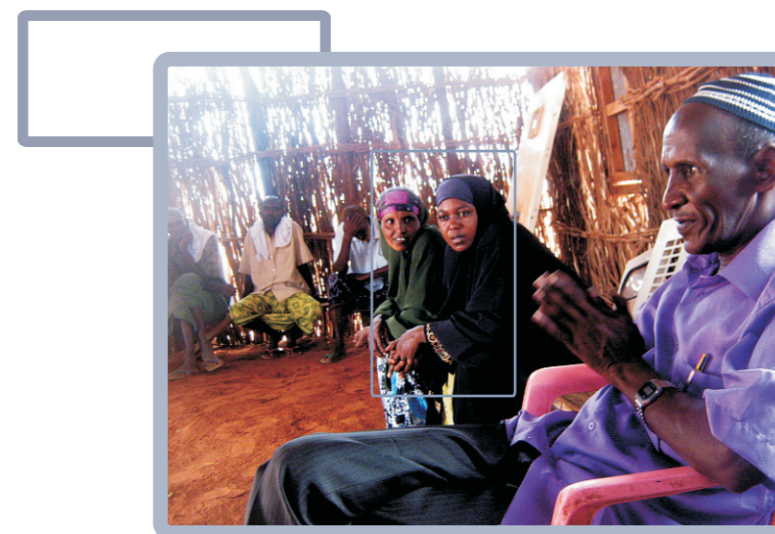
- You have been invited here today by the Hunger Safety Net Programme also Known as HSNP.
- HSNP is now in phase two (2) and is implemented by the Government of Kenya through NDMA with support from the Governments of the UK and Australia.
- HSNP has been implemented in the Turkana, Wajir, Marsabit and Mandera since 2008.
- Today, HSNP is opening for you, Equity Bank Account and issuing ATM Cards.
- The field team for your accounts opening and card issuance is here and will be here for XX number of days.
- Please cooperate with them and inform others who have not yet opened bank accounts.
- Introduction of Field Teams.
- In case of any issue arising, please go to Help Desk or come to me.



### II. Detailed Programme messages: delivered by RCs or Field Volunteer

#### Bank Accounts Opening:

- HSNP carried out registration of all households in our County in 2011. Lists of households that were selected to benefit were shared with you in 2012 by the NDMA staff.
- The HSNP provides cash transfers every two (2) months, through bank accounts to the most poorest and vulnerable households.
- HSNP might also provide temporary cash transfers to some additional vulnerable households if there is an emergency, like a drought.
- To open accounts, one must have a valid National ID. If you do not have one, you can still open an account.
- You will be issued with a Household Registration Receipt from the RCs or volunteer at the Helpdesk, that is if you have not already received one.
- Bank account opening and the household registration receipts are free of charge. You should not pay to be part of this programme.







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Bank Account opening, Card issuance, Registration of National ID and Case Management



HSNP2 Field Guide 2014

HSNP 2 is being implemented in the four Arid Counties of Turkana, Mandera, Wajir na Marsabit. Group 1 of 100,000 households will receive regular bi-monthly cash transfers. During emergency and depending on availability of resources, HSNP will scale up and provide assistance to households that meet set criteria. HSNP is a Government programme, managed by the NDMA, funded by the Governments of Kenya, UK and Australia.