**Title:** **Standard Operating Procedure (SOP) – Mobile Money**

**Issue date:** dd/mm/yyyy

**Effective period:** dd/mm/yyyy to dd/mm/yyyy

**Distribution to:** Units/Department/relevant Government Ministry

**Originated by:** Unit/Department/relevant Government Ministry

**Contact person:** Name, phone #/email

**Objective:** *(Brief explanation of the objective of the SOP*) To establish procedures, clarify responsibilities and set internal controls related to mobile money transfer planned in *mm/yyyy* through *mobile money provider name (and CP, if applicable)* in *xxx* Township *xxx* State, Myanmar. Planned total transfer amount is MMK *###*, targeting ### beneficiaries.

**Approved by:** Name, title, unit

**Signature:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Date:** dd/mm/yyyy

1. **Background**

Write 1 paragraph providing the background information of this CTP including:

* Past CTP experience in the targeted area, beneficiaries, and modalities/delivery mechanisms
* Reasons why cash modality and mobile money (e-wallet) delivery mechanism are selected
* CTP feasibility of the beneficiaries (#, KYC, security) in the targeted areas
1. **Purpose and limitations of the SOP**

Write 1 paragraph explaining the purpose of this SOP.

(Sample) This SOP outlines the procedures and responsibilities of internal and external project stakeholders to ensure efficient and successful implementation of mobile money transfer. Planned transfer amount is MMK ###, targeting ### beneficiaries in xxx Village/IDP site, xxx Township, xxx State, Myanmar.

This SOP is a general and living document and subject to change/be updated when critical changes occur or to align with existing agency specific SOPs. Elements of internal controls including segregation of duties are not fully covered in this SOP.

1. **Process**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Phase** | **Step** | **Task** | **Process Description** | **Responsible** | **Date/Time** | **Frequency** | **√** |
| **Beneficiary data and distribution plan** | 1 | Beneficiary registration | Programme unit (department)/Cooperating Partner (CP) registers beneficiary data along with the info on the availability of mobile phone, number, sim, mobile money account, and household vulnerability status of beneficiaries. | Programme/ CP | Beginning of the project | One-off/ periodical |   |
| 2 | Beneficiary sensitization | Programme/CP provides training for beneficiaries on the purpose of CTP and how to use cellphones, cash-out, do's and don'ts. | Programme/ CP | Beginning of the project | As necessary |   |
| 3 | Beneficiary data update | Programme/CP monitors at field and updates any changes of household information. | Programme/ CP | Throughout the project- as/when necessary  | As necessary |   |
| 4 | Distribution list and plan creation | Programme creates distribution list of verified enrolled beneficiaries, amounts, and distribution plan (frequency and dates). | Programme | Beginning of the project | Every distribution cycle |   |
| 5 | Distribution list and plan approval | Finance unit (department) approves the distribution list and transfer amounts. | Finance | Beginning of the project | Every distribution cycle |   |
| 6 | Distribution list and plan verification | Programme Head verifies approved distribution list and plan. | Programme Head | X days before cash redemption date | Every distribution cycle |   |
| **Mobile phone, SIM card distribution** | 7 | Active mobile phone and SIM card ownership list | Procurement unit (department)/Programme checks with MNO/FSP on beneficiaries' mobile phone activation status, phone#, registered name of beneficiaries (from info collected at step 1). | Procurement/ Programme | Beginning of the project | One-off |   |
| 8 | Mobile phone and SIM card purchase | Procurement/Programme consolidates info of beneficiaries with/without phone numbers and those without matching numbers and prepares a list to request for issuance of new mobile phones and SIM cards and places a purchase order to MNO/FSP. | Procurement/ Programme | Beginning of the project | One-off |   |
| 9 | Mobile phone and SIM delivery | MNO/FSP delivers the mobile phones and sim cards to Programme and Programme checks against the purchase order. Mobile phones and SIM cards are to be kept in a secure place with a lock. | MNO/ FSP | Beginning of the project | One-off |   |
| 10 | SIM card registration and mobile money activation | Finance requests MNO/FSP for SIM card registration and mobile money account activation. | Finance | X days before mobile phone and SIM distribution | One-off |   |
| 11 | Mobile phone and SIM card distribution | Programme distribute mobile phones and SIM cards to beneficiaries (directly/via CP) based on the list.  | Programme/ CP | X days before cash redemption date | One-off |   |
| 12 | Informed consent from beneficiaries | 1) Programme/CP sensitizes beneficiaries on personal data protection and privacy2) Programme/CP asks beneficiaries to give their informed authorization on the CTP actor's management of beneficiaries' personal data, access to beneficiaries' mobile money account during the CTP period. | Programme/ CP | Mobile phone and SIM distribution date | As needed/one-off |   |
| 13 | SIM card Know Your Customer (KYC) procedure | MNO/FSP supervises beneficiaries with KYC procedures. Beneficiaries are supported by Programme/CP.  | MNO/ FSP/ CP/ Programme | Mobile phone and SIM distribution date | One-off |   |
| **Cash transfer to FSP** | 14 | Cash transfer request | Programme-Head requests Finance to transfer cash according to approved distribution plan  | Programme Head | X days before cash redemption date | Every distribution cycle |   |
| 15 | Cash transfer approval | Finance Head approves the cash transfer request and send payment instruction to FSP. | Finance Head | X days before cash redemption date | Every distribution cycle |   |
| 16 | Cash payment transfer to FSP | Finance makes payment transfer to FSP's corporate bank account specified in the contract. \*Ensure to transfer the money to the FSP (=mobile money provider) licensed to provide mobile money. | Finance | X days before cash redemption date | Every distribution cycle |   |
| **Benefit transfer to beneficiary accounts** | 17 | Beneficiary wallet upload | FSP transfers the entitled transfer amount to beneficiaries' mobile money accounts on the specified transfer date. | FSP | X days before cash redemption date | Every distribution cycle |   |
| 18 | Benefit transfer report | After completion of the bulk transfer to beneficiaries, FSP sends benefit transfer payment report to CO Finance. | FSP | Real time/X days before cash redemption date | Every distribution cycle |   |
| **Cash redemption** | 19 | Preparation for cash redemption | Programme shares the distribution plan with FSP to ensure cash liquidity at the planned cash-out service agent(s). | Programme/ FSP | X days before cash redemption date | Every distribution cycle |   |
| 20 | Cash redemption by beneficiaries | CP/Programme are present at the FSP agent(s) and support beneficiaries' cash redemption and record issues. Beneficiaries present their SIM card and FSP agents process the redemption and hand over the entitled cash amount to the beneficiaries. Beneficiaries will receive an SMS once redemption is complete. \*Beneficiaries should not share their give their PIN code to the FSP agent. | FSP/ CP/ Programme | Cash redemption date | Every distribution cycle |   |
| **Post-Redemption** | 21 | Cash redemption issue reporting | Programme/CP compiles the issues/problems and submits to FSP | Programme/ CP | X days after cash redemption and as required  | Every distribution cycle |   |
| 22 | Reconciliation | FSP submits reconciliation report X days after cash redemption date. Reconciliation among CTP account transaction report (cash deposits from CTP to FSP), bulk payment report (cash payment from FSP to beneficiary accounts), and cash redemption report (actual cash-out by beneficiaries). | FSP | X days after cash redemption date | Every distribution cycle |   |
| 23 | Reconciliation Counter check  | Finance counter checks FSP data vs actual cash-redemption amount by beneficiaries and the CTP's account balance. Finance Head approves the reconciliation. |  Finance Head | X days after cash redemption date | Every distribution cycle |   |
| 24 | Adjustments for reversal amount and pending transfer payments | Programme to check the reversal and pending amounts (to cancel/to be transferred in other way) and request Finance for adjustments | Programme | As soon as the reversal amounts are confirmed | Every distribution cycle |   |
| 25 | Journal adjustment | Finance adjusts and makes the book to be matched with FSP closing/remaining balance. | Finance | X days after receiving the request | Every distribution cycle |   |

1. **List of responsible persons and contact details**

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| --- | --- | --- |
| **Unit/Department** | **Main focal point & phone #** | **Alternate focal point & phone #** |
| Head of Programme |  |  |
| Programme focal point |  |  |
| Head of Finance |  |  |
| Finance focal point |  |  |
| Procurement Head |  |  |
| Procurement focal point |  |  |
| FSP |  |  |
| MNO |  |  |
| CP |  |  |
|  |  |  |
|  |  |  |

1. **Acronyms**

CP Cooperating Partner

CTP Cash Transfer Programme

FSP Financial Service Provider

KYC Know Your Customer (Identification procedures required for customers to receive services)

MNO Money Network Operator (mobile phone company)

SOP Standard Operating Procedure