

Proactive and Reactive

# UPDATED:HSNP2 Key Messages

*Mobilization, Bank account opening and Payment  
(21st November 2014)*

## Pro-active key messages

### a) Mobilization for bank account opening

1. 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 2013 by the NDMA staff and read out by the Chiefs in some of the sub-locations.
2. Payment in phase 2 will be through bank accounts. If your household was selected as a beneficiary, your nominated member must turn up for bank account opening.
3. Bank Accounts opening will take place on *(give dates)* in sites *(give actual name)* within your sub-Counties and near where you are located.
4. To open accounts, one must have a valid National ID card. If you do not have one, you can still open an account by using the Household Registration Receipt provided by your rights committee or volunteers.
5. Bank account opening is free of charge.

### b) Mobilisation for National ID card registration

1. If you do not have a valid National ID card, the National Registration Bureau (NRB) will assist you acquire one. A National ID Registration exercise will take place within your sub-location.
2. The place, dates and duration of this exercise will be communicated to you by the local chiefs and also through the local radio stations.
3. Vetting committees will be in place and will assess you according to the Kenyan law.
4. 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.
5. Once you register, you will receive your National ID card within two months. As soon as you receive your ID, please go to your Equity payment agent who will assist

you activate your account by sending photos of your National ID card to *(give name)* Equity Bank Branch.

### c) Bank Account Opening

1. A valid National ID is a key requirement by Central Bank of Kenya (CBK) to facilitate **Know Your Customer (KYC)**. The bank is required to physically identify you before opening your bank account.
2. Equity Bank Field Officers from *(insert County Bank branch)* will open the accounts of eligible households with valid National IDs or Household Registration Receipts and with the support of NDMA (*Government*) and HelpAge (SPR Staff, Rights Committee members and volunteers).

To complete **account opening process**, IF you're the nominated HH representative (recipient) you must:

1. Provide your valid National Identification card or Household Registration Receipt for scanning;
2. Provide information to complete filling the Bank Account Opening Form;
3. Have your fingerprints scanned;
4. Have your digital photo taken;
5. Once the bank account opening process is complete and if you hold a valid ID card, you will instantly be issued with an ATM card and your bank account will be activated within 10days;
6. Your Household Registration Receipt will remain with Equity clerks and will be destroyed;
7. Your Bank Account will be loaded with cash in arrears in the next payment cycle;
8. If you will have a complaint, you are to record it at the HelpDesk manned by rights volunteer and located within the accounts opening site.

## d) Payment

1. HSNP cash transfer value for July 2014 to June 2015 is Kshs. 4,900 paid every two months.
2. Your cash will be deposited to your bank account on the fifth of every two months. You will access it a) using your ATM Card at Equity's payment agents within your sub-location b) ATMs if you have a PIN number you can also access your funds through an ATM and c) over the Counter of your local bank branch or any Equity branch.
3. Depending on when your account is activated, you may have some arrears paid to your accounts. You can confirm your balance when swiping your card at the Equity Agent. Your balance will also be printed on your receipt after withdrawing at the agent, ATM or upon request at the Counter of your local Bank branch.
4. There will no longer be cases of missed payments because of verification failures, lack of Smartcards or movement of households among others. All the cycle payments will be deposited into your bank account.
5. You will not be under pressure to withdraw the full amount of cash transfer because you can and will be able to save in your bank account. You will be allowed two free withdrawals per cycle.
6. However, accounts must be active at least once in 6 months equivalent to three payment cycles to avoid being deactivated after 6 months of dormancy.

## Re-active key messages

*(responds to arising issues from the field)*

### a. Bank Account Opening

1. If you opened your account using a Household Registration Receipt, it will remain inactive until you get a valid National ID card. Once you get a valid ID, take it to your local Bank branch for activation.
2. Once you complete Bank Account opening process and you receive ATM card, note that it will take at least 3 weeks to activate your bank account. Payment will be loaded in the next cycle.
3. If you had a valid National ID during registration, you have lost it and you do not have a Household Registration Receipt, you will need to obtain a replacement card from NRB.
4. It is only the nominated household representative that can open a Bank account for your household. If you need to change, it still has to be a nominee from your household.

### b. Payments

1. The old HSNP1 Smartcards are no longer in use. HSNP2 is using ATM MasterCard cards.
2. You will not lose your money if you leave it in your account. You do not have to withdrawal all at the same time.
3. You do not need to withdraw all your money from HSNP Equity bank account and deposit it in another bank account. Your money is safe and you can withdrawal any time you need.
4. If your payment agent does not have enough cash to pay you, you can withdrawal from any Equity payment agent whose shop has a HSNP poster. You can also withdrawal over the counter of your local Bank branch.

You should not pay anything to access your money or be forced to buy goods in exchange. If such a case occurs, report this to your rights committee.