

# HSNP 2 Key Messages

Mobilisation, Bank Account Opening & Payments



# Objectives

- Defining what key messages are
- Mobilisation key messages for Bank Account Opening
- Mobilisation key messages for National ID registration
- Bank Account Opening key messages
- Payment key messages
- Case Management key messages



# Defining key messages

- **What?** Statements that describe our objectives, products or services

## Attributes of key messages

- **Strategic:** Define, differentiate and address benefits/value of the programme to the target communities
- **Relevant:** Balance what we need to communicate with what your audience needs to know.
- **Simple:** Easy-to-understand language;
- **Memorable:** Easy to recall and repeat;
- **Tailored:** Effectively communicates with different target audiences, adapting language and depth of information.



# Mobilisation key messages 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**.



# Mobilisation key messages for National ID issuance

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.



# Bank Account Opening key messages

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).



# Opening a Bank Account

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, and you're in group 1 (regular beneficiary) you will instantly be issued with an ATM card and your bank account will be activated within 3 weeks;
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.



# Bank Account Opening key messages

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. 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.
3. 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.





# Payment key messages

1. HSNP **cash transfer value** for July 2014 to June 2015 is Kshs. 4,900 paid every two months fro Group 1 beneficiaries.
2. Your cash will be deposited to your bank account on **the 5th 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, for Group 1 beneficiaries.
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.(Group 1)



# Payment key messages

1. 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.
2. 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.
3. 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.



# Payment key messages

1. The **old HSNP1 Smartcards** are no longer in use. HSNP2 is using ATM MasterCard cards.
2. 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.
3. 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.
4. **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.





**QUESTIONS?**

