



Save the Children
إنقاذ الطفل

Save the Children Experience in Zain Wallet



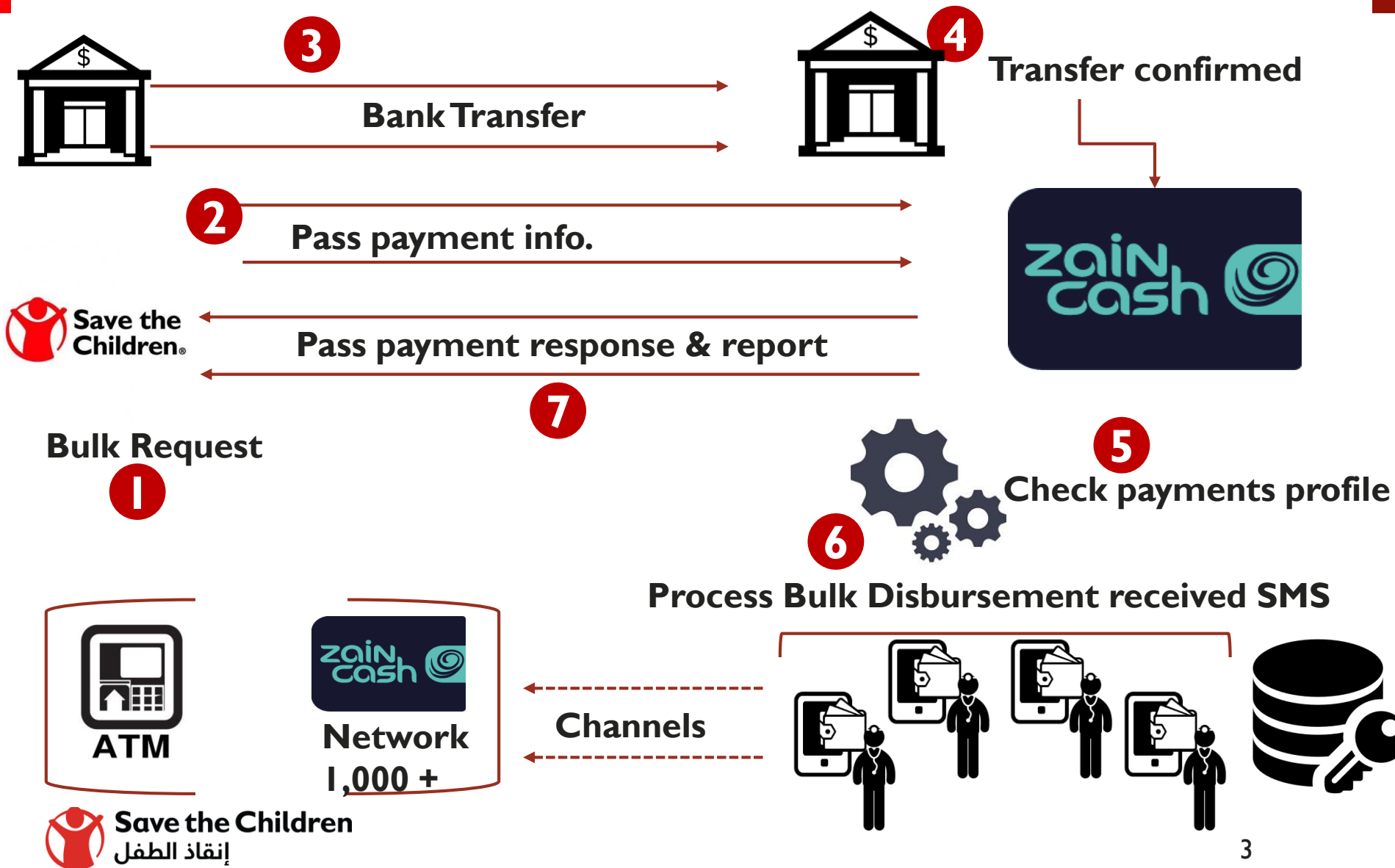
Mobile Wallet

April, 2018

Mobile wallet overview

- The Central Bank of Jordan has launched a mobile payment national switch in March 2014, known as JoMoPay (Jordan Mobile Payment) to encourage establishing a licensed and legal infrastructure to serve the unbanked population and achieve the financial inclusion vision of the Central Bank of Jordan.
- The Central Bank Of Jordan has licensed 4 PSPs (Payment Service Provider) :
 - Al-Mutamiezeh: Owned 100% by Zain.
 - Aya-Jo: Individual private shareholders.
 - Dinarak: Individual private shareholders.
 - Al-Hulool: owned by a consortium of corporate owners.

Bulk Disbursement



Bulk Disbursement process

This process can be done as following

1. Bulk request is submitted electronically over email.
2. Payment details should be submitted by Save the Children to Zain (list of beneficiaries, wallet numbers and amounts of deposit).
3. Save the Children deposits the amount at Zain's bank account by cheque/bank transfer.
4. Before transferring the money to the beneficiaries, Zain checks the beneficiaries' wallets' profile (active, correct, exist, etc....).
5. Zain processes the bulk disbursement for beneficiaries.
6. Zain sends SMS to The beneficiaries to inform them that the money is in their wallets.
7. The Beneficiaries go to the nearest Zain shop/agent.
8. For transfer confirmation purposes, Zain shares a report with Save the Children after each disbursement.

Fees

Service	Zain	Al-Hulool	Dinarak	AYA
Cash Out (Zain branches)	Free (for Save The Children)	(Umniah branches)0.5 to JOD	N/A	N/A
Cash out (agent)	Free (for Save The Children)	0.5 to 1 JOD	0.5 to 1	0.5 to 1
Cash out (kiosk)	Free (for Save The Children)	N/A	N/A	N/A
Cash out (ATM)	1 JOD	.5 OR 1	JKB 0 / other bank 1 JOD	1 JOD
Bulk Disbursement	Free (for Save The Children)	0.08	negotiable	0.5 per Trx
CASH IN	Free (for Save The Children)	FREE	0.1 to 0.30	FREE

WHO CAN OPEN Mobile wallet?

Anyone with a mobile phone subscription with a Jordanian mobile network (Orange, Umniah or Zain) can open a Zain **Mobile wallet**, subject to identification checks.

Jordanians, Non-Jordanians, tourists and refugees can all open accounts.

You can register for an account by visiting any Zain shop / Agent.

1. The employee at the shop will provide the beneficiary with a Mobile wallet registration form to fill.
2. The beneficiary completes and sign the form.
3. The beneficiary should tell the employee that his/her wallet should be opened under Save The Children's Account so that they can benefit from the privileges granted to Save the Children by Zain.
4. Jordanians need to provide their National ID Cards. Non-Jordanians need to provide passports and refugees will need to provide their UNHCR IDs.

WHO CAN OPEN Mobile wallet?

5. The employee will register your details and open your account. The beneficiary will receive an SMS activation code. (for smart phone holders) through Zain Mobile App.
6. For non Smartphone holders , beneficiaries can use the USSD code *999# in order to activate the service.

History of our using Zain cash

We have started since 1/July/2017 until now.

We use this service to distribute cash in host communities and camps (Zaatari and Azraq)

The total beneficiaries are more than 2000 beneficiaries.

challenges

Cash availability in Kiosk machines.

Lack of Users experience in such apps.

To face those challenges :

- Negotiating Zain to provide the camps with additional Kiosk machines .
- Beneficiaries can use the service in "Tazweed Market" in order to buy groceries.
- Coordinating with Zain to conduct sessions on how to use the service.

THANK YOU



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