

Overall Winner

Special Recognition Award

Save the Children

Khuram Gondal, Country Director

Bilal Taj, Director Finance

A digital solution for Save the Children helping families in Pakistan

The challenge

Save the Children (STC) projects contribute to the United Nations Sustainable Development Goals (UN SDGs) for no poverty and zero hunger. Save the Children piloted a Cash Voucher Assistance – Child Protection micro-grant project in two districts of Sindh and Punjab in Pakistan. Under the said project, Save the Children provided three months of cash assistance to the targeted households, whose children were involved in child labour and were identified and referred through the case management teams of the child protection units established by the organisation.

For disbursing cash to the beneficiary households, Save the Children utilised the robust cash transfer mechanism (mobile wallets) of Standard Chartered Bank in Pakistan, primarily because the overall intent was to:

Clients' preference/requirements

- To disburse cash to beneficiaries without requiring beneficiaries to open up bank accounts.
- Minimal KYC/CDD process requirements.
- Ensure safe, effective, and efficient cash transfers with agreed service levels at distribution points.
- Go with a service provider that offers a simple and secure process of disbursement; to cater to a target market that is largely rural.
- Ensure a fool proof method of beneficiary authentication to eliminate incidents of fraud.
- Have access to real-time information on payments for monitoring.
- Provide distribution points close to the beneficiary location, to meet the required sphere standards set by the donor.

The solution

Standard Chartered Bank offered a Mobile Wallet Payment (MWP) solution to Save the Children to transfer cash to the intended beneficiaries. The Mobile Wallet Payment used the straight through processing (STP) of the straight 2 bank (S2B) channel while collaborating with a Mobile Wallet Service Provider to reach target beneficiaries through 150,000+ cash outlets.



Shiraz Hyder, Standard Chartered and Kim Lee Goh, Save the Children

SCB solution

- **Accessibility:** in order to disburse cash to beneficiaries in remote locations, Standard Chartered (SCB) partnered with Telenor Bank, to utilise their retail network with 150,000 outlets spread all across the country, providing access to the remotest corners.
- **End-to-end automated process flow/no manual intervention:** using S2B, STC would send the payment file to SCB, which would be forwarded to Telenor Bank, thus automating the entire payment file transfer process, eliminating the risk of any file tampering/fraud.
- **Security and authentication:** Telenor Bank would then generate PIN Codes and deliver to SCB for onward delivery to STC for distribution to beneficiaries. Beneficiaries are entitled to receive cash from Telenor Bank retail outlets by performing biometric verification and these PIN codes.

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The benefits to Save the Children

- **Approach:** with the implementation of this project, STC was able to reach thousands of households in remote areas in a failsafe method to disburse cash and extend aid where it is needed most. This is being done on the back of automated payment file transfer and real-time transaction monitoring, enhancing control, settlement times and access to a wide network of Telenor Bank distributors.
- **Control and security:** triple-level authentication of beneficiary combined with automated payment file transfer from STC to SCB to Telenor Bank provides security, audit trail, control, and oversight to STC.
- **Visibility:** real-time viewing access of disbursal status via the S2B online portal.

“As far as the current situation is concerned, we are planning to provide multi-purpose cash assistance to beneficiaries. However, this needs to be aligned with Pakistan Government policy and in consultation with the UN and other agencies, particularly the cash working group. MPCA is currently the focus and priority of the majority of the donors and we will definitely explore further around the digitisation.”

Bilal Taj, Director Finance



Save the Children (STC) is an INGO (International non-Governmental Organisation) operating in Pakistan with several projects focusing on the areas of child protection, child rights governance, education, humanitarian response, child poverty, and health and nutrition.