Frequently Asked Questions

1. What settlements are targeted for the mandatory shift from Cash in Hand to Mobile Money, and by when?

1.1. WFP will implement the mandatory transition of all refugees receiving assistance through cash in hand and in-kind assistance to mobile money across all the 13 refugee settlements in Uganda. A total of 104,463 households are targeted for the mandatory shift by January 2027.

1.2. Beyond the enrolment phase, any eligible household that has not transitioned from cash in hand or in-kind to mobile money will not receive assistance.

Region	Refugee settlement	Target HHs
Southwest	Nakivale	10,395
	Oruchinga	38
	Kyangwali	7,380
	Kyaka II	5,741
	Rwamwanja	3,517
Southwest total		**27,071**
West Nile/Northern	Adjumani	12,787
	Kiryandongo	10,405
	Lobule	201
	Rhino	20,742
	Palabek	8,787
	Palorinya	8,647
	Bidibidi	6,987
	Imvepi	8,836
West Nile/ Northern total		**77,392**

2. Why the mandatory shift to mobile money services?

2.1. Mobile money will provide more safety, flexibility, choice, and even opportunities for savings and loans. You will be able to receive and withdraw your assistance at your own time, reducing the time it takes to receive assistance and eliminating travel to and long queues at the FDP while receiving assistance. You will have more time to engage in other productive activities.

2.2. Mobile Money as a delivery mechanism will minimize the cost of CBT delivery in response to the current funding environment.

3. When will the mandatory registration or enrolment for mobile money begin?

3.1. You may approach the WFP or Cooperating Partner designated registration points and sign up or register as soon as you receive this message.

3.2. All eligible refugees receiving assistance through cash in hand and In-Kind are expected to receive their entitlement through Mobile Money.

3.3. Targeted locations for the mandatory shift to mobile money are Adjumani, Bidibidi, Lobule, Kiryandongo, Imvepi, Rhino camp, Palabek, Palorinya, Kyaka, Kyangwali, Rwamwanja, Nakivale and Oruchinga refugee settlements.

4. Which telecommunications partners will WFP work with?

4.1. WFP is partnering with MTN and Airtel to scale up the number of persons of concern on mobile money across the following settlements: Adjumani, Kiryandongo, Palabek, Rhino Camp, Palorinya, Imvepi, Bidibidi, Kyaka II, Kyangwali, Rwamwanja, Nakivale and Oruchinga.

5. What are the mobile money registration or enrolment requirements?

5.1. Registration or enrolment requires the refugee to be actively registered in the refugee database, with a valid refugee attestation card or refugee ID recognized by the mobile network operator and provide or a acquire a registered mobile phone number.

5.2. Beneficiaries must also complete mobile money account registration and SIM card verification requirements in line with national regulations and mobile service provider procedures.

6. Do we have to pay money for registration?

6.1. First-time registration for a sim card is free of charge; however, you will be charged UGX 2,000 for the replacement of a sim card that is lost, damaged, stolen, etc.

6.2. Mobile money registration on a new or existing sim card is free.

6.3. You are **NOT** required to pay any money to be registered for mobile money.

6.4. Please report directly to WFP for free through the helpline on 0800 210210 if you are being asked to pay for registration, or in case of any enquiries on required payments.

7. How do I know if I qualify to enroll for mobile money?

7.1. All households currently receiving General Food Assistance through Cash in Hand and In-Kind assistance shall be registered for mobile money.

7.2. Your household should be represented by the "household focal point" and should have obtained consent from all family members to sign up for registration.

8. How will Persons with Special Needs (PSNs) be supported during enrolment?

8.1. WFP will work with protection partners so that all persons with specific needs can benefit from the digital modality, for instance by ensuring that they have caregivers to support them to withdraw their assistance, receive ample information on how to use the digital modalities safely, and protect themselves from fraudsters.

8.2. For protection cases – minors, elderly refugees, the alternates will be eligible to enroll to digital services and be able to withdraw cash assistance in the absence of the head of household.

9. Will new arrivals be immediately enrolled to mobile money?

9.1. WFP will continue to give in-kind assistance to only new arrivals for the initial one month after which, new arrivals will immediately be enrolled onto mobile money.

9.2. Refugees at transit and reception centres will continue to receive their assistance in form of hot meals.

10. What will happen if the beneficiary does not want to switch from in-kind/CIH to digital cash transfer?

10.1. The shift from in-kind / CIH to digital mechanisms is mandatory for persons of concern residing in the targeted settlements. This decision was informed by findings from several assessments of the benefits of digital cash transfers and careful consideration of the persons of concern.

10.2. All refugees are strongly urged to switch to benefit from the numerous advantages of receiving GFA through digital cash transfers.

10.3. WFP continues to work with financial service providers and other key stakeholders to ensure that all refugees receive their digital cash transfers as smoothly as possible.

10.4. WFP understands that there might be some with concerns regarding this shift and encourages these individuals to share their concerns or ask any questions they may have directly with WFP through the toll-free helpline (0800 210 210), WFP or cooperating partner staff in their settlements.

10.5. Any beneficiary with a strong justification that hinders them from making this shift can reach out to WFP for their concerns to be assessed.

11. Will it be possible for persons of concern to switch back to in-kind food assistance or cash in hand if the beneficiary prefers?

No, it will not be possible for persons of concern to switch back and forth to non-digital delivery mechanisms.

12. . Who will cover the cost of mobile money withdrawals?

12.1. WFP will include a one-time withdrawal fee along with your monthly entitlement to your mobile money wallet.

12.2. However, the withdrawal fee sent by WFP is to enable you to receive the entire amount intended for your food assistance.

12.3. If you choose to withdraw your assistance in smaller amounts over several times, a withdrawal fee will apply. The withdrawal fees are displayed at all agent outlets.

12.4. No additional money is to be given to the agent since the withdrawal fee is automatically deducted from what was sent to your mobile money wallet.

13. How will the beneficiary know that their assistance has been sent to the mobile wallet?

13.1. Persons of concern will receive a message via SMS from MTN or Airtel (and not a personal number) that they have received money from WFP.

13.2. Additionally, WFP partners will also disseminate the distribution information to you through various communication channels like leadership structures, agent points, and community engagement sessions.

14. Can I register an alternate on Mobile Money?

14.1. It is not possible to have an alternate as only one SIM card will be registered; however, the household head can share their phone and PIN with a trusted member of the family ONLY if they are not able to access the mobile money agents, e.g., if they are hospitalized.

14.2. Otherwise, we advise that you DO NOT share your PIN.

14.3. Possible alternates should show up during verification and SIM registration and get their own SIM card should the head of household be unavailable in the future.

14.4. Processes for alternate assignment will stand per existing policies.

15. How will persons of concern without access to mobile phones be supported?

15.1. We urge these households to always keep their sim card safely in the pouch you are given at registration.

15.2. Take note of the distribution dates for your respective location. These are always announced by WFP and cooperating partners through various communication channels including megaphones, community radios and audio messages on speakers.

15.3. Agents have been asked to have spare phones in which you can insert your sim card, withdraw cash, and remove your sim card.

15.4. During distribution time, visit the agent points who confirm they have a spare phone and are willing to support.

15.5. During the withdrawal, do not provide your PIN to the agent.

15.6. Please ensure that you get your sim card before leaving the agent's shop.

16. Can a beneficiary use the cash for other purposes other than purchasing food?

16.1. Persons of concern are encouraged to use the cash to purchase food items to meet their food and nutritional needs.

17. What if the markets are far away and a beneficiary needs to travel long distances to buy food and spend the cash assistance to cover travel expenses?

WFP works with food wholesalers and retailers to support market access and food items availability within the respective market locations.

18. Will persons of concern be able to choose where and how to spend the cash?

Yes, persons of concern will choose where to buy nutritional and diverse food items as per their needs within the markets in the settlements and around them.

19. How safe is mobile money?

19.1. Mobile money is like a bank account; funds held in a mobile money account are protected and regulated by the Bank of Uganda.

19.2. Mobile money services store a record of every transaction and account balance, so even if the phone or SIM card is lost or stolen, your money is kept safe.

19.3. Additionally, every transaction requires your PIN before completion. Remember to keep your PIN a secret and change it regularly or if you think someone else has seen/knows it.

19.4. WFP or its partners strictly do not call asking for payment for services. Any services that require payment by will be communicated.

19.5. WFP respects the privacy of the persons of concern. WFP does not have access to your bank account, bank balance, and personal account transactions. Your account is your business.

20. How can a beneficiary safeguard their sim card?

20.1. The sim card is a personal belonging linked to your file case number. To avoid misuse, loss, or theft, always keep it safe.

20.2. Therefore:

i) Do not give the sim card to persons who are not registered on the same UNHCR file as yourself.

ii) Be alert of strangers who offer help to withdraw assistance as they might have dishonest intentions

iii) If you borrow someone's phone to put your sim card always remember to remove it from that phone.

21. What if I lose my SIM Card, how will I access my money?

21.1. Simply visit any MTN or Airtel service point with a police letter and your attestation card or refugee ID to report the loss and request a SIM swap or new SIM card.

21.2. You will be required to pay UGX 2,000 for the new SIM card or swap. Inform/notify your network operator immediately if you lose your phone or SIM card.

21.3. The network operator will immediately freeze your account if it has money on it or to prevent people from using it for fraudulent purposes.

21.4. Similarly, if you lose your phone or SIM card, you can use a friend or family member's phone to call the MTN or Airtel call centre by dialing 100 and requesting the call centre staff to temporarily block your number.

21.5. In instances where you have forgotten your PIN, a few PIN reset steps/prompts can be followed to reset the PIN.

i) **Airtel:** Dial *185#, select option 10 (My Account), select option 7 (PIN reset), and follow the prompts.

ii) **MTN:** Dial *165#, select option 8 (My Account), select option 5 (PIN reset), and follow the prompts.

22. How can a beneficiary safeguard their mobile money PIN?

22.1. To protect your money, never share your secret PIN with strangers, shopkeepers, agents, etc.

22.2. If you are constrained from withdrawing the assistance by yourself, only share with the alternate family member who was enrolled and will withdraw cash in your absence.

22.3. Ensure it is a trusted person i.e., someone who sleeps under the same roof or eats from the same pot; a close relative or friend; someone you know will not misuse the information.

22.4. When choosing a PIN, do not use obvious and guessable numbers like your date of birth, telephone number, 0-0-0-0, or 1-2-3-4, etc.

22.5. Remember, a legitimate telecom service provider will never contact you unexpectedly to ask for your PIN or instruct you to move money to another account.

22.6. Therefore, always be cautious of phone calls, texts, or anyone approaching you in person claiming to be from your bank, the police, or a telecom company, especially if they request personal or financial details, or ask you to transfer money.

22.7. MTN will call from this number only: 0312 120 000 and Airtel this number: 0200 100 100.

23. How will issues of SEA, fraud, corruption, and abuse of power related to digital cash transfers be prevented or mitigated?

23.1. WFP has zero tolerance for sexual exploitation, fraud, bribery, and harassment of persons of concern by staff of WFP and partners including financial service providers, and agents.

23.2. Our staff are expected to always treat you with respect and never ask for any favours, including sexual favours, in exchange for assistance.

23.3. If a WFP or partner staff does not treat you respectfully or asks for a favour in return for assistance, or if you have been asked to provide payment in return for assistance and are unsure, to report directly to WFP through the helpline on 0800 210 210.

23.4. We also urge any individual who experiences or observes any misconduct by WFP or cooperating partner staff to report directly through the helpline.

23.5. Calling the WFP helpline is free of charge.

23.6. All households are urged to be alert against criminals requesting their PIN or money.

23.7. It is the responsibility of each refugee to report any cases of bribery, fraud or harassment including of sexual nature by humanitarian staff, financial service providers, and their agents. If a WFP or partner staff does not treat you respectfully or asks for a favor in return for assistance, or if you have been asked to provide payment in return for assistance and are unsure, directly to WFP using the helpline on 0800 210210.

23.8. Calling the WFP helpline is free of charge please visit your nearest helpdesk or contact WFP directly through the toll-free helpline on 0800 210 210.

23.9. WFP alongside cooperating partner staff, financial service providers, settlement leaders, and refugee representatives will jointly conduct routine community sensitization to remind of their rights to seek information regarding their entitlements and report any cases of fraud and harassment.

24. How can I get more information, or direct any questions complaints, suggestions or concerns regarding mobile money enrolment exercise?

24.1. Refugees **have the right to ask further questions, share suggestions** on how to improve assistance, **or make complaints** about their assistance, including allegations of misconduct, sexual exploitation, and abuse by humanitarian staff through the following channels:

i. **Approach WFP and partner field staff** that are present at help desks, protection desks, food distribution points or during community visits for questions, feedback or complaints.

ii. Call the **WFP helpline for free on 0800 210 210**, from Monday to Thursday between 8:00am and 5:00pm, and on Friday between 8:00am and 1:00pm.

iii. Approach your **local refugee welfare committee members, representatives and outreach volunteers** who will share your questions, feedback, or complaints with us.

iv. If you prefer to **write to us**, you can get in **touch via email** (uganda.helpline@wfp.org).

24.2. Refugee households that are not sure of their assistance delivery modality are strongly **encouraged** to approach the channels above to confirm their assistance modality.

24.3. We urge any individual who experiences or observes any misconduct by WFP or cooperating partner staff to report directly to WFP using the helpline on 0800 210210. Calling the WFP helpline is free of charge.

24.4. We would like to remind and reassure all refugees that **WFP uses multiple feedback channe**ls, based on the needs and preferences of affected people.

24.5. In case one of the channels above is not available, refugees are strongly encouraged to use any other alternative channel from the list.