



## G2P PAYMENT DELIVERY

HBL PERSPECTIVE

وطن کارڈ



VISA

WATAN CARD

## Project Background (Watan Card)

**Government of Pakistan seeking disbursement of funds to Flood Affected Persons (FAPs) to meet their food and sustenance requirements in a transparent and effective.**

- One time disbursal for PKR 20,000 for immediate needs
- Subsequent disbursals for housing/rebuilding
- Disbursal through Camp sites

## Government Requirements (Watan Card)

- Core banking application for virtual account creation without any paperwork requirements.
- No subsequent requirements of post-account opening paperwork.
- Willingness to deploy and operate outside existing bank branches
- Issuance of Program Personalized Debit Cards
- Distribution/Disbursement of the Debit Cards outside Bank Branches at any suitable location within/nearby flood affected districts.
- Countrywide distribution setup
- Launch Date – October 1, 2010
- Bank managed audit trails
- Cash Disbursements through cards at Camp sites and through HBL branches

## PROJECT PERFORMANCE (Watan Card)

- Provinces of Sindh and Balochistan assigned for disbursement of Watan
- Teams deployed at 28 FAP camp sites: 19 in Sindh and 9 in Balochistan
- FAP verification and Card issuance at Camp Site
- 344,172 Watan Cards Issued
- Funds disbursed – PKR 6.07 billion through HBL POS and ATMs
- 62 GPRS POS terminals deployed at Camp Sites
- POS terminals deployed at 110 HBL branches in vicinity of camp sites
- Multilingual support at HBL call center
- Multilingual educational material developed and provided with card welcome packs





**BISP PROJECT**

## Project Background (BISP)

**Government of Pakistan seeking mobile wallet solution to facilitate recurring disbursement of cash under Benazir Income Support Program (BISP)**

- Monthly cash disbursal
- Mobile handset solution
- Disbursal through bank branches / third party agent network

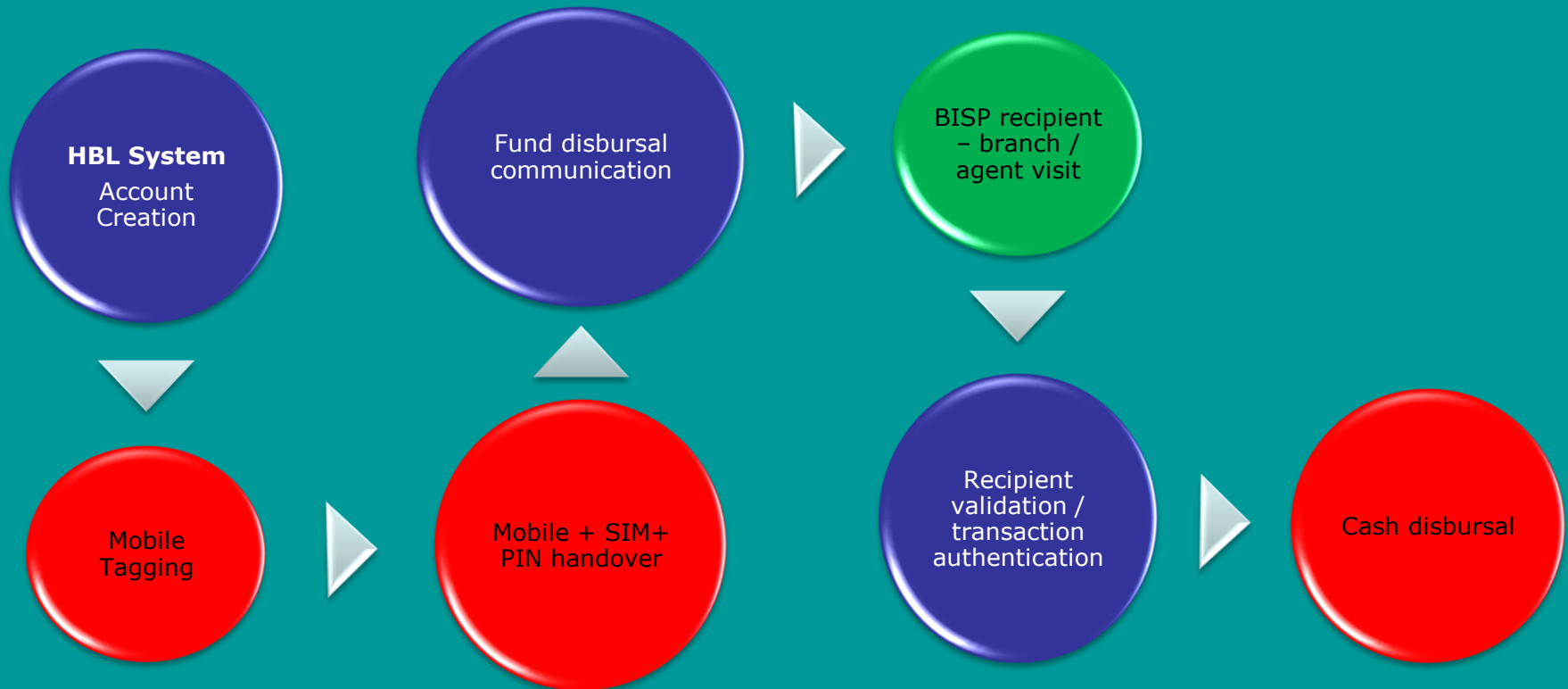
## Government Requirements (BISP)

**Phased launch with regulatory / audit / risk ownership / relevant expense residing with the financial institution**

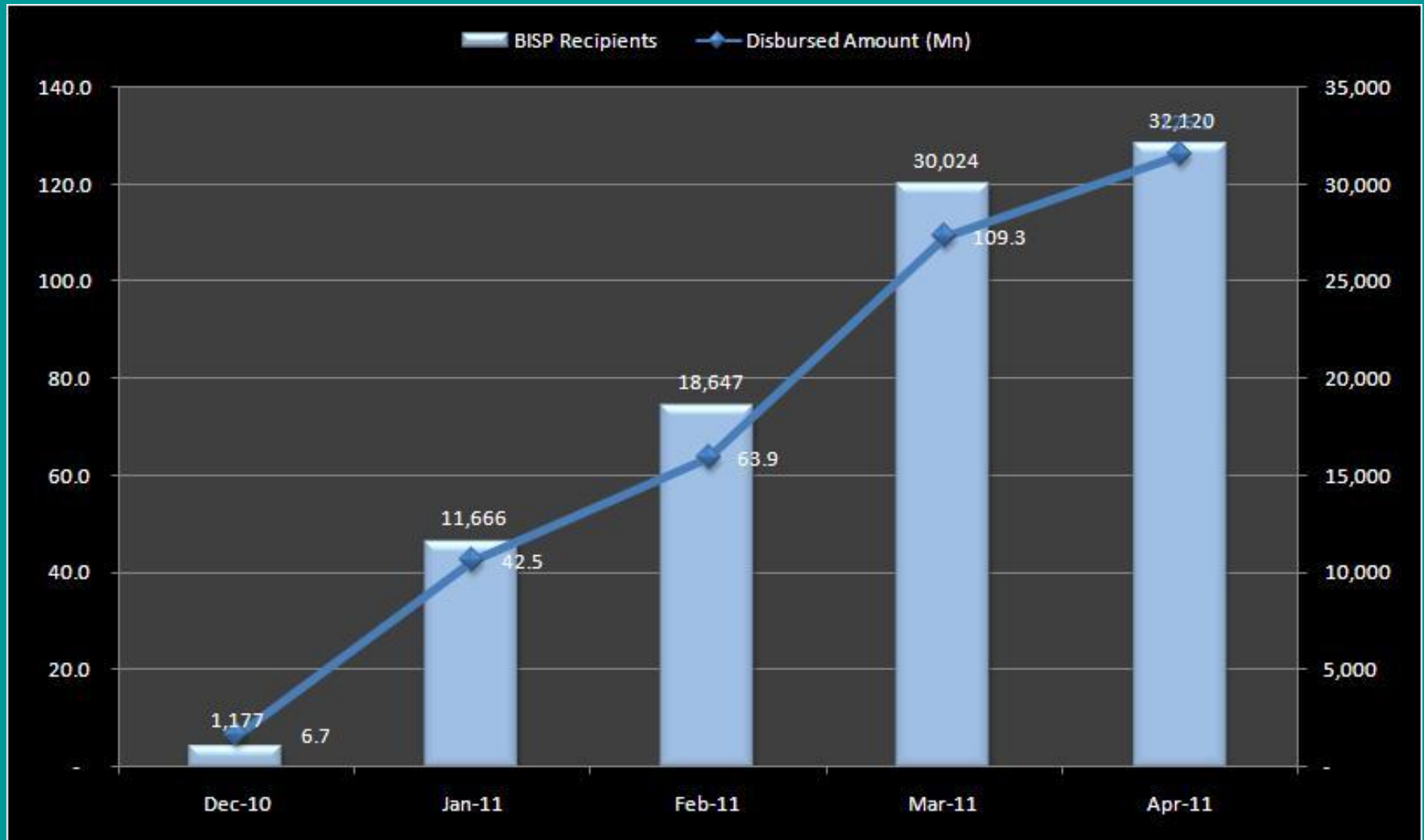
- Free Mobile Handsets
- Countrywide distribution setup
- Launch Date – December 28, 2010
- Launch region – Larkana District
- Bank managed audit trails
- Multifactor authentication
- Regulatory approval / license



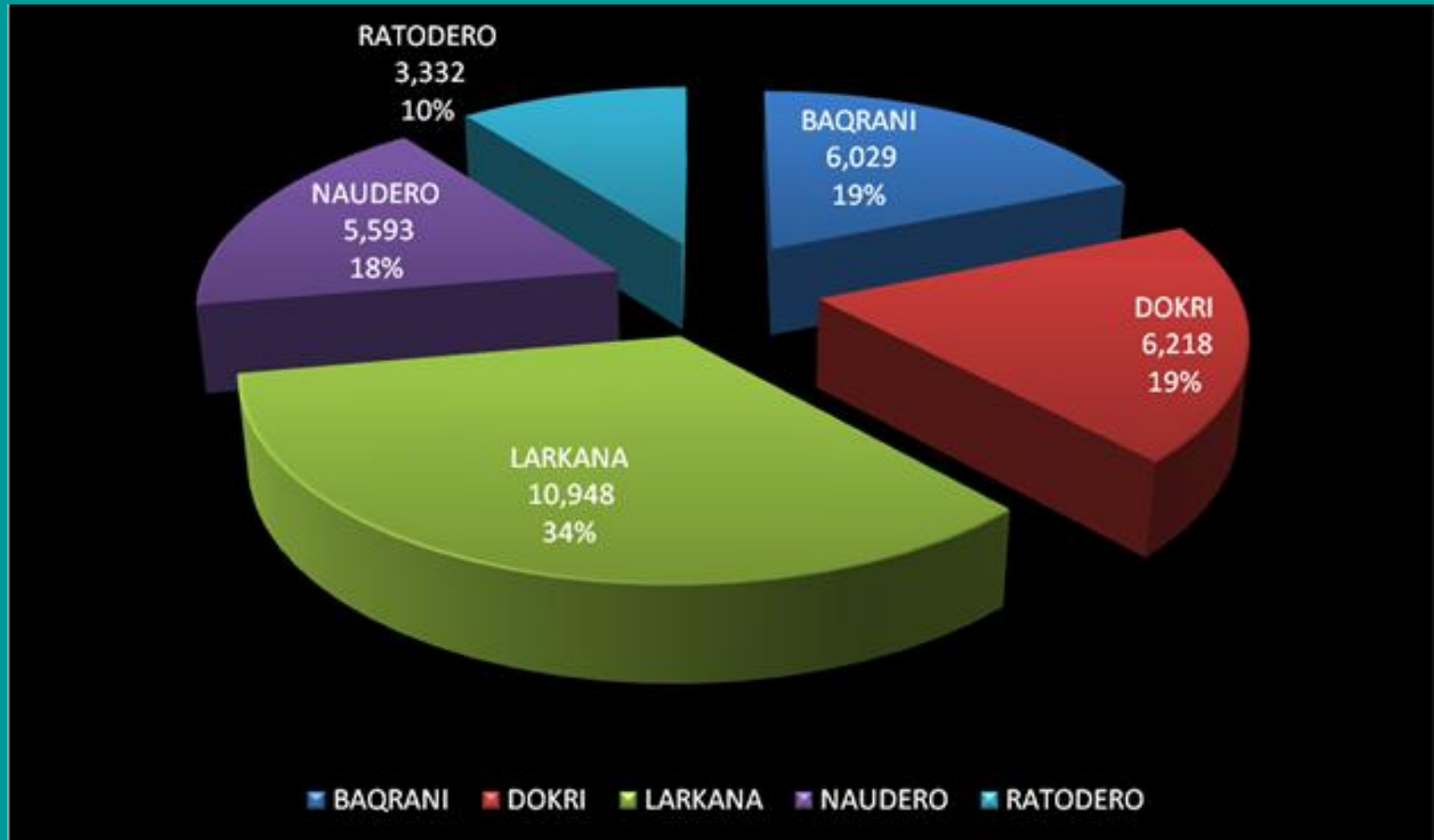
## ACCOUNT CREATION & CASH DISBURSAL PROCESS (BISP)



## PROJECT PERFORMANCE (BISP)



## PROJECT PERFORMANCE (BISP)



## CHALLENGES & LESSONS LEARNT

- Customer Service
- Customer Awareness & Understanding
- Security
- Complaint Management
- Operational Management
- Regulatory Framework

**THANK YOU**