|  |
| --- |
| **Explanation/clarification of the current payment issue.** There are 4 actors involved in the payment process, 1. IFRC/Slovak Red Cross, 2. Red Rose, 3. MoneyGram, and 4. the beneficiary’s bank. After all the processes, it is MoneyGram (MG) which sends payment to the beneficiary’s account via his/her Bank. We faced a few issues from MoneyGram and very few issues from the beneficiary bank. This time MoneyGram faced a technical issue in their system flow and a few payments did not go through, they are working to resolve the issues. Red Cross can only know about the payment status after 7 business days (this is the processing time agreed with MoneyGramm), and t**hat’s why we send payments from Red Cross to RedRose /MG 7 days earlier** so that payment is available to the beneficiaries within the promised date. 1. When Slovak Red Cross (SRC) **notices that some of the payments did not go through**, we send payments **directly to the beneficiaries’ accounts**, bypassing the standard procedure via MoneyGram (MG).
2. 0n the 7th day, if payment is stuck, **Red Cross uses an alternate method of payment**, which can also take 2 days, any holiday will add up the delays. This is the reason that there can be delays in the payment in some cases, but Red Cross is committed to provide quality service to the affected people and will ensure that payment is made to the account on time.

**What is MoneyGram:** MoneyGram (MG) is a money transfer company which has global coverage and It is well known for secure and swift money transfers to its clients with nominal transfer fees in normal, as well as in humanitarian situations.  **Why Red Cross uses MoneyGram for payment transfer:** with the support of International Federation of Red Cross (IFRC) Red Cross societies in their respective countries, provide support to the Ukrainian displaced people to meet their emergency needs, so does Slovak Red Cross. This regional level support to the displaced people requires a payment solution which is easy, quick, requires minimum beneficiary information and admin procedures, economical, reliable and has coverage in most of the countries with multiple distribution option ie. IBAN transfer, Cash Pickups etc. The MoneyGram has all these characteristics which made it the most suitable payment solution for the Europe as well as for Slovakia to transfer payments to our beneficiaries. |
| **Question**  | **Answers**  |
| Why my monthly payment has been delayed? | We are aware of the issue, and we apologize for the delay happened due to some technical issues. We are following up on each case and issue will be fixed soon.  |
| If my payment did not come to my account on the due date, what should I do?  | If you have not received the payment on time, you will be receiving a message from Slovak Red Cross regarding the delay, on the due day or a day before. After the message, you are expected to receive the payment within a week, thank you for your patience. |
| What should I do if I receive payment twice for the same month? | If you received two payments in one month, this is due to a technical error. In this case your payment will be adjusted next month, and you will receive an informative message about it. |

Example 2.1.5 – Shelter FAQ – Payment issues

*Note: This is a real example of simple FAQ communication document used in Slovakia as part of communication around payment issues. Used in the Ukraine 2022 response.*