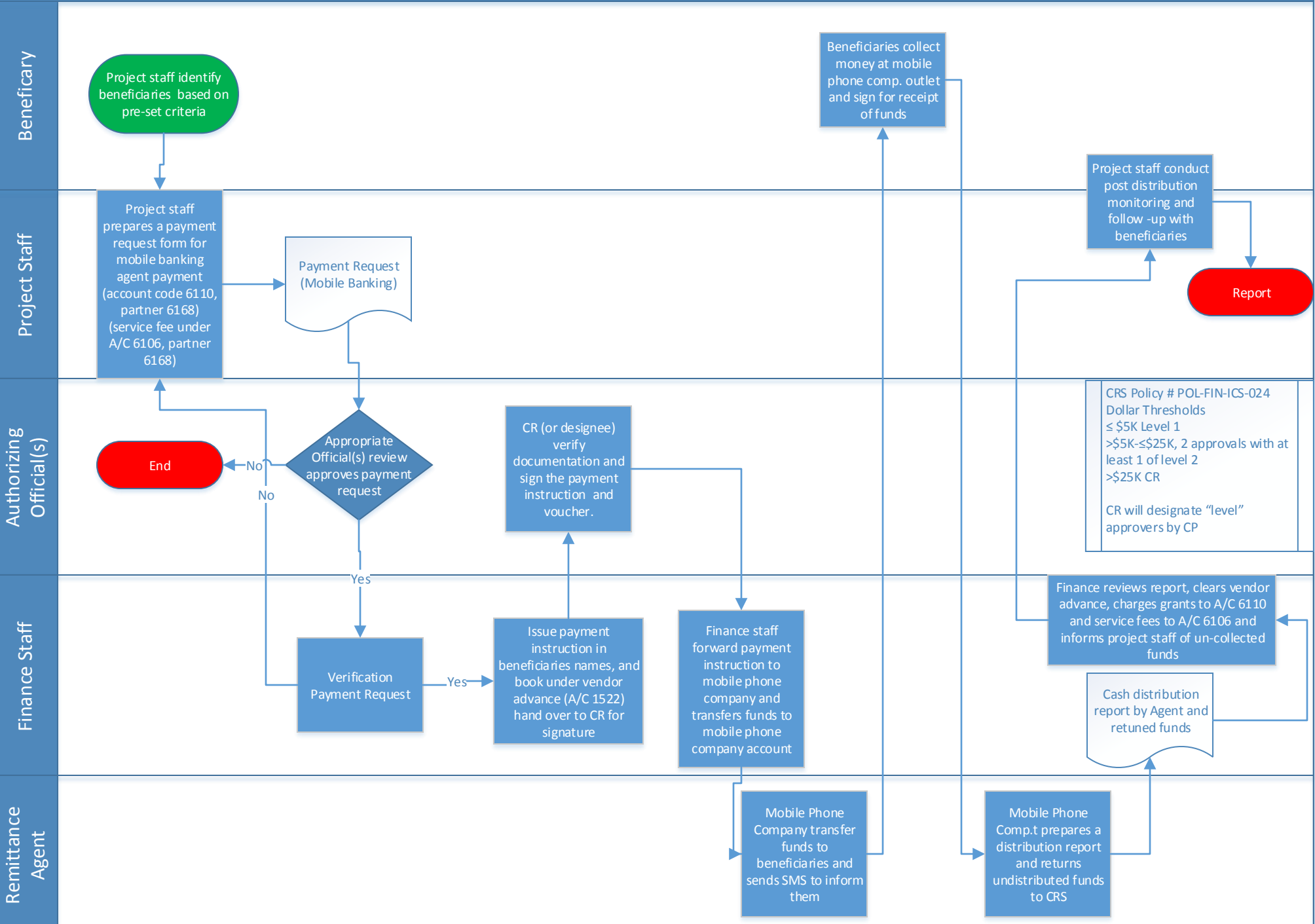


Direct Cash Transfers, Payment to Beneficiaries (or Vendors) in Mobile Phone Banking



CRS Policy # POL-FIN-ICS-024
 Dollar Thresholds
 ≤ \$5K Level 1
 >\$5K-≤\$25K, 2 approvals with at least 1 of level 2
 >\$25K CR
 CR will designate "level" approvers by CP

Finance reviews report, clears vendor advance, charges grants to A/C 6110 and service fees to A/C 6106 and informs project staff of un-collected funds

Cash distribution report by Agent and returned funds