



Ministry of Finance Planning & Economic Development

Accountant General's Office

E-CASH SOLUTION

"Digital health worker payments in Africa: A focus on implementation experiences from the recent polio campaigns in Uganda and Malawi."

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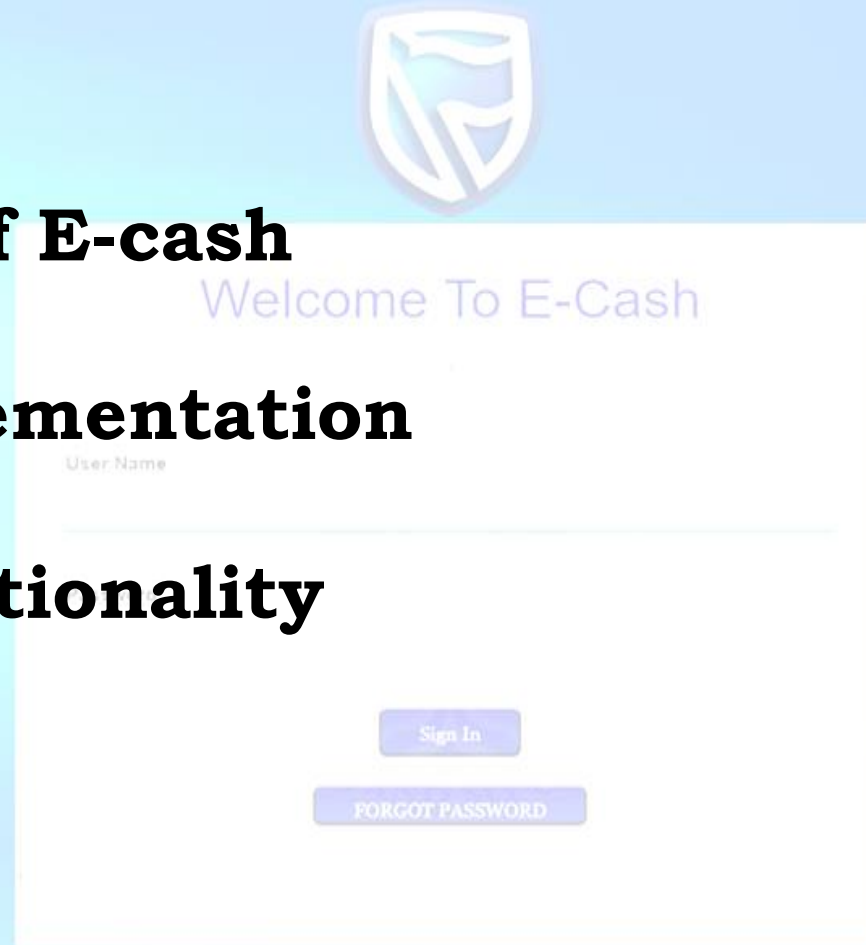
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February, 2023

PRESENTATION STRUCTURE



- ❑ Introduction
- ❑ Objectives of E-cash
- ❑ E-cash Implementation
- ❑ System functionality
- ❑ Experiences
- ❑ Conclusion

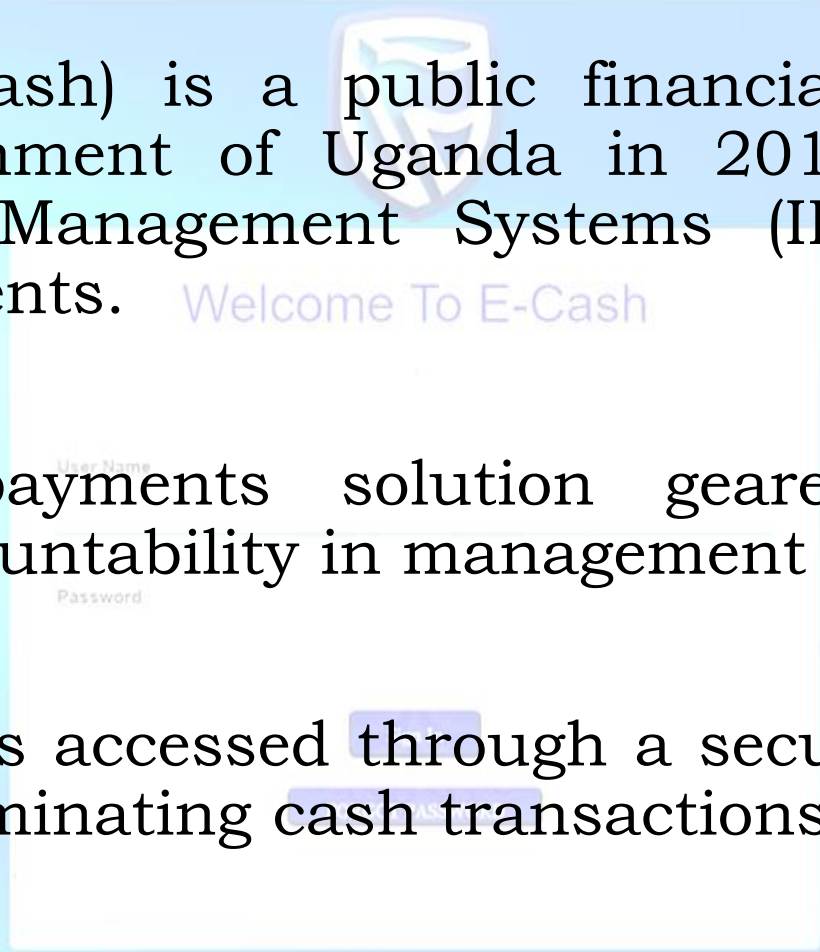


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INTRODUCTION

- ❑ Electronic Cash (E-Cash) is a public financial management reform introduced by Government of Uganda in 2017 to complement the Integrated Financial Management Systems (IFMS) for purposes of facilitating cash payments.
- ❑ It's an electronic payments solution geared towards achieving transparency and accountability in management of public resources
- ❑ The E-Cash platform is accessed through a secure web portal with the primary purpose of eliminating cash transactions in Government
- ❑ The E-Cash system is guided by the National Payments Policy (steered by Bank of Uganda and Ministry of Finance) that regulates all digital payments.



OBJECTIVES



OVERALL OBJECTIVE: Ensure cash transactions are authorized, properly accounted for, documented and identifiable to specific Government activities undertaken by MALGs

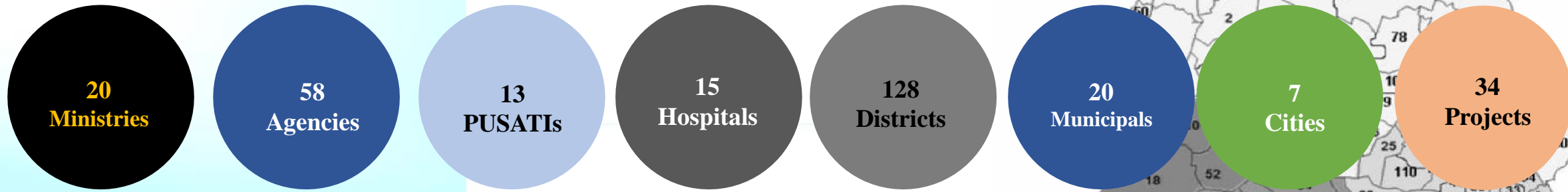
- Foster efficiency and provide convenience in the execution of cash payments
- Ensure security and transparency of the entire payment process
- Provide real time disbursement of cash pay-outs

- Avoid fraud or loss of money due to theft, incorrect recording, or the careless handling of physical cash.
- Provide accountability & audit trails of disbursed funds through reports generated from the system

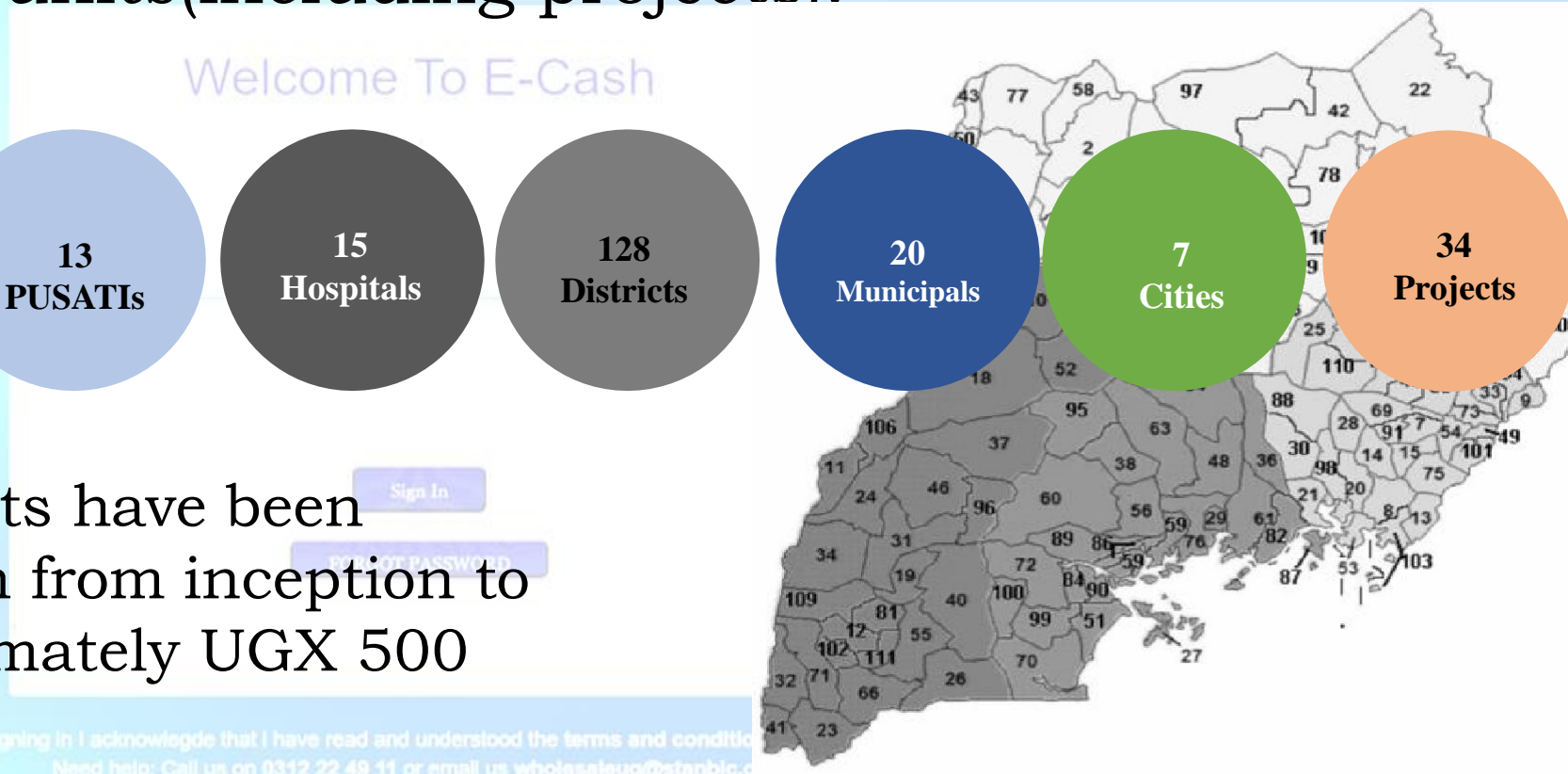
E-CASH IMPLEMENTATION



E-Cash was first rolled out to 13 pilot votes in March, 2017 and to other entities in the subsequent years. The system is currently in use in 295 operating units(including projects).



Over 1,948,635 pay-outs have been processed using E-Cash from inception to date totaling to approximately UGX 500 Billion



SYSTEM FUNCTIONALITY -Payment Process



1

Initiation of Payment from IFMS to the E-CASH holding account

Cater for the surcharge of **1.035%**

Transfer of funds to E-cash should be made at least three days prior to the intended payment date

2

E-cash holding account is credited and funds sent to the respective E-cash wallets of the MALGs

Funds once credited take 10 working days to expire and any unspent balances swept back to the Treasury Single Account.

3

Beneficiary registration & validation on the E-cash

Payment processing (Payments to either beneficiary Mobile Money Numbers of Bank account numbers)

Payments can also be scheduled to a preferred date

SYSTEM FUNCTIONALITY- Workflow Tool



The workflow tool is used to add/amend the entity's user details. All requests are initiated & approved through the system



Adding new vote users



Deactivating users



Setting up new entities on the E-cash platform



Notify AGO of payments made through the system

Welcome To E

User Name

Password

Sign In

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SYSTEM FUNCTIONALITY- Others



REPORTING

The system provides various reports & dashboards to aid analysis of information for decision making processes

- Account statements
- Volumes & values report
- All transactions report
- EFTs and Sweep reports

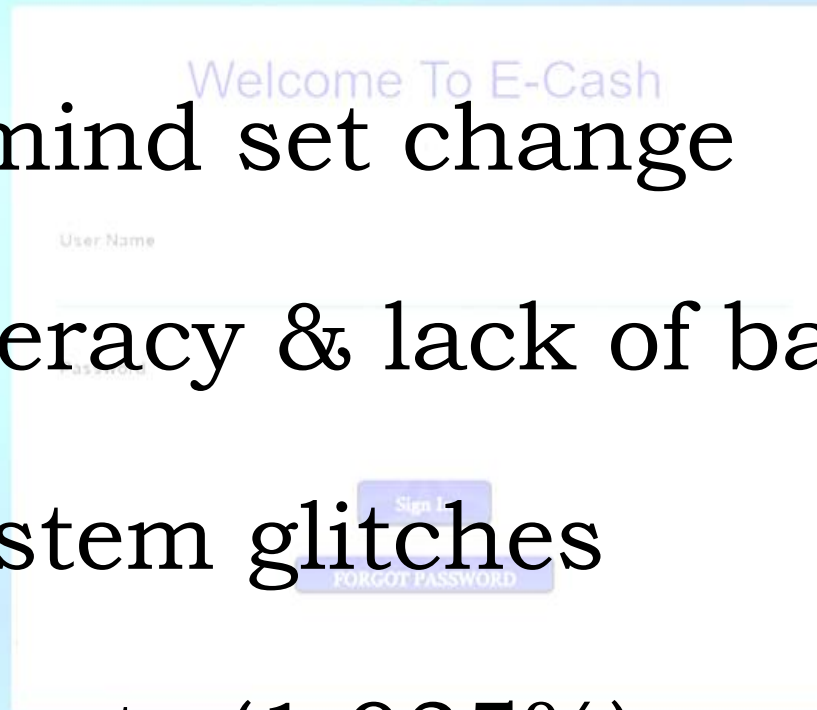
USERS OF THE SYSTEM

- ❖ **Initiator**-enter transactions
- ❖ **Verifier**- establish accuracy
- ❖ **Approver**- Authorize payments
- ❖ **Administrators**- M&E, Audit
- ❖ **AGO administrators**- Support, M&E
- ❖ **Developers**- Back end

EXPERIENCE-Challenges



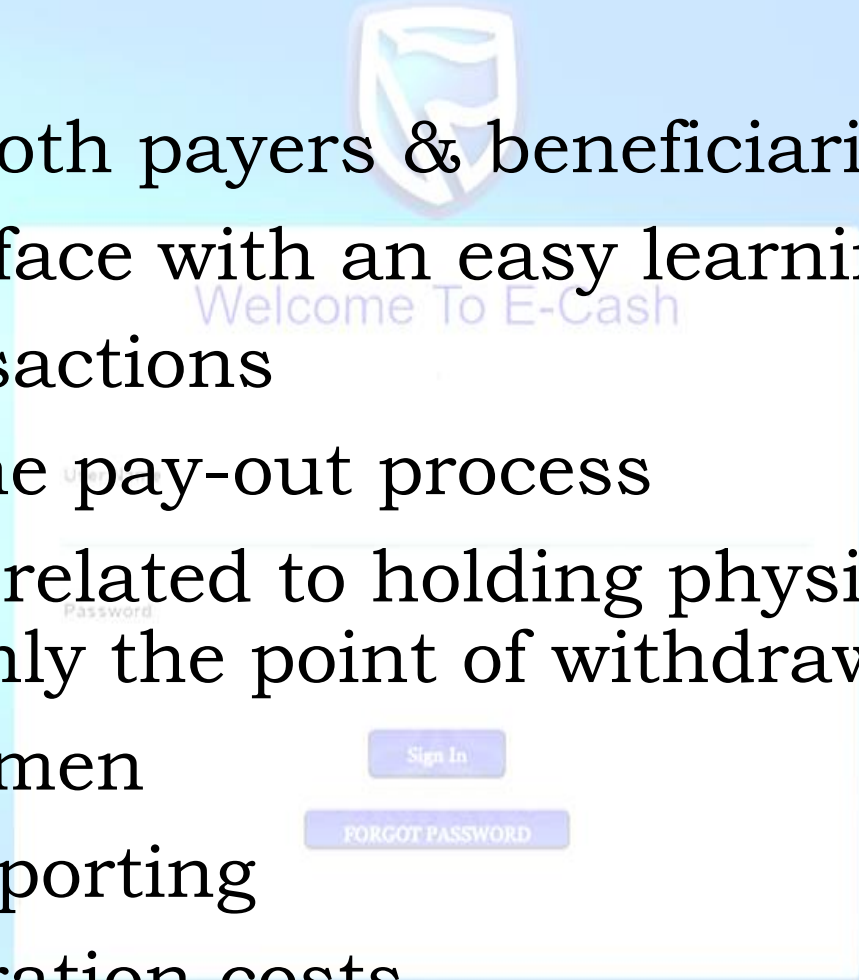
- Network connectivity
- Attitude and mind set change
- Computer illiteracy & lack of basic skills
- Occasional system glitches
- Transaction Costs (1.035%)



EXPERIENCE-The good side



- Instant payments
- Convenience (for both payers & beneficiaries)
- User-friendly interface with an easy learning curve
- Timeliness of transactions
- Transparency of the pay-out process
- Mitigation of risks related to holding physical cash/ limits physical cash to only the point of withdrawal
- Removal of middlemen
- Fast & accurate reporting
- Reduced administration costs



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CONCLUSION



Effective and efficient utilization of public resources continues to be the key driver of PFM reforms in Uganda. The E-cash system has played a major role in ensuring the we move a big step toward achieving the dream of a Cashless Economy



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