

## Empowering Disaster Survivors: Introducing Cardless Mobile ATMs

**How the payments community can more effectively help those in need when disaster strikes using existing technologies and infrastructure. By Jim Leroux, President, Pin4**

During and after a disaster, one of the most pressing challenges for survivors is how to pay for essentials such as food, water, shelter, clothing and transportation. Disasters can take out infrastructure making it impossible to use traditional electronic payments such as credit and bank cards, exacerbating an already dire situation. Also, the most severely impacted survivors are likely to be unbanked, underbanked or otherwise disadvantaged individuals who may be excluded from mainstream financial services. In these situations, truly “**cash is king**” as it enables survivors to pay for essentials even when other types of payments are not available. However, the question arises of how to securely and efficiently get cash in the hands of these survivors. The answer is cardless mobile ATMs, which can provide a cash lifeline to those in need.

**\*Important: Cardless ATM cash is already available in the U.S. and other countries. Millions of cardless ATM cash disbursements are made each year, including financial assistance payments to those in need. This article explores the specific use of portable mobile ATMs (such as those used today for festivals and other events) with existing cardless ATM capabilities to respond to disasters and other emergencies.**

### Portability

Cardless mobile ATMs are an innovative response to the critical issue of distributing cash to disaster survivors. These ATMs are small and light enough to be transported directly to the site of the disaster and can be placed in or near the emergency response centers or in other areas convenient to the survivors. These ATMs can then operate independent of the normal power and mobile phone grids, relying on generators or batteries for power and portable cellular and satellite resources for connectivity.



### Ease of Use

One of the key advantages of cardless mobile ATMs is their ease of use. The cardless cash process is simple so that the withdrawal can be done by any survivor, regardless of their familiarity with ATMs or payment cards. The survivor does not need to have or use any plastic card or bank account and only needs to follow the clear prompts on the ATM screen.

The solution is also easy for aid organizations to use. Orders can be securely and efficiently submitted by aid workers on site at the emergency or remotely from the organization's offices, in each case using tablets, laptops or other devices.

### Security and Accountability

Each order is secured by unique credentials the survivor enters into the ATM to authorize the withdrawal. These credentials are generated by the cardless ATM system when the aid organization submits the order request. These credentials can be transmitted to the survivor's mobile phone via text message or communicated directly by the aid organization if the survivor does not have or has lost their mobile phone.

For the aid organization, using a cardless ATM solution enables real-time issuance, tracking and reporting of relief payments and avoids the need to manage and secure physical cash. This provides the aid organization with full transparency and accountability and also ensures the financial assistance reaches those who need it most.

### Driving Inclusive Disaster Recovery

In times of crisis, financial inclusion becomes even more crucial. Cardless mobile ATMs promote the recovery of vulnerable communities and individuals, including those excluded from traditional financial services. By offering cash aid directly to survivors, the survivors are empowered to use the funds according to their own unique needs, fostering a sense of hope, dignity and independence during challenging times.



### Versatility in Deployment

The flexibility of cardless mobile ATMs makes them suitable for a wide range of disaster scenarios. Whether it's a hurricane, wildfire, flood or other calamity, these ATMs can be swiftly deployed to provide cash aid where it's needed the most, even if the area is rural or remote.

### Collaborative Efforts for a Resilient Future

As we continue to grapple with the impact of disasters, collaboration between participants is absolutely critical. Governments, NGOs, non-profits, foundations, insurers and payments companies must work together to develop enhanced ways of delivering aid to those in crisis. To rapidly deploy cardless mobile ATMs when disaster strikes, it is important to prepare in advance and even run a few small "pilots." In this way, the participants can "pre-position" the necessary resources and be ready to act rapidly when the disaster strikes. When done properly, aid can then be delivered to survivors within minutes instead of days, weeks or longer.

In summary, cardless mobile ATMs offer aid organizations a unique and compelling way to assist disaster survivors. These ATMs offer a secure, efficient and flexible way to rapidly get cash in the hands of individuals in crisis.

***\*Pin4 (pin4.com) is the largest global provider of cardless ATM cash solutions, currently operating in the U.S. and Europe. Pin4 is also a member of Paal (Payments as a Lifeline), a non-profit coalition of financial services companies dedicated to delivering humanitarian financial aid and disaster funds to those in need.***