Advice to mobile staff on personal finance while on assignment

Essential reading before departure

Revised 2026

Introduction

While on assignment with MSF, mobile staff salary is paid directly into the bank account that was provided to MSF. In addition, as of November 2026 per diem for mobile staff and accompanying dependents will be removed.

Outlined below are various suggestions of how to make sure you, as mobile staff, have enough cash and access to your personal money while in your assignment's location. Please note that your own Managing Entity may adapt the following advice and guidelines differently. It is important to consult the specific recommendations.

Objectives

While on assignment mobile staff will have access to salary advances paid in local currency cash to ensure access to funds in order to pay for daily expenses such as food and personal items. **Despite access to salary advances mobile staff should also ensure they have access to other methods of payment or alternative access to funds. The purpose of this document is to provide suggestions on how to ensure enough cash and access to personal methods of payment while on assignment.**

Rationale

Mobile staff have the possibility to request salary advances where possible however MSF strongly encourages you to manage your finances independently while on assignment. Because salary advances are optional, intended for when mobile staff do not have access to other payment methods and do not offer flexibility in terms of amount, mobile staff should prefer to access funds through their own means. Prepare to access funds with debit of credit cards and consider other digital payment methods or accounts. These reflections are important before departure because **costs of accessing money will be borne by the individual mobile staff**.

Before departing on assignment

- Get an international bank card from your bank (Visa and Mastercard are the most accepted)
- Set up your bank account so that you have access to internet banking – most programme countries have internet access. Inform your bank that you will be working abroad, so that the internet banking is not blocked and your banking transactions are not flagged as suspicious. Ask the costs of withdrawal and the exchange rate used by your bank.
- Consider in advance other potential costs (such as holiday costs and flights) and how to manage these expenses Including raising the monthly amount that can be paid or withdrawn via your card abroad.
- Plan your expenses and purchases in advance to avoid carrying large amounts of cash for those unnecesarily.
- Ensure you are informed by the managing entity of the relevant currency used in your assignment location. Do not assume that USD or EUR are accepted everywhere – they are not! Please be aware of the risks and consequences of using black market for exchanging currencies. As broad orientation, please follow the same rules that apply to the programmes.

While on assignment

Be sure to review the briefing documents for your assignment location, including information on the standard amount for salary advances or in exceptional cases where the location is ineligible. Below are some of the most typical methods to access home funds while on assignment.

Salary Advances

- In recognition that access to cash or other payment methods may be difficult, mobile staff will have access to salary advances when needed and possible. These advances are provided in cash within the programme and subsequently deducted from the employee's salary paid into their bank account.
- The process to request salary advances is an easy online tool and will be shared during onboarding.

Using your bank card to pay for daily needs or holiday flights

- In some programme locations, shops accept payment with international cards or electronic funds transfers (EFTs). Some shops may offer cash back when purchasing. In some exceptional circumstances, some international cards may not be usable, so it is important to confirm with the managing entity.
- If you are booking a flight with a major airline, it is often possible to purchase an e-ticket. In this case, it is easy to book flights using your credit/debit card online.

Mobile money and e-wallets

- Mobile money is a digital financial service that allows users to send, receive, and store money using a mobile phone without always requiring a bank account, their scope can be international (Google Wallet formerly Google Pay, etc.) or local. Services such as M-Pesa, Orange Money and Wave are commonly used due to their security and widespread acceptance, particularly through local operators. Check with your project team regarding availability and how these services function in your assignment location.

Cash

- Personal cash may be kept in the MSF safe, but it is important to consult the rules and conditions about access to this solution and its use. However, MSF is not responsible in case of loss or theft of the cash of mobile staff and discretion is important (not talking about when/where we take cash) for security purposes.

ATM

Many countries where MSF operates have ATMs that accept most international debit and credit cards – particularly Cirrus, Maestro, Visa, and MasterCard.

- ATMs are sometimes the best, easiest and cheapest way to access cash, with limited charges from the bank and relatively good exchange rates.
- Cash is usually withdrawn in the local currency, which means you do not need to exchange the money.
- Withdrawal limits, currency availability, fees and security are important considerations. **Always follow MSF security rules** applicable to your programme country, particularly regarding ATM withdrawal.

Banks

In most countries that do not have ATMs it is possible to withdraw cash using your credit/debit card in a national bank.

- The bank will usually require a copy of your passport and may ask for details of your local address. Always follow MSF security rules applicable to your programme country regarding accessibility to banks.

- Fees for this type of withdrawal may exist, and the funds are usually provided in local currency.
- Credit card companies may charge interest on cash withdrawals from the date of the transaction. To avoid high interest charges, it is advisable to transfer funds to your credit card account before or immediately after making a withdrawal. If you have access to online banking, this can usually be done easily.

Western Union, Ria and other Money offices

There is a network of money transfer agencies throughout the world. They are present in many locations, not just in capital cities. Cash collection requirements vary by country and may include specific identification, registration, address or other requirements but transferring funds via these agencies is relatively simple.

- For more information on sending and receiving money via Western Union, you can check their website - http://www.westernunion.com - which provides country-specific requirements and guidance
- While Money Offices can be more expensive than other methods, it remains a useful option when alternatives are limited or unavailable.
- With these companies' apps, in some cases it is possible to send money to yourself at a branch in the destination country or even to mobile money accounts such as Orange Money or M-Pesa, for example.

In case of personal emergency

Additional options may be considered when the above-mentioned is not possible. These exceptions should be reserved for emergencies or when there are compelling personal issues. Exceptions are assessed by the employer from a duty-of-care and solidarity perspective and should not be used to compensate for insufficient planning or to avoid transaction fees. Please consult your Managing Entity regarding the conditions that would apply to such exceptional advances.

- **Exceptional Salary advance**
  - Justified exceptional advances are typically limited to a certain amount. These advances are provided in cash within the programme and subsequently deducted from the employee's salary paid into their bank account.
  - Amounts exceeding this ceiling must be approved by the relevant Contracting Section and requires proof of agreement and may result in longer processing times.

A final word of advice: think ahead and be prepared – your personal money is YOUR responsibility!