

FORUM: Economic and Social Council

QUESTION OF: Achieving access to banking, insurance and financial services for all

SUBMITTED BY: China

CO-SUBMITTED BY: Afghanistan, Botswana, Brazil, Burkina Faso, Chile, Congo, ECA, EU, Georgia, Ghana, Greenpeace, IFAD, India, Palestine, Rwanda, Togo, UNEP, UN-Habitat WTO, Zimbabwe

THE ECONOMIC AND SOCIAL COUNCIL,

Alarmed by the fact that 2 billion adults do not have access to a formal bank account worldwide,

Defining Insurance as “A written contract between a firm/individual and an insurance company that protects the former from losses due to a particular event such as an accident, theft or natural disaster”,

Further defining Financial Inclusion as “outlining the members of society and business enterprises that have access to financial services and institutions”,

Keeping in mind that access to financial services is intrinsically linked to ensuring economic growth,

Noting with concern that geographical, gender based and financial literacy related discrimination are all central to the issue,

Bearing in mind that 8% more males hold accounts at a formal financial institution compared to their female counterparts,

Observing that rural households account for more than 70% of the world’s poverty,

Recalling UN Resolution 52/194 on the role of microcredit in the eradication of poverty, and its recognition that those living in poverty are able to improve their livelihood when opportunities exist in a suitable environment for economic growth,

Considering the definition of microcredit as the lending of small amounts of money at low interest into new businesses in the developing world,

Commending the efforts of Tanzania to increase financial security for their citizens by introducing insurance schemes that reduce the price risk experienced by their farmers and protect their economic interests,

Taking into account Sustainable Development Goal 8 and its commitment to promoting sustained and inclusive economic growth by managing risks,

Noting with satisfaction the efforts of the World Bank to eradicate poverty by promoting microcredit schemes to foster economic growth,

1. Calls for the creation of the United Nations Committee for Financial Inclusion Coordination (UNCFIC) as an ECOSOC subsidiary body, to work in conjunction with the UN Secretary General's Special Advocate for Inclusive Finance for Development (UNSGSA) and the United Nations Capital Development Fund (UNCDF), with the aim of managing and coordinating United Nations endeavours in the achievement of universal access to banking, insurance and financial services through responsibility for the formation of developmental economic strategies, promotion of financial equality and the establishment of a variety of other measures to include, inter alia:
 - a) continuous conduct of investigative research into access to banking, insurance and financial services in member states with focus on the identification of prevalent causes of financial exclusion and highlighting both geographical and societal areas in which the issue of lack of access to such services is particularly prevalent
 - b) development of advanced quantifiable methods for measuring access to financial services to allow for biannual publication of figures by the UNCFIC, outlining the current situation in this regard and providing an instrument for the measurable tracking of progress in the combat of the issue
 - c) compilation of findings in conjunction with the World Bank annual financial inclusion report on access to such services, to devise recommendations to be incorporated into UNCFI strategy and suggested model policy measures for implementation by member nations at their discretion
 - d) organisation of a biennial conference to be held in Geneva, Switzerland, coordinated by the UNCFIC with attendees from relevant UNOs, NGOs and member states to discuss the issue of universal access to financial services with a focus on sharing of ideas regarding practices that have proven successful in ensuring increased financial inclusion;

2. Urges member states, particularly those considered by the UNCFIC to have distinct cause for concern as per aforementioned quantifiable scales regarding access to financial services, to consider the establishment of state-owned financial institutions, including but not limited to development or agricultural banks and insurance institutions, to ensure effective provision of essential financial services to all their respective citizens, with these bodies commanding either a macro-control, supervisory role or a commercial function as deemed appropriate and assistance from the United Nations system provided where necessary such as:
 - a) technical assistance from the UNCFIC, UNCDF and World Bank regarding the efficient foundation and operation of such bodies
 - b) funding by the UNCFI and World Bank if required in the initial establishment of such bodies with further potential funding strictly contingent on evidence of increased financial inclusion as a direct result of their work;

3. Encourages the inclusion of specific targets regarding financial inclusion progress and related legislative changes for respective member nations within:
 - a) World Trade Organisation (WTO) Accession framework, particularly relating to revision of banking and insurance legislation to ensure improved access to such services
 - b) International Monetary Fund (IMF) Conditionality Policy, through diversification of Fund-supported programs, to be overseen by the Strategy, Policy and Review Department of the IMF, thus recognising the importance of access to financial services for local populations in providing a sustainable mechanism for stimulation of required economic growth;
4. Further calls for the creation of model bankruptcy legislation for common law and civil law legal systems, by the World Bank, IMF, and UNCFIC with assistance from the United Nations Office of Legal Affairs (UNOLA) and other relevant UNOs and NGOs, with the aim of reducing risk for banks and financial institutions engaged in lending to high risk borrowers and Small and Medium Sized Business Enterprises (SMEs), to be used by member states at their discretion;
5. Encourages governments to provide comprehensive financial education, with assistance from UNESCO and UNCFIC regarding funding and technical assistance for farmers, vendors, consumers and other low-income citizens, such as:
 - a) government funded courses for local farmers and entrepreneurs on the importance of insurance and banking
 - b) classes for school children regarding the benefit and importance of financial services;
6. Recommends the creation of a mass media campaign to be overseen by UNCFIC in conjunction with United Nations Educational, Scientific and Cultural Organisation (UNESCO) with the aim of educating populations on, inter alia:
 - a) the location, nature and extent of the different financial services available to them
 - b) advancements in financial technology and particularly banking services that can be utilised including, but not limited to, e-banking and mobile interfaces
 - c) the importance of maintaining a high credit score for ease of access to financial services and the validity of insurance services in hedging against potential future financial losses
 - d) the importance of ensuring that groups frequently facing adversity and discrimination in terms of access to such services are comprehensively educated regarding their rights and options in this access and that campaigns created reflect this in their content;
7. Further encourages member nations to address issues surrounding lack of access to banking, insurance and other financial services in rural areas through fiscal and interventionist measures, availing of UNCFIC model policy measures mentioned in clause 1 and, where necessary, technical assistance from the IMF and World Bank in

this regard, including but not limited to scalable tax incentives for financial institutions that agree to set up in such rural areas or state subsidizing of insurance premiums for farmers engaged in agricultural activities in regions where extreme weather renders the risk uninsurable or disproportionately expensive;

8. Calls upon member nations to heighten investigation into discriminative practices by insurance companies and banking institutions, particularly regarding application for access to such services and price and quality of services offered, in order to ensure equal access and opportunities exist for all with appropriate sanctions for firms operating within their jurisdiction deemed to be engaged in unfair policies and practices that contradict national equality legislation and the ideals of, inter alia:
 - a) the International Convention on the Elimination of All Forms of Racial Discrimination (UNCERD)
 - b) the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW);
9. Supports the use of cooperative society schemes, practiced in rural areas of LEDCs, on a larger, more formal scale in order to:
 - a) encourage regional alliance to provide a foundation for building trust in formal financial institutions
 - b) foster national economic independence;
10. Recommends member state to increase the financial inclusion of agricultural businesses and Small and Medium Sized Enterprises (SMEs) by:
 - a) educating local populations through the mass media campaign mentioned in clause 5 on how to utilise the services provided by UNOs
 - b) incentivising financial institutions to invest in SMEs
 - c) implementing or expanding microcredit schemes to provide financial services to the financially included;
11. Further calls upon member states to expand and encourage reinsurance schemes with model schemes provided by the UNCFIC in conjunction with other relevant UNOs, in order to sustain and ensure a more secure trading environment;
12. Calls upon Member States to incorporate technology based initiatives such as e-currency and m-pesa to allow more fluid control and targeting.

FORUM: Economic and Social Council

QUESTION OF: Integrating and coordinating a response to the Zika Virus

SUBMITTED BY: Brazil

THE ECONOMIC AND SOCIAL COUNCIL,

Noting that eradication plans for *Aedes* and a verification system for pregnant females originating from a Zika virus infested area exist,

Aware that the Zika epidemic has revealed the shortcomings in both public health systems' methods and the supply of reproductive wellness goods and services and the rights of women and children,

Recognizing that the Centre for Disease Prevention and Control (CDC) has confirmed a causal link between the Zika virus in pregnant women and neonatal malformations,

Defining "self-limiting" mosquitos as mosquitos that have been genetically modified to express Tetracycline Repressible Activator Variant (tTAV), a protein which binds to transcriptional machinery in the mosquito's genes and halts the expression of vital proteins leading to the death of the vector,

Further defining "bacterially infected" mosquitos as vectors infected with Wolbachia bacteria in order to halt the reproduction of viruses within them,

1. Proposes the initiation of cost-effective, manifestation-oriented research projects based on prevention and protection against the Zika virus, including but not limited to:
 - a. continuing research in the field of vaccination development with the aims:
 - i. developing an efficient point-of-care assessment basis for diagnosis
 - ii. focusing on the development of safe vaccinations for pregnant women
 - b. sustaining meaningful research in the following fields to develop a clearer idea of the relationship between Zika virus and:
 - i. the Guillain-Barré syndrome
 - ii. treatment of microcephaly with special reference to prevention (involving pregnant mothers) of microcephaly in the infant;
2. Affirms the pressing need for appropriate infrastructure for the aforementioned research in addition to clinical trials and investigations on the virus, by means of including but not limited to:
 - a. strengthening existing laboratories especially in affected Member States in terms of:
 - i. efficient, reliable and well-maintained equipment such as temperature and humidity control or precise apparatus for drug and vaccination development
 - ii. adequacy of trained professionals running operations
 - iii. digital technology availability with links to databases used and accessed by the World Health Organization (WHO) to monitor worldwide progress on the research and avoid redundant or repetitive investigative processes

3. Recommends that Member States collaboratively develop a Zika Preventive Guidelines Framework to be followed by medical institutions (both private and public), personnel, government and concerned civilians, with special reference to the following parameters:
 - a. that the guidelines are based upon and not contradictory whatsoever to the WHO general framework
 - b. that the guidelines are flexible in the event the danger level of the virus in a country changes (either intensifies or ameliorates), keeping the nation ready for all intensities of the epidemic
 - c. the guidelines must be accessible to:
 - i. all government-certified medical clinics and centres in the country
 - ii. all personnel working in the abovementioned facilities, ensuring that they are well aware of the framework's contents and their application in daily clinical processes;
4. Urges the immediate control of Zika virus transmission across borders, keeping in mind:
 - a. the usefulness of screening male travelers coming into a nation from a source country which is affected by Zika, until conclusive evidence is available
 - b. creating and/or improving appropriate quarantining facilities near airports where necessary
 - c. checking on Zika virus for suspected male travelers on the outward journey (before transit) for enhanced entry assessment of risk to improve efficacy of the process and to prevent infectious transmission during transit or at the point of destination
 - d. development of a clear set of criteria based on evident symptoms which is checked before suspecting a passenger of carrying the virus, including:
 - i. a non-contact temperature check
 - ii. an exposure questionnaire
 - iii. a visual inspection for symptoms and questioning in case of doubt
 - e. strengthening security at land and sea borders to ensure only those carrying passes or other such authentication are allowed to begin transit and to ensure that the vector mosquitos are not spread to other countries or areas;
5. Strongly urges the following supplementary measures to curb transmission of the virus across borders, which may vary in viability depending on economic agenda of the nation:
 - a. improving mapping and control of porous border areas or areas of dense transit or migration (whether international or internal) to locate regions of potentially rapid transmission therefore requiring stronger health personnel force or attention
 - b. to reduce the rate of disinfection statistics for cargo from infected nations
 - c. encourage volunteer or low-paying work as health inspectors at these borders, as health inspection requires minimal training apart from adherence to the aforementioned fixed set of instructions and protocol
 - d. updating the intensity of border health inspection as per the CDC rating for the infection in a particular nation or border region
 - e. that airlines bear the responsibility for rapid disinfection or quarantining of suspected passengers, whether affected or at risk;
6. Asks that Member States draw their attention towards the provision and accessibility of healthcare-related goods and services, by means such as but not limited to:
 - a. integrate immunization producers and suppliers to avoid cases of excess demand (shortage) or excess supply (surplus) in the vaccination market
 - b. any and all willing Member States, whether affected or unaffected, to collaborate with the WHO to assist the affected nations in attaining complete access to primary healthcare, post and antenatal care for Zika patients bearing children, and a widely used, affordable and efficacious reproductive awareness package

- c. laying emphasis on early detection of Zika, in specific areas where vectors or possible vectors may be situated, as an attempt to lower the probabilities of autochthonous transmission of the infection;
7. Expresses its Hope that Member States will adopt the specific digital technologies to ensure that the results of research and development are well integrated into the country's strategy to combat Zika, and to avoid asymmetric information amongst stakeholders to promote transparency and progress in the common endeavor, by:
 - a. building communication lines between laboratories in highly-affected regions, such as Brazil, to ensure response and precautionary measures taken are more efficient
 - b. coordinating research between laboratories researching the virus in various countries to ensure that funding is being used more efficiently and that no two labs are researching the same factor
 - c. following the protocol identified by the Sustainable Development Network in order to:
 - i. integrate centres for disease control and prevention to assist in preventing spread of the virus
 - ii. mobilize nationwide and state-wide public health groups to cooperatively carry out an exchange of data and analytics
 - d. creating an Internet-based network of all professionals working towards the eradication of Zika, to share inputs on progress and further collaborative needs, including medical professionals, equipment and infrastructure providers, private investors, government officials concerned, and laboratory researchers,
 - e. initiating epidemiological surveillance to be collated and made accessible to all Member States at all times with the WHO and that countries should submit a bi-annual report on the progress of their disease control to the WHO;
8. Calls for international cooperation in controlling the sexual transmission of the Zika virus, by the implementation of stringent country and culture-specific policies which may include:
 - a. subsidization of condoms for male travelers (in lieu of male-specific migration in affected Member States) and other contraceptive methods, particularly for males returning from regions with ongoing transmission until conclusive data on the transmission of the Zika virus via sexual intercourse is available
 - b. government-led campaigns educating the population about the benefits of safe sex with respect to disease transmission
 - c. making condom dispensers available in public areas where appropriate such as public rest rooms
 - d. increased attention to research projects aiming to address unanswered questions about the sexual transmissivity of Zika such as the duration of the virus' life in bodily fluids, the probability of transmission during sexual activity, and the link to birth defects;
9. Invites Member States to adopt the following measures of vector control (along with sexual transmission control) to reduce the transmissivity of the virus in affected nations:
 - a. enhance periodic checking of invasive mosquito strains, increase limitation of mosquito population, remove breeding sites (such as swimming pools), and forward-planning for spraying of insecticide in case of further outbreak scenarios
 - b. ensure that preventive measures target all stages in the life cycle of the *Aedes* mosquito to ensure efficacy regardless of time;
10. Hopes that affected member nations will take suitable precautions to ensure that all medical personnel handling cases within the country to be adequately trained by:

- a. partnership with the WHO training packages for providers of healthcare which would standardize the process and the knowledge required through online instructional campaigns or programs
 - b. conducting Zika-specific testing before general medical certification is provided to medical students in the country
 - c. organizing Zika breakout drills once in two months to check the responses of the medical personnel in case of an emergency
 - d. discuss and solve the issues which were highlighted in the drills mentioned in subclause c with WHO;
11. Encourages the adoption of any and/or all of the following supplementary technical measures in affected localities to reduce impact and transmissivity of the infection:
- a. conducting government-led campaigns or NGO-run service campaigns to clear standing water reserves
 - b. adopting genetic engineering prevention methods as recently successful through the research stage that has been shown to have no tangible ecological consequences;
12. Trusts that Member States will surely take comprehensive measures to educate not only medical personnel but also the general public regarding the dangers of Zika and corresponding preventive measures, which may be accomplished in both MEDCs (more economically developed countries) and LEDCs (less economically developed countries) by means such as:
- a. providing documents such as public health information pamphlets at all abovementioned private or public medical clinics for continually spreading awareness regarding the preventive measures to be taken against the virus infection
 - b. educate communities on the symptoms of Zika virus, its lifespan, its vectors of transmission, the danger it poses to pregnant women, the correct way to go about curing symptoms, and the importance of reporting suspected cases to local doctors in order that the virus' spread could be better observed;
13. Reaffirms the effectiveness of the WHO and the European Union response plans and hence further encourages these in conjunction with this resolution;
14. Recommends the implementation of standardized sewage systems in LEDCs by appointing the UN to create efficient and sustainable schemes for this, in order to reduce the overgrowth and abundance of vector hosts;

FORUM: The Economic and Social Committee

QUESTION OF: The Future Livelihood of Refugees

SUBMITTED BY: India

CO-SUBMITTED BY: Argentina, Belgium, Brazil, EU, Finland, Greenpeace, Guatemala, Honduras, HRW, ILO, Iraq, League of Arab States, Pakistan, Palestine, Rwanda, UNICEF, UNIDO, United Kingdom, Vietnam, WHO

THE ECONOMIC AND SOCIAL COUNCIL,

Recalling the General Assembly's Resolution 194 of 11 December 1948 stating that the 'refugees wishing to return to their homes and live in peace with their neighbors should be permitted to do so,'

Noting that the United Nations High Commissioner for Refugees (UNHCR) is charged with the task of supervising international conventions and providing for the protection of refugees,

Emphasizing that the Universal Declaration of Human Rights protects the right to return, a right that allows refugees to return to their country of origin and ensures that no one shall be deprived of his or her property,

Recognizing that refugees are five times less likely to receive an education than a non-refugee person,

Underlining the importance of the Human Rights Council in promoting respect for the protection of the human rights and fundamental freedoms of all, including migrants,

Considering that the United Nations has manifested its profound concern for refugees and endeavored to assure refugees the widest possible exercise of these fundamental rights and freedoms,

Further recognizing that refugees can offer a variety of skills, goods and services, and thereby contribute positively to the economy of their host societies,

Defining a refugee as a person who has been forced to leave their country in order to escape war, persecution, or natural disaster,

1. Requests that UNHCR and United Nations International Children's Fund (UNICEF) ensure that every refugee's needs for health care, especially children, are met such as:
 - a) therapy and counselling services for refugees who suffer from post-traumatic stress disorder (PTSD) or anxiety disorders
 - b) proper medical attention to children, who are malnourished
 - c) monthly check-ups for the first two years a refugee lives in a host country to confirm a solid state of well-being;

2. Urges Member States to accept and welcome humanitarian aid from fellow Member States to assist and facilitate the process of everyday basic human rights and primary education while at the same time respecting sovereignty and maintaining peace in hosting Member States, in coordination with:
 - a) the United Nations Educational, Scientific, and Cultural Organization (UNESCO), which will assist in refugee education of primary education and the teaching of basic human rights
 - b) UNICEF, which will continue its support on this escalating issue by being able to provide children with basic essentials for everyday use
 - c) the United Nations Peacekeeping Office, which will assist host countries in maintaining peace and security where UN programs are happening;

3. Encourages global corporations in order to improve current refugee camps around the world so that refugees have more suitable living conditions by:
 - a) gathering a larger amount of foodstuffs for refugees with the help of organizations such as but not limited to the US Committee for Refugees (USCR), Action Against Hunger (AAH), and Emergency Nutrition Network (ENN) so as to mitigate food scarcity
 - b) cleaning the wells around the refugee camps with the help of organizations such as but not limited to World Health Organization (WHO) and UNHCR so that the refugees can have access to clean water to curb the spread of disease
 - c) ensuring the sanitation of the refugee camps with the help of WHO and UNHCR to prevent diseases such as cholera and other epidemics from spreading;

4. Calls upon Member States to create work opportunities for refugees through measures such as but not limited to:
 - a) the collaboration of Member States in providing to some extent domestic laws protecting refugees' right to work in wage-earning employment
 - b) the creation of strategic and innovative partnerships between UN agencies, NGOs, and leaders from the refugee communities which focus on work rights within policy and practice, including:
 - i) policy advocacy
 - ii) legal assistance
 - iii) technical assistance
 - iv) refugee leadership and participation;

5. Asks that government of Member States work with Financial Service Providers (FSP's) to increase the amount of microfinancing they offer refugees such as credit cards, loans, and saving accounts to aid refugees in their attempts to start entrepreneurial business opportunities;
6. Calls on members to enable refugees to rebuild and sustain their lives as quickly as possible, to ensure long term self-reliance, by;
 - a) offering refugees vocational and entrepreneurship training to enhance their skills and competencies
 - b) equipping refugees with skills pertinent to the contemporary workforce such as programming and software skills
 - c) establishing centers in which refugees can obtain information and access mentors to help with job placement
 - d) mobilizing support from companies and industry associations for the inclusion of refugees into the workforce
 - e) supporting and encouraging refugees to get driver's licenses;
7. Further calls for a mass education campaign to be conducted by refugees in cooperation with applicable teaching and linguistic ability wherever possible to:
 - a) make all refugees proficient in mathematics and the language of the nation that they are inhabiting, to a level that would be considered a minimum requirement for a job or to apply for further education
 - b) allow all refugees without an applicable qualification for the conversion course to learn a basic skill or craft should they choose to do so
 - c) educate refugees on the culture of their host nation in a sensitive manner in order to aid integration;
8. Further requests a mass education campaign to be conducted by refugees in cooperation with applicable teaching and linguistic ability which would:
 - a) make all refugees proficient in mathematics and the language of the nation that they are inhabiting, to a level that would be considered a minimum requirement a job or apply for further education
 - b) allow all refugees without an applicable qualification for the conversion course
 - c) educate refugees on the culture of their host nation in a sensitive manner in order to aid integration;
9. Further asks that member states try to assimilate their refugees into the local communities in ways such as;
 - a) distributing the refugees so no single community will be overwhelmed with the handling of refugees
 - b) enabling and encouraging refugees to access the general housing market to avoid the creation of new communities made specifically for refugees

- c) introduce more social events in the communities so that refugees and previous member of the society can have a place to meet and exchange dialogue such as;
 - i) recreational sports teams
 - ii) community funded dinners, banquets, and galas
 - iii) concerts with local entertainment
 - iv) faith based organizations
 - d) providing language training so that refugees can overcome the communication barriers
 - e) allowing refugee children full access to the general school system
 - f) acknowledging and validating qualifications refugees bring from their host countries;
10. Further suggests that all Member States who are hosting any number of refugees, receive funds from UNHCR and other NGO's varying with the amount of refugees they have taken in, to create or further advance the education system for refugees in ways such as:
- a) constructing more primary and secondary schools
 - b) implementing into schools to introduce translators to help ease the learning process for refugees, who have yet to learn the host country's language
 - c) providing universities special scholarships to be awarded to suitable refugees to encourage and support refugees when advancing into higher education;
11. Proposes that any and all Member States provide scholarships that would be subsidized in part by the World Bank to help young refugees access higher education within host countries in order to ensure that they receive an education suitable enough to allow them to develop social skills and access to job opportunities;
12. Strongly encourages member nations to establish education conversion courses in tandem with educated migrants and refugees where appropriate that would convert foreign education qualifications into qualifications recognized by the host nation, to be offered to refugees on the basis of testing to be implemented and devised by the host nation;
13. Calls upon host countries to provide refugees with travel or other documents such as those that would normally be provided to other aliens by their national authorities, especially documents that would facilitate their resettlement.

COMMITTEE: Economic and Social Council (ECOSOC)

QUESTION OF: Integrating and coordinating a response to the Zika Virus

SUBMITTED BY: UNHCHR

THE ECONOMIC AND SOCIAL COUNCIL,

Bearing in mind that the Zika virus (ZIKV) disease is caused by a virus transmitted primarily by the *Aedes Aegypti* mosquito and can be further transmitted through sexual relations or blood transfusions,

Aware that signs and symptoms of ZIKV infection include fever, lethargy, conjunctivitis, rash, and arthralgia, but up to 80% of infected people are asymptomatic,

Further Aware that the virus poses severe health risks to pregnant women and their fetuses as Zika is linked to the birth defects such as: Microcephaly, Guillain-Barre syndrome, and other severe fetal brain defects in some fetuses and babies born to infected mothers,

Recognizing that there is currently no cure or vaccination for the virus, however there are currently 12 companies and enterprises working on a vaccine and 18 companies funding research,

Keeping in mind that the virus affects many undeveloped countries without the resources to research vaccinations or cures for the virus and inform their citizen about the effects of the virus,

Taking note of the Sterile Insect Technique (SIT) when male mosquitoes are released carrying a disease that rendered the female's eggs unhatched resulting in the slow diminishment of the species,

1. Urges the creation of a scientific conference, with the purpose of developing a vaccine and a cure for the Zika Virus, that is organized by the World Health Organization (WHO) which would:
 - a. promote collaboration between government sponsored organizations and separate NGO's dedicated to creating a vaccine and a cure for the Zika virus
 - b. track scientific progress on information related to the Zika Virus by hosting a biannual summit which would facilitate coordination between scientists from different nations and institutes
 - c. organize all past and current research, as well as fundraising techniques, completed by partner laboratories to the WHO;

2. Emphasizes the importance of disrupting infected mosquito's breeding to effectively combat the Zika endemic from the epicenter by:
 - a. identifying breeding locations in rural and urban areas through remote sensing and Geographic Identification Technologies (GIS)
 - b. disrupting conditions that may favor infected mosquito breeding through:
 - i. removal of any still longstanding liquid filled containers
 - ii. developing effective drainage systems
 - iii. promotion of proper hygiene and sanitation practices
 - c. implementing Sterile Insect Technique (SIT);

3. Approves prevention plans, conducted not only by currently affected countries but also all countries at risk, to contain the spread of the Zika virus in order to diminish possible global effects by:
 - a. encouraging citizens to report possible infected mosquito breeding grounds so that government funded animal control can deplete the chances of the infected mosquitos breeding within those areas
 - b. informing citizens about the transmission of the Zika virus through unprotected sexual intercourse and making contraceptive measures more accessible in high risk areas near the equator
 - c. requiring blood donors in countries at high risk of the Zika virus to have their blood tested in order to stop the spread of Zika through blood transfusions
 - d. increasing availability of United Nations Environmental Program (UNEP) registered mosquito repellents
 - e. increasing use of permethrin-treated clothing and mosquito nets to prevent direct contact with the mosquitos;

4. Encourages the education about the Zika virus to citizens, health care workers, tourists of affected countries and their neighbors by focusing on:
 - a. increasing the quality of water storage in areas affected by the Zika virus specifically by educating about sanitation regulations, and implementing safe and sustainable methods of water storage
 - b. researching diverse transmission routes and prevention techniques
 - c. informing citizens about the symptoms of the Zika virus such as:
 - i. The minor initial flu-like symptoms
 - ii. the high risk of children of infected parents contracting neurological syndromes such as Guillain-Barré Syndrome and Microcephaly
 - d. utilizing different mediums to spread awareness on the Zika virus such as:
 - i. national, regional and local media including social media outlets
 - ii. educational pamphlets and posters
 - iii. encouraging volunteering in developing countries;

5. Recommends that all member states take action to reduce the spread of the Zika virus through travelers by:
 - a. informing individuals at travel ports about the Zika virus by distributing pamphlets to passengers who are traveling to and from countries with high risk of infection
 - b. monitoring travelers who are coming from countries with a high risk of infection for signs of infection through means such as, but not limited to, using thermal cameras to identify travelers with a fever
 - c. distributing questionnaires regarding travelers' previous destinations and whether they have developed any symptoms associated with the Zika virus;

6. Requests that member states raise public awareness globally about the Zika virus by:
 - a. creating public awareness in developed and countries with low possibility of individuals getting infected by the Zika Virus, through the use of brochures, billboards, newspapers and magazines, television and federal radio broadcasting, short instructive commercials about:
 - i. what Zika virus is
 - ii. how is it transmitted
 - iii. the possible ways to avoid the infection of the virus
 - b. educating people in developing, rural areas where the majority does not know enough about the virus and countries with high possibility of individuals getting infected by the virus, by:
 - i. sending experts from relevant organizations such as the CDC or the WHO to underprivileged regions to arrange small meetings and conferences in schools and public buildings to inform and educate the local people on Zika virus
 - ii. airing radio broadcasts
 - iii. providing written media resources such as newspapers and magazines about the significance of the disease and why is it important to avoid the disease;

7. Calls upon the establishment of an international database, the International Database for the Zika Virus (IDZ), through a joint effort between all relevant member nations and international organizations, which will:
 - a. compile regional, national and global reports on the movement of the virus and possible evolutions of the virus by keeping track of people infected with the Zika virus in order to develop an effective, coordinated response,
 - b. be used as the database from which Decision Support Systems (DSS), developed on a national and international scale, will monitor the movement of the virus and identify where to allocate resources for counteraction;

8. Further urges the WHO to provide subsidies to governments or individuals where appropriate to alleviate the economic burden of microcephaly and Guillain-Barre syndrome on relatives and careers.

FORUM: ECOSOC (Economic and Social Council)

QUESTION OF: Promoting sustainable consumption patterns: reducing global food waste at consumer and retail levels

SUBMITTED BY: WHO

CO-SUBMITTERS: Argentina, Australia, Bangladesh, Botswana, Brazil, Chile, ESA, Germany, Ghana, IFAD, Iraq, Ireland, Japan, Moldavia, Palestine, UNICEF, UNIDO, UNWTO, South Africa, WTO

THE ECONOMIC AND SOCIAL COUNCIL,

Noting that 1.6 billion tons of food per year are wasted,

Aware that this represents 32%, i.e. one-third of worldwide produced food, of which \$1 trillion of crops are wasted every year, Japan together with the United States and Great Britain, being the three advanced economies at the top of the global food waste list,

Defining food waste according to the United Nations Economic Council (UNEC), being “the removal of food from the supply chain which is fit for consumption, or which has spoiled or expired, mainly caused by economic behavior, poor stock management, or neglect”, not to confuse with food loss, “a decrease in the quantity or quality of food” and therefore hard to avoid,

Reminding the effect food waste has on both Less Economically Developed Countries (LEDCs) and More Economically Developed Countries (MEDCs); respectively 12.9% and 5% lack of proper nutrition; mentioning the example of the United States of America, where 5 to 10% of the population is malnourished and hungry,

Alarmed by the fact that 30% of products have been thrown away without even being unpacked,

Noting with deep concern the demand for blemish-free goods and the general approach to the appearance of food, often in More Economically Developed Countries (MEDCs), that if it is not perfect, it will have an influence on taste, and that food’s appearance is often expected to be exactly alike and not individual as it is found in nature, resulting in millions of kilograms of food being thrown away, even before it has reached the customers,

Noting further that over the last 30 years, large retailers (supermarkets) have gained increasing monopsony, exerting power over suppliers (farmers and workers), than can lead to (unethical) abuse, as it is the case in Australia, where two main retailers, Coles and Woolworth's control 70% of the national food market,

Observing the example of France, which in October 2013 banned supermarkets from throwing away or destroying unsold food; forcing them to donate it to charities and food banks,

Taking note of the fact that in France, 88% of consumers are willing to change their consumption patterns, and that 80% of them would like to be more informed about the issue of food waste,

Further taking note of the example of Finland and Hungary, in which they have raised their capacity for methane fermentation, also known as anaerobic digestion, by 500% since 1999, and Germany, where it has increased by 50% over the last four years,

1. Encourages member nations to impose federal anti-food waste laws, requiring retailers to donate all products at sell-by date to charities and food banks, to avoid supermarkets and shops from disposing of unsold food:
 - a) charities and food banks have the right to request all food at sell-by date,
 - b) charities and food banks themselves should decide who is eligible to acquire food,
 - c) charities and food banks are responsible for the examination of foodstuffs and determination if it is safe for consumption,
 - d) governments should help facilitate cooperation through local advertising, websites, promotion of contacts, social networking and school projects;
2. Encourages further the creation of a law to prevent large retailers from using their monopsony to exploit farmers, by requesting only blemish-free food, through the implementation of a defined minimum percentage of flawed food that is allowed in the farmer's produce,
3. Calls for the different countries to implement mandatory guidelines for both transportation and storage, by ratifying on a global level an agreement similar to the "Agreement on the International Carriage of Perishable Foodstuffs on the Special Equipment to be used for such Carriage-ATP" established by the United Nations Economic Commission for Europe (UNECE), with the hopes of all United Nations (UN) states adopting such an agreement by 2020;
4. Invites retailers to purchase foodstuffs that can be locally-grown, through incentives with tax reductions, carbon footprint credits and to establish discounted blemished food shelves, in order to limit opportunities for foodstuffs to be spoiled during transport, storage or handling;
5. Recommends that sell-by dates be closer to the consumption expiration dates, in order to avoid retailers from removing the food from the shelves too soon, and as a result promoting unnecessary waste, which is currently done in most countries, where retailers have a legal obligation to remove any food that is past its sell-by date;

6. Calls upon the different member states to create a food recycling law, requiring food waste and byproducts from households and food related businesses to be recycled in dedicated facilities through recycling methods, such as:
 - a) the production of animal feed, as it is done, for example in the Tokyo Super Eco-Town Project in Japan, where used cooking oil is sterilized and dried in order to produce raw ingredients for mixed animal feed
 - b) composting, where the compost is used to fertilize crops and lands
 - c) methane fermentation, to obtain renewable fuel, such as biogas, for power generation;

7. Asks for a global consumer awareness campaign in schools and supermarkets; possibly more focused on citizens of More Economically Developed Countries (MEDCs), with enough income to buy excessive food; and who may be less price and waste conscious than people in Less Economically Developed Countries (LEDCs); by addressing:
 - a) detrimental environmental effects of food wastage
 - b) the financial impact at a household, national and international level
 - c) the difference between expiration date, best-by date and sell-by date
 - d) the issue of blemished food; aiming for a change in societal and individual consumer attitudes; stimulating them to eat disfigured, but still edible, food
 - e) over consumption
 - f) the importance of supporting local farmers
 - g) the importance of consuming less animal products;

8. Asks further for the creation of a cooperation network between different Non-Government Organizations (NGOs), coordinated by the Food and Agriculture Organization of the United Nations (FAO), with the aim of:
 - a) facilitating the establishment of sustainable consumption campaigns
 - b) organizing or supporting collaborative local and international projects, focusing on reducing global food waste, such as community gardens, fashion using food waste
 - c) facilitating the access to information collected by the Food and Agriculture Organization of the United Nations (FAO), such as United Nations (UN) reports, providing facts to be used by these Non-Government Organizations (NGOs) for educational purposes;

9. Invites member nations to reduce food waste that arises from consumers' confusion of food waste through the means of:
 - a) obligating firms to clearly distinguish and label sell-by dates, best-by dates and expiration dates
 - b) publicly raising awareness on the causes of food waste at local households.

FORUM: Economic and Social Council

QUESTION OF: Building vulnerable people's long-term economic resilience to extreme weather events

SUBMITTED BY: Guatemala

CO-SUBMITTED BY: Argentina, Congo, Estonia, Economic Commission for Africa, Finland, Georgia, Ghana, Guyana, Honduras, ICRC, Iraq, Palestine, Peru, South Africa, UN Women, UNDEF, UNFPA, UNICEF, UNIDO, Zimbabwe

THE ECONOMIC AND SOCIAL COUNCIL,

Commends the work of the United Nations Framework Convention for Climate Change (UNFCCC), the Kyoto Protocol and the Paris agreement in the fight against climate change and the Office for the Coordination of Humanitarian Affairs (OCHA) for coordinating emergency responses to areas hit by extreme weather events and the United Nations Office for Disaster Risk Reduction (UNISDR) for reducing the damage caused by these disastrous extreme weather events, the United Nations Environmental Programme and the United Nations Development Programme (UNDP) in coordinating both immediate relief after extreme weather events and long-term recovery,

Alarmed by how “global warming is increasing the risk of these types of [weather] events today... reducing the future risk of extreme weather requires reducing greenhouse gas emissions and adapting to changes that are already unavoidable” as stated by the Centre for Climate and Energy Solutions, demonstrating direct correlation between global warming and extreme weather events,

Further alarmed by economically-vulnerable communities affected by climate change which require long term global solutions coordinated at the international level,

Noting with concern that climate change and extreme weather events have increased the number of casualties each year such as the heatwave of summer 2003 in Europe which killed 70,000 people (World Health Organization), whereas extreme rainfall causes outbreaks of diseases such as cholera and diarrhea killing approximately 760 000 children aged under five, every year,

Expressing with grave concern that weather events such as El Niño, have implemented detrimental effects on harvests around the world, thus, potentially driving up food prices for basics like rice, coffee and sugar,

Stressing the need for effective reform on climate change, economy and sustainable development in Small Island Developing States (SIDS), which are low-lying coastal countries with sustainable development challenges, including small but growing populations, limited

resources, remoteness, susceptibility to natural disasters, the growing threat of rising sea levels, and fragile environment,

Notes that “every dollar invested in disaster risk reduction returns four dollars in disaster recovery savings” stated by the Royal Society from the UK national academy of science,

1. Calls for the formation of an international body, similar to the ECOSOC Advisory Group on Haiti, to follow closely and provide advice on the long-term development strategy of affected member nations to promote socio-economic recovery, reconstruction and stability, with particular attention in ensuring coherence and sustainability in international support for the development of these nations affected by extreme weather events, in collaboration with the UNEP and the Commission for Sustainable Development (CSD) of the United Nations Development Programme (UNDP) and other relevant, contributing bodies to:
 - a. develop an effective international framework proposing both a comprehensive long-term development strategy and a short-term revival strategy in order to properly respond to the damage and vulnerability caused by extreme weather in order for the affected community to begin its economic revival, such as:
 - i. a strategy for extreme weather resistant infrastructure, such as earthquake-proof building, flood pumps, dykes, fire hydrants, levees, emergency water reserves,
 - ii. the breeding of drought resistant crops which can decrease water loss
 - iii. the construction of reservoirs, ponds and other water storage facilities which can reduce loss through evaporation and provide water during periods of low rainfall in order to reduce the socioeconomic damage of extreme weather events
 - b. a comprehensive strategy to focus solely on sustainable job creation in disaster-prone regions and disaster-struck regions;
2. Calls upon member nations, the United Nations (UN) and other appropriate international, regional and sub-regional organizations to reinforce their efforts in implementing the International Strategy for Disaster Reduction in particular which reflects a major shift from the traditional emphasis on disaster response to disaster reduction, and in effect seeks to promote a "culture of prevention", including the Sendai framework to “prevent reproducing vulnerability”, with the use of UN Office for Disaster Risk Reduction;
3. Emphasizes the importance of the coordination of emergency response in the immediate aftermath of an extreme weather event with the help of OCHA, including but not limited to the provision of immediate relief in the event of an extreme weather event, upon request by affected member nations, including but not limited to:

- a. emergency medical support from the World Health Organization (WHO) and the International Committee of the Red Cross (ICRC), stressing both the importance of immediate medical care to save lives and the importance of health and ability to work, in the process of long term economic resilience in the recovery following these extreme weather events
 - b. immediate support from the UNDP for the process of the immediate rebuilding of communities, while creating an environment for recovery
 - c. emergency shelter for displaced people as advised and coordinated by the United Nations High Commission for Refugees
 - d. the creation of a bilateral partnerships for emergency response in which wealthy developed countries with a long history of emergency management planning would work with countries who need to enhance/create an emergency response system or sector within their own nation to be coordinated with the UN
 - e. emergency support to maintain and fortify large pieces of infrastructure;
4. Encourages Member States to engage relevant local communities and non-governmental actors in developing strategies at a local level to coordinate resilience to and a system of assistance against extreme weather events including:
 - a. preparation for weather disasters in disaster prone areas such as the distribution of emergency medical kits
 - b. education on a coordinated emergency response in the event of an extreme weather event occurring
 - c. provision of adequate temporary shelter to facilitate the normalization of the vulnerable individual's lives following the extreme weather event
 - d. tri-annual drills in the hypothetical scenario of an extreme weather event for areas vulnerable to frequent natural disasters
5. Further encourages Member States to educate and spread awareness in conjunction with UNICEF and UNFCCC at a global level on the immediate dangers of global warming, how it directly correlates with extreme weather events and how anyone from individual civilians to multi-national corporations can contribute to the slowing of climate change to keep global warming under two degrees Celsius as outlined in the Kyoto protocol by reducing carbon dioxide emissions to prevent these extreme weather events from worsening and decimating vulnerable communities;
6. Recommends that the UN and the international community diligently address the needs of the Small Island Developing States (SIDS) and coastal communities by further implementing UNESCO's Mauritius Strategy and use this as a blueprint to address the issues by SIDS and coastal communities, the Kyoto Protocol and the Paris agreement to slow global warming- the cause of rising sea levels affecting these vulnerable SIDS, and to forecast future population movements due to climate change

such as the flooding of (SIDS) due to rising sea levels and the developmental strategies associated with this mass movement of people;

7. Strongly encourages Member States vulnerable to such extreme weather events to prevent economic damage whilst providing a source of employment for civilians at disaster prone areas, promoting sustainable development and future economic resilience, in conjunction with the UNDP, by developing public works strategies on:
 - a. the building of weather-resistant infrastructure, such as hurricane-proof buildings, to prevent future destruction caused by weather disasters, whilst providing employment
 - b. the recovery of affected nations in which civilians can contribute to the process of the repair of infrastructure of the disaster stricken area and in the resuming of normal service operations, providing employment whilst aiding normalization and a swift economic recovery;
8. Strongly recommends the implementation of Microfinance networks, with the help of United Nations Capital Development Fund (UNCDF), in areas prone to recurring extreme weather events to alleviate the suffering of vulnerable people after episodes of extreme weather by covering losses through the administration of microcredit with appropriate policies to be regulated by the UNCDF, including the application of a social safety net to protect against short-term economic hardship;
9. Further calls upon the Intergovernmental Panel on Climate Change (IPCC), created by the UNEP and the World Meteorological Organization to:
 - a. conduct a joined, comprehensive, up to date review and assessment of and create a collective database in which all member nations can share the most recent scientific data and technologies with an intended outcome of possible risk predictions or trends of future extreme weather events, independent of any possible influence, so Member States have the ability to expect and prepare for these extreme weather events
 - b. create a ranking system in order to prioritize countries which have a greater need for assistance and are at a higher risk of potential climate change natural disasters such as flooding, to take into consideration factors including but not limited to:
 - i. population density
 - ii. geographic location
 - iii. history of previous disasters
 - iv. socio-economic susceptibility;
10. Further encourages Member States that have experience with extreme weather such as hurricanes, typhoons, tornadoes, flooding and monsoon rains to aid economic resilience

and recovery by creating an independent body of experts from various scientific organizations such as the Belfer Center for Science and International Affairs, coordinated by UNDP and UNEP, to visit and advise Member States on optimum policy implementation for renewable energy with the goal of harnessing the energy behind these extreme weather events such as hydraulic, wind, and hydroelectric energy using rain water and flooding, solar energy in areas of heat waves and desertification, thus extracting the benefits of extreme weather events, providing a sustainable source of employment and providing the nations with self-sufficient, clean, energy sources which will, in turn, reduce the greenhouse effect and the frequency of these extreme weather events.

FORUM: ECOSOC

QUESTION: Achieving access to banking, insurance and financial services for all

MAIN SUBMITTED BY: Greece

CO SUBMITTED BY: Algeria, Antigua and Barbuda, Guyana, Holy See, Honduras, ILO, IMF, Iraq, Ireland, Japan, OCHA, Pakistan, Russian Federation, UNICEF, United Kingdom, United States of America, UNDP, UNHCR, UN Women, Republic of Korea

THE ECONOMIC AND SOCIAL COUNCIL,

Recognizing the importance of achieving the Sustainable Development Goals, specifically “No Poverty” and “Decent Work and Economic Growth”,

Reaffirming the A/C.2/70/L.36 resolution which emphasizes the importance of financial inclusivity in the above goals,

Further recognizing the fact that increased financial inclusivity can create new jobs and generate new economic growth among other benefits,

Alarmed by the fact that 2 billion adults and 200 million businesses in developing economies worldwide do not have access to savings or credit,

Acknowledging contributing factors to financial exclusion such as inability to pay service costs or premiums, lack of financial literacy, lack of financial strength in regards to earning credit and geographic and sociological conditions,

Defining the term “achieving access to banking, insurance and financial services” as the ability to continuously access credentials without hindrances such as transportation,

Noting further that it will require additional investments of money and time for developing countries to progress to the current standards of developed countries,

1. Calls for the gathering of an international conference on the issue of achieving access to banking, insurance and financial services for all to be held with the purpose of:
 - a. emphasizing the important role of technology in the development of providing financial access to all;
 - b. accelerating the transfer of technological knowledge from one country to another;

2. Encourages setting up a data collecting framework to be overseen by the International Development Association (IDA) in order to determine financial inclusion benchmarks including:
 - a. rates of financial inclusion
 - b. number and efficiency of current national endeavors to expand financial inclusion;
3. Further encourages reforming existing legislation and creating new legislation to increase financial inclusion through means such as but not limited to:
 - a. reforming anti-money laundering legislation given that:
 - i. strict legislation often makes it unnecessarily impossible for those without sufficient identification to access financial services
 - ii. money laundering still remains one of the main causes of financial exclusion
 - b. integrating outside organizations such as the International Development Association (IDA) or World Bank to oversee the activities of governmental monetary councils to ensure no corruption or malpractice takes place;
4. Urges a finance and insurance course be set up by the United Nations Educational, Scientific and Cultural Organization (UNESCO) in assistance with the in-country central banks chosen software provider which is to be implemented into the education system for the purpose of covering the usage of mobile banking, frequent problems and security measures, for both the financially literate and the illiterate;
5. Further urges all Member States to implement courses concerning financial services, banking and insurance to the high school curriculum of the given country in order to develop an understanding of the rational measures to protect individuals financially
6. Recommends distribution information, to be carried out by UNESCO in assistance with the in-country central banks chosen software provider which will educate communities on the importance of mobile banking, insurance and the security system through means such as but not limited to:
 - a. advertisements
 - b. pamphlets
 - c. information sessions
 - d. radio programs
 - e. development of online banking related programs especially in rural areas;
7. Invites all nations to educate a cadre of technological information workers capable of establishing, maintaining and developing the information infrastructure needed for national participation in an international network;

8. Endorses the up-front investment of non-governmental organizations into the establishment of digital infrastructure as a means to enable digital finance in means such as but not limited to:
 - a. widespread mobile networks and ownership
 - b. secure digital payment mechanisms
 - c. efficient, accessible and protected electronic identity programs;

9. Requests a set of minimum required standards be set up by the World Bank in-cooperation with the IDA which are to be assigned to in-country central banks with the purpose of developing a Request for Proposal (RFPs) for the implementation of a network of digital finance that enables access to financial services including the following:
 - a. a cloud banking infrastructure (CBI) through which all bank transactions will take place, and will include all pertinent physical infrastructure
 - b. the creation of a free mobile application for the central banks of each member state, including the following information available in every language:
 - i. frequently asked questions;
 - ii. security procedures
 - iii. transferring money wirelessly
 - iv. paying at a wireless card machine
 - v. assistance number
 - c. secure digital payment mechanisms where required
 - d. efficient, accessible and protected electronic identity programs
 - e. widespread mobile networks and ownership of mobile devices;

10. Requests standards mentioned in clause 7 and developed into RFPs by in-country central banks to be then sent to various service providers, following which the IDA and relevant in-country central bank will select a service provider which is most appropriate;

11. Encourages Micro Finance Institutions (MFIs) to aid locals in Less Economically Developed Countries (LEDCs) by the means of:
 - a. creating online programs educating the locals on the management of their own digital bank accounts, insurances and businesses
 - b. giving locals cheap internet access in order to have access to such online services;

12. Further encourages member nations to lift restrictions on carrying out foreign currency transfer management, in order to allow MFIs to perform international money transfers;

13. Supports the increase of digital financial payments-with reference to Clause 2 for a framework that will tailor to the needs of individual countries to match those in

countries with developed economies and higher rates of financial inclusion in order to eventually match the 91% rates of financial inclusion that developed countries maintain;

14. Urges the creation of the Micro Units Development & Refinance Agency Bank (MUDRA) which would be responsible for refinancing all Last Mile Financiers such as Non-Banking Finance Companies, Societies, Trusts, Co-operative Societies, Small Banks, Scheduled Commercial Banks and Regional Rural Banks which are in the business of lending to micro/small business entities engaged in manufacturing, trading and services activities by, but not limited to:
 - a. deploying the “MUDRA Loan Scheme” through the MUDRA Agency to Last Mile Financiers which aims to “fund the unfunded” by bringing such enterprises to the formal financial system and extending affordable credit to them by, but not limited to:
 - i. making the following eligible for the MUDRA Loan Scheme: Any Individual, Proprietor, Partner Engaged in non-farm & allied to agriculture activities, for starting/extending business activities such as manufacturing, trading and services & activities allied to agriculture
 - ii. offering three categories of loans to those eligible which encompass:
 1. primary loans
 2. secondary loans
 3. tertiary loans
 - iii. offering 3 types of loans to those eligible which encompass:
 1. cash credit
 2. overdraft
 3. term loans
 - iv. securing loans by, but not limited to:
 1. the hypothecation of assets created out of bank finance.
 2. checking whether the applicant is a defaulter to any bank or financial institution
 3. making sure the applicant has a satisfactory credit track record
 - v. insuring that the loan is to be repaid in suitable installments with suitable moratorium period as per cash flow of the business
 - vi. Issuing a MUDRA card to those participating in the MUDRA Loan Scheme which will:
 1. be eligible for all beneficiaries of MUDRA Loans
 2. allow a maximum limit of cash to be withdrawn per day from an ATM
 3. be a personalized Card in the name of the Firm
 4. cover Cash Credit or Current Deposit accounts
 5. use Magstripe technology within the card
 6. use Transaction Charges that are applicable from the first transaction onwards.

