

Managing huge and complex public policies such as the BFP calls for the use of tools to communicate with the beneficiaries. Such tools are both a necessity and a challenge. After completing eligibility determination and the selection of beneficiaries it is vital to deploy a set of communication tools to follow up the implementation of four key tasks by this Conditional Cash Transfer program, which are: (i) granting the BFP benefits; (ii) ensuring payments to beneficiaries; (iii) warning of the requirement to update the Federal Government's Unified Registry for Social Programs (*Cadastro Único*); and (iv) overseeing BFP conditionalities. The focus of this article is confined to communication channels between the government's core agencies and the program's beneficiaries. It does not explore communication *vice versa*, e.g. beneficiaries directly seeking information from the Ministry of Social Development (MDS) or state/municipal authorities.

The first BFP communication consists of a "welcome letter" that is sent to beneficiaries through *Correios*, the Brazilian postal service. This letter informs the family that it has been accepted as a beneficiary of the program, and contains information on the steps to be taken to access the initial payment. The letter also mentions the need for families to commit to the conditionalities of the program, and carries instructions on what families must do before receiving their first payment. It also provides information about payment schedules, advising that the magnetic benefit card (Social Card) will be sent by mail in up to 20 days. The letter also informs beneficiaries of other available means of obtaining the payment, existing channels of communication, and the importance of safeguarding the letter for subsequent consultation. It is reproduced in full at Annex 1.

The second communication is linked to the delivery of the BFP Social Card. The card is accompanied by a Fact Sheet about the program itself (operational aspects, responsibilities required of families, ways to contact the MDS and the Caixa Econômica Federal, and the steps that need to be taken to activate the card by registering a password in one of the Caixa lottery points (*lotéricas*) prior to beneficiaries being able to access payment. The person responsible for the family unit (the legally responsible individual) is requested to telephone the Caixa Call Center (*Serviço de Atendimento ao Cidadão*) to request activation of the card - in the nearest Caixa lottery point - before being able to use it. This correspondence also contains a consent form (*Termo de Responsabilidade*) for the beneficiary's signature. If some items are missing from the package the beneficiary must contact the aforementioned customer service unit. Annex II contains the full text of this item.

In addition to the above communications the ATMs also issue printed payment receipts (*extratos bancários*) with information on the amount and date of the benefit payment. This receipt is also used by the MDS to relay messages showing the exact status of the benefit and informing the beneficiary of the procedures and deadlines to be observed e.g. reminding beneficiaries to update their registration details and ensure that they are aware of the conditionalities under the BFP (see Table 1).

Given the positive experience of communicating with beneficiaries through the BFP Social Card, steps have been taken to improve the messages on the receipts by enhancing the flexibility of the operation to include, for example, longer and more personalized messages. Efforts have also been made to improve the type of language on the receipts and produce clearer and more readily understandable messages tailored to the different types of people that they are designed to reach.

Caixa, with the support of the MDS, launched a publicity campaign called “Keep an eye on the Bolsa Familia message”, to draw the attention of beneficiary families to the importance of reading everything printed on the receipts when they withdraw the funds at ATMs. The Bolsa Familia management network was recruited to display a series of posters in strategic places normally used by beneficiaries such as health centers, bus-stops, schools, etc. (Figure 1)<sup>1</sup>.

**Figure 1: Message on the Bolsa Familia payment receipt**



Source: MDS, 2015.

The key message of this advertising campaign can also be found on the back of the first Social Card sent to beneficiaries, as follows:

#### **Keep an eye on the Bolsa Familia message**

You will get a receipt every time you draw your benefit. This is your statement. Pay close attention to this piece of paper because it contains important information about your cash benefit: registration updating, school attendance frequency, vaccination, etc.

Table 1 contains examples of messages sent to beneficiaries in this way, specifically those related to updating personal registration data).

<sup>1</sup> The message in the receipt displayed in Figure 1 is: “Go to the office responsible for Bolsa Familia and Cadastro Único in your city to update your registration. Report your income correctly and the employment of everyone in your family. For further information contact MDS on 0800 707 2003

**Table 1: Examples of messages contained in Bolsa Família statements relating to the re-certification (Cadastro Único) of current Bolsa Família beneficiaries in Group 8.**

Message	Purpose
<p>Bolsa Família message: Attention. Be warned that it is over two years since you have not updated your registration details. You have until 18 August to update your details in order to retain your benefit. Go to the Cadastro Único and Bolsa Família offices in your town. Do not leave this to the last minute. Take with you the documents relating to your whole family and also an electricity bill if you have one.</p> <p>For more information call MDS - 0800 707 2003.</p> <p>Reason: Cadastral Review 2017 - COD. G8-73.</p>	<p>SUMMONS</p> <p>Bank statement (receipt) informs the recipient that his/her registration data in the Cadastro Único has completed two years and needs to be updated.</p>
<p>Bolsa Família Message. Urgent. You have still not updated your registration. You have until 18 August to update your details in order to retain your benefit. Go to the Cadastro Único and Bolsa Família office in your town. Do not leave this to the last minute. Take with you the documents relating to your whole family and an electricity bill if you have one.</p> <p>For more information call MDS - 0800 707 2003.</p> <p>Reason: Cadastral Review 2017 - COD. G8-74.</p>	<p>REPEATSUMMONS</p> <p>Note on the August receipt reinforces the previous summons.</p>
<p>Bolsa Família Message. Blockage. You failed to update your registration and therefore your benefit has been blocked. To resume benefits you must update your registration as a matter of urgency. Go to the Cadastro Único and Bolsa Família office in your town by 20 October. Take with you the documents relating to your whole family and an electricity bill if you have one.</p> <p>For more information call MDS - 0800 707 2003.</p> <p>Reason - Cadastral Review 2017 - COD. G8 G8-75</p>	<p>In cases where the family failed to update the Register on time, the benefit could be blocked and clients warned of the need to update registration.</p>
<p>Bolsa Família Message. Attention. Benefit cancelled. Your benefit has been cancelled because you failed to update your registration details. Go to the Cadastro Único and Bolsa Família office in your town by 20 October. Take with you the documents relating to your whole family and an electricity bill if you have one.</p> <p>For more information call MDS - 0800 707 2003.</p> <p>Reason - Cadastral Review 2017 - COD. G8. G8-76.</p>	<p>CANCELLATION</p> <p>In cases in which the family have failed to update the details, even after the benefit has been blocked, the message informs the beneficiary that the benefit has been cancelled and that the family must update its registered details.</p>

Table 2 gives an idea of the sequence of communications via payment receipts containing guidance for beneficiaries in cases where the cadastral verification process (involving cross-checking registration details in the Unified Registry with other administrative records) has identified BFP beneficiaries with family incomes that exceed the limit of half of one minimum salary per person, (i.e. income different from that declared in the Cadastro Único).

**Table 2: Examples of stepped messages in Bolsa Família payment receipts. Cases related to the Cadastral Verification survey (Cadastro Único) where crosschecking with other administrative records showed inconsistencies in the income statements of BFP beneficiaries in Group 2 and the need for the funds to be immediately blocked.**

Message	Purpose
<p>Bolsa Família Message. Attention. Benefit Blocked. Go to the office responsible for Bolsa Família and Cadastro Único in your city to update your registration. Report your income correctly and the employment of everyone in your family by 16 June 2017 in order to avoid your benefit being cancelled.</p> <p>For more information call MDS - 0800 707 2003</p> <p>Reason - Cadastral Review 2017 COD. G2-14</p>	IMMEDIATE BLOCKAGE
<p>Bolsa Família Message. Attention. Your benefit has been blocked because your family's income exceeds the maximum amount allowed under the Bolsa Família.</p> <p>Any questions please call 0800 707 2003.</p> <p>Reason - Cadastral Review 2017 - COD. G2-15</p>	<p>BLOCK</p> <p>Family has <b>updated</b> registration and no longer fits the PBF profile</p>
<p>Bolsa Família Message. Benefit Cancelled. Your registration was not updated on time and information from the Federal Government shows that your family earns more than what is allowed under the Bolsa Família.</p> <p>Any questions please call 0800 707 2003.</p> <p>Reason - Cadastral Review 2017 - COD. G2-19</p>	<p>CANCELLATION</p> <p>Family has <b>failed to update</b> the Register on time.</p>
OR	
<p>Bolsa Família Message. Attention. Benefit cancelled. You will no longer receive the Bolsa Família because your family earns more than what is allowed under the Bolsa Família.</p> <p>For more information, go to the Bolsa Família section of your city or call MDS - 0800 707 2003.</p> <p>Reason - Cadastral Inquiry 2017 - COD. G2-20.</p>	<p>CANCELLATION</p> <p>Family <b>updated</b> registration and no longer fits the PBF profile.</p>

Message	Purpose
OR	
<p>Bolsa Familia Message. Attention. You will no longer receive the basic benefit of R\$85 from Bolsa Família because your family earns more than what is allowed under the Bolsa Familia.</p> <p>For more information call MDS - 0800 707 2003.</p> <p>Reason - Cadastral Review 017 - COD. G2-77</p>	<p>CANCELLATION</p> <p>Family <b>updated</b> registration and no longer fits the profile for receiving the basic benefit.</p>

Source: Operating Instruction 86 / SENARC / MDS Brasília, 27/03/2017, Revised 11/5/2017.

Communication strategies with beneficiaries also involve correspondence sent through the Brazilian Postal Service. However, in view of the high costs of letters, these are reserved for special situations where it is necessary to communicate specific situations to families, such as their failure to comply with conditionalities, to notify them of training opportunities and to warn them of the need to update their data in the Cadastro Único. The use of letters means that the longer messages can be sent, especially regarding more complex situations.

**Table 3: Examples of letters to Bolsa Familia beneficiaries.**

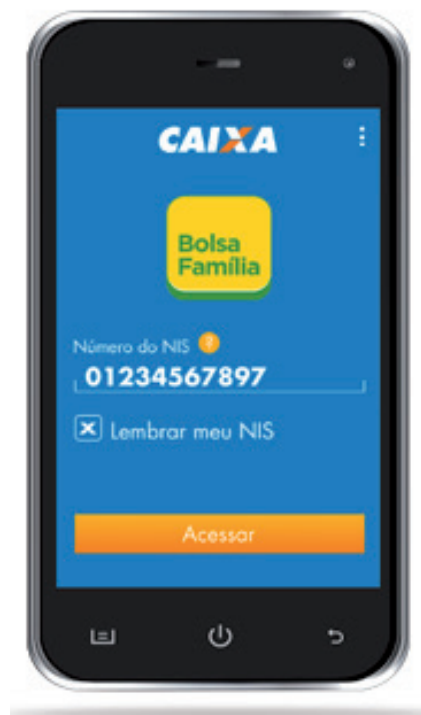
Letter Content	Purpose
<p>Urgent notice</p> <p>Cadastro Único and Bolsa Familia Program</p> <p>Dear [name of person responsible for the family unit],</p> <p>You and your family are enrolled in the Unified Registry for Social Programs. You and your Family are in the Unified Registry for Social Programs (Cadastro Único), but the information you provided at your last interview differs from that contained in other Federal Government records.</p> <p>Please go to the office responsible for the Cadastro Único and Bolsa Familia in your city by 18 August 2017 to update your registration details.</p> <p>If you fail to update your data, you may have your account excluded and you will not be able to receive benefits such as Bolsa Familia, Bolsa Verde and discounts on your electricity bills, etc.</p> <p>When you update your registration you must mandatorily provide information on all the persons living in your house, including elderly and disabled people, together with proof of the income received by each of them.</p>	<p>CADASTRAL REVIEW</p>

Letter Content	Purpose
<p>Bring your CPF or Voter ID and at least one official document, preferably the CPF, related to each family member. Be sure to inform the name of the school attended by your children and adolescents in your family, as well as an email and phone number where you can be contacted.</p> <p>Any questions, please call the Ministry of Social Development (MDS)</p> <p>0800 707 2003 The call is free.</p> <p>Keep your registration up to date so that you and your family can benefit from social programs</p>	CADASTRAL REVIEW
<p>Urgent notice Cadastro Único and Bolsa Familia Program</p> <p>Dear [name of person responsible for the family unit],</p> <p>You have not updated your family's data in the Cadastro Único for more than two years.</p> <p>Please go to the office responsible for the Cadastro Único and Bolsa Familia in your city to update your registration by 18 August 2017 to avoid losing your benefits such as the Bolsa Verde or discounts on your electricity bills.</p> <p>When you update your registration you must mandatorily provide information on all the persons living in your house including elderly and disabled people, together with a statement of income received by each of them.</p> <p>Bring your CPF or Voter ID and at least one official document, preferably the CPF, related to each family member. Be sure to inform the name of the school attended by your children and adolescents in your family, as well as an email and phone number where you can be contacted.</p> <p>If in doubt, call the Ministry of Social Development (MDS)</p> <p>0800 707 2003 The call is free.</p> <p>Keep your registration up to date so that you and your family can benefit from social programs</p>	CADASTRAL REVIEW

Source: Operating Instruction 86 / SENARC / MDS Brasília, 27/03/2017, Revised 11/5/2017.

An innovation in communication strategy was the launching in 2016 of the Bolsa Família *smartphone application*. Beneficiaries can now consult payment calendars, check his/her benefit status, see what new benefit instalments are available, and find the nearest place where the funds can be accessed (Figure 2).

**Figure 2: Bolsa Familia Smartphone Application**



Source: [www.mds.gov.br](http://www.mds.gov.br) (MDS, 2016).



## WELCOME TO THE BOLSA FAMILIA PROGRAM

The Federal Government has identified your family in the Cadastro Único. From now on you will receive the Bolsa Família benefit. Keep this letter for future reference.

Bolsa Família is a program of the Ministry of Social Development and Fight against Hunger (MDS) aimed at improving families' living conditions. The value of your benefit depends on the number of people in your family, the age of any children and youths in the family and your family's income.

## DON'T FORGET

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The commitment of your family with the program is to keep your details in the Cadastro Único up-to-date, enroll your children and teenagers in school and ensure that they attend regularly. Also you must ensure that children are vaccinated at the correct time.

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## BOLSA FAMILIA CARD

You will receive a letter with the Bolsa Família Card and the scheduled payments of the benefit. The card will only be delivered at your home if you have someone there to receive it who is over 18 years of age and can show an ID with a photo.

If you do not receive the card during the next 20 days, please call the Caixa Call Center on **0800 726 0207**.

## HOW TO WITHDRAW THE BENEFIT

Using your card you can withdraw your cash from the ATM of a Caixa agency, lottery point or shops that have signs displaying "CAIXA HERE".

To obtain your benefit before the card arrives you must go to a Caixa branch agency and present a photo ID.

## PAYMENT DAY

The Bolsa Família Program produces a payment schedule (calendar) on an annual basis. To check your payment date, see the final number of your Social Identification Number (NIS) and check the schedule below:

## ATTENTION: YOU CAN ALSO RECEIVE PAYMENT AFTER THESE DATES

Each month's benefit is available for 90 days.

If you do not know your NIS, call 0800 707 2003.

## ANY OTHER QUERIES

For further information on the Bolsa Família, look for the CRAS or Bolsa Família office in your town, call the Customer Service Center of the Ministry of Social Development on 0800 707 2003, or visit [mdspravoce.mds.gov.br](http://mdspravoce.mds.gov.br).



CAIXA Call Center - 0800 726 0207

SAC CAIXA - 0800 726 0101 (information, complaints, suggestions and compliments)

for the hard of hearing or with speech impairments - 0800 726 2492

Ombudsman - 0800 725 7474

**Figure A1: Example of envelope containing the first letter to beneficiaries**

Remetente:  
Superintendência Nacional Gestão da Área A – SUATA  
SBS Quadra 4, Lotes 3/4, Alameda I – 5º andar  
Brasília - DF – CEP: 70.092-900

**FIQUE DE OLHO NA MENSAGEM BOISA FAMÍLIA**

Na hora que você sacar o seu benefício, vai sair um comprovante em papel. Esse é o extrato. Preste atenção neste papel, ele tem informações importantes sobre o seu benefício: atualização do cadastro, presença na escola, vacina das crianças, entre outros assuntos.

Reclamo autuado. Pode ser aberto pelo BCT.

**Mala Direta Postal URGENTE**  
091228588111 - 0800 726 0101  
CAIXA  
CORREIOS

Data de postagem: \_\_\_\_/\_\_\_\_/\_\_\_\_

000.001

John Sample  
Estrada Santa Isabel, 7235  
Corredor  
08583-260 – Itaquaquecetuba – SP

**PARA USO DOS CORREIOS**


☐ MUDANÇA  
☐ DESCONHECIMENTO  
☐ RECURSO  
☐ FALCADO  
☐ AUSENTE  
☐ NÃO PROCURADO  
☐ INVENTÁRIO INSUFICIENTE  
☐ ZIP  
☐ NÃO EXISTE Nº INDICADO  
☐ INFORMAÇÕES ESCRITAS  
PELO PORTEIRO OU  
SÓCIO  
REINTEGRADO AO SERVIÇO  
POSTAL EM \_\_\_\_/\_\_\_\_/\_\_\_\_

RESPONSÁVEL  
\_\_\_\_/\_\_\_\_/\_\_\_\_

SAC CAIXA – 0800 726 0101  
(informações, reclamações, sugestões e elogios)  
Para pessoas com deficiência auditiva  
ou de fala – 0800 726 2492  
Ouvidoria – 0800 725 7474  
facebook.com/caixa | twitter.com/caixa  
caixa.gov.br

**CAIXA**  
A vida pede mais que um banco

Figure A2: Contents of the first letter to beneficiaries.



## BEM-VINDO AO PROGRAMA BOLSA FAMÍLIA

O Governo Federal identificou a sua família no Cadastro Único. A partir de agora, você vai receber o benefício da Bolsa Família. Guarde esta carta para consultar depois.

O Bolsa Família é um programa do Ministério do Desenvolvimento Social e Combate à Fome – MDS para melhorar as condições de vida das famílias. O valor do seu benefício depende do número de pessoas, da idade das crianças e jovens e da renda da sua família.

**Não se esqueça!** Os compromissos da sua família com o Programa são: manter o Cadastro Único atualizado, matricular e acompanhar as crianças e os jovens indo à escola, manter a vacinação das crianças em dia. Se tiver gestante na família, ela precisa fazer o pré-natal.

**CARTÃO DO PROGRAMA BOLSA FAMÍLIA**

Você vai receber uma carta com o cartão Bolsa Família e o calendário de pagamentos. O cartão só é entregue se tiver alguém em casa maior de 18 anos, que possua documento de identidade com foto.

Se não receber o cartão nos próximos 20 dias, ligue para o Atendimento da CAIXA **0800 726 0207**.

**COMO RECEBER O BENEFÍCIO**

Com o cartão, você pode receber o seu benefício em qualquer caixa eletrônico da CAIXA, lotéricas ou em comércio com a marca CAIXA Aqui.

Enquanto o cartão não chegar, você pode receber seu benefício em agências da CAIXA. Para isso, leve um documento de identidade com foto.

**DATA DO PAGAMENTO**

Todo ano, o Bolsa Família define um calendário de pagamento. Para saber a data de pagamento do seu benefício, veja o último número do seu NIS – Número de Identificação Social e confira no calendário abaixo:

Final do NIS	DIA E MÊS DO PAGAMENTO											
1	18/jan	16/fev	17/mar	15/abr	17/mai	17/jun	18/jul	18/ago	19/set	18/out	17/nov	12/dez
2	19/jan	17/fev	18/mar	18/abr	18/mai	20/jun	19/jul	19/ago	20/set	19/out	18/nov	13/dez
3	20/jan	18/fev	21/mar	19/abr	19/mai	21/jun	20/jul	22/ago	21/set	20/out	21/nov	14/dez
4	21/jan	19/fev	22/mar	20/abr	20/mai	22/jun	21/jul	23/ago	22/set	21/out	22/nov	15/dez
5	22/jan	22/fev	23/mar	22/abr	23/mai	23/jun	22/jul	24/ago	23/set	24/out	23/nov	16/dez
6	25/jan	23/fev	24/mar	25/abr	24/mai	24/jun	25/jul	25/ago	26/set	25/out	24/nov	19/dez
7	26/jan	24/fev	28/mar	26/abr	25/mai	27/jun	26/jul	28/ago	27/set	26/out	25/nov	20/dez
8	27/jan	25/fev	29/mar	27/abr	27/mai	28/jun	27/jul	29/ago	28/set	27/out	28/nov	21/dez
9	28/jan	26/fev	30/mar	28/abr	30/mai	29/jun	28/jul	30/ago	29/set	28/out	29/nov	22/dez
0	29/jan	29/fev	31/mar	29/abr	31/mai	30/jun	29/jul	31/ago	30/set	31/out	30/nov	23/dez

**ATENÇÃO: VOCÊ TAMBÉM PODE SACAR DEPOIS DESSAS DATAS.**

O benefício de cada mês fica disponível durante 90 dias.

Se você não sabe o seu NIS, ligue para 0800 707 2003.

**Saiba mais**


Para mais informações sobre o Bolsa Família, procure o CRAS ou o Setor do Bolsa Família na sua cidade, ligue para a Central de Atendimento do Ministério do Desenvolvimento Social no 0800 707 2003 ou acesse o [site.mdspravoce.mds.gov.br](http://site.mdspravoce.mds.gov.br).

Atendimento CAIXA ao Cidadão – **0800 726 0207**

**SAC CAIXA – 0800 726 0101** (informações, reclamações, sugestões e elogios)


Para pessoas com deficiência auditiva ou de fala – **0800 726 2492**

Ovidoria – **0800 725 7474**



Atendimento mais que um banco

Ministério do Desenvolvimento Social e Combate à Fome



GOVERNO FEDERAL

Your family is has been granted a benefit under the Bolsa Família Program.

The Bolsa Família Program was created to support the poorest families and guarantee the right to food. The cash value of the benefit is transferred directly to families. The funds can be withdrawn each month with the magnetic benefit card enclosed. Now that you are Bolsa Família family you must fulfill your responsibilities correctly in order to continue receiving this benefit.

## **THIS CARD IS BLOCKED. TO UNBLOCK THE CARD TELEPHONE 0800 726 0207**

### **How to withdraw your cash:**

- » Your Bolsa Família Card is enclosed, together with the Term of Responsibility.
- » The calendar below shows your payday (that corresponds to the final number on your card).
- » Your card is blocked at present and only the cardholder can unblock it. Call 0800 726 0207 to unblock your card. The call is free.
- » To receive your first payment go to a Caixa agency or lottery point. Take with you your Term of Responsibility, the magnetic benefit card and an identity document containing a photograph. You will need to register your password, and after that you will be able to receive your cash benefit on the date indicated on the calendar.
- » In future you will be able to access the funds monthly with your card in any lottery point, in places displaying the “CAIXA AQUI” symbol or in permanent Caixa bank branches.

### **TO CONTINUE RECEIVING THE BENEFIT YOU MUST:**

- » Keep your children in school - you must unroll your children and ensure their minimum attendance of 85% of school time each month.
- » Family healthcare - you must keep an eye on your children's health (vaccinations, weight, growth measurement) and pregnant women (they must attend consultations and prenatal sessions).
- » Update your information regularly- any changes in your family data must be reported to the local authorities for them to update the BFP register.

### **TAKE CARE OF YOUR CARD:**

- » Sign your card in the appropriate space as soon as you receive it;
- » Avoid scratching, bending or damaging the card;
- » Do not leave your card near a television set, magnet or electronic device;
- » Do not leave your card with anybody. Keep it in a safe place;
- » Do not write your password on the card. It is safer to memorize it.

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For more information on the Bolsa Família call the Ministry of Social Development (MDS).  
Free call: 0800 707 2003

For more information for using the card and queries regarding your password, call CAIXA on 0800 726 0207 (free call).

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Figure A3: Envelope containing the second letter (with the Bolsa Família Social Card) to beneficiaries.



Figure A4: Second letter to beneficiaries containing the Bolsa Família Social Card.

