

Adhoc Committee on Alternate Membership Payments

Nadine Abbas

Goals

The main goal of the Adhoc Committee on Alternate Membership Payments is to explore and identify various feasible methods for paying the IEEE membership dues and registration fees for events. This exploration aims to propose alternative payment solutions to IEEE, thereby expanding the range of payment options available to members. The committee's goals include:

- **Assessment of Payment Options:** To identify and evaluate the available options commonly used for payments in different countries and determine their compatibility with IEEE's existing payment infrastructure.
- **Analysis of Payment Challenges:** To identify and analyze the difficulties and challenges associated with these payment methods including, but not limited to, transaction fees and any restrictions on transaction amounts.
- **Presentation of Findings:** To systematically present the findings, detailing the supported payment methods in each country within IEEE Region 8, hence, facilitating the decision-making process regarding the adoption of new payment methods.

Progress against achieving goals since the last report

- **Outreach and Engagement:**
 - The committee's primary objective is to engage with IEEE R8 Section/Subsection chairs and individual members who are not affiliated with any Section, to solicit their feedback regarding the existing payment methods and any challenges they encounter.
 - The committee initiated contact with IEEE R8 Section/Subsection chairs and requested their feedback through a specifically designed Google Form questionnaire. This form was prepared with a careful selection of key questions to ensure the collection of comprehensive insights.
- **Feedback on the Questionnaire:**
 - To ensure the relevance and clarity of our questionnaire, it was circulated among the chairs of the Tunisia, Algeria, and Morocco Sections for preliminary feedback. Their valuable inputs led to subsequent refinements of the form.
- **Communication Infrastructure:**
 - To facilitate seamless communication, a dedicated email account (alt.pay@ieeer8.org) was established, operating under the alias alternate.membership.payments@ieeer8.org, through which all correspondences have been conducted.
- **Member Engagement:**
 - To engage with the broader IEEE community and gather feedback from IEEE members, an article was published in the Region 8 news and shared across social media platforms, which included a concise version of the questionnaire.
- **Feedback Compilation:**
 - Responses were received from chairs of 13 IEEE Sections/Subsections and 15 members from different countries, including Portugal, Austria, Italy, Tanzania, Yemen, North Macedonia, Slovenia, Ukraine, Russia (Siberia), Iraq, Spain, Lebanon, and Morocco.
- **Analytical Review:**
 - The committee has conducted a detailed analysis of the feedback received through Surveys 1 and 2.
 - The results of Survey 1 and Survey 2 are presented in Appendices A and B, respectively.

- Summary of alternate membership payment methods suggested per country:

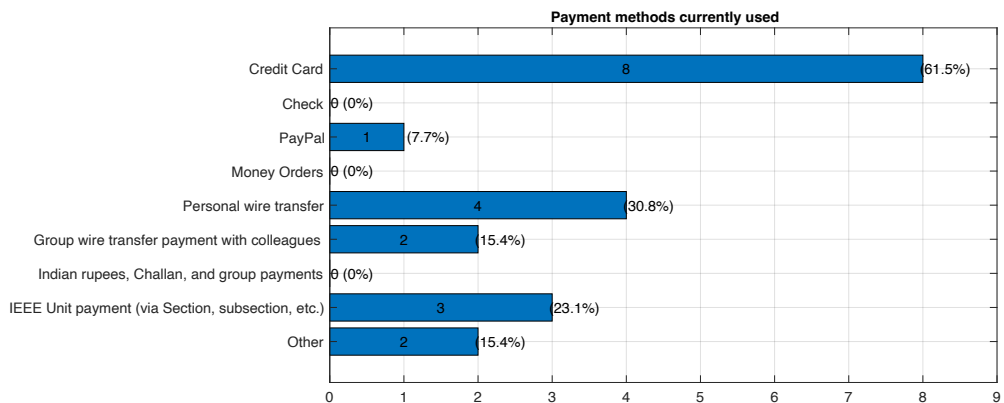
| Section/Subsection | Alternative ways of payment |
|--------------------------|--|
| Russia (Siberia) Section | Debit card MIR (Russia) |
| Iraq Section | pay.pw |
| Spain Section | Bizum |
| Lebanon Section | OMT / Whish/ local currency |
| Morocco Section | Make the payment via local section more straight forward |
| Ghana | Momo/ Mobile money / Ghana Cedis local currency |
| Greece | Payments in different currencies |
| Netherlands | open a IEEE bank account with IBAN number / iDeal Dutch option/ Mollie |
| Nigeria | Suggest to IEEE national to have a local bank account where membership fee can be paid in local currency |
| Switzerland | Twint/ local bank account |
| Germany | Direct debit ("Bankeinzug")/ SEPA wire transfer / SEPA direct debit/ a provider like stripe offer many national/regional payment systems (and credit cards) all under one API for integration into the (IEEE) store. |

- Highlights:
 - Many countries recommended paying the fees using their local currency. This can be achieved through creating IEEE bank accounts in different countries or using a payment processor such as “stripe” which can accept different payment methods in different currencies.
 - Other platforms tailored to specific sections were suggested such as MoMo and mobile money in Ghana, Bizum in Spain, pay.pw in Iraq, OMT (Western Union's accredited agent in Lebanon) and Wish in Lebanon, Mollie and iDeal in Netherlands, TWINT mobile payment in Switzerland, and Bankeinzug and SEPA in Germany.
- Preliminary Findings:
 - The findings were consolidated into an Excel spreadsheet, outlining the availability of various payment methods including credit cards, checks, money orders, personal wire transfers, group wire transfers, IEEE unit payment via Section/Subsection, concentration bank accounts, Concur, Western Union, Convera, Paypal, and MoneyGram.
- Ongoing Activities:
 - A concise questionnaire is being developed to gather feedback from IEEE Region 8 Section/Subsection chairs during the upcoming IEEE Region 8 meeting in Vienna, focusing on the payment methods utilized in their respective countries.
 - Further investigation will be conducted into additional payment methods, including GCC Remit, Uremit, Wise, Revolut, Remitly, Xoom, Monese, Skrill, Nationwide, NatWest, OFX, Xe, UNESCO Coupons, Pay.pw, MoMo, Bizum, Mollie, iDeal, TWINT, Stripe and Wish.

APPENDIX A

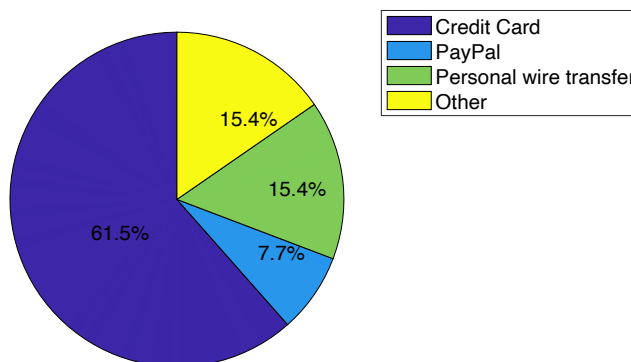
Survey 1 (Section/Subsection Chairs)

A. The methods of payment currently used



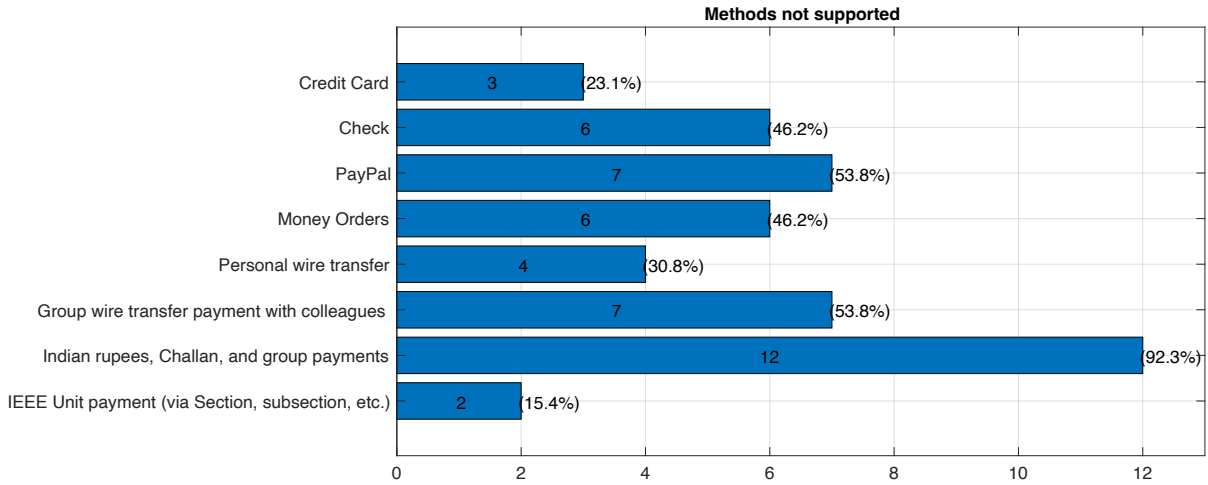
B. The most convenient method

The most convenient payment method



| Section/Subsection | Which method is most convenient for you? |
|--------------------------|--|
| Portugal Section | Personal wire transfer |
| Austria Section | Wire transfer from section account |
| Italy Section | Credit Card |
| Tanzania Subsection | Credit Card |
| Yemen Subsection | PayPal |
| North Macedonia Section | Credit Card |
| Russia (Siberia) Section | Credit Card |
| Iraq Section | pay.pw |
| Spain Section | Credit Card |
| Lebanon Section | Credit Card |
| Morocco Section | Credit Card |

C. Payment methods that are not supported



D. Difficulties faced while paying the fees

| Section/Subsection | Difficulties |
|--------------------------|---|
| Russia (Siberia) Section | There is no legal payment in Russia because of the US restrictions. |
| Iraq Section | In Iraq, dealing in the US dollar currency is subject to the laws of the US Federal Bank. Therefore, any sending of money outside Iraq must be subject to the US Federal System, and these procedures require joint accounts between America and Iraq |
| Spain Section | People want to have a formal Spanish invoice and have problems using Paypal |
| Lebanon Section | <p>Lebanon is passing through a tremendous economic crisis. Our local currency value compared to the US Dollar has gone in the black market from 1,500 LBP to 100,000 LBP for 1 USD, and the price of living has increased, however salaries remain very low.</p> <p>Moreover, Lebanese banks have imposed a limitation on all accounts. Due to that, all savings in local banks accounts prior to 2019 are not accessible anymore, and they cannot be used for any online purchase. New Fresh accounts have been created (after 2020) and they can be used for online payments. However, there is a very high service fee and a very low withdrawal limitation per day/week/month.</p> <p>The above issue has contributed to a significant decrease of the number of renewals, as most people are unable to pay the membership fees, and those who are able to pay are facing some issues while using their credit card.</p> |
| Morocco Section | International credit card is not available for everybody specially students |

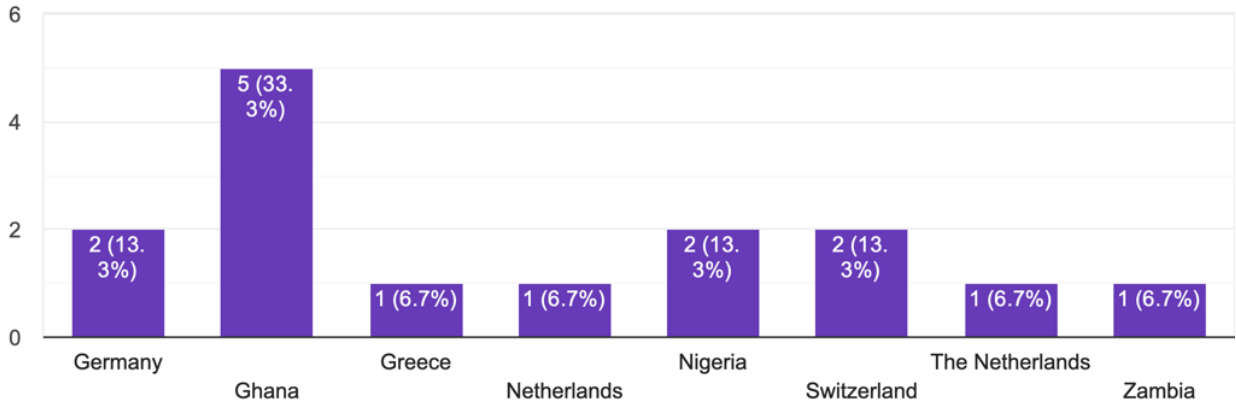
E. The recommended alternative ways of payment

| Section/Subsection | Alternative ways of payment |
|--------------------------|--|
| Russia (Siberia) Section | by debit card MIR (Russia) |
| Iraq Section | pay.pw |
| Spain Section | Bizzum |
| Lebanon Section | <p>An alternative way would be to pay the due in our local currency using the official rate (15,000 LBP/US\$) instead of the black market one (100,000 LBP/US\$ as of today).</p> <p>Another way would be to provide payment through OMT or Wish services for instance, which will generate a promo code to be used online while checking out.</p> |
| Morocco Section | Make the payment via local section more straight forward |

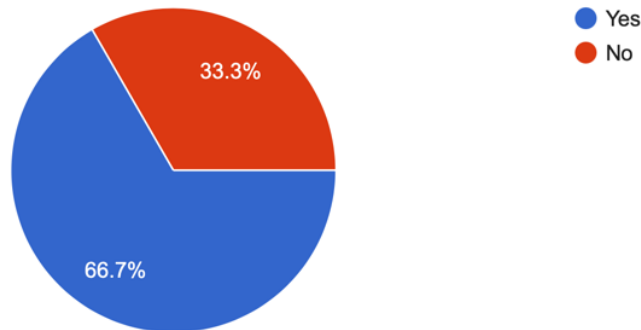
APPENDIX B:

Survey 2 (Members)

A. Members per Country



B. Members facing difficulties while paying the fees



C. The recommended alternative ways of payment

| Country | Recommendation |
|---------|--|
| Germany | Direct debit ("Bankeinzug") |
| Germany | The two standard methods in Germany (and likely all over the Eurozone) are SEPA wire transfer and SEPA direct debit. Both are commonly used and anyone with a bank account can participate without any charges. The charged for accepting payments are nominal, and much lower than credit card acceptance. PayPal is also widely used, but is very expensive in terms of fees for the seller. |
| Ghana | Using Momo will be a good option |
| Ghana | Flexible payment scheme |
| Ghana | Master Card and Mobile Money |
| Ghana | Amount should be paid in my countries currency. Because when Dollar goes up i have to pay more |
| Ghana | Pay in Ghana Cedis / Mobile money |
| Greece | Payments in different currencies |

| | |
|-------------|---|
| Netherlands | Please provide an IBAN bank account number. This removes the obligation for members to hold a credit card (See participating countries: https://www.ecb.europa.eu/paym/integration/retail/sepa/html/index.en.html). Every bank inside EU will do (E.g. https://www.ing.com). |
| Netherlands | iDeal is the best Dutch option. The easiest option for European Union is to open a IEEE bank account with IBAN number. There are probably other easy solutions that regular web shops use, e.g. Mollie |
| Nigeria | I suggest IEEE national have a local bank account where we can pay membership fee via our local currency. The fact that dollar is not stable paying in dollar does not really suit Nigeria. And again most of our activities are local activities. |
| Nigeria | Local Bank Currency |
| Switzerland | Twint |
| Switzerland | No costs arise in Switzerland if electronic banking is used with a local bank. This would be the preferred method for me. |

D. Additional Feedback

| Country | Recommendation |
|-------------|--|
| Germany | the use of a provider like strip may be a good option. They offer acceptance of many national/regional payment systems (and credit cards) all under one API for integration into the (IEEE) store. |
| Ghana | Many people have momo accounts and this should make payment very easy |
| Ghana | Installment payment |
| Netherlands | The ideal yearly renewal procedure should work on a mobile phone |
| Nigeria | Once IEEE have a local account in Nigeria. all Nigeria related activities can be covered from the account without the need of sending money from outside Nigeria. |
| Nigeria | I am currently having difficulty renewing my subscription due to parallel market exchange rate. |