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# E-TRANSFER IMPLEMENTATION GUIDE

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for Inclusive Growth



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# Introduction

## What's New in this E-transfer Guide

This Implementation Guide is an update of our first – published in 2014 – and draws from guidance created by the Electronic Cash Transfer Learning Action Network (ELAN). The ELAN was convened by Mercy Corps from 2015 – 2018; this revision was led by Lily Frey, Sara Murray, and Bree Oswill as part of its work.

New to this edition:

- › Improved resources for financial service provider selection and implementation challenges
- › More robust guidance on data protection and financial inclusion
- › Additional guidance on the use of prepaid cards
- › Updated HR resources
- › Updates on internal procurement procedures relating to cash transfers

This revised edition was made possible with the generous support of the Mastercard Center for Inclusive Growth and PayPal.

## “E-transfers” or “Digital Payments”?

E-transfers are a digital replacement for paper vouchers or physical cash in a cash transfer program. Much has changed in the world since we released our first guide to e-transfer programming in 2014. This includes what we call this type of disbursement mechanism.

Despite this, we made a decision during this revision to keep the original title of “E-transfer Implementation Guide” to preserve cross-referencing with other Mercy Corps cash transfer programming (CTP) guidance. However, “e-transfer” is a term almost exclusively used by the international humanitarian aid and development community. Private sector partners – and many others – frequently refer to them instead as “digital payments,” “electronic payments,” “digital transfers,” and/or “digital cash.”

You will see the terms “e-transfer” and “digital payments” used interchangeably in this Implementation Guide.

## How to Use the E-transfer Implementation Guide

The E-transfer Implementation Guide was created for Mercy Corps team members considering – or already using – digital technology to deliver cash or vouchers to program participants.<sup>1</sup> Chapters 1 and 2 provide an overview of the steps required to use digital payments. The Annexes contain customizable tools and templates. The Implementation Guide incorporates lessons learned by e-transfer pioneers to help us better utilize payments technology.

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<sup>1</sup> Though not covered in this Guide, digital cash can be used for operational payments, including per diem, and supplier payments. NetHope’s “E-payments Guide” provides guidance on operational e-payments.

The E-transfer Implementation Guide was designed as a supplement to the Cash Transfer Programming Methodology Guide.<sup>2</sup> For a basic understanding of cash transfer programming (CTP), please refer to the CTP Methodology Guide. Additionally, since e-transfers are a disbursement mechanism – not a CTP type – you are strongly encouraged to review the relevant Implementation Guide (Cash Transfer, Cash-for-Work, or Voucher and Fair) to fully understand your program’s implementation nuances. We also encourage you to reach out to the cash transfer lead on the Technical Support Unit<sup>3</sup> before selecting a particular e-transfer service provider. Technology changes quickly!

## Types of E-transfers Addressed in This Guide

The Implementation Guide distinguishes between two types of digital payments: digital cash (the digital replacement of physical cash with options such as mobile money, pre-paid debit/ATM cards, or others) and e-vouchers (the digital replacement of paper vouchers.) Key differences are summarized below:

	<b>DIGITAL CASH</b>	<b>E-VOUCHERS</b>
<b>Program Uses</b>	Like cash, digital cash allows program participants to choose exactly which purchases are most critical to them, and where and when they want to spend their money. Digital cash may also link participants to other financial services, such as electronic payment systems, savings accounts, or loan products.	Like paper vouchers, e-vouchers are used in programs designed to increase access to a particular set of goods or services. They are also used when an implementing agency has concerns over the handling of physical cash, but cannot use digital cash.
<b>Service Providers</b>	Requires a local financial service provider (bank, mobile network, etc.) that can issue and accept digital cash.	Global service providers can offer e-voucher products across a variety of geographies. Service providers can be selected from a normal competitive process or through Master Service Agreements (MSAs). <sup>4</sup>
<b>Agent / Vendor Networks</b>	Relies on a network of transfer agents (or ATMs) that accept digital cash in exchange for goods, services, or physical cash.	Requires Mercy Corps to establish a local vendor network. Typically also requires Mercy Corps to equip vendors with point of sale (POS) hardware.
<b>Availability and Regulations</b>	Systems are local. Subject to banking and anti-money laundering (AML) regulations, some of which require official forms of ID for program participants.	Systems are global and can be used anywhere where minimum infrastructure requirements are met. Does not rely on, or link to, local financial institutions and services. Typically not subject to local banking or financial regulations.

<sup>2</sup> The Cash Transfer Programming Methodology Guide, Mercy Corps Digital Library, <https://mcdl.mercycorps.org/gsd/docs/CTP1MethodologyGuidewAnnexes.pdf>

<sup>3</sup> The cash transfer focal point for the Technical Support Unit (TSU) can be found on The Hub: <https://thehub.mercycorps.org/page/3831>

<sup>4</sup> As of publication in December 2018, Mercy Corps was establishing global Master Service Agreements (MSAs) with a number of e-voucher vendors. If global Master Service Agreements are in place for e-vouchers, these may speed up procurement. Contact Global Procurement for current e-voucher MSA status.

Mercy Corps' experience has shown that e-transfers can improve program quality, but they do not automatically deliver these advantages. This Guide will help you decide if e-transfers make sense for your program and how to maximize potential benefits. When used appropriately, e-transfers do not require special technical skills. Instead, they are founded on principles of good CTP and attentive partnership management.

## Additional E-transfer Resources

We have not written the definitive e-transfer guide. Instead, this Implementation Guide builds upon a growing body of e-transfer knowledge and literature, with a particular focus on Mercy Corps users. We encourage you to consult additional resources, like NetHope's "Making the Journey from Cash to Electronic Payments: A Toolkit for USAID Implementing Partners and Development Organizations."<sup>5</sup>

You may also find past resources Mercy Corps completed as convener of the Electronic Cash Transfer Learning Action Network. See our curated external list<sup>6</sup> or a full program bibliography.<sup>7</sup>

The ELAN also produced an online course on digital humanitarian assistance in partnership with the Digital Frontiers Institute. Check their course listings for the next session.<sup>8</sup>

## Acronyms

<b>AML</b>	Anti-Money Laundering
<b>CaLP</b>	The Cash Learning Partnership
<b>CTP</b>	Cash Transfer Programming
<b>DRC</b>	The Democratic Republic of the Congo
<b>ELAN</b>	Electronic Cash Transfer Learning Action Network
<b>FP3</b>	Field Procurement Policies and Procedures
<b>FSP</b>	Financial Service Provider
<b>MEL</b>	Monitoring, Evaluation, and Learning
<b>MM</b>	Mobile Money
<b>MNO</b>	Mobile Network Operator
<b>MSA</b>	Master Service Agreement
<b>SOPs</b>	Standard Operating Procedures
<b>SIM</b>	Subscriber Identity Module
<b>TSU</b>	Technical Support Unit

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5 "Making the Journey from Cash to Electronic Payments: a Toolkit for USAID Implementing Partners and Development Organizations (Washington, D.C.:" USAID Global Development Lab and NetHope), <https://solutionscenter.nethope.org/webinars/view/new-toolkit-how-development-organizations-transition-from-cash-to-electroni>

6 Improving the Use of Digital Payments in Humanitarian Response (ELAN Resources page), <https://www.mercycorps.org/research/digital-payments>

7 ELAN Annotated Bibliography, MCDL, <https://mcdl.mercycorps.org/gsd/docs/ELANAnnotatedBibliography.pdf>

8 Digital Humanitarian Cash: Extreme Operations, <https://www.digitalfrontiersinstitute.org/the-institute/inner-courses/digital-humanitarian-cash-extreme-operations/>

# Terminology

## **Authentication**

In e-transfer programs, the process of confirming a transfer recipient's identity (often completed by entering a PIN or other security code.)

## **Digital payments**

(See "e-transfer" below)

## **E-transfer (or "electronic transfer")**

A digital transfer of money or vouchers from the implementing agency to a program participant. E-transfers include access to cash through mobile money, access to goods/services through electronic vouchers, or payments made via cards (i.e., prepaid, ATM, credit, or debit cards). Used interchangeably with "digital payments."

## **Digital cash**

Any electronic substitute for cash that provides full flexibility for purchases. It may be stored, spent, and/or received through a mobile phone, prepaid debit/ATM card, or other electronic transfer. Can be used interchangeably with "electronic cash" or "e-cash."

## **E-voucher**

A card or code that is digitally redeemed at a participating distribution point. E-vouchers can represent cash or commodity value and are redeemed using a range of electronic devices.

## **Financial service provider (FSP)**

An entity that provides financial services (and may include e-transfer services.) Common FSPs in humanitarian e-transfer programs include e-voucher companies, financial institutions (such as banks and microfinance institutions), and mobile network operators (MNOs). (However, FSPs encompass a range of other entities, including investment funds, and insurance companies.)

## **Liquidity**

The availability of liquid assets, in this case, cash. Closely related to the concept of "float" (i.e., the amount of money held by an individual digital cash agent).

## **Mobile money (MM)**

Mobile money uses the mobile phone to access financial services such as payments, transfers, insurance, savings and credit.

## **Mobile network operator (MNO)**

A provider of wireless communications services; also known as a wireless service provider, wireless carrier, cellular company or mobile network carrier.

## **Point of sale device (POS)**

Devices that do not contain any money, but have the capability to perform transactions (carried out in retail stores, restaurants, or mobile locations).

**SIM (Subscriber Identity Module)**

An integrated circuit (computer chip) that securely stores the international mobile subscriber identity (IMSI) and the related key used to identify and authenticate mobile subscribers. SIMs are generally produced and distributed by mobile network operators.

**Top-up**

The remote transfer of value after an initial registration and/or distribution of hardware (like SIM cards or prepaid cards) to participants (e.g., a disbursement of mobile money electronically delivered to a program participant.)

**Transfer agents**

Individual entrepreneurs or shops registered with digital cash operators which can issue and accept electronic cash.

**Vendors**

Small business owners who sell goods or services as a livelihood and are contracted to accept vouchers by Mercy Corps.

# Will E-transfers Add Value to My Program?

## Key Considerations

Since 1979, Mercy Corps has responded to 53 international emergencies and provided more than USD \$4 billion in lifesaving assistance. Oftentimes, we distribute cash or paper vouchers to emergency-affected groups so they can buy what they most urgently need. The growth of mobile technology and digital payment systems has allowed us to switch from physical to digital distributions, creating opportunities to improve our efficiency and impact. Successful e-transfer programs reduce the resources, time, and risk required to deliver aid - risks borne by the program participants, our partners, and Mercy Corps. But just because we can distribute aid digitally, does not mean we always should. E-transfer programs fail when they require additional time or resources (or both!) without substantially improving efficiency, reducing risk, or connecting program participants to valued financial services.

In this section, we will take you through the steps to determine whether e-transfers will add value to your program. First, we lay out some of the advantages and disadvantages of e-transfer programs. Then we introduce you to mobile money, prepaid cards, and e-vouchers, the three common products used within Mercy Corps. After that, we show you how to assess the feasibility of e-transfers in your particular context. Finally, we synthesize these points in a Decision Tree to guide you through the “go/no-go” decision on e-transfers. You may jump directly to the Decision Tree if you have already conducted a feasibility analysis.

## E-transfer Advantages and Disadvantages

In comparison to traditional disbursement mechanisms, e-transfers have key advantages and disadvantages. On the next page, we highlight some.

The chart covers general advantages and disadvantages of e-transfers. You may be surprised that cost is not addressed in either. This is because e-transfers have been shown to reduce costs in some situations and increase them in others. A guiding principle – supported by Mercy Corps’ own experience and studies<sup>10</sup> – is that e-transfer programs become less costly the more frequently distributions are made to the same group of participants. This is because e-transfer programs require a significant initial investment to deliver that first transfer, including purchasing or leasing hardware, contract negotiations, etc. The more frequent the transfer, the “cheaper” all transfers become as that initial investment is spread over repeat disbursements to the same group. They also become less costly when larger amounts are transferred, due to fees charged per transaction.

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9 Know Your Customer (KYC) regulations, also known as customer due diligence, refers to the ID checks that financial institutions perform to comply with national financial regulations. Typically, these checks take place during account opening. See “Tip Sheet #3: Know Your Customer Regulations,” Data Starter Kit for Humanitarian Field Staff, <http://elan.cashlearning.org/wp-content/uploads/2016/05/KYC-tipsheet.pdf>.

10 Clare O’Brien, Fidelis Hove and Gabrielle Smith, “Factors Affecting the Cost-Efficiency of Electronic Transfers In Humanitarian Programs,” Oxford Policy Management (Oxford: 2013), <http://www.cashlearning.org/downloads/opm-cost-efficiency-of-e-transfers-web.pdf>

## POTENTIAL ADVANTAGES

### **Time savings for program participants**

E-transfers can save time for program participants if they can be redeemed close to home and if transfers are staggered to reduce lines at vendors or transfer agents.

### **Privacy for program participants**

Discrete delivery can reduce the social pressure to share transfers with extended family and/or neighbors.

### **Improved security**

E-transfers can improve security for program participants, team members, and transfer agents in insecure environments.

### **Improved transparency and program data**

Instead of waiting for manually collected program monitoring data (or voucher stubs that must be processed manually), e-transfers offer quick access to automatically collected e-transfer data. This data can guide and inform program decision-making.

### **Access to financial services**

In certain situations, e-transfers can link participants to valuable financial services. This benefit is not automatic; it requires additional programmatic work to promote the uptake of financial services.

### **Reduced burden on vendors (voucher programs only)**

In paper voucher programs, vendors are responsible for ensuring the integrity of vouchers, submitting itemized invoices, and traveling to Mercy Corps offices or payment centers to be reimbursed. E-transfers can reduce the level of effort required of vendors and streamline vendor reimbursement.

## POTENTIAL DISADVANTAGES

### **Accessibility for program participants**

Numeric PINs and/or multi-step transactions can be difficult for illiterate participants or those with limited exposure to technology. Oftentimes, these participants rely on friends, family and/or transfer agents to collect their transfer. This may create risk of theft or obligations to share. Financial regulations (like “Know Your Customer”) can pose barriers for vulnerable populations by requiring formal ID for account registration.

### **Infrastructure requirements**

E-transfers require some level of electricity and network connectivity, though requirements for some mechanisms (like e-vouchers) can be minimal. Unreliable or nonexistent connectivity can severely hamper implementation.

### **Liquidity management**

E-transfers requiring cash-out can increase the demand for cash beyond transfer agents’ ability to keep that cash on hand. This causes shortages and can delay participants’ receipt of cash. It can also increase the agents’ workload and risk to maintain sufficient cash balances.

### **Consistency and reliability of service**

The quality and reliability of e-transfer services varies greatly and will impact your program. This can be difficult to assess in advance and may vary by agent or branch. E-transfer program managers often cite service provider management as their major challenge.

### **Weak data protection policies and practices**

Data collected for e-transfer programs can include participant names, official document numbers and phone numbers (which can be used to monitor and even trace the physical location of participants). Poor data management can pose risks to program participants and team members.

### **Slow start-up for implementing agency**

The time-saving components of e-transfer programs often occur in storage, distribution and reconciliation of vouchers or cash transfers. However, the set-up of e-transfer programs often requires more work than traditional distribution mechanisms. This is especially true with partnership development and contracting.

# Basic Requirements for all E-transfer Systems

To effectively assess your local options and your program participants' ability to interact with them, you need to understand the basics of an e-transfer system. Unfortunately, this means we need to get a bit technical. Bear with us as we give you the briefest possible introduction to e-transfer systems.

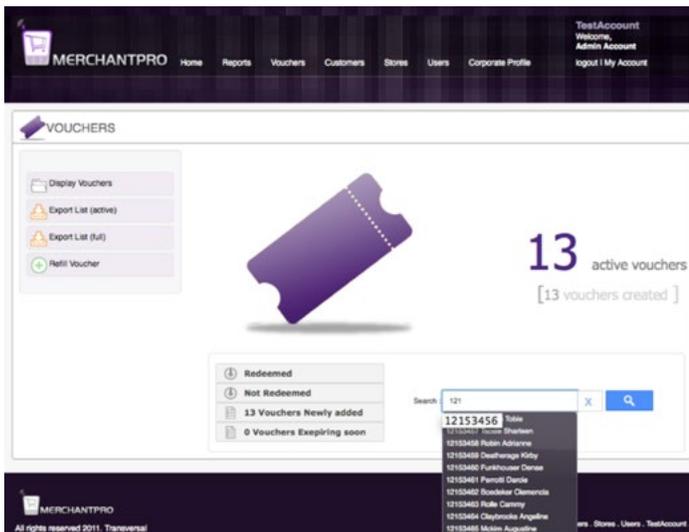
Every e-transfer system consists of a "front end" and "back end." The front end is what the participant sees and directly interacts with. This can be physical hardware – like a credit card – or a digital value transferred via an SMS message or code. The front end also includes hardware used by transfer agents to accept e-transfers, e.g., mobile phones or POS devices that recognize the e-transfer. And finally, front end function also includes authentication, the process by which a participant's identity is confirmed. This may occur by entering a PIN, checking ID documents, etc.

E-transfers also possess a "back end." The back end is an online platform, accessible to Mercy Corps but powered by software that is owned and maintained by the financial service provider (FSP). Mercy Corps receives access to the back end through an account login and password provided by the FSP. This platform is used by Mercy Corps to select transfer recipients, schedule transfers, choose the transfer amount, and monitor the transfer. The back end also provides reports to reconcile and monitor transactions.

In addition to front end and back end features, all types of e-transfers require a connection to allow transaction information on the front end to be uploaded and tracked on the back end. This communication between the front end and back end can happen in real time – i.e., instantaneously using a data connection – or it can happen later when the hardware is reconnected in an area with better connectivity. Or the information can be passed from one device to another and then uploaded.



The front end system used in a program in the DRC included smartcards and POS terminals.  
Photo: Sara Murray/Mercy Corps



A back end platform from Transversal, an e-voucher service provider.  
Photo: Transversal

## E-transfer Product Profiles

We have introduced you to general advantages and disadvantages of e-transfers and their basic systems requirements. In this section, we describe three e-transfer products frequently used by Mercy Corps: mobile money (a type of digital cash that can be used to send bulk e-transfers through mobile networks), e-vouchers, and prepaid cards. Mobile money products and their providers are sourced locally. E-vouchers are generally provided by global service providers.<sup>11</sup> Prepaid cards can be issued by a local bank or an international company and can be used in ATMs and/or at merchants that accept the card (using existing payment infrastructure).

### Mobile Money

Mobile money (MM) systems are usually operated by local mobile network operators (MNOs) and rely on a network of registered transfer agents. These agents – often the same types of small business owners who sell airtime – have a contract with the MM operator which allows them to register new MM clients and disburse and accept MM. Because MM systems assume some banking functions, they are subject to local banking and anti-money laundering (AML) regulations.

Currently, there are 276 active MM systems worldwide,<sup>12</sup> many in countries where Mercy Corps operates. But do not get too excited: not all 276 systems are capable of distributing assistance to our program participants. While standouts like Kenya’s M-Pesa and several systems in the Philippines have demonstrated their robustness, many other MM systems are in their infancy and may not survive. Any MM system within your area should be carefully assessed for its capacity to deliver the type of quality services necessary for CTP.<sup>13</sup> For more details on how to effectively assess and engage with mobile money providers, please see ELAN’s “Mobile Money Assessment and Contracting Guide.”<sup>14</sup>

To date, Mercy Corps has used MM in cash transfer programs in contexts as diverse as Haiti, Somalia, Uganda, the DRC, and the Philippines. On the next page, we profile one MM product used in Uganda.

Due to the volume and variety of MM products available – and the rapidly changing landscape – Mercy Corps does not provide specific product or FSP recommendations.

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11 As of publication in December 2018, Mercy Corps was developing Master Service Agreements with a number of global e-voucher providers. When established, this would allow Mercy Corps teams to contract e-voucher providers without undertaking a tender process. Please check with Global Procurement regarding the status of this MSA process.

12 GSMA, Mobile Money Metrics, <https://www.gsma.com/mobilemoneymetrics>

13 For further guidance on assessing mobile money providers see ELAN’s Mobile Money Assessment and Contracting Guide, <https://www.mercycorps.org/sites/default/files/MobileMoneyAssessmentContractingGuide.pdf>.

14 <https://www.mercycorps.org/research/digital-payments>

## PRODUCT PROFILE

# Mobile Money with Airtel in Uganda

In 2014, Mercy Corps Uganda’s LINKAGE program used Airtel Money (a mobile money product) to pay cash-for-work program participants in the rural Karamoja region. The program transferred approximately USD \$13,000 over three months to 1,000 participants. Airtel established new agents in the project area to ensure sufficient cash-out locations for cash-for-work participants.

## Airtel MM Product Details

### Connectivity requirements

Required continuous connection to data mobile networks.

### Hardware requirements

Program participants received SIM cards from Airtel. Agents had phones and lent extra phones to participants.

### Power requirements

Agents used solar power and, in some cases, had access to small generators for charging mobile phones.



Sean Sheridan for Mercy Corps

### Authentication process

Participants entered a secret four-digit PIN code provided by Airtel.

### Accessibility issues

Most users had difficulty with PIN entry, but were assisted by Airtel staff.

## Prepaid Cards

Prepaid cards are issued by a bank (or similar entity). They allow program participants to withdraw cash from an ATM and/or make purchases at vendors equipped with POS devices that accept the cards. Mercy Corps works with a program manager to establish the parameters of the program, such as where cards can be used, whether they can be reloaded, and what Know Your Customer (KYC) information is required to issue the cards. Prepaid cards rely on existing payments infrastructure, such as merchants who accept Visa- or Mastercard-branded cards or functioning ATMs. For these reasons, prepaid cards typically work best in areas where network connectivity and power are reliable. For more details on prepaid cards, see the ELAN’s, “Prepaid Card Products for Humanitarian Programs: Actors, Insights & Recommendations.”<sup>15</sup>

15 <https://www.mercycorps.org/research/digital-payments>

## PRODUCT PROFILE

### Prepaid Cards in Greece

From 2016-2018, Mercy Corps played a significant role providing cash assistance to refugees arriving on the Greek islands. In 2017, Mercy Corps was responsible for 25% of all cash programming in Greece, delivering cash assistance through prepaid cards to over 16,000 refugees, asylum seekers, and other vulnerable people. Recipients could use their cards to withdraw cash at an ATM or to conduct purchases where POS machines were available. PIN numbers and cards were given to program participants together. The card value, however, was loaded by a different team member after beneficiary verification had taken place, to reduce risk and segregate duties. With participants coming from over 20 different countries, Mercy Corps ensured the help desk could accommodate a diverse population by providing assistance in five different languages.



Corinna Robbins for Mercy Corps

### Prepaid Card Product Details

#### Connectivity requirements

Requires functioning ATMs or POS devices that have continuous connection to wifi or mobile data.

#### Hardware requirements

Requires ATMs and active payments network through stores and merchants who accept card payments.

#### Power requirements

Accepting merchants typically require consistent power access.

#### Authentication process

Participant is assigned a PIN number.

#### Accessibility Issues

High given reading and PIN entry typically required for ATM withdrawals. Provide training on ATM usage or merchant transaction process. Consider language and literacy needs for ATMs and arrange for support, particularly around the first distribution.

### E-vouchers

E-voucher systems are established and managed by Mercy Corps, using hardware and software from an e-voucher provider. Similar to a traditional voucher program, Mercy Corps establishes a network of local vendors, who are equipped with the training and equipment required to accept digital e-vouchers. Unlike digital cash, e-vouchers are not reliant on local payment networks and infrastructure and can be deployed globally. For more details, see the ELAN's resource on e-vouchers, "Seeking Solutions."<sup>16</sup>

Because of their global nature, Mercy Corps has field-tested various e-voucher products. As of November 2018, Mercy Corps was undertaking a Master Service Agreement (MSA) process to identify global e-voucher providers. This would eliminate the need for tendering by individual program teams to contract an e-voucher provider. The Global Procurement team can provide the most up-to-date information on the status of this MSA process.

16 <https://www.mercycorps.org/research/digital-payments>

The two e-voucher products we outline below both differ in their connectivity and hardware requirements, but offer common features:

- › An online platform (“back-end”) that allows Mercy Corps to issue digital voucher value, monitor transactions, and produce reports via a secured website (access requires internet connectivity).
- › The ability to remotely “top up” after the initial physical distribution (of the card or code) to program participants, allowing subsequent transfers to be made without the physical presence of Mercy Corps staff.
- › Automated vendor reimbursement reports, which can replace manual collection and reconciliation of paper vouchers and vendor invoices.

## PRODUCT PROFILE

### sQuid Smartcard E-vouchers in the DRC

In April 2014, Mercy Corps piloted the use of e-vouchers in the DRC using the sQuid system. In the first phase of the program, e-voucher smart cards worth approximately USD \$80 were distributed to 862 program participants. Participants used them at fairs and in regular markets to purchase food and non-food items from local business owners and to pay school and healthcare fees. The sQuid POS devices were distributed to vendors, most of whom used them in a completely offline environment. At the end of each fair, the POS devices were brought back to Mercy Corps’ offices to sync the smartcard transactions.

### sQuid E-voucher Product Details

#### Connectivity requirements

Minimal. The POS device (an android tablet) can store transactions for later submission, when the device is brought back to an area with connectivity.

#### Hardware requirements

Tablets and smartcards must be procured and imported from the UK or Kenya.

#### Power requirements

POS devices can run for approximately 8-10 hours of heavy use on a charged battery. For continuous use, they need extra batteries or a nightly charge. A dead battery takes 1-2 hours to fully charge.



A vendor accepts sQuid smartcards in the DRC in exchange for soap, bicycle tires, and other non-food items. (Note: Photo depicts an older POS squid system)  
Photo: Sara Murray / Mercy Corps

#### Authentication process

The system does not currently provide authentication options. Participants are identified by Mercy Corps when the card is distributed. Mercy Corps could manually add a name to the smartcard and require vendors to check the name against a photo ID.

#### Accessibility issues

Minimal – technology is relatively easy for illiterate participants to use.

## PRODUCT PROFILE

# MerchantPRO Smartphone E-vouchers in Nepal

In early 2013, Mercy Corps conducted a pilot in Nepal to test e-vouchers and partnered with Transversal, a Haitian company, as our FSP. The digital vouchers required vendors to have a smartphone loaded with Transversal's "VoucherPRO" application and access to a mobile connection. To complete a transaction, a participant provided his/her unique voucher number (distributed on a paper card by Mercy Corps), then entered his/her PIN on the vendor's smartphone. The e-vouchers worked well with a small group of program participants in an urban environment with reliable mobile networks.



Vendor enters voucher information into the MerchantPRO smartphone e-voucher in Nepal. Photo: Suraj Shakya for Mercy Corps

## MerchantPRO E-voucher Product Details

### Connectivity requirements

Requires continuous connection to mobile data networks.

### Hardware requirements

Requires an Android smartphone for vendors. Participants can be equipped with voucher codes and PIN numbers on paper or scratch-cards.

### Power requirements

Vendors need a regular power source to charge smartphones; batteries typically last 3-7 hours.

### Authentication process

Participant can be assigned a PIN number or can be required to show ID at the time of transaction.

### Accessibility Issues

Low if photo ID verification option is selected. Medium if touchscreen PIN entry is required.

## Feasibility Assessment

We have introduced you to some general e-transfer considerations and specific e-transfer products. You will likely start a new cash transfer program by determining if digital payments are feasible for your program. In the past, teams have struggled to assess possible delivery mechanisms, either defaulting to products they had used in the past or missing delivery options that a thorough feasibility assessment would surface. Luckily, we now have The Delivery Guide,<sup>17</sup> which outlines a systematic process for assessing possible delivery mechanisms and selecting a financial service provider (FSP). The process can be carried out by Mercy Corps alone or as part of a consortium.

The Delivery Guide is split into two phases: (1) landscape scoping, which can be shared or conducted jointly with other implementing agencies, and (2) developing and refining requirements, which will be specific to your

17 "The Delivery Guide" was developed by Mercy Corps as part of an ECHO-funded consortium to help humanitarian implementers assess the payments landscape. "The Delivery Guide: Scoping the Humanitarian Payments Landscape," [http://www.cashlearning.org/resources/library/1185-the-delivery-guide-scoping-the-humanitarian-payments-landscape?keywords=the+delivery+guide&region=all&country=all&year=all&organisation=all&sector=all&modality=all&language=all&payment\\_method=all&document\\_type=all&searched=1](http://www.cashlearning.org/resources/library/1185-the-delivery-guide-scoping-the-humanitarian-payments-landscape?keywords=the+delivery+guide&region=all&country=all&year=all&organisation=all&sector=all&modality=all&language=all&payment_method=all&document_type=all&searched=1)

program design. Issues to consider include the regulatory and infrastructure environments; service provider availability and capacity; time, staffing, cost; and program participant needs and preferences. You will likely be solidifying program details (like your program’s objective, target areas, selection criteria, transfer value, etc.) while you are assessing e-transfer feasibility. Just note that the more you are able to narrow down program choices, the easier it will be to assess available payments options.

## Regulatory Environment

As use of CTP and electronic delivery mechanisms has increased, host government interest in – and oversight of – these programs has also increased. Which regulations apply to your humanitarian program depend upon your country of operation as well as the delivery mechanism you have selected. However, it is imperative that you understand your in-country regulations – like Know Your Customer (KYC) regulations, e-voucher licensing, data protection, and possibly agency banking requirements. Failure to do so can result in severe delays and/or abandonment of a selected mechanism. See the Delivery Guide’s Activity 3<sup>18</sup> for an adaptable regulatory questionnaire to assess your regulatory environment.

## Infrastructure Requirements

All e-transfer solutions rely on some type of infrastructure, like communications networks, electricity, and/or pay points or cash-out points. Some payments solutions can operate with intermittent network access or electricity, while others require continuous access. Make sure to review available options in your target communities and compare against FSPs’ reported coverage. See the Delivery Guide’s Activity 3<sup>19</sup> questionnaires for community leaders/representatives and beneficiaries/target community members to get a full picture of the infrastructure in your target community.

## Service Provider Capacity

The primary difference between programs that use e-transfers and those that do not is the reliance on an FSP. FSPs perform a range of program activities in e-transfer programs, including distributing cash or vouchers, processing transactions, providing report, and offering customer service. They may also distribute hardware to program participants (like SIM cards), enroll and train them as clients, and/or manage a network of agents or ATMs. FSPs play a critical role in participants’ program experience and directly impact your ability to operate on-time and within budget. A capable FSP can add tremendous value to a program and an unreliable one will almost certainly damage it.

Given the nature of where we work, most countries have a limited number of FSPs offering e-transfer products. Quality of service can vary dramatically. As a result, Mercy Corps often plays the dual role of customer and capacity-builder. Initial contact with FSPs is generally through sales representatives, rather than technical or operational staff. Sales staff may not be aware of the product’s technical limitations or may be overselling their team’s capacity. Requesting to speak with technical staff early in discussions can lead to more informative conversations.<sup>20</sup> As a general rule, accept initial assurances from your FSPs with caution.

Initial assessments of FSP capacity should concentrate on understanding the type of services available from local FSPs, and classifying them as low, medium, or high risk. Establishing the risk level associated with your FSP can help you decide if e-transfers are a good idea for your program and determine the level of effort needed to successfully deliver humanitarian assistance. We recommend several tools to guide this process:

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18 Activity 3, The Delivery Guide, <http://www.cashlearning.org/downloads/activity-3---interview-guides-for-kiis.docx>

19 <http://www.cashlearning.org/downloads/activity-3---interview-guides-for-kiis.docx>

20 Mercy Corps’ Technology for Development Team can be a resource in these technical conversations, <https://thehub.mercycorps.org/page/6344>

- › The ELAN’s Mobile Money Assessment and Contracting Guide<sup>21</sup> is designed to assess mobile money operators, but includes questions that can be asked of a variety of FSPs.
- › NetHope’s “Service Provider Capacity Assessment” (Step 5 in E-payments Toolkit<sup>22</sup>) includes a statement of requirements for a bulk digital cash products and specific questions to guide FSP assessments.
- › The Feasibility Assessment Tool in Mercy Corps’ Private Sector Engagement Toolkit<sup>23</sup> can also be adapted.

If your assessment reveals that your preferred FSP is high risk, it does not mean that you should abandon working with them. It does mean, however, that you should build in adequate staff time and resources to manage the relationship and build that FSP’s capacity. Recommendations for doing so are laid out in Chapter 2: Implementing E-transfers.

## **TIP** › Consider Data Protection and Management from the Planning Phase

Analyze the risks associated with collecting, storing and using data, as well as risks of sharing with your FSP or other agencies. What is the likelihood the data may be given to the government, used for marketing, or used in ways Mercy Corps does not intend? What are the consequences of errors in recipient data? CaLP’s Privacy Impact Assessment<sup>24</sup> and other tools will help you gauge these risks. Mercy Corps has also adapted a draft data protection statement, based upon CaLP’s guidelines, which you can use with FSPs. See Annex 1: Data Protection and Security Statement.

If you still have questions, review the ELAN’s Data Starter Kit,<sup>25</sup> which offers ideas for data protection around the project lifecycle, with tip sheets on: (1) privacy impact assessments, (2) data minimization, (3) KYC regulations, (4) registration, (5) encryption, (6) data sharing and, (7) retention, archiving and disposal of data.

## **Costs**

E-transfers can have both obvious and unanticipated costs. Those that are easily measured include hardware (SIM cards, POS terminals, handsets, etc.), software licenses, operating fees, and transfer fees. Hidden costs, or costs which can be difficult to measure, include training materials and events, staff time required to resolve technical issues, travel costs to supervise distributions, and management of FSP relationships. Different tools can be used to measure these costs and should be used across the program lifecycle to evaluate whether overall cost efficiency using e-transfers is achieved.<sup>26</sup>

Two recommended tools for cost analysis are:

- › Annex 2: The Costing Scenario Planning Tool:<sup>27</sup>  
Useful for a quick comparison of predictable e-transfer costs, including hardware and transfer fees. This tool provides a way to assess the FSP’s fixed and variable costs to both Mercy Corps and program

21 <https://www.mercycorps.org/research/digital-payments>

22 Step 5: Service Provider Capacity Assessment, “The Journey from Cash to Electronic Payments,” [https://www.usaid.gov/sites/default/files/documents/15396/USAID\\_NetHope\\_ePayment\\_Toolkit\\_2016.pdf](https://www.usaid.gov/sites/default/files/documents/15396/USAID_NetHope_ePayment_Toolkit_2016.pdf)

23 “Feasibility Assessment Tool,” Private Sector Engagement Toolkit, MCDL, <https://mcdl.mercycorps.org/gsd/docs/PSEFeasibilityAssessmentTool.doc>

24 Koko Sossouvi, “Protecting Beneficiary Privacy: Principles and Operational Standards for the Secure Use of Personal Data in Cash and E-transfer Programs,” (Oxford: CaLP 2013), <http://www.cashlearning.org/downloads/calp-beneficiary-privacy-web.pdf>

25 The Data Starter Kit for Humanitarian Field Staff, ELAN, <http://elan.cashlearning.org/>

26 Page 37, “E-transfers in Emergencies: Implementation Support Guidelines,” <http://www.cashlearning.org/downloads/e-transfer-guidelines-English-20-12-2013.pdf>

27 Originally developed by Oxfam and explained in the CaLP E-transfer guide (Ibid, 37).

participants. It takes one to two days for FSPs to gather the required information to complete the tool. Once completed, your team can compare the stated costs associated with various FSPs in one hour.

› Nethope’s Costing Tool:<sup>28</sup>

A more comprehensive cost-benefit analysis that looks at both financial and non-financial e-transfer costs. This tool was originally designed to compare electronic and traditional transfer methods, but could be modified to compare different types of e-transfers (or compare e-transfer FSPs). It may take several days to gather the information necessary to complete this tool.

In general, digital payments systems are likely to be more cost-efficient when the program includes multiple transfers to the same recipient and when products offer repeat reconciliation and reporting benefits.

## Time and Staffing Requirements

Planning appropriate time and staffing structures for e-transfer programs is critical. Key questions include:

- › How quickly can you get digital cash (or e-vouchers) to participants in emergencies? (Be realistic.)
- › What level of effort is required for both set-up and implementation?
- › What skills are needed?

While answers to these important questions vary by program, we have begun to see patterns. Though Mercy Corps e-transfer programs in Haiti, the DRC and the Philippines took place in very different settings, all experienced significant lags between initial testing and full program start-up.

### Haiti, 2010

Following the 2010 earthquake, no functioning MM system existed. Mercy Corps partnered with Voilà, an MNO, and Unibank, a local bank consortium, to develop and roll-out an electric fund system called T-Cash. Mercy Corps used T-Cash to deliver MM transfers to 8,937 households.

### DRC, 2013-2014

Mercy Corps used e-vouchers and MM to transfer assistance to 4,000 conflict-affected households. In the DRC, MM systems exist, but are nascent.

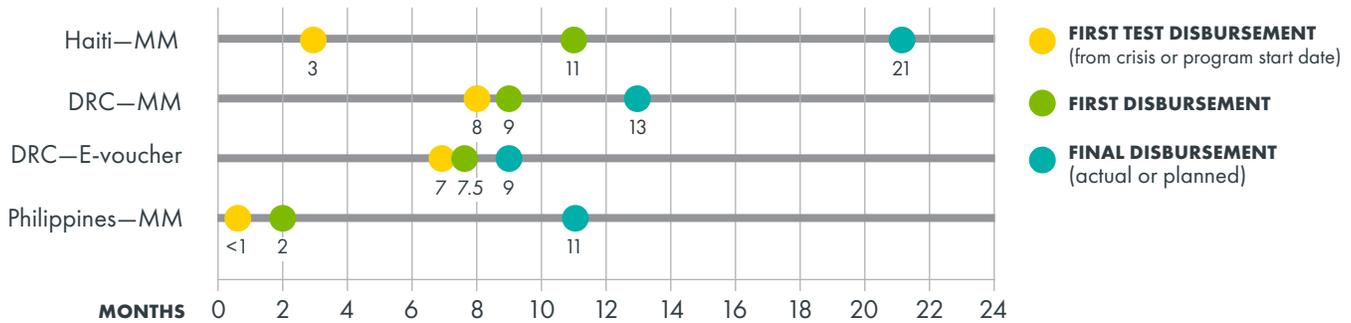
### Philippines, 2013-2014

Following Typhoon Haiyan, Mercy Corps partnered with BankO – the Philippines’ only branchless mobile bank – to transfer cash to 25,000 affected households. In comparison to many places where Mercy Corps works, the Philippines has a highly developed payments infrastructure.

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28 Step 3. “Costs of Payments: Cash versus Electronic Payments,” NetHope, [https://solutionscenter.nethope.org/assets/collaterals/USAID\\_NetHope\\_ePayment\\_Toolkit\\_Step3.pdf](https://solutionscenter.nethope.org/assets/collaterals/USAID_NetHope_ePayment_Toolkit_Step3.pdf)

## E-TRANSFER PROGRAM DISBURSEMENT TIMELINE



As demonstrated in the timeline, time requirements varied significantly between deployments. The following tactics can help you adequately staff and plan for success e-transfer programs:

### › Evaluate the capacity of your FSP and allocate staff time accordingly

New or untested e-transfer services almost always require months of work before the first transfer can be made. A review of Mercy Corps’ MM program in Haiti underscores this: “Be prepared to take on added responsibilities when working in a nascent MM ecosystem ... It is necessary to plan to support the development of local MM infrastructure. This adds extra operational and start-up costs.”<sup>29</sup> Mercy Corps teams using new MM systems in Haiti and DRC assumed several unexpected responsibilities, ranging from ensuring that MM agents had sufficient SIM cards in advance of participant registration to developing alternative offline procedures when technical systems failed. Tools for assessing your FSP’s capacity are included throughout this Implementation Guide. If you are working with a new or less experienced FSP, we recommend building in a full-time management position – in addition to the overall Program Manager – to manage the FSP relationship.<sup>30</sup> Designating a staff member as the point of contact for an FSP is a Mercy Corps CTP minimum standard.

### › Include a staff position to manage distribution documentation and approvals

CTP teams (including those using traditional paper and cash distributions) often include a Payment Officer who plays a hybrid Finance/Program role. This type of position can help speed internal processing of payments while maintaining segregation of duties and ensuring proper documentation and consistent distribution monitoring. This position can also support troubleshooting as unexpected challenges and needs arise. In large programs, it is advisable to request that the FSP assign an Account Manager to do the same on their end. Suggested position descriptions are included in Annex 3: E-transfer Staffing Resources.

### › Consider phasing-in e-transfers

Since e-transfers often take more time to set-up than traditional distributions, you may consider planning for two parallel delivery mechanisms: one to work on physical distributions of cash and/or goods and the other to establish the e-transfer program. This approach may be particularly appropriate in rapid-onset emergencies, where your first goal is to meet immediate needs. The benefits of an e-transfer program can be incorporated in later response efforts.

29 Dalberg Global Development Advisors, “The Use of Mobile Money versus Vouchers for Cash Transfers: Comparative Cost and Time-Savings Analysis,” MCDL, <https://mcdl.mercycorps.org/gsdll/cgi-bin/library?a=q&r=1&hs=1&t=0&c=all&h=dt&q=dalberg+haiti>

30 Page 14 of the ELAN’s “Mobile Money Assessment and Contracting Guide” provides additional tips for managing limited FSP choice: <https://www.mercycorps.org/research/digital-payments>

## Program Participant Capacity

New technologies can make it difficult for some e-transfer recipients to access their aid. While these barriers can often be overcome with training and other types of support, you will need to evaluate the potential difficulties for all the system's users (including vendors and program participants).

Mercy Corps has found that e-transfer recipients often have difficulties memorizing and using PINs. In Mercy Corps Nepal's e-transfer program, 89% of targeted SMS voucher recipients (many illiterate) needed trusted "helpers," such as family members, to assist them in completing purchases. Similar findings resulted from three ELAN case studies that examined mobile money programs in Zimbabwe, Bangladesh, and Ethiopia. Across these programs, only 10% of program participants could name the steps required to cash-out a MM transfer, despite having used the platform to access their assistance.<sup>31</sup> Oftentimes helpers entered participants' secret PINs on the participant's behalf. Participant capacity assessments can help you adjust training and program strategies to accommodate accessibility challenges.

Some participant assessment tools include:

- › Annex 4: User Capacity Survey. This tool will help you gauge the ability of both program participants and vendors to successfully use e-transfers. It will also uncover the level of support required to help familiarize them with the system. You may want to consider building a couple of these survey questions into needs or other assessment processes, rather than conducting this as a stand-alone exercise.
- › Step 8, "Preparing Recipients and Testing the System" in NetHope's E-payment Toolkit.<sup>32</sup> This resource contains useful tools on preparing training and accommodating vulnerable populations.

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## Authentication: Accessibility and Security

One of the hardest aspects of many e-transfer programs is the participant PIN. PINs can help protect participants' entitlements if a card or handset is lost or stolen. However, remembering and entering a PIN is challenging for many participants, particularly innumerate populations. It can also increase the risk of exploitation, since many participants hand their card and PIN to merchants or agents to complete transactions on their behalf. Some providers offer alternatives, such as color or picture sequences. Alternative authentication options include printing photos on cards or other kinds of biometric identification. (Fingerprints are the most common). Biometric authentication options reduce the likelihood of fraud, but require additional hardware and are not error-free. Use of biometrics also requires heightened attention to data protection through the program cycle. For more on this topic, see the textbox "Consider Data Protection" earlier in this Guide.

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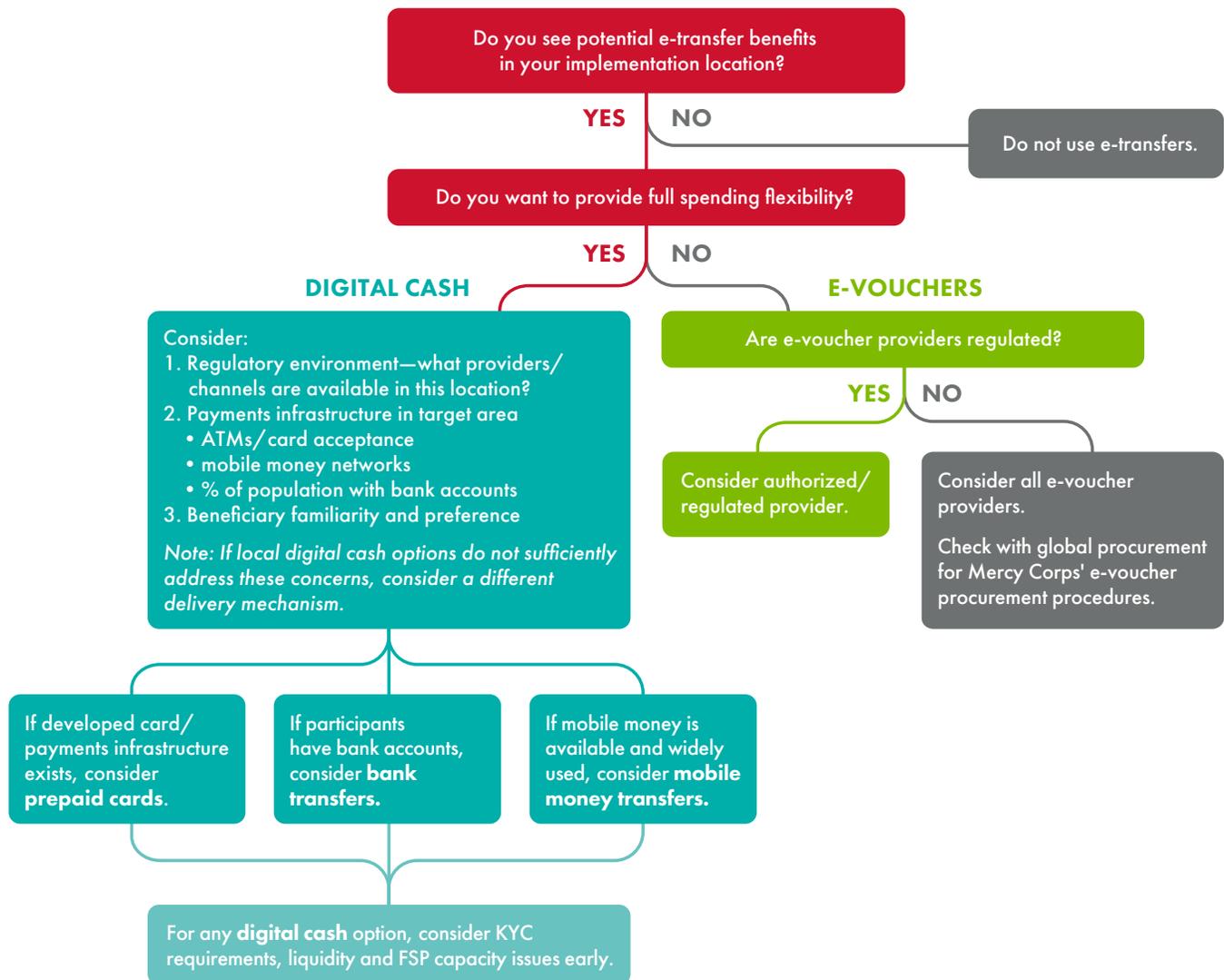
<sup>31</sup> Policy Brief: Electronic Transfers in Humanitarian Assistance and Uptake of Financial Services, ELAN, <https://www.mercycorps.org/research/digital-payments>

<sup>32</sup> [https://solutionscenter.nethope.org/assets/collaterals/mstar\\_e-payments\\_tlkt\\_v10interactive\\_all.pdf](https://solutionscenter.nethope.org/assets/collaterals/mstar_e-payments_tlkt_v10interactive_all.pdf)

# Decision Tree

You have already used the decision in the CTP Methodology Guide<sup>33</sup> to determine if your program’s objectives are best met through transferring cash or vouchers. The Decision Tree below can help you determine whether or not to use e-transfers and what type might be suitable. If you have trouble answering any of the questions in this Decision Tree, refer back to the assessment considerations covered previously.

Please remember that this Decision Tree covers common e-transfer considerations. It does not address all factors that could influence your decision. As this Decision Tree indicates, there are possible tradeoffs related to all delivery mechanisms and no choice is ideal.



33 <https://mcdl.mercycorps.org/gsd/docs/CTP1MethodologyGuidewAnnexes.pdf>

## CHAPTER 2

# Implementing E-transfers

You have completed your feasibility assessments and determined that transferring cash or vouchers digitally offers clear advantages. Now you are ready to select your service provider and prepare for distributions. This section will help you get started.

## Selecting and Contracting Your Service Provider

Selecting and contracting an FSP is an essential first step in rolling out e-transfers. Your goal in this process is to establish clear terms of service (including airtight definitions of goods and services to be provided); the timeline by which they will be provided; and favorable payment terms. When engaging new, untested FSPs, in-depth assessments and negotiations are necessary.<sup>34</sup>

Ideally, you have already started the assessment process. (If not, return to the previous section on “Feasibility Assessment.”) Now it is time to negotiate terms and sign a contract. The negotiation process will set the tone for your working relationship and offers tremendous insight into your FSP’s operating style and capacity.<sup>35</sup> It may also shape your FSP management strategy, or in extreme cases, cause you to walk away from a relationship bound for trouble. Two tools will help you successfully negotiate contracts and prepare for initial disbursements:

- › The ELAN’s “Mobile Money Assessment and Contracting Guide”<sup>36</sup> provides a detailed list of minimum requirements and questions to ask prior to signing a contract with a mobile money operator. While designed for mobile money, certain questions may be used with other types of digital products.
- › Step 8 of NetHope’s E-payment Toolkit, “Preparing Recipients and Testing the System,”<sup>37</sup> provides a list of high-priority considerations and responsibilities to document in your contract or clarify before signing.

We suggest the following steps to negotiate a contract with your FSP:

### Step 0/prerequisite: Define program needs

When discussing with any potential FSP, you will need to establish some program parameters. It is helpful to bring together program staff to prepare a statement of requirements, including as much detail as possible on payment needs (number, location, frequency, size, scale); program participant needs (possession and type of IDs, familiarity with technology, special needs, privacy concerns); reporting needs (transaction and activity logs, access and role controls); operational needs (physical security); and business needs (time to deploy, costs). Make sure to understand which items are required and which are optional. Ideally, these are requirements and desirable features are agreed upon and weighted in advance to facilitate a clear selection process.

34 For more information about current e-voucher Master Service Agreements, please contact the Global Procurement team.

35 New to negotiations? “How to Talk” and “Negotiating with the Private Sector” – both within the Private Sector Engagement Toolkit offers additional advice. The Private Sector Engagement Toolkit, Mercy Corps’ Digital Library, <https://mcdl.mercycorps.org/gsd/ docs/PSEHowtoTalkTipSheet.doc>.

36 <https://www.mercycorps.org/research/digital-payments>

37 “Making the Journey from Cash to Electronic Payments,” [https://solutionscenter.nethope.org/assets/collaterals/mstar\\_e-payments\\_tlkt\\_v10interactive\\_all.pdf](https://solutionscenter.nethope.org/assets/collaterals/mstar_e-payments_tlkt_v10interactive_all.pdf)

## Step 1: Negotiate basic terms

You may have already started this step as part of your assessment process. Now you have an opportunity to tell FSPs exactly what you need and learn what they are willing to offer. Focus these initial negotiations around critical needs to avoid getting lost in debates about details. Know the difference between what is essential versus merely desirable. Initial negotiations should include:

- › **Product offering.** What type of technology will be used for the transfers? Does the FSP have contingency plans for offline environments or network outages? What type of hardware (SIM cards, etc.) is required? Is the FSP willing to provide and/or distribute the required hardware? Will they offer training to Mercy Corps staff and/or participants?
- › **Agent network and liquidity management.** Do agents exist within a reasonable distance of program participants? If not, is the FSP willing to deploy agents during community distributions? Can the FSP manage liquidity requirements for the scale of transfers you require?
- › **Pricing.** Negotiate pricing from an informed perspective. What have other NGOs or agencies paid for similar services? Is there a total cost that your program's budget cannot exceed? What other fees are included? For example, will fees be triggered when participants use their e-transfer?<sup>38</sup>
- › **Time to deploy.** What are your time constraints? Can your FSP meet these deadlines? What will be the implications if they do not? What role, if any, do they play in registering program participants?
- › **Level of technical support and customer service.** Will quality help be there for you and your participants? What days and hours? How easy will it be for you to access transaction data for reporting, reconciliation and troubleshooting? How does the FSP process transactions when networks are unavailable?
- › **Reporting.** What reports are offered? If the reporting platform is online, does it allow for different access levels?
- › **Data handling and protection.** What data will be collected and/or shared with the FSP? How will it be collected, and by whom? Is the FSP clear on how this data will be used? How will they safeguard it? Are they willing to sign a data protection agreement? (See our sample in Annex 1, Data Protection and Security Statement).

## **TIP** › Ask Your Service Provider to Show, Not Tell

Do you have confidence that the FSP's technical and operational system will meet your needs? If you have doubts, consider starting with transfers to a small group of program participants instead of committing to a large-scale rollout from the start. Or ask if you can observe a bulk transfer managed by another organization.

Mercy Corps often sees FSPs over-commit during contracting stages, only to perform well below their commitments during implementation. (Details are provided in the "Testing" section later.)

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<sup>38</sup> In cases where FSPs charge fees for redeeming transfers, Mercy Corps often absorbs this cost by increasing the transfer amount to cover the fee. This prevents participants from paying that fee (thereby reducing the value of their transfer).

## Step 2: Check references

Talk to the FSP's previous clients to understand what worked and what did not. How will your FSP address weaknesses exposed through these conversations?

## Step 3: Request proposal(s) from all FSPs which meet your minimum requirements

You should encourage proposals from all FSPs that meet your minimum requirements. Provide potential FSPs with program details including location, transfer amount, quantity of distributions, and your distribution schedule.

## Step 4: Select your FSP and finalize the contract

Once you have reviewed all proposals, select the best technical offer (carefully considering the FSP's capacity) and document the rationale behind your selection. Then request a draft contract from your FSP. Most Mercy Corps field offices are not well-positioned to draft contracts for payment technology, and FSPs should easily be able to provide a draft contract.

Please remember, the level of detail in contracts varies from FSP to FSP. In some cases, a separate Memorandum of Understanding (MoU) should be used to set expectations around other important implementation standards not captured in the contract. These might include data handling, data access and protection, communications protocols and reporting, and joint Standard Operating Procedures (SOPs). Sample digital cash contracts and MoUs are available upon request from the Early Economic Recovery team within the TSU.

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## Structuring Contracts for Successful Implementation in the Philippines

In the Philippines, Mercy Corps paid our FSP an account opening fee each time a new participant opened a mobile bank account. (In other words, the FSP's incentive was tied to opening the new account.) In hindsight, this payment structure did not reflect Mercy Corps' top priority, which was the actual transfer of cash into that new account. After the program encountered substantial liquidity problems, Mercy Corps realized that paying the account opening fees after completion of that first transfer would have better-aligned our goals (transferring cash) with the SP's goal (receiving the fee payment). This is a concrete example of how FSP contracts can be structured to better meet program goals.

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Contracting with an e-transfer service provider should follow Mercy Corps' Field Procurement Policies and Procedures (FP3). When a competitive procurement process is followed, the capacity of the FSP (given their important role) – rather than cost – should be the primary selection criteria.

Approvals of e-transfer contracts should be based on the anticipated total cost for hardware and service fees paid to the FSP for their products and services, not the total value of cash disbursed by the FSP. Contracts with a transfer value over USD \$1 million require review from the HQ-based Legal Team.<sup>39</sup>

### **TIP** > **Contracts In Emergencies**

In rapid onset emergencies, e-transfer contracts are often produced and finalized in a short time period, involving numerous teams from the field and HQ. To streamline this process, it may be helpful to appoint a contract "lead" and assign concrete roles for each individual involved in the review process.

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39 <https://thehub.mercycorps.org/node/235>

# Financial Inclusion: Making the Connection

Alongside their efficiency, e-transfers are often presented as an opportunity to bring financial services to the unbanked.<sup>40</sup> However, delivering aid digitally does not automatically lead to the uptake of new financial services by program participants.<sup>41</sup> Instead, participants typically withdraw their full transfer when it becomes available and rarely continue to use their new accounts after programs end. This holds true in both large, government social safety net programs and humanitarian cash transfer programs like those managed by Mercy Corps.

Some programs are more suited to building in additional financial services goals than others. Emergency response programs may seek to serve the largest possible set of affected people, whereas more livelihoods-oriented or medium-term programming may seek to invest more time in training and financial services. Whatever your program's goals, consider the mix of activities and tools that is best suited to achieving these goals, whether physical or electronic transfers.

## How to Design an E-transfer Program for Lasting Impact

Research in Bangladesh, Ethiopia and Zimbabwe compared uptake and use of mobile money after emergency cash transfer programs. The research uncovered four recommendations to promote uptake of new financial services, captured in the infographic to the below:

**elan**  
The Electronic Cash Transfer Learning Action Network

### HOW TO DESIGN AN E-TRANSFER PROGRAM FOR LASTING IMPACT

The digital delivery of humanitarian assistance can create opportunities to link recipients to additional financial services. ELAN-led research in Bangladesh, Ethiopia, and Zimbabwe uncovered four recommendations to promote uptake of new financial services:

- ASSESS DEMAND FOR MOBILE MONEY SERVICES**  
A 208% increase in person-to-person transfers in Zimbabwe demonstrated a clear demand for mobile money transfer services; in other countries, however, many users preferred informal options (such as livestock or savings groups) to mobile money.
- SUPPORT MOBILE PHONE PURCHASE IF OWNERSHIP RATES ARE LOW**  
Phone ownership increased to 99% (from 10%) after program participants in Ethiopia were able to purchase subsidized phones with their transfer.
- PROVIDE ONE-ON-ONE TRAINING AND OPPORTUNITY TO PRACTICE**  
Over 80% of respondents in Bangladesh wanted "more training" to help them continue using their mobile wallets.
- INCREASE TRANSFER FREQUENCY TO BUILD EXPERIENCE**  
In all programs, very few participants were able to independently complete mobile money transactions. Repeat transfers offer the opportunity for mastery.

How to Design an E-transfer Program for Lasting Impact:  
<https://mcdl.mercycorps.org/gsd/ docs/ InfographicDesignETransferforLastingImpact.pdf>

40 See "Financial Services Primer for Humanitarians," Vaidehi Krishnan, ELAN, <http://www.cashlearning.org/downloads/financial-services-primer-for-humanitarians-final.pdf>  
41 See "Social Cash Transfers and Financial Inclusion," Chris Bold, David Porteous, Sarah Rotman. CGAP, February 2012, <http://www.cgap.org/publications/social-cash-transfers-and-financial-inclusion> and "Plugging into Mobile Money Platforms: Early Experiences of NGOs in the field." Dalberg and the Bill & Melinda Gates Foundation. 2012, [http://betterthancash.org/wp-content/uploads/2012/09/HMMI - Plugging\\_Into\\_Mobile\\_Money\\_Platforms\\_FINAL.pdf](http://betterthancash.org/wp-content/uploads/2012/09/HMMI - Plugging_Into_Mobile_Money_Platforms_FINAL.pdf)

## Developing Internal Standard Operating Procedures

Like all cash transfer programs, e-transfers require close coordination with the Finance and Operations teams. E-transfers may require new processes (e.g., sending money to an escrow account before it is disbursed) or adjustments to existing processes (e.g., assigning levels of user access to an online platform to mimic cash handling procedures). This section will help you maintain Mercy Corps' accountability and compliance standards in an e-transfer program.

Clear Standard Operating Procedures (SOPs) are essential to making sure both program and support teams understand new procedures and their roles. SOPs can outline the major steps required for entire programs or pieces of programs. Sample SOPs are included in Annex 5.

Common internal challenges to capture in SOPs include:

- › **Transferring money to your FSP.** Recent e-transfer programs in both the Philippines and the DRC had difficulty transferring initial lump sums to MM operators. Problems included slow internal approval processes, use of incorrect wire transfer codes, and lack of notification when the transfer was received by the MM FSP. These problems can cause significant delays with the first bulk transfer. To avoid these problems, be sure to transfer the funds early and request confirmation of wire or bank transfers.
- › **Compliance concerns.** Maintaining appropriate segregation of duties and preventing fraud and loss requires different techniques in e-transfer programs. Limited experience with e-transfers can create hesitation among implementation teams. Annex 6: Compliance Concerns offers guidance on how to stay compliant with e-transfers. The Finance and Compliance Support Unit staff is always available for consultation. CaLP's Corruption Risk Mitigation Template<sup>42</sup> is another useful resource.

### TIP › Developing Effective SOPs

#### Who should write SOPs?

The Program team should convene team leads (Program, Finance, Operations, MEL) or full teams to walk through procedures, identify potential issues and define roles and responsibilities. HQ should also review major e-transfer program SOPs.

#### When should they be written?

At least two weeks prior to your first distribution.

#### Who should approve them?

Ideally all involved department lead; at a minimum, the Country Director, Director of Programs, Finance Manager/Director and Operations Manager/Director.

#### What should they include?

At a minimum, SOPs should show all processes related to participant training, registration, hardware management, fund transfers, reporting, reconciliation, and monitoring.

#### Who should they be shared with?

All Program and relevant Finance, MEL, and Operations staff.

<sup>42</sup> See Page 77, Etransfers in Emergencies : Implementation Support Guidelines, CaLP, <http://www.cashlearning.org/resources/library/390-e-transfers-in-emergencies-implementation-support-guidelines>

# Planning Disbursements with Your Service Provider

You have sourced and contracted your FSP and developed internal SOPs. You may feel like the hard work is behind you. In reality, you are just getting started! Building a productive relationship with your FSP takes time and effort. The amount of effort required for relationship management will depend upon your FSP's capacity.

The following actions can help you establish a productive working relationship with your FSP:

- › **Establish communication protocols and expectations.** Who are the primary and secondary points of contact between Mercy Corps and the FSP? Are different points of contact needed for financial, programmatic, and technical issues? How quickly can you expect a response? Would it be helpful to establish weekly meetings or other regular communication with the FSP? Understand options for escalating support issues and form relationships both above and below your main point of contact.
- › **Understand the incentives of your main FSP contacts.** How are your main contacts recognized and compensated for their work? Does your program help them reach their personal goals, or does it interfere with them?
- › **Help your FSP understand aid distribution basics and program needs.** Do not assume your FSP knows about delivering aid or your distribution preferences. Explain your needs as clearly as possible. One way to do so is through a planning or SOP workshop. Here, the sequence of a distribution can be discussed in detail (or even role-played) and responsibilities can be clearly assigned. (Use Annex 7: Distribution Planning Tool to help with this.)
- › **Test the FSP's customer service and technical support mechanisms.** Do you know who to call in the event of a problem? Do your program participants? When you make a call, will you reach a person who responds immediately to your request, or is it a recording? Is customer service consistently available during the hours you need? Test the mechanisms early to make sure they operate as promised.
- › **Determine reporting formats early.** What reports will be available? Request a sample of each report and share them with your Finance and MEL teams. Establish the frequency with which your FSP will provide reports.
- › **Anticipate managing liquidity.** Three recent Mercy Corps programs using MM transfers (the Philippines, the DRC, and Haiti) reported significant problems with digital cash agents periodically running out of cash and turning away beneficiaries. In all cases, Mercy Corps ended up working very closely with the FSPs to ensure that sufficient cash was on hand for subsequent distributions. Liquidity is one area where Mercy Corps almost always plays a very active management role.

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## FIELD EXAMPLE

### When Your Service Provider Does Not Deliver

In the spring of 2014, a peer NGO in the DRC planned to distribute three cash transfers using mobile money (MM) to 2,000 program participants. The participants were recovering from frequent attacks by armed groups and MM offered a potential to reduce risks to the agency and the recipients. However, the MM operator proved to be an unreliable partner. Their capacity was low, technical issues abounded, and their fee structure was non-transparent.

In the midst of their second distribution, the NGO was forced to sever their contract with the FSP. But they still needed to carry out the distributions! Now their program team was responsible for physically distributing the cash, a task laden with huge security and corruption risks. For four days prior to distribution, the team traveled to the local bank in an unmarked vehicle early each the morning. They sat in a room in the basement sorting cash into envelopes all day, leaving only when the bank's staff had departed. (The bank director was the only person who knew of the operation.) When this was done, they organized "surprise" distributions, handing out the envelopes of cash in target communities as quickly as possible and with little advance notice. The Program Manager went so far as to confiscate everyone's cell phone so no one would accidentally mention the distributions. Had they fully understood the FSP's weaknesses, the team would likely have rethought their implementation strategy.

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## Testing and Quality Control

Demonstrations – or demos – and testing are the best way to reveal weaknesses in both your implementation plan and your FSP's capacity. Demos can be requested as part of your selection process. Formal tests should be performed prior to your first distribution, ideally with a small group of program participants. We encourage you to test your system early, often, and at scale. This is particularly true with weak FSPs, where test deployments are recommended as soon as possible. Suggested testing methods include:

### Step 1. Conduct a process walk-through

Walk through each step of the transfer process to ensure the FSP's and Mercy Corps' roles are clearly defined. (See Annex 7: Distribution Planning Tool.)

### Step 2. Live test in a controlled environment

Simulate a distribution among team members. Run through all processes that would take place in a true distribution, including reporting and reconciliation.

### Step 3. Test with a small group of program participants

Conduct an initial distribution as early as possible with a small group of program participants. Common "test transfer" issues include hardware problems (power and connectivity issues) and user difficulties (trouble with PINs, etc.). While these issues seem small and easily-remedied with a few participants, they can be difficult to manage at scale.

### Step 4. Perform "stress tests"

A flawed initial transfer with 50 program participants is much less painful than a problematic launch with 500 or 5,000 participants. A "stress test" involves a larger distribution early in the program lifecycle. It can help reveal FSP weaknesses (like staffing gaps and liquidity constraints) and allow time for correction. It might also cause you to reconsider your FSP choice or your overall transfer mechanism. (See the field example, "When Your Service Provider Does Not Deliver.")

## Step 5. Conduct regular quality monitoring

Once transfers are up and running, monitor your FSP's performance regularly. One way to do so is by asking a team member to pose as a program participant or "secret shopper," who can then discretely monitor all aspects of the process and customer service. You may also consider using transaction observation sheets (available in Annex 8: E-transfer MEL Tools) to monitor participant waiting times, their capacity to use the system, overall system performance, liquidity, and customer service channels.

### **TIP** **Test Early and Often...or Else!**

FSPs with unreliable systems or connectivity often rely on paper-based systems when the network goes down. During a test of mobile money in the DRC, agents for one FSP collected participant SIM cards and PIN codes, disbursed cash, and then performed transactions in the evening when the network and MM platform operated more consistently. Then the agents returned to the community and redistributed the SIM cards. This can be considered a "worst practice": participants lost control over their hardware and were not present for the transaction, opening up the possibility for mishandling of aid. This is an example of the potential (and sometimes unimaginable!) problems that only testing can reveal.

## Training: Inclusion for the Most Vulnerable

Our program participants' capacity to use new technology varies widely. In the DRC, some participants have never made a phone call. In places like Nepal and the Philippines, participants not only own mobile phones, they often hold bank accounts and use ATM cards. This wide spectrum of experience means that participant training efforts can range from light-touch to extensive.

General principles on participant training can be found in the CTP Methodology Guide.<sup>43</sup> When developing training plans for e-transfer programs, it is good to target a large group of participants through an initial introductory session (sometimes at the same time as participant registration). Then more individualized training and support can be provided in follow-up sessions. These small sessions may take place during hardware distributions, cash outs, and/or voucher redemptions. Always provide multiple avenues for training participants on the new technology, including face-to-face sessions as well as printed materials.

Training recommendations include:

- › **Assess your program participants' skill level.** Assessing their skill level will help you design appropriate training. Annex 4: User Capacity Survey is one tool to help you assess training needs and design your strategy.
- › **Prioritize hands-on practice.** Training is most effective in small groups where participants can directly interact with the technology. In the DRC, Mercy Corps trained participants while they waited to register with the MM operator and, again while they waited to receive their disbursements.
- › **Encourage peer training and clarify the role of "helpers."** Some participants will learn faster than others. We often see one knowledgeable participant helping many of her peers through their first cash-out or e-voucher redemption. Others will rely on trusted family members or friends (often referred to as "helpers") to utilize the new technology. The use of helpers can be a successful strategy for participants and

43 <https://mcdl.mercycorps.org/gsd/docs/CTP1MethodologyGuidewAnnexes.pdf>

is often difficult to prevent. For this reason, assume that some participants will use helpers and make sure to clarify the helpers' role (and more specifically, that helpers are not entitled to program benefits of their own).

Names of substitutes or helpers should be included in the program participant registration form, and in the case of digital cash, helpers may need to register as the account holder (in place of the program participant). Columns should be added to accommodate the necessary information for the substitute or helper (i.e. name, ID #, signature/fingerprint, etc.).

- › **Use pictorial training aids.** Image-based training materials are essential for illiterate groups. Annex 9: Examples of Training Materials includes samples of Mercy Corps' past work for illiterate participants, as well as training schedules. We recommend that printed materials are placed at e-transfer redemption locations to reinforce prior training.
- › **Vary your approach by group.** New technology can exacerbate gender or age gaps. In e-transfer programs, it is common to see young grandchildren helping grandparents complete a MM transaction, or less experienced users requesting assistance from children or a spouse. Designing additional training efforts to meet the needs of these specific groups will improve the results of your entire program and make the technology more accessible for everyone.
- › **Test training materials.** Monitor how participants access their e-transfers to assess how effective training efforts are (and what needs further clarification). Revising training materials can be an expensive proposition, so "test run" materials so they can be updated and produced at scale after initial trials.

## Monitoring, Evaluation, and Learning for E-transfer Programs

Monitoring, evaluation, and learning (MEL) of e-transfer programs does not differ substantially from practices used in traditional CTP. It does, however, require more attention to your FSP's performance and service to beneficiaries. Tools presented in the Cash Transfer, Cash-for-Work, and Voucher and Fair Implementation Guides can be adjusted for use in e-transfer programs. User Journeys – a human- and empathy-centered approach – is an additional methodology that is useful for understanding recipients' experience receiving cash transfers.<sup>44</sup>

Specific issues to monitor in e-transfer programs include:

- › **Accessibility.** Do participants understand the process? Do they have problems using the hardware? Are helpers or substitutes frequently relied upon? If so, does this affect the intended program participant's access to aid? Are specific groups (like women, the disabled, or the elderly) particularly disadvantaged by the technology?
- › **Gender.** Is control and access of cash transfers improved or made worse by the introduction of new technologies?
- › **Security.** Is there an increase or decrease of security threats to participants, staff, and/or partners with the introduction of e-transfers?
- › **Time and cost requirements.** How are e-transfers affecting the amount of time and money required to manage your program?

Annex 8: E-transfer MEL Tools provides sample tools for monitoring e-transfer programs.

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44 Resources from Ground Truth Solutions, ODI and Oxfam on using User Journeys in CTP: <http://groundtruthsolutions.org/our-work/global-initiatives/>

## ANNEX 1

# Data Protection and Security Statement<sup>1</sup>

## AGREEMENT BETWEEN

- 1 Mercy Corps, having its registered office at 45 SW Ankeny Drive (the “Data Controller”); and
- 2 [Company], having its registered office at [...] (the “Data Processor”).

## PURPOSE OF THIS AGREEMENT

- A. For the purpose of facilitating electronic voucher transfers from the Data Controller to a beneficiary receiving the voucher transfer, the Data Controller collects and processes the Personal Data of such beneficiaries.
- B. The Data Controller has engaged the Data Processor to render the Services which includes processing beneficiary data on the Data Controllers’ behalf.
- C. The Data Controller is subject to laws, regulations and codes of conduct, principles and operational standards that place obligations on the Data Controller to respect the privacy and protect the Personal Data of beneficiaries in the processing of such data, whether independently or through appointed Data Processors.
- D. Accordingly, this agreement pertains to the protection of Personal Data accessed or otherwise received; and processed by the Data Processor on the Data Controller’s behalf in the course of rendering the Services.

## IT IS AGREED:

### 1 DEFINITIONS AND INTERPRETATION

#### 1.1 In this agreement:

Data Controller means the Agency being the person who determines the purposes for which and the manner in which any Personal Data is, or is to be, processed.

Data Processor means the Affiliate/ Service Provider, a person or organization that processes Personal Data on behalf of the Data Controller during the course of rendering the Services.

Data Subject means the beneficiaries of electronic voucher transfers facilitated by the Agency and persons to whom the Personal Data refers.

Personal Data means any personal information including identifying information such as the name, identification or passport number, mobile telephone number, email address, voucher transaction details, of whatever nature, format or media that by whatever means, is provided to the Data Processor by the Data Controller, is accessed by the Data Processor on the authority of the Data Controller or is otherwise received by the Data Processor on the Data Controller’s behalf and includes transactional or other information associated with the Data Subject generated by the Data Processor in the course of providing the Service to the Data Controller.

Processing in relation to Personal Data, includes the obtaining, recording or holding of such data or carrying out any operation or set of operations on the data, including organization, adaptation, or alteration; disclosure by transmission, dissemination, or otherwise; and alignment, combination, blocking, erasure, or destruction.

Schedule means the schedules annexed to and forming part of this agreement.

Services means the specific activities for which the Data Controller has engaged the Data Processor as set out in the main/ master services agreement.

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<sup>1</sup> This agreement is based upon a sample contract included in CaLP’s “Protecting Beneficiary Privacy: Principles and Operational Standards for the Secure Use of Personal Data in Cash and E-Transfer Programs,” (Oxford: CaLP 2013), <http://www.cashlearning.org/resources/library/389-protecting-beneficiary-privacy-principles-and-operational-standards-for-the-secure-use-of-personal-data-in-cash-and-e-transfer-programmes>

This agreement is suitable for use with private sector partners experienced with data protection. When working with NGOs or less experienced partners, additional engagement or support may be needed to ensure they are able to meet agreement provisions.

## 2 DATA PROCESSING

- 2.1 The Data Processor agrees to process the Personal Data to which this agreement applies, and in particular the Data Processor agrees that it shall:
- a. process the Personal Data in accordance with the terms and conditions set out in this agreement and where the standards imposed by the data protection legislation regulating the Data Processor processing of the Personal Data are higher than those prescribed in this agreement, then in accordance with such legislation;
  - b. process the Personal Data strictly in accordance with the purposes relevant to the Services in the manner specified from time to time by the Data Controller; and for no other purpose or in any other manner except with the express prior written consent of the Data Controller;
  - c. implement appropriate technical and organizational measures to safeguard the Personal Data from unauthorized or unlawful processing or accidental loss, destruction or damage, having regard to the state of technological development and the cost of implementing any measures; such measures shall ensure a level of security appropriate to the harm that might result from unauthorized or unlawful processing or accidental loss, destruction or damage and to the nature of the Personal Data to be protected;
  - d. regard the Personal Data as confidential data and not disclose such data to any person other than to employees, agents or sub-contractors to whom disclosure is necessary for the performance of the Service or except as may be required by any law or regulation affecting the Data Processor; all persons provided access to data are bound to protect the confidential data and are obligated not to disclose, publish or disseminate it to third parties or to use it outside of the purpose for which it is being disclosed;
  - e. implement technical and organizational measures to ensure the confidentiality, privacy, integrity, availability, accuracy and security of the Personal Data including establishing organizational policies for employees, agents and sub-contractors aimed at complying with the Data Processor's duties to safeguard the Personal Data in accordance with this agreement;
  - f. implement backup processes as agreed between the Data Controller and Data Processor to procure the availability of the Personal Data at all times and ensure that the Data Controller will have access to such backup of the Personal Data as is reasonably required by the Data Controller;
  - g. ensure that any disclosure to an employee, agent or sub-contractor is subject to a binding legal obligation to comply with the obligations of the Data Processor under this agreement including compliance with relevant technical and organizational measures for the confidentiality, privacy, integrity, availability, accuracy and security of the Personal Data. For the avoidance of doubt, any agreement with an employee, agent or sub-contractor shall not relieve the Data Processor of its obligation to comply fully with this agreement, and the Data Processor shall remain fully responsible and liable for ensuring full compliance with this agreement;
  - h. comply with any request from the Data Controller to amend, transfer or delete Personal Data; provide a copy of all or specified Personal Data held by it in a format and or a media reasonably specified by the Data Controller within reasonable timeframes as agreed between the parties [Agency to insert relevant time periods at its discretion];
  - i. should the Data Processor receive any complaint, notice or communication which relates directly or indirectly to the processing of the Personal Data or to either party's compliance with applicable law, immediately notify the Data Controller and provide the Data Controller with full co-operation and assistance in relation to any complaints, notices or communications;
  - j. promptly inform the Data Controller if any Personal Data is lost or destroyed or becomes damaged, corrupted or unusable and at the request of the Data Controller, restore such Personal Data at its own expense;
  - k. in the event of the exercise by Data Subjects of any rights in relation to their Personal Data, inform the Data Controller as soon as possible,
  - l. assist the Data Controller with all Data Subject information requests which may be received from any Data Subject in relation to any Personal Data;
  - m. not use the Personal Data of Data Subjects to contact, communicate or otherwise engage with the Data Subjects

including transmission of any marketing or other commercial communications to the Data Subjects, except in accordance with the written consent of the Data Controller or to comply with a court order. For the avoidance of doubt, the Data Processor is not prohibited from contact, communication or engaging with the Data Subject in so far as this does not involve processing of Personal Data and the Data Processor ensures that the promotion or offer of services is not in any manner associated to the Data Controller or the Data Controller's services;

- n. notify the Data Controller of the country(s) in which the Personal Data will be processed where such country(s) is not the country of the Data Processor's registered office;
- o. not process or transfer the Personal Data outside of the country of its registered office except with the express prior written consent of the Data Controller pursuant to a request in writing from the Data Processor to the Data Controller;
- p. permit and procure that its data processing facilities, procedures and documentation be submitted for scrutiny by the Data Controller or its authorized representatives, on request, in order to audit or otherwise ascertain compliance with the terms of this agreement;
- q. advise the Data Controller of any significant change in the risk of unauthorized or unlawful processing or accidental loss, destruction or damage of Personal Data; and
- r. report [in accordance with agreed reasonable timeframes] to the Data Controller on the steps it has taken to ensure compliance with clause 3.1. of this agreement.

### **3 WARRANTIES**

3.1 The Data Processor warrants that:

- a. it will process the Personal Data in compliance with laws, enactments, regulations, orders, standards and other similar instruments applicable to the Data Processor; and in accordance with the terms and conditions of this agreement;
- b. in order to observe the rights of ownership and/or other proprietary or intellectual property rights of the Data Controller in the Personal Data, not copy, retain or process the Personal Data in any manner over the course of this agreement and upon expiration or termination of this agreement, except as required by law or in accordance this agreement.

### **4 INDEMNITY**

4.1 The Data Processor agrees to indemnify and keep indemnified and defend at its expense the Data Controller against all costs, claims, damages or expenses incurred by the Data Controller or for which the Data Controller may become liable due to any failure by the Data Processor or its employees, subcontractors or agents to comply with the obligations under this agreement.

### **5 APPOINTMENT OF SUB-CONTRACTORS AND AGENTS/COMPLIANCE BY SUB-CONTRACTORS AND AGENTS**

5.1 The Data Processor may authorize a third party (sub-contractor or agent) to process the Data:

- a. subject to the terms of this agreement;
- b. subject to the Data Controller's prior written consent, the validity of the consent will be conditional on the Data Processor supplying the Data Controller with full and accurate details of the sub-contractors or agents; and
- c. provided the relevant sub-contractor's or agent's contract terminates automatically on the termination of this agreement for any reason.

## **6 TERMINATION**

- 6.1 This agreement shall terminate automatically upon termination or expiry of the Data Processor's obligations in relation to the Services.
- 6.2 The Data Controller shall be entitled to terminate this Agreement forthwith by notice in writing to the Data Processor if:
- a. the Data Processor is in a material or persistent breach of this Agreement which, in the case of a breach capable of remedy, shall not have been remedied within 10 days from the date of receipt by the Data Processor of a notice from the Data Controller identifying the breach and requiring its remedy; or
  - b. the Data Processor becomes insolvent, has a receiver, administrator, or administrative receiver appointed over the whole or any part of its assets, enters into any compound with creditors, or has an order made or resolution passed for it to be wound up (otherwise than in furtherance of a scheme for solvent amalgamation or reconstruction).
- 6.3 On termination of this agreement the Data Processor shall, in accordance with the direction of the Data Controller:
- deliver or destroy all Personal Data supplied by the Data Controller in its possession or under its control;
  - instruct all its employees, agents and sub-contractors to facilitate and ensure the delivery or destruction of the Personal Data including copies of the Personal Data in accordance with the Data Controller's direction.

## **7 GOVERNING LAW**

- 7.1 This agreement will be governed by the laws of the United States, and the parties submit to the exclusive jurisdiction of the Courts of State of Oregon (USA) for all purposes connected with this agreement, including the enforcement of any order or judgment made under or in connection with it.

## **8 WAIVER**

- 8.1 Failure by either party to exercise or enforce any rights available to that party or the giving of any forbearance, delay or indulgence shall not be construed as a waiver of that party's rights under this agreement.

## **9 INVALIDITY**

- 9.1 If any term or provision of this agreement shall be held to be illegal or unenforceable in whole or in part under any enactment or rule of law, such term or provision or part shall to that extent be deemed not to form part of this agreement, but the enforceability of the remainder of this agreement shall not be affected, provided however that if any term or provision or part of this agreement is severed as illegal or unenforceable, the parties shall seek to agree to modify this agreement to the extent necessary to render it lawful and enforceable, and as nearly as possible to reflect the intentions of the parties embodied in this agreement, including without limitation the illegal or unenforceable term or provision or part.

**ANNEX 2**

# Costing Scenario Planning Tool

Below is representation of the Cost Scenario Planning Tool. Field teams should download the original tool from the Digital Library.

**COSTING SCENARIO PLANNING TOOL**

**Introduction:** This tool will help you compare costs between service providers and disbursement mechanisms. It only compares costs of hardware, materials and fees, and does not take into consideration other set-up or management costs. This tool was originally developed by Oxfam and presented in CalP’s “E-transfers in Emergencies: Implementation Support Guidelines” (pg. 22). It has been modified for use by Mercy Corps.

**Instructions:** Add rows as needed and plug in your anticipated material costs and fees. Since fees can vary depending on the size and number of transfers, it is worth considering different disbursement structures, like one large transfer or multiple small transfers. Try calculating several "tranche" scenarios by adding new rows.

**Note:** Staff time costs are an important component of e-transfer costs but are difficult to estimate accurately in advance of (and even after) implementation. Consider the differences in staff time costs you can anticipate (e.g. registration, reconciliation) as part of your delivery mechanism/service provider selection process.

Transfer Type and/or Service Provider	Participant Material/Hardware Costs	Vendor Material/Hardware Costs (e-vouchers only)	Service fee	Transfer Fee	Cash Out Fee	Other Fees	Total cost
<i>Calculation instructions</i>	<i># of participants x cost of material (such as paper vouchers , e-vouchers or SIM cards) per participant.</i>	<i># of vendors x cost of material (such as e-voucher point of sale device) per vendor</i>	<i>Some e-transfer services charge a service fee (like an annual or monthly fee). List costs for the expected distribution period here.</i>	<i>Some SPs, like mobile money operators, take a fee when money is transferred from Mercy Corps to the participant accounts. Include those fees here (fee x # of transfers).</i>	<i>Fees may also be charged to the participant when they receive their cash from the service provider. Include those costs here.</i>	<i>Could include one-time start up fees, training costs, or any other fee not covered in previous categories</i>	<i>Add all costs here.</i>
Option 1 (e.g. mobile money, one transfer, multiple transfers, over the counter provider, e-voucher)							0
Option 2							0
Option 3							0
Further options if available...							0
							0

# E-Transfer Staffing Resources

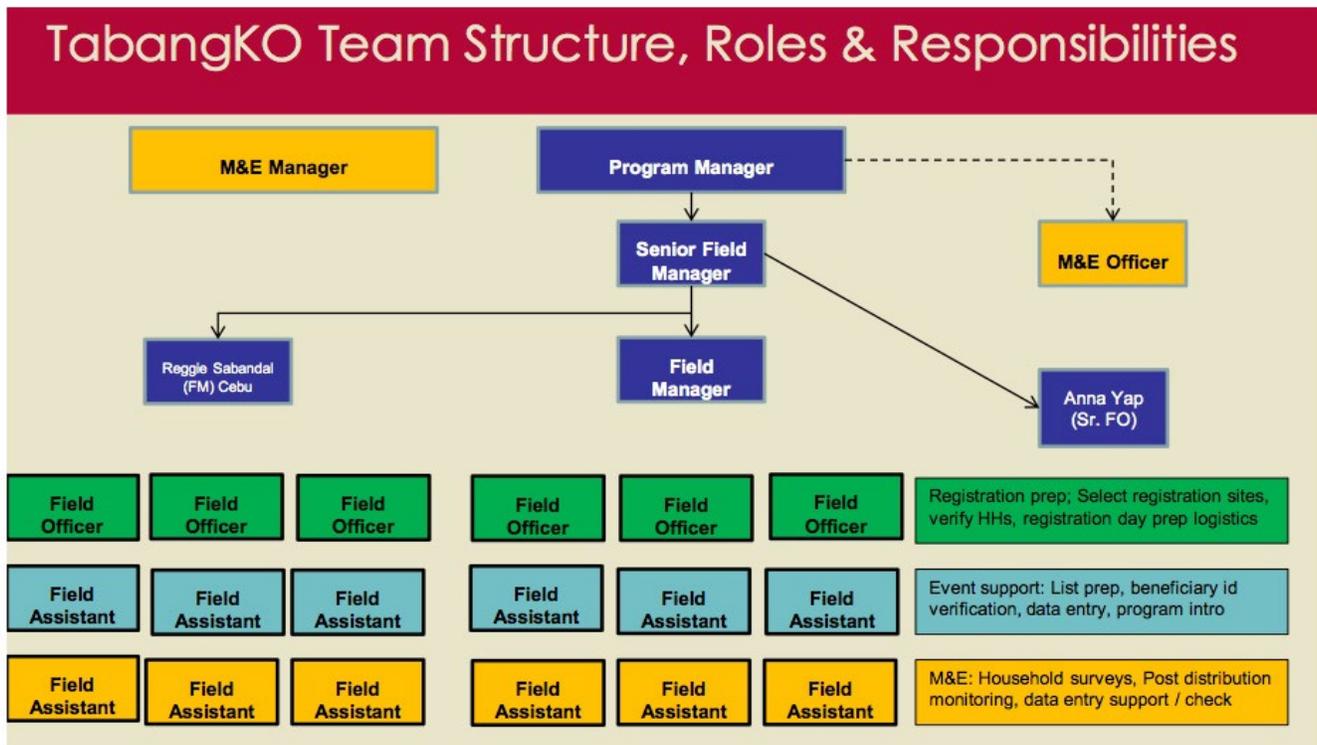
## Introduction

This Annex contains Position Descriptions and an organizational chart from prior Mercy Corps e-transfer programs. Resources come from the Philippines “TabangKO” program that delivered cash transfers to 25,000 participants using mobile money. Also included is a Position Description from a cash transfer program in Niger.

## Contents

1. TabangKO Organizational Chart, p. 36
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## TabangKO Organizational Chart



## TabangKO Program Manager Position Description

**Position Title:** TabangKO Program Manager

**Location:** Manila / Cebu, Philippines

**Position Status:** Full-time 1 or Part-time 0 AND Regular 0 or Temporary 1

**Salary Level:** .3

**Current Employee:** N/A

### PROGRAM/ DEPARTMENT SUMMARY

Super Typhoon Haiyan – known locally as Typhoon Yolanda – left a trail of massive devastation across the Philippines on 8 November, 2013. Initial reports estimate that over 3,500 have died, while more than 10 million people are affected across nine regions of the country. Mercy Corps has deployed a team of emergency response experts to deliver aid following one of the strongest storms in recorded history. The most pressing initial needs will be for clean water, sanitation, temporary shelter, and food. Mercy Corps has years of experience helping low-income communities in the Philippines. We know that the storm has devastated some of the country's most vulnerable people. While working to meet immediate humanitarian needs, the response team will also maintain a focus on helping communities rapidly transition from relief to recovery and long-term rebuilding.

### GENERAL POSITION SUMMARY

The TabangKO Program Manager will provide oversight of cash and mobile money programming components of Mercy Corps' early economic recovery efforts in the Visayas region of the Philippines. TabangKO, drawing from Visayan language meaning "My Help," is a cash transfer program will help families begin to meet their immediate needs. TabangKO Program Manager will manage and supervise all staff, oversee program planning and implementation, monitoring systems and operational functions. In addition, s/he will attend cash working groups for coordination purposes and liaise with other stakeholders (i.e. local authorities, mobile network operators, vendors). This position requires strong implementation, coordination and organizational skills, as well as previous cash transfer programming experience; some e-transfer and/or mobile experience is preferred. S/he must also be knowledgeable of support systems necessary to ensure smooth functioning and delivery of target results, including monitoring and evaluation, finance and administration/logistics.

### ESSENTIAL JOB RESPONSIBILITIES

#### Program Management

- › Identify and prioritize strategic sectors of focus, identify market, community and government actors to partner with or support in economic recovery activities;
- › Refine and expand the cash transfer program to the target geography;
- › Guide the development of additional proposals related to cash transfer program;
- › Implement all cash transfer program according to Mercy Corps' guidance on best practices for cash transfer programming;
- › Integrate Mercy Corps' gender policy, procedures and best practices throughout all cash transfer programming;
- › Advise on establishment and function of any needed payment delivery mechanism including security evaluation and beneficiary utilization of the system;

- › Work with communities, government representatives, other UN and NGO stakeholders and the program team to selection and organization of cash transfer program;
- › Oversee the post-distribution monitoring (PDM), train staff on PDM documents and procedures and ensure it is carried out after each distribution, including monitoring of market prices;
- › Ensure cash transfer program activities are integrated as appropriate with other sectors supported by Mercy Corps in the Philippines.
- › Ensure integration of industry best practices such as SPHERE, SEEP MERS, and CaLP Guidelines on E-transfers and Minimum Requirements for Market Assessments;
- › Assist with documentation of case studies and lessons learned to benefit future Mercy Corps programs;
- › Monitor cash transfer program budgets.

### **Team Management**

- › Create a working atmosphere conducive to professional growth and development of excellent personnel at all levels;
- › Recruit competent technical staff and organize the team to perform early economic recovery programs.

### **Coordination**

- › Coordinate with counterparts, including the UN, local partners, government officials, military actors and other INGOs and donors to implement programs to complement but not overlap; synchronize economic recovery efforts with other sectoral programs of MC and other agencies as appropriate (i.e. water-sanitation);
- › Develop relationships with relevant local government bodies and the private sector.

### **Security**

- › Ensure compliance with security procedures and policies as determined by country leadership;
- › Proactively ensure team members operate in a secure environment and are aware of policies.

### **Organizational Learning**

As part of our commitment to organizational learning and in support of our understanding that learning organizations are more effective, efficient and relevant to the communities they serve - we expect all team members to commit 5% of their time to learning activities that benefit Mercy Corps as well as themselves.

### **Accountability to Beneficiaries**

Mercy Corps team members are expected to support all efforts towards accountability, specifically to our beneficiaries and to international standards guiding international relief and development work, while actively engaging beneficiary communities as equal partners in the design, monitoring and evaluation of our field projects.

## **SUPERVISORY RESPONSIBILITY**

A team of twenty Field Managers, Officers and Assistants.

## ACCOUNTABILITY

**Reports Directly to:** Country Representative

**Works Directly with:** All Mercy Corps Philippines team and partner organization team members; Mercy Corps Program Officers; national and international NGOs, UN agencies, government officials and military bodies as needed.

## KNOWLEDGE AND EXPERIENCE

- › A Bachelor's Degree in business, economics, international studies or related field.
- › At least 2-4 years' experience in a relief/recovery setting preferred.
- › Experience with developmental programming in microfinance, rural development, or enterprise development preferred and experience with cash transfer programming required. Experience with e-transfers preferred.
- › Demonstrated ability to implement a program, manage a team and develop their capacities.
- › Grant management and compliance experience necessary (i.e. USAID, ECHO, DFID)
- › Fluency in spoken and written English and a local language is required.
- › Strong writing, reporting, organizational and communication skills are required.
- › Computer literate and strong organizational skills.

## SUCCESS FACTORS

The successful TabangKO Program Manager will recognize that Mercy Corps' ability to function successfully in the Philippines depends on the ability to understand the context in which programs operate. S/he will have the ability to work on cash transfer program activities that build relationships and platforms for longer-term programming. This person must have the ability to provide leadership to team and build bridges to other program teams. S/he will have excellent negotiation and communication skills providing continued development of donor and partner relationships. S/he will bring a positive approach to the job, embracing challenges as opportunities to innovate. S/he will write well and communicate in a manner that is confident and clear, yet diplomatic, enabling him/her to forge positive working relationships with donors and other stakeholders. The successful candidate will demonstrate a strong commitment to teamwork and accountability and believe in organizational learning. Finally, the successful TabangKO Program Manager will work well under pressure in a fluid operating and security environment. The most successful Mercy Corps staff members make effective communication a priority in all situations and maintain a sense of humor.

## TabangKO Field Officer Position Description

**Position Title:** TabangKO Field Officer – Philippines

**Location:** Cebu, Leyte or Panay Island, Philippines

**Salary Level:** As stated on employment contract.

**Current Employee:** N/A

### PROGRAM/ DEPARTMENT SUMMARY

Super Typhoon Haiyan left a trail of massive devastation across the Philippines on 8 November, 2013. Initial reports estimate that over 3,500 have died, while more than 10 million people are affected across nine regions of the country. Mercy Corps has deployed a team of emergency response experts to deliver aid following one of the strongest storms in recorded history. The most pressing initial needs will be for clean water, sanitation, temporary shelter, and food. We know that the storm has devastated some of the country's most vulnerable people. Mercy Corps has years of experience helping low-income communities in the Philippines and will rely on mobile cash transfers to help beneficiaries meet diverse and overwhelming needs. While working to meet immediate humanitarian needs, the response team will also maintain a focus on helping communities rapidly transition from relief to long-term rebuilding and recovery.

### GENERAL POSITION SUMMARY

The Field Officer will support the TabangKO program, which responds to immediate needs by providing mobile cash transfers to vulnerable typhoon-affected Filipinos. Mercy Corps will partner with BankKO, a Philippines-based mobile bank serving low-income populations, to deliver unconditional cash transfers. The Field Officer will be assigned to an area within Cebu, Leyte or Panay Island, and will be responsible for implementing all community activities required for this program including beneficiary targeting, registration and training. An essential part of this role will involve building positive relationships with local leaders to ensure that the program is understood and has community support.

### ESSENTIAL JOB RESPONSIBILITIES

#### Community Engagement

- › Ensure that program objectives & processes are well understood by community members and leaders.
- › Establish a diverse community committee to help manage the project at the local level, representing interests of men, women, boys and girls.

#### Program Implementation

- › Identify and contract temporary employees to help with beneficiary registration events.
- › Ensure that beneficiaries are effectively targeted according to established vulnerability criteria with input from local leaders, national government lists and community members.
- › Verify that selected beneficiaries meet vulnerability requirements by scheduling and participating in household visits.
- › Schedule registration events and ensure that beneficiaries and community leaders attend.
- › Ensure that selected beneficiaries are accurately and efficiently registered as Mercy Corps beneficiaries at registration events.
- › Other duties as assigned.

### **Monitoring, Evaluation & Accountability**

- › Participate in post distribution monitoring activities including surveys and structured observations.
- › Report and/or respond to queries and complaints received through community complaint mechanisms.
- › Ensure that the viewpoints of all community members (including men, women and youth) are equally solicited and heard.

### **Finance & Compliance Management**

- › Follow Mercy Corps operational and financial procedures regulations related to emergency programming to ensure compliance with donor and internal policies.

### **Security**

- › Comply with security procedures and policies as determined by country leadership.

### **Organizational Learning**

As part of our commitment to organizational learning and in support of our understanding that learning organizations are more effective, efficient and relevant to the communities they serve - we expect all team members to commit 5% of their time to learning activities that benefit Mercy Corps as well as themselves.

### **Accountability to Beneficiaries**

Mercy Corps team members are expected to support all efforts towards accountability, specifically to our beneficiaries and to international standards guiding international relief and development work, while actively engaging beneficiary communities as equal partners in the design, monitoring and evaluation of our field projects.

## **SUPERVISORY RESPONSIBILITY**

Contract and supervise 3 temporary registration agents.

## **ACCOUNTABILITY**

**Reports Directly to:** TabangKO Field Manager / Senior Field Manager

**Works Directly with:** Additional Field Officers, M&E staff, Operations and Finance Staff, Partner Agency Staff

## **KNOWLEDGE AND EXPERIENCE**

- › Experience organizing large community meetings, trainings or committees.
- › Experience working at the community level with International NGOs, Community Based Organizations or governmental organizations.
- › Experience working in post-disaster contexts is desired.
- › Demonstrated ability to form productive relationships with local government officials and civil society organizations.
- › Experience with Excel and mobile data collection applications is desired.
- › Bachelor's degree desired but not required.
- › Fluency in English and Tagalog required, other local languages desired.

## **SUCCESS FACTORS**

The successful candidate will have a proven ability to build and maintain positive relationships with a wide range of government, private sector and civic stakeholders. S/he will be resourceful, have the capacity to work productively in disaster environments and re-prioritize quickly in the face of unpredictable conditions. S/he will demonstrate exceptional interpersonal and cross-cultural communication skills and be committed to the values and mission of Mercy Corps.

## TabangKO Monitoring and Evaluation Field Assistant

**Position Title:** TabangKO M&E Field Assistant – Philippines

**Location:** Western Leyte, Philippines

**Position Status:** Full-time 1 or Part-time 0 AND Regular 0 or Temporary 1

**Current Employee:** N/A

### PROGRAM/ DEPARTMENT SUMMARY

Super Typhoon Haiyan – known locally as Typhoon Yolanda – left a trail of massive devastation across the Philippines on 8 November, 2013. Initial reports estimate that over 3,500 have died, while more than 10 million people are affected across nine regions of the country. Mercy Corps has deployed a team of emergency response experts to deliver aid following one of the strongest storms in recorded history. The most pressing initial needs will be for clean water, sanitation, temporary shelter, and food. We know that the storm has devastated some of the country’s most vulnerable people. Mercy Corps has years of experience helping low-income communities in the Philippines and will rely on mobile cash transfers to help beneficiaries meet diverse and overwhelming needs. While working to meet immediate humanitarian needs, the response team will also maintain a focus on helping communities rapidly transition from relief to long-term rebuilding and recovery.

### GENERAL POSITION SUMMARY

The Field Assistant will support the TabangKO program, which responds to immediate needs by providing mobile cash transfers to vulnerable typhoon-affected Filipinos. Mercy Corps will partner with BankKO, a Philippines-based mobile bank serving low-income populations, to deliver unconditional cash transfers. The Field Assistant will be assigned to areas in Western Leyte and will be responsible for monitoring cash outs / disbursements in all locations in Western Leyte, and for collecting essential Post Distribution Monitoring Information (PDM) which will help Mercy Corps evaluate the impact of the cash transfers, and charter a way forward. An essential part of this role will involve building positive relationships with Barangay and other local leaders to ensure that the program is understood and has community support.

### ESSENTIAL JOB RESPONSIBILITIES

The field assistant will be a primarily M&E data collection and assessment functions, with specific duties listed below:

#### Market assessments

- › Conduct market price assessments of key goods and services in all selected barangays / municipalities and digitize this information on MC provided templates;
- › Support the logistics and facilitation of livelihood assessments, including community selection / mobilization, co-ordination with local government units, focus group discussions;
- › Support field teams with required logistics (vehicle movement) and supplies as required

#### Monitoring, Evaluation & Accountability

- › Support field teams with conducting baseline data surveys of beneficiaries and post distribution monitoring of the program;
- › Support field teams with data digitization as required, and verification of data entered into Mercy Corps software as required.
- › Ensure complaint database is updated and resolved on a regular basis

- › Ensure Mercy Corps solicits beneficiary feedback on the process, program and effectiveness of all components including training, on a regular basis and this is reported back to the field supervisors / field officers
- › Ensure that there is adequate co-ordination with local government units, and that local government units are provided with names of households supported through this program

### **Cash out monitoring**

Ensure that they are present at cash out / disbursements in Western Leyte to support the BankKO partner outlet address any concerns, and to ensure that beneficiaries have adequate support in the use of mobile technology;

### **Finance & Compliance**

Support field teams in requests for cash advances, Travel advances / expense reports, and ensure Mercy Corps operational and financial procedures regulations related to emergency programming to ensure compliance with donor and internal policies.

### **Security**

- › Comply with security procedures and policies as determined by country leadership.
- › Any other duties as assigned.

### **Organizational Learning**

As part of our commitment to organizational learning and in support of our understanding that learning organizations are more effective, efficient and relevant to the communities they serve - we expect all team members to commit 5% of their time to learning activities that benefit Mercy Corps as well as themselves.

### **Accountability to Beneficiaries**

Mercy Corps team members are expected to support all efforts towards accountability, specifically to our beneficiaries and to international standards guiding international relief and development work, while actively engaging beneficiary communities as equal partners in the design, monitoring and evaluation of our field projects.

## **SUPERVISORY RESPONSIBILITY**

None

## **ACCOUNTABILITY**

**Reports Directly to:** TabangKO Field Officers / Field Manager

**Works directly with:** Additional Field Assistants / Field Officers, M&E staff, Operations and Finance Staff, Partner Agency Staff

## **KNOWLEDGE AND EXPERIENCE**

- › Experience organizing and supporting data collection, and conducting M&E surveys, facilitation / moderation of community ongoing needs;
- › Experience with Excel and mobile data collection applications is required, familiarity with use of new technology or willingness to learn is desired;
- › Experience working at the community level with International NGOs, Community Based Organizations or governmental organizations.
- › Experience working in post-disaster contexts is desired.
- › Bachelor's degree desired but not required.
- › Fluency in English & Tagalog required, other local languages (Cebuano, Wari is desired).

## Cash and Food Security Program Manager – Niger

### PROGRAM/ DEPARTMENT SUMMARY

Mercy Corps is seeking a Cash & Food Security Program Manager to lead the implementation of an anticipated two-year USAID-funded Cash-for-Work food security program that is expected to start in December 2018. The proposed program will promote an integrated Cash Assistance and Resilience-building to Environmental Shocks approach to meet the immediate food needs of the target population while simultaneously (re)building for the future. The program objectives are to 1) reduce acute food insecurity by increasing food access through conditional, market-based cash assistance that will meet the macronutrient needs of vulnerable households and 2) reduce chronic food insecurity by protecting or improving productive assets and increasing adaptive capacity to variable stresses. Specific interventions will target community-relevant and nominated cash-for-work activities accompanied by complementary activities on nutritional education and practices as well as smart agriculture.

### GENERAL POSITION SUMMARY

The Cash & Food Security Program Manager will be directly responsible for the smooth and timely implementation of the Cash-for-Work food security program, which is composed of according to the proposal, implementation plan, and donor guidelines. This will include program planning, staff management (recruitment, training and supervision), monitoring and evaluation, timely reporting, finance management / compliance program, asset management, agency representation at field level and program stakeholders, all while ensuring accountability to Mercy Corps' policies and donor rules and regulations. This is a 24-month, high intensity program with large cash transfer assistance requiring high degree of diligence with transparency, timeliness and accountability. S/he will be the primary program representative to beneficiaries, donors, relevant government entities, partners, other implementers, and external stakeholders.

### ESSENTIAL JOB FUNCTIONS

#### Strategy & Vision

- › Recognize opportunities for innovative action and create an environment to welcome alternative viewpoints.
- › Set direction by prioritizing and organizing actions and resources and accountability to achieve objectives and contribute to countrywide strategy development.
- › Develop and organize activities to secure resources for programs and advocate to stakeholders for collaboration and support.

#### Program Management

- › Responsible for the design, planning, coordination, M&E of all program activities (i.e. the Cash-for-Work activities, nutrition education & awareness, agriculture extension services, gender, micro-finance, etc.), selection of beneficiaries, final lists, and the implementation / execution of all planned activities, in close interaction and collaboration with the technical services of the State and other partners in the areas of intervention.
- › Supervise all program officers and field agents to ensure successful program delivery in close collaboration with all stakeholders.
- › Oversee program start-up and ongoing program management and administration of the field teams.
- › Ensure that beneficiaries are effectively targeted according to established vulnerability criteria.

- › Identify partners and institutions for effective and transparent cash transfer, develop MOUs and contracts and oversee cash assistance delivery.
- › Develop and implement a system of continuous tracking of vulnerability index to replace households with improved livelihood with newly identified household eligible for cash assistance.
- › Integrate community approaches, gender sensitivity and capacity building into all activities as appropriate.
- › Ensure program implementation is on time, target and budget, using effective M&E systems, post-distribution monitoring to reach desired impacts, and according to Mercy Corps and donor rules & regulations.
- › Create and maintain systems ensuring effective and transparent use of financial resources for timely and informative reporting in line with donor and Mercy Corps policies and procedures.

### **Team Management**

- › Recruit, orient and supervise new team members as necessary.
- › Create and sustain a work environment of mutual respect where team members strive to achieve excellence.
- › Promote accountability, communicate expectations and provide constructive feedback via regular performance reviews.
- › Provide team members with information, tools and other resources to improve performance and reach objectives.
- › Contribute to country team-building efforts, help team members identify problem-solving options and ensure the integration of all team members into relevant decision-making processes.

### **Cash Transfers, Finance & Compliance Management**

- › Provide adequate control over cash operations and ensure compliance with donor and Mercy Corps regulations related to emergency cash programming
- › Monthly review budgeted cash expenditures to monitor the burn rate.
- › Monitor adherence to grant agreement, Mercy Corps' policies and procedures and relevant external rules and regulations, including those of the Government of Niger.

### **Influence & Representation**

- › Identify, build and manage collaborative partnerships with eligible institutions, donors, local governments and other stakeholders.
- › Coordinate effectively with Food Security and Livelihoods (FSL) cluster, and interagency Cash/Market and Urban livelihood Working Group.
- › Communicate effectively to ensure overall project targets and donor obligations are met.

## **Security**

- › Ensure compliance with security procedures and policies as determined by country leadership.
- › Proactively ensure that team members operate in a secure environment and are aware of policies.

## **Organizational Learning**

As part of our commitment to organizational learning and in support of our understanding that learning organizations are more effective, efficient and relevant to the communities they serve, we expect all team members to commit 5% of their time to learning activities that benefit Mercy Corps as well as themselves

## **Accountability to Beneficiaries**

Mercy Corps team members are expected to support all efforts toward accountability, specifically to our beneficiaries and to international standards guiding international relief and development work, while actively engaging beneficiary communities as equal partners in the design, monitoring and evaluation of our field projects.

## **SUPERVISORY RESPONSIBILITY**

National team members working on the program, as well as coordination with international and national program partners operating in the area. The number of direct and indirect reports is to be determined.

## **KNOWLEDGE & EXPERIENCE**

- › Master or equivalent in Food Security & Livelihoods, rural development/agriculture, national resource management, economic development, or other relevant field preferred
- › Minimum 3-5 years of relevant emergency or development experience – ideally in food security, agriculture, and/or rural development - with positions of progressively greater responsibilities.
- › Experience managing a large cash assistance program
- › At least 3 years in a program management role with experience managing integrated, multi-sectoral programs of a similar size and scope, USAID- funded activities strongly preferred.
- › Demonstrated experience in program management and budget/financial management.
- › Experience working with USAID/Food-for-Peace rules, regulations, and requirements desirable.
- › Demonstrated ability to build and maintain relationships with host governments, donors, other donor-funded projects and stakeholders, local organizations, and partners.
- › Fluency in French and excellent verbal and written communication skills in English.
- › Strong computer literacy with a full knowledge of office applications.

## **SUCCESS FACTORS**

The successful Program Manager will have demonstrated ability to implement a program ensuring its proper project cycle management and to multi-task, meet deadlines and process with strong interpersonal and intellectual skills. S/he will be proactive, will have the ability to provide effective leadership and will be willing to learn and work in accordance with Mercy Corps policies. The most successful Mercy Corps staff members have a strong commitment to teamwork and accountability, thrive in evolving and changing environments and make effective written and verbal communication a priority in all situations. Annex 4

**ANNEX 4**

# User Capacity Survey<sup>1</sup>

## Introduction and Purpose

This tool will help you assess usage patterns and potential accessibility barriers for potential e-transfer users (participants and vendors). It should be customized for local contexts.

## Instructions

Complete the survey with targeted number of potential participants. Ensure a mix of youth, elderly, male and female respondents.

E-TRANSFER INFRASTRUCTURE SURVEY

### SURVEYOR DETAILS

<b>Name</b>	
<b>Date of survey</b>	
<b>Time of survey</b>	
<b>Area or region where survey is used</b>	

### RESPONDENT DETAILS

<b>Sex of respondent</b>	
<b>Age of respondent</b>	
<b>Community (if different from where they are being surveyed)</b>	

*Survey questions begin on the following page.*

<sup>1</sup> This tool is based on the "Sample Mobile Usage and Awareness Questionnaire" included in "E-transfers in Emergencies: Implementation Support Guidelines," (Koko Sossouvi, Oxford: CaLP), <http://www.cashlearning.org/2012-2014/cost-effectiveness-of-cash-transfers-and-specific-delivery-mechanisms#e-transfer>

1. Do you (or your family) own a mobile phone?
  - Yes, my own personal phone with personal SIM, SKIP to Q7
  - Yes, I share a phone with at least 1 other person, CONTINUE to Q2
  - No CONTINUE to Q2
  
2. Why do you not own a personal mobile phone?
  - Don't know how to operate
  - Not having enough money to buy a mobile phone/ It is expensive
  - It is time consuming
  - Don't have network coverage
  - Any other--please specify
  
3. Do you own your own SIM card?
  - Yes, my own personal SIM
  - Yes, one that I share with at least one other person
  - No
  
4. If your family shares the phone, who normally has possession/control over the phone?  
(Defined as having in his/her possession 75% of the time or more)
  - \_\_\_\_\_ age of family member who controls the phone
  - \_\_\_\_\_ sex of family member who controls the phone
  - \_\_\_\_\_ relationship of family member to respondent (can be self)
  
5. Do you have access to that phone?
  - Yes, whenever I need or ask to use it
  - Sometimes, but not all the time
  - On rare occasions

6. Does your family use multiple SIM cards for the family phone?
- Yes
- No
7. Do you know how to receive SMS/texts?
- Yes
- No
8. Do you know how to send SMS/texts?
- Yes
- No
9. Are you able to make and receive calls on mobile phone?
- Yes
- No
10. Do you have access to internet on mobile phone?
- Yes
- No
11. Who is your network provider?
- (Insert option 1) \_\_\_\_\_
- (Insert option 2; add additional options if available) \_\_\_\_\_
- Any other--please specify \_\_\_\_\_
12. Do you have coverage from this provider at your home?
- Yes
- No
13. If you do not have coverage at home, how far do you have to travel to get access?
- \_\_\_\_\_ (distance in kms)
14. How far do you have to travel to reach the closest local market with basic food items?
- \_\_\_\_\_ (distance in kms)

15. In the past 12 months, have you used a mobile device to...?

Pay bills

Send money

Receive money

If yes to Q15, ask: How far are you located from a service point (the place where you do the cash deposit and cash withdrawal transactions)?

<1 km

1-5km

>5km

If yes to Q15, ask: which provider(s) or service(s) did you use? \_\_\_\_\_

## ANNEX 5

# Sample Standard Operating Procedures (SOPs)

Included here are SOPs from two Mercy Corps e-transfer programs. The first are from TabangKO, Mercy Corps Philippines' mobile money cash transfer program that reached 25,000 participants affected by Typhoon Haiyan. The second set of SOPs (starting on page 8) are from a e-voucher pilot program in Nepal.

At the time of publication in November 2018, sample SOPs were being developed as part of the Cash Minimum Standards initiative. Please reach out to the Early Economic Recovery Advisor on the Technical Support Unit for an up-to-date template.

## TabangKO Mobile Cash Transfer Program Standard Operating Procedures

**General Purpose:** Outlines the processes required to deliver mobile cash transfers through our service provider, BanKO to 25,000 Typhoon affected households.

### Key steps described in this SOP:

1. Geographic targeting
2. Participant selection
3. Participant registration event ("caravan")
4. Cash transfers
5. Monitoring, reporting and reconciliation
6. Accounting Treatment

## 1. GEOGRAPHIC TARGETING

### Purpose

- › Find most affected municipalities and sub administrative districts (barangays) to include in the TabangKO program
- › Obtain support from the LGU (Local Government Unit) at the Municipal level (with Mayor)
- › Avoid duplication with other NGO cash programs

### Process

- › Visit Governor and/or Municipal Mayor's Office. Introduce program and ask for support
- › Obtain Mayor (or other representative) signature on letter of endorsement

- › Find out if other organizations are giving aid, in what form and where at a barangay level (the smallest administrative area)
- › Request other information that may help us in selecting participants, including:
  - List of affected barangays, with any detail about damage, # of HHs affected, etc.
  - List of Typhoon affected households (per barangay)
- › Request a representative from the LGU to accompany and guide the team to visit the barangay captain
- › Select target barangays based on data collected and consultation with clusters to avoid duplication with other NGOs
- › Continuously report activities using the 4Ws format through the Cash Working Group
- › Complete Market Survey with 2-3 businesses in each targeted barangay. Businesses should be common locations where target participants purchase food, shelter and medicine and/or other household supplies.

## Documentation

Add the following documents to the physical and electronic program files:

- › Typhoon damage reports from the municipality and/or province, lists of affected households; report from visit with municipality; 4W reports; completed Market assessments

## 2. PARTICIPANT SELECTION

### Purpose

- › Identify participants that meet program selection criteria: households living in extreme poverty that have experienced serious damage as a result of Typhoon Yolanda (whose homes have become inhabitable or livelihoods have been interrupted as a result of the storm).
- › Selection may also take into consideration previous distributions of relief. For example, TabangKO may exclude households on the 4P government poverty list, if those people have received significant amounts of support from other relief efforts (ie., mass WFP distributions). We seek to avoid duplication of cash transfers where other NGOs are providing cash transfers.
- › Ensure that selection criteria and program are transparent and well understood by the community.
- › Select participants

### Process

#### Step 1: Initial Barangay Visit & Assessment

- › Introduce program and ask for support from Barangay Captain and have Barangay Captain sign Letter of Endorsement
- › Request list of affected households (if not already obtained from municipality)

- › Request introduction to Community Health Workers, Women’s groups, or other impartial and neutral community workers. Prioritize inclusion of females, youth and underrepresented groups. These individuals can serve as the community mobilizers.
- › Orient the mobilizers on their responsibilities and tasks. If mobilizers are volunteers (as opposed to salaried municipal employees), have the mobilizers sign the Community Mobilizer Scope of Work.
- › Hang program banner that lists program information and participant selection criteria, displays an example of a completed Account Opening Form (AOF), and lists complaint line and BankO customer service hotline #s.

### Step 2: Review and clean-up initial participant list

- › Using lists of affected households provided by community members and/or government officials, filter according to Mercy Corps selection criteria.

### Step 3: Physical Participant Verification

- › Using the filtered participant list, MC staff verifies 15-20% of the “severely damaged” HHs by performing home visits to randomly selected HHs. The Program Manager or Field Manager should select (highlight) 20-25% of HHs to be verified prior to the field visit.
- › Field Officers perform physical verification of the required % of pre-selected households using the following methodology:
  1. Review the names of randomly selected HHs, select half of randomly selected HHs that are easily accessible for home visits.
  2. Perform home visits to where the Field Officer (FO) confirms that the participant name matches the name on the list, that the house is (or was) severely damaged in the storm, and that the household is not wealthy relative to other families in the area. (The FO confirms any other selection criteria relevant for that community such as participation in the 4P program, etc.) The Field Officer then marks the household “verified OK” on the list and takes a photo.
  3. While doing the physical verification, the FO should also randomly verify an additional 10% of HHs passed during his/her verification walk or drive. S/he should document if passed homes are appropriately included or excluded from the list of selected HHs. In case of excluded HHs, record the HH location, name and contact info and consult with community leadership about adding this HH to the list.

Additional notes:

- › If males are listed as the participant, ask if a female HH member is available for the program and replace her as the participant.

### Step 4: List Finalization

- › In cases where more than 3 HHs did not meet program criteria, (either inclusion or exclusion errors), FOs should consult their manager.
- › If no substantial errors were discovered during verification, Field Officers should compile a final list of

selected participants, using the participant list format (see Annex 4) and prioritizing female household members as recipients.

- › Assign participants to registration events and share the participant list with community mobilizers at least 48 hrs prior to caravan registration events so that participants are informed.

### **Documentation**

- › Signed letter of endorsement from Barangay captain
- › Signed SOWs with community mobilizers (if applicable – not required for salaried government employees that are assisting as part of their normal work responsibilities)
- › Initial participant list provided by municipality or barangay, + notes explaining how and who was added/removed to that list and why.
- › Verification list, clearing showing which households were pre-selected, visited and their compliance with program selection criteria.
- › Final participant lists

## **3. REGISTRATION EVENT PREPARATION**

### **Purpose**

- › Ensure that site for caravans is conducive to training & registration processes

### **Process**

- › Select site for caravan event - & ensure that Globe mobile signal is present at site, and alert BankO if not
- › Ensure that a sufficient number of chairs are available for participants, acoustics of the location are conducive to training, that participants will be protected from sun, rain and other exposure to the elements
- › Prepare water to be available for participants and staff
- › Inform Barangay captain and Municipality about registration event location and timing

## **4. PARTICIPANT REGISTRATION EVENT**

### **Purpose**

- › Register selected participants as Mercy Corps cash transfer recipients and BankO clients, providing them with knowledge and materials to receive mobile cash transfers via BankO.
- › Improve participant financial knowledge through financial education session provided by MICRA.

## Process

- › Registration “caravan” events take place in targeted communities. Approximately 75 participants will be invited to 1 event.
- › Events are staffed by BankKO registration agents, a minimum of 2 Mercy Corps field staff + hired registration agents, as well as MICRA staff
- › Participants are registered using BankKO’s Account Opening Form and sign a waiver that allows Mercy Corps to send messages to them via SMS and + allows BankKO to share acct opening information.
- › Participants are assigned a priority number and have their ID verified by Mercy Corps staff upon arrival.
- › BankKO, Mercy Corps and MICRA present critical information according to event scripts – conveying basic program information, BankKO product and account information and the financial literacy training.
- › Participants are gradually called by priority number to register as new BankKO clients, receive SIM and ATM cards and other critical BankKO account information.
- › Perform baseline household survey with 10% of participants before or after the event
- › Following event, BankKO staff will digitize all registration info and share excel database with Mercy Corps

## Documentation

- › Final participant list with BankKO account numbers

## 5. CASH TRANSFERS

### Purpose

- › Provide funds from Mercy Corps to BankKo
- › Initiate transfer of funds to participant accounts
- › Ensure proper review and segregation of duties are maintained throughout

### Step 1: International Wire Transfer to BankKO settlement account

- › TabangKO Program Manager creates projection for cash transfer needs during the coming month & creates a wire transfer request to cover total anticipated amount of cash transfers for one month (including fees). The wire transfer includes the # of participants, transfers and transfer amounts, and submits to the Country Finance Manager for review, and the Country Director for final review/approval.
- › Following review and approval, the FM sends the final wire request to the RFO (and AFO) in PHP, copying the Program Manager. The RFO will then coordinate the transfer with HQ Corporate Finance.

Wire transfers should be sent to this account: [Bank details removed from this document]

*This transfer must be received by BankKO at least one day prior to the desired participant cash transfer*

date. Mercy Corps Philippines should initiate wire transfer request 1 week prior to participant transfer date ensure wire is processed in time.

## Step 2: Mobile Cash Transfer request from Mercy Corps to BankO for distribution to participants

- › Mercy Corps Program Manager prepares a cash transfer excel file including participant first and last names, unique account #s (their phone number), transfer date and amount. This list is prepared using participant information collected at the registration event.
- › Mercy Corps Program Manager prepares an instruction letter for BankO, in the name of two authorized representative (CD and FM) summarizing request (including total amount and dates).
- › Mercy Corps Program Manager prepares a payment request for the total transfer amount and attaches the cash transfer excel file and instruction letter. All documents are sent for approval and signing to the Country Director.
- › The CD signs the instruction letter and payment request upon review and approval.
- › The packet of documents, included signed instruction letter, cash transfer excel file and payment request are then forwarded to the Finance Manager for financial review and FM signature on the instruction letter (dual signature requirement).
- › After review, the Finance Manager sends the cash transfer file & signed letter of instruction via email to the established contact at BankO.

*This process needs to be complete at least 2 days before anticipated cash transfer disbursement.*

## 6. MONITORING, REPORTS, RECONCILIATION AND FILING

### Purpose

- › Confirm that BankO sent requested transfers to participants
- › ID and respond to any problems preventing intended participants from receiving cash transfer

### Process

- › BankO standard reporting: BankO sends a standard report (“Institution Send Money”) upon request to Mercy Corps. This report contains information about successful transfers, total disbursed amount, and the account details to which the fund was disbursed, including unique account number and account owner location. This report is reviewed and filed by program management to ensure that the correct number of transfers were made to the requested participants.
- › Mercy Corps staff perform post distribution monitoring with a TBD % of cash transfer recipients, and will observe cash outs at TBD% of BankO partner outlets (agents) (agents will be selected randomly for observation).
- › Mercy Corps also operates a complaint hotline and shares this number on program materials so that participants and community members can easily communicate with program staff. The number is included on pamphlets given to participants during registration, and on informational program tarps that

are posted in selected communities. The complaint line is manned by a designated staff member that documents all contact in a complaint register and follows up with all issues until resolved. "Resolved" is defined as the participant confirms receiving their cash when the call was related to difficulty with the BankO cashout process.

- › Additional reports are provided from BankO to the desired Mercy Corps point of contact every two weeks and include:
  - Total cash out amounts by target accounts
  - Total cash out from target accounts by agent location
  - List of inactive accounts (accounts that received disbursements but have not cashed out), including unique identifying account number
- › Any funds remaining in the BankO Funding Account upon termination or end of contract are returned to Mercy Corps

## Documentation

The following documents are filed electronically and physically in the program file:

- › BankO institution send money reports, Post Distribution Monitoring surveys, BPO cash-out observation sheets, Complaint register

## ACCOUNTING TREATMENT (during Navigator Field Connection ONLY<sup>1</sup>):

### Step 1: International Wire Transfer to BankO settlement account

The wire transfer from HQ to the "BanKo Settlement account" will be directly coded to Intercompany (1200) in Portland ledgers, and then moved to a Prepaid account (1500.PHP.01 "Prepaid Expense BanKo settlement") in the PH ledgers (entry done by AFO). The funds should not be coded against an expense account at this stage]

### Step 2: Mobile Cash Transfer request from Mercy Corps to BankO for distribution to participants

When transferring the funds from the "BanKo Settlement account" to the "Target accounts", the field finance team should send all supporting documents to the AFO. Funds from the Prepaid account (1500.PHP.01) will then be expensed against an expense account (8540) (entry done by AFO).

## Monthly Reconciliation

When closing the field at the end of the month, the field finance team, in coordination with the AFO, should reconcile the Prepaid account (1500.PHP.01) and justify any discrepancy. Any balance should be discussed and explained with the MC Program Manager. As the field team will have a limited access while on Navigator Field Connection, the AFO will send a G/L print-out from the 1500.PHP.01 account and the prepaid reconciliation template for the field to include as part of the reconciliation.

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<sup>1</sup> When the Philippines team has access to the full Navigator (and not only Field Connection), steps performed at the HQ by the AFO will be performed directly in the field.

# Elevate Nepal E-Voucher Pilot Program Operating Procedures

**General Purpose:** Outlines processes used in the ELEVATE e-voucher pilot program in Nepal. This program used MerchantPRO smartphone e-vouchers.

## Key Steps described in this SOP:

1. Community communications
2. Participant registration
3. Vendor selection
4. Voucher distribution and redemption
5. Post distribution monitoring
6. Vendor reconciliation and reimbursement

## 1. COMMUNITY COMMUNICATIONS

Community communication process and tools

ELEVATE used the following tools to communicate with participants, vendors and other stakeholders:

1. Training: Both vendors and participants are required to participate in a training provided by Mercy Corps staff. This is where program processes and rules are described and where participants can ask questions.
2. Complaint Line: Participants and vendors have access to a phone number that connects them to a Mercy Corps staff member. They can call this number to report any concerns or with questions about the program.
3. Fliers for participants: give a simple introduction to the ELEVATE project and a brief overview of how to redeem e-vouchers. It also lists the number for a complaint line where participants can call Mercy Corps staff to complain or ask questions about project activities. Fliers are distributed during community meetings and at training events.
4. ELEVATE process poster: The poster illustrates the e-voucher redemption process and is displayed on the wall in community, vendor shops, and during the training to participants and vendors.
5. A small sign (plaque) is provided to vendors and is placed in stores to formally recognize the vendor as a participating ELEVATE vendor. This sign will also contain Mercy Corps logo and contact address.

## 2. PARTICIPANT REGISTRATION PROCESS

Participants gather for registration and training at the same time using the following steps:

1. A list with selected participant names is pre-printed.

2. Participants confirm their names (including check against official ID, whenever possible) and provide age, mobile number, sex, literacy status, citizenship ID # (when available) and community names. In later registrations, mobile phone ownership status (own or borrowed) and “helper” names were collected.
3. After registration, participants are provided with their e-voucher paper codes and PIN numbers. They are also given 100 Nepali Rupees to cover the cost of text messages (about .86 USD). Mercy Corps staff explained the purpose of the money and they signed a registration sheet acknowledging receipt of the cash.

### **3. VENDOR SELECTION PROCESS**

1. Program boundaries were drawn on a map for the 2 target areas. The program boundaries will define a polygon that limits where the program can select participants and vendors from.
2. All vendors located within that geographic boundary are identified and interviewed with preliminary screening questions (willingness to participate, etc.). Vendors that meet the preliminary requirements are interviewed with a more detailed vendor selection survey. All vendors that are interested in participating in the program signed an Expression of interest statement.

#### **Vendor Pre-requisites**

- Willing to participate in program and comply with program conditions (monitoring, voucher redemption via SMS, post-distribution reimbursement etc.)
- Has good mobile network coverage at store location
- Vendor has bank account, or is willing to establish one for program reimbursement
- Has mobile phone, or is willing to get one, and is familiar with SMS messaging

#### **Detailed Selection criteria (applies to both cash and commodity vendors)**

- Shop capacity, defined by average weekly, monthly and annual turnover and sales (more is better)
- Stock capacity, defined by amount of current product on shelves or in storage at store (bigger is better), and ability to quickly restock goods
- Time shop has existed (older is better)
- Open hours and days (more is better)
- Source of stock (most reliable local source desired& multiple supplier options desired)
- Time required for restock (less time is better)

#### **Detailed Selection criteria (cash only)**

- Variety of products offered (more is better)
- Price offered for products (select 10-15 standard products and compare prices across all stores)

### **Detailed selection criteria (commodity only)**

- Price offered for selected commodities
3. Once surveys are complete and results tabulated, a meeting with MC program staff, procurement and finance is held to review vendor survey results against established scoring criteria and scoring sheets. During that meeting, vendors are scored and ranked for selection.
  4. Selected vendors are advised of selection and sign contracts agreeing to all terms and conditions of the program.

## **4. VOUCHER DISTRIBUTION & REDEMPTION PROCESS**

1. Mercy Corps Program Manager prepares & submits a voucher purchase request for approval by Program Director or CD, and then sends to finance. This PR includes dates of voucher distribution, total amount to be distributed and date payment is expected to be required. This payment request is intended to alert finance to the payment obligation that the program assumes once vouchers are released to participants.
2. Finance acknowledges receipt of PR and confirms availability of funds for the planned distribution
3. Program Manager prepares & submits distribution request via MerchantPRO online platform.
4. Voucher redemption process

### **Smartphone voucher process**

- Participant receives voucher # and PIN code during training/registration and memorize or bring both numbers to the vendor for their transaction.
- Vendor enters the voucher number and checks the voucher validity (by pressing the “check voucher” button).
- The application flashes a “voucher accepted message” and vendor enters the purchase amount and presses charge.
- A new screen opens showing the purchase amount and requesting the participant PIN number. The vendor hands the phone to the participant so that they can enter their secret PIN.
- Participant enters their PIN on the smartphone and receives a confirmation message, then hands phone back to vendor
- Participant takes goods from vendor

With cash vouchers, purchases may be supplemented by cash if the remaining amount is not enough to cover purchase of a desired item. No change in cash will be given to the program participant if they spend less than the value of the voucher.

5. Vendor tracks each sale with a sales tracking sheet

## 5. POST DISTRIBUTION MONITORING PROCESS

Post Distribution Monitoring (PDM) occurs to monitor voucher redemption process and identify any problems early. Following voucher distribution, Mercy Corps and partner agency staff monitor redemption processes and support participants as needed. PDM tools include household and vendor surveys and structured observations of transactions.

## 6. VENDOR RECONCILIATION & REPAYMENT PROCESS

Vendors are reimbursed at the end of each seven day period, or earlier if all vouchers are redeemed prior to the seven day redemption period.

### Reimbursement Process

1. At the end of each payment period, the MerchantPRO platform generates a report listing the total number of transactions and amount owed to the vendor for the payment period.
2. When this report is approved by the Program Manager, a SMS is sent to vendors with the total reimbursement amount asking for them to confirm the reimbursement amount if correct, or contact Mercy Corps if not.
3. Vendors will have 24 hours to reply to the message, confirming that the amount is correct, or contacting Mercy Corps to dispute the amount.
4. When reimbursement amounts are confirmed by vendors, MC Program Manager produces a joint payment request/invoice document in the system that will be approved by the Director of Programs or CD, and submitted to finance. This PR/invoice states the amount to be reimbursed, the date that amount was confirmed by the vendor and includes a printout of all transactions redeemed by the vendor that he/she is being reimbursed for.
5. Finance & Compliance will review the Payment Request/invoice and process the bank transfer (or return to programs in the event of errors or questions).

# Compliance and Fraud Concerns In E-Transfers<sup>1</sup>

PROCESS	RISKS & CONCERNS	BEST PRACTICES
<b>Participant Selection</b>	Inclusion of participants that do not meet program selection criteria, thereby excluding participants that meet selection criteria. Can be a way for local leaders to build their “soft power” by ensuring inclusion of their constituents.	<p>Clear and easily confirmable criteria for participant selection to both participants and the wider community. Use, but do not rely solely on, community input for selection. Publicize selection criteria in the community.</p> <p>In person verification (suggested 5-15%) of selected participants by Mercy Corps staff to ensure that they meet selection criteria. If high incidences of discrepancies are found, verify additional households and consider re-selection activities.</p>
<b>Vendor Selection<sup>2</sup></b>	Potential for corruption or perceived corruption of staff involved in the vendor selection process since program participation may offer significant benefits through increase in sales, access to new customers, etc.	<p>Public announcement of opportunity to vendors in targeted geographic area. (Can be posted in newspapers, on noticeboards, etc.)</p> <p>Accept expressions of interest from interested vendors, and consider a public meeting to explain the program &amp; answer vendor questions.</p> <p>Conduct a preliminary and final selection of interested vendors based on clear, unbiased criteria by a committee with staff from multiple departments (procurement, program and finance). Members of the committee should not have direct contact with vendors. The selection process should be communicated to vendors.</p>
<b>Participant Registration</b>	Failure to accurately confirm ID of selected participants can result in aid not being distributed to intended participants and can result in audit findings.	Participant identity must be confirmed. When photo IDs are not available, programs can use alternative measures such as using community members to confirm the identity of participants. Program documentation should contain as much identifying information about participants as possible so that auditors could identify participants after program close-out. Include citizen ID#, birthdays or other identifiers whenever possible. These processes should be well documented in the program file. Less rigorous ID confirmation processes should be approved through HQ.
<b>E-Voucher Distribution Process</b>	Vouchers are distributed to incorrect program participants, retained by staff and never distributed and/or errors occur in the distribution process.	Check ID of aid recipients, or use alternate ID confirmation (community leader verification, etc.). Document receipt of vouchers through signature/thumbprint lists, or signed affidavits. Ask staff not involved in distribution activities to undertake monitoring. Increase rates of PDM in cases where there are high rates of phone sharing and SMS distribution of PIN or voucher codes.
<b>Voucher Redemption Process</b>	<p>Recipients are not provided with correct quality or amount of goods, as vendors try to squeeze an extra profit out of the program.</p> <p>Participants may also sell vouchers (this is more of a risk with commodity vouchers than cash vouchers).</p>	<ul style="list-style-type: none"> <li>Clearly describe the quality, brand and quantity of commodities to be distributed for vouchers in vendor contracts.</li> <li>Sensitize participants about what they should receive in training and with materials posted in stores.</li> <li>Monitor receipt of appropriate goods during PDM.</li> <li>Provide receipts whenever possible. If receipts are not feasible, build in alternative measures to confirm that the correct quality and quantity of goods are received (through increased PDM, etc.)</li> </ul>

*continued on next page*

<sup>1</sup> Please note that this is not an exhaustive list! Fraud risks in new technologies change very quickly and should be constantly monitored.

<sup>2</sup> This refers to the local vendors redeeming “e-vouchers”, not service providers providing the e-voucher or e-cash transfer service.

**PROCESS****RISKS & CONCERNS****BEST PRACTICES****E-cash Distribution Process**

E-Cash transfers or top-ups are sent to an e-transfer device that has been lost or sold and are redeemed by a non-participant.

Participants requested to pay fee to community leaders or others for participation in the program.

SP retains unredeemed transfers without MC's knowledge and in contradiction with contract.

Extra fees charged to participants by agents to receive cash or goods.

Advances to SP do not reconcile with transfers to participants.

- Strictly document e-cash transfer procedures.
- Ask service providers if there is a risk that e-cash accounts will “expire” or be cancelled due to participant account inactivity during the program cycle.
- Have at least 2 staff at initial e-transfer hardware distributions (including finance when possible).
- Confirm participant ID at moment of initial hardware (or SIM or handset) distribution.
- Clear documentation of receipt of hardware by participant (through signature/ fingerprint list).
- PDM to assess any pressure to share CTP with local leaders/others.
- Mercy Corps must have a method to prove that money transfer is withdrawn by the intended participant. This usually happens in two ways:
  - o Physical verification – participant signs and/or presents ID to confirm their identity at moment of cash collection
  - o Electronic verification – participant confirms ID through their PIN code, etc.

**E-transfer Platforms**

Staff or others could access platform and modify records to divert cash or vouchers from intended recipients.

Users could find and exploit weaknesses in the e-transfer system.

Platform needs to sufficiently document transactions.

- Ensure segregation of duties and reduce risk of distribution errors by requiring multiple departments to review and approve distributions.
- E-records (including participant & vendor lists, transaction reports & reconciliation reports) should be received in an un-alterable PDF format, printed and kept in the physical program file.
- Electronic records do not replace the need for in-person PDM.
- Engage experts for review of system vulnerabilities.

**ANNEX 7**

# E-Transfer Distribution Planning Tool

Below is representation of the E-Transfer Distribution Planning Tool. Field teams should download the original tool from the Digital Library.

E-TRANSFER DISTRIBUTION PLANNING TOOL

Step	Task	Details	Org Responsible	Focal Point MC	Focal Point SP	Timing Considerations	Suggestions and Considerations
1	Funds transfer	Mercy Corps transfers funds to SP escrow account					
2	Confirmation of funds transfer	SP confirms receipt of funds					
3	Account Creation /SIM Activation Request	Mercy Corps sends participant list with participant names, identifying information, first transfer amount and time of transfer to participant accounts.					
4	SIM Activation	Involves linking a SIM card to a specific customer/participant.					How and when are SIMs associated with a specific participant?
5	SIM Distribution						How are SIMs assigned/distributed? Does Mercy Corps ever have possession of the physical SIMs?
6	PIN Creation & Distribution						Mercy Corps staff should NOT have access to secret PINs.
7	Loading SIM card with e-money						When does this happen, can it be the same day that money is distributed? How do we know when cards are loaded? (Usually through SP interface or report from SP.)
8	Cash outs to participants						What is the exact process? Will there be connectivity at all cash out locations? What are procedures for cash out in case of network or system failure? Will there be extra phones available for participant cash out? Who will assist participants using the system for the first time?
9	Cash out Monitoring						Who from Mercy Corps and the SP will be on hand to support? (Especially important in initial distributions?)
10	Reporting						How will you access reports? Does the SP offer different levels of access to the online interface? What access is restricted? How soon is data loaded/available? Review a sample report - ensure you understand all data included in reports and have essential data included.
11	Reconciliation						How do we receive updates on funds transferred from the escrow account to participants, remaining balances, etc.?
12	Funds return						How do we request return of funds from our SP escrow account to Mercy Corps? Is it possible?
13	Billing for fees						How often does that occur? How quickly is payment expected?
14	Customer Service - transfer recipients						How will recipients access the SP in case of difficulty? Will they reach a human or an automated system? What are hours of operation? Is it toll free?
15	Customer Service - Mercy Corps						How will Mercy Corps reach the SP in case of difficulty? Will we reach a human or an automated system? What are hours of operation? How quickly can we expect a response/ issue resolution?

## ANNEX 8

# E-Transfer Monitoring, Evaluation and Learning (MEL) Tools

### When to use this document

E-transfer MEL tools should be used during e-transfer transactions and shortly after beneficiaries receive or use their transfer. See introductions to specific tools for detailed instructions.

### Who is responsible for this document

Program team  
MEL staff (if available)

### Who receives copies of this document

MEL staff  
Program team (if collected by MEL staff)

### How to use this Workbook

This workbook contains three post-distribution e-transfer monitoring tools:

1. Individual Transaction Monitoring Form
2. Household Survey
3. Vendor Survey

Preceding each tool is an instruction page to help you understand how to use each tool. These tools are templates that will need to be adjusted for your local context and your program. Change questions to make them appropriate for your situation, add others, and remove ones that do not apply.

### Where to file this document

All MEL documents should be filed in the Program File under: Monitoring and Evaluation --> 2. MEL Event Reports

# Individual Transaction Monitoring

Below is representation of the Individual Transaction Monitoring Sheet. Field teams should download the original tool from the Digital Library.

## INDIVIDUAL TRANSACTION MONITORING SHEET

Surveyor Name:			Date of Observations:						Location of Observations:						
Observation Number	Time participant waited in line	Time required to complete purchase	Was there a technical error that forced the participant to attempt the transaction multiple times?		Program staff provided assistance during transaction?		Actual participant present?		Helper present?		If helper present, who actually completed the transaction (by swiping the card or entering a PIN)?			Participant Sex	Participant Age
	# Mins	# Mins	Yes	No	Yes	No	Yes	No	Yes	No	Participant	Helper	Transfer Agent	M/F	#
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
16															
17															
18															
19															
20															

# Household Survey for Post-Distribution Monitoring

Below is representation of the Household Survey for Post-Distribution Monitoring Sheet. Field teams should download the original tool from the Digital Library.

## HOUSEHOLD SURVEY FOR POST-DISTRIBUTION MONITORING

Pre-interview Data						
1	N° questionnaire :	2	Date:			
3	Community:					
4	Name of interviewer:					
Respondent Information						
5	Name of Participant:	6	Citizenship ID #:	Program ID #:		
Family Composition		NAME	SEX	DN TO BENE	AGE	NOTES
7a						
7b						
7c						
7d						
7e						
7f						
7g						
7h						
7i						
8	Literacy Assessment. Step 1: Read the following statement: "Now I would like you to read out loud as much of this sentence as you can." (Refer to provided statement) Step 2: Circle the most appropriate response: 5) Blind/Visually impaired					
Program Processes						
9	Did anyone go with you to redeem your voucher?	1) Yes 2) No				
9b	Who went with you to the shop?	1) Family Member 2) Other (describe):				
9c	Did you enter the PIN number by yourself?	1) Yes 2) No If yes, please explain who entered PIN:				
9d	Did the person going with you to the shop keep any items for themselves?	1) Yes 2) No If yes, please explain what was not received by beneficiary:				
10	Do you fully understand the redemption process?	1) Yes, 2) Partially 3) No, I'm still (Explain):				
11	How much were you told the voucher would be worth by program staff?	1) (Amount in NPR) 2) I don't remember				
12	How much was the voucher you received worth?	1) (Amount in NPR) 2) I don't remember				
13	What items are you not allowed to purchase with the voucher?	1) Alcohol or tobacco 2) I don't know/don't remember 3) Other (specify)				
14	Did you know that you were allowed to make more than one trip to spend your voucher?	1) Yes 2) No				
15	Did you know that you could go to any store participating in the program?	1) Yes 2) No				
16	At which vendors can you redeem your voucher?	1) Sampurna 2) Pradhan 3) I don't know, 4) Other (specify)				
17	Before you entered your PIN #, how did you know the amount of money you paid for your purchase?	1) Vendor told (2) Checked the 3) Didn't know/ don't remember 4) Other (specify)				
18	What should you do if the purchase amount is incorrect?	1) Don't enter PIN 2) Enter PIN 3) Don't know 4) Other (specify)				
19	How do you enter your PIN? Please show me.	1) Don't know 3) My helper did it 2) Entered corre 4) Entered incorrectly				
20	Do you know how to check your balance? Can you please show me?	1) Yes 2) No 3) I can't remember 1) They showed 2) They couldn't show me				
21	What date does(did) this voucher expire on?	1) Date: 2) I don't know/ remember				

continued on next page

22	On a scale of 1 to 5 how satisfied are you with the vendors selected for the program. One being not at all satisfied and five being extremely satisfied	Not at All Satisfied 1 2 3 4 Extremely Satisfied 5
22a	If you said 1 or 2, please explain:	1) Vendors too 2) Vendor price 3) Vendors quality too low 4) Vendors not 5) Poor/small vendors not includ 6) Other (specify)
23	How many trips did you have to make to the vendor in order to complete your first successful transaction?	1) 1 trip 2) 2 trips 3) 3 trips 4) 4 trips 5) Other (specify)
24	How much TOTAL time did you spend at the shop to get your items? (Add up time from multiple visits if needed)	Sec
25	On average, how long did it take you to complete your purchase from the time the vendor started typing your voucher number until the transaction was confirmed?	Sec
26	Did you experience any major delays in purchasing your goods?	1) Yes 2) No
26b	If Yes, please specify what the delay was and how long it was?	1) What it was 2) _____ min
27	Did you experience any of the following during your transaction?	
27a	Vendor didn't have the items I wanted to purchase	1) Yes 2) No
27b	Vendor prices were too high	1) Yes 2) No
27c	Vendor's goods were poor quality	1) Yes 2) No
27d	I forgot/lost/didn't bring my voucher number	1) Yes 2) No
27e	I forgot/lost/didn't bring my PIN	1) Yes 2) No
27f	Had to leave without goods and go back a different day to redeem	1) Yes 2) No
27g	Had to get help with entering PIN from the vendor	
28	Were you given equal treatment to customers not participating in the program? If no, please explain how you were treated differently.	1) Yes 2) No
28a		
29	Do you think the beneficiary selection was fair?	1) Yes 2) No
30	If no, why not?	1) Most in need, not included 2) Only friends/family of leaders selected 3) Only certain tribes/groups 4) Other (specify)
31	At any time did you feel unsafe as a result of participating in the program?	1) Yes 2) No
31a	If yes, please explain.	
32	Did the program cause any conflict in the community?	1) Yes 2) No If yes, please explain:
33	Did the program cause any conflict in your household?	1) Yes 2) No If yes, please explain:
34	What part of the program was easiest?	
35	What part of the program was difficult?	
36	On a scale of 1 to 5, how much did you like or dislike using the mobile voucher technology to purchase goods: 1 = completely disliked, 5 = really enjoyed (circle one)	Completely disli 2 Neutral 3 Really, really liked 4
37	What suggestions do you have to improve the program?	

continued on next page

<b>Program Impact</b>			
38	Who in the household decided what to purchase with the vouchers? (circle all that apply)	1) Participant 2) Helper 3) Other HH Member 4) Other (specify)	Name: Relationship: Age: Sex:
39	Outside of the program, does the beneficiary usually keep the money in the household?	1) Yes 2) No	Name: Relationship: Age: Sex:
39a	If no, who does?		Name: Relationship: Age: Sex:
40	Outside of the program, does the beneficiary usually decide what food or household items to purchase?	1) Yes 2) No	Name: Relationship: Age: Sex:
41	If no, who does?		Name: Relationship: Age: Sex:
42	Outside of the program, does the beneficiary usually go to the market to purchase food or other household items?	1) Yes 2) No	Name: Relationship: Age: Sex:
42a	If no, who does?		Name: Relationship: Age: Sex:
43	Did you incur any expenses as a result of participating in this program?	1) Yes 2) No 3) I don't remember	
43a	If yes, what were they?	1) Bought mobile phone 2) Bought SIM card 3) Transportation Costs 4) Paid fees 5) Paid for courier to bring items to house 6) Other (specify)	
43b	If yes, what was the total amount of expenses incurred?		NPR
<b>Accountability</b>			
44	Did you have to pay a fee, gift, tip or do a favor to participate in the program or to receive or redeem the voucher?	1) Yes 2) No 3) No response	
44a	If yes, please give a detailed explanation of what happened and the amount of the fee/gift or what type of favor?		
45	Was the variety of goods offered by the vendor good, fair or poor?	1) Good 2) Fair 3) Poor	
46	How do the prices in the participating vendors shops compare to other vendors?	1) Higher 2) Lower 3) Same 4) Higher for some, lower for others 4) Other (specify)	

# Vendor Survey for Post-distribution Monitoring

Below is representation of the Vendor Survey for Post-Distribution Monitoring Sheet. Field teams should download the original tool from the Digital Library.

## VENDOR SURVEY FOR POST-DISTRIBUTION MONITORING

Pre-interview data						
1	N° questionnaire :	2	Date:			
3	Name of interviewer:	4	Upper or Lower Community?:      1) Upper      2) Lower			
Respondent Information						
5	Name of Person Redeeming Vouchers:	6	Name of the shop:			
Voucher Criteria						
7	During the past two weeks, which days of the week has your shop been open? (circle all that apply)	1) Sunday 6) Friday	2) Monday 7) Saturday	3) Tuesday 8) EVERYDAY	4) Wednesday 5) Thursday	
8	During the past two weeks, what have been the hours your store is open each day?					
9	How much time did you have to spend preparing for the program?	1) Less than 3 hours 4) More than 10 hours	2) 4-7 hours	3) 8-10 hours		
Program Processes						
10	When did the majority of participants come to your store to redeem their vouchers?	1) 1st day of distribution 3) Between 3rd & 5th day of distribution	2) 2nd day of distribution 4) Day before vouchers expire	5) Don't remember		
11	On average, how many voucher program participants did you have waiting at any one time?					
12	On average, how long did voucher program participants have to wait to start the transaction?					
13	On average, how long did each transaction take from the time you started typing the SMS till you received the Transaction Successful message?					
14	Did other customers get upset at having to wait for the voucher process?	1) Yes	2) No			
14a	If yes, did any of them leave the store without purchasing?	1) Yes	2) No			
14b	If yes, how many?					
15	Were the majority of participants redeeming vouchers men or women?	1) Men	2) Women	3) Don't know/ remember		
16	When helpers accompanied the participants, who usually completed the transaction on the phone?	1) Participant	2) Helper	3) Don't know/ remember		
17	On average, how easy did the following groups find the voucher process?					
17a	Elderly	Difficult	Average	Easy	Don't know	
17b	Illiterate	Difficult	Average	Easy	Don't know	
17c	Women	Difficult	Average	Easy	Don't know	
17d	Men	Difficult	Average	Easy	Don't know	
17e	Any other group (specify)	Difficult	Average	Easy	Don't know	
18	On a scale of 1 to 5 (1 being Not at All Satisfied and 5 being Extremely Satisfied), how satisfied are you with this mobile voucher program?	Not at all satisfied 1	2	Neutral 3	4	Extremely Satisfied 5
18a	Please explain why you chose that number:					
19	Would you be willing to participate in a similar program again in the future?	1) Yes 3) Maybe	2) No 4) I don't know			
19a	Why or why not?					
20	On a scale of 1 to 5, how well did you understand the voucher redemption process after the vendor training? One being Not at All and five being Completely.	Not At All 1	2	Somewhat 3	4	Completely Understood 5

continued on next page

21	On a scale of 1 to 5, how many problems did you experience when using the system? One being none at all and five being a LOT?	None 1	2	Some 3	4	A LOT 5
21a	If you said 4 or 5, please explain the major problems:					
22	Did any of the transactions fail completely?	1) Yes	2) No	3) Don't remember		
22a	Do you remember how many?	1) _____ transactions	2) Don't remember/ know			
23	How do you think participating in the program has affected your business?	1) More sales	2) Losing regular customers		3) Don't remember	
24	Did you know how to check the balance owed to you at any point?	3) More clients than before	4) Other (specify)			
25	When you received the SMS stating the amount of your reimbursement from Mercy Corps, was it the correct amount?	1) Yes	2) No			
26	Within how many days of the end of the redemption period did you receive payment from Mercy Corps?					
27	On a scale of 1 to 5, how satisfied are you with the process to get your reimbursement from Mercy Corps? One being not at all satisfied and five being extremely satisfied.	Not at all satisfied 1	2	Neutral 3	4	Extremely Satisfied 5
27a	If you are dissatisfied with the reimbursement, why?	1) Took too long	2) The reimbursement amount was wrong		3) Other (specify)	
<b>Supply Chain and Pricing</b>						
28	Were there any complaints about the quality of the stock available to program participants?	1) Yes		2) No		
28a	If yes, which items?	1) Mansuli rice	2) Cherua	3) Sunflower oil		
28b	If yes, what action (if any) did you take?	4) Black Lentils	5) Other (specify)			
29	Have the prices increased significantly for any of the items you purchase to sell in your store?	1) Yes	2) No			
29a	If so, which items and how much did the price increase?	1) NPR	2) NPR	3) NPR	4) NPR	5) NPR
30	Have you increased the prices of any goods for your clients?	1) Yes	2) No			
30a	If yes, why?	1) My price to purchase it increased		2) Transportation prices increased		
31	Do you charge the same price to voucher program participants as to other clients?	3) They have vouchers to pay now		4) Other (specify)		
31a	If you charge a different price to voucher program participants, Why?	1) No, higher to voucher participants		2) No, lower to voucher participants		
		3) Yes, the same to all		4) Other (specify)		
<b>Sales</b>						
32	Did any voucher program participants ask you to provide cash in lieu of goods for the voucher?	1) Yes		2) No		
32a	If yes, please explain:					
33	Did any voucher program participants try to purchase prohibited items with the voucher?	1) Yes		2) No		
33a	If yes, which items:	1) Alcohol		2) Tobacco		
34	What suggestions would you give to improve the voucher program?					

# Sample Training Materials

## Introduction

Here you'll find examples of training resources used in e-transfer programs in Nepal, the DRC and the Philippines. Training formats and resources will vary widely between programs and locations. For example, the Philippines used text and few images to reach a largely literate target population. Nepal and the DRC, with lower literacy levels, relied on images to communicate key concepts.

Any e-transfer program should communicate the following messages:

- › Payment technology basics. Explain how the e-transfer will work. Use visuals, role plays and demonstrations. Create opportunities for participants to try the new payment technology before they are expected to use it for the first time.
- › Explain the role of "helpers". E-transfers often increase vulnerable participants' reliance on helpers. Communicate that helpers are not entitled to receive any goods or cash intended for the program participant.
- › How to get help. For e-cash programs, you should explain which problems Mercy Corps can help with and when the Service Provider needs to be contacted.
- › How to care for hardware. This may include explaining how to protect SIM or ATM cards, or properly care for POS devices.
- › Appropriate behavior for vendors or transfer agents. Transfer agents and vendors should be a support for program participants, especially those that need extra assistance. However, to prevent exploitation, they should not enter PINs or swipe credit or ATM cards on behalf of program participants.

## Included Resources

1. TabangKO Trouble Shooting Guide (Mercy Corps Philippines), p. 75
2. Participant and Vendor Training Schedule (Mercy Corps Nepal), p. 77
3. E-voucher Training Poster (Mercy Corps Nepal), p. 80
4. Mobile Money Training Banner (Mercy Corps Democratic Republic of Congo), p. 81

# TabangKO Trouble Shooting Guide (Mercy Corps Philippines)

## Pahibalo : Tabangko Beneficiaries

### PAGKUHA SA INYONG CASH ASSISTANCE



### PAGSIGURO NGA AKTIBO ANG INYONG SIM CARD:

- 1 Permanenting isulod ang sim card sa cellphone aron kamo makabantay nga nasulod na ang kwarta og aron kamo amo sad nga matawagan. Hinumdumi nga ang inyong sim card mao usab ang inyong savings account busa, importante kaayo nga inyo kining ampingan.
- 2 Palihug siguradoa nga kamo makagamit sa inyong account pinaagi sa pag sulay og tan-aw sa sulod niini o check balance:

#### TAWAG \*118\*1# > TYPE "1" > SEND

**Makasulod** ra ko sa akong BANKO account og **nakadawat** ra ko sa kwarta gikan sa Mercy Corps

Ayaw usa og pili sa **CASH OUT** option gikan sa imong **BanKO account**. Bisita lang sa pinakaduol nga Prime Asia o bisan unsa nga BANKO partner outlet sa inyong lugar og pagpatabang sa pag-CASH OUT.

**Makasulod** ra ko sa akong BanKO Account pero ang akong **balance '0'**. Ngano na?

Ang Mercy Corps og ang BanKO kay nag-asikaso sa paghan-ay sa mga detalye sa mga account para mapadali ang paghatag sa kwarta. Mangayo mi og pasaylo sa gidugayon sa paghulat ingon man dugang pagsabot. Manawag mi ninyo puhon kabahin niani.

**Dili ko makasulod** sa akong BanKO Account tungod kay:

SAYOP ANG MPIN / MPIN LOCKED

GCASH WALLET LOCKED

WALA KAHIBAW SA MPIN



Tawag lang sa **BanKO Hotline:**

- ☎ Landline: (02) 6547758
- ☎ Landline: (02) 5067172

- ☎ 0917-820-2418
- ☎ 0917-845-8186
- ☎ 0917-845-8149

- ☎ 0917-820-2257
- ☎ 0917-814-6306
- ☎ 0917-814-9305

continued on next page

## ADUNA BA MOY UBANG PROBLEMA SA INYONG ACCOUNT?

Sayop ang spelling sa akong ngalan sa akong account, kinahanglan nako usbon.

Palihog tawag sa  
**BankO Hotline Numbers**

Sa akong pagbisita sa PrimeAsia Pawnshop or uban pa nga mga BankO Partner Outlets, ang mga staff nag-ingon nga:

Wala pa ko marehistro sa BANKO account.

Palihog tawag sa  
**Mercy Corps Hotline Number**  
**0917-743-1108**

- ✓ TAWAG o MISS CALL namo aron kami makatawag ninyo, **or**
- ✓ TEXT namo sa inyong kumpletong pangalan (First Name, Middle Name, Last Name) + Barangay, Municipality + Unsay problema sa inyong account?

Bisan pirme nako isulod ang ako BANKO SIM card sa cellphone, wala pa gihapon ko kadawat og text messages o mga pagpahibalo gikan sa BankO.

**Nawala ang akong BPI Globe BankO SIM Card**

Palihug andama ang mga gikinahanglan nga dokumento:

- Sulati ang 2 ka ACCOUNT OPENING FORMS (porma) nga gihatag sa mga empleyado sa BankO sa ilang pagbisita ninyo o sa pinakaduol nga BankO Partner outlet – ang usa (1) ka porma naglangkob sa inyong OLD SIM NUMBER, samtang ang usa (1) ka porma sa NEW SIM NUMBER usab.
- Hatag og notarized AFFIDAVIT OF LOSS basi sa BankO template nga gihatag. Responsibilidad sa benepisyaryo ang pagpanotaryo niini.
- Usa (1) ka BALIDO nga ID gikan sa gobyerno sa benepisyaryo o Barangay Certificate/Clearance

Ang Benepisyaryo nanginahanglag **Representante sa pagkuha sa kwarta.**

Ang Representante kinahanglan mohatag sa BankO Partner Outlet personnel:

- Authorization Letter signed sa Benepisyaryo og sa Representante og sa Barangay Captain.
- Dunay bisan usa (1) ka balido nga ID gikan sa gobyerno ang benepisyaryo or Barangay Certificate/Clearance (kung walay ID)
- Dunay bisan usa (1) ka balidao nga ID gikan sa gobyerno ang gitudlo nga Representante or Barangay Certificate/Clearance (kung walay ID)

Ang Beneficiary o BankO Account Holder **namatay na.**

Palihug andam sa mga gikinahanglang dokumento:

- Death Certificate
- Barangay Certification nga nagpamatuod nga ang usa sa membro sa pamilya gihatagan og katungod nga makakuha sa hinabang pinansyal isip puli sa namatay nga benepisyaryo
- Pinil-apan nga ACCOUNT OPENING FORM alang sa pagpuli
- Dunay bisan usa (1) ka balido nga ID gikan sa gobyerno ang mibarog nga puli sa benepisyaryo or Barangay Certificate/Clearance (kung walay ID)
- Dokumento isip pamatuod nga dunay duol nga relasyon ang namatay nga benepisyaryo sa nipuli, sama sa marriage contract o birth certificate



# Participant and Vendor Training Schedule (Mercy Corps Nepal)

## Vendor Training Schedule

### Training Goal

Ensure that program vendors are able to successfully perform SMS voucher transactions and understand their obligations under the ELEVATE program.

### Materials required

ELEVATE posters and handouts, test mobile phones, food and beverage, 300 NPR for all vendors (for mobile phone credit).

### Notes

Vendors will bring their mobile phone to practice during the training, but will use dummy phones to conduct demonstration transactions.

### Number of Participants

14

#### VENDOR TRAINING SCHEDULE

TASK / TIME	ACTIVITY / CONTENT	WHO
<b>Introduction</b> 12:15 – 12:25 (10 minutes)	Introduction and training objective sharing  Objective 1: Achieve SMS voucher proficiency among vendors and their role in the voucher redemption process  Objective 2: Ensure vendors understand the contract and their obligations in the program	AN
<b>Basic mobile phone and SMS proficiency</b> 12:25 – 12:55 (30 minutes)	<ul style="list-style-type: none"> <li>• Turning phones on/off</li> <li>• Locking phones</li> <li>• Charging phones</li> <li>• Phone credit checking and adding</li> <li>• SMS – what is it?</li> <li>• Opening and closing SMS messages</li> <li>• Replying with SMS (how to type)</li> </ul>	AN Roshani AN
<b>Intro to e-voucher</b> 12:55- 1:05 (10 minutes)	<ul style="list-style-type: none"> <li>• What is a voucher? (Jill)</li> <li>• How is an e voucher different? (Sara)</li> <li>• Explain program differences (cash vs. commodity) (Sara)</li> <li>• Explain program dates, but that these could change. We will advise by SMS and thru mobilizers 24 hours prior to start (Sara)</li> </ul>	Jill and Sara, with translation from Anil?
<b>ELEVATE detailed transaction flow</b> 1:05– 1:50 (45 minutes)	<ul style="list-style-type: none"> <li>• Review posters with flow for Commodity and Cash vouchers (10 minutes)</li> <li>• Introduce possible error messages (5 mins)</li> <li>• Test transaction – each vendor must successfully complete a transaction and confirm their repayment amount (15 mins)</li> </ul> <p>Emphasize that vendors need to receive this message before dispensing goods:            “Transaction successful. Please give purchased items to participant.”  <b>If this message is not received, vendors will NOT be paid.</b></p>	

*continued on next page*

<b>TASK / TIME</b>	<b>ACTIVITY / CONTENT</b>	<b>WHO</b>
<b>Vendor Conditions and Expectations</b> 1:35 -1:50 (15 minutes)	Intro: remind vendors that this is a good business opportunity, but that no business is guaranteed.  Have vendors open the contract and review these conditions: <ul style="list-style-type: none"> <li>• Keep credit on their phone at all times</li> <li>• NO Cash</li> <li>• NO Alcohol, tobacco</li> <li>• Customer care – treat everyone equally</li> <li>• Keep records and allow MC access to these records, and for observation and interviews</li> <li>• Provide goods as per contract</li> <li>• Do not substitute goods (commodity) – review product specifications</li> <li>• Charge same prices as normal customers (cash)</li> </ul>	Anil
<b>Vendor accountability and PDM</b> 1:50-2:00 (10 minutes)	Explain PDM process: surveys with vendors, participants and community leaders. Observations by mobilizers and staff. Market price survey.  Possible consequences if program conditions are not met: dismissal from program	Sara with translation from Anil
<b>Repayment</b> 2:00 – 2:10 (20 minutes)	<ul style="list-style-type: none"> <li>• Introduce text for reimbursement SMS (see details below)</li> <li>• Explain dispute resolution process (they need to contact Mercy Corps and Sara with translation present records/documentation showing difference)</li> <li>• Practice replying to reimbursement message</li> </ul>	Sara with translation from Anil
<b>Troubleshooting and Support</b> 2:10 - 2:20 (10 minutes)	<ul style="list-style-type: none"> <li>• What to do if transactions fail? Run through scenarios: 1st if vendor is does not receive confirmation message – s/he tries again, can call Mercy Corps</li> <li>• Where to get help if problems arise:               <ul style="list-style-type: none"> <li>o Complaint mechanism: phone #, hours</li> <li>o Mobilizers are additional points of contact</li> </ul> </li> </ul>	AN
2:20 – 2:30 (9 minutes)	Closing and contract signing	

PARTICIPANT TRAINING SCHEDULE

<b>TASK / TIME</b>	<b>ACTIVITY / CONTENT</b>	<b>WHO</b>
<b>Registration</b> 30 minutes	Fill out registration form, and do test SMS to ensure we have the correct phone # and that pp phone accepts SMS.	SM and Roshani
<b>Introduction</b> 10 minutes	Objective 1: Ensure participants understand the program and their rights under the program  Objective 2: Achieve SMS voucher proficiency among participants	AN
<b>Basic Program introduction</b> 25 minutes	<ul style="list-style-type: none"> <li>• Explain purpose of program: trying new technology – emphasize that this is the first time and we expect some problems and thank them for helping us out.</li> <li>• What is a voucher?</li> <li>• How is an e voucher different?</li> <li>• Voucher contents (amount of \$ or commodities)</li> <li>• Voucher details (multiple transactions or not, vendor obligations, etc.)</li> <li>• Program Dates – flexible May 6th – May 12th (May 12th is last day to redeem)</li> <li>• Participant has to make the purchase (helper cannot go alone)</li> </ul>	AN, Roshani on translation help
<b>Phone and SMS literacy</b> 25 minutes	<ul style="list-style-type: none"> <li>• Turning phones on/off</li> <li>• Locking and charging phones</li> <li>• Phone credit checking and adding</li> <li>• SMS – what is it?</li> <li>• Opening and replying to SMS messages</li> </ul>	AN
<b>Detail overview of SMS voucher transaction</b> 50 minutes	<ul style="list-style-type: none"> <li>• Review SMS flow chart poster (art)</li> <li>• Review SMS flow chart poster</li> </ul> <p>Go over with participants what is NOT allowed. They are not allowed to get cash instead of goods or purchase alcohol or tobacco.</p> <p>Vendors should treat program participants with the same respect as other customers. They are not allowed to charge PP a higher price or provide lower quality goods (for commodities) than they would to any other customer. MC should be notified immediately if any of these things happen.</p> <p>Train on how to check your balance!</p>	Roshani and AN
<b>Problems and getting help</b> 25 minutes	<ul style="list-style-type: none"> <li>• What could go wrong? Run through failed transaction Complaint mechanism: # and hours</li> <li>• Introduce community mobilizers</li> </ul>	AN
<b>Close</b> 10 minutes		Sara

## E-voucher Training Poster (Mercy Corps Nepal)

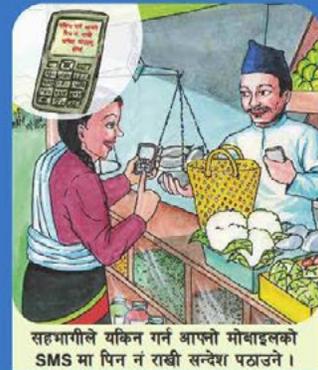
# मोबाइल SMS मार्फत भौचर प्राप्त गर्ने र खरिद गर्ने प्रक्रिया



सहभागीले आफ्नो मोबाइलको SMS मार्फत भौचर प्राप्त गर्नु हुन्छ।



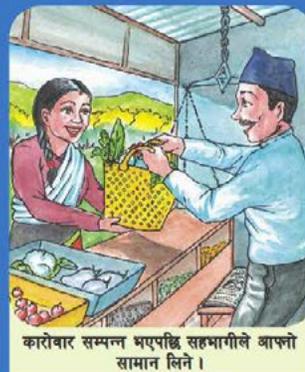
व्यापारीले सहभागीको माग बमोजिम आफ्नो मोबाइलको SMS बाट सन्देश पठाउनु पर्ने हुन्छ।



सहभागीले यकिन गर्न आफ्नो मोबाइलको SMS मा पिन नं राखी सन्देश पठाउने।



दुबै जनाले तत्काल कारोबार सम्पन्न भएको जानकारी प्राप्त गर्नु हुन्छ।



कारोबार सम्पन्न भएपछि सहभागीले आफ्नो सामान लिने।



व्यापारीले पाउनु पर्ने रकमको जाँच आफ्नो मोबाइलमा SMS मार्फत गर्न सकिन्छ।

**Electronic Voucher Assistance (ELEVATE), Kathmandu Pilot**  
 MercyCorps Nepal, Sanepa Chowk, Lalitpur, Nepal, P.O.Box 24374,  
 Phone: +977 1 5012571/ 5555532, Fax.: +977 1 5554370



# Mobile Money Training Banner (Mercy Corps Democratic Republic of Congo)

## COMMENT TE SERVIR DE TON COMPTE ARGENT MOBILE

A QUOI SERT TA CARTE SIM ET TON COMPTE ARGENT MOBILE	COMMENT UTILISER TON COMPTE ARGENT MOBILE	ENTRE TON CODE PIN ET CONSULTE TON SOLDE
<p>Ta carte SIM est un compte bancaire portable. Elle te permet d'épargner, de retirer, de déposer ou d'envoyer de l'argent.</p>	<p>Pour effectuer une opération, présente-toi chez l'agent des télécom avec ta carte SIM. Dis-lui l'opération à effectuer : retrait, dépôt ou virement.</p>	<p>Mémorise bien ton code PIN et entre-le toi-même pour toute opération. Vérifie ton solde avant et après chaque opération.</p>

## CONTACT

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Early Economic Recovery Advisor  
Markets, Economic Recovery & Growth Team  
aswift@mercycorps.org

### About Mercy Corps

Mercy Corps is a leading global organization powered by the belief that a better world is possible. In disaster, in hardship, in more than 40 countries around the world, we partner to put bold solutions into action — helping people triumph over adversity and build stronger communities from within. Now, and for the future.



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