

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

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

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TASK / TIME	ACTIVITY / CONTENT	WHO
Vendor Conditions and Expectations 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"> • Keep credit on their phone at all times • NO Cash • NO Alcohol, tobacco • Customer care – treat everyone equally • Keep records and allow MC access to these records, and for observation and interviews • Provide goods as per contract • Do not substitute goods (commodity) – review product specifications • Charge same prices as normal customers (cash) 	Anil
Vendor accountability and PDM 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
Repayment 2:00 – 2:10 (20 minutes)	<ul style="list-style-type: none"> • Introduce text for reimbursement SMS (see details below) • Explain dispute resolution process (they need to contact Mercy Corps and Sara with translation present records/documentation showing difference) • Practice replying to reimbursement message 	Sara with translation from Anil
Troubleshooting and Support 2:10 - 2:20 (10 minutes)	<ul style="list-style-type: none"> • 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 • Where to get help if problems arise: <ul style="list-style-type: none"> o Complaint mechanism: phone #, hours o Mobilizers are additional points of contact 	AN
2:20 – 2:30 (9 minutes)	Closing and contract signing	

PARTICIPANT TRAINING SCHEDULE

TASK / TIME	ACTIVITY / CONTENT	WHO
Registration 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
Introduction 10 minutes	Objective 1: Ensure participants understand the program and their rights under the program Objective 2: Achieve SMS voucher proficiency among participants	AN
Basic Program introduction 25 minutes	<ul style="list-style-type: none"> • 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. • What is a voucher? • How is an e voucher different? • Voucher contents (amount of \$ or commodities) • Voucher details (multiple transactions or not, vendor obligations, etc.) • Program Dates – flexible May 6th – May 12th (May 12th is last day to redeem) • Participant has to make the purchase (helper cannot go alone) 	AN, Roshani on translation help
Phone and SMS literacy 25 minutes	<ul style="list-style-type: none"> • Turning phones on/off • Locking and charging phones • Phone credit checking and adding • SMS – what is it? • Opening and replying to SMS messages 	AN
Detail overview of SMS voucher transaction 50 minutes	<ul style="list-style-type: none"> • Review SMS flow chart poster (art) • Review SMS flow chart poster <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
Problems and getting help 25 minutes	<ul style="list-style-type: none"> • What could go wrong? Run through failed transaction Complaint mechanism: # and hours • Introduce community mobilizers 	AN
Close 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।



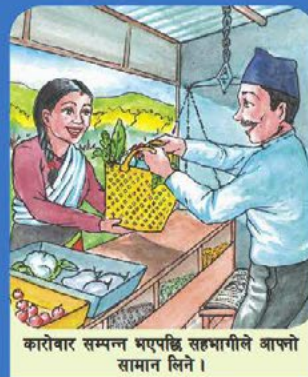
व्यापारीले सहभागीको माग बमोजिम आफ्नो मोबाइलको SMS बाट सन्देश पठाउनु पर्ने हुन्छ।



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>