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ACKNOWLEDGMENTS

The E-Transfer Implementation Guide was made possible through the MasterCard Center for Inclusive Growth’s generous support of Mercy Corps’ signature e-transfer program, Electronic Vouchers and Transfers in Emergencies (ELEVATE). ELEVATE illustrates Mercy Corps and MasterCard’s shared commitment to seeking out innovations in humanitarian aid and payments, decreasing the use of cash in emergency and development programming and promoting long-term financial inclusion. The goal of ELEVATE is to improve the effectiveness and increase the impact of humanitarian aid and development programs through appropriate use of payments technology. We thank the MasterCard Center for Inclusive Growth for its incredible partnership.

Within Mercy Corps, I would like to thank the Nepal, DRC and Philippines teams for their important contributions. I also want to highlight the valuable role played by Vaidehi Krishnan, TabangKO Program Manager, and Bree Oswill, Special Projects Advisor on the EMD team, in shaping this Guide.

Sara Murray
Electronic Cash Transfer Program Manager
Mercy Corps
INTRODUCTION

In cash transfer programming (CTP), electronic transfers (e-transfers)\(^1\) are a digital replacement for paper vouchers or physical cash. E-transfers are a disbursement mechanism\(^2\) – a way of transferring money, goods or services to program participants – not a specific type of CTP. They can automate and increase efficiency in our cash transfer programs. E-transfers can also “bank the unbanked” by connecting program participants to financial services.

HOW TO USE THE E-TRANSFER IMPLEMENTATION GUIDE

The E-transfer Implementation Guide was created for Mercy Corps team members considering – or already using – e-transfers to deliver aid to program participants.\(^3\) Chapters 1 and 2 provide an overview of the steps required to use e-transfers. The Annex contains customizable tools and templates. This Implementation Guide incorporates lessons learned by early e-transfer pioneers, both within and outside Mercy Corps, to help us better utilize e-transfer technology.

The E-transfer Implementation Guide was designed as a supplement to the Cash Transfer Programming Methodology Guide.\(^4\) For a basic understanding of 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, Cash-for-Work, or Voucher and Fair) to fully understand your program’s implementation nuances. We also encourage you to reach out to the Economic and Market Development team\(^5\) before selecting a particular e-transfer service: Technology changes quickly!

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1. The term “e-transfers” refers to any type of electronic transaction, including both mobile and non-mobile solutions.
3. Though not covered in this guide, e-cash can be used for operational payments, including per diem and supplier payments. NetHope’s e-payments guide (see page vi for link) provides guidance on operational e-payments.
5. The Cash Transfer focal point on the EMD team can be found on the Hub: https://hub.mercycorps.org/node/1191.
### TYPES OF E-TRANSFERS ADDRESSED IN THIS GUIDE

The e-transfer field is vast. Because of this, the Implementation Guide is built around the two e-transfer types used most frequently by Mercy Corps: **e-cash** (cash replaced with mobile money, prepaid debit/ATM cards or other forms of digital cash) and **e-vouchers** (digital replacements of paper vouchers). Key differences are highlighted below:

<table>
<thead>
<tr>
<th></th>
<th>E-cash</th>
<th>E-vouchers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Program Uses</strong></td>
<td>Like cash, e-cash allows program participants to choose exactly which purchases are most critical to them, and where and when they want to spend their money. E-cash may also link participants to other financial services, such as electronic savings accounts or loan products.</td>
<td>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 cash, but cannot use e-cash.</td>
</tr>
<tr>
<td><strong>Service Providers</strong></td>
<td>Requires a local service provider (bank, mobile network, etc.) that can issue and accept e-cash.</td>
<td>Can be selected from a list of pre-qualified e-voucher service providers vetted by Mercy Corps.</td>
</tr>
<tr>
<td><strong>Agent / Vendor Networks</strong></td>
<td>Relies on a network of transfer agents (or ATMs) that accept e-cash in exchange for goods, services or physical cash.</td>
<td>Requires Mercy Corps to establish a local vendor network. Typically also requires Mercy Corps to equip vendors with hardware.</td>
</tr>
<tr>
<td><strong>Availability and Regulations</strong></td>
<td>Systems are local. Subject to banking and anti-money laundering regulations, some of which can require official forms of ID for program participants.</td>
<td>Systems are global and can be used anywhere offering minimum infrastructure requirements. Does not rely on, or link to, local financial institutions and services. Not subject to local banking or financial regulations.</td>
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</table>

Mercy Corps’ experience has shown that, in comparison with traditional mechanisms, e-transfers can improve program quality. But they do not **automatically** deliver these advantages. The Implementation Guide will help you decide if e-transfers make sense for your program and how to maximize any 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 literature and provides particular guidance for Mercy Corps team members. We encourage you to consult the valuable resources peer organizations have recently published, including:

- NetHope’s “Making the Journey From Cash to Electronic Payments: A Toolkit of Guidance and Resources”[^7]

ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
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</thead>
<tbody>
<tr>
<td>CaLP</td>
<td>The Cash Learning Partnership</td>
</tr>
<tr>
<td>CTP</td>
<td>Cash Transfer Programming</td>
</tr>
<tr>
<td>DRC</td>
<td>The Democratic Republic of the Congo</td>
</tr>
<tr>
<td>EMD</td>
<td>Economic and Market Development Team</td>
</tr>
<tr>
<td>FPM</td>
<td>Field Procurement Manual</td>
</tr>
<tr>
<td>MM</td>
<td>Mobile Money</td>
</tr>
<tr>
<td>MNO</td>
<td>Mobile Network Operator</td>
</tr>
<tr>
<td>PDM</td>
<td>Post-distribution Monitoring</td>
</tr>
<tr>
<td>POS</td>
<td>Point of Sale Device</td>
</tr>
<tr>
<td>SIM</td>
<td>Subscriber Identity Module</td>
</tr>
<tr>
<td>SOPs</td>
<td>Standard Operating Procedures</td>
</tr>
<tr>
<td>SP</td>
<td>Service Provider</td>
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</table>

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).

**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).

**E-cash**: Any electronic substitute for cash. Provides full flexibility for purchases and can be delivered through mobile money, prepaid debit/ATM cards or other electronic transfers.

**E-voucher:** A card or code electronically redeemed by program participants at a participating vendor. E-vouchers can be cash or commodity vouchers and are redeemed using mobile phones, point-of-sale (POS) devices and/or computers.

**Liquidity:** The availability of liquid assets, in this case, cash. Closely related to the concept of “float,” which is the amount of money held by an individual e-cash agent.

**Mobile Money (MM):** Digital currency that is used by mobile money account holders. Mobile money accounts are associated with a SIM card and can be used to purchase goods and services or be “cashed out” for physical cash. In the context of CTP, mobile money “bulk payment services” allow Mercy Corps to transfer mobile money to a group of program participants with a single payment request.

**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 (POS) Device:** A piece of hardware, operated by a vendor, used to accept payments and transmit payment information to a central payment database.

**Service Provider (SP):** A company that provides e-transfer services, including hardware and/or software. Depending upon your context, service providers may include e-voucher companies, financial institutions (such as banks) or mobile network operators (MNOs).

**Subscriber Identity Module (SIM):** 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 credit/ATM cards) to participants (e.g., a disbursement of mobile money electronically delivered to a program participant).

**Transfer agents:** Individual entrepreneurs or shops registered with e-cash operators that 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.
CHAPTER 1:
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 1.5 billion in humanitarian 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 electronic payment systems has allowed us to switch from physical distributions to e-transfers, 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 program participants, our partners and Mercy Corps. But just because we can distribute aid electronically, does not mean we always should. E-transfer programs fail when they require additional time or resources (or both!) without substantially 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 will lay out some of the advantages and disadvantages of e-transfer programs. Then, we will introduce you to mobile money and e-vouchers, the two most common e-transfer products used within Mercy Corps. After that, we will show you how to assess the feasibility of e-transfers in your particular context. Finally, we will synthesize these points in a decision tree to help you with the “go/no-go” decision on e-transfers. You may jump directly to the decision tree if you have conducted a feasibility analysis already.
E-transfer Advantages and Disadvantages

In comparison with traditional disbursement mechanisms, e-transfers have key advantages and disadvantages. We highlight some below.

### Potential ADVANTAGES of E-transfers

<table>
<thead>
<tr>
<th>Advantage</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Time savings for program participants</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Privacy for program participants</strong></td>
<td>Discreet delivery can reduce the social pressure to share transfers with extended family and/or neighbors.</td>
</tr>
<tr>
<td><strong>Improved security</strong></td>
<td>E-transfers can improve security for program participants, team members and transfer agents in insecure environments.</td>
</tr>
<tr>
<td><strong>Improved transparency and program data</strong></td>
<td>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 easily accessible data can guide and inform program decision-making.</td>
</tr>
<tr>
<td><strong>Financial inclusion</strong></td>
<td>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.</td>
</tr>
<tr>
<td><strong>Reduced burden on vendors (voucher programs only)</strong></td>
<td>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.</td>
</tr>
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### Potential DISADVANTAGES of E-transfers

<table>
<thead>
<tr>
<th>Disadvantage</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accessibility for program participants</strong></td>
<td>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” rules(^8)) can pose barriers for vulnerable populations by requiring formal ID for account registration.</td>
</tr>
<tr>
<td><strong>Infrastructure requirements</strong></td>
<td>E-transfers require some level of electricity and network connectivity, though requirements for some mechanisms (like smart cards) are minimal. Unreliable or nonexistent connectivity can severely hamper implementation.</td>
</tr>
</tbody>
</table>

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\(^8\) "Know Your Customer": A legal customer due diligence process – required by financial institutions – that stipulates that senders and receivers of e-cash must be identified.
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 vary greatly and will impact your program. These 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 startup for implementing agency
The timesaving components of e-transfer programs often occur in storage, distribution and reconciliation of vouchers or cash transfers. However, the setup of e-transfer programs often requires more work than traditional distribution mechanisms. This is especially true with partnership development and contracting.

Above, we covered general advantages and disadvantages of e-transfer programs. You may be surprised that cost was 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 recent studies⁹ – 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.

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.

E-transfer systems consist 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 an electronic value transferred via an short message service (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

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 require 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 service provider (SP). Mercy Corps receives access to the back end through an account login and password provided by the SP. 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 some sort of network connectivity. This connection allows 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 – or it can happen later when the hardware is reconnected in an area with better connectivity.

E-TRANSFER PRODUCT PROFILES

We have introduced you to the general advantages and disadvantages of e-transfers and their basic system requirements. In this section, we will describe the specific e-transfer products used most frequently by Mercy Corps: mobile money (a type of e-cash that can be used to send bulk e-transfers through mobile networks) and e-vouchers. Mobile money products and their providers are sourced locally. E-vouchers are provided by global service providers that are pre-qualified by Mercy Corps.

**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 allowing 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 regulations.

Currently, there are 223 active MM systems worldwide, many in countries where Mercy Corps operates. But do not get too excited: Not all 223 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.

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

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Product Profile:

Airtel Mobile Money for Cash-for-Work 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. In some cases, the agents had access to small generators to charge mobile phones.
- 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.

Due to the volume and variety of MM products available – and the rapidly changing landscape – Mercy Corps does not provide specific e-cash or MM product recommendations. However, the EMD team can advise on a case-by-case basis.

E-vouchers

E-voucher systems are established and managed by Mercy Corps, using hardware and software from an e-voucher service provider (SP). Similar to a traditional voucher program, Mercy Corps establishes a network of local vendors and equips them with the hardware and training to accept e-vouchers. Unlike e-cash, e-vouchers are not reliant on local payment networks and infrastructure and can be deployed globally.

Because of e-vouchers’ global nature, Mercy Corps has field-tested various e-voucher products and established a list of pre-qualified SPs. The benefit to using a pre-qualified SP is that it can offer teams a pretested global e-voucher product without lengthy tendering. The current list of pre-qualified vendors changes frequently and can be accessed from the EMD team. Details on how to procure an e-voucher system are provided in Annex 1.

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

- An online platform (“back end”) that allows Mercy Corps to issue e-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.

Below, we highlight two e-voucher products used in Mercy Corps programs.

Product Profile:

sQuid Smart Card E-vouchers

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 health care 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 smart card transactions.

sQuid E-voucher Product Details:

• Connectivity requirements: Minimal. The POS device can store transactions for later submission, when the device is brought back to an area with connectivity.

• Hardware requirements: POS devices and smart cards must be procured and imported from the U.K. or Kenya.

• Power requirements: POS devices can run for approximately six hours of heavy use on a charged battery. For continuous use, they need extra batteries or a nightly charge. A dead battery takes three to four hours to fully charge.

• Authentication process: The system does not currently provide authentication options. Participants are ID’d by Mercy Corps when the card is distributed. Mercy Corps could manually add a name to the smart card and require vendors to check the name against a photo ID.

• Accessibility Issues: Minimal. The technology is relatively easy for illiterate participants to use.
Product Profile:

** MerchantPRO Smartphone E-vouchers **

In early 2013, Mercy Corps conducted a pilot in Nepal to test e-vouchers and partnered with Transversal, a Haitian company, as our SP. The e-vouchers required vendors to have a smartphone loaded with Transversal’s “VoucherPRO” application and access to a mobile connection. A participant received his or her unique voucher number and PIN code on a paper card from Mercy Corps. To complete a transaction, the vendor entered the voucher code and purchase amount into the application and handed the phone to the beneficiary for PIN entry. The e-vouchers worked well with a small group of program participants in an urban environment with reliable mobile networks.

** MerchantPRO E-voucher Product Details:**

- **Connectivity requirements:** Requires continuous connection to data mobile 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 three to seven 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 touch screen PIN entry is required.

FEASIBILITY ASSESSMENT

We have introduced you to some general e-transfers considerations and specific e-transfer products. Now, it is time for you to determine if e-transfers are feasible and likely to deliver benefits to your program. To do this, you will need to analyze a range of factors, including local infrastructure, service providers and their capacity, the costs of different systems, time and staffing requirements, and your program participants’ capacity to engage with different types of technology. The tools to assess each factor are presented below; you may use them all or pull from only those necessary. When you have the required information, proceed to the decision tree to complete your overall assessment.

**Infrastructure Requirements**

Ensure that your local community has the necessary infrastructure to support an e-transfer program. This includes communications networks, electricity, and pay points or cash-out points. To map your existing infrastructure, consult Annex 2: Infrastructure Survey.
Service Provider Capacity

The primary difference between programs that use e-transfers and those that do not is their reliance on a service provider (SP). SPs perform a range of program activities in e-transfer programs, including distributing cash or vouchers, processing transactions, providing reports and offering customer service. They may also distribute hardware (like SIM cards) to program participants, enroll and train them as clients, and/or manage a network of agents or ATMs. SPs play a critical role in participants’ program experience and directly impact your ability to operate on-time and within budget. A capable SP 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 SPs offering e-transfer products, and the quality of service is often low. As a result, Mercy Corps often plays the dual role of customer and capacity builder. Initial contact with SPs 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. As a general rule, accept initial assurances from your SPs with caution.

Initial assessments of SP capacity should concentrate on understanding the type of services available from local SPs, and classifying them as low, medium or high risk. This exercise 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 through your SP. We recommend several tools to guide this process:

- Annex 3: Analyzing E-transfer Service Provider Capacity. This tool will help field teams evaluate their SP’s risk level.
- NetHope’s “Service Provider Capacity Assessment” (Step 5 in their E-payments Toolkit). Includes a statement of requirements for a bulk e-cash products and specific questions to guide SP assessments.
- The “Feasibility Assessment Tool” in Mercy Corps’ Private Sector Engagement Toolkit.

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

Tip: Consider Data Protection and Management Early.

Analyze your SP’s data needs and the data flow between organizations to understand the risks associated with collecting, storing and using data with a SP. 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 and other tools will help you gauge these risks. Mercy Corps has also adapted, based upon CaLP’s guidelines, a draft data protection statement, based upon CaLP’s guidelines, which you can use with high-risk SPs or those without clear data protection protocols. See Annex 4: Data Protection and Security Statement.

11 Mercy Corps’ senior director for program technology can be a resource in these technical conversations. https://thehub.mercycorps.org/user/10457.
Costs

E-transfers can have both obvious and unanticipated costs. Those that are easily measured include hardware (SIM cards, POS terminals), software licenses, operating fees and transfer fees. Hidden costs, or costs that 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 troublesome SPs. Different tools can be used to measure these costs and should be used across the program life cycle to evaluate whether overall cost efficiency using e-transfers is achieved.15

Two recommended tools for cost analysis are:

• Annex 5: The Costing Scenario Planning Tool:16 Useful for a quick comparison of predictable e-transfer costs, including hardware and transfer fees. This tool provides a way to assess the SP’s fixed and variable costs to both Mercy Corps and program participants. It takes one to two days for SPs to gather the required information to complete the tool. Once completed, your team can compare the costs associated with various SPs in one hour.

• NetHope’s Costing Utility Analysis Tool:17 A more comprehensive cost-benefit analysis that looks at both financial and non-financial e-transfers 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 SPs). It may take several days to gather the information necessary to complete this tool.

Time and Staffing Requirements

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

• How quickly can you get e-cash (or e-vouchers) to participants in emergencies?

• What level of effort is required for both setup and implementation?

• What skills are needed?

While answers to these important questions vary by program, we have begun to see patterns. Though our recent e-transfer programs took place in countries as varied as Haiti, the DRC, and the Philippines, all experienced significant lags between initial testing and full program startup. The program details and timeline below highlight these findings.

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16 Ibid. Originally developed by Oxfam and explained in the CaLP e-transfer guide.
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 a MM system called T-Cash. Mercy Corps used T-Cash to deliver MM transfers to 8,937 households.

DRC, 2013-14: 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, 2013-14: Following Typhoon Haiyan, Mercy Corps partnered with BanKO — the Philippines’ only branchless mobile bank -- to transfer cash to 25,000 affected households. Compared with to many places where Mercy Corps works, the Philippines has a highly developed e-transfer infrastructure.

E-transfer Program Timeline

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

- **Evaluate the capacity of your SP and allocate staff time accordingly.** New or untested e-transfer services almost always require months before participants receive their first transfer. As noted in a report on Mercy Corps' MM program in Haiti, “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 startup costs.”

Mercy Corps teams using new MM systems in Haiti and the DRC assumed several unexpected responsibilities, including 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 SP’s capacity are included throughout this Guide. If you are working with a high-risk SP, we recommend building in a full-time senior management position – in addition to the overall Program Manager – to manage the SP relationship and support MM infrastructure development.

- **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

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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 SP assign an Account Manager to do the same on its end. Suggested position descriptions are included in Annex 6: E-transfer Staffing Resources.

- **Consider phasing in e-transfers.** The e-transfer program timeline shows that two months is the quickest Mercy Corps has been able to establish an e-transfer program (and this was in an area with a number of well-established SPs). Since e-transfers often take more time to set up than traditional distributions, you may consider creating two parallel teams: 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 later.

### 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 percent of targeted SMS voucher recipients (many largely illiterate) needed trusted “helpers,” such as family members, to assist them in completing purchases. Oftentimes helpers entered participants’ secret PINs on their behalf. Participant capacity assessments can help you adjust training and program strategies to accommodate accessibility challenges.

Some participant assessment tools include:

- **Annex 7: 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.

- **Step 8, “Preparing and Testing the System” in NetHope’s E-payment Toolkit.** This resource contains useful tools for preparing training and accommodating vulnerable populations.

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**DECISION TREE**

You have already used the decision tree in the CTP Methodology Guide[^1] to determine if your program's objectives are best met through transferring cash or vouchers. Now, you can use the decision tree below to help determine whether to use e-transfers. If you have trouble answering any of the questions in this tree, refer back to the assessment tools covered previously.

Please remember that this decision tree covers common e-transfer considerations. It does not address all factors that could influence your decision.

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CHAPTER 2:  
IMPLEMENTING E-TRANSFERS

You have completed your feasibility assessments and determined that transferring cash or vouchers via e-transfers 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 a service provider (SP) is an essential first step in rolling out e-transfers. Your goal 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 SPs, in-depth assessments and negotiations are necessary.

Since Mercy Corps maintains relationships with global e-voucher providers—and negotiates those relationships through HQ—the selection and contracting process we describe below primarily applies to teams using e-cash.

Ideally, you have already started the assessment process and classified your SP as low, medium or high risk (if you have not, Annex 3: Analyzing E-transfer Service Provider Capacity can help you). 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 SP's operating style and capacity. It may also shape your SP 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:

- Annex 8: E-cash Contract Checklist: Provides a detailed list of minimum requirements and questions to ask prior to signing a contract with an e-cash SP.
- NetHope’s “Preparing Recipients and Testing the System” (Step 8 in their E-payments Toolkit): Provides a list of high-priority considerations and responsibilities that should be documented in your contract or clarified before signing a contract.

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

**Step 1: Negotiate basic terms.** Focus initial negotiations around critical needs to avoid getting lost in debates around details. Know the difference between what is essential versus desirable.

Tip: Ask Your Service Provider to Show, Not Tell

How confident are you that the technical and operational system will meet your needs? If you have doubts, or have determined that the service provider (SP) is high risk, consider starting with transfers to a small group of program participants, rather than committing to a large-scale rollout from the start. Or ask if you can observe a bulk transfer managed by another organization (details on how to do this are provided in the “Testing” section later). Mercy Corps often sees SPs overcommit during contracting stages, only to perform well below their commitments during implementation.

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21 New to negotiations? “How to Talk” and “Negotiating With the Private Sector”—both within the Private Sector Engagement Toolkit—offer additional advice. The Private Sector Engagement Toolkit, Mercy Corps’ Digital Library, https://mcdl.mercycorps.org/gsdl/docs/PSEHowtoTalkTipSheetLdoc and https://mcdl.mercycorps.org/gsdl/cgi-bin/library?a=q&r=1&hs=1&t=0&c=all&h=dt&g=negotiating+with+the+private+sector.

Initial negotiations should include:

- **Product offering.** What type of technology will be used for the transfers? Does the SP have contingency plans for offline environments or network outages? What type of hardware (SIM cards, etc.) is required? Is the SP 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 SP willing to deploy agents during community distributions? Can the SP 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?23

- **Time to deploy.** What are your time constraints? Can your SP meet these deadlines? What will be the implications if it does not? What role, if any, will it 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 SP 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 SP? How will it be collected, and by whom? Is the SP clear on how this data will be used? How will it safeguard it? Is it willing to sign a data protection agreement? (See our sample in Annex 4: Data Protection and Security Statement.)

**Step 2: Check references.** Talk to the SP's previous clients to find out what worked well and what did not. How will your SP address weaknesses exposed through these conversations?

**Step 3: Request proposal(s) from all SPs that meet your minimum requirements.** You should encourage proposals from all SPs that meet your minimum requirements. Provide potential SPs with program details including location, transfer amount, quantity of distributions and your distribution schedule.

**Step 4: Select your SP and finalize the contract.** Once you have reviewed all proposals, select the best technical offer (focusing on the capacity of the SP) and document the rationale behind your SP selection. Then, request a draft contract from your SP. Mercy Corps is not well-positioned to draft contracts for payment technology, and SPs that are unable to provide standard contracts should be flagged as high risk.

Please remember, the level of detail in contracts varies from SP to SP. 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 e-cash contracts and MoUs are available upon request from the Cash Transfer team within EMD.

23 When SPs 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).
Field Example: Structuring Contracts for Successful Implementation.

In the Philippines, Mercy Corps paid our SP an account-opening fee each time a new participant opened a mobile bank account (in other words, the SP’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 account activation and cash transfer problems, Mercy Corps realized that paying the account opening fees after completion of that first transfer would have better-aligned our goal (transferring cash) with the SP’s goal (receiving the fee payment). This is a concrete example of how SP contracts can be structured to better meet program goals.

Contracting with an e-transfer SP should follow Mercy Corps’ Field Procurement Manual (FPM) procedure for procuring services. In some places, e-transfer services are only available from a single SP. When this is the case, the sole-source procurement procedure in the FPM should be followed. When a competitive procurement process is followed, the capacity of the SP (given its important role) should be the primary selection criterion, rather than cost.

Approvals of e-transfer contracts should be based on the total value disbursed by the SP, not the anticipated total value of fees paid directly to the SP for its services. Contracts with a transfer value over USD 1 million must reviewed by the Legal team based at HQ.

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.

FINANCIAL INCLUSION: MAKING THE CONNECTION

E-transfers are often presented as an opportunity to bring financial services to the unbanked. However, delivering aid through e-transfers does not automatically lead to the uptake of new financial services by program participants. Instead, participants typically withdraw their full transfer when it becomes available and rarely 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.

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Currently, Mercy Corps is attempting to bridge this gap. In the Philippines, 25,000 program participants opened mobile bank accounts to receive cash transfers. Alongside these new accounts, they received financial literacy education and access to customized loans and insurance products. We suspect an integrated approach combining e-transfers and financial education will more effectively change financial access and management behaviors. Look for the results of our study, due for publication in 2015.

Until then, if financial inclusion is a program objective, make sure to allocate additional resources to train your program participants in the system’s use. Also build in awareness-raising activities about how these financial services can benefit them beyond the program.

**DEVELOPING INTERNAL SOPs**

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. For complex programs, you may want to draft SOPs that specifically address e-payment processes. For smaller programs, consider writing SOPs that outline every program step. Sample SOPs are included in Annex 9.

Internal challenges to capture in SOPs include:

- **Transferring money to your SP.** Recent e-transfer programs in both the Philippines and the DRC were slowed down by difficulties 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 operator. To avoid delays in your first transfers, be sure to transfer the funds early and request confirmation of wire or bank transfer whenever possible.

- **Compliance concerns.** E-transfer programs require different techniques to maintain appropriate segregation of duties and prevent fraud and loss. Limited experience with e-transfers can create hesitation among implementation teams. Annex 10: 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 is another useful resource.

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**Tip: Developing Effective SOPs**

- **Who should write SOPs?** The Program Manager, with input from Finance and Operations. 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?** At a minimum, the Country Director, Finance Manager/Director and Operations Manager/Director. Meeting to review and approve SOPs can foster shared ownership of the new procedures.

- **What should they include?** The SOPs can be comprehensive for all program activities or specific to the e-transfer processes. At a minimum, SOPs should show all processes related to participant training, registration, hardware management, fund transfers, reporting, reconciliation and monitoring.

- **Whom should they be shared with?** All program and relevant Finance and Operations staff.

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PLANNING DISBURSEMENTS WITH YOUR SERVICE PROVIDER

You have sourced and contracted your SP 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 SP takes time and effort. The amount of effort will depend upon your SP’s risk rating.

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

• **Establish communication protocols and expectations.** Who are the primary and secondary points of contact between Mercy Corps and the SP? 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 SP? Understand options for escalating support issues, and form relationships both above and below your main point of contact.

• **Understand the incentives of your main SP contacts.** How are your main contacts recognized and compensated for their work? Does the program help them reach their personal goals, or does it interfere with them?

• **Help your SP understand aid distribution basics and program needs.** Never assume your SP 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 11: Distribution Planning Checklist to help with this.)

• **Test the SP’s customer service and technical support mechanisms** Do you know whom to call in the event of a problem? Do your program participants? When you make a call, will you reach a person who will respond to your request immediately, or a recording? Is customer service consistently available during the hours you need? Test support 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 Monitoring and Evaluation teams. Establish how frequently your SP will provide reports.

• **Anticipate managing liquidity.** Three recent Mercy Corps programs using MM transfers (the Philippines, the DRC and Haiti) reported significant problems with e-cash transfer agents periodically running out of cash and having to turn away beneficiaries. In all cases, Mercy Corps ended up working closely with the SPs to ensure that sufficient amounts of cash would be available immediately following e-transfer distributions. Liquidity is one area where Mercy Corps almost plays an active management role, particularly with weak or inexperienced SPs.
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 unreliable. Its capacity was low, technical issues abounded and its fee structure was nontransparent.

In the midst of the second distribution, the NGO was forced to sever its SP's contract. But it still needed to carry out the distributions! Now its 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, leaving only after the bank's staff had departed (the bank director was the only person who knew of the operation). Then, they organized “surprise” distributions, handing out the envelopes in the target communities as quickly as possible and with little advance notice. The Program Manager went so far as to confiscate everyone’s cellphone so no one would accidentally mention the distributions. Had they fully understood their SP's weaknesses, the team would likely have rethought their implementation strategy (possibly distributing vouchers instead of cash).

TESTING AND QUALITY CONTROL

Demonstrations – or demos – and testing are the best way to reveal weaknesses in both your implementation plan and your SP's capacity. Demos can be requested as part of your SP 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 high-risk SPs, with which test deployments are recommended as soon as possible. Suggested testing methods include:

Step 1. Process walk-through. Walk through each step of the transfer process to ensure the SP's and Mercy Corps’ roles are clearly defined. (See Annex 11: Distribution Planning Checklist).

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 when few, 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. It can reveal SP weaknesses (like staffing gaps and liquidity constraints) and allow
time for correction. It might also cause you to reconsider your SP 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 SP’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 discreetly monitor all aspects of the process and customer service. You may also consider using transaction observation sheets (available in Annex 12: E-transfer M&E Tools) to monitor participants’ waiting times, their capacity to use the system, overall system performance, liquidity and customer service channels.

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, but they also 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 for participant training can be found in the CTP Methodology Guide.27 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 or voucher redemptions. Always provide multiple avenues for familiarizing participants with 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 7: 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 in which 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

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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 is often difficult to prevent. For this reason, assume that some participants will use helpers, and make sure to clarify the helpers’ role (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 e-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 number, signature/fingerprint, etc.).

- **Use pictorial training aids.** Image-based training materials are essential for illiterate groups. Annex 13 includes samples of Mercy Corps’ training materials 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 women asking their sons or spouses for assistance. 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 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 AND EVALUATION FOR E-TRANSFER PROGRAMS**

Monitoring and evaluation (M&E) of e-transfer programs does not differ from practices used in traditional CTP. Tools presented in the Cash, Cash-for-Work, and Voucher and Fair Implementation Guides can be adjusted for use in e-transfer programs. 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 12: E-transfer M&E Tools provides sample tools for monitoring e-transfer programs.
The tools we referenced throughout the E-transfer Implementation Guide are housed here. They are available in PDF, Excel and Word formats for easy customization.

## ANNEX:
### IMPLEMENTATION TOOLS FOR MOBILE MONEY AND E-VOUCHERS

The tools we referenced throughout the E-transfer Implementation Guide are housed here. They are available in PDF, Excel and Word formats for easy customization.

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ABOUT MERCY CORPS

Mercy Corps is a leading global humanitarian agency saving and improving lives in the world’s toughest places. With a network of experienced professionals in more than 40 countries, we partner with local communities to put bold ideas into action to help people recover, overcome hardship and build better lives. Now, and for the future.

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ABOUT MASTERCARD AND THE CENTER FOR INCLUSIVE GROWTH

MasterCard is a technology company in the global payments industry. We operate the world’s fastest payments processing network, connecting consumers, financial institutions, merchants, governments and businesses in more than 210 countries and territories. MasterCard’s products and solutions make everyday commerce activities – such as shopping, traveling, running a business and managing finances – easier, more secure and more efficient for everyone.