

E-Transfers: One Year Later Workshop

Reflecting and Learning from Electronic Cash Transfers in the Haiyan/Yolanda Response

This checklist is based on lessons learned and shared by Humanitarian Actors (HAs) and Financial Service Providers (FSPs) who delivered cash transfers following Typhoon Haiyan/Yolanda in the Philippines in 2013-14. This checklist presents **suggested** minimum requirements for electronic cash transfers in the aftermath of emergencies. It covers four phases: planning, contracting, implementation and post-implementation monitoring & evaluation. Humanitarian Actors and Financial Service Providers are encouraged to modify / use this checklist as it best adapts to their implementation context.

MINIMUM STANDARDS CHECKLIST FOR E-TRANSFERS

1. PLANNING

Consider hybrid cash disbursement models such as direct cash in-hand while e-transfers are being set up to cater to urgency and offset technology requirement-led delays.

Humanitarian Actors (HAs):

- Identify target locations
- Target number of households
- Confirm transfer amount
- Confirm mode of transfer (e-remittance, mobile cash, mobile banking, courier, other?)
- Confirm available FSPs in the target area
(Google maps¹ / FSP website branch locator)²
- Discuss FSP services, advantages, target beneficiary / client suitable for
- Confirm that fee structure for FSP is clear and has been discussed
- Confirm that you have discussed vulnerability criteria such as disabilities, accessibility, distance, cost, technology etc.)

Financial Service Providers (FSP):

- Confirm availability of branch locations / coverage
- Ensure branches are functioning / non-functioning / and expected time for branches to start functioning?
- Confirm Branch capacity (volume – number of non-emergency transfers, cash flow)
- Consider seasonal peaks for FSP branches (Easter, Christmas, holiday season?)
Are there additional capacity (investment) needs –
- Manpower: Is there a need for additional trained staff / phones to cater to the HAs disbursement requirements?
- Paperwork: Does the HA need additional paperwork for beneficiary verification, validation, reporting
- Cash: How much additional cash is needed over and above FSP day to day cash disbursements?
- Security (for additional cash)
- Risk / mitigation for additional cash flow (additional costs? Cost sharing of cost of risk absorption?)
- HA target beneficiary profile is available and is

2. CONTRACTING

¹ https://www.google.com/maps/d/viewer?mid=zs_H893eRko0.kTHWddX3Sr50

² Example: www.cebuanalhuillier.com

shared?

Humanitarian Actors (HAs):

- FSP has a pre-existing contract / MoU in place and has been shared
- Know your customer (mandatory regulatory checks) are clearly explained and understood by both parties
- Consider: has the FSP implemented a similar modality before? If yes, in which locations? How many transfers (number of beneficiaries and value of CT) were they able to cater to? What were the challenges
- Documentation requirements are met for HA to sign up as a FSP client (ex: Business Permit, BIR certification, financial audited statements?)³
- Authorized signatories are available (both parties)
- Beneficiary acceptable identification is available for cash collection
- Does the FSP have door to door cash delivery option or other mechanisms to accommodate more vulnerable (i.e., senior citizens)
- Service Level Agreements are discussed and included (realistic, clear and transparent)
- Exit clauses, deal breakers are clear
- Consider rounded up cash transfer / pay out amounts to support ease of cash delivery according to currency availability (example instead of providing P 1,354, consider rounding to 1,350 or 1,400)

Financial Service Providers (FSPs):

- Does the HA have any MoA / MoU to be signed? Has this been shared / reviewed
- Know your customer (mandatory regulatory checks) are clearly explained and understood
- Consider: has the HA implemented a similar modality before? If yes, in which locations and with how many beneficiaries? What were the challenges?
- Does the HA have any specific requirements (timeline of delivery, geographic accessibility for beneficiaries /clients?)
- Does the HA have any specific reporting requirements for cash disbursement?
- Service Level Agreements are discussed and included (realistic, clear and transparent)
- What are the exit clauses, deal breakers?

³ See Annex C for a sample contract and required documentation. This will help discuss alternatives if some are not feasible

3. IMPLEMENTATION

NOTE: Some FSPs may provide you with their software and an agent ID. In this case, it is the HA that takes on the responsibility of uploading the correct beneficiary data on the system for disbursement. If this is the case, speak to the FSP about technical requirements for use of this software, familiarize yourself with it, and check if the FSP will provide technical trouble shooting for your staff.

Humanitarian Actors (HAs):

- Front end (user experience) and back end (HA – FSP side) are clear to both parties
- Technology requirements of the pay-out system have been considered: Telecom network connectivity, online, offline cash disbursements, electricity shortages
- External shocks and resulting delays have been considered: earthquakes, another typhoon, other
- A comprehensive process flow exists / is discussed / mapped out
- User experience – Technology awareness, previous use, familiarity, ease / difficulty to adapt to new technologies, literacy levels of beneficiaries are considered
- Potential areas / problems are identified / acceptable resolution discussed (can also feed into pre-training needs)
- FSP and HA have discussed beneficiary training needs (pre disbursement – if any)
- FSP can / will provide on-site support
- Data management – identification of beneficiaries, registration (single: HA / FSP only? Or joint), maintenance of master lists, minimum data requirements for FSPs are clear / outlined

Financial Service Providers (FSPs):

- Roles, responsibilities and limitations are set out and discussed;
- Potential problems / issues (from past experience) are documented, identified
- HA and FSP discuss means to resolve potential issues during pay outs / cash outs
- Technology, process is simple, easy to use, takes into account beneficiaries with low literacy, access / familiarity with technology
- Training needs pre disbursement and on-site support is discussed
- HA can / will provide on-site support
- Data management – identification of beneficiaries, registration (single: HA / FSP only? Or joint), maintenance of master list, minimum data requirements for FSPs are clear / outlined
- Data discrepancies and means to resolve are outlined / discussed
- Acceptable bene ids, lack of ids, HA provided ids, barangay clearance certification, loss of ids prior to cash out
- Transparency / accountability hotlines provided

Agree on alternate acceptable IDs for beneficiaries in case the beneficiaries do not have valid photo id (e.g. can the HA / FSP agree on alternate ids such as NGO provided picture IDs, Mass barangay clearance certification)

Transparency / accountability hotlines provided

HA and FSP should also discuss how concerns / calls will be dealt with and tracked

Printed materials such as brochures, IEC materials (information, education, communication materials), Frequently Asked Questions (FAQs)

If the technology / process is new to you, it's good to pilot the entire process (end-to-end) with a small number of people during Week 1 to understand the bottlenecks / fault lines prior to rolling out new cash transfer technologies at scale.

(how will concerns / calls be dealt with?)

Printed materials, brochures, IEC materials, FAQs are available and made available to the HA (information, education, communication materials),

FSP staff has been trained on FAQs and can support on-site problem resolution.

4. POST PAY OUT/CASH OUT MONITORING

Humanitarian Actors (HAs):

Reporting / monitoring processes of cash out / pay out lists are clear and in place

Beneficiary cash out / management information that the FSP can provide is sufficient and clear

Information needed by the HA is clearly established

Protocol for information transfer from FSP to HA is clear (including form, soft copy, hard copy and frequency of data transfer)

Protocol for managing data discrepancies is established and clear

Turn-around time for data discrepancy resolution has been established

Financial Service Providers (FSPs):

Reporting / monitoring of cash out / pay out list process is clear and in place

Beneficiary cash out information requested by the HA is clear and can be provided

HA information needs are clear

Protocol for information transfer from FSP to HA is clear (including form, soft copy, hard copy and frequency of data transfer)

Protocol for managing data discrepancies is established and clear

Turn-around time for data discrepancies has been established