E-transfer service provider requirements checklist

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| Prerequisites for selecting an e-transfer service provider (card/mobile phone) | Comments | ✓ |
| 1. There is a reliable and accessible mobile phone network within the project target zone |  |  |
| 2. The platform for bulk payments can manage the number of transfers required |  |  |
| 3. The service provider is able to provide dedicated service support to the aid agency |  |  |
| 4. The service provider is able to encrypt the data between the aid agency and the mobile phone company |  |  |
| 5. The agent distribution network aligned with the service provider has sufficient liquidity to deal with the cash demands of the beneficiaries |  |  |
| 6. The agent distribution network is close enough to the beneficiaries to enable distribution without significant cost to beneficiaries |  |  |
| 7. The commission/service charge for providing the transfer service is acceptable |  |  |
| 8. The charge to beneficiaries for accessing their cash at the locations of the agents is acceptable |  |  |
| 9. Beneficiaries have access to mobile phones/cards or can be provided with them quickly |  |  |
| 10. Beneficiaries have enough knowledge to use the system or can be supported to do so quickly  |  |  |
| 11. Beneficiaries have the ID that is required for registration to the service |  |  |
| 12. Beneficiaries using mobile money have or can be provided with cost- effective access to a source of power to keep phones charged |  |  |
| 13. Data protection policy is in place governing management of beneficiary data |  |  |
| 14. Compliance with internationally-agreed counter-terrorism measures (lists of restricted persons and individuals) is assured |  |  |
| 15. There is protection for the aid agency in the event that the provider becomes insolvent, such as ring-fencing of funds transferred. |  |  |

*Source: E-transfers in emergencies: implementation support guidelines" (2013) CaLP*