

I. GETTING STARTED WITH E-TRANSFERS

The e-transfer planning process

Before any e-transfer can be made, an aid agency is typically required to undertake the steps described in Table 5, below, with approximate time estimations and bearing in mind that some of the steps identified can be carried out simultaneously by different teams. These estimates assume that the agency has already taken a decision to deliver a cash transfer programme and has completed all the necessary design work, including identification of the beneficiaries, calculating the value and frequency of the benefit.

How long each of the steps will take depends on such elements as:

- the context and size of the intervention;
- the level of maturity of the market and the range of options available;
- the proactiveness of the service provider and the aid agency in contract negotiation;
- whether unforeseen events/obstacles occur.

Table 5: E-Transfer planning process

E-Transfer planning process	Estimated time
1. Assess the commercial landscape of services and providers	2 weeks
2. Understand the regulatory context surrounding the e-transfer options under consideration	
3. Negotiate and sign a service contract with the chosen service provider (including tendering process and contract vetting by aid agency legal teams at HQ)	3-6 weeks
4. Ensure compliance of the e-transfer service with internal and donor requirements	1 day
5. Open an account at the partner bank of the service provider – optional	3 working days
6. Order e-transfer devices (cards/SIMs/mobile vouchers, e-voucher batches, etc.)	1 week or more
7. Register beneficiaries with associated e-transfer devices and train them on how to use the e-transfer device <i>In the case of a voucher programme, register and train merchants</i>	Depends on the size of the beneficiary (and merchant) population
8. Set up a disbursement account from which e-transfers to beneficiaries will be made – optional	1 week
9. Receive training on using the online interface to access the disbursement account	2 days
10. Populate beneficiary data and make a transfer	1 day
Total	> 2.5 months

Ecosystem considerations such as the number of agents/ATMs/PoS devices are relevant as a ratio and spread of a sample beneficiary population. For example, a service that can make available five agents with a high level of liquidity within a 5km radius of the beneficiary community may prove more useful to a programme than 50 agents 50km away with moderate liquidity.

In more mature markets, service providers have stronger processes in place, which they can adapt more easily and faster to an aid agency's needs.

Conversation with the service provider will shed light on these aspects, which will help the aid agency make an informed decision on what service to choose.