

ELAN FEBRUARY UPDATE

ELAN procurement workshop report released; cashless in India; and a chance to support ELAN work on payment mechanisms guidance.

Improving Procurement for E-transfers

Findings from the ELAN's workshop on e-transfer procurement are now available in the news resource [E-transfer Procurement Learning and Good Practices](#). Analyzing existing EOIs, RFIs, and tenders, we put forth solutions to common challenges, such as identifying business opportunities, improving tender clarity, and building shared understanding of key terms.

[Contact us](#) if you would like to help refine the [prototype tender format](#) developed during the workshop!

New This Month: Digital Payments & Counting Cash

Forbes: 6 Ways to Make Digital Payments Mainstream

Forbes's Technology Council identifies their [Six Ways to Make Digital Payment Mainstream](#). Some will surely resonate - cash flow management, anyone? - others might not. (I'm looking at you, #5.)

What the US Can Learn from India's Move towards a Cashless Society

The [Washington Post](#) explores India's move to digitize identity and pave a way towards financial inclusion, likening the "monumental" project to China's Great Wall. A small nod is made to [November's disruption](#), when 86% of the country's paper currency was taken out of circulation to curb corruption and counterfeiting.

ODI Report: Counting Cash

2015's cash-based responses were split almost equally between cash and vouchers, according to ODI's recent report, [Counting Cash: Tracking Humanitarian Expenditure on Cash-based Programming](#). No data is included on breakdown by transfer mechanism. Financial service providers are called out as actors in data collection, but no clear role for them is proposed in Section 3's recommendations for tracking improvements.



ELAN procurement workshop participants created a sample procurement process diagram - part of the [learning and good practices report](#).

In Haiti, MFI FINCA Re-energizes Digital Loan Repayments

A partnership with Digicel - Haiti's largest telecom provider - allowed FINCA clients (93% of whom owned a mobile phone) to repay loans through their phone. Yet two years later, only 350 clients had used the service. [FINCA focused](#) on four primary avenues - local agent networks, embedded "champions," improved training, and better MNO communication - to increase that number to 7,000 within a year.

Get Involved

Use Your Expertise to Develop Inter-agency Payment Mechanisms Guidance

Mercy Corps is recruiting an expert consultant to develop global payment mechanisms guidance to assist agencies in understanding payment mechanisms for humanitarian cash transfers, including local regulations, provider capacity, and service offerings. With funding from ECHO, the project is implemented in partnership with Save the Children, CaLP, DRC, and OCHA. [Learn more](#) and apply online by March 15 COB (US Pacific Time). For further information, contact Rebecca Vo (rvo@mercycorps.org).