

## 6. INTERVIEW GUIDE/CHECKLIST OF KEY ISSUES WITH SERVICE PROVIDERS

Date		Interviewee	
No	Key Issue	Question	Answer
1	Experience	Has your organisation had previous experience with cash payments to victims after emergencies?	
2	Future involvement	If the answer to Question 1 is no: would you be interested in possible future involvement?	
3	Time period	If the answer to Question 1 is yes: please describe this experience. Is this experience historic (e.g. a completed project) or ongoing?	
4	Method of transfer	If the answer to Question 1 is yes: how was the cash transferred? <sup>13</sup>	
5	Frequency of payments	If the answer to Question 1 is yes: was the cash transferred in a lump sum or in a number of payments?	
6	Stakeholders	If the answer to Question 1 is yes: what parties were involved in the cash transfer process? <sup>14</sup>	
7	Delivery points	Does your institution have existing delivery points in potential needy areas and if so can you provide a map showing them?	
		If not how would you roll them out rapidly and robustly?	
		Do you already have the required technology or would you need to implement or adapt, and how long would this take?	
8	Role	How would you see your role and how would you deliver cash to disaster survivors in a given context? (e.g. in addition to the core business, would you see a role in, for example, fraud controls, security, training, IT, management reports, communications and reconciliations?)	
9	E-transfer device	What type of e-transfer devices could be used to provide cash payments in emergency contexts?	
		Are these e-transfer devices already in place or would there need to be any further development and, if so, what would be the time and cost implications?	
		<i>(Where previous experience exists, what type of e-transfer devices were used?)</i>	
10	Reporting	What reports would you be able to provide to an aid agency, and within what time period? For example, reconciliations of money received and money withdrawn, money in wallets.	
		<i>(Where previous experience exists, what type of reports were provided?)</i>	
11	Assessment of delivery options	What would the criteria for selection of the solution for delivery options be in terms of delivery points and e-transfer devices?	
		<i>(Where previous experience exists, what was the process for assessing delivery options?)</i>	
12	Communication	Does your institution have experience of communicating effectively with this market segment to explain how to use the selected payment channels? <sup>15</sup>	

<sup>13</sup> E.g., direct delivery by agency, direct delivery by sub-contracted private sector actor such as a bank or remittance company, government offices or other parastatal distribution points, indirect delivery via e-transfer devices to offices of the above or via other agency points.

<sup>14</sup> E.g., agency plus bank or remittance company, security company, strategic partners possibly in other countries, etc.

<sup>15</sup> E.g. does the institution have experience of financial literacy training in order to be able to effectively explain the use of the selected e-transfer devices to the recipients?

(continued from page 74)

No	Key Issue	Question	Answer
13	Costs of delivery mechanism for the aid agency (allocation of roles and responsibilities)	How would you structure your charges to an aid agency for the mechanism for the delivery of cash?	
		What would the costs of the chosen delivery mechanism for the aid agency be in terms of: <ul style="list-style-type: none"> <li>• Charges by the provider (e.g., % fee charged by you)?</li> <li>• Set up costs charged by you?</li> <li>• Security?</li> <li>• Education and training?</li> </ul>	
		What would you see as a reasonable % benchmark in different contexts?	
		<i>(Where past experience exists, what were these costs/ how were charges to aid agencies structured?)</i>	
14	Costs of delivery mechanism for the recipients	How would you structure the charges for this service? What would the costs of the chosen delivery mechanism for the recipients be in terms of: <ul style="list-style-type: none"> <li>• Any charges – e.g. bank charges for individual accounts?</li> <li>• Travel time and costs to and from where money is distributed or collected?</li> <li>• Waiting times at the distribution point?</li> </ul>	
		<i>(Where previous experience exists, what were these costs?)</i>	
15	Basis for costs	How would these costs relate to other payment services you offer? E.g. to pensioners, mass market.	
16	Cost containment	How could we work to minimise costs? E.g. upfront investment, involvement of strategic partners, outsourcing.	
17	How would your solution rate in terms of the following criteria?	How would the proposed chosen delivery mechanism rate in terms of: <ul style="list-style-type: none"> <li>• Reliability – recipient ability to receive cash as expected?</li> <li>• Resilience – ability of mechanism to cope with the disruption of a disaster and with changing circumstances, e.g. more recipients, changing locations?</li> <li>• Accountability – corruption risks associated with the mechanism?</li> <li>• Other control issues?</li> <li>• Security – safety of recipients while receiving the cash?</li> <li>• Vulnerable groups – any issues particular to vulnerable groups (such as women or children) associated with the mechanism?</li> </ul>	
		<i>(Where previous experience exists, how did the chosen delivery mechanism rate in terms of the above criteria, and where there were any challenges, how were these dealt with?)</i>	
18	Organisational	Does your institution have a specific function or department that would handle such a function? Would this be at the country, regional or other international level? Where would the initial entry point be for an agency to enter into discussions with your institution?	
19	Form of relationship	Would you see this as an ad hoc project or as a possible ongoing relationship with one or more aid agencies on a regional or multi-country basis? If long term, what additional added value could you provide in terms of, say, contingency planning, or improved pricing as a preferred supplier?	
20	Rapid delivery	What would you see as the most effective way of speeding up the delivery of cash to recipients after an emergency?	
21	Motivation	What would be the motivation for your organisation to be involved in this business?	
		Are there certain contexts where you see particular potential for involvement?	
22	General	Any other comments?	

Source: Harvey, P., Haver, K., Hoffman, J., Murphy, B. (2010) *Delivering Money. Cash Transfer Mechanisms in Emergencies*. CaLP