

3. PREREQUISITES FOR SELECTING AN E-TRANSFER SERVICE PROVIDER

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 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 the beneficiary		
7. The commission/service charge for providing the transfer service is acceptable		
8. The charge to beneficiaries for accessing their cash at 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 quickly be supported to do so		
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 the provider becomes insolvent, such as ring-fencing of funds transferred.		

Adapted from Concern Worldwide