ELAN MOBILE MONEY
WORKSHOP REPORT

elan

The Electronic Cash Transfer
Learning Action Network

EXECUTIVE SUMMARY

The Electronic Cash Transfer Learning Action Network (ELAN) hosted two mobile money workshops in January 2016 in Dakar (Senegal) and in Gisenyi (Rwanda). The workshops were attended by 52 individuals from seven countries across West Africa and the Great Lakes region. Participants represented 16 humanitarian agencies (HAs) and 11 private sector service providers (SPs). The events were guided by two objectives:

❶ Improve understanding of minimum requirements for successful deployments of mobile money in humanitarian programs, and

❷ Build relationships between key actors in the two sectors and identify necessary next steps to advance shared objectives.

KEY FINDINGS:

> **There is room for improvement, but also ample desire to make mobile money work better.** Only 10% of workshop participants were "very satisfied" with how mobile money currently meets humanitarian program needs, but 67% said using mobile money, though imperfect, was still worth the effort.

> **Quality of service is more important than cost for humanitarians.** When asked "what is most important in a mobile money deployment", both groups shared an interest in beneficiary/client satisfaction, but diverged on other priorities. Humanitarians prioritized program impact and security over cost efficiency. The private sector looked first to build their brand, and then for cost efficiency, client satisfaction and opportunities to expand their reach in remote environments.

> **Common stumbling blocks** during humanitarian mobile money deployments include: contract negotiation, limited sustained use of mobile money accounts among beneficiaries, weak coordination on payment mechanisms among humanitarian actors and challenging cash-out processes. Overall, humanitarian agencies felt that they have limited competencies to carry out payments infrastructure assessments,

and fully vet service providers' deployment capacity. Both parties (SPs and HAs) felt that a lack of familiarity of each other's ways of working contributed to miscommunication and misalignment of priorities.

> When asked to visualize an "ideal" mobile money partnership, participants wanted to see more **joint planning, quality around-the-clock customer service** and efforts to **encourage beneficiary use of mobile money after a program ends.** There was also demand for demystifying business processes of each group.

Participants generated prototypes of solutions that addressed missed opportunities and challenges common in previous mobile money deployments. Of these solutions, the ELAN is committed to producing and sharing the following resources in the coming months:

> **Sample mobile money SOPs**

> **Contracts and training materials**

> **A mobile money primer for humanitarians**

> **A humanitarian response primer for mobile money operators** *and*

> **Adaptable workshop materials (to support replication of similar workshops).**

The events also validated the need for a catalog of cash transfer technologies, which the ELAN had already committed to designing.

REPORT HIGHLIGHTS

PARTICIPANTS:

52

7

HAs 16

SPs 11

The workshops were attended by **52** individuals from **seven** countries across West Africa and the Great Lakes region. Participants represented **16** humanitarian agencies (HAs) and **11** private sector service providers (SPs).

1 INSIGHTS:

Only 10% of workshop participants were "very satisfied" with how mobile money currently meets humanitarian program needs, but 67% said using mobile money, though imperfect, was still worth the effort.

VERY SATISFIED

10%

67% **WORTH THE EFFORT**
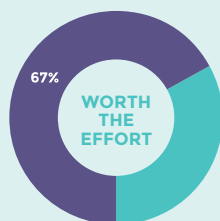
Details on results:

✓ **Satisfied**
(3, all private sector)

— **Partly satisfied**
(approximately 20, mixed)

✗ **Unsatisfied**
(7, all humanitarians)

2 WHAT IS MOST IMPORTANT IN A MOBILE MONEY DEPLOYMENT?

HUMANITARIAN ACTORS	PRIVATE SECTOR
1. BENEFICIARY SATISFACTION WITH DISBURSEMENT PROCESS	1. BRAND PERCEPTION
2. REDUCED SECURITY RISKS	2. CAPACITY TO DELIVER E-CASH IN REMOTE ENVIRONMENTS
3. IMPROVED PROGRAM IMPACT	3. CLIENT SATISFACTION AND COST EFFICIENCY

FINDING: Quality of service is more important than cost for humanitarians. When asked "what is most important in a mobile money deployment", both groups shared an interest in beneficiary/client satisfaction, but diverged on other priorities. Where humanitarians prioritized program impact and reduced security risks over cost efficiency, the private sector looked for cost efficiency, and opportunities to build positive brand perception and build capacity to deliver in remote environments.

3 WHERE IS MOBILE MONEY FALLING SHORT OF EXPECTATIONS?

Contracting – Often a slow and laborious process, and humanitarians aren't sure what should be included.

Beneficiary experience – It's often challenging and time consuming for beneficiaries to access M$ services and support.

Use of mobile money services – beneficiaries by and large abandon their M$ account once a program ends, a missed opportunity for financial inclusion goals.

Liquidity management – Humanitarian agencies can't be sure that cash will be available when their beneficiaries need to cash-out.

Communication – Successful deployments require coordination between HAs and SPs at many levels (finance, program management and field level). Knowing who is responsible for different aspects of a deployment is tough.

FINDING: We need to focus on the basics – making sure mobile money works as it promises to. Better understanding of mobile money systems among HAs would help in assessing the true capacity of service providers.

4 TOP PRIORITIES FOR FOLLOW UP:

Improving liquidity management (in rural and insecure areas)

Increase the usage of mobile money wallets and electronic transactions

Demystifying business processes of humanitarian and mobile money actors

Strengthening beneficiary capacity to use mobile money products

5 WHAT HAVE SERVICE PROVIDERS AND HUMANITARIANS LEARNED ABOUT ONE ANOTHER?

Bulk payments are still a relatively new market. There is little segmentation of products for humanitarian and development transfers (or other bulk payers). And there is little to no direct marketing to humanitarian agencies.

Humanitarians are tough customers due to time pressures and client profile (illiteracy and lack of infrastructure and lack of KYC documentation).

Most SPs articulate financial inclusion as a strategic objective. They also want address this missed opportunity and enable humanitarian clients to become active users of a range of mobile financial services.

INTRODUCTION

A recent NetHope study on mobile money bulk payments estimates that humanitarian cash transfer programs could potentially generate between USD$19 and 37 million in transaction fees to financial service providers annually.[1] While uses of e-transfers are increasing, significant implementation challenges remain, particularly in low-infrastructure environments.[2] In a context of increasing, but sometimes challenging e-transfer deployments, the Electronic Cash Transfer Learning Action Network (ELAN) hosted two mobile money workshops on January 13th-14th in Dakar (Senegal) for West African implementers and on January 26th-27th, in Gisenyi (Rwanda) for implementers in the Great Lakes region. The workshops were attended by 52 individuals, representing 16 humanitarian organizations and 11 and payments companies from seven countries.

The objectives of this two-day workshop series were to:

1. Improve understanding of minimum requirements for successful deployments of mobile money in humanitarian programs, and

2. Build relationships between key actors in the two sectors and identify necessary next steps to advance shared objectives.

EVENT FORMAT

The workshops emphasized creative thinking and hands-on solution development to improve partnerships and the use of mobile money transfers for humanitarian outcomes. The workshop also encouraged networking and facilitated product presentations. A full agenda can be found in Annex 1.

SUCCESS METRICS

The workshops began with participants defining their key success metrics for humanitarian mobile money deployments. Both humanitarian actors (HAs) and service providers (SPs) voted on the metrics they considered most important. Below are the most popular metrics voted on by participants (a full list of voted on metrics is available in annex 2).

OUTCOME AREA	METRICS	TOTAL VOTES HAs*	TOTAL VOTES SPs
Well-being/impact	Beneficiary/client satisfaction with disbursement process	18	4
	Program impact and quality	14	0
Operational efficiencies	Security risks reduced	14	0
	Cost efficiency (cost per dollar of aid distributed)	10	4
	Time requirements (speed)	10	0
	Capacity to deliver cash/e-cash in remote & difficult to access environments	9	5
Marketing & reaching new customers	Brand perception (positive brand identity)	1	5

* The total number of votes is higher for humanitarian agencies, as they represented 67% of total participants. It is also suspected that some SPs in Gisenyi accidentally voted in the HA column.

This exercise revealed that **both groups share a primary interest in beneficiary/client satisfaction,** but diverged on other priorities. For humanitarians, cost efficiency was less important than program impact and security concerns. The private sector, on the other hand, prioritized building positive brand perception, the ability to deliver in remote environments and cost efficiency.

"TAKING THE TEMPERATURE": CURRENT SATISFACTION LEVELS

Voting with their feet, Great Lakes participants were asked to stand next to one of three faces that best represented the way they currently feel about the mobile money services deployed for humanitarian programs. While three SPs representatives (10% of participants) stood at high satisfaction with their current deployment , and seven HA participants (23% of participants) stood at the other extreme to signify their disappointment with the same, the majority of the participants (67%) stood in the middle to express that current experiences are rocky, but they see potential in continuing to try.

This exercise set the tone for the workshop: there is **room for improvement, but also ample desire to make mobile money work better.**

"AS IS MAPPING": UNDERSTANDING CURRENT PROCESSES & CHALLENGES

Next, workshop participants were divided into two groups: service providers and humanitarians, and asked to create process maps of a mobile money deployment. The maps were split into two stages: preparation and implementation. The consolidated SP and HA process maps are shown on the right – activities with a * were noted as being particularly problematic.

This mapping highlighted some significant differences in organizational behaviors and expectations. For instance, while HAs want to choose an MNO based on the strength of agent networks, actions to ensure liquidity at the agent location are sometimes only taken by the MNO after the contract is signed.

STAGE	PRIVATE SECTOR ACTIVITIES	HUMANITARIAN AGENCY ACTIVITIES
Preparation and Planning	• Review TOR/EOI* • Carry out internal capacity assessment • Decide go/no go • Cost project • Devise company strategy/ program approach • Submit proposal to HA • Sign contract*	• Needs assessment • Identification of different MNOs (and service functionality)* • Mapping and review of possible service providers* • Prepare terms of reference and tender documents* • Contract negotiation: transaction costs, number and capacity of agents, term, reporting (cost of services) • Legal agreement on data sharing • Select partner • Sign contract
Execution	• Convene joint planning team • Distribution supply chain improvements including reinforce agent network* • Plan training of partners and beneficiaries • Plan customer registration* • Data validation • Pilot phase • Train agents and clients • Receive funds from HA • Make bulk transfers • Customer service • Monitoring, evaluation, support and adaptation • Reporting to partner HAs	• Establish user platform • Work plan/calendar of joint implementation • Train team members • Establish complaint/ accountability mechanism • Sensitize/train beneficiaries • Collect or transfer beneficiary information • Create beneficiary accounts • Test in real situation* • Register beneficiaries & distribute SIM cards* • Transfer/inform beneficiaries of transfer/collect funds* • M&E and feedback mechanism • Reporting* • Coordination

* Indicates problematic activity

EXPERIENCE SHARING

The activity mapping activity provided an entry point to explore particular challenges in the form of "storytelling". Themes emerging from that session include:

> **Contracting challenges.** This is often a slow process, especially when the program represents a new kind of partnership for the contracting organization. HAs are slowed down by trying to assess the operational capacity of mobile money operators, especially when a deployment will require special support from the MNO (like the expansion of agent networks or network coverage, or extra support beneficiary training).

> **Gaps in understanding around the MM value chain.** Misunderstandings between the sectors sometimes lead both sides to "ask for the impossible". For example, HAs may ask for information in reports that is not available (details on participant purchases), or SPs hope for longer-term contracts before investing in new infrastructure (when short term programs are the norm in humanitarian crises). There are also misunderstandings about revenue opportunities; some humanitarian participants were surprised that immediate revenue from humanitarian cash transfer programs is sometimes negative, and that SPs often pursue partnerships with HAs for longer-term strategic goals.

> **Limited account usage and opportunities for ecosystem development.** There is shared recognition amongst HAs and SPs that the current reality of mobile money – in which beneficiaries overwhelmingly opt to cash-out immediately – represents a missed opportunity. A more developed mobile money ecosystem (containing opportunities for beneficiaries to spend digital money instead of immediately cashing out) would reduce security and liquidity concerns. However, realistic steps required to bridge the gap between the present and ideal mobile money ecosystems (and the potential role of humanitarian deployments in that process) are unclear.

> **Coordination and information sharing.** Participants identified a missed opportunity around the current reality in which each aid agency individually pilots transfer options and negotiates rates and terms individually with a given SP, which leaves information on rates and experiences difficult toshare.

> **Mixed beneficiary/client experiences.** Several stories highlighted mixed experiences from the "end user" (beneficiary) perspective. Negative experiences resulted from beneficiaries being confused and unable to complete transactions on their own, or making several trips (or waiting long periods) to access their mobile cash transfers due to network downtime or liquidity issues. Positive examples were associated with well-coordinated registration and cash-out events, the use of community-based focal points to help with beneficiary training and registration as well as high quality, easy-to-reach customer service resources.

> **Unique challenges for SPs.** Humanitarian programs and beneficiaries present special challenges for SPs, including a frequent lack of KYC required documentation (lending to complex registration processes), short timeframes and a limited number of payments to recipients (reducing the likelihood that new clients will "catch on" and become repeat customers).

> **Reporting.** Providing HAs with reports showing the desired level of detail is often a challenge for SPs. Reliability and timing of reports was a separate challenge – one participant noted that her organization waited months for a cash-out report. Conversations revealed some confusion about what can and should be included in reports.

> **Liquidity management.** Repeatedly, rural agents lack sufficient liquidity to support the volume of cash outs from a humanitarian program plus normal operations.

"TO BE"/VISUALIZING THE PERFECT PARTNERSHIP

To create a clear picture of what ideal collaboration between HAs and SPs would look like, participants were asked to represent a "perfect" SP/HA partnership either by mapping out or role playing the ideal process. All participants agreed that honest and transparent communication about constraints and challenges would go a long way, accompanied by an approach of shared responsibility. Participants also suggested specific and practical steps:

1. **Joint planning** that anticipates and plans for challenges and worst case scenarios. For example, acknowledging that KYC requirements are a challenge, partners could establish a protocol to accommodate undocumented beneficiaries from the onset of the collaboration. Similarly, report templates should be reviewed early to ascertain if templates meet HA compliance requirements.

2. **Quality around-the-clock customer service** was a high priority from HAs. One participant jokingly noted "we need totally dedicated 24 hour support... no breaks for eating and sleeping!"

3. **Better understanding among HAs of mobile money business processes** (on issues including the structure of agent networks and the overall cost of doing business in remote, hard-to-reach areas) is expected to help manage HA expectations and ground program design in reality.

4. SPs were interested in supporting **proactive approaches to encouraging beneficiary uptake and use of mobile money services over time.** This might involve working with HAs so that program beneficiaries are aware of and able to use their mobile money transfers for things beyond cash out. Discussions noted that increasing SP familiarity with humanitarian principles may help them understand when a focus on account uptake and usage is appropriate.

5. Finally, carrying out **joint process evaluations** of the partnership and deployment were also noted as desirable and beneficial for ongoing and future mobile money deployments.

Lily Frey - Mercy Corps

SOLUTION PROTOTYPING

In response to challenges identified throughout the workshop, participants were invited to prototype solutions that responded to a "how might we" question. The following solutions were prioritized for development by workshop participants. (Solutions have been combined into when touching on similar themes and results.)

① HOW MIGHT WE IMPROVE AGENT LIQUIDITY MANAGEMENT IN REMOTE AND INSECURE AREAS?

CHALLENGE: There is a lack of mobile money agents in many targeted program areas. When available, these agents struggle to manage liquidity and have limited capacity to support humanitarian cash transfer programs. In addition, agents are not sufficiently incentivized to help programs go smoothly.

SOLUTIONS:

› Enrollment of new mobile money agents (in target areas) could be carried out in partnership between an MNO and HA, building on humanitarian assessment data that illuminates probable spending patterns among cash transfer recipients. This could diversify e-money and cash supply channels and broaden the network of distribution agents and merchants.

› SPs could explore developing humanitarian program-specific incentive policies for agents such as offering them commission for successful overall liquidity management, in addition to cash-out fees. This could increase their level of engagement and motivation to support program goals.

› Agents could be better supported with cash drops to ensure continuous liquidity.

› Resources and fact sheets on MNO agent network structure and liquidity management could increase HAs' ability to elaborate detailed technical requirements and lead to selection of mobile money partners that are truly capable of meeting liquidity management needs.

② HOW MIGHT WE DEMYSTIFY THE BUSINESS PROCESSES OF HAs AND SPs?

CHALLENGE: There is a lack of understanding of processes and procedures between the two sectors which have very different ways of working, operations and vocabulary. Clarifying the objectives, expectations and business processes of each party would lead to smoother partnerships.

SOLUTIONS:

› Use local cash working groups (CWGs) as a point of permanent coordination between PS and HAs. Steps required to set this up include development of clear terms of reference, adding SPs to CWG mailing lists, offering sensitization on the added value each party brings via promotional material such as videos. The range of actors that could be involved in this process includes CWG, SPs, GSMA, CaLP, ELAN, and governments.

› Standardize and implement joint project planning at the start of each project. This could involve establishing SOPs for communication (with clear focal points) and development or use of process flow charts for each party (explaining main decision gates and implementation steps).

› Conduct additional experience sharing workshops (with a checklist of what each party needs to know by the end of the workshop) and develop joint risk matrixes for program implementation.

③ HOW MIGHT WE INCREASE THE USAGE OF MOBILE MONEY WALLETS AND ELECTRONIC TRANSACTIONS (MERCHANT PAYMENT)?

CHALLENGE: Beneficiaries are rarely convinced of the value of new DFS in the short timeframes of humanitarian programs. In some cases they don't even learn to manipulate the services and complete a transaction independently before a program ends. In addition, SPs and HAs rarely make efforts to promote the use of transactional accounts and offer relevant and potentially beneficial financial services to beneficiaries. While recognizing that DFS are not always appropriate for humanitarian clients, and that behavior change around DFS is challenging, there are missed opportunities to create new active consumers of DFS among an underserved population.

SOLUTIONS:

> Consumer/market research by a joint project team (made up of actors such as Mobile Money for the Poor-MM4P, CaLP, NetHope, ELAN) to shed light on the current obstacles as well as potential incentives.

> HAs can leverage their access to useful information on beneficiary payment streams (especially on rural consumers) with volume, value, frequency. This information could be shared with MNOs to be integrated into their ecosystem and product development plans.

> MNOs, on the other hand, can develop a range of customized solutions for HAs such as vouchers, or products tied to specific retail networks.

> Generalized booklets or training resources on mobile money basics could be produced for use in multiple markets.

> Many of these solutions could be donor-supported if HAs include activities for longer term impact in funding proposals.

④ HOW MIGHT WE IMPROVE TRAINING AND CUSTOMER SERVICE FOR BENEFICIARIES?

CHALLENGE: Beneficiaries (some of whom don't own phones and are just provided with SIM cards) are often new to mobile money and require extra support to successfully complete transactions.

SOLUTIONS:

> New approaches to consumer/beneficiary training, education and sensitization could be implemented. MNOs and HAs could collaborate to increase face-to-face training programs that would introduce mobile money basics. The trainings could take existing mobile money roadshows as a model and have a leading role for community brand ambassadors. The joint outreach would be complemented by having a combined team of staff from MNOs and HAs handle troubleshooting to understand the challenges faced by users.

> Agents could be incentivized for providing quality consumer education to beneficiary clients, for example through commissions for customer acquisition as well as tiered compensation for transactions (rewarding those that serve a high percentage of repeat customers).

> Integrate the cost of phones or agent devices in HA program budgets to increase beneficiary familiarity with mobile money systems and decrease SIM cards being seen as disposable.

> Telecoms can ensure that menus are available in local languages and build familiarity with the mobile money system through offering more merchant payments and other services related to mobile money, such as salary payments and insurance.

> Alternatively, POS and smartcard technologies could be offered as solutions for beneficiaries who don't have phones or can't complete transactions.

5 HOW MIGHT WE SPEED UP THE CONTRACTING PROCESS?

CHALLENGE: Slow contracting processes were repeatedly highlighted as a challenge.

SOLUTIONS:

❯ Map available service providers to improve understanding of payment mechanism options. This would involve physical checks on the ground, with agents / service locations added to maps managed by OCHA or the appropriate clusters (or others). This process would require standard processes for mapping service providers.

❯ Advocacy can be conducted on why contracting preparedness is important by documenting case studies and showcasing success stories.

❯ Pre-agreements (framework agreements) could be developed by designing and sharing templates (detailing what should be included in a framework agreement vs. contracts vs. SLAs).

6 HOW MIGHT WE TAKE ADVANTAGE OF AND BETTER ANALYZE MOBILE MONEY DATA?

CHALLENGE: Digitized data created in mobile money transactions is not rigorously analyzed to provide insights into beneficiary behaviors and needs. At the same time, donors sometimes request detailed spending data that is not readily available from mobile money reporting systems. Concerns about protecting beneficiary privacy complicate this topic.

SOLUTION:

❯ Using the payments industry's technology to identify merchants by their POS, thus enabling collection of anonymized data on beneficiaries' e-cash

spending patterns (number of transactions per merchant and total spend per merchant) would offer a way to satisfying donor requirements for information on spending patterns without invading participants' privacy. The solution could take the form of a distribution report (with amount disbursed, time/date stamp) and a spending report (with number of transactions by merchant code, total spend per merchant).

7 HOW MIGHT WE BETTER ASSESS MNO CAPACITY?

CHALLENGE: Multiple HAs are evaluating MNOs prior to each deployment, without clear evaluation criteria or opportunities to share information in an organized way.

SOLUTIONS: The group recommended an annual audit process led by an external firm that would compare evaluate provider capacity in several areas:

❯ Operational: comparing with minimum infrastructure requirements

❯ Quality: including service offerings, addressing problems, beneficiary training options and reporting quality

❯ Management: financial reporting, segregation of duties, liquidity management, beneficiary customer services, training materials, data protection, decentralization.

NEXT STEPS

Building on the recommendations and solutions created by workshop participants, the ELAN is committed to producing and distributing the following resources over the next six months:

1. Sample mobile money SOPs & contracts

2. Sample mobile money training materials for beneficiaries

3. Mobile Money Primer for Humanitarians

   a. How a mobile money service is deployed (investment and revenue sharing strategy)

   b. Operating constraints and how they affect service delivery (e.g. the cost and management implications of operating in an environment with low power/infrastructure)

   c. The process of establishing a lasting working relationship (expectations vs. the reality of the operating environment)

   d. Tip sheet on agent networks – which covers the basics of agent networks (recruitment process and incentives, structure, airtime vs mobile money revenue opportunities, shared agent network, reaching critical mass)

   e. Understanding liquidity management (key questions to ask to make sure your MM provider can meet your liquidity needs)

4. Humanitarian Response Primer for Mobile Money Operators

   a. Funding streams

   b. Coordination processes

   c. Humanitarian principles

5. Workshop materials

6. E-transfer technology catalogue (this project was already underway by the ELAN, though participants validated the need for this type of product).

Other suggested resources that the ELAN will not produce immediately, but may consider in the future:

1. Tip sheet for cash coordinators and cash working groups on private sector engagement

   a. Why the private sector is an important stakeholder

   b. How to guide private sector engagement

   c. Workshop package with activities for private sector engagement

2. Research and guidance on payments infrastructure capacity assessment process

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ANNEX 1

EVENT AGENDA

DAY 1

8h30-10h00	Welcome, objectives, introductions
10h00-10h45	Vocabulary exercise, NetHope presentation
10h45-11h00	Break
11h00-11h30	Success metrics
11h30-12h30	Mapping current processes
12h30-13h30	Lunch
13h30-13h50	Identifying challenges in current process
13h50-14h45	Specific examples of challenges and solutions
14h45-15h00	Break
15h00-16h35	Reimagining process and partnership in response to challenges
16h35-17h00	Closing day 1
17h30-18h30	Reception

DAY 2

9h00-9h15	Opening & recap of Day 1
9h15-10h00	Brainstorming: Solutions for "Partnership in a Box"
10h00-10h15	Break
10h15-11h15	Additional development of solutions and prepare sales pitch
11h15-12h15	Sales pitches "Partnership in a Box"
12h15-13h15	Lunch
13h15-14h30	Trade fair
14h30-14h45	Break
14h45-15h45	Special topics
15h45-17h00	Next steps, closing, evaluation and networking

SUCCESS METRICS

OUTCOME AREA	ACTIVITIES
OPERATIONAL EFFICIENCIES	• Time requirements (speed of distributions) • Cost effectiveness (cost per dollar of aid distributed) • Security risks reduced • Program impact and quality improvements • Coordination (common platform) • Data protection and system security* • Transparency* • Improved financial reporting* • Secondary impacts*
WELL-BEING IMPACT	• Beneficiary/client satisfaction with disbursement process • Capacity to deliver cash/e-cash in remote & difficult to access environments
USAGE/UPTAKE	• Number of transactions • Value of transactions • Frequency of transactions • Margin of profit on transactions • Beneficiary use of new mobile money accounts / tools (indicating usefulness as a financial instrument) • Registration rates (number of new mobile money subscribers) • Use by other value-added product (as new products launched, e.g. savings, insurance, etc.) • Capacity of bens to use the service* • Use of mobile phones as a communication device* • Accountability* • Phone access by beneficiaries* • Stability of cash-out & customer service*
MARKETING & REACHING NEW CUSTOMERS	• Brand perception (positive brand identity) • Brand/service awareness (understanding of mobile financial offerings) • Level of adoption by specific target segments (e.g. new subscribers, volume/value of transactions) • User demographics (whether reaching unbanked/lower-income users)

* Metrics added by participants

This resource was created by the Electronic Cash Transfer Learning Action Network (ELAN). The ELAN works to improve how electronic cash and electronic vouchers are used to assist survivors of natural disasters and conflict. It brings together staff from humanitarian organizations and the private sector to improve e-transfer programs.

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**The Electronic Cash Transfer
Learning Action Network**

If you have ideas, products or services that could benefit cash and voucher programs, and would like to share or test these ideas, please contact:

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LIST OF ACRONYMS

CaLP	Cash Learning Partnership
CWG	Cash working group
DFS	Digital financial services
ELAN	Electronic Cash Transfer Learning Action Network
HA	Humanitarian agencies
KYC	Know your customer
MNO	Mobile network operator
M&E	Monitoring and evaluation
POS	Point of sale
SP	Service providers
SOPs	Standard Operating Procedures

THIS DOCUMENT HAS BEEN ADAPTED FROM THE FOLLOWING RESOURCES:

[1] http://solutionscenter.nethope.org/blog/view/mobile-money-bulk-payment-products-capturing-the-market-opportunity-of-glob

[2] http://www.cashlearning.org/downloads/partnering-for-success-in-e-cashfinal-elan.pdf