**Activity 3**

**Key Informant Interview Guides**

This activity includes possible questions to ask of each type of stakeholder. These questions may be modified or added to based on your context. Priority questions to determine the feasibility of various delivery mechanisms are marked with a \*and are recommended for inclusion in early interviews. Other questions may be more suitable for later-stage discussions with likely providers when more of your program details are worked out (see more details in the Phase 2 section of this toolkit).

# Regulator(s)

Note: some of the regulatory questions may be answered through your discussions with individual providers, but since providers may interpret regulations differently, it may be important to triangulate information from different sources to gather a full picture.

1. \*Is there a limit on the amount an individual can transact on a daily/weekly/monthly basis? Is there a limit on the amount they can hold in their mobile wallet at one time? What happens if these limits are exceeded?
2. \*What are the regulations that govern who qualifies to be an agent? Are there capital requirements, and if so are these requirements that are difficult for those in rural and/or low-income parts of the country to meet?
3. \*What documents are required to open a bank account/mobile money account/receive an over-the-counter cash transfer?
4. What is the regulatory environment for savings and credit cooperative organizations (SACCOs)? What are the key provisions? How do these affect financial inclusion?
5. (If applicable) What is the status of regulations regarding Islamic Banking?
6. (If applicable) Are there any anticipated regulations for Islamic banking that will have an impact on digital finance? If so what are they and how will they impact on digital finance and/or cash transfers?
7. Have any financial services regulations changed in the past year/two years? If so, how?
8. Have you adapted or adjusted KYC or other financial services regulations in the past in emergency situations? If so, what have these adaptations looked like?

# Financial Service Providers (FSPs) – banks, mobile money operators (MMO), fintechs, technology service providers (TSPs), etc.

1. \*Give us a brief background of your organization. [*If MMO, fintech, technology service provider- TSP or other*] Is the firm licensed to provide financial services, or do your services require a partnership with a licensed financial institution? If so, which financial institutions do you partner with?
2. \*Do cash transfers (either digital or physical) align with your organization’s strategy? What would be the motivation for your organization to be involved in this business?
3. \*Have you managed cash transfer programs for people affected by disaster before? [If not] Have you supported other bulk payments before? [*If yes*] Please describe. Digital or physical cash? Rural or urban? Other defining characteristics/special circumstances?
4. \*Do you have any products or services designed to target low income or poor customers? If so, what are they?
5. \*Please describe your branch and agent network. Do you have branches in our target geography?
6. \*Do you ensure the existence of agents in an area where payments are going to be made? If so, please describe the service and any potential costs for this service. If you don’t provide this service, who does?
7. \*Do you already have the required technology to implement digital bulk transfers? If no, do you have a timeline for implementing digital payments in the future?
8. \*[*If an FSP*] Do you use a technology service provider (TSP) to execute digital transfers? Who are they, and what was the basis for choosing them? Do you audit/certify their capabilities?
9. \*What is your cash management strategy? How do you ensure that agents maintain enough physical cash?
10. \*What strategies do you have in place to enroll large numbers of new customers at one time? When have you done this previously?
11. \*What is your pricing model (i.e. percentage of value delivered, flat fee per payee)? Do these differ for specific products or services that you offer? Do you offer volume discounts for large payments? What is included or additional to the fees you mentioned (i.e. training, set-up, foreign exchange, customer service)?
12. \*What is your role in fraud control, security, training, IT, management and reporting during the planning and execution of cash transfer/bulk payment programs?
13. \*Did you/can you assist in training recipients? [If yes] How do you train new users?
14. \*Are there any other parties are involved in helping you deliver your service? (For example regional distributors, FSP/TSP partners, contracted call center) What are their roles?

If initial responses indicate any viability of this delivery mechanism/platform:

1. Can you please provide us with a live demo of the CT platform? [*This should be possible if digital, if not digital this may be difficult*]
2. Do you have a dedicated team for cash transfers? What are their hours and location of availability?
3. Once the funder of the CTP (Humanitarian organization) transfer funds to you, how long will it take for these funds to show up in their bulk payer account? Are they/we able to check this balance independently?
4. Does your platform allow for multiple levels of authorization? How many?
5. What policies and technology do you have in place to protect user data?
6. What are some of the challenges you have faced supporting previous cash transfer or bulk payment programs?
7. Have users demonstrated satisfaction with the service? What challenges have they reported?

When program details are available:

1. How many agents are in the specific areas/communities targeted by our program?
2. In our target communities, how many transactions do your agents perform, on average, per day? per week? Are agents mostly cash-in or cash-out agents?
3. How easy is it to upload payee data to the platform? Is it stored in for future use?
4. Does your institution have a department that would handle such a strategic partnership function? Would this be at the country, regional level?
5. What notifications are sent to payees so they know they have received payment, and what does the message say? Is it customizable? Is the sender identified? Is the message customizable?
6. What notifications will the funding organization get regarding the payment (for example, if it was successful or not, as an email or an SMS)?
7. Are your reports customizable? For example, if we require specific data to report to our donors, can you generate those for us? Can we use the platform to generate them for ourselves?

# Peer implementing agencies

These questions are based on the peer agency having cash transfer programs but can be adapted to agencies that have explored but not selected cash as well.

1. \*Give us a brief background of your organization, what populations you serve and where [*note: some of this can be gained via desk research*].
2. \*Who have you partnered with for cash delivery?
3. How did you select your partners/vendors? Did you carry out a due diligence process?
4. [*if* yes] How long did you take to determine and decide on which partner to work with?
5. Could you please describe the steps you and your partner took and the time needed:
   1. from the time you decided to do a digital transfer to the time you signed the contract?
   2. from the time you signed the contract to the time you made the first cash payment?
   3. for testing your system before scaling?
   4. What challenges did you encounter in each of these phases and how did you resolve them?
6. Did your partner need to expand infrastructure (agent network; phone network coverage, etc.) to accommodate your cash transfer needs?
7. \*Have you experienced major challenges during the partnership?
8. \*Have beneficiaries indicated or demonstrated satisfaction with the service?
9. \*Have beneficiaries had difficulties using the service?
10. Did you have a have a specialized CTP or digital finance expert on your team? If yes, please explain her/his role? Do you advise having such an expert on the team? Explain. Did members of your organization receive specialized training in digital finance and/or cash transfers before engaging in this exercise?
11. How did you or your FSP ensure that KYC requirements were met?
12. How did you ensure that consumer/beneficiary data is protected?
13. Are there lessons learned and things you would do differently? Is there anything you would identify as key to success in such an effort? Do you have any recommendations for a new program that would like to use digital cash transfers?
14. How is pricing for the service calculated (for example, flat fee per transaction or percentage of value transacted)? Does it cost what you anticipated that it would cost? Is it more or less costly than other forms of aid you provide? Are there benefits to the approach you selected that help offset costs?

# Cash coordinators (or other coordination actors)

1. \*What delivery mechanism are other implementing agencies and cash transfer programs using?
2. \*What are social safety net or other government cash assistance programs using as a delivery mechanisms? Have any linkages been established with those actors?
3. \*Have efforts to landscape or map cash delivery landscape already been undertaken? Have results been shared?
4. Do you have a system to document your past experiences? How would you characterize your experiences (successful, work in progress, etc) How are these documented results shared?
5. When and why was your coordination unit set up? What is your role?
6. Who are the current members?
7. What are the membership criteria? Are private sector members able/invited to attend?
8. Has there been a multi-agency provider meeting in the recent past? [If yes] Is there a list of attendees?

# Community leaders/representatives

1. \*How do people currently send/receive cash in this area/community? Are there differences in these behaviors between youth/adults/elderly, men/women?
2. \*How do large businesses (petrol stations, other major local industries) send and receive money? How do they manage their liquidity?
3. \*Where is the nearest bank branch? Which bank is it affiliated with?

Community questions

1. \*Has there ever been any cash transfer programming in this community?
2. [If yes] Which organization did cash transfer programming and for what purpose?
3. How beneficiaries selected and what were the final selection criteria? Did the community understand the goals of the program and how beneficiaries were chosen? Did the community support this program or were there issues within the community related to the program?
4. Did you have any role or how did you interact with this organization for the CTP?
5. What was your experience working with this/these organizations for the CTP?
6. \*Was the prior CTP successful? Do you have any suggestions as to how these organizations should have done differently to ensure quality CTP delivery?
7. Do people send or receive remittances? If so, how?
8. Where do people shop for food and other materials?

Infrastructure questions

1. \*How reliable is the mobile phone network in the area?
2. \*Is it easy to get a mobile phone in this community? How about sim card registration?
3. \*Do people in this community use mobile money? If not, why? If yes, what is their experience? Do they have confidence in mobile money?
4. \*Is there an agent in the community? If not, how far away is the nearest agent?
5. \*What type of IDs do people in the area have? What is the duration of the IDs provided?
6. What are the requirements for a community resident to get an ID?
7. How long does it normally take to issue or renew an ID?
8. \*Beyond getting a phone and having an agent network, are there other key issues you think might impact a cash transfer from the standpoint of infrastructure?

# Beneficiaries/target community members

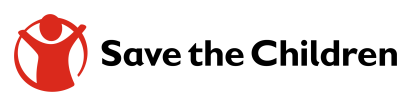
Ideally, a few priority feasibility questions of this set would be built into an initial needs assessment that could be supplemented by additional targeted questions or focus group discussions to inform program design. Try to talk with a range of ages and both men and women and collect age and sex information, as well as displacement/registration status (if applicable and acceptable) to analyze how differences in responses track with these characteristics.

1. \*How do you generally send or receive money at present?
2. \*What type of Identification documents do you have? What/who is the issuing authority? For how long is it valid? Do you know if this document is sufficient to get a phone or a bank account? (This will help you triangulate in order to understand if FSPs and beneficiaries have the same view of the usability of the available IDs)
3. \*What language do you speak? Can you read and write? In what language(s) can you read and write? Can you count money?
4. \*Do you own a mobile phone?
5. Are you able to send and receive text messages?
6. Can you check your balance on the phone?
7. Have you ever received money through a CTP? How did you receive the money? What would be your preferred way to receive money (e.g. through a phone, physical cash distribution, other)?
8. Do you have a bank account or other formal financial account? Do you use your own account or an account belonging to someone else? Why?
9. Have you ever received money on your phone? If ‘yes’: Do you have any concerns about receiving money on your phone (for example, what happens if you lose your phone)?
10. What is your experience with agents? Are there any positives or negatives of using agents? How far is the agent away from your home? Is it safe?
11. Have you ever used a service that required the use of a PIN number of secret code? How was this experience?
12. \*How does your household manage money? Who is responsible for planning expenditures on food? Other items?

# Agents

1. How long have you been an agent? What were the requirements to become an agent? Did you undergo any training before being confirmed as an agent?
2. If yes, what kind of training? Was it helpful to you? Would you like more training?
3. What other activities are you involved in apart from being an agent? On average what percentage of your time do you spend on agency work per day?
4. \*How many transactions do you do per day? Which type of transactions do you do most often? Do you make enough in commission for this business to be worthwhile/stay in business?
5. How much can you cash out right now? What do you do if there is an increase in demand for cash outs and you do not have the funds available? How long does it take you to rebalance? How much does it cost to rebalance?
6. \*Is it safe to have cash in your location?
7. \*Do you register people for the mobile money/other transfer service? If so, do you face any challenges in registering new clients?
8. Is network coverage always reliable for you to conduct transactions?
9. Does offering the <name of mobile money service> bring additional customers into your shop? Do they buy other goods from you in addition to doing their mobile money transaction?
10. What challenges do you have from offering this service? (i.e. Have you experienced negative reactions from customers?)
11. What improvements would you like to see to this service?
12. Is there anything else you would want to tell us about your <name of mobile money service> business?
13. What is your official business time – opening and closing time? Do you open on Sundays and holiday days?
14. \*How do you rebalance cash and e-money? How far do you have to travel to do so? Do you send someone in your place?
15. If there was bulk payment to [estimate total potential beneficiaries] in the area, would you be able to handle the additional customers?
16. What is the biggest challenge for your business? What is the biggest challenge for your customers?

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