



# Cash Transfer Resilience Tool



### About the Authors

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A special thanks to the IRC Pakistan Country Team who has piloted the CTRT in August 2016.

Thanks to the DRR Program Steering Committee and to Deena Burjorjee, and Jenny Morgan for their extensive review of the tool and contributions to the guide.

Cover and layout design by Ghassene Jerandi / The SEEP Network.

# Cash Transfer **Resilience Tool**

## Acknowledgments

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### About the International Rescue Committee



The International Rescue Committee responds to the world's worst humanitarian crises, helping to restore health, safety, education, economic wellbeing, and power to people devastated by conflict and disaster. Founded in 1933 at the call of Albert Einstein, the IRC is at work in over 40 countries and 26 U.S. cities helping people to survive, reclaim control of their future and strengthen their communities.

### About the SEEP Network



SEEP is a global learning network. We support strategies that create new and better opportunities for vulnerable populations, especially women and the rural poor, to participate in markets and improve the quality of their life.

Founded in 1985, SEEP was a pioneer in the microcredit movement and helped build the foundation of the financial inclusion efforts of today. In the last three decades our members have continued to serve as a testing ground for innovative strategies that promote inclusion, develop competitive markets, and enhance the livelihood potential of the worlds' poor.

SEEP members are active in more than 170 countries worldwide. They work together and with other stakeholders to mobilize knowledge and foster innovation, creating opportunities for meaningful collaboration and, above all, for scaling impact.

### About the Citi Foundation



The Citi Foundation works to promote economic progress and improve the lives of people in low-income communities around the world. They invest in efforts that increase financial inclusion, catalyze job opportunities for youth, and reimagine approaches to building economically vibrant cities. The Citi Foundation's "More than Philanthropy" approach leverages the enormous expertise of Citi and its people to fulfill its mission and drive thought leadership and innovation. For more information, visit [www.citifoundation.com](http://www.citifoundation.com).

### About the Disaster Risk Reduction Program (DRR)



The goal of the Disaster Risk Reduction (DRR) Program is to improve the resiliency of financial service providers serving vulnerable populations, as well as that of the communities they serve. The program aims to create awareness of the need for disaster preparedness in financial services markets and to build a general consensus among key stakeholders around effective disaster risk reduction practices. As a result, the program will strengthen the capacities of financial service providers and their clients to anticipate, cope with, and recover from the negative impacts of disasters. The DRR Program has been co-designed and funded by the Citi Foundation. For more information, visit [seepnetwork.org/DRR](http://seepnetwork.org/DRR).

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## Acronyms

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<b>ATM</b>	Automated Teller Machine
<b>CICO</b>	Cash-in, Cash-out
<b>CT</b>	Cash Transfer
<b>CTRT</b>	Cash Transfer Resilience Tool
<b>DCT</b>	Data Collection Tools (Annexes 1.1, 2.1, 3.1 to this document)
<b>FSP</b>	Financial Service Provider
<b>ICT</b>	Information and Communication Technology
<b>IRC</b>	International Rescue Committee
<b>KYC</b>	Know Your Customer
<b>MIS</b>	Management Information System
<b>MFI</b>	Microfinance Institution
<b>MNO</b>	Mobile Network Operator
<b>NBFI</b>	Nonbank Financial Institution
<b>OTC</b>	Over the Counter
<b>POS</b>	Point of Sale

## Definitions

**Agent:** An authorized person or entity that handles financial account openings and/or transactions on behalf of another entity. The other entity may be a bank or, in some countries, a nonbank provider of digital financial services. Cash-in, cash-out (CICO) is a common service provided by agents. Both banks and nonbanks use agents (affiliated but not owned third parties) as permitted by regulations to deliver aspects of financial services or, in the case of mobile network operators (MNOs), to handle the sale of airtime and related services.<sup>1</sup>

**Agent-assisted cash transfers:** Used to refer to both direct and over-the-counter (OTC) transfers—that is, transfers to clients by the teller of an FSP after the identity and eligibility of the recipient has been authenticated, or by an agent using their own or their client’s account. OTC payments in emergencies do not always require the client to hold an account with the financial service provider (FSP), as long as the identity and eligibility of recipients can be authenticated by the FSP.

**Authentication:** The mechanism whereby systems securely identify their users. Authentication systems provide answers to the questions: Who is the user? Is the user really who he presents himself to be? In payments systems, passwords, biometrics, personal identification numbers (PINs) and subscriber identify modules (SIMs) are common methods of authentication.<sup>2</sup>

**Business continuity plan:** A more or less formal set of preparatory and contingency-related plans intended to ensure that an organization’s critical business functions can continue to operate despite serious incidents or disasters, or can recover to an operational state within a reasonably short period of time.

**Card-based cash transfers:** Cash transfers transacted with plastic debit or prepaid cards (magnetic stripe or smart cards) with a PIN number to authenticate the identity of recipients. Cards can be, but are not always, linked to a bank account. The FSP loads funds from the humanitarian agency onto the card (storage of value) and a recipient uses the card to draw cash at stationary or mobile ATMs or make purchases at predetermined merchants, shops or service providers via point of sale (POS) terminals.

**Cash transfers:** The provision of cash to crisis-affected individuals, households or communities through a financial service provider. It covers agent-assisted transfers, and card-based or mobile-based cash transfers.

**Direct cash payments:** Delivery of physical cash (tender or vouchers) directly to recipients from a defined location (government or NGO office, bank branch, post office, or temporary pay point) at a defined time. In that place and at that time, a payment official verifies identity (usually by means of a photo identity card, which may be specially issued for this purpose) against a list of eligible recipients.

**Financial service providers (FSPs):** Formal (regulated), semiformal and informal institutions offering financial services, such as savings and checking (transaction) accounts, loans, insurance, remittances and money transfers. For the purpose of this CTRT, FSPs include mobile network operators (MNOs) or “telcos,” banks, nonbank financial institutions, e-money issuers, retailers, post offices, and others. One FSP (e.g., a bank) may own other FSPs (e.g., e-money issuers). In emergencies, humanitarian organizations can channel cash distributions to targeted beneficiaries via FSPs.

**Know your customer (KYC):** Information (e.g., identity and residence) that national regulators require formal FSPs to collect and keep about any customer in order to discourage money laundering, terror financing and other crimes. Some countries allow FSPs greater flexibility than others on acceptable documentation and sources of information, or less documentation for accounts they deem “low risk.”<sup>3</sup>

<sup>1</sup> Bill and Melinda Gates Foundation: *The Level One Project Guide - Designing a New System for Financial Inclusion, 2015.*

<sup>2</sup> Ibid.

## Definitions

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**Magstripe (magnetic stripe) cards:** Plastic cards that hold identifying information in a standard format on magnetic stripes. They operate only in an online environment; that is, they require a telephone network or internet connectivity, and they cannot support biometric authentication.

**Mitigation capacity:** The capacity of an FSP to reduce the severity and seriousness of the impact of a shock on its operations.

**Mobile (phone-based) cash transfers:** Transfers and other services, such as cash deposits and payments, conducted using a mobile phone. This service requires recipients to have a mobile or electronic store-of-value account (e- or m-wallet) linked to a specific SIM card or hosted on a technology platform linked (usually via USSD or SMS) to a mobile handset (based on a telephone number). A PIN is required to authenticate the identity of the recipient and grant access to the e- or m-wallet. Mobile transfers can be cashed out at payment points such as airtime vendors, shops, registered merchants, remittance companies and informal mobile money transfer agents (e.g. *hawalas* or *hundis*). Mobile vouchers are a form of mobile cash transfers that allow recipients to exchange stored value for predetermined goods (or services) from predetermined suppliers, but cannot be exchanged for cash.<sup>4</sup>

**Mobile money:** Accounts and systems that enable users to transfer money (make payments) using a mobile phone and a network outside of bank branches.

**Mobile (electronic) money wallets:** Also referred to as m-wallets, e-wallets or digital wallets, these are money accounts that allow stored value and are accessed through a mobile phone.<sup>5</sup>

**Mobile network operator (MNO):** Wireless telecommunications provider of mobile phone service to end users, which may include mobile money transfers.<sup>6</sup>

**Over-the-counter (OTC) payments:** A transaction that an agent conducts on behalf of a user from either the user's or the agent's mobile money account. For the purpose of this CTRT, OTC cash transfers are distinguished from mobile transfers as that they do not require the recipient to have an account with the OTC payment provider.

**Payment instrument:** The system used to make an actual cash payment to a recipient (e.g., bank check/draft, postal order, smart card, mobile phone application, etc.).

**Point of sale (POS):** An electronic device able to validate the store of value (balance) on a card or mobile account so that a user can exchange (part of this) balance for cash or goods.

**Smart card:** A plastic card with an embedded computer chip that can store information, including balances (value) and biometric data, about the client. Once value has been loaded onto the smart card (store of value), it can work offline.

**Store-of-value (electronic):** An account (bank, prepaid or mobile money) into which funds can be transferred and hold value. Electronic accounts require the use of payment instruments (e.g., an ATM, POS device or mobile phone).

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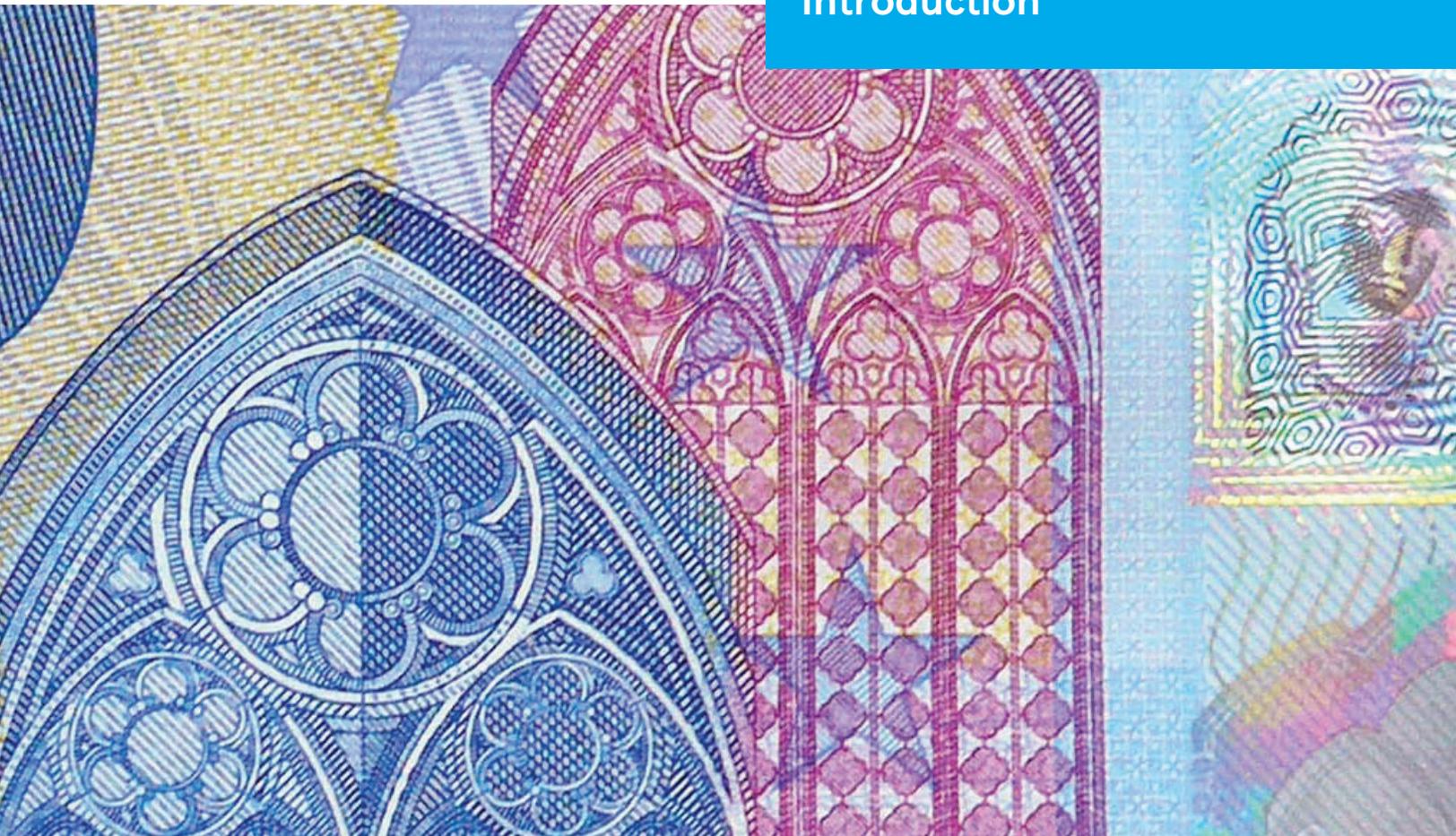
<sup>4</sup> <http://www.cashlearning.org/downloads/e-transfer-guidelines-English-20-12-2013.pdf>

<sup>5</sup> <http://www.cgap.org/sites/default/files/Focus-Note-Doing-Digital-Finance-Right-Jun-2015.pdf>

<sup>6</sup> [https://leveloneproject.org/wp-content/uploads/2014/11/L1P\\_Business-Requirements\\_Mobile-Wallet\\_Version-2.0-1.pdf](https://leveloneproject.org/wp-content/uploads/2014/11/L1P_Business-Requirements_Mobile-Wallet_Version-2.0-1.pdf)



## Introduction



## Introduction

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Within the last two decades, humanitarian actors have increasingly used cash transfers (CT) to meet a wide variety of emergency needs, including food, water, shelter, etc.<sup>7</sup> Cash, as opposed to in-kind aid, often increases choice, control, and convenience for recipients. To deliver cash to targeted populations, humanitarian organizations often partner with financial service providers (FSPs) such as banks, microfinance institutions, mobile money operators, and remittance companies.

Cash transfers provided through FSPs can improve the speed, efficacy and security of humanitarian aid delivery. It can offer long-term opportunities for transitioning recipients into FSP clients, helping them achieve greater financial inclusion and resiliency after the crisis. At the same time, these partnerships can help FSPs identify potential new clients among aid recipients and provide a new income stream for FSPs who provide the delivery mechanisms for cash transfers on a fee-for-service basis.

Humanitarian organizations have developed tools to help them assess and compare FSPs as partners to deliver cash transfers. These tools include but are not limited to:

- **[ICRC's Cash in Emergency Toolkit](#)**: A rapid FSP capacity assessment checklist of services provided, coverage, cost structure, experience in delivering financial services, legal requirements and security.
- **[CaLP's Cash Transfer Programming in Urban Emergencies Toolkit](#)**: A partner-vetting checklist offering guidance to humanitarian organizations on key operational aspects to look for in private-sector partners.
- **[Mercy Corps E-transfer Guide, Annex 3 "Service Provider Capacity" Tool](#)**: A list of eight key questions to help humanitarian actors assess the risks in engaging with FSPs.
- **[Mercy Corps Minimum Standards Checklist for E-Transfers](#)**: A set of prerequisites for both humanitarian actors and FSPs to consider throughout the program lifecycle.
- **[NetHope's Service Provider Capacity Assessment Tool](#)**: A comprehensive list of questions that humanitarian actors can ask FSPs relating to product details, know-your-customer (KYC) regulations, process flow, coverage areas, and capacity to transfer cash to customers.
- **[ELAN's \(Electronic Cash Transfer Learning Action Network\) Mobile Money Assessment and Contracting Guide \(forthcoming\)](#)**: A tool designed to help humanitarian practitioners understand mobile money operators' capacities, evaluate potential providers and design strong agreements for successful program implementation.

Generally, these tools assess the location, capacity, scalability (uptake) and cost structure of existing services offered by FSPs with the aim of identifying the most appropriate channels for quick and cost efficient distribution of cash at scale.<sup>8</sup> The great majority of these tools assess the experience, outreach (coverage) and operational capacity (e.g., liquidity management) when the FSP is working at "normal capacity" (i.e., before a crisis) and at "emergency capacity" (i.e., after a crisis).

However, during a natural disaster, pandemic or outbreak of conflict, FSPs can be affected by external shocks (power cuts or network failures) and by internal shocks (loss of assets or staff). This can compromise the ability of the FSP to operate effectively and efficiently. None of the FSP assessment tools currently available appraise the capacity of FSPs to mitigate such impacts as a crisis unfolds in real time. Yet this is essential information for humanitarian organizations prepositioning partnership agreements ahead of crises, and for determining which CT services to activate in the advent of a specific crisis. This Cash Transfer Resilience Tool (CTRT) aims to fill this gap.

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<sup>7</sup> ODI: [Doing Cash Differently, Report of the High Level Panel on Humanitarian Cash Transfers, September 2015](#).

<sup>8</sup> Guidelines for programming of CT services have also been developed by and for the potential partners by development actors, see list in UNCDF: [Digital Financial Services in Post-Crisis Contexts - Improving Response, Building Resilience, May 2016, p. 6. \[http://uncdf.org/sites/default/files/Download/dfs\\\_in\\\_post\\\_crisis\\\_contexts\\\_for\\\_consultation\\\_2016-05-10.pdf\]\(http://uncdf.org/sites/default/files/Download/dfs\_in\_post\_crisis\_contexts\_for\_consultation\_2016-05-10.pdf\)](#)

## Objective

The objective of the CTRT is to help humanitarian agencies at the country level better prepare for emergency response using cash transfers. This tool aims to guide humanitarian organizations to preposition cash transfer services and implement partnership (framework) agreements with FSPs by assessing:

- a) the likely impact that future crisis-related shocks may have on a given FSP's CT services;
- b) the mitigation capacity of the FSP (i.e., plans and systems to avoid or reduce this impact);
- c) the resulting resiliency of the CT services (i.e., the likelihood that these services will continue or can be expanded to meet the needs of disaster-affected populations during and immediately after a crisis.

The CTRT will enable humanitarian actors to assess which types of CT services might be more resilient to the shocks typically incurred during a crisis. As such, the tool aims to **inform the pre-crisis assessment and analysis of potential partner FSPs to deliver timely and quality cash transfers, at scale, during unfolding emergencies.** This tool can be used to decide which, if any, of the framework agreements signed with FSPs ahead of crises might be the 'best fit' for the specific shocks incurred during and immediately after an emergency. The CTRT can also be used in conjunction with other FSP assessment tools to further guide humanitarian actors in their pre-crisis selection of FSPs for standing agreements on cash transfers.

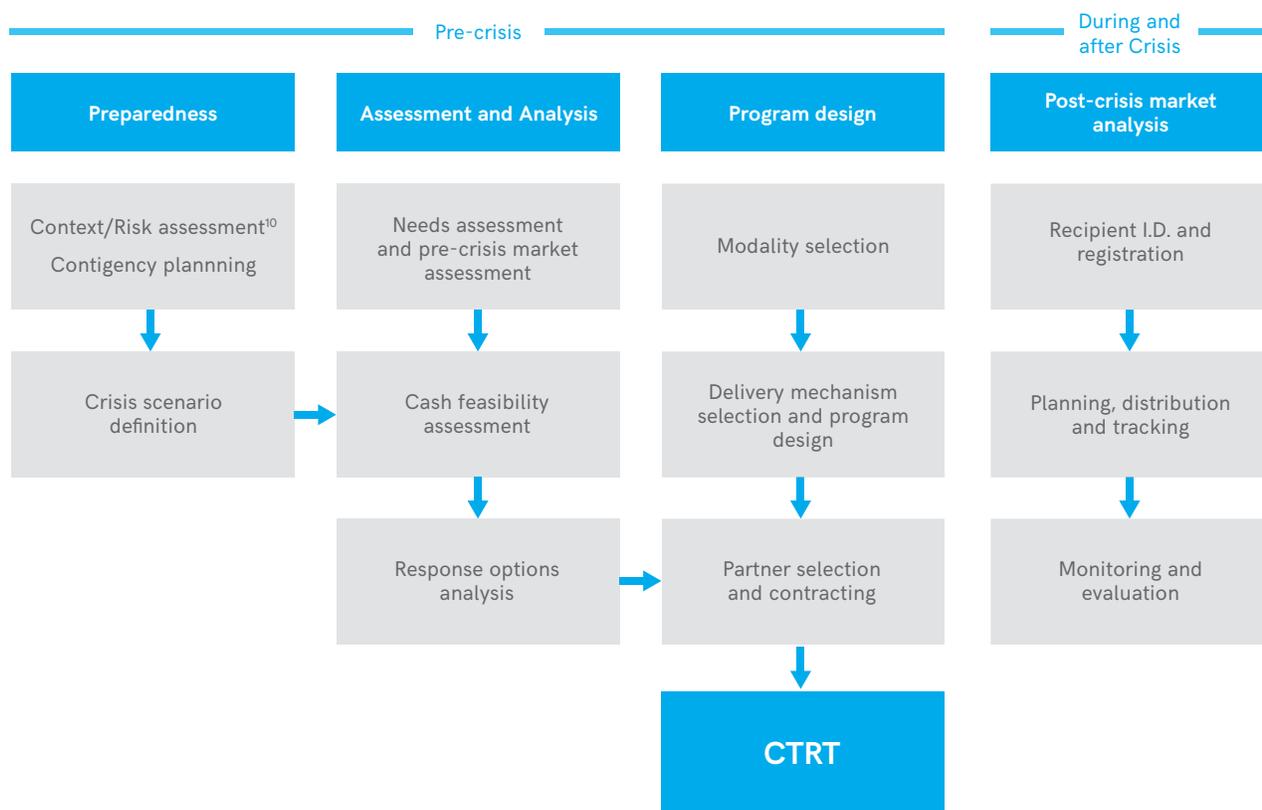
It is recognized that more often than not, humanitarian organizations are unaware of or do not have a wide spectrum of choice between CT services availed through FSPs in areas of potential crisis. However, it is assumed that the availability and understanding of different payment mechanisms will increase as both the development and humanitarian communities work to strengthen local financial infrastructure in areas vulnerable to shocks.

## When to use the CTRT?

"Cash preparedness" is a planning process of cash-based responses to potential (forecasted) crises, which generally includes the steps illustrated in [Figure 1](#). The CTRT would be employed during partner selection and contracting.

## Introduction

Figure 1 - Steps in the humanitarian cash transfer process<sup>9</sup>



### What is required prior to using the CTRT?

The CTRT assumes that social acceptance of cash is high and that markets are functioning, accessible and able to respond to the increased demand created by cash transfer responses. This presupposes that humanitarian actors have constructed a crisis scenario, analyzed the preferences of target beneficiaries and the market context, determined that cash transfers are an appropriate modality for emergency response, and have identified the most appropriate payment mechanisms based on service coverage, community uptake, and so on, as illustrated in Figure 1.

### What kind of crisis lends itself to CTRT analysis?

The CTRT has been designed for **rapid onset emergencies**, as it is assumed that rapid onset crises are more likely to disrupt CT services than slow onset crises, to which FSPs can respond with normal contingency planning. For the purpose of this tool, rapid onset emergencies are those that are triggered by sudden events (shocks) that disturb or disrupt the functions of systems and processes. There are many different types of shocks, most common being armed conflict (e.g., war in Syria), disease outbreak (e.g., Ebola in West Africa), and weather-related and geophysical events (e.g., earthquake in Haiti, typhoon in the Philippines, tsunami in Japan).

<sup>9</sup> Adapted from <http://www.cashlearning.org/downloads/calp-lii-module-four.pdf>

<sup>10</sup> Refer to the IRC Risk Identification Facilitation Guide or similar guidance.

## What does the CTRT assess?

The CTRT assesses the ability of an FSP to provide cash transfer services and thus does not include the direct distribution of physical cash or vouchers to recipients. Several FSPs offer more than one type of cash transfer services. Typically, humanitarian actors need to choose cash transfer solutions from a menu of potential FSP partners, various CT options, and diverse delivery channels, as illustrated in [Table 1](#).<sup>11</sup>

**Table 1** - Options for contracted CT services as part of a humanitarian response

FSP Options:	CT Service (Product) Options	Delivery Channel Options
<ul style="list-style-type: none"> <li>Banks</li> <li>Microfinance Institutions</li> <li>Post offices (postal banks)</li> <li>Informal couriers</li> <li>Mobile network operators</li> <li>Private (nonbank) payment providers</li> <li>Remittance providers</li> <li>SACCOs</li> </ul>	<ul style="list-style-type: none"> <li>Legacy/traditional/nonmobile:               <ul style="list-style-type: none"> <li>Direct delivery (cash in envelopes, checks)*</li> </ul> </li> <li>Digital (mobile/electronic):               <ul style="list-style-type: none"> <li>Over-the-counter transfers (direct, or via mobile phones not linked to an account)</li> </ul> </li> <li>Bank accounts               <ul style="list-style-type: none"> <li>Electronic stored-value accounts (nonbank, mobile wallets and web-based accounts, (e.g., PayPal)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Bank (and regulated MFI) branches</li> <li>Agents</li> <li>Merchants</li> <li>Mobile wallets</li> <li>ATMs and prepaid or debit magstripe or smart cards, linked or not to e-wallet or bank account</li> </ul>

\* Paper and electronic vouchers are also used to disburse humanitarian aid, but typically they are transferred to a merchant's account, from which they can be exchanged for value or goods by the recipient. As such, they are rarely enabled by an FSP.

Under a third-party arrangement, contracted FSPs are responsible for the payout process—literally getting cash to pay points accessible and convenient to recipients. They may also be contracted to open and credit (load) the accounts of recipients. If the FSPs use cash-handling agents (traders, merchants or mobile phone airtime vendors) as cash-out points, the FSP is generally responsible for their management and for the payment of fees to agents.

This tool uses the **type** of CT service as the main object of assessment and analysis, regardless of the institutional form of the delivery agent. The CTRT focuses on three main types of CT services: **agent-assisted transfers** (both direct delivery from a teller and over-the-counter cash delivery performed by an agent using a mobile account);<sup>12</sup> **card-based transfers**, and **mobile transfers**, as in [Table 2](#).

<sup>11</sup> Adapted from [http://uncdf.org/sites/default/files/Download/dfs\\_in\\_post\\_crisis\\_contexts\\_for\\_consultation\\_2016-05-10.pdf](http://uncdf.org/sites/default/files/Download/dfs_in_post_crisis_contexts_for_consultation_2016-05-10.pdf)

<sup>12</sup> <http://www.helix-institute.com/blog/debunking-myth-otc>

## Introduction

**Table 2** - Overview of CT services

Delivery systems <sup>13</sup>	Payment instruments	Requirements	Points of payment
<b>Agent-assisted transfers</b>	Direct delivery of cash or e-transfers to agents assisting recipients with conversion transactions to cash (OTC services)	Physical authentication of identity via list, database, photo, biometrics or (less often) account	FSP branch/outlet, post offices, couriers, domestic transfer/ remittance offices, <i>hawalas</i> ; nominated agents with mobile or POS devices
<b>Card-based transfers</b>	Magstripe (prepaid or debit) cards linked or not to a bank/digital account) with a unique card number registered on a central/remote database	I.D. (PIN/bar code) and connection to telephone network or the internet; cannot store biometrics	Stationary/mobile ATMs, nominated cash payment points (agents/merchants with access via card reader to card database, mobile phone cash-out points)
	Chip-enabled smart cards (linked or not to a bank/digital account) with a unique card number registered on a central/remote database or a database residing on a card reader/ POS device	I.D. (PIN or digital fingerprint), can operate offline, can store biometrics	Stationary/mobile ATMs, nominated cash payment points (agents/merchants with card readers/POS devices)
<b>Mobile-based transfers</b>	Electronic (web-based) or e-wallet or account.	Access to internet via electronic device (computer, tablet) or to mobile network via mobile phone and an I.D. (SIM, password or PIN)	Nominated cash pay-out points (agents and merchants with electronic/mobile apps, remittance companies, <i>hawalas</i> , airtime vendors, etc.)

### What is in the CTRT?

The CTRT includes the Guidance (the present document), which steers the entire assessment process, and three annexes, each containing a data collection tool and a scoring matrix, as presented below:

#### Annex 1 – Agent-assisted Cash Transfers

Annex 1.1: Agent-assisted Cash Transfers—Data Collection Tool

Annex 1.2: Agent-assisted Cash Transfers—Scoring Matrix

#### Annex 2 – Card-based Cash Transfers

Annex 2.1: Card-based Cash Transfers—Data Collection Tool

Annex 2.2.: Card-based Cash Transfers—Scoring Matrix

#### Annex 3 – Mobile-based Cash Transfers

Annex 3.1: Mobile-based Cash Transfers—Data Collection Tool

Annex 3.2: Mobile-based Cash Transfers—Scoring Matrix

<sup>13</sup> Loosely based on <http://odihpn.org/magazine/new-technologies-in-cash-transfer-programming-and-humanitarian-assistance/>

## Limitations

It is important to emphasize that the CTRT is not a substitute for existing market-response and capacity-assessment tools. This tool seeks to augment the understanding of FSP shock-mitigation capacity as an overlooked aspect in the analysis of markets and cash feasibility. The focus of the tool is solely on the capacity of a given CT service provider to **deliver cash** to eligible recipients in the event of a humanitarian crisis;<sup>13</sup> that is, to identify the 'best fit' of services to provide rapid relief to disaster-affected populations. As indicated in [Figure 1](#), it is a practical tool to be used in addition to other contingency planning tools to augment the understanding of FSPs' mitigation capacity and resilience.

The CTRT does not consider shocks that render cash transfers inappropriate; that is, shocks that leave traders and merchants without stock or regions without merchants. In such situations, pre-crisis market and cash feasibility assessments would have resulted in crisis response strategies other than CT services. Similarly, this tool does not address situations where shocks impact the ability of cash-transfer beneficiaries to access pay points (e.g., displacement) or the ability of FSPs to document their eligibility (e.g., nonexistent or lost I.D.s). These key aspects should form part of a cash feasibility study.

The tool does not claim to assess the overall resilience of an FSP's core operation (business continuity). Nor does it encompass the range of financial products and services that a FSP is likely to offer in addition to cash transfers (e.g., loans, savings, insurance). It should not be used as a stand-alone tool for assessing the capacity or level of resilience of any given FSP.<sup>14</sup>

## Target Audience

The CTRT's primary audiences are **humanitarian organizations** that want to develop standing agreements for cash transfer services with FSPs ahead of crises, but who are not necessarily financial services specialists.

The CTRT process may also be of interest to FSPs for informing and strengthening their continuity planning and disaster-mitigation efforts. Therefore, humanitarian actors may wish to make the CTRT available to FSPs who are interested in conducting their own self-assessments. In either case, it is recommended that humanitarian organizations communicate the results of their assessment to participating FSPs.

The tool may also provide meaningful input for the design of humanitarian market-support services (market-based programming) by strengthening the capacity of humanitarian agencies and assessed FSPs alike to improve cash transfer service in the event of a crisis. It may therefore be of interest to share the tool with the in-country cash working group, if one is established, or with partners in other forums that seek to coordinate cash transfer programming.

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<sup>14</sup> Humanitarian actors have defined the expression 'humanitarian crisis' as 'an event or series of events that represents a critical threat to the health, safety, security or wellbeing of a community or other large group of people, usually over a wide area.' Humanitarian Coalition: What Is a Humanitarian Emergency? Factsheet, 2015. Retrieved 6 May 2016, from <http://humanitariancoalition.ca/info-portal/factsheets/what-is-a-humanitarian-emergency>.

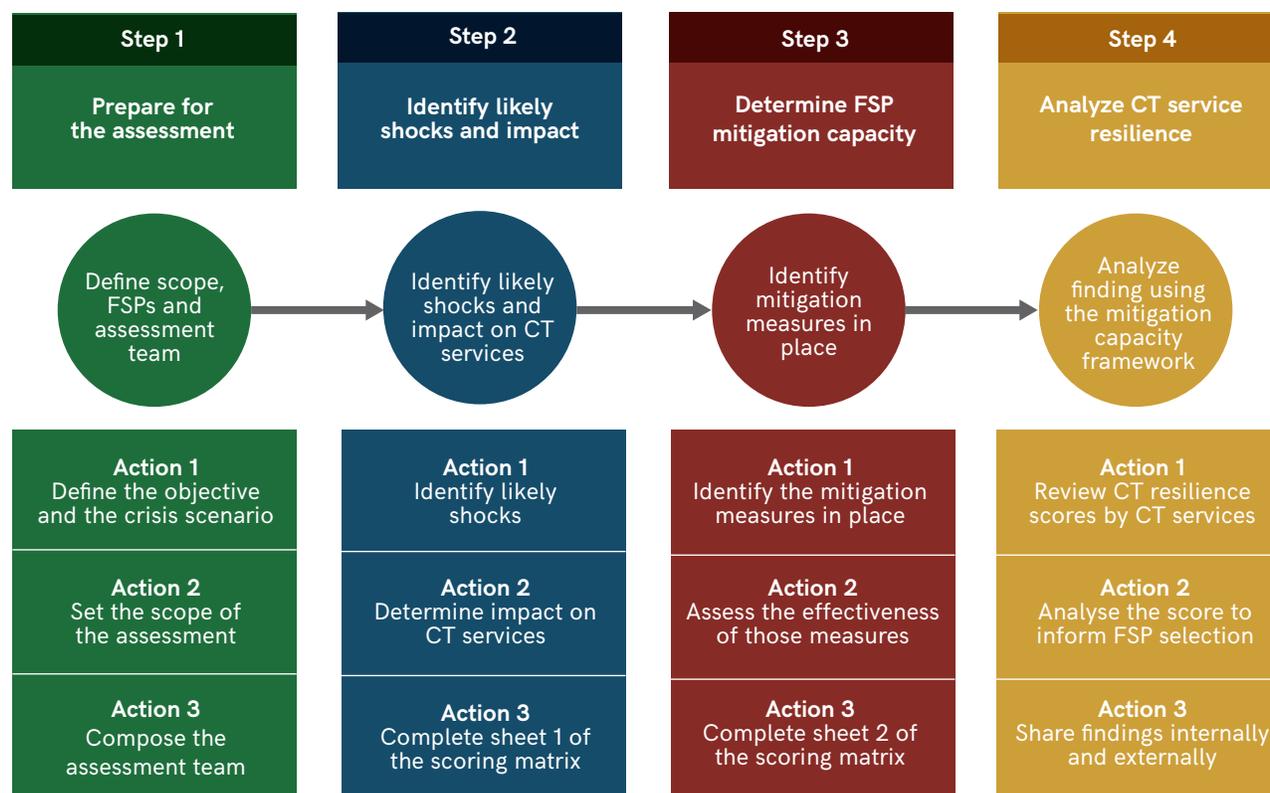
<sup>15</sup> For this purpose, other tools exist, e.g., CRS' MFI internal audit checklists at <http://www.crs.org/our-work-overseas/research-publications/checklist-internal-audit>.

## Introduction

### Structure and Process

Conducting a cash-transfer rapid-resilience assessment is a four-step process, each including a set of actions to be completed by the assessment team. This Guidance follows a logical sequence, but some activities may naturally happen at the same time, or it may be necessary to go back and forth between activities due to the iterative nature of the exercise. The four steps are illustrated in [Figure 2](#) below:

**Figure 2** - The CT Service Rapid Resilience Assessment Process



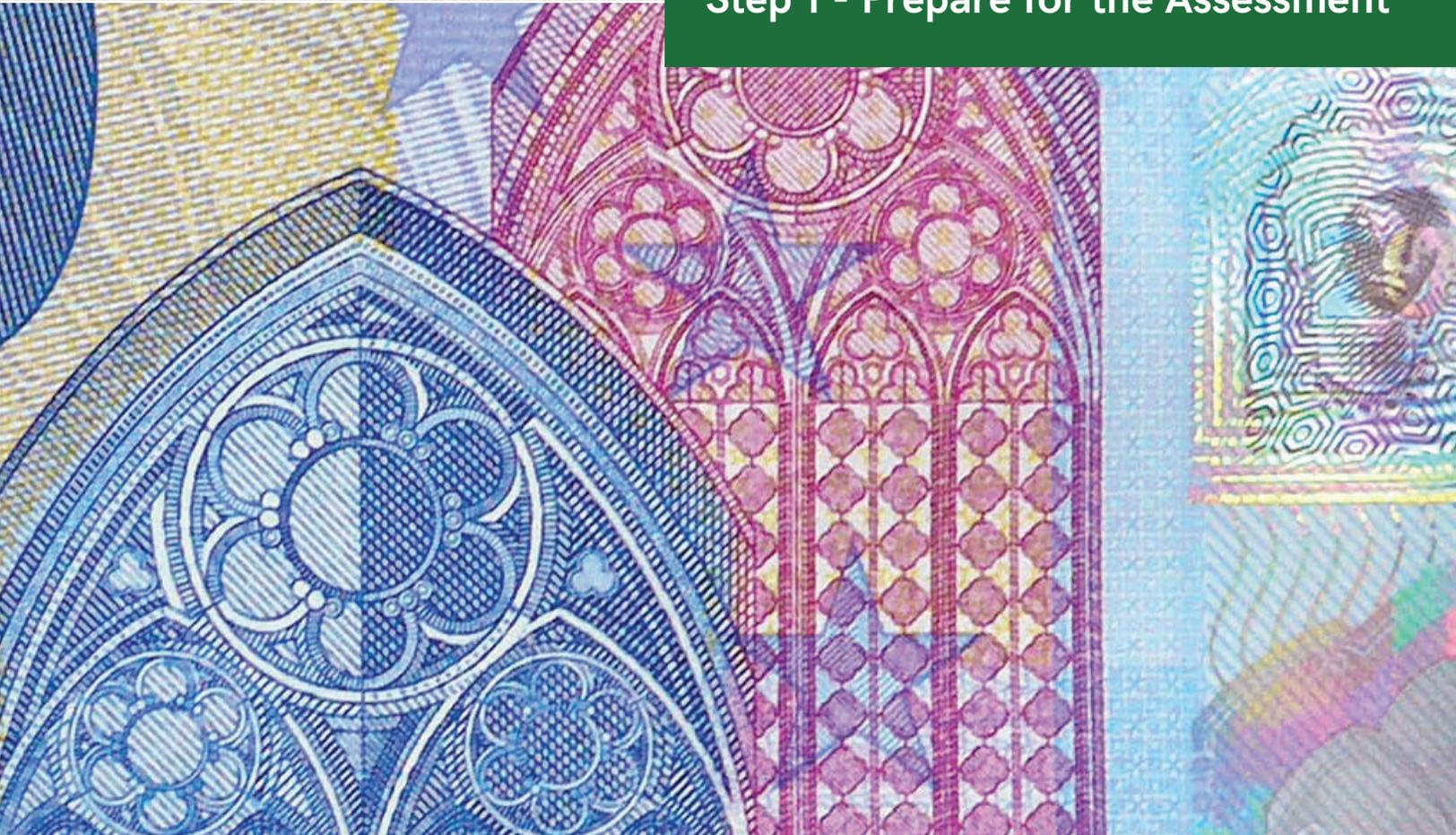
The CRT is designed as a rapid assessment rather than an in-depth evaluation of an FSP's capacity to cope with shocks. In this spirit, the time commitment should remain light for the assessment team.

The definition of the scope ([Step 1](#)) and identification of shocks and impacts ([Step 2](#)), based on secondary data sources (e.g., market and cash-preparedness studies), together should take about one day. For each geographical area assessed, primary data collection (interviews with FSPs, [Steps 2](#) and [3](#)) should also take one day (depending on the number of FSPs to be interviewed). Each interview with key FSP representatives should take 90-120 minutes (providing the interviewee can supply the assessment team with all necessary information). One additional day will be necessary to compile and analyze the collected data in the scoring matrices ([Step 4](#)).

The number of FSPs selected for assessment, the experience and familiarity of the assessment team with the FSPs under review, and the availability of FSP staff and their access to data will influence the time frame for completing the process. Some FSPs may need time after the interview to gather additional data, especially if head-office staff are interviewed about mitigation capacity at branch levels in remote areas. It is always preferable to conduct the CRT as close to the selected geographic location of forecasted crisis as possible.



**Step 1 - Prepare for the Assessment**



## Step 1 - Prepare for the Assessment

### Action 1.1

#### Define the Objective and the Crisis Scenario

The objective of this first step is to identify the crisis scenario and establish the assessment team. Secondary data sources defining likely crisis scenarios and the intended agency responses (including cash feasibility and preparedness plans) should exist in country at the agency level in the form of humanitarian strategies, country strategies, or contingency plans. If this is the case, the assessment team should use the crisis scenario of the agency's contingency plan or country strategy. If not, the team will need to define the crisis scenario. To do so, the team should refer to the organizational crisis scenario definition tool or, if not available, tools such as the IRC Risk Identification Facilitation Guide<sup>16</sup> from other organizations.

### Action 1.2

#### Determine the Scope of the Assessment

The CT assessment includes three components:

##### 1.2.1 Geographic location of the assessment (where do we want to distribute cash?)

The existing contingency planning should include predictions about the location and size of the crisis-affected population and whether they are local or displaced populations, as in Table 3. This information should determine the geographic location(s) of the CT assessment.

Table 3 - Considerations related to location<sup>17</sup>

Environment	Implications
<ul style="list-style-type: none"> <li>• Levels of security</li> <li>• Level of corruption</li> <li>• Access (ability to travel by road/rivers)</li> <li>• Communication (availability and reliability of mobile network /internet coverage)</li> </ul>	<p>Is the local environment secure enough for the movement and handling of cash?</p> <p>Electronic CT services are more appropriate when roads and security are poor but communication infrastructure is in place or can be repaired rapidly.</p>
<ul style="list-style-type: none"> <li>• Number of recipients</li> <li>• Number of payments per recipient</li> <li>• Rural or urban environment</li> <li>• Dispersed or concentrated population</li> <li>• Likelihood of need to replicate or expand programming</li> </ul>	<p>Automated delivery (electronic/mobile) is more appropriate the larger the number and frequency of payments.</p> <p>A dispersed population is more likely to benefit from CT services via local agents and mobile phones that reduce their need to travel. However, it is less likely that there will be existing payment infrastructure in rural areas, and temporary pay points may be needed.</p>

<sup>16</sup> <https://rescue.box.com/s/9jchuanj8u2eb73o9vgaa6v9wm6sc2r1>

<sup>17</sup> CaLP: Delivering Money - Cash Transfer Mechanisms in Emergencies, 2010.

## Step 1 - Prepare for the Assessment

### 1.2.2 CT services to be assessed (how do we want cash to be delivered?)

An agency's cash feasibility and cash preparedness plans and programming should specify the type of CT services preferred by targeted recipients. For the selected location, the scope of the assessment should specify which CT service type(s) should be analyzed. The CTRT broadly identifies three types: over-the-counter, card-based and mobile.

Market or cash feasibility studies, and framework agreements with FSPs, when available, should be used as secondary data sources to determine what type(s) of CT services are being provided by FSPs. If new FSPs are identified, the CTRT should be used to review mitigation capacity only after a preliminary assessment of the FSP has been conducted, using for example one of the six tools listed in the introduction section. Consider the issues listed in [Table 4](#).

Table 4 - Considerations related to choice of CT service

Environment	Implications
Existence of payment infrastructure (bank branches, post offices, ATMs, mobile money transfer businesses, agent networks)	Deployment speed increases with the use of existing CT services by experienced partner FSPs. It is unadvisable to introduce an untested CT service in an emergency.
Severity of impact of forecasted crisis (e.g., physical infrastructure) Reliability (downtime, capacity to scale out/up, liquidity management, communication, monitoring systems)	CT services are also impacted by shocks. The inability to transact due to network or service unreliability and insufficient agent or ATM liquidity are among the highest risks for recipients.
Recipients' familiarity with/preference of payments methods Level of financial inclusion Level of ownership or access to mobile phones	Familiarity will increase acceptability of a given CT service, which depends on security and a sense of trust, the level of convenience, available training and support, and the value perceived by recipients. Different recipients may prefer different CT types.

The CTRT data collection tools ([Annexes 1.1, 2.1 and 3.1](#)) are designed with questions on severity of impact and effectiveness of mitigation capacity specific to each of three CT services: agent-assisted transfers (including OTC services), card-based transfers and mobile transfers. The assessment team will select the section(s) related to the type of CT service(s) included the CTRT scope ([Step 1](#)). After the data collection ([Steps 2 and 3](#)), the assessment team will score the severity of shock impact and the effectiveness of the FSP's mitigation measures for each CT service assessed, using either [Annexes 1.2, 2.1 or 3.2](#).

### 1.2.3 FSPs to be assessed (which FSPs deliver the CT types we want to assess?)

The final aspect of the scope of the assessment is to identify which FSPs in the selected area should be included in the assessment in order to determine their resilience to shocks. Keep in mind that several FSPs may offer more than one type of CT service, and that some may be pre-contracted. [Table 5](#) presents some key considerations for FSP selection.

## Step 1 - Prepare for the Assessment

Table 5 - Considerations related to choice of CT service

Considerations	Implications
<ul style="list-style-type: none"> <li>Can the FSP offer the selected CT service (that is, is the FSP approved to operate MasterCard or VISA infrastructure)?</li> </ul>	Bank-based CT services are generally more secure, but nonbank providers can access recipients that branch banking may not reach. Less formal FSPs may be prohibited by law from offering (some) CT services or opening new accounts.
<ul style="list-style-type: none"> <li>What are the regulatory requirements governing payment instruments? (Do know-your-customer procedures restrict the opening of new accounts? Can exemptions be obtained?)</li> </ul>	CT services delivered through regulated FSPs must meet KYC requirements, and recipient registration database must be compliant (e.g., ID number, mobile number, photograph, biometric information).
<ul style="list-style-type: none"> <li>What are the FSP internal risk management requirements for identification?</li> </ul>	Less regulated FSPs may have more flexibility with regard to regulation, and be less dependent on communications and power infrastructure, in delivering CT, services but may take less responsibility in cases of loss.
<ul style="list-style-type: none"> <li>How strong is the FSP network? (is it part of an international, national or local banking group with shared infrastructure?)</li> </ul>	A FSP with a stronger network has more capacity to recover and scale up. However, a local branch of a large network may be less flexible, as it operates according to standard processes and procedures issued by a distant head office. The liquidity of agents is critical to effective CT services and generally improves with the size of their network.
<ul style="list-style-type: none"> <li>Is the FSP interested in participating?</li> </ul>	Many FSPs are not aware of humanitarian CT programs and may not at first be interested to work with humanitarian actors, due to risk to reputation, etc.
<ul style="list-style-type: none"> <li>What is the agency's requirements for reporting and reconciliation (auditability)?</li> </ul>	More formal FSPs will likely have automated registration and disbursement processes that allow quicker and more accurate tracking of funds than a manual system, but high automation can also mean higher vulnerability to shocks (power cuts and communication failures).

The CTRT assumes that selected FSPs have already been assessed on their general coverage, capacity and cost structure (see Objective, page 6). Therefore, secondary data on the institutional performance of these institutions should already exist. If, however, the assessment team decides to include FSPs unknown to the agency, where no standing agreements are in place, a preliminary FSP assessment using the tools mentioned in the Introduction should be undertaken.

Once the FSPs to be assessed have been identified, appointments should be scheduled with key FSP staff to collect primary data. The assessment team should aim to interview senior FSP managers, including the head of operations and the head of ICT/MIS and risk-management departments, as well as front-line staff who can provide information about current and potential client interface processes.

## Step 1 - Prepare for the Assessment

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### Action 1.3

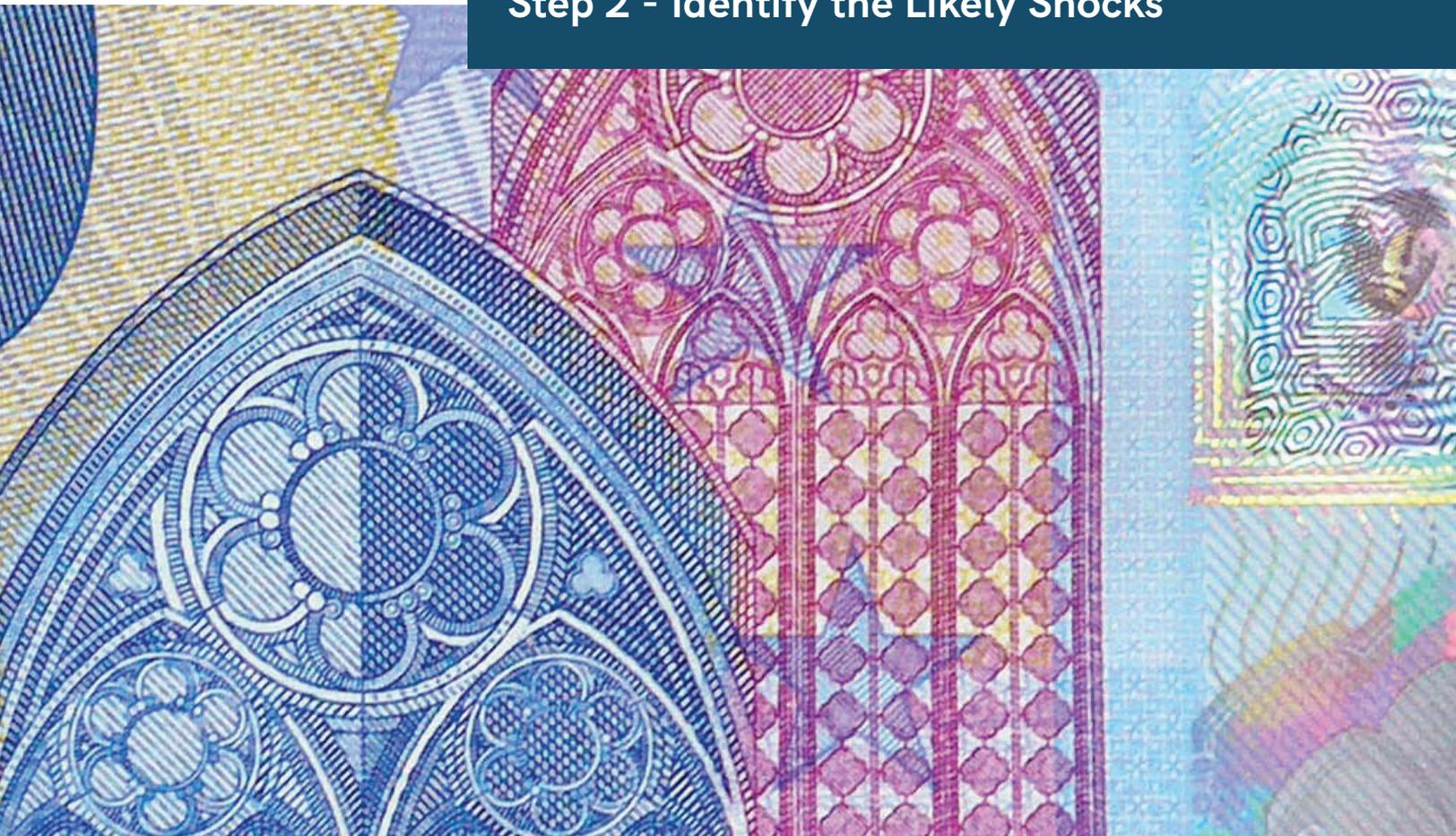
#### Establish the Assessment Team

As with any type of assessment, the composition of the team is critical. Consider the staff's technical experience with cash transfers, knowledge of the field location, and interest in the exercise. A cash transfer specialist from the finance team should lead the exercise. Depending on the scope of the assessment, two or three staff members with the necessary resources (in terms of time, budget and management support) can conduct a CTRT. For example, when the International Rescue Committee piloted the CTRT in Sindh Province of Pakistan, the assessment team consisted of one program coordinator, one supply-chain coordinator and one finance coordinator. Additional team members can serve as key informants or resource persons. Finance and supply-chain staff can provide input to cash flow and logistic limitations (e.g., damage to infrastructure) that may impact the CT delivery during and after a shock. Program staff can clarify programmatic requirements for CT service provision and provide secondary data sources, while ICT staff can help evaluate card-based and mobile CT services.

As humanitarian organizations often lack a common language with financial service providers, an induction training or meeting with established CT service providers is helpful.



## Step 2 - Identify the Likely Shocks



## Step 2 - Identify the Likely Shocks

### Action 2.1

#### Identify Shocks and their Likely Impacts

The second step of the resilience assessment will be to identify which of the four main categories of shocks is likely to occur in a given location. Each category is coded with a letter to easily identify related sections in the data collection tools and scoring worksheets ([Annexes 1.2, 2.2](#) and [3.2](#)).

#### **P** Significant damage to physical infrastructure (buildings, roads, rail, rivers, bridges, etc.)

All services, including CT services, rely to some extent on functioning infrastructure for shelter and storage, and for access to and movement of people and goods. Direct cash delivery does not necessarily require a permanent shelter, as this type of CT service can be accomplished from the back of a truck. It does, however, require access for staff, agents and recipients (transport infrastructure) to a defined physical location at defined times. Electronic delivery systems are less dependent on physical infrastructure for distribution, as long as operational systems are safely housed in a location more protected from the crisis. Cash-out points, however, can be severely affected by damaged equipment (e.g., ATMs swept away or rendered inoperable by floods) or destruction of agent shelters or stocks of cash.

#### **U** Significant and/or prolonged disruptions to public utility provision (power, water, telephone and internet networks)

Most CT services require power<sup>18</sup>, without which, mobile networks, internet connections and CT equipment cannot function. Short-term outages can be mitigated with local back-up systems including petrol- or diesel-fueled generators or solar and other batteries. Telecommunications are another bedrock of CT operations. Electronic CT services require telecommunication systems to link central and local banking systems, to load cards and e-wallets, authenticate user IDs and capture transactional data. These services are particularly vulnerable to breakdowns in internet or mobile network operations. By contrast, some agent-assisted CT services (post offices or less automated microfinance institutions) can sustain operations even without power or telecommunication, as long as recipients' eligibility can be physically verified and physical access is secured to enable replenishment of cash to payment points.

#### **A** Significant damage and/or disruption of FSP tangible and intangible assets (payment points such as ATMs, databases, registries, MIS and ICT systems)

Damage to the local operational systems of a CT service provider (e.g., I.D. databases, recipient registries and transfer ledgers, MIS and ICT systems) can severely affect CT services. In addition, transmission and feedback systems (approvals) required to meet KYC requirements can be disrupted. Disasters resulting in a loss of databases compromise the ability to execute end-to-end transfers. Physical damage to immovable property (e.g., buildings), equipment (servers, ATMs) or movable assets (e.g., vehicles) can limit staff access to sale/payment points. Damages might be repairable within a short- to medium-term time frame if markets and access to transport infrastructure remain functional. If mobile networks remain functional, mobile CT may be less affected than other electronic delivery systems.

<sup>18</sup> Power as a public utility is usually distributed from a power grid, or a natural gas facility, whereas locally, power can be supplied via petrol or diesel-fueled generators or harvested from the sun and stored in solar or other batteries.

## Step 2 - Identify the Likely Shocks and Impacts

### **S** Shocks to staff availability and capacity (loss of lives, health, critical skills)

Human resources are critical to CT services. While many electronic CT transactions occur automatically, staff is required to fill databases, load cards, assist with OTC withdrawals, restock cash machines, operate POS terminals, and act as agents at payout points. Sudden onset emergencies can result in significant loss of life and injury as well as disrupt water and food supply chains, transportation and property. Not only can this impact the physical safety of staff, it can also create access barriers such as quarantine areas and no-go zones further limiting staff's access to places of work. In such scenarios, CT services can be severely affected. In particular, lack of staff or critical skills can hamper scale up of CT services to crisis-affected recipients.

While most shocks would fall into the four categories above, there may, of course, be others, which the assessment team should list if relevant.

### Action 2.2

#### Determine the Likely Impacts of Shocks on the CT Services

This step asks the assessment team to determine the key impacts and severity that the identified shocks will have on the selected CT service(s). Depending on available infrastructure and modes of operation, the degree to which CT services will be impacted by a shock will vary. Electronic methods of payments are often severely impacted by a power outage, whereas direct over-the-counter services are more affected by damage to buildings and roads limiting staff access. Mobile CT services can continue despite physical damage as long as mobile networks function, but all types of CT services will be impacted if shocks hamper transport of cash to payout points for a prolonged period of time.

The assessment team may be able to complete this step based on secondary data sources, but it is preferable to verify the impact of various shocks with the FSPs themselves. For this reason, the primary data collection tools ([Annexes 1.1, 2.1](#) and [3.1](#)) includes specific questions to discuss with the selected FSP(s).

[Table 6](#) illustrates how the four shocks presented in [Action 2.1](#) may impact the continuity and scalability of the three main types of CT services (agent-assisted, card-based and mobile transfers) and the degree of impact the shocks can have on the related CT service. [Table 6](#) also includes references to relevant questions in [Annexes 1.1, 2.1](#) and [3.1](#). These references consist of a two-letter code representing the type of shock—**P** for physical infrastructure damage, **U** for utility disruption, **A** for damage to FSP assets, and **S** for loss of staff and skills (or **G** for generic consideration, in which case the code won't have a second letter)—and the impact of the shock — an **I** for impact or **S** for scale-up measure.

Codes are built as below:

**G** (general consideration - no second letter needed as presented in next bullet point) or **P** (physical damage)/  
**U** (utility service defunct) / **A** (loss of assets) / **S** (staff) - this refers to which element of the FSP the question focuses on.

**I** or **M** or **S** - this refers to whether the questions aims to identify an Impact, a Mitigation or Scale up measure.

Enumeration ( **1**, **2**, **3** ...) - this refers to question numbers.

[Table 6](#) references codes like **G-1**, **P-M-1**, **P-I-1**, **G-2**, **P-M-2**, **P-M-3**, etc.. that are also found for each question in the DCT.

If we decipher code **P-M-1**, it should read: "this is the first question (**1**) of the DCT that asks about a Mitigation measure (**M**) of the FSP has in place for Physical damage (**P**)."

## Step 2 - Identify the Likely Shocks and Impacts

Table 6 - Illustrative impacts of shocks on three CT services

Type of shock		Likely impact of shock		
		Agent-assisted CT delivery	Card-based CT delivery	Mobile CT delivery
<b>P</b> Physical infrastructure damage	<b>Buildings/equipment destroyed, damaged, unsafe</b> 	Permanent pay points (banks, MFIs, post offices) closed, risk of looting, long repair time	Permanent pay points, ATMs defunct, long repair time	Permanent cash-out points (buildings and equipment) defunct
	<b>Access by staff/agents/recipients to pay points blocked or restricted</b> 	No POS staff, verification systems and cash inaccessible	ATMs not restocked	No/few agents operating in area
	<b>Disruption to supplies of cash (as well as fuel, food, water, spare parts)</b>  	Lack of liquidity, staff relocated	No/low liquidity	No/few agents, no/low liquidity
<b>U</b> Utilities defunct	<b>Power outage, electronic equipment down</b>   	Automated back-office systems (computers, servers, databases) not functioning, no lighting, heating, A/C	Automated back-office systems, ATMs, card readers, POS terminals not functioning	Automated back-office and agent systems, including POS terminals, not functioning, no lighting, heating, A/C
	<b>Telephone landlines down (e.g. customer service hotlines)</b>   	Data transfer systems partially down, network communication down	Authentication based on SMS not functioning	No access to stores of value, data transfer systems/communications down
	<b>Internet down</b>    	Automated back-office systems/communications down, limited/no access to payment ledgers no/interrupted transmission of banking transactions	Electronic authentication not functioning, automated back-office systems/communications down, limited/no access to payment ledgers (magstripe cards at higher risk than smart cards)	Automated back-office systems possibly impacted (mobile CT systems generally functioning)

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## Step 2 - Identify the Likely Shocks and Impacts

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Type of shock	Likely impact of shock		
<b>Data systems/registers destroyed</b> G-5 A-I-1 A-I-2 A-I-3	No delayed verification of funds and user eligibility without paper-based/remote back-up systems	Delayed verification of funds and user eligibility in centralized/remote back-up systems	Delayed verification of funds and user eligibility in centralized/remote back-up systems
<b>MIS/ICT systems destroyed</b> G-5 A-I-3 A-I-4	CT services inaccessible no/delayed authentication of client IDs, inability to register new clients, no/limited transaction reporting	ATMs down, no/delayed authentication of user IDs, inability to issue/load new cards, limited transaction reporting	No access to accounts, no/delayed no/authentication of user IDs, inability to issue/load new wallets, limited transaction reporting
<b>Vehicles destroyed</b> A-I-5	Staff unable to travel to work, cash not restocked	ATMs not restocked	Cash not restocked
<b>Skilled CT staff lost/restricted access of staff to work</b> G-1 S-I-1 P-I-2	Decision makers, tellers not available	Decision makers not available	Decision makers, agents not available
<b>Support staff lost</b> G-1 S-I-2 P-I-2	No back-office processing, no access to cash, no/delayed reconciliation, reporting	ATMs unrepaired/not restocked, new card issuance/delivery delayed, reporting delayed	Cash not restocked, delayed reporting
<b>No additional staff to scale up CT services</b> G-1 S-I-1 S-S-1	Limited scale up (depending on size of network, time-consuming training of new/relocated staff)	Limited recipient training, delayed delivery of (remotely) issued/loaded cards	Limited agent/recipient training, delayed access to (remotely) opened/loaded wallets

Codes are built as below:

- G (general consideration - no second letter needed as presented in next bullet point) or P (physical damage)/
- U (utility service defunct) / A (loss of assets) / S (staff) - this refers to which element of the FSP the question focuses on.
- I or M or S - this refers to whether the questions aims to identify an Impact, a Mitigation or Scale up measure.
- Enumeration (1, 2, 3 ...) - this refers to question numbers.

## Step 2 - Identify the Likely Shocks and Impacts

### Action 2.3

Complete Sheet 1 in the Scoring Matrix



#### Sheet 1: Impact of Shocks and their Severity

As described above, the assessment team will determine which shocks are most relevant to the assessment: some or all can be selected. Different shocks will impact the ability of an FSP to continue to provide services or scale up to different degrees. Based on the review of secondary data sources and interviews with selected FSPs, the assessment team will assign a value (high, medium or low/none) to each shock in [Sheet 1](#) of either [Annex 1.2](#), [2.2](#) or [3.2](#) (dependent on the CT type assessed) to indicate its forecasted impact on the CT service (regardless of the FSP's mitigation capacity, which will be assessed in [Step 3](#)). The higher the value, the more disruptive the impact of the shock. The likelihood, severity and importance of each shock should be considered in a local context when assigning value.



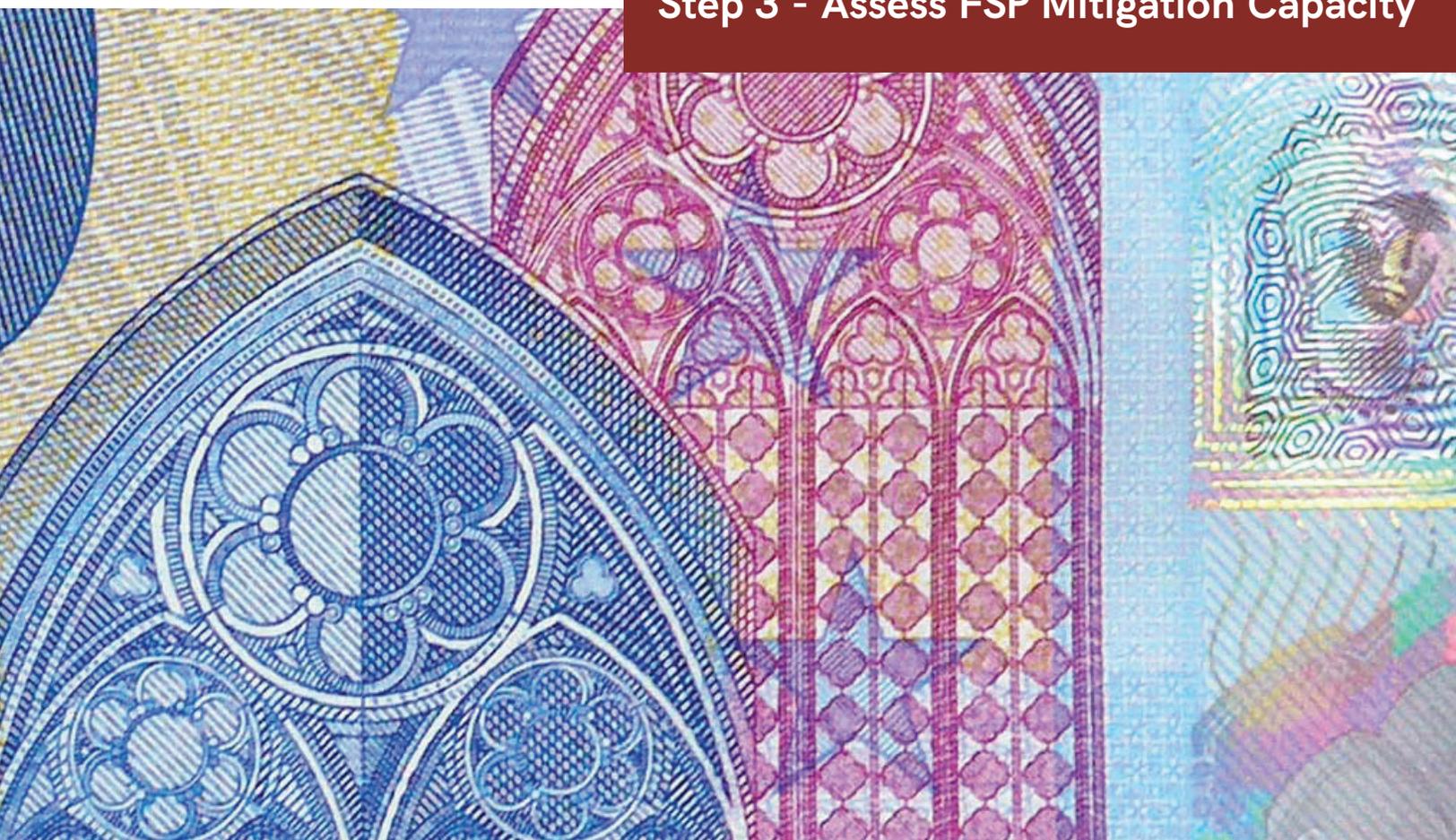
#### How to use Sheet 1:

The assessment team will then evaluate the severity of impact each shock would have on the relevant CT services assessed. In Sheet 1, each impact shock can be scored as follows:

Low	Medium	High
The shock will have no or negligible impact on the CT service and the FSP's mitigation capacity related to this shock, and will not be included in the resulting resilience assessment.	The shock will have a relative impact on the CT service and the FSP's mitigation capacity related to this shock, and will be evaluated in the assessment.	The shock will have a severe impact on the CT service and the FSP's mitigation capacity related to this shock, and will be evaluated in the assessment.



**Step 3 - Assess FSP Mitigation Capacity**



## Step 3 - Assess FSP Mitigation Capacity

### Action 3.1

#### Assess the Mitigation Measures in Place

Once the shock impacts have been assessed (with “high”, “medium” or “low” severity), the assessment team will identify the mitigation measures in place for each type of CT service. This should be done through secondary data review and collection of primary data from interviews with the FSP (using the data collection tools in [Annexes 1.1, 2.1](#) and [3.1](#)).

Mitigation measures increase the FSP’s capacity to withstand and overcome the impact of shocks on its operations. Possible mitigation measures, in line with the type and impact of shocks outlined in [Table 6](#), are presented below in [Table 7](#). These measures are necessarily indicative and may change with context. As such, the data collection tools use open-ended questions to allow assessors to capture a range of measures that may not be represented here.

[Table 7](#) includes references to DCT questions in [Annexes 1.1, 2.1](#) and [3.1](#). These references consist of a two-letter code composed of the type of shock—**P** for physical infrastructure damage, **U** for utility disruption, **A** for damage to FSP assets, and **S** for loss of staff and skills (or **G** for generic consideration, in which case the code won’t have a second letter)—plus an **I** for impact, an **M** for mitigation or **S** for scale-up measure.

Table 7 - Illustrative mitigation measures by shock impact for three primary CT services

		Agent-assisted CT delivery	Card-based CT delivery	Mobile CT delivery	
<span style="border: 1px solid red; border-radius: 50%; padding: 2px;">P</span> Physical infrastructure damage	<b>Impact</b>	<b>Mitigation measures</b>	<b>Mitigation measures</b>	<b>Mitigation measures</b>	
	<b>Buildings destroyed/damaged</b>	1) Access to liquidity from alternative sources and speed of replenishment G 1 P M 1  2) Interoperability of CT systems/platform P M 2  3) Alternative pay points for recipients G 1	1) Bulk or sequenced payments  2) Open/closed platform, interoperability  3) Alternative (temporary, mobile) pay points	1) ATM replenishment options  2) Open/closed platform, interoperable cards  3) Mobile/interoperable ATMs	1) Agent liquidity, bulk or sequenced payments  2) Open/closed platform, interoperable agents  3) Temporary wallets/CICO agents (e.g., clients upgraded to agents)
	<b>Access to pay points blocked/restricted</b>	1) Agent/platform interoperability P M 2  2) Establishment of alternative pay points P M 3	1) Direct clients to other cash-out points  2) Quickly establish temporary/mobile pay points	1) Cards interoperable with other ATMs  2) Mobile ATMs/alternative cash-out agents	1) CICO agents interoperable with other FSPs  2) Temporary wallets/CICO agents)

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Codes are built as below:

- Ⓒ (general consideration - no second letter needed as presented in next bullet point) or Ⓟ (physical damage)/
- Ⓢ (utility service defunct) / Ⓐ (loss of assets) / Ⓢ (staff) - this refers to which element of the FSP the question focuses on.
- Ⓛ or Ⓜ or Ⓢ - this refers to whether the questions aims to identify an Impact, a Mitigation or Scale up measure.

Enumeration ( 1, 2, 3 ...) - this refers to question numbers.

# Step 3 - Assess FSP Mitigation Capacity

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Impact	Mitigation measures	Agent-assisted CT delivery	Card-based CT delivery	Mobile CT delivery
<b>Disruptions to supply of cash, fuel, food/ water</b>  <span style="color: red; font-weight: bold; font-size: 1.2em;">P</span> Physical infrastructure damage	1) Volume of local stock of supplies, including cash ⓐ-3 ⓐ-1	1) Float/liquidity of outlets  2) Contingency plan in place  3) Clients redirected to other outlets	1) Float/replenishment of ATMs/POS agents  2) Contingency plan in place  3) Clients redirected to interoperable ATMs	1) Agent liquidity (local bulk float)  2) Contingency plan in place  3) Clients redirected to interoperable agents
	2) Contingency plan for restocking of cash/ supplies ⓐ-6 ⓐ-1			
	3) Size of FSP network/distance to nearest non-affected outlet ⓐ-1 ⓐ-3			

Codes are built as below:

- ⓐ (general consideration - no second letter needed as presented in next bullet point) or ⓐ (physical damage)/
- ⓐ (utility service defunct) / ⓐ (loss of assets) / ⓐ (staff) - this refers to which element of the FSP the question focuses on.
- ⓐ or ⓐ or ⓐ - this refers to whether the questions aims to identify an Impact, a Mitigation or Scale up measure.

Enumeration ( 1, 2, 3 ...) - this refers to question numbers.

## Step 3 - Assess FSP Mitigation Capacity

		Agent-assisted CT delivery	Card-based CT delivery	Mobile CT delivery
Impact	Mitigation measures			
<div style="display: flex; align-items: center;"> <div style="border: 1px solid red; border-radius: 50%; width: 20px; height: 20px; display: flex; align-items: center; justify-content: center; margin-right: 5px;">U</div> <div style="writing-mode: vertical-rl; transform: rotate(180deg); font-size: 8px; margin-right: 5px;">Utilities defunct</div> </div>	<b>Power Outage</b>	1) Local back-up power 2) Paper-based user registries 3) Procedures in place, failover sites 4) Procedures known to staff	1) Local back-ups, battery-powered card readers 2) Smart cards, offline registries/receipts 3) Remote card issuance/loading, failover sites, queuing of transactions 4) Procedures known to staff	1) Local back-ups, solar phone chargers 2) Offline registries and transaction receipts 3) Remote account opening, SLAs with MNOs, failover sites, queuing of transactions 4) Procedures known to staff
	1) Adequate local alternative power sources (e.g., generator, batteries, fuel)   2) Accessible back-up (paper) registries    3) Business contingency procedures/plan  4) Staff trained in contingency procedures 			
	<b>Telephone landlines</b>	1) SAT/mobile phones 2) Alternative strategy known to staff 3) Direct hotline for agents	1) SAT/mobile phones 2) Alternative strategy known to staff 3) Direct hotline for agents	1) SAT/mobile phones 2) Alternative strategy known to staff 3) Direct hotline for agents
	1) Alternative operations/communication channels    2) Contingency customer service complaints system     3) Business contingency procedures/plan    			

Codes are built as below:

-  (general consideration - no second letter needed as presented in next bullet point) or  (physical damage)/
-  (utility service defunct) /  (loss of assets) /  (staff) - this refers to which element of the FSP the question focuses on.
-  or  or  - this refers to whether the questions aims to identify an Impact, a Mitigation or Scale up measure.

Enumeration ( 1, 2, 3 ... ) - this refers to question numbers.

# Step 3 - Assess FSP Mitigation Capacity

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		Agent-assisted CT delivery	Card-based CT delivery	Mobile CT delivery
Impact	Mitigation measures			
<b>Mobile phone networks down</b>	<p>1) Alternative operations and communication channel</p> <p>Ⓢ-I-1 Ⓢ-I-3 Ⓢ-M-3 Ⓢ-M-4</p> <p>2) Contingency operational and communication plans not requiring mobiles</p> <p>Ⓢ-M-3 Ⓢ-M-4</p>	<p>1) SAT/landline phones</p> <p>2) Contingency communications plan known to staff</p>	<p>1) SAT/landline phones</p> <p>2) Contingency communications plan known to staff</p>	<p>1) Alternative operations and communications channels</p> <p>2) Contingency operational plans not requiring mobiles</p>
<b>Internet down</b>	<p>1) Alternative operations and communication channels</p> <p>Ⓢ-7 Ⓢ-I-1 Ⓢ-I-3 Ⓢ-M-1 Ⓢ-M-4</p> <p>2) Paper-based/offline back-up systems, registries/ledgers, receipts</p> <p>Ⓢ-M-1</p> <p>3) Alternative access for recipients to receipts/data/information</p> <p>Ⓢ-M-1</p> <p>4) Manual registration of new clients</p> <p>Ⓢ-S-1</p>	<p>1) Ability to operate without internet</p> <p>2) Offline back-up procedures, registries, ledgers</p> <p>3) Offline issuance of receipts</p> <p>4) Manual/remote ID/biometric client registration</p>	<p>1) Ability to operate without internet</p> <p>2) Offline back-up procedures, registries, ledgers</p> <p>3) Smartcards, offline issuance of receipts</p> <p>4) Manual/offline ID/biometric registration</p>	<p>1) Ability to operate without internet</p> <p>2) Offline back-up procedures, registries, ledgers</p> <p>3) Offline access for recipients to accounts info/receipts</p> <p>4) Manual/offline ID/biometric registration of new clients</p>

Ⓢ Utilities defunct

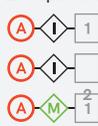
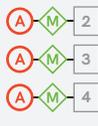
Codes are built as below:

Ⓢ (general consideration - no second letter needed as presented in next bullet point) or Ⓢ (physical damage)/

Ⓢ (utility service defunct) / Ⓢ (loss of assets) / Ⓢ (staff) - this refers to which element of the FSP the question focuses on.

Ⓢ or Ⓢ or Ⓢ - this refers to whether the questions aims to identify an Impact, a Mitigation or Scale up measure.

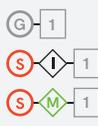
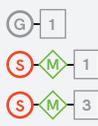
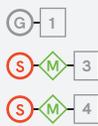
Enumeration ( 1, 2, 3 ... ) - this refers to question numbers.

		Agent-assisted CT delivery	Card-based CT delivery	Mobile CT delivery
Impact	Mitigation measures			
<p><b>Data systems/ registers destroyed</b></p>	<p>1) Off-site storage</p> 	<p>1) Off-site data storage</p> <p>2) Paper registries of clients and transactions</p> <p>3) Manual recording and reporting of transactions</p> <p>4) Manual authentication of recipients</p>	<p>1) Off-site data storage</p> <p>2) Smart cards/paper registers of card holders and balances</p> <p>3) Queuing/manual recording and reporting of transactions</p> <p>4) Manual authentication of recipients</p>	<p>1) Off-site data storage</p> <p>2) Paper registers of wallet owners, wallets residing on SIMs</p> <p>3) Queuing/manual receipting and reporting</p> <p>4) Manual authentication of recipients</p>
	<p>2) Paper-based back-ups</p> 			
	<p>3) Systems for manual recording and reporting of transactions</p> 			
	<p>4) Contingency plan for CT recipient identification/ authentication</p> 			
<p><b>MIS/ICT systems down</b></p>	<p>1) MIS disaster recovery/ contingency plans</p> 	<p>1) Contingency plan in place</p> <p>2) Remote/manual I.D. verification, single-factor authentication</p> <p>3) Staff able to implement contingency procedures</p>	<p>1) Contingency plan in place</p> <p>2) Remote/manual account registration, single-factor authentication</p> <p>3) Staff able to implement contingency procedures</p>	<p>1) Contingency plan in place</p> <p>2) Remote/manual account registration, multiple users per phone</p> <p>3) Staff able to implement contingency procedures</p>
	<p>2) Ability to manually register CT recipients and transactions</p> 			
	<p>3) Staff trained in contingency procedures</p> 			
<p><b>Vehicles destroyed, no transport</b></p>	<p>1) Staff with disbursement authority in affected area</p> 	<p>1) Local staff/agents with authority to disburse</p> <p>2) Alternative transport</p> <p>3) Back-up CIT services</p>	<p>1) Local staff/agents with authority to disburse</p> <p>2) Alternative transport</p> <p>3) Back-up CIT services</p>	<p>1) Local staff/agents with authority to disburse</p> <p>2) Alternative transport</p> <p>3) Back-up CIT services</p>
	<p>2) Access to alternative transport for staff/agents</p> 			
	<p>3) Access to alternative cash-in-transit services</p> 			

A  
Damage to FSP assets

Loss of staff and skills

S

		Agent-assisted CT delivery	Card-based CT delivery	Mobile CT delivery
Impact	Mitigation measures			
<b>Loss of skilled CT staff</b>	1) Local staff with disbursement authority 	1) Percent of local staff/agents with authority to disburse  2) Procedures documented for replacement staff  3) Fast access to trained replacement staff	1) Percent of local staff/agents with authority to disburse  2) Procedures documented for replacement staff  3) Fast access to trained replacement staff	1) Percent of local staff/agents with authority to disburse  2) Procedures documented for replacement staff  3) Fast access to trained replacement staff/agents
	2) Written manuals and procedures available for replacement staff   3) Access to back-up/ replacement staff plans in FSP network   4) Plans in place for remote serve to affected areas 	4) CT service management by other branches/switch to digital transfers	4) Remote CT service management (by other FSPs/POS agents)	4) Remote CT service management (by CICO agents)
<b>Loss of support staff</b>	1) Written manuals, back office, maintenance and procedures available for replacement staff   2) Timely access to replacement support staff   3) Plans in place to remotely service affected areas   4) Interoperability of CT systems/platform with other FSPs 	1) Procedures documented for replacement staff  2) Fast access to trained replacement staff  3) CT services managed by other branches/switch to digital transfers  4) CT services managed by other FSPs	1) Procedures documented for replacement staff  2) Fast access to trained replacement staff  3) CT services managed by other outlets/agents with card readers or POS  4) CT services managed by other FSPs	1) Procedures documented for replacement staff  2) Fast access to trained replacement staff  3) CT services managed by other outlets/agents  4) CT services managed by other FSPs

## Step 3 - Assess FSP Mitigation Capacity

<p><b>No additional staff to scale up CT services</b></p> <p><b>S</b></p> <p>Loss of staff and skills</p>	<p>1) Ability to draw on FSP network to relocate staff from other branches</p> <p>G 1</p> <p>S M 3</p>	<p>1) Ability to draw on FSP network to relocate staff from other branches</p> <p>2) Fast recruitment/training of new/local staff</p> <p>3) Transition of normal users to cash-out agents</p> <p>4) CT services managed remotely</p>	<p>1) Ability to draw on FSP network to relocate staff from other branches</p> <p>2) Fast recruitment/training of new/local staff</p> <p>3) Transition of normal users to POS agents</p> <p>4) CT services managed remotely</p>	<p>1) Ability to draw on FSP network to relocate staff from other branches</p> <p>2) Fast recruitment/training of new/local staff</p> <p>3) Transition of normal users to agents</p> <p>4) CT services managed remotely</p>
	<p>2) Timely recruitment/training of new/local staff</p> <p>S M 3</p> <p>S S 1</p>			
	<p>3) Transition of normal users to agents</p> <p>S M 1</p> <p>P M 3</p>			
	<p>4) Plans in place to remotely service affected areas</p> <p>G 1</p> <p>S M 4</p>			

Codes are built as below:

G (general consideration - no second letter needed as presented in next bullet point) or P (physical damage)/

U (utility service defunct) / A (loss of assets) / S (staff) - this refers to which element of the FSP the question focuses on.

↓ or M or S - this refers to whether the questions aims to identify an Impact, a Mitigation or Scale up measure.

Enumeration ( 1, 2, 3 ...) - this refers to question numbers.

### Action 3.2

#### Assess the Effectiveness of the Mitigation Measures in Place

Whereas the assessment team might be able to determine the mitigation measures in place at each FSP from secondary data sources (e.g., FSP assessments, contractual agreements, etc.), this step—the assessment of the effectiveness of these measures—requires visits to and interviews with officials of the selected FSPs.

Based on the background documentation and interviews with representatives of the FSP, the assessment team will complete [Sheet 2](#), filling in the mitigation measures and their observed effectiveness. A few of the mitigation measures are specifically formulated to capture an FSP's ability not only to continue business, but also to scale up in response to a surge in demand during a forecasted crisis, if implemented effectively. These measures are coded in the DCT (and referenced in [Table 7](#) above) with an S. For all the mitigation measures, the assessment team can assign one of the following scores: absent, low, medium, high and excellent.

## Step 3 - Assess FSP Mitigation Capacity

### Action 3.3:

Complete Sheet 2 in the Scoring Matrix



Sheet 2: FSP Mitigation Capacity (Measures and Effectiveness)



#### How to use Sheet 2:

Each of the shocks scored as "medium" or "high" impact in [Sheet 1](#)<sup>19</sup> will automatically switch each of the CT type-specific matrices green ([Annex 1.2, 2.2](#) and [3.2](#)) in [Sheet 2](#). For each of these, four typical mitigation measures (indicators) are listed in the indicator column in [Sheet 2](#). The comments column allows the assessment team to clarify or add identified mitigation measures different from the typical indicators.

The assessment team will score the effectiveness of the listed mitigation measures for the selected shock impacts (green cells) by assigning one of the following scores to each indicator:

Absent	Low	Medium	High	Excellent
The FSP <b>does not have any capacity</b> to mitigate the shock with this measure.	The FSP <b>has weak capacity</b> to mitigate the shock with this measure.	The FSP <b>has a moderate capacity</b> to mitigate the shock with this measure.	The FSP <b>has a strong capacity</b> to mitigate the shock with this measure.	The FSP <b>has such a strong mitigation measure in place</b> that it is likely to scale up its cash transfer service provider to respond to increased demand during or immediately after a crisis.

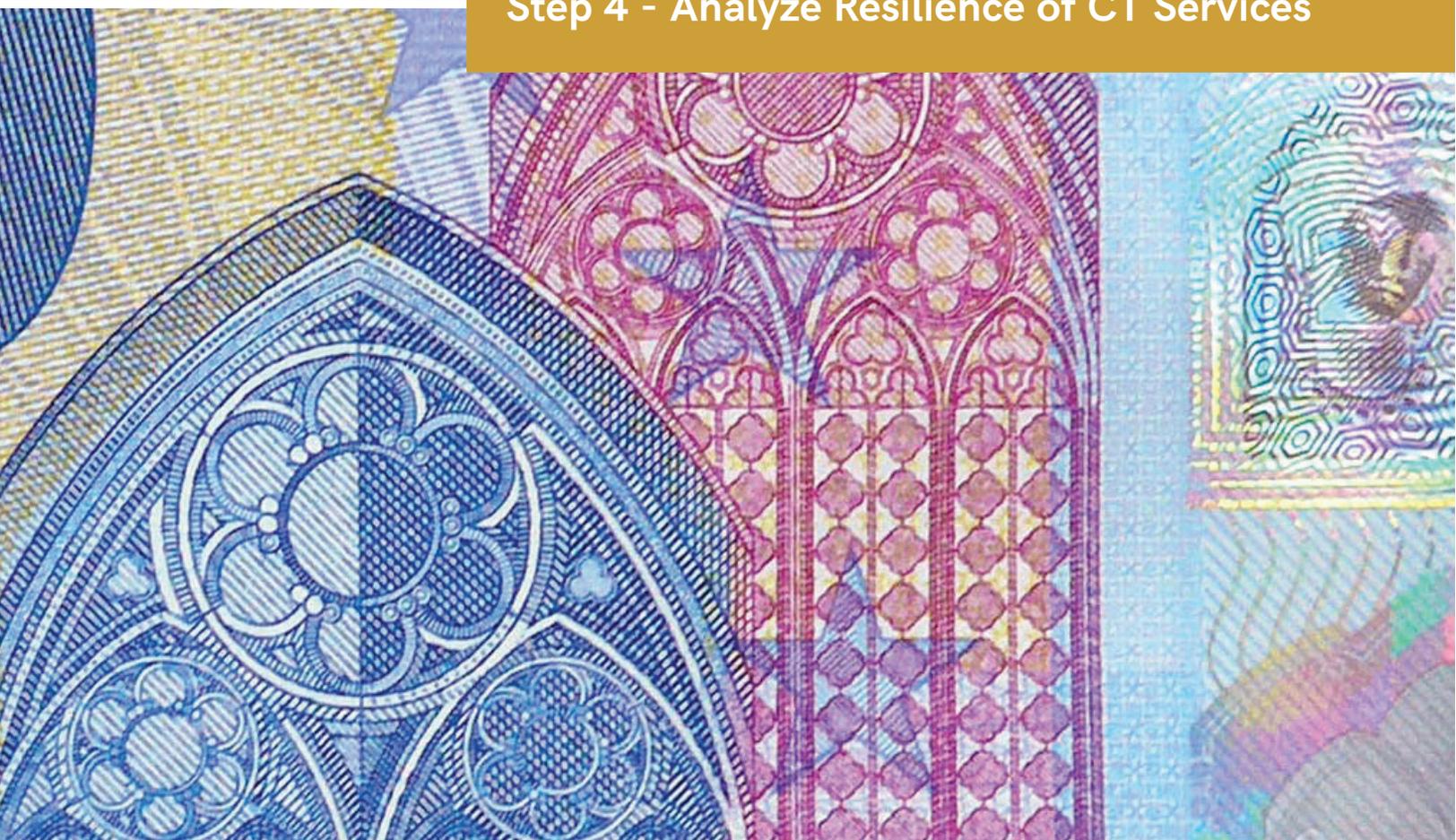
At times, having one mitigation measure (A) in place makes an additional mitigation measure (B) unnecessary. The score **Ignore** enables the assessment team to determine that, due to the presence of a mitigation A, the absence of mitigation B should not bring down the overall resilience score of the FSP's cash transfer service.

In completing the data collection, the assessment team should compare the scoring with the responses obtained from the FSPs to check for any discrepancies. Some FSPs may underestimate impact or overestimate mitigation capacity. As such, the assessment team should reconcile their findings with that of the FSP as best as possible. With this action, the data compilation exercise will be complete, and the assessment team can review the results by analyzing the CT resilience scoring matrix ([Sheet 3](#)).

<sup>19</sup> Shocks assessed to have no or low impact will turn red in worksheet 2. This indicates that they are not selected and mitigation against these shocks are not included in the resilience score in worksheet 3.



**Step 4 - Analyze Resilience of CT Services**



# Step 4 - Analyze Resilience of CT Services

## Action 4.1: Review the Generated Resilience Score by CT Service (Sheet 3)

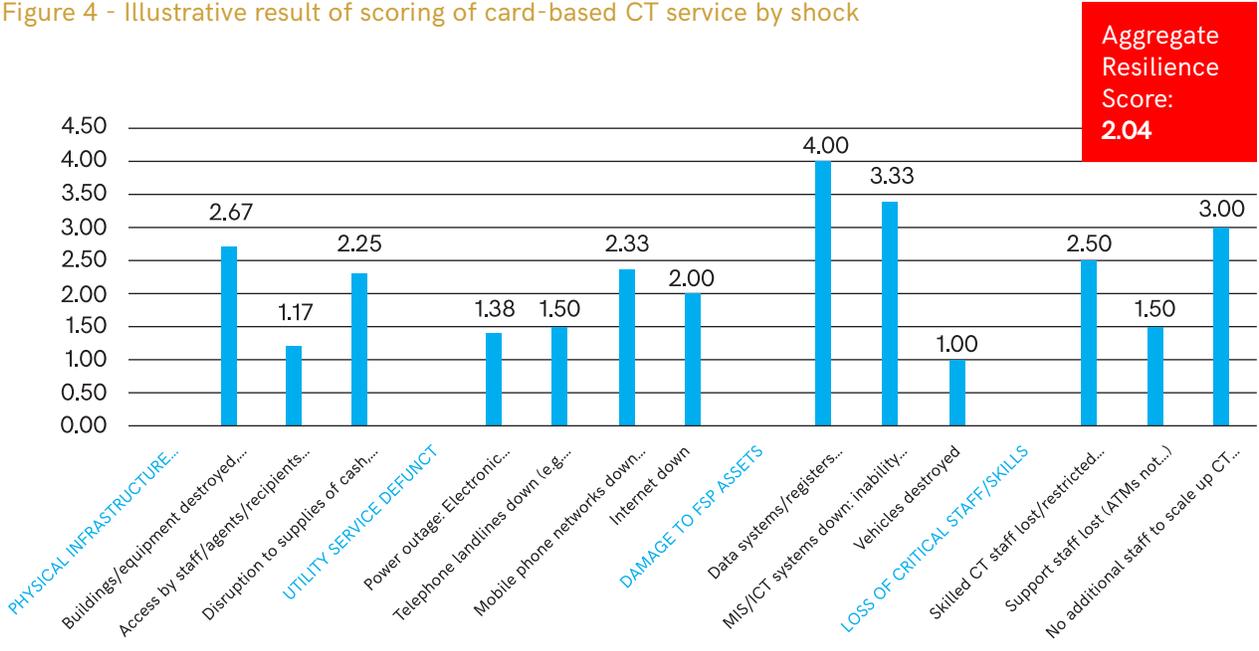
Once the risk and mitigation data has been compiled (Sheets 1 and 2) and cross-checked with the FSP, the CTRT automatically calculates an aggregate resilience score for the assessed CT service (Sheet 3 of Annexes 1.2, 2.2 and 3.2). The aggregate score will indicate the overall level of resilience of the FSP's CT service as per Figure 3.

Figure 3 - Range of resilience scores

CT Service Resilience Score	Mitigation Capacity Analysis Framework
<b>Above 4</b>	<b>High:</b> The CT service is likely to continue and can scale up despite the impact of the crisis.
<b>2-4</b>	<b>Good:</b> The CT service is likely to continue at the same level despite the impact of the crisis.
<b>1-2</b>	<b>Weak:</b> The CT service is likely to continue at a lower level due to the impact of the crisis.
<b>0-1</b>	<b>Poor:</b> The CT service is likely to discontinue due to the impact of the crisis.

In addition to generating the overall aggregate score, Sheet 3 breaks down mitigation capacity scores by shock (medium or high impact on the CT service) and presents these scores in a graphic form, as illustrated in Figure 4.

Figure 4 - Illustrative result of scoring of card-based CT service by shock



## Step 4 - Analyze Resilience of CT Services

The example above illustrates an aggregate score of **2.04** for the card-based CT service: the service would have a “good” mitigation capacity and could be expected to continue at the same level despite the impact of the crisis.

### Action 4.2

#### Analysing the Resilience Score to Inform CT/FSP Selection

The assessment team should now meet to review the summary resilience score ([Sheet 3](#)) for each CT service in order to determine which FSP and what type CT service would provide the best solution for the forecasted crisis.

Generally, humanitarian actors should favor cash transfer services that have the best value for money (cost effectiveness) and that provide:

1. **Delivery** on a large scale **during/immediately** after the crisis;
2. **Flexibility** to adjust payment amounts and timings in response to changing circumstances;
3. **Resilience** to continue delivery in the face of the disruption caused by emergencies.

Typically, the size and flexibility of FSPs are determined in earlier FSP assessments, but the CTRT DCT can verify these aspects (DCT Questions   to , relate to size, volume and experience of FSPs, whereas Questions ,  explore flexibility). The aggregate resilience score achieved by each FSP's CT service assessed in [Sheet 3](#) complement existing FSP assessments. It focuses on resilience to help guide the selection of the CT service offered by several FSPs, and to help determine which prepositioned agreements to activate in a given crisis scenario.

Ideally, humanitarian actors want to partner with FSPs that are, at a minimum, able continue cash transfers at pre-crisis levels after a shock (i.e., those that achieve an aggregate resilience score of 2 or higher, “good” or “high” in [Sheet 3](#)), as there is no one “most resilient CT service” for all rapid onset crises. However, the aggregate resilience score should not be the only determinant. The assessment team should also review the disaggregated scores, presented in a graph in [Sheet 3](#), looking for low shock-specific resilience scores for high-impact shocks, which may indicate weak points or “red flags” in the CT type or FSP selection process.

#### Key points for interpreting results:

##### Damage to physical infrastructure

The key indicator of resilience to shocks affecting existing physical infrastructure is **flexibility** to continue service delivery in other ways.

- **FSPs that have or are part of a large network (many branches, agents or CT types) are likely to score higher on these indicators**, as they have better access to additional resources (remote back-up systems, replacement equipment and replacement staff) to deploy in case of damage to the physical infrastructure. Large network FSPs also typically present more delivery alternatives, especially if their systems are open and interoperable, and they can manage these delivery systems remotely.
- However, even if account management systems can continue, larger network providers will face difficulties restocking local cash-out points if access to an area is blocked. Smaller (and typically more informal) **FSPs with limited infrastructure (merchants and hawalas) that operate cash transfers within the local markets of crisis-affected areas may have an advantage** in terms of cash-flow resilience (as their cash float is replenished from local sources), even if they may score lower on contingency planning indicators such as written documentation and options to replace staff.

## Step 4 - Analyze Resilience of CT Services

### Defunct utilities (U)

All CT services to some extent are reliant on power and communications networks, and the key resilience indicator with regard to shocks affecting utilities is the **availability and run time of back-up systems**.

- **Formal FSPs that are part of large networks typically are fully automated, rendering them more vulnerable to power cuts or downed communication networks.** At the same time, **they generally have stronger mitigation measures** in place to deal with these disruptions (i.e., back-up generators with fuel stocks and the ability to switch to alternative communications channels). That said, even back-up infrastructure can fail if the FSP's contingency plans are not well-elaborated or staff is not trained to implement them ( (U) (M) 4 ). **Conversely, less formal FSPs with paper-based accounts and management systems and local staff who can more easily authenticate local cash transfer recipients may be better able to continue operations without public utilities**, even if they score lower on mitigation measures such as back-up infrastructure and written contingency documentation.
- The flexibility of FSPs to switch to alternative delivery systems (interoperability) increases their mitigation capacity against utility shocks as well. For example, an FSP may have good mitigation measures in place ("medium" or "high") to deal with incapacitated mobile networks in terms of a written contingency plan, trained staff, and alternative communication channels with recipients, yet have no ability to deliver cash on a different platform. Unless mobile networks are rapidly restored, those measures would not fully mitigate the shock. However, **evidence from past emergencies tentatively suggests that mobile CT services are likely to be the easiest to resume after a shock affecting utilities and physical infrastructure.**<sup>20</sup> Mobile CT services often are backed by MNOs with strong contingency plans to bring in temporary masts equipped with antennae and generators, and/or reroute connections to undamaged masts (DCT, (G) 6 and (U) (M) 3 ).
- The degree to which FSPs are able to communicate with agents and clients during and after a crisis to explain delays or temporary system failures is crucial for their legitimacy in the longer run (client recruitment and loyalty). Dissatisfaction among recipients can easily spill over to the humanitarian agency partner. For these reasons, the CTRT includes indicators to explore the strength of contingency communication strategies ( (G) 7 , (U) (M) 3 ).

### Damage to FSP assets (A)

As with utility shocks, the key resilience factor in crises impacting internal systems and assets is **back-up or contingency plans** to cope with systems failure (DCT, (G) 5 ).

- **Large network FSPs would typically have strong mitigation measures for system failures**, but even with contingency plans in place, few banks can manage accounts for their clients if their MIS is down, and they may not have or be able to implement paper-based systems. Despite a high overall resilience score and effective mitigation measures (e.g., flexibility, alternatives) for continuation of services to existing clients, formal FSPs may score low on their ability to register and authenticate new clients during an emergency, due to external know-your-customer (KYC) regulations<sup>21</sup> and internal client verification requirements.

<sup>20</sup> In the aftermath of the Pacific tsunami and after the earthquake in Bam in Iran, for example, mobile operators were able to provide a service within 1-5 days. CALP (2010).

<sup>21</sup> [http://www.actionagainsthunger.org/sites/default/files/publications/Delivering\\_Money-Cash\\_Transfer\\_Mechanisms\\_in\\_Emergencies\\_03.2010.pdf](http://www.actionagainsthunger.org/sites/default/files/publications/Delivering_Money-Cash_Transfer_Mechanisms_in_Emergencies_03.2010.pdf)

## Step 4 - Analyze Resilience of CT Services

- Smaller, less-regulated and less-automated microfinance institutions, remittance and payment providers, and merchants may operate better during crises using paper-based or alternative knowledge systems to identify and authenticate users, and by employing local staff and more flexible procedures. **However, their transaction reporting and recording systems may not meet the requirements of humanitarian agencies, and they might not have the resources to scale up.**

### Loss of critical staff and skills (S)

The key resilience factor in crises impacting staff is the *effectiveness of substitution*.

- **Formal FSPs affiliated with larger networks inherently have better access to replacement staff from outside the crisis-affected area**, and typically score higher than smaller, less formal FSPs on documentation of processes to enable replacement staff. However, replacements may find it challenging to reach the affected area, see P above. Networked FSPs often offer all three types of CT services from branches, ATMs and mobile platforms linked to a large number of agents, and generally have strong service-level agreements in place ((G-6)) so that agents in an affected area can continue operations as long as cash reserves are replenished. Some FSPs may also have the ability to transfer back-office operations to nearby unaffected outlets, and/or give existing clients “agent” status ((S-M-4)) to ensure continuation of services.
- **FSPs with interoperable platforms and agents, as well as smaller and less formal local cash transfer providers, may have an advantage in ensuring cash flow for a longer time** (see P above), even if the latter may not score high on documented procedures. While the ability of small, local CT providers to replace key staff typically is limited, their systems are often less complex and thus easier for new staff (colleagues and even family members or neighbors) to learn.
- Cash transfer partnerships with commercial banks and other regulated FSPs have clear advantages for large-scale programs (with a high number of recipients) where automation and strong financial controls are necessary. Some offer all three types of CT services (branches, ATMs and mobile systems) linked to a network of agents, and others will have interoperable delivery systems. **Both of these characteristics will typically result in a higher overall score on shock resilience. But there may be weaknesses in their coping mechanisms which the CTRT can help to identify.** For example, they may be so automated and reliant on public utilities (power, telecommunication) that they cannot cope for long without this infrastructure. While most small and/or less formal FSPs may obtain a lower aggregate resilience, the CTRT should help identify aspects of cash delivery (e.g., local replenishable cash flow, knowledge of recipients for easier authentication, etc.) where these FSPs have an advantage.
- Although not addressed specifically in the CTRT, **the motivation of potential FSP partners to embrace humanitarian cash transfers can also influence their resilience.** FSPs with strong social missions are more likely to stay with their clients during crisis (and serve new clients identified by humanitarian organizations), whereas the commercial considerations of large network, formal FSPs may lead them to temporarily stop services in a crisis-affected area.

## Step 4 - Analyze Resilience of CT Services

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### Other generic guidance

- When there is choice of partners, it may be advantageous to pre-position agreements with smaller, less formal FSPs that can resume services quickly. These FSPs may have less capacity to scale up, but could offer advantages over more formal FSPs with fully automated systems that take longer to resume services. **A CT service that fares better against shocks might be preferable even if it is delivered by FSPs with comparatively fewer mitigation capacities.**
- The CTRT aims to help agencies identify the “best fit” CT service provider among those available. In addition to presenting an overall resilience score, the analysis of the mitigation capacities of FSPs against the shocks most likely to be severe **can serve to identify specific weaknesses or “red flags” in an FSP.** Such weaknesses can then be specifically addressed in the partnership contracts or service-level agreements with FSPs. Sharing the results of the resilience scoring with the assessed FSPs can help them address such weaknesses in their internal contingency planning.
- Of all three types of CT services, direct and OTC transfers that do not necessarily require recipients to open an account are fast, convenient and widely used. **They are a good option in markets where regulatory issues may inhibit the development of mobile banking;** however, they do rely on physical infrastructure, which may be disrupted during and after a crisis. **Digital financial tools such as cards or mobile-based money transfers hold promise to improve the delivery of cash during humanitarian crises at reduced costs for management and security.** Compared to in-kind aid, they provide greater control for beneficiaries on how and when they use their money. That said, they still require pay-point infrastructure such as agents, merchants and/or ATMs. **Accounts-based digital cash transfers offer the potential for increased financial inclusion for aid recipients,** as the opening and usage of accounts help recipients build a banking track record and enable FSPs to deliver additional financial products to them as clients. However, the capacity and interest of cash recipients in using (digital) accounts varies greatly across contexts.
- It is fully acknowledged that humanitarian actors may have a limited number of FSPs to choose from, especially in remote or sparsely populated areas of forecasted crisis. Further, not all FSPs that are operating in such areas may be interested in providing humanitarian cash transfers. **It is not advisable to introduce a new and untested CT service in an emergency,** so the assessment team must work with the alternatives available.

### Action 4.3

#### Share the Findings with Assessed FSPs and other Stakeholders

Documenting and communicating CTRT findings is critical for their uptake. Within no more than 10 days of completion of the exercise, the assessment team should finalize a report that presents the key findings and conclusions of the assessment.

The results of the CTRT should be shared with the assessed FSPs to inform them of potential vulnerabilities. The report can also inform business continuity planning and disaster mitigation efforts with a view to strengthening the resilience of CT services. Toward this end, the Guidance recommends an hour of discussion following the sharing of the report.

Similarly, the findings should be shared with the in-country cash working group whenever possible. Assessment teams may also want to present the tool and the methodology to encourage its uptake and roll out, possibly as a multiagency exercise.

## List of Annexes

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- **Annex 1—Agent-assisted Cash Transfers**

- Annex 1.1—Agent-Assisted Cash Transfers—Data Collection Tool

- Annex 1.2—Agent-Assisted Cash Transfers—Scoring matrix

- **Annex 2—Card-based Cash Transfers**

- Annex 2.1—Card-based Cash Transfers—Data collection tool

- Annex 2.2—Card-based Cash Transfers—Scoring matrix

- **Annex 3—Mobile-based Cash Transfers**

- Annex 3.1—Mobile-Based Cash Transfers—Data Collection Tool

- Annex 3.2—Mobile-Based Cash Transfers—Scoring Matrix

