

Assess financial service providers' capacity checklist

This set of questions is to guide your interviews with representatives of financial service providers. Previous discussions with the affected communities (tools 2.2.1.1 and 2.2.1.2) will have helped you to identify the service providers accessed by them.

The questions suggested are broad and should be adapted to the local context. The information gathered from different service providers can be organized in a spreadsheet (see mapping financial service providers tool) that allows for an overview of the service providers operating in the affected area, their distribution and their capacity to reach the affected population within the required timeframe. This will help decision-making during the response analysis process. More detailed questionnaires to help you narrow down and select appropriate implementing partners are provided in Module 4, Step 3.

SERVICES PROVIDED AND COVERAGE

- What cash transfer services do you offer?
- Which geographical areas do these services cover?
- How many agents/outlets/branches do you have and where are they located?
- Do your agents have any formal training?
- What is the coverage of remote locations in the affected areas and how does it work (agents, physical transport of cash, etc.)?
- Which type of and how many customers do these services reach?
- Has the shock affected your capacity to offer cash transfer services in the shock-affected areas? How?

COSTS

- What are the costs associated with cash transfer services (fixed costs, transaction fees, other fees, insurance, etc.)?
- Would these costs be different if these services were to be offered in remote areas?
- What cost savings per transaction do you offer for larger sums or higher numbers of payment recipients?

EXPERIENCE AND CAPACITY

- Have you ever worked in partnership with humanitarian actors or the government to offer cash transfer services to shock-affected or vulnerable populations? If yes, please describe your experience.
- What is your capacity to expand the cash transfer services to (xxx) beneficiaries in the shock-affected areas within the established timeframe (number of days, weeks)?
- Do you have enough liquidity to deliver cash to (xxx) beneficiaries within the established timeframe (number of days or weeks)?
- What would affect your liquidity in a post-shock situation and how would you overcome these issues?

- Would any support (financial, human resources, hardware, etc.) be needed to enable this? If so, what kind of support?
 - What is your capacity to provide technical support (hotline, staff, etc.)?
 - What documents (ID cards) and skills (literacy, familiarity with technology) are needed from customers to enable cash disbursement?
-

LEGAL REQUIREMENTS AND SECURITY

- What is your financial legal status?
- What are the national laws and government policies regulating cash transfer services?
- What security measures would you be able to put in place to ensure customer safety in remote areas?