Improving
Cash-Based Interventions (CBIs)
and the RFP process

Contents

Acknowledgement

Section 1
Cash Based Interventions:
An Overview

Introduction to Cash Based Interventions (CBIs)

Development organizations have vastly expanded the use of cash based interventions to assist target populations around the world. The term Cash Based Interventions is often used interchangeably with Cash Transfer Programs and Cash Based Transfers.

> **The opportunity now exists to improve the efficacy, cost efficiency, security and flexibility of those programs by rethinking how private sector partners are identified and selected.**

Over the last two decades, governments as well as humanitarian and relief organizations have dramatically expanded the use of cash and cash equivalent transfers to combat poverty, improve health outcomes and expand access to basic goods and services.[1] Both academic research and on-the-ground experience have demonstrated that **cash, in all its forms, when used properly, can provide quicker, cheaper, and more flexible assistance**, whether in the context of enhancing the long-term economic development of a region or rapidly responding to a natural disaster.[2]

While the value of cash based interventions is undisputed, there have been increasing efforts to digitize cash transfers to avoid risks and increase efficiency. The need for more security, transparency and accountability, as well as concerns about liquidity and staff costs, are among the drivers of this trend.[3]

Selecting service providers for digital CBIs has proved to be **a difficult and complicated process for implementing organizations and technology partners alike**. In our experience, and in the experience of other e-transfer providers[4] , CBI tenders have a high rate of non-response from bidders. Often providers are not aware of relevant tender proceedings, while at other times tenders prove too difficult to respond to.

The goal of this document is to provide you with tools and guidelines for the design and implementation of CBIs through the choice of implementing partners, contractors and technology.

Who can benefit from this report?

Program managers, purchasing departments & organization personnel responsible for drafting, issuing and reviewing requests for proposals for assistance with CBIs

- Reviewing different operational components of CBIs
- Deciding on what types of service providers they may need
- Writing and issuing RFPs, EOIs and RFIs

Donors, alliances and cash working groups

- Understanding current gaps and opportunities for reimagining the structure of private-sector engagement
- Revising requirements imposed on implementing partners
- Encouraging interoperability
- Determining how to elicit responses from top technical partners

Technology providers, vendors & FSPs

- Learning what complementing services are required for CBIs
- Determining how to better pre-position consortia to respond to CBI tenders.

Cash Based Intervention process

The typical CBI operates in 6 stages:

Beneficiary Enrolment

Beneficiaries are identified and their personal information is collected. If a mobile money wallet or bank account is being used, relevant account information is recorded. If beneficiaries are not already enrolled with provider(s), they must be registered and distributed with prerequisite hardware (e.g. SIM card or smart card).

Data Management

Data management is dependent on program requirements. It involves storing and managing ethnographic or needs data about beneficiaries. e.g. adding and removing beneficiaries, reviewing beneficiary data, marking beneficiaries as eligible for additional assistance, updating eligibility, etc.

Payment Transfers

Transfers include all stages of generating, sending and reconciling transfer data. Some programs may send just one flat transfer, other programs may have follow-up transfers, other programs may generate different amounts based on needs assessment per recipient. After transfers are generated for each beneficiary, instructions need to be sent to the Financial Service Provider (FSP) or aggregator to execute transactions.

Cashout and Transacting at Merchants

Merchant transacting and / or cashout requires that Financial Service Providers have agents in the correct locations and have enough liquidity. If beneficiaries are new to the FSP system, they need to be taught how to use the tools. Additionally, staff should be on hand to help solve any beneficiary problems.

Follow-up

During and after cash-based interventions, it is important to follow up with beneficiaries to monitor impact and effectiveness. This is part of the Monitoring, Evaluation, Accountability and Learning (MEAL) model. Beneficiary information is collected and fed back into the system.

Reporting

The status of all individual transactions needs to be reconciled against the intended transfer list - to identify any missed or failed transfers. A transfer history needs to be stored per local and international regulations (usually 7 years). Donors and other interested parties require financial and program reporting. This information is usually collated from multiple sources and reported per recipient specifications.

Section 2
Creating a Successful
Cash Based Intervention

Developing a Cash Based Intervention Program

A number of tasks, assessments and decisions need to be made before implementing cash payments. UN agencies, NGOs and organizations like The Cash Learning Partnership (CaLP) have published resources to help with these steps.However, there is a lack of resources around procuring technology providers.

Some beneficiaries may be without mobile phones - however, basic handsets that can support mobile money transactions are fairly cheap. It is possible to get such handsets for $30 or less. If International Development Organisations wish to be more organised, then they can bulk negotiate with suppliers for much lower prices. These can then be distributed to beneficiaries and the risk of beneficiaries sharing mobile phones can be eliminated.

The end objective should not just be about delivering funds to beneficiaries, but rather it should be about enabling financial inclusion as well. International Development Organisations should spend more time with partners looking at how a financial inclusion ecosystem can be built or enhanced. Current RFP structures tend to push responders towards focusing on getting funds to wallets with financial inclusion becoming an after-thought.

Checklist

- ☐ Identifying needs
- ☐ Identifying donors
- ☐ Evaluating if cash is appropriate
- ☐ Understanding what program type is appropriate (e.g. unconditional cash, conditional cash, cash for work, salaries for healthcare workers etc.)
- ☐ Conducting market assessment
- ☐ Evaluating the security landscape
- ☐ Analysing governance and social dynamics
- ☐ Identifying what CBI modality is appropriate (e.g. cash in hand, bank accounts, e-money, e-vouchers, paper vouchers, prepaid cards, limited prepaid cards, etc.)
- ☐ Defining the program logic (e.g. beneficiary acriteria, how transfer values will be calculated, what follow up surveys are required, etc.)
- ☐ Geographic and beneficiary targeting
- ☐ Engaging the community
- ☐ Selecting the beneficiaries
- ☐ Procuring the Technology and Operational providers

A list of resources for implementing CBIs is available in Appendix D

Selecting the right partners

Technology Partners

Cash Based Interventions are increasingly digitized. There are several types of technology providers who can support CBIs – each program is structured differently.

Some programs use a single technology partner – the Financial Service Provider. The rest of the steps are completed using manual entry, spreadsheets and email. Other programs engage a full suite of technology partners connected via API.

To minimize risks and costs and maximize efficiency, the best programs have straight-through processing and require limited human intervention.

Where possible, International Development Organisations should take a strategic approach covering multiple countries as that will likely result in an improved collaboration and much better solutions from FSPs - rather than single country RFPs with only short timeframes for a response.

Technical partners can be categorized broadly as providing 6 services. Some of these services overlap with the 6 CBI stages while others may span 2 or more stages. Advice on engaging with multiple partners is discussed later in this report.

> **Lists of potential partners are included in Appendix C. These lists should be taken as illustrative and not an endorsement of any providers nor is omission of a provider meant to discourage its use. These lists are not exhaustive.**

Services Required

Data Collection

Data collection software is used by field operations to collect beneficiary data either upon enrolment or follow-up. Latest systems often include biometric data for a more secure form of identification, verification and authentication. That data is then either downloaded into a spreadsheet or transmitted via API to a beneficiary management system. (API Integration refers to the seamless connectivity that allows organizations to automate business processes, and enhance the sharing of data between various systems.)

Beneficiary Management

Beneficiary management software stores data that is either directly keyed in or imported from a spreadsheet or via API from data collection software. That data can then be viewed, sorted, modified and exported by program staff.

Payment Transfer Management

Transfer software is used to create payment files that can be sent on to FSPs. Program staff can create transfers based on beneficiary data and program type. Once payments are sent, their status can be fed back into the transfer management system, allowing program staff to take appropriate action.

That file is then either downloaded and manually uploaded into the FSP system or sent through via API (the preferred method.)

Aggregator

An aggregator allows a CBI program to have a single integration or process that is able to pay out into multiple Financial Service Providers (FSPs) and to multiple countries. As an example, in a country like The Democratic Republic of Congo, there are 3 major mobile money providers (Vodacom, Airtel and Orange.) A FSP aggregator would allow a program to send a single payment instruction that transfers funds to beneficiaries registered with any provider in DRC. An aggregator also enables a streamlined contracting process and standardised reporting that can make reconciliation easier.

Last Mile Financial Service Provider

A Financial Service Provider delivers funds directly to beneficiaries. Types of last-mile delivery solutions include:

Mobile Money/e-money   **Bank**   **Cash Pickup**

Prepaid card   **Vouchers**

The technical component of these providers includes the ability to upload transfer information via a portal or API connection and then feeding back the transfer status via a spreadsheet or API.

Reporting Software

Reporting software reads information from other systems (usually beneficiary management and transfers management) and creates a report that can be used by program staff. With the large amount of data that these programs generate, and the complex nature of donor reporting the effort involved in generating reports is often underestimated.

Many beneficiary management or transfer management systems will build reporting into their offering using a 3rd party solution.

Operational Partners

The previously described technical infrastructure is an important framework for the program. There is also a significant operational component to Cash Based Interventions. Data must be collected from beneficiaries and entered into a data collection system and beneficiaries need to be taught how to use any platform and tools.

It is easy to underestimate the importance of coordinating between program staff and the FSP. Even if the program staff contract through an aggregator or beneficiary management/transfer management partner, the program staff should also have a warm relationship with the last mile FSP. They are best suited to coordinate cashout and beneficiary enrolment. However, that does not mean that a direct contracting relationship with an FSP is always preferred-straight-through processing and technical integrations add significant benefits to programs.

Program Staff

Program staff work across the program lifecycle to enrol beneficiaries, manage beneficiary issues, follow up with beneficiaries and generally coordinate with all partners. They may be heavily involved in enrolling beneficiaries with FSPs where those beneficiaries are not already registered. They may also have to help beneficiaries solve any transfer or cash-out issues with the FSP.

They should coordinate with the last mile FSP staff to ensure that beneficiaries can cash out and that all agents are in place as needed.

Last-mile financial service provider

Financial service providers help program staff to enrol beneficiaries in their systems. They also help coordinate liquidity and agents for any cashout activities.
FSP staff are also responsible for tracking down any payment issues and helping to resolve any beneficiaries' problems.

Aggregator

The aggregator is responsible for setting up and maintaining direct integrations with last-mile FSPs, and their strengths are in their ability to interface with multiple local FSPs in multiple countries.. They ensure that the payment instructions get to the FSP and can automate an end to end process from ERP systems to beneficiary wallets. If payment issues arise, they can work with the FSP to solve them.

Common pitfalls with CBI Requests for Proposals

> We analysed 31 Requests for Proposals (RFPs), Requests for Information (RFIs) and Expressions of Interest (EOIs) (collectively, "tenders") for CBIs issued over the previous four years.

These tenders referred to programs with modalities that include:

Physical Cash Disbursements

Mobile Money Transfers

Physical Vouchers

Electronic Vouchers (e-vouchers)

Prepaid Cards

The tenders were issued by UN agencies, international NGOs and local (regional or country-specific) NGOs; their geographic coverage ranged from global, to regional, to operating within an individual country.

> **Additional information on components of CBI tenders can be found in Appendix A.**

1 | Tenders fail to understand service provider landscape as it currently stands

Tenders bundle diverse technical and operational functions that may represent different expertise not necessarily provided by a single provider. The coordination of different technical components is therefore outsourced to providers.

As a consequence, programs end up with suboptimal technical solutions because:

1. Technology experts in narrow domains don't apply

2. Components like beneficiary management or transfer management are not considered as part of the whole solution

3. Straight through, automated processing is not available

Recommendations

For complex programs involving data collection, beneficiary management, payment management, payment execution, and reporting, it is possible to develop a simple system that allows for straight-through processing and a simplified user experience. This can decrease risks, fraud and the costs of operational work.

Example

RFPs that ask for way too much from a single provider

74%

of RFPs asked for 3 or more different services from one provider

This requires engaging with different vendors with varied expertise.

1. Encourage different types of Financial Service Providers (FSPs), technology providers and other organizations to work together to develop end-to-end systems. Each piece of the program can be designed, built and maintained by experts, reducing potential weaknesses in the program and potentially reducing operational costs.

2. Engage providers earlier in the procurement process. By engaging providers before the RFP stage (e.g. EOI or workshopping), providers have time to form coalitions and develop customized solutions.

3. Allow for and expect providers to respond only to the parts of tenders for which they are especially suited. When RFPs are issued, make it clear that vendors should respond to the sections for which they are most qualified. Then, vendors who are experts in certain areas may respond who previously could not.

2 | Tenders are often overly prescriptive

Many of the tenders we reviewed asked a long series of highly specific questions.

Rather than focusing on developing the best solutions for program needs, often these questions suggest a preferred solution.
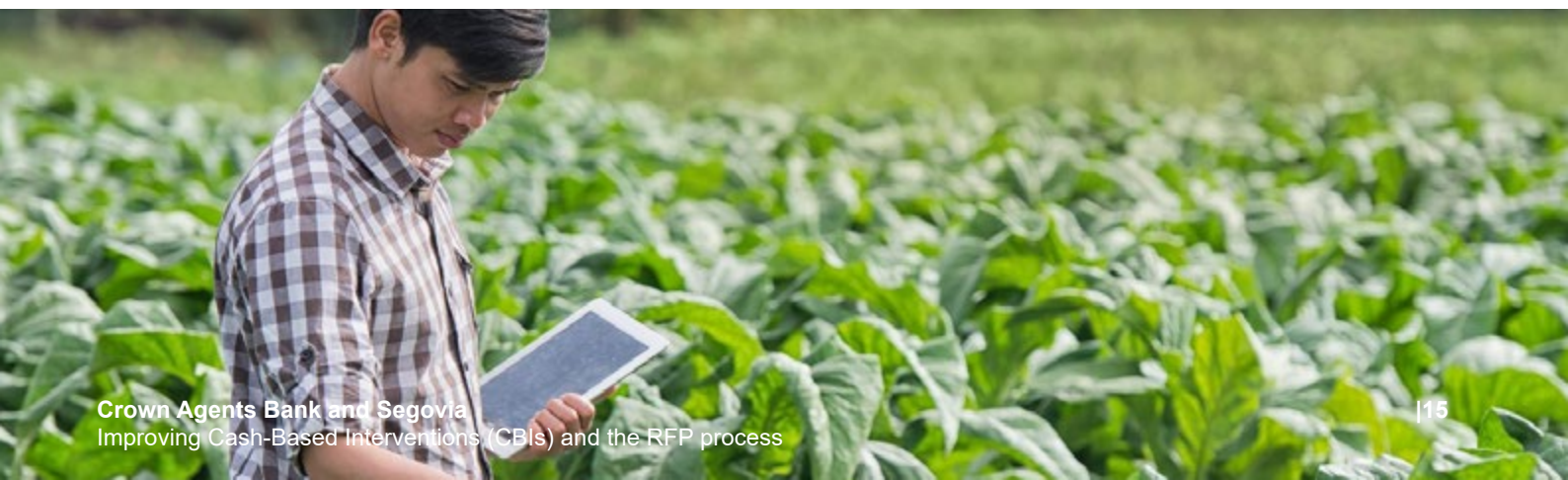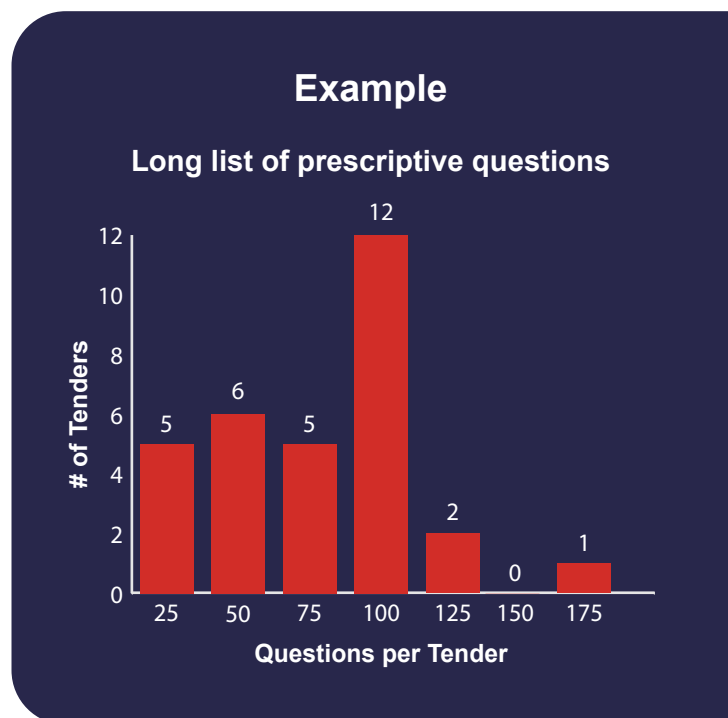
Because of the flexible nature of ever-adapting and evolving technology, this could limit the outcomes of the project.

As a consequence, programs end up with suboptimal technical solutions because:

1. Providers don't respond to the tender because the tender itself is too difficult to complete.

2. Creative & potentially better solutions are not developed to meet program needs.

Recommendations

1. Simplify tender documentations.
   Tender documents should allow for providers to describe their ideal technical solution. If there are specific requirements (offline, regulatory, etc.) it is reasonable to ask that those get called out explicitly. However, keep in mind that there are many potential solutions to a technical problem. By having fewer requirements, you may encourage more creative solutions.

2. Include more information about the program, its recipients and goals.
   In order to provide accurate and complete tender responses, providers need more information than what is generally provided in tender docs. See appendix B for our recommended list of information to give to potential providers.

Example

Long list of prescriptive questions

Bar chart titled "Long list of prescriptive questions" with x-axis "Questions per Tender" and y-axis "# of Tenders":
- 25: 5
- 50: 6
- 75: 5
- 100: 12
- 125: 2
- 150: 0
- 175: 1

3 | Providers have difficulty learning about tenders

Currently, tenders are either sent directly to providers that have relationships with the issuing organization or are posted on one of several advertising websites.

This means that only a select number of providers may even know that the tender exists.

We've heard from several organizations issuing RFPs that either one party or no one replies or similarly, we've heard from several Financial Service Providers (FSP) and technology service providers that they did not hear about tenders in which they were interested in time to apply.

Consequently, programs end up with suboptimal technical solutions because:

1. Providers who may provide creative or complete solutions may not hear about the tender

2. Global providers may not hear about regional or local tenders (in the case of technology providers, geographical location matters less than it does for providers supplying goods or services)

Example

Local tenders may not be advertised globally

Recommendations

1. Advertise tenders more widely. This includes posting on services like Reliefweb, Inter Agency Procurement Group and The UN Global Marketplace.

2. Develop and maintain up to date listings of relevant service providers. There is work here for groups like The Cash Learning Partnership (CaLP) or for providers themselves to develop lists of potential technical service providers for cash transfers. There is a prototype list as an annex to this presentation; it should not be treated as exhaustive, and inclusion of any particular provider isn't meant as an endorsement of that provider (nor is exclusion of a provider meant to discourage its use.)
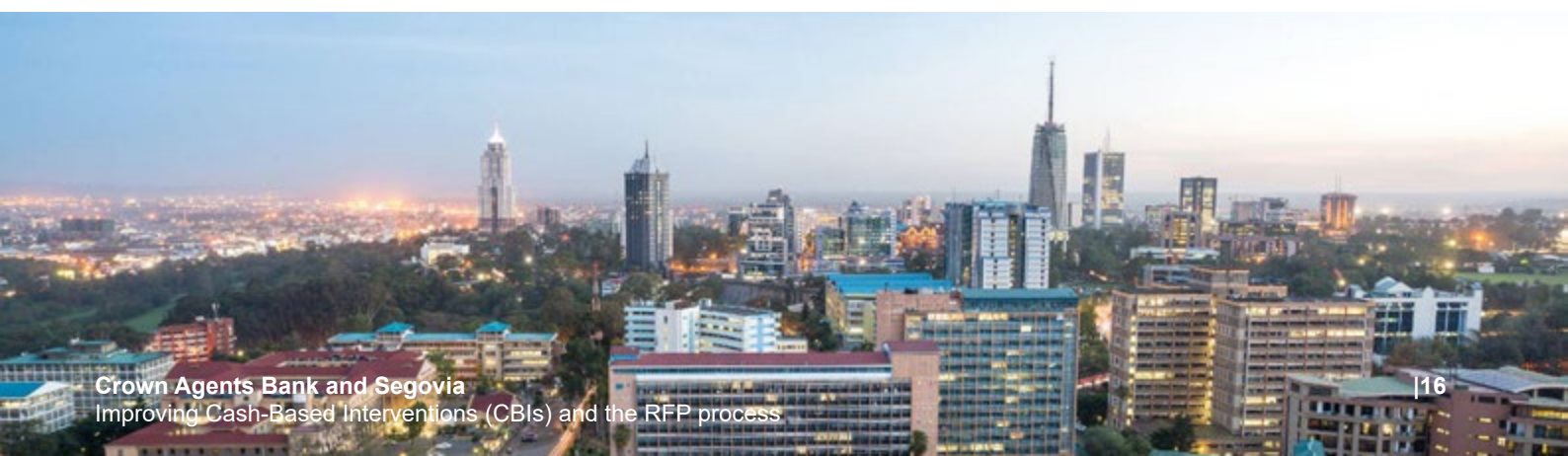
4 | Tenders can consume significant resources and there is opacity regarding potential ROI

Preparing for a tender response can consume significant internal resources. The tender selection process is often very opaque, meaning that there can be significant ambiguity in addition to the workload.

Finally, the potential return on investment for providers can also be very opaque - it is hard for providers to judge if an opportunity is viable.

As a consequence, programs end up with suboptimal technical solutions because service providers may not be willing to invest the time and resources to respond to tenders.

Recommendations

1. Allow for and expect partial responses from providers. In order to encourage more providers to reply to tenders, we suggest simplifying the tender documentation. (Please see Appendix B for sample tender documents.) Additionally, providers should be encouraged to tender for whichever components they provide specialized services for as long as they are willing to work with other providers. An example of a complex system with multiple providers can be seen in Annex ?

2. Share tender evaluation information.
    Our sample tender documents include a tender evaluation explanation and schedule. This provides information crucial to making providers more comfortable replying to tenders.

See our sample tender documents in Appendix B

Appendicies

Appendix A - Components found in reviewed RFPs

Program specific components

The type of program being implemented will dictate additional considerations, including, but not limited to:

Beneficiary enrolment:
If a financial account, such as a mobile money wallet or bank account, is being used, beneficiaries will need to have their relevant account information recorded. If beneficiaries are not already enrolled with the appropriate provider(s), it will also be necessary to register those beneficiaries and distribute any prerequisite hardware (e.g., a SIM card).

Relevant for: bank accounts, e-money, vouchers

Vendor enrolment / management:
For closed-loop programs where a voucher or similar is being used by beneficiaries, merchants need to support the program. This is a complicated problem that involves finding local merchants, completing vendor due diligence & contracting, ensuring that vendors have the proper tooling and training to engage with the beneficiary population. Ongoing troubleshooting and assistance may also be required.

Relevant for: vouchers, closed-loop prepaid cards

Stock management:
For some programs, the organization would like to monitor stock levels of different items for purchase and track the sale and restocking of these items at different vendors.

Relevant for: vouchers, closed-loop prepaid cards

Liquidity management:
Where beneficiaries will be converting a digital store of value to cash, it may behove organizations to identify a partner that can ensure agents (or those serving a similar function) have sufficient physical currency on hand to meet the needs of beneficiaries. This will be especially likely in less densely populated areas or where using less well developed distribution modalities.

Relevant for: bank accounts, e-money, hard cash

Hardware:
Some systems require hardware such as specialized POS, cards/wristbands, vouchers or biometric reading devices.

Relevant for: vouchers, prepaid cards

Beneficiary Authentication:
A way to confirm that the correct beneficiary is using the tools provided - often, but not always, a PIN, but may also include biometric verification where standard ID documentation is not readily available e.g. for refugees

Relevant for: vouchers, prepaid cards, hard cash

Determining the functionality of prepaid cards:
Determining on which network the prepaid card will run. Additional options could include limiting the geographic area where the card can be used and monitoring the items purchased with the card.

Relevant for: prepaid cards

Vouchers:
Designing the range of features that can be enabled with vouchers - storing values, storing values for different projects, allowing the beneficiary to spend part of their wallet and tracking the remaining value, security measures, tracking all transactions, different voucher types (basket, item, value), etc.

Relevant for: vouchers

Vendor transaction management:
Tracking all transactions that happen at a vendor and providing a roll up view of how much is owed to and has already been paid to vendors. The ability to print transaction receipts for vendors.

Relevant for: vouchers, closed-loop prepaid cards

Issuing cards/devices/vouchers:
Determining how will cards/devices/vouchers be procured, printed, activated and issued, and whether there will be a stock of items on hand for emergency use.

Relevant for: vouchers, closed-loop prepaid cards

Clawbacks (vouchers, prepaid cards, mobile money)
Allow the organization to retrieve funds out of the recipient wallet and return them to the program master wallet. This is not always possible in all schemas (e.g. hard cash, or after recipient has already cashed out from mobile money.)

Relevant for: vouchers, closed-loop prepaid cards

Commonly forgotten components

Beneficiary support:
Beneficiaries will need support at multiple stages in the program - enrolment, receiving transfers/vouchers, spending voucher funds, cashout, troubleshooting issues, forgetting pins, inability to find transactions etc.

Beneficiary KYC:
Beneficiaries need to pass a Know Your Customer (KYC) process before they can be signed up for most bank and e-money accounts.

Beneficiary KYC for populations without documentation:
For many Internally Displaced Person and Refugee populations, recipients often do not have the appropriate documentation to complete KYC and open accounts. These issues are often addressed by working with FSPs and the central banks.

Workflow management:
Most programs have discrete steps like: enrol beneficiary, add beneficiary to program, validate beneficiary eligibility, create transfer, approve transfer, finance approves transfer, conduct transfer, validate receipt, follow up with beneficiary. Systems need to be designed to track all of these steps.

Block cards:
The ability to deactivate users from the program.

Sanctions screening:
Most institutions have an obligation to not pay individuals who are sanctioned by governments and to prevent financial crime. Choosing the right FSP can assist to make this process easier and more effective.'

Foreign Exchange:
Most donors send funds to primary recipients in USD, GBP or EUR. Those funds have to be converted into local currency to be used effectively. International Development Organisations should choose an FSP that is strong in the provision of a wide range of local currencies and which can transact the FX either offshore or onshore as circumstances dictate.

Error handling:
Each technical system, including the end payout systems, will feature their own set of errors. It is important that these are handled in a way that is clear and makes it easy to resolve.

Import/Export:
It should be possible to easily import & export data from the system.

Edit beneficiary data:
Staff should be able to add/correct beneficiary data.

Payment generation:
The organization should be able to determine the value of vouchers/transfers based on beneficiary attributes (e.g. household size, lactating mothers, location etc.).

Authenticate merchants:
Merchants should have to log in and be authenticated in order to transact with beneficiaries.

Audit trails:
It should be possible to audit the history of all fields in the database including which users conducted those actions.

Beneficiary privacy:
Organization requirements around beneficiary privacy.

Responses to FSPs:
On many occasions, the issuer of the RFP fails to provide responses to FSPs as to why their proposals had not met with approval. Feedback is essential if the FSPs are to improve future bids, especially when so much work is put in to submitting the proposals.

Operational Requirements

Beneficiary enrolment:
If a financial account, such as a mobile money wallet or bank account, is being used, beneficiaries will need to have their relevant account information recorded. If beneficiaries are not already enrolled with the appropriate provider(s), it will also be necessary to register those beneficiaries and distribute and prerequisite hardware (e.g., a SIM card)

Vendor enrolment / management:
For closed-loop programs where a voucher or similar is being used by beneficiaries, merchants need to support the program. This is a complicated problem that involves finding local merchants, completing vendor due diligence & contracting, ensuring that vendors have the proper tooling and training to engage with the beneficiary population. Ongoing troubleshooting and assistance may also be required.

Cash transportation:
Where the organization is responsible for handing out hard cash, there is a requirement to transport cash from banks to the cashout areas.

Physical security:
Security may have to be organized in areas where quantities of cash are being handled either by the organization or a 3rd party (such as a mobile money agent.) Additionally, security may be needed in potential conflict zones when large crowds congregate to participate in shopping with vouchers, despite the lack of cash.

Beneficiary support:
Beneficiaries will need support at multiple stages in the program - enrolment, receiving transfers/vouchers, spending voucher funds, cashout, troubleshooting issues, forgetting pins, inability to find transactions etc.

Appendix B - Sample RFP

This sample RFP draws heavily on the work from ELAN RECOMMENDATIONS FOR E-TRANSFER PROCUREMENT.

Section 1: Introduction

- Narrative of program & project plan

- Basic information
    - Location (With as much detail as possible. Providing specific cash out points, villages, or IDP/refugee camps is the best.)
    - Connectivity (Online, offline, partial)
    - Program length
    - Program start date
    - Donors + funding status
    - Number of participants (Monthly, Annual, program total)
    - Access (Security concerns, remoteness)
    - Reporting and data requirements
    - Current systems (Data collection, beneficiary management, finance etc.)

- Transfer information
    - Preferred modalities (Cash, Mobile Money, e-vouchers, paper vouchers, prepaid cards, restricted, unrestricted etc.)
    - Number of transfers (monthly, annual, program total)
    - Transfer values (Fixed, variable, etc.)
    - Estimated total transfer value (monthly, annual, program total)
    - Frequency of transfers
    - Any known infrastructure limitations (payments, network, physical, electricity, etc.)

Section 2: Description of Lots

The interested suppliers are required to bid by lots (geographic regions)as framework contracts will be awarded per lot: (as applicable for your program)

- Data collection
- Beneficiary management
- Transfer management
- Payment solution (e-voucher)
- Enable voucher transactions between beneficiaries and approved vendors, permitting the exchange of electronic vouchers for commodities or cash according to program rules
- Payment solution (E-money)
- Payment solution (Bank)

- Payment solution (Prepaid cards)
- Reporting

Section 3: Vendor technical response

- Company Name:
- Company Address:
- Contact Name:
- Contact Position / title:
- Contact Details (Phone / Email):

Company information:
- Where is your company currently registered?
- Please provide a copy of the Registration.
- Please provide a company brochure
- When was it registered (year)?

Financial Information:
- What was your turnover in USD or EUR in the last 2 years?
- Please provide the financial statements for the last 2 years.

Customer References:
- Have you worked in the past with us?
- How many customers currently use your solution for cash transfers worldwide?
- Please provide names and contacts of 3 customers to whom you have recently provided the same kind of products / services.

Technical Capacity:
- Which lots are you bidding for?
- What other products / services do you offer?
- What subcontractors do you use?
- Can you connect via API, or similar, to other technology providers? (E.g. data collection, beneficiary management, project management, e-cash or reporting?)
- If so which systems? Would you be willing to connect to new systems?

Proposed Solution
- Please describe your proposed solution.
- Please describe how the organization can manage/review the data collected by and generated by your system.
- Please describe what information is saved by the system (e.g. transaction records, audit records etc.)
- Please describe a single transfer process – please clearly outline all steps for (a) the organization (b) the beneficiaries (c) other parties (vendors, mobile money agents etc.)
- Please describe the full information flows for successful and unsuccessful transactions, including all synchronous and asynchronous communication among system components?
- Please describe any writing or reading (letters or numbers) required from beneficiaries, agents, vendors etc.
- How are beneficiary identities authenticated at different stages of the program?
- Please describe the security methods in place (including from non-invasive attacks.)
- What is the shortest possible timeframe for deployment?

- Please describe any hardware offered (type of e-voucher, type of POS, type of registration device etc.)
- Can your system include biometrics? If so, how?
- Does the system allow for the beneficiary to have multiple wallets? If so, how?
- Please describe how the system handles errors.
- Please describe how confirmation and error messages are delivered to the beneficiaries and vendors when transactions succeed or fail.

E-voucher & prepaid cards
- What security standards do the beneficiary devices (wristbands, cards etc.) conform to?
- What encryption methods are used?
- Can your system support payments that are closed, open loop or (closed loop card payments are electronic payment cards that can only be used to make purchases from one company. An open loop card can generally be used anywhere with a card brand such as Visa or Mastercard
- Can the device be active and de-activated remotely?
- Can value be added or removed from devices after they are distributed to beneficiaries? Yes/No
- Can the device be used on the VISA/Mastercard networks?
- What information can be included on beneficiary devices? (Name, village, project details, logo etc.)
- What is the lead time to issue [10,000] devices after receiving the list of beneficiaries?
- Can the devices be issued locally by the organization with the use of special devices?
- Is the system able to provide transaction and account total updates to vendors and beneficiaries upon their request?
- How does the system handle vendor reconciliation?

Terminals/Point of Sale/Web App/Android App
- Please describe your terminal/point of sale solution.
- What security methods are in place? (Encryption, secure connection, protection against malware etc.)
- What connectivity is required for the terminal? (Internet, electric, solar charging etc.)
- What is the offline solution?
- Is the terminal shock, dust and water resistant?
- The terminal/POS can print two receipts (included rolls)?   Yes/No

Data security
- Is your server your own or is it an externalized service?

Program setup
- Please describe the deployment process.
- Please describe the acquisition of hardware.
- Describe your typical project implementation teams (including roles and responsibilities).
- Please describe your support model.
- What is the uptime guaranteed in?
- Please describe your Service Level Agreement including response and repair time for major and minor issues?
- Do you provide in person training for field staff?

Reporting and dashboards
- What information can be included in the dashboard?
- Can raw data be exported from the system?

Financial Conditions:
• Please describe how invoicing would work

Bank/e-money
• Please describe a plan for arranging cashouts in the amount described in the program description.
• If possible, please list the number of agents in the target areas.
• What are maximum transfer amounts?
• What is the KYC process for beneficiaries?
• Could you assist in enrolling new beneficiaries? What does that process look like?
• Please describe any fees beneficiaries may face
• Can you assist in training beneficiaries to use your services?

Section 4: Vendor Financial Response

This can be in any form as the organisation issuing the request may decide. It is worth noting though that the best financial proposals are made when the organisation is able to provide detailed and specific information on requirements, including indications on volumes, transactions, locations, full services required etc.

Section 5 : Evaluation Criteria

It is helpful to vendors if the organisation spells out the basis on which proposals will be evaluated. This can be through indicating marks per section, or it can be more generic such as marks awarded for the Technical Proposal, marks for the Financial Proposal and sometimes marks even for Credit strength of the vendor institution.

Appendix C - Providers

These lists should be taken as illustrative and not an endorsement of any providers nor is omission of a provider meant to discourage its use. These lists are not exhaustive.

Data Collection

KoboToolbox	ODK	Ona
Dimagi (CommCare)	Magpi	Poimapper
Paycode	Mobenzi	

Beneficiary management

Taroworks	Paycode	RedRose
Salesforce Nonprofit Cloud	Nagis	Dimagi (CommCare)
Last Mile Mobile Solutions		

Transfer management

Last Mile Mobile Solutions	RedRose
Salesforce Nonprofit Cloud	Nagis

Aggregator

Crown Agents Bank & Segovia   MFS Africa
Terrapay   Thunes

Last Mile Financial Service Provider

Mobile Money/e-Money

Mobile network operators e.g.

| Airtel | Digicel | MTN |
| Orange | Vodafone | |

Other mobile money operators

| Paga | Wari | Wing |

Various banks offering digital/mobile products

Vouchers

| sQuid | Transversal | RedRose |
| Mastercard | OneCard (WFP) | Nagis |

Prepaid/Smart cards

| Mastercard | Visa | Paycode |
| Banks | | |

Reporting software

Tableau   Microsoft Power BI   Looker

Appendix D - Resource List and Sources

Resources for implementing cash programs

Mercy Corp voucher and fair implementation guide
www.calpnetwork.org/wp-content/uploads/2020/01/voucherfairguide-mercy-corps.pdf

Mercy Corp cash transfer programming toolkit
https://reliefw: eb.int/sites/reliefweb.int/files/resources/mercy_corps_cash_transfer_programming_toolkit_part_1.pdf

IOM humanitarian cash based interventions 2019–2021
https://www.humanitarianlibrary.org/sites/default/files/2021/02/CBI%20Strategy%20-%20V6-compressed.pdf

ICRC Cash transfer programming Guidelines for mainstreaming and preparedness
https://webviz.redcross.org/ctp/docs/en/3. resources/1. Guidance/1. Key documents/RCRCM CTP Preparedness guidance.pdf

ODI Risk and humanitarian cash transfer programming
https://documents.wfp.org/stellent/groups/public/documents/op_reports/wfp278452.pdf

Danish Church Aid cash transfer programming
https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/dca_cash_transfer_programming.pdf

USAID Making the Journey from Cash to Electronic Payments
https://www.calpnetwork.org/wp-content/uploads/2020/01/USAID-nethope-epayment-toolkit.pdf

Humanitarian Policy Group Cash, vouchers or in-kind?
https://www.calpnetwork.org/wp-content/uploads/2020/01/cash-vouchers-or-inkind.pdf

Resources for procuring technology providers

ELAN e-transfer procurement learning and good practices
https://www.calpnetwork.org/wp-content/uploads/2020/03/elan-recommendations-for-e-transfer-procurement-vfinal-1.pdf

Sources

1 https://epar.evans.uw.edu/blog/long-term-impacts-cash-transfer-programs-what-does-evidence-say

2 https://www.who.int/alliance-hpsr/alliancehpsr_dfidevidencepaper.pdf

3 http://vitalwave.com/wp-content/uploads/2015/09/Digitizing-Partner-Payments.pdf

4 https://www.calpnetwork.org/wp-content/uploads/2020/03/elan-recommendations-for-e-transfer-procurement-vfinal-1.pdf

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