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SOCIAL PROTECTION  
**PAYMENT**  
DELIVERY MECHANISMS

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 **QUESTIONNAIRE**

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DELIVERY

The following is a simplified version of the full SP Payment Delivery Mechanisms Questionnaire, available for download in Excel format at [ISPATools.org](https://SPATools.org). For information on how to use the questionnaire, see [4.1](#) of the guidance note.

## Contents

<b>Part 1: Desk Research</b> .....	<b>Q-3</b>
Country at a Glance .....	Q-3
Financial Inclusion .....	Q-4
Types of Government Payments and Means of Delivery .....	Q-5
Mobile Network Coverage and Affordability .....	Q-6
Financial Sector: Policy, Regulations, and Providers .....	Q-6
Country SP Background .....	Q-8
Basic SP Program Information (per Program) .....	Q-9
<b>Part 2: Key Respondent Interviews</b> .....	<b>Q-12</b>
<b>Program Administrator (Implementing Agency)</b> .....	<b>Q-12</b>
Agency Head/Senior Program Staff .....	Q-12
Payment Manager .....	Q-13
Finance and Audit .....	Q-15
Procurement .....	Q-16
Field Staff .....	Q-16
<b>SP Policy Maker</b> .....	<b>Q-17</b>
<b>Program Funders (Donor/Government)</b> .....	<b>Q-17</b>
<b>Financial Sector/Payment System Regulator and Specialists</b> .....	<b>Q-17</b>
<b>Payment Service Providers (Potential and Existing)</b> .....	<b>Q-18</b>
<b>Payment Service Providers (Existing)</b> .....	<b>Q-19</b>
<b>Program Beneficiaries</b> .....	<b>Q-21</b>

## Part 1: Desk Research

In the following tables, where data are not available, enter “–” in the data column; revisit and update these items when and as possible. Note data sources in the source line at the bottom of each table; typical sources are noted in [table 4.1](#) of the guidance note. Note any applicable data limitations.

### Country at a Glance

Indicator	Data	Year
<b>Economic indicators</b>		
Gross domestic product (GDP) per capita in current \$		
GDP per capita in PPP		
Consumer Price Index (CPI)		
Minimum wage (differentiate by sector, if necessary)		
<b>Governance indicators</b>		
Federal versus provincial/local government structures		
<b>Demographic indicators</b>		
Total population		
% female		
% of population age 0–14		
% of population age 15–64		
% of population age 65+		
Life expectancy (at birth)		
Literacy rate		
<b>Labor market indicators</b>		
Total unemployment		
Youth (age 15–24) unemployment		
<b>Social indicators</b>		
Poverty headcount according to national poverty line(s)		
Poverty headcount according to international poverty line		
National poverty line(s) (by rural/urban if applicable)		
Poverty gap		
Internally displaced people (IDPs)/refugees		
Income inequality (Gini coefficient)		
Food security: prevalence of undernutrition		
Human development index (HDI)		

Indicator	Data	Year
HDI rank out of		
Social spending as % of GDP		
Multidimensional poverty index (MPI)		

Source:

### Financial Sector: Policy, Regulations, and Providers

1. Which agency or agencies are involved in financial sector regulation? What is the scope of their mandates? List key legislation/regulations and date.
2. Which agency or agencies are responsible for payment oversight?
3. What is the basis for the regulation/oversight of retail payments? Is there a national payment system act? If so, when was it passed? If not, is there a bill pending or are there plans to enact such legislation?
4. Are there rules on the use of agents by banks/nonbanks for deposits and payments? Are there regulations on agent exclusivity? Are there regulations on interoperability between banks/nonbanks? Summarize and cite relevant regulations.
5. Are guidelines in place regulating e-money issuance? If not, are any rules drafted or pending? Provide relevant details.
6. Are modified know your customer (KYC) requirements in place for low-value accounts? Summarize and cite relevant regulations.
7. What forms of identification (ID) are required for an individual to open an account (e.g., national ID, passport, driver's license, birth certificate, employee photo ID)?
8. Is there a national ID? What percentage of the adult population has a national ID? Is there a central registry of this information that the SP program and/or financial institutions can access to facilitate beneficiary enrollment and/or account opening? Which agency is responsible, and how is it operated?
9. Are basic bank accounts available in the marketplace? What are their characteristics (e.g., fees, opening balance, minimum balance, maximum balance)? Who defines their characteristics (e.g., central bank, bankers' association)?
10. Which is the lead government agency responsible for financial inclusion, and what is its role? Is there a nongovernmental agency involved in financial inclusion (e.g., Financial Sector Deepening Kenya)? If so, what is its role?
11. Is there a financial inclusion strategy/policy? Does this policy reference social transfer recipients?
12. How is the financial sector divided, and how are these subsectors regulated?

Provider	Regulator
Bank	
Deposit-taking microfinance institution (MFI)	
MFI	
Savings and credit cooperative (SACCO)/credit union	
Mobile network operator (MNO)	
Other	

13. How many financial service providers exist in each category?

Provider	Number of registered/licensed/regulated entities
Bank	
Deposit-taking MFI	
MFI	
SACCO/credit union	
MNO	
Other	

14. List all providers by type (bank, deposit-taking MFI, MFI, SACCO, etc.) and number of financial access points (automated teller machines [ATMs], branches, and agents).

Provider name	Type	# of branches	# of ATMs	# of agents	Other

15. Are there any third-party agent networks in the market? Which organizations use these agents?

Network	Members of network	Number of agents

16. Are there any payment aggregators in the market? Which organizations are members?

Name of switch	Members of network	Number of ATMs

17. Is mobile money available in the market? If so, list the MNO provider, the name of their product, partner bank, and numbers of customers and agents.

Provider	Product	Partner bank	# of customers	# of agents	Data source/date

18. Who are the key providers of financial services for low-income customers?

### Financial Inclusion

Indicator	Country	Region	Income group	Year
<b>Accounts (% of population age 15+)</b>				
All adults				
Women				
Adults among poorest 40%				
Young adults (% of population age 15–24)				
Adults living in rural areas				
<b>Domestic remittances in the past year (% of population age 15+)</b>				
Sent remittances				
Sent remittances via a financial institution				
Sent remittances via a mobile phone				
Sent remittances via a money transfer operator				
Received remittances				
Received remittances via a financial institution				
Received remittances via a mobile phone				
Received remittances via a money transfer operator				
<b>Savings in the past year (% of population age 15+)</b>				
Saved at a financial institution				
Saved using a savings club or person outside the family				
Saved any money				
Saved for old age				
Saved for a farm business				
Saved for education or school fees				

Indicator	Country	Region	Income group	Year
<b>Additional financial inclusion data (% of population age 15+)</b>				
Make payments electronically				
Use account to receive government payments				
Paid for own health insurance (all)				
Paid for own health insurance (female)				
Paid for own health insurance (poorest 40%)				
Borrowed for health or medical purposes (all)				
Borrowed for health or medical purposes (female)				
Borrowed for health or medical purposes (poorest 40%)				

Source:

### Types of Government Payments and Means of Delivery

Indicator	Mainly cash	Mainly checks	Mainly electronic
<b>Government to person (G2P)</b>			
Public sector salaries			
Pension and transfer payments			
Cash transfers and social benefits			
<b>Government to business (G2B)</b>			
Procurement of goods and services			
Tax refunds			
<b>Person to government (P2G)</b>			
Taxes			
Utility payments			
Payment for services, etc.			
<b>Business to government (B2G)</b>			
Taxes			
Utilities			
Benefit transfers			

Source:

### Mobile Network Coverage and Affordability

Indicator	Data	Date
% population covered by mobile network (total and by gender)		
% of individuals who own a mobile phone (total and by gender)		
Mobile phone subscriptions per 100 people (total and by gender)		
% mobile account ownership, age 15+		
% mobile account ownership female, age 15+		
% mobile account ownership poorest 40% age 15+		
% mobile account ownership rural, age 15+		

Sources:

### Country SP Background

1. Is there a national SP strategy or policy? If so, when was it enacted, and what areas does it cover? If not, are there plans to implement one?
2. Which government entities are responsible for SP? Are there separate bodies involved in policy, oversight, and implementation? If so, what are these?
3. How would you categorize the SP system? Choose one of the following and add any clarifying statements necessary.
  - a. **Clean slate:** no SP programs or very few fragmented pilot programs
  - b. **Early stage:** very few SP programs
  - c. **Transition:** existing SP programs are looking to modernize the systems associated with them
  - d. **Mature:** large number of well-coordinated SP programs that rely on up-to-date associated systems
4. List any other important information about the SP system (e.g., level of coverage, incidence of coverage by income quintile, poverty alleviation effects).

### Basic SP Program Information (per Program)

1. Please provide copies of any operations manuals and recent reports (both financial reports and process evaluations) on the program including any monitoring and evaluation studies.

*For the following data, please state the as at date:*



2. Program name	
3. Implementing agency	
4. Year started	
5. Type of beneficiaries	E.g., orphans and vulnerable children, elderly, disabled, poor?
6. Conditionality	Yes/no; brief description
7. Number of households/ beneficiaries receiving transfers	
8. % of population covered	
9. Frequency of payment	
10. Value of transfer	In payment currency; if different types of beneficiaries receive different amounts, this should be detailed; also include an average grant per recipient figure

*The following questions should be answered for each payment mechanism used; provide a unique number and name for each mechanism.*

11. Payment mechanism number/name	
12. Payment approach	<ul style="list-style-type: none"> <li>● Outsourced (to a PSP)</li> <li>● In-house</li> </ul>
13. PSP	<ul style="list-style-type: none"> <li>● Commercial bank</li> <li>● State bank</li> <li>● Post office</li> <li>● Mobile network operator</li> <li>● Microfinance institution</li> <li>● Savings and credit cooperative/credit union</li> <li>● NGO</li> <li>● None</li> </ul>
14. Start and end dates of PSP contract with SP program	

15. Payment instrument	<ul style="list-style-type: none"> <li>• Manual: cash</li> <li>• Manual: voucher</li> <li>• Electronic: e-voucher</li> <li>• Electronic: payment card, prepaid</li> <li>• Electronic: payment card, magstripe debit</li> <li>• Electronic: payment card, smart</li> <li>• Electronic: mobile money</li> <li>• Other</li> </ul>
16. Account	<ul style="list-style-type: none"> <li>• None provided</li> <li>• Nontraditional account</li> <li>• Bank account</li> </ul>
17. Access to other financial services	Explain
18. Use of financial services supported/ encouraged?	Yes/no, indicating the services (e.g., mandatory savings, matched savings, seed account, lottery, financial literacy training) and organization providing the support/encouragement
19. Payment point(s)	<ul style="list-style-type: none"> <li>• Government administrative office</li> <li>• Government health center</li> <li>• Government school</li> <li>• Bank branch</li> <li>• Bank agent</li> <li>• Mobile money agent</li> <li>• ATM</li> <li>• Other</li> </ul>
20. Payment point administrator(s)	<ul style="list-style-type: none"> <li>• SP program official</li> <li>• Local government official</li> <li>• Community representative</li> <li>• PSP agent</li> <li>• PSP staff</li> <li>• Other</li> </ul>
21. Authentication approach	<ul style="list-style-type: none"> <li>• Manual: community verification</li> <li>• Manual: national ID card checked</li> <li>• Manual: program ID checked</li> <li>• Electronic: one-factor authentication</li> <li>• Electronic: two-factor authentication</li> </ul>

22. Electronic authentication factor(s)	<ul style="list-style-type: none"> <li>• Something you have: national ID/program ID (electronic reader)</li> <li>• Something you have: payment card</li> <li>• Something you have: SIM card</li> <li>• Something you know: PIN</li> <li>• Something you know: password</li> <li>• Something you are: biometric, fingerprint</li> <li>• Something you are: biometric, voice</li> <li>• Something you are: biometric, iris</li> </ul>
23. Alternative authentication approach	Yes/no; identify as per Q21–22; explain when alternative authentication would be used
24. Transaction device (electronic only)	<ul style="list-style-type: none"> <li>• Automated teller machine (ATM)</li> <li>• Point of sale (POS) device</li> <li>• Mobile phone</li> </ul>
25. Transaction communication (electronic only)	<ul style="list-style-type: none"> <li>• Online: mobile network</li> <li>• Online: VSAT (very small aperture terminal)</li> <li>• Offline: batch settlement</li> </ul>
26. Other SP programs using this payment delivery mechanism	
27. Number of households paid this way	
28. % of households paid this way	
29. Record of beneficiaries and transactions	How is record maintained (manual, spreadsheets, electronic MIS); is record of transactions linked to record of beneficiaries?

30. What is the average time needed for beneficiaries to collect their payments (waiting time + transaction time)? (hours/minutes)
31. How many payment and/or access points are there? How were these selected? Are there minimum travel times or distances in place? How is this monitored?
32. What is the average travel time for beneficiaries to reach the payment point or access point? (hours/minutes; two-way)
33. How are beneficiaries traveling to payment points/access points? If they are using transportation what is the cost of this transportation? (two-way, in local currency)
34. How are beneficiaries educated about the payment process? What areas are covered (timing of transfer, value of transfer and its calculation, payment process, complaints mechanism etc.)?

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35. Are there complaints? Is there an appeals mechanism? If so, please describe how payment related issues are identified and resolved?
  36. What happens if a beneficiary is unable to collect their transfer on the designated payment day? (Do they forfeit the payment, have a chance to collect it a bit later, or have to wait until the next payment period?)
  37. Can beneficiaries withdraw funds through mainstream payment infrastructure used by the general population (e.g., through ATMs, bank branches, bank agents, mobile money agents) and/or has specialized stand-alone payment points been established just for use by beneficiaries? What is the reason for this approach?

## Part 2: Key Respondent Interviews

### Program Administrator (Implementing Agency)

#### Agency Head/Senior Program Staff

1. What is your role in payment delivery?
2. What is the government's motivation for being involved in this assessment? What are the particular issues it seeks to address through this exercise?
3. What is the government/donor agenda with regard to G2P payments and SP cash transfers in particular? Which agencies are involved?
4. How does the payment delivery mechanism used in this program compare to that used in other programs?
5. Is there SP systemwide coordination on payment delivery? Please describe. For example, do the different SP programs use a common ID, or do individual programs create and use their own ID documents? Are SP agencies coordinating/collaborating with the national ID issuer or other players in ID registration?
6. Does the payment mechanism include any specific provisions to ensure inclusion and ease of access for female beneficiaries? Do you think any such measures are needed?
7. What are your future plans for payment delivery (e.g., new procurement, transition from manual to electronic payments, additional features such as a bank account, training, linkage to other financial services to support graduation)?
8. If you shift, or are planning to shift, to digital cash transfers, what are the main reasons and objectives behind that decision? What evaluation will be/has been done to take the decision? How will you train beneficiaries in the use of this new payment mechanism? How do you train them in the use of the current mechanism?

9. What data are collected from beneficiaries? Do you have a policy on data privacy and protection? If so, is it in writing, and how is it communicated to staff? Do you inform beneficiaries about data usage and protection?
10. How do you feel about using biometrics for beneficiary authentication in your payment mechanism?

### **Payment Manager**

1. What is your role in payment delivery?
2. How were the needs of beneficiaries identified and incorporated in the initial design of the payment delivery mechanism (e.g., FGD, household surveys consulted, other types of consumer research)?
3. How are beneficiaries trained in the use of the payment delivery mechanism and in understanding any conditions attached to the payment?
4. Is there a regular process for collecting beneficiary feedback, experiences, and behavioral insights for program quality and impact management?
5. If multiple payment delivery mechanisms are used, what is the basis for allocating beneficiaries to the different mechanisms? Do beneficiaries have a choice? Will they have a choice in the future?
6. Are beneficiaries charged any fees, or is collecting/cashing payments or making withdrawals free? If a transaction account is provided or required, is the cost of opening/maintaining the account paid by the beneficiary?
7. Is there any evidence of beneficiaries having to pay informal charges or bribes to access their payment? If so, what percentage of beneficiaries are affected, and what is the typical amount charged?
8. What measures are in place to mitigate the risk of fraud or robbery? Have beneficiaries or participating agents/merchants ever experienced problems with fraud or robbery of their transfers?
9. Is a schedule of payments set in advance, establishing the dates of each payment window? How are payment dates communicated to all parties involved in the payment value chain (program field staff, PSP, local authorities, beneficiaries)? How far in advance is this information shared? Were any of the last three payments late?
10. If an in-house payment point administrator or external PSP is used, why and how are they motivated to provide service to the program? What is their level of commitment/interest to continued delivery of payments? Is this commitment/interest likely to increase/decrease in the future, and why? Are allowances and service fees paid in full and on time?

11. Are there written procedures covering payments? Do these reflect the actual practice of making payments? When was the procedure last updated? What changes to these procedures might increase efficiency?
12. What challenges do beneficiaries face in collecting their payments? Are there particular groups that have difficulty accessing payments (e.g., women, the elderly)?
13. What are the major administrative challenges/problems in delivering payments? What are the standard causes of delay? Are there measures in place to mitigate some of these?
14. Have any changes been made to the payment procedures recently? How were these changes identified? Were the changes easy to implement? How were they communicated to the beneficiaries?
15. How do you receive reports on payment activities? Are these reports in summary form or of individual transactions? How quickly is this information made available to you?
16. What is used to confirm/authenticate the identity of recipients at the time of payment? Why was this means of confirmation/authentication selected?
17. Are there any problems with lack of a national ID within the beneficiary population?
18. Do you use alternative recipients where the target beneficiary has no ID? If so, what are the eligibility criteria for alternates?
19. How many recipients use an alternate?
20. Does the program have a policy of supporting recipients/beneficiaries in acquiring an ID?
21. How do you feel about using biometric information for recipient/beneficiary authentication?
22. How is the payments list/payroll created? If it is created through a third party (e.g., a PSP), how is this done?
23. Into what type of an account or system are payments transferred (e.g., transaction account, prepaid card, mobile wallet)?
24. Are there any fees that beneficiaries have to pay for withdrawing their transfers? Does the program cover any of these fees? If so, what portion of the fees are borne by the program (e.g., one withdrawal per payment period)?
25. What types of transaction does this account or system provide to beneficiaries (e.g., withdrawals, deposits, money storage, money transfers, receipt of other

payments, bill payments, access to a savings account, access to credit, access to insurance)?

26. Are there fees associated with any of these services? Does the program cover all or any part of these fees?
27. Of the services available, which ones are actually used by the beneficiaries?
28. If an account is provided, can the beneficiary use it to receive additional transfers and/or for savings?
29. If an account is provided, is it used by other government programs to deliver cash transfers or other G2P payments?
30. What is the account's level of interoperability?
31. Why was this type of account or payment system selected?

### **Finance and Audit**

1. What is your role in payment delivery?
2. What are the costs of payment delivery?
3. What percentage of the administrative budget is spent on payment delivery?
4. If a PSP is involved, what fees do they charge? What is the fee per payment? What is the fee as a percentage of the value of the total transfer?
5. Are there any issues surrounding budget allocations for payment delivery costs?
6. What are the sources of funding for the program? What are the stages involved in releasing funds to pay beneficiaries? Is there a written list describing every stage of the funds flow? Are there ever any problems with delayed upstream funding that delays disbursement to beneficiaries? When did this last happen? How long was the delay? Was the delay communicated to beneficiaries?
7. How frequently are payment process monitoring and evaluation, audit, and fiduciary risk assessment activities carried out? What aspects of payment delivery are covered by these exercises?

### **Procurement**

1. What is your role in payment delivery?
2. Are there rules in place that determine the type of organization that may act as a PSP?
3. Are there rules in place to determine the basis for awarding the contract, i.e., the tender process?
4. Are there rules determining the length of the contract?

5. How long did the last procurement process take to result in a contract with the PSP?
6. Were the needs of the program and its beneficiaries reflected in PSP selection?
7. Were there any challenges/difficulties surrounding procurement of the PSP (e.g., market unable to meet requirements)?
8. Are there any changes to the procurement rules that may make future PSP procurements easier/harder?
9. Are there any other procurement issues that may support or undermine PSP selection?
10. Is there a procurement process currently under way or forthcoming?

### Field Staff

1. What is your role in payment delivery?
2. How far in advance do you hear about payment dates? When is this communicated to beneficiaries and how (e.g., via short message service [SMS], through implementing partners or community leaders)?
3. Are there written procedures covering payments? Do these reflect actual practice in making payments? When were the procedures last updated? What changes to these procedures might increase efficiency?
4. What challenges do beneficiaries face in collecting their payments? Are there particular groups that have difficulty accessing payments (e.g., women, the elderly)?
5. What are the major administrative challenges/problems in delivering payments? What are the standard causes of delays? Are measures in place to mitigate some of these?
6. Have any changes been made to the payment procedures recently? How were these changes identified? Were the changes easy to implement?
7. Do you collect and evaluate beneficiary feedback in a systematic way? If so, is this feedback used at the program management level or shared with other stakeholders for program adjustments?
8. Who do beneficiaries contact if they have a problem?

### SP Policy Maker

1. Are individual SP programs coordinated/harmonized across the sector (e.g., through the use of a central registry, procurement of PSPs for all programs)?



2. Is there a specific policy regarding the payment delivery mechanism for SP cash transfers?
3. What are the key future developments for SP?
4. What are your future plans for payment delivery (e.g., transition from manual to electronic delivery)?

### **Program Funders (Donor/Government)**

1. What are your funding intentions for the SP program and for the SP system in general?
2. What are your views of the payment delivery mechanisms (pros and cons, risks; e.g., security, value for the money)?
3. How would you like to see payment delivery in the future (e.g., transition from manual to electronic delivery)?
4. What risks and challenges do you see that may affect the delivery and use of cash transfers?

### **Financial Sector/Payment System Regulator and Specialists**

*Includes personnel responsible for the national payment system, banking supervision, and financial inclusion (e.g., representatives of the central bank, the ministry of finance, Financial Sector Deepening, and/or the United Nations Capital Development Fund).*

1. What are the major challenges/barriers to delivering financial services to the poor?
2. What are the priorities in terms of financial inclusion, in particular for poor/excluded individuals?
3. What is the government's agenda with regard to G2P payments and SP cash transfers in particular?
4. What are the recent and foreseen developments and regulatory adjustments in the national payment system (e.g., new regulations/legislation, products, providers)? What has been the impact of these changes for the market in general and for (digital) SP cash transfers in particular?
5. How would you characterize the levels of interoperability in the market? Is there a national payments aggregator providing interoperability to retail customers between banks and nonbanks (mobile money, etc.)? If so, which channels and instruments are interlinked through that switch/aggregation platform?

6. How competitive is the market for retail accounts and financial services, particularly for the poor and underserved consumer segments?
7. What role and responsibilities do you as the regulator have in facilitating (digital) delivery of SP cash transfers?

### **Payment Service Providers (Potential and Existing)**

*Includes banks, MNOs, payment aggregators, and other existing and potential PSPs.*

1. Summarize your activities in the market. What is your position in the market in relation to your competitors?
2. What is your national coverage, in terms of number of branches, agents, ATMs; percentage of the population covered; and strategic partnerships (e.g., mobile money schemes, banks, aggregators in rural, suburban, and urban regions)?
3. How many active customers do you have (for financial institutions, activity within the past three months; for mobile money, 30-, 60-, and 90-day active customer base)?
4. What do you require to open an account and make transactions/transfer funds (e.g., national ID card, proof of address)?
5. What customer segments do you serve? Do you serve low-income customers? Which products and services are tailored to their needs? What are the features, terms, and conditions of these products (including fees and charges)?
6. What experience do you have in delivering low-value payments to low-income individuals (in remote areas)? What challenges are associated with this work?
7. What is your level of interest in delivering SP cash transfers (low, medium, high)? Why?
8. Do you think there is a long-term value for your business in delivering SP cash transfers?

### **Payment Service Providers (Existing)**

1. What was your motivation for becoming the PSP for this program?
  - a. Earning fee revenue from cash transfer program (government/donor)—fee per payment or account
  - b. Earning fee revenue from new clients—fees from account activity, profit from each account
  - c. Cross-selling to new clients, other revenue-generating services

- d. Strengthening the business case for entering into new geographic areas, new client types (low income), testing new technologies, developing new products
  - e. Making a profit on the new account segment due to efficiencies of scale
  - f. Strategic reasons—improving standing to win new government business
  - g. Corporate social responsibility or public relations
  - h. Required by government mandate to provide service
  - i. Other
2. Has the original reasoning for participating held true?
  3. What is your motivation/business case for continuing to deliver these payments?
  4. How did you become the PSP for this program?
    - a. Request from cash transfer program/government funder to develop a solution
    - b. Applied for and won a tender
    - c. Other
  5. How did you develop and cost your solution (multiple answers allowed)?
    - a. Conducted research
    - b. Visited the field
    - c. Sought external financing
    - d. Other
  6. What were the requirements of implementing your solution (multiple answers allowed)?
    - a. Discussions with regulator
    - b. Pilot prototype solution
    - c. Develop agent network
    - d. Invest in back-end systems (core banking, management information system)
    - e. Train staff (at which level?)
    - f. Carry out beneficiary awareness training
    - g. Carry out beneficiary financial education
    - h. Other
  7. In what areas did you overestimate/underestimate the effort needed to implement the solution?
  8. How have you adjusted your solution and its pricing as a result?

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9. How/why did you select the method you are using for authentication of beneficiary identity at the point of payment (e.g., tender required two-factor authentication, biometrics)?
  10. What were the greatest challenges in implementing your solution and delivering payments (multiple answers allowed)?
    - a. Internal compliance or business case acceptance
    - b. Contracting with cash transfer program
    - c. Regulatory (e.g., know-your-customer requirements)
    - d. Insufficient geographic coverage (e.g., of agent network)
    - e. Coordination with cash transfer program administration staff
    - f. Beneficiary training and case management
    - g. Failure of technology
    - h. Failure of internal staff
    - i. Lack of security
    - j. Other
  11. What are the main challenges from a business point of view in delivering these payments?
  12. If you were to start again, what do you wish you had known or what would you change? What advice would you give senior managers in selecting/contracting to a PSP for another cash transfer program?
  13. Do you intend to bid for a new contract to deliver payments for this or other programs?

### **Program Beneficiaries**

1. How do you access the funds (e.g., cash in hand from program staff; check paid into someone else's account; through an ATM, an agent, a POS device—including merchants offering electronic payments—a bank branch, a post office branch, a mobile phone)?
2. Where do you travel to to receive or access your cash transfer?
3. How far is this place from your home/place of work (in kilometers)?
4. How long does it take to reach this payment point (hours/minutes)?
5. How do you travel there (on foot, bicycle, motorbike)? How much does round-trip transportation cost?
6. When are you supposed to be paid?

7. When are you actually paid? How frequently are payments late? Were any of the last three payments late? If so, how late?
8. How did you learn about the process you have to follow in order to receive payment (e.g., from another beneficiary, through training)? If through training, by whom were you trained, and what content was covered?
9. How do you know when a payment will be or has been made (who informs you about it, and what communication channel is used)?
10. How long do you have to wait to receive or cash your payment once you have reached the payment point (wait time)? How long does it take when it is your turn at the payment point to be paid (transaction time)?
11. What amount should you receive? Does this amount vary? If so, do you know why it varies?
12. Did you receive the full amount? If not, why not?

*Rephrase the next question as necessary to determine if anyone other than the primary intended recipients are collecting cash payments or receiving bribes/fees.*

13. Did you make any additional payments to ensure you receive service or to access the payments? Have you heard of anyone else making this type of payment? To whom are these payments made?
14. Do you have an account? If you have an account:
  - a. Is it your own account, or is someone else using it as well?
  - b. Is it with a bank or with a mobile network operator?
  - c. How far away is the nearest service point?
  - d. What are you using it for (e.g., receive and cash G2P payments or payments from businesses or other people, receive remittances, send money, store money, pay bills)?
  - e. What charges are associated with using and accessing it (e.g., monthly charge, withdrawal charges, other)?
15. Were there costs associated with opening this account? Did you have to pay a fee to obtain or copy a passport photo or your national ID? And if so, how much did this cost?
16. What forms did you have to complete? Did you receive any assistance? If so, from whom?
17. How would you feel about your biometrics being used for authentication?
18. If you receive your payments into an account or mobile wallet:

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- a. Did you have this before, or was it opened for this specific payment?
  - b. Is this your first account or mobile wallet?
  - c. Do you keep a balance in the account, or do you withdraw the full amount after funds are credited to the account? Why do you withdraw the full amount (e.g., fear of charges, loss of funds, compliance with program rules)?
19. If you have a question about the payments from this program, who do you ask? If you have a problem, how/where do you complain? How quickly are questions answered or problems resolved?
  20. What problems did you face in receiving, accessing, or using your payments?
  21. Do women, the disabled, the elderly, or other vulnerable groups have any particular problems accessing their payments?
  22. How could the payment process be made easier for you or other vulnerable groups? What improvements would you like?
  23. Is your payment made in private or public? Are there any security risks or stigma associated with this approach?
  24. Is there a choice in how you are paid? If so, why did you select the method you are using?
  25. Where and how would you like to be paid? Is there a particular place, provider, or mechanism you would prefer to the one you are currently using? Why?
  26. Do you own a mobile phone? If not, do you own a SIM card that you use in someone else's phone, or do you use someone else's phone and SIM card? Who is that person (inside or outside the household)? What is the phone used for (e.g., to make/receive calls, texts, mobile money)?
  27. What other financial services do you use, and who provides these services? (*Note if these are informal or formal.*) What do you use them for, and why did you chose them?
    - a. **Payments:** How do you receive other sources of income? Do you receive any national or international remittances from friends/family/pension? How are these transmitted—e.g., delivered by friend/family, bus driver, mobile money (other/own account), bank account (other own account)?
    - b. **Savings:** When you have spare money that you want to keep in a safe place for the future, where do you put it? Do you have money in a bank, microfinance institution, post office, cooperative, self-help group, mobile wallet, etc.?
    - c. **Loans:** If you need extra money (e.g., in an emergency or for improving your home/farm/business), where do you go—e.g., friends, family, local shopkeeper, moneylender, self-help group, rotating savings and loan

association (merry-go-round), cooperative, microfinance institution, post office, bank?

- d. **Insurance:** How do you protect yourself against a future risk or emergency—e.g., funeral insurance, agricultural insurance, buying livestock or other forms of informal insurance schemes?
28. Where do you usually shop for food and basic household needs? How far is this from your home? Does your local shop accept electronic payments (cards, mobile money)? Are there any shops in the area that do so? How far are these from your home?
29. Has anyone ever asked you or anyone you know their opinion about payments before?
30. Do you have any other issues or comments you would like to raise?

