Preparing Recipients and Testing the System

How do you explain the benefits of electronic payments and train recipients to use them?
How do you conduct a successful trial with recipients?

The shift to electronic payments (e-payment) only works if recipients can access the payments and use the new products and services successfully. This is a behavior change process that will only succeed if the payment system is designed with recipients’ perspective and capabilities in mind. Doing market research on recipient behavior, conducting trainings, collecting feedback, and holding refresher trainings are essential.

Facilitating recipient uptake may require different approaches including below-the-line marketing, tailored training to improve users’ comfort with the technology, and an emphasis on consumer protection.

Whether done in collaboration with the payment provider or independently, training needs to be tailored based on an analysis of recipient profiles and how familiar they are with the new system (such as mobile money or debit cards) and how e-payments are used (such as cash-out or consumer purchases). Research confirms that the skills consumers need to adopt new technologies are learned rather than intuitive. In the graph below, GSMA’s Mobile Money for the Unbanked pinpoints a five-step journey to regular mobile money use. By incorporating e-payments into your programs, you are accelerating this process for your participants.

In designing training, your organization should focus on its recipients’ particular behaviors, needs, and capabilities. Different capabilities, including language, financial, and technical
literacy require customized approaches. Multiple methods to build recipient profiles that provide insight into e-payment adoption issues and inform training include the following:

- Financial diaries\(^1\) that may already exist on recipient behavior and use of e-payments
- Qualitative research through focus group discussions
- Quantitative research through survey data collection

Although there is no one-size-fits-all training for e-payments, training programs should address key issues that will help recipients use e-payments immediately and regularly; and build trust in the system and self-confidence to use it (Table 1). One key lesson from e-payment deployments is that actual use and trial of the new e-payment system during training is especially effective. Different approaches have been used for recipient training. An organization may collaborate with the service provider, such as when mobile network agents are tasked with training mobile money customers on how to use the service. Another key training component is to facilitate registration for recipients on the new service. Registration itself can be challenging in some contexts. Visual content, such as comics or posters located at the transaction point of service, and staff posted to assist recipients at transaction points (such as ATMs, shops with POS, or mobile money agent cash-out points) are useful training techniques. In Nepal, Mercy Corps used storyboards and posters to describe how products function and show the value of a mobile money e-voucher program. Sometimes the payment providers also offer user guides, flipbooks, customer activity guides, and product material that describe product features that can be adapted to an organization’s need.

In addition to preparing your recipients, it’s important to introduce e-payment use first

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\(^1\) Financial diaries initially described on [www.portfoliosofthepoor.com](http://www.portfoliosofthepoor.com), are now carried out and reported on by several organizations.
with a small group of recipients before rolling it out across a program. Some key tips for a successful trial include:

- **Trial first with a small group of recipients** where close monitoring is possible (i.e. recipients near your head and/or field offices) before expanding to more remote areas, and with payments that are recurring as opposed to one-off.
- **Expand systematically to groups of recipients** based on quality and reliability of service provider network coverage and infrastructure.
- **Conduct feedback using personal interviews** with a random sample of recipients and cash out agents or merchants to assess satisfaction.
- **Ensure there is an ongoing call-in customer service line provided by the service provider, and in some cases an additional line** staffed by your organization for the trial.

Create a formal monitoring system (with a designated staff member) that processes the collection of feedback and includes prepared response mechanisms for immediate trouble-shooting and making revisions to the payment system.

Finally, you may be disbursing payments to recipients who are using the technology for the first time. You will also want to consider and address issues of consumer protection and data privacy. Training recipients to use these new e-payment systems successfully for the first time and guiding them to become regular users will help put recipients onto the path toward accessing financial and other value-added services.

We encourage the sharing of training materials to guide and inspire others. If you have any training materials that you are willing to share, contact the NetHope Payment Innovations Project to post them along with this Toolkit.

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### Learn More

#### Recommended Resources

- Microfinance Opportunities Self-Paced Online Courses: Branchless Banking, Consumer Awareness, Consumer Financial Education, and Training the Trainer
- GSMA: Driving Customer Usage of Mobile Money for the Unbanked
- GSMA: Mobile Money for the Unbanked 101 (see sections on marketing communications and driving customer usage)
- From Insights to Action: Building Client Trust and Confidence in Branchless Banking, 2013, identifies the barriers that inhibit clients’ use of new technologies (experiences from India, the Philippines and Zambia)
- Diary of a Mobile Money Program: e-Book Two: Beneficiary Financial Diaries – In Their Own Words, which explains how Mercy Corps partnered with a mobile network operator and a bank to bring mobile money services to Haitians
- Microfinance Opportunities Webinar on Lessons Learned: Driving Adoption of Branchless Banking Through Consumer Education in India, the Philippines, and Zambia
- AFI Policy Note, Consumer Protection: Leveling the Playing Field in Financial Inclusion
- CALP, Protecting Beneficiary Privacy: Principles and Operational Standards for the Secure Use of Personal Data in Cash and E-transfer Programs

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### Stories from the Field

Training programs also require feedback loops and refresher trainings to adjust techniques based on recipient experience. In Haiti, Mercy Corps cycled through three types of training programs on the mobile money product T-Cash before it found the most effective method. Mercy Corps started training its cash-for-work recipients en masse but found it too impersonal, so they then moved to training smaller cash-for-work teams and finally settled on training team leaders to achieve greatest efficiency and impact.