

FAILURE BRIEF: THE CASH CATALOG

SUMMARY

The Electronic Cash Transfer Learning Action Network (ELAN) launched the Cash Catalog in November 2016. The Cash Catalog was created to solve a problem: humanitarians could not easily find tech products. So we built an online marketplace to connect financial service providers (FSPs) to humanitarian clients. One year later, the Cash Catalog has failed to attract enough FSPs to make the marketplace work. (Think of it as a dating site with only four potential matches. Who wants to visit?) In light of this failure, we're retiring the Cash Catalog and documenting what we learned. The problem still exists – it's not easy for humanitarian clients to find the products they need. So the ELAN is trying a new approach, and we want anyone else who takes on this challenge to learn from our mistakes.

BACKGROUND

The ELAN works to improve the effectiveness and impact of digital payments in humanitarian response. Within this remit, we've hosted trade fairs where FSPs showcased their products for humanitarian clients. At these trade fairs, humanitarian attendees appreciated the opportunity to learn about available products, and FSPs enjoyed showcasing their solutions and connecting with potential clients. ELAN members emphasized that no such ongoing forum existed and encouraged us to facilitate additional opportunities.

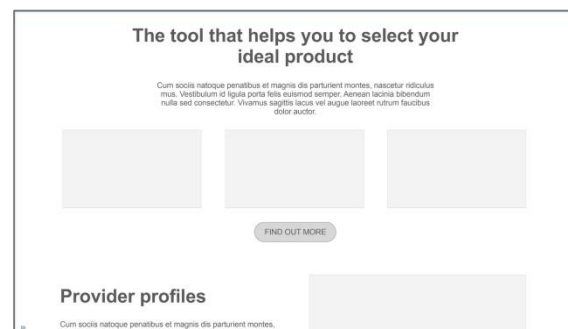
Others had already tried to meet this need, including [NetHope's Solutions Center Products and Services comparison tool](#), [USAID's Global Innovation Exchange](#), and CaLP's cash tenders forum. All of these platforms have larger or slightly different scopes than what the ELAN was attempting to facilitate. The NetHope and USAID tools did not make it easy to filter to find technology suitable for cash transfer programming.

IF WE BUILD IT, THEY WILL COME

So we jumped in! We began by hosting an informal, online discussion to explore the concept of a catalog, and what it should and should not include. The catalog's goal was to facilitate new connections between humanitarians and FSPs. Armed with basic parameters – and with support from Oxfam and a human-centered design firm – the ELAN hosted open-invitation requirements workshops in Washington, D.C. and London. The



Slide from user requirements deck



Initial wireframes

events allowed us to collect user requirements for different personas, including (1) field-based NGO program staff; (2) HQ-based NGO program staff; (3) field and HQ NGO operations/procurement staff; (4) service provider staff; and (5) donors and researchers.

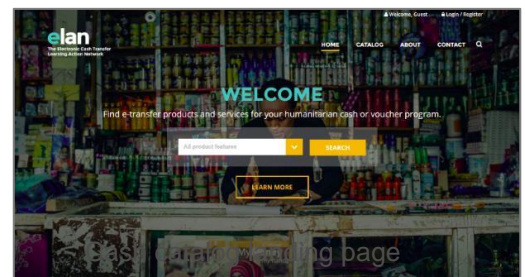
Based on the workshop requirements, the design firm proposed components of a minimum viable solution (MVS), along with basic wireframes. At this point, the design resembled a simplified dating site: using a set of filters, humanitarian users could search for FSP products to arrive at a suitable match or matches. Armed with some “hits,” they could follow up directly with providers or invite providers to a tender process. The site listed provider contact information, but not price information since FSPs use different pricing models.

Next, Oxfam and the ELAN worked with web designers to build out the wireframes and then a fully-functional website. In this stage, we also chose which specific filter criteria would be used and how they would work.

With a beta version of the website, the ELAN reached out to about a dozen known providers (via emails, calls and at workshops) to input their product information and provide feedback on challenges with the registration process. Four providers created accounts and provided product information. Based on this feedback, we simplified a few steps of the provider registration process. Our web designers also created a screencast example that showed how to register a product.

For user testing with humanitarians, we needed enough products in the catalog to test the filter mechanisms, so we emailed over 200 FSPs to encourage them to register. After receiving little response, we also offered to directly input FSPs’ product information. (We had initially wanted to avoid this given concerns about accuracy and catalog sustainability). Despite these outreach efforts, over several months, no additional providers registered their products.

As a final attempt to encourage use, the ELAN rolled out the Cash Catalog in a single market (Uganda) to test viability with a more limited set of users. The hope was to get all providers in the country to list their products, since Uganda’s Cash Working Group members confirmed they also had difficulty locating potential providers. Yet despite emails and outreach to several providers during an active humanitarian response (when, presumably, business contacts were being made), no providers in Uganda registered their product information.



BUT THEY DIDN'T: WHAT WENT WRONG?

- 1. FSP Needs Underexplored** - The design sessions emphasized humanitarian users' needs. When they did engage FSP representatives, participants were users who were already familiar with humanitarian clients. In hindsight, we missed an opportunity to engage FSP representatives who were skeptical: skeptical about the tool, skeptical about humanitarians as a viable client group who may have pushed us to better define our value proposition for providers.
- 2. Inconsistent roll-out and messaging; competing priorities** - The roll-out and messaging around the tool was slow, because we wanted to iterate before releasing a final version of the Cash Catalog. However, testing and broader roll-out was stymied by lack of provider and product entries. In addition, other ELAN commitments limited concentration on this product roll out.
- 3. Lack of standard terminology; rapidly changing technology** - The technology used in cash transfer programs has changed rapidly over the last several years. The ELAN has worked to standardize some of the terminology used by FSPs and humanitarian clients, but the filters in the catalog still may not have been universally understood by users. In addition, humanitarian users still have trouble identifying the key technology features required for their program, limiting their ability to use the catalog to filter for suitable matches. Both of these factors relate to the current state of the industry but may change in the future.
- 4. More filters than matches** - The total number of providers who have recently engaged with humanitarian programs is still relatively small (between 50-100 globally). When you look at a particular program location – a likely search filter for a humanitarian user – that number decreases even further (often to fewer than 10). Further filtering from this small number of options may be more restricting than helpful.
- 5. Comparing with physical cash providers** - Humanitarian users are often looking for a snapshot of the available FSPs in their project area, whether electronic or not. The catalog was limited to digital delivery mechanisms and therefore did not necessarily meet this need.

WHAT WE LEARNED & WHAT'S NEXT

Without sufficient buy-in from a wide range of providers, the Cash Catalog could never grow to be a robust, online marketplace. While a variety of ELAN process choices likely contributed to this failure, our effort was one in series of responses to this on-going challenge. Any future solutions should carefully consider how to engage *all* potential users early on in their design process and emphasize the roll-out process and relevant incentives. Since humanitarian struggle to locate appropriate and available providers, the ELAN is still working on this issue. We've refocused to look at the tools humanitarians use to identify and evaluate potential FSPs. This model places the onus of action on the humanitarian staff person seeking an immediate solution, instead of on the FSP, whose customer acquisition priorities may vary. The forthcoming Delivery Guide will also help humanitarians compare non-digital cash transfer options with electronic delivery mechanisms.



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