USING ELECTRONIC PAYMENT SYSTEMS FOR ITN MASS CAMPAIGNS:
SUMMARY OF KEY RISKS AND MITIGATION APPROACHES
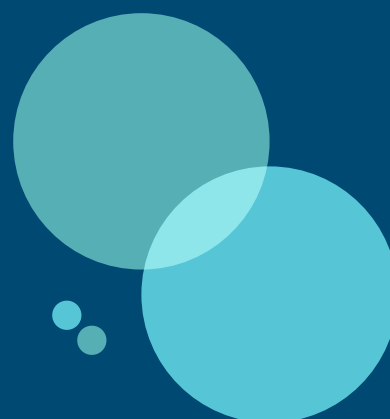
MARCH 2023

amp | The Alliance for Malaria Prevention

Expanding the ownership and use of mosquito nets

CONTENTS

BACKGROUND

Malaria remains a major contributor to global disease burden, accounting for an estimated 241 million cases and 627,000 deaths in 2020[1]. Since 2000, an estimated 1.7 billion malaria cases were averted mainly through the distribution and use of insecticide-treated nets (ITNs) and indoor residual spraying (IRS) of residential structures for controlling mosquito populations. ITNs are the primary tool for malaria vector control and ensuring universal access to nets is key to the global efforts aimed at controlling and eventually eliminating malaria[2].

Many countries, especially in sub-Saharan Africa, have implemented mass campaigns to rapidly scale up universal access to ITNs among targeted populations. Despite experiences gained in ITN distribution through mass campaigns, there remain challenges with ensuring highly effective and efficient campaigns including timely payments to campaign personnel. In recent years, many national malaria programmes have started to transition from a cash-based to an electronic payment system as part of mitigating this challenge. Despite the potential of electronic payment systems for improving the payment process in terms of efficiency and timeliness, planning and deployment of these systems can be complex and many national malaria programmes have experienced challenges in various areas to fully make the transition.

The Alliance for Malaria Prevention (AMP), a global partnership that provides operational guidance and technical support to countries for ITN mass campaigns and continuous distribution, has seen increasing problems with ensuring payment to campaign actors, with more attention being paid to this element during the macroplanning phase to address previous campaign challenges and experiences. In many cases, part of the proposed resolution to payment challenges is a shift to electronic payments and these have been implemented with success (and lessons learned) in several countries.

This report summarizes the findings from a recent qualitative assessment of national malaria programmes' experiences with or intention to transition to electronic payment systems for mass ITN campaigns.

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1. World Malaria Report 2021
2. Achieving and maintaining universal coverage with long-lasting insecticidal nets for malaria control, WHO, 2017

KEY INFORMANT INTERVIEWS:
OBJECTIVES AND SCOPE

This report is based on interviews with national malaria programme staff and partners across seven countries from a planned total of 11 countries that had used fully electronic payment systems, hybrid payment systems (both cash and electronic payment) or cash payments only during their ITN campaign implementation. It summarizes perspectives, experiences, successes and common barriers faced when transitioning from cash-based to electronic payment systems, as well as considerations for their successful deployment.

The objectives of the key informant interviews were:

1. To understand the thought processes and the decisions taken by national malaria programmes and partners that led to their transitioning from cash-based to electronic payment systems.

2. To identify the common bottlenecks and risks to improve understanding of critical facilitators and barriers to successfully moving to electronic payment systems.

3. To identify successes, challenges and to highlight success stories and lessons learned from national programmes and partners related to the transition from cash to electronic payment systems.

The assessment targeted the 11 countries previously identified. The report summarizes the results of virtual interviews with key informants from national malaria programmes and partner organizations in seven countries (Benin, Burundi, Cameroon, Madagascar, Sierra Leone, Uganda and Zanzibar) that responded to requests for interviews. Interview participants from the seven countries were selected from national malaria programmes and partners and the requests for interviews specified that interviewees should have had experience with the payment system used in the previous campaign.

Both verbal (start of interview) and written (e-mail) consent were obtained from interviewees prior to each interview and prior to recording each session. The interview questionnaire and a list of participating countries are provided in annexes 1 and 2. Once consent was obtained and the interview date and time confirmed, the interviews were conducted online via Zoom link with the key participants who include but are not limited to the national malaria programme coordinators, campaign finance officers and campaign data managers. These data from the recorded interviews were collected and transcribed for both English and French interviews. This report is a summary of findings from these interviews.

KEY HIGHLIGHTS FROM THE COUNTRIES INTERVIEWED

Benin

The national malaria programme in Benin collaborated with mobile network operators and banks during the 2020 ITN campaign[3] to effect payments on three levels:

- Payments to vendors and suppliers of goods and services such as warehouse spaces, printing and stationery supplies
- Payments to central level staff who were involved in the ITN campaign for per diems and salaries
- Payments to community-level ITN campaign actors

It was not possible to fully transition to an electronic payment system as some cadres of workers (such as day labourers) expect payment in cash by day and some campaign workers did not own a mobile phone.

Burundi

The national malaria programme in Burundi implemented a hybrid payment system, though it leaned more to cash payments due to the lack of critical infrastructure to support electronic payments in villages and communities. The national malaria programme and partners experienced challenges in making payments to the large number of campaign workers, about 19,000, many of which were still owed payments for work on the 2019 campaign while the 2022 campaign was being planned. While payments for all campaign actors were included in the budget, poor planning, a weak validation process for campaign workers and work achieved, and poor implementation of a financial plan and roadmap led to some campaign actors not receiving payments.

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3. See case study at: https://allianceformalariaprevention.com/wp-content/uploads/2022/06/CS_Campaign_Benin_Distributing_ITN_COVID_052020_ENG.pdf
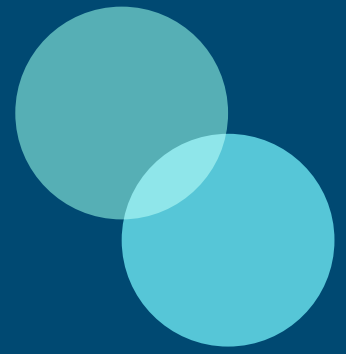
Cameroon

The national malaria programme in Cameroon partnered with banks and mobile network operators to process payments to both campaign actors and vendors of goods and services. In the Anglophone regions, some campaign actors were paid via mobile money whereas others were paid via cash[4]. For cash payments, the national malaria programme, in collaboration with the regional health authorities, devised a strategy in which campaign actors to be paid were asked to meet on a specific date in a safe area to receive their payment.

Madagascar

The success of Madagascar's 2017 mass distribution campaign was hindered by a series of challenges that were experienced at the community level. The major challenge was that, due to poor planning, after some campaign activities (especially household registration and ITN distribution), most of the campaign actors such as community supervisors, household registrars, ITN distributors, etc. did not receive their payment. Having learned these lessons, Madagascar's national malaria programme made the decision in their 2020—2021 mass campaign to collaborate with banks for funds transfers to some campaign actors (who were engaged at the central level) and vendors (for rental spaces, supplies of stationery, gas etc.), whereas mobile money was used as a payment modality where campaign actors at the district level had no access to banks. At the district level, an online financial services platform known as Paositra was also used to transfer funds as long as the campaign worker had a Poketra account, access to the internet or a mobile phone that had this mobile app downloaded and installed. Cash was also paid directly to campaign actors who were engaged at the community and village level who neither owned a mobile phone nor a bank account.

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4. See case study at: https://allianceformalariaprevention.com/wp-content/uploads/2022/05/CS_Campaign_Cameroon_COVID_EN.pdf

Sierra Leone

Sierra Leone implemented a cash-based payment system. The lack of critical infrastructure to support electronic payment systems within the country and a huge cash culture were major hindrances and disincentives to the national malaria programme considering a transition from cash-based to electronic payment systems.

Uganda

The motivation of the national malaria programme in Uganda to transition to electronic payments was to ensure that campaign workers at all levels received their payments in a timely manner and that fraud or funds diversion during the payment process was minimized. The transition from cash to an automated payment system simplified the payment processes by reducing the time it takes from when a payment is initiated to when it is received by the campaign actor. The payment system was relatively successful, although there were a number of challenges such as the lack of an electronic validation component or module in the system selected which necessitated a long and tedious process of performing manual validations which in turn caused some delays in some payments, fears of data clerks disappearing with the data before reconciliations were made (in Kampala and Wakiso area) and little to no access to mobile money agents (in Karamoja) which caused some delayed payments to the campaign workers.

Zanzibar

Zanzibar had collaborated with two mobile network operators that provide mobile money services in the country. However, many workers engaged in the campaign did not have the phones registered in their names. Some provided phone numbers of their relatives while others provided phone numbers for their neighbours in the community. This created challenges that led to delayed payments for some campaign actors during the payment process. The mobile network operators could not complete the transmission of the payments due to a mismatch between the names of the participants and the phone numbers they provided with those that appeared registered on the SIM card.
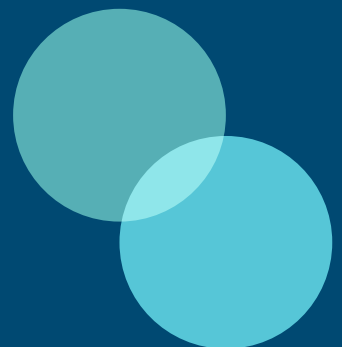
SUMMARY OF KEY FINDINGS

Motivation for national malaria programmes implementing an ITN campaign to transition from a cash-based to an electronic payment system

Reduce risk of fraud, theft or fund circumvention and improve accountability of funds

The decision to adopt electronic payment systems for ITN mass campaigns was influenced by several factors. The most frequently cited motivation to transition to an electronic payment system was to mitigate against the risk of fraud, theft of funds or fund circumvention and to improve the accountability and traceability of programme funds.

> **"**
>
> So we had the electronic payment system that was not on financial management only. It was everywhere in all areas where you are having data and making payments and was also one of the areas we scaled up. Financial management through the electronic payment system was looking at transparency, accountability and as part of controls, minimizing forgeries."
>
> ***Uganda***

Reduce time and cost of processing payments in ITN campaigns

During ITN campaigns, there are thousands of campaign actors engaged, from ITN bale loaders and off-loaders (day labourers who load and offload ITNs from containers to warehouses etc.) to household registrars and ITN distributors. This large number of people involved requires that most national malaria programmes hire or outsource the function of processing and making their payments to external organizations that have the capacity (expertise and human resources) to process and make payments to campaign actors.

The desire to decrease campaign costs associated with the need to hire extra personnel to assist in the processing and paying of large numbers of campaign actors in cash and the frequency of making these payments during and after an ITN campaign were challenges that led to the shift towards electronic payment systems.

> **"**
>
> In previous campaigns, we were making cash-based payments and it was difficult to collect and validate all the payment information of the implementers and we had to recruit and deploy a lot of data entry operators and cashiers/accountants to the field. We spent a lot of money and at the end many payments were not made correctly."
>
> ***Benin***

Improvement in quality of the payment process

The need to improve the quality and timeliness of processing campaign actors' payments was also a key factor in the decision taken by most national malaria programmes to transition from cash to electronic payment systems.

Interviewees emphasized the advantages of using automated payment systems over the more labour-intensive task of manually processing campaign actors' payments as a key benefit of transitioning to electronic payment systems. The use of such systems and platforms can also enhance payment accuracy, eliminating or minimizing errors associated with the cash-based approach.

> **"**
> Part of the reason we used mobile money is that it is a fast way of making payments to implementing actors."
>
> *Cameroon*

Donor or partner requirement to transition to electronic payment systems in ITN campaigns

The rising use of electronic payment systems in campaigns can also be attributed to requirements by some donors and partners. Many of the interviewees cited the global move towards electronic payment systems, as well as requirements by donors such as the Global Fund, as the motivation for the use of electronic payment systems for campaigns.

> **"**
> (We went...) from traditional to the modern way of doing things but also there were some rules and conditions from our development partners and before we started implementing we signed a Memorandum of Understanding which provided clear statements that they have a policy of paying either through a bank or through an electronic system by using a phone number."
>
> *Zanzibar*

> **"**
> It was the decision of the state authorities to transition to electronic payment systems. We worked with the Global Fund and in collaboration with the national malaria programme. The challenges associated with making cash-based payments were analysed and they proposed that we move on to an electronic payment system."
>
> *Benin*

Electronic payment systems as a COVID-19 mitigation measure during ITN campaigns

The COVID-19 outbreak was also noted as a motivating factor for accelerated adoption of electronic payment systems for campaigns. Some of the malaria programme staff interviewed considered the electronic payment system for the ITN campaign as a mitigation measure during household registration and ITN distribution, even if this may not have been the primary reason initially considered for making the transition. Electronic payment systems enabled programmes to process payments without participants or campaign actors physically handling cash when making and receiving a payment.

> "(With) COVID there was a fear that paper can be a source of infection. So that is also one of the elements about the financial management."
>
> **Uganda**

© NMCP, Burundi

ELECTRONIC PAYMENT SYSTEMS USED FOR ITN CAMPAIGNS

" There are three systems where we are paying through the bank account. (The first is for...) large amounts for service providers, for example. Then for campaign workers we are using the mobile money platform, which was done by the source funding firm in order to break through the bureaucratic system of the government and to have a timely payment system. Then the last one is cash payments because there are some parts of the country where people have a poor network to access money or the literacy levels in that region are poor."

Uganda

Some of the electronic payment systems/platforms that were used for ITN campaigns include:

- **Banks:** For bank-to-bank transfers. These were used by national malaria programmes to transfer funds from the Ministry of Health's programme account to:
  - ↘ Vendors who had provided rental services for warehouses and storage spaces
  - ↘ National level staff who held bank accounts and were involved in the implementation (supervisors, programme coordination team, logisticians, etc.)
  - ↘ Province and district Ministry of Health finance officers for campaign-related activities

" We also used the bank transfer system in districts where banks were available."

Madagascar

- **Mobile Network Operator (MNO):** National malaria programmes held partnerships and or collaborated with MNOs to make payments for campaign-related activities. Most of the payments made through these platforms were to the campaign workers. They had to have their names and phone numbers registered on their SIM as it appears on their government issued identity card or other recognized identity card in order to receive their payment. The services of Vodacom, Orange, Airtel, MTN, ZANTEL, etc. were used as mobile wallets as well as electronic payment systems.

- **PAOSITRA Money:** This is an online financial services platform that includes a money transfer and electronic payment service. The national malaria programme in Madagascar used this service to make and process payments to some of the campaign actors who were engaged in the previously concluded ITN campaign. The payments were specifically made to those in the districts who either had an ePoketra account or prepaid card or who could access the service via the mobile app Paositra Money on their phones.

> **"**
> We have collaborated with Paositra Malagasy by using their Paositra Money products for the payments of campaign actors in areas without banks."
>
> *Madagascar*

© NMCP, Burundi

BARRIERS OR CHALLENGES TO TRANSITION FROM CASH TO ELECTRONIC PAYMENT SYSTEMS FOR ITN CAMPAIGNS

Despite the known and perceived benefits of electronic payment systems for ITN campaigns, interviewees noted several challenges encountered during the transition (see table 1).

Table 1: *Summary of challenges in transitioning from cash to electronic payment systems*

Challenge	Risk	Mitigation
Lack of critical infrastructure e.g. electricity, internet masts	• Late payments to campaign actors • Possibility of committing fraud and circumvention of funds	• Have back-up systems such as solar powered phones and tablets, generators, as well as Excel spreadsheets to facilitate the validation of campaign actors
Lack of proper transition plan	• Prolonged use of cash payments or hybrid payment system • Delayed payments to campaign actors • Fraud and circumvention of programme funds	• Early planning and engagement with the relevant stakeholders on the processes to transition to electronic payments systems • Create financial plans and roadmaps outlining the necessary steps, including actors to be paid, basis for payment, amounts, modality for payment and timelines • Develop "how to" guides and share them before, during and after the training so that all the relevant parties are following the same procedures
Lack of adequate technical human resources	• Prolonged validation process which leads to late payments to campaign actors	• Begin the planning and engagement processes early which will enable recruiting the right people • Train the finance staff responsible for handling the payments on the electronic payment systems' various payment modules

Challenge	Risk	Mitigation
Many campaign actors do not own their own phones	• Payments made to whomever the SIM is registered to and not the campaign actor • In many communities, women are less likely to own a phone hence payments made to other family members • Selection criteria may discriminate against potential campaign actors who do not have a minimum phone type • No payments made to the campaign actors • Fraud or circumvention of funds	• Ensure campaign actors have mobile phones registered in their names • Ensure the mobile phones have the capability to receive mobile money • Provide women engaged in ITN campaigns with access to mobile phones either by borrowing them from the community or by buying some mobile phones to ensure women can participate as campaign actors and directly receive payment for their work
Lack of banks outside the urban cities and towns	• Delay in making payments • Need for cash payments • Possibility of theft or circumvention of funds	• Ensure there is a detailed financial roadmap on how to make physical cash payments to the campaign actors • Where possible, outsource cash payments to experienced organizations and financial firms that have the staffing and expertise
Lack of cash float or limited cash reserves with the mobile money agents **Lack of mobile money agents in some parts of the peripheral areas (villages and communities)**	• High possibility that the funds will not be paid through electronic payment systems to the campaign actors due to insufficient funds • Need for cash payments • Late or no payments to campaign actors • Could lead to fraud and circumvention of programme funds	• Ensure there is a detailed financial roadmap on how to make physical cash payments to the campaign actors • During microplanning, map key locations where there is availability of mobile money agents • Work with other health programmes that have implemented mobile money payments to campaign workers and the mobile money agents/providers they used to make payments • Where possible, outsource this function to experienced organizations and financial firms that have the staffing and expertise

Challenge	Risk	Mitigation
A high cash culture in the community	• Difficulty in embracing electronic payment systems • High possibility that campaign actors do not get paid due to lack of familiarity with the system • Possibility of committing fraud and circumvention of funds	• Emphasize the advantages of using electronic payment systems as part of social and behaviour change (SBC) and provide as much information as possible on the requirements and responsibilities of the campaign actors to ensure a successful payment process • Print out Information, Education and Communication materials related to electronic payment systems • Develop rumour management strategies to counter any foreseeable rumours that might be a hindrance for national malaria programmes transitioning from cash to electronic payment systems

" So those who participated in community health promotion activities, some of them don't have phone numbers. Remember, we did not select them to be involved in this task. They are selected by village leaders."
Zanzibar

" There is a need to appreciate that the payments through the bank accounts can be less than two per cent and (the system...) is not reliable."
Uganda

" The major gap was linking campaign actors' data to the payment system. Where we had the gaps before, we hope we can improve going forward."
Benin

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KEY RECOMMENDATIONS FOR ADOPTION OF ELECTRONIC PAYMENT SYSTEMS FOR ITN CAMPAIGNS

To address the above-mentioned challenges and barriers to transitioning from cash to electronic payment systems, the following recommendations were identified.

- Set up effective and well-functioning structures e.g. strong coordination between ministries, departments and national malaria programmes, i.e. the programme teams, the finance teams and ICT teams at all levels, and communicate clearly and concisely the goals and objectives of the transition before attempting to make the change from cash to electronic payment systems for ITN campaigns. A technical team should lead the process and ensure that all programme and finance staff are given the necessary information and guidance.

- Conduct comprehensive feasibility studies and assessments to ascertain the viability of transitioning from a cash-based system to an electronic payment system throughout the area targeted for the campaign. This will include assessing the various mobile network coverage areas, mobile phone penetration, internet access and connectivity and availability of electric or solar power by region or district before deciding on the most appropriate electronic payment system and platforms. The study should also include an assessment of current payment systems in use in the country, including for other health interventions delivered

through campaigns, whether or not they pay campaign workers electronically, and what lessons can be drawn from them.

- Ensure strong commitment, leadership, dedication, interest and goodwill in adopting electronic payment systems and platforms by the programme and allied partners. A significant proportion of the adoption and roll-out process relies on management commitment rather than technical support.

- Conduct mapping on health interventions that are/were using existing electronic payment systems/platforms.

- Encourage and promote national dialogues for countries to sign up for programmes such as Global System for Mobile Communications Association (GSMA) Connected Women[5] which aims to halve the number of women in developing nations who lack mobile phones by putting one in their hands.

- Adopt best practices through shared success stories from other countries that have transitioned to the use of electronic payment systems in ITN or other health campaigns.

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5. https://www.gsma.com/mobilefordevelopment/connected-women/

ANNEX 1: DATA COLLECTION INSTRUMENTS FOR COUNTRIES (QUESTIONS FOR NATIONAL MALARIA PROGRAMMES)

"Hello, thank you for joining me today. My name is "_____" and I am a consultant with the Alliance for Malaria Prevention. AMP, with funding from the Bill and Melinda Gates Foundation (BMGF), is compiling countries' experience with transitioning from cash to electronic payment systems given that anecdotally there are a number of successes and challenges but few of these are documented through dedicated discussions.

We want to hear about your experiences, lessons learned and best practices when using electronic payment systems to pay different campaign actors during ITN mass campaigns. Your responses will help us learn what went well with your transition and deployment and what can be improved in the future. This information will help us to identify common facilitators and barriers that should be accounted for when planning for a transition away from cash-based payments. We'll keep your responses strictly confidential within our evaluation team. Our interview will take about 60 minutes.

Do you have any questions about the interview?

Do you agree to be interviewed?" (if NO, thank the individual and end the call.)

"Do you agree to allow us to record our interview to be sure we record everything you share correctly?" (If NO, proceed with the interview without recording.)

QUESTIONS

Date of interview:

Country:

Key informant's background: "Let's start with a few questions about yourself and your involvement in the campaign"	
1 Full name of the informant	
2 Gender	
3 What is your current job title?	
4 Name of your organization (national malaria programme staff/partner)	
5 Did you participate in the planning and implementation of the electronic payment system? *if No, thank the individual and end the call*	
6 What was your role in the planning or implementation of the transition to electronic payment system?	

7	E-mail address	
8	Phone number	

Planning for the transition to electronic system: "Now let's discuss the decision-making about how you decided to transition to electronic payment systems for ITN campaign actors."

9	What method or methods did you use to pay campaign actors for your last ITN campaign? Were all campaign actors paid in the same way? Why or why not? - DECIDE IF FULLY TRANSITIONED, HYBRID, NOT TRANSITIONED	

For fully transitioned systems

10	What led to the decision to transition to the electronic payment system? *As needed, probe: what problems do the electronic payment systems solve, which inefficiencies could be addressed, what advantages or benefits were foreseen with electronic payment system?*	
11	Were you able to fully transition to your electronic payment system in one step? Why or why not? What were the first steps you took and why? How long did it take to develop the system?	
12	Do you use more than one electronic payment system (such as mobile money, bank transfer, etc.)? If yes, why are different systems used and what category of campaign actors is paid using each of the systems?	
13	What types of partners or service providers have you collaborated with in the planning and/or deployment of your electronic payment system? How have you ensured strong coordination and bottleneck resolution? *As needed, probe: have you used a certain mobile network operator(s), have you worked with certain banks, were other services (such as data entry for campaign personnel) required*	
14	What is required for your electronic payment system in terms of human resources, including any technical support, to ensure that it is fully functional? Do you have enough personnel for the system? If no, what specific profiles would you need and why?	
15	Is the electronic payment system for your campaign a standalone system that is used beyond the campaign for day-to-day purchases? ***If yes, go to question 16 and skip 17.*** ***If no, skip to question 16 and go to question 17.***	

16	If yes, is there a culture of mobile money in the areas where the campaign was taking place? Did most campaign actors already own phones that could be used for payments?	
17	If no, is the electronic payment system integrated with other systems for the campaign such as human resources management or digital data collection to track work progress? Were payments made through devices provided during the campaign or to personal devices owned by campaign personnel?	
18	What would you consider the three most important steps for a successful transition to a fully electronic payment system? If you were to advise a national malaria programme on critical considerations, what would you include? *Probe: mapping providers, listing of personnel, verification of phone numbers, double entry of payment details to identify errors, communication to campaign actors about the system, assistance line in case of problems, multiple network providers*	
19	What would you consider the three biggest risks for a successful transition to a fully electronic payment system? If you were to advise a national malaria programme on critical considerations, what would you include? *Probe: mapping providers, listing of personnel, verification of phone numbers, double entry of payment details to identify errors, communication to campaign actors about the system, assistance line in case of problems, multiple network providers*	
20	Are there any things you would put on your "wish list" to improve your electronic payment system?	
21	Any other comments?	
22	Have you developed documents relating to the electronic payment system? E.g. proposal, budget, strategy document, write-up of experiences / lessons learned, etc? Would you be willing to share the documents with AMP for review? Would you be willing to engage in further discussions or review the final products from this work before they are finalized?	

"Thank you so much for your time. Your feedback will be valuable to compiling critical facilitators and barriers for national malaria programmes planning to transition to electronic payment systems."

For hybrid systems

23	What led to the decision to use an electronic payment system in addition to cash-based payments? *As needed, probe: what problems do the electronic payment systems solve, which inefficiencies could be addressed, what advantages or benefits were foreseen with electronic payment system?*	
24	Were you able to transition to your electronic payment system in one step? Why or why not? What were the first steps you took and why? How long did it take to develop the system?	
25	Do you use more than one electronic payment system (such as mobile money, bank transfer, etc.)? If yes, why are different systems used and what category of campaign actors is paid using each of the systems?	
26	What types of partners or service providers have you collaborated with in the planning and/or deployment of your electronic payment system? How have you ensured strong coordination and bottleneck resolution? *As needed, probe: have you used a certain mobile network operator(s), have you worked with certain banks, were other services (such as data entry for campaign personnel) required*	
27	What is required for your electronic payment system in terms of human resources, including any technical support, to ensure that it is fully functional? Do you have enough personnel for the system? If no, what specific profiles would you need and why?	
28	Is the electronic payment system for your campaign a standalone system that is used beyond the campaign for day-to-day purchases? If yes, go to question 29 and skip 30. If no, skip to question 29.	
29	If yes, is there a culture of mobile money in the areas where the campaign was taking place? Did most campaign actors already own phones that could be used for payments?	

30	If no, is the electronic payment system integrated with other systems for the campaign such as human resources management or digital data collection to track work progress? Were payments made through devices provided during the campaign or to personal devices owned by campaign personnel?	
31	What would you consider the three most important steps for a successful transition to electronic payment systems? If you were to advise a national malaria programme on critical considerations, what would you include? *Probe: mapping providers, listing of personnel, verification of phone numbers, double entry of payment details to identify errors, communication to campaign actors about the system, assistance line in case of problems, multiple network providers*	
32	What would you consider the three biggest risks for a successful transition to electronic payment systems? If you were to advise a national malaria programme on critical risks, what would you include? *Probe: mapping providers, listing of personnel, verification of phone numbers, double entry of payment details to identify errors, communication to campaign actors about the system, assistance line in case of problems, multiple network providers*	
33	Are there any things you would put on your "wish list" to improve your electronic payment system?	
34	Are you planning to fully transition to electronic payment system in future?	
35	Any other comments?	
36	Have you developed documents relating to the electronic payment system? E.g. proposal, budget, strategy document, write-up of experiences / lessons learned, etc? Would you be willing to share the documents with AMP for review? Would you be willing to engage in further discussions or review the final products from this work before they are finalized?	

"Thank you so much for your time. Your feedback will be valuable to compiling critical facilitators and barriers for national malaria programmes planning to transition to electronic payment systems."

For cash-based systems / not yet transitioned

37	While I understand that you are not yet using electronic payments for campaign actors, has this been discussed as a possibility for future campaigns? Why or why not? *As needed, probe: what problems do the electronic payment systems solve or what problems exist that it would not work well, which inefficiencies could be addressed, what advantages or disadvantages were foreseen with electronic payment systems?*	
38	During your last campaign using cash for payment of campaign personnel, what were the key successes? What were the main challenges? What would you do in future campaigns to address the challenges?	
39	Is mobile money available in your country for day-to-day purchases? Do most people in the country own phones? If no, skip to question 40. If yes, is there a culture of mobile money use in the country? Why or why not? Are there certain areas or people that are more likely to own phones? *As needed, probe: urban, gender*	
40	Do you think that electronic payment systems are a good idea for ITN campaigns? If yes, why and for which campaign personnel? If not, why not and what do you think are the major barriers?	
41	Are there partners or service providers in the country that could provide support in the planning and/or deployment of an electronic payment system? Are there certain mobile providers that would be better/worse options? Why?	
42	If you decided to change to electronic payment systems, what do you think would be the three most important steps for a successful transition? *As needed, probe: mapping providers, listing of personnel, verification of phone numbers, double entry of payment details to identify errors, communication to campaign actors about the system, assistance line in case of problems, multiple network providers*	

43 If you decided to change to electronic payment systems, what do you think would be the three biggest risks? *As needed, probe: mapping providers, listing of personnel, verification of phone numbers, double entry of payment details to identify errors, communication to campaign actors about the system, assistance line in case of problems, multiple network providers*	
44 What would be on your "wish list" for your electronic payment system? What features would you want to ensure were there? *As needed, probe: human resources management, link to campaign data to assess performance*	
45 Any other comments?	
46 Have you developed documents relating to your payment system? E.g. proposal, budget, strategy document, write-up of experiences / lessons learned, etc? Would you be willing to share the documents with AMP for review? Would you be willing to engage in further discussions or review the final products from this work before they are finalized?	

"Thank you so much for your time. Your feedback will be valuable to compiling critical facilitators and barriers for national malaria programmes planning to transition to electronic payment systems."

ANNEX 2: LIST OF COUNTRIES FROM WHICH REPRESENTATIVES PARTICIPATED IN THE KEY INFORMANT INTERVIEWS (KIIS)

Sierra Leone

Benin

Cameroon

Burundi

Uganda

Zanzibar

Madagascar

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AMP CONTACTS

To join the weekly AMP conference call each Wednesday at 10:00 AM Eastern time (16.00 PM CET) use the following Zoom meeting line:
https://us06web.zoom.us/j/2367777867?pwd=a1lhZk9KQmcxMXNaWnRaN1JCUTQ3dz09

You can find your local number to join the weekly call:
https://zoom.us/u/acyOjklJj4

To be added to the AMP mailing list visit:
https://allianceformalariaprevention.com/weekly-conference-call/signup-for-our-mailing-list/

To contact AMP or join an AMP working group please e-mail:
allianceformalariaprevention@gmail.com

For further information please go to the AMP website:
https://allianceformalariaprevention.com

amp | The Alliance for Malaria Prevention
Expanding the ownership and use of mosquito nets