

PROJECT DOCUMENT
Better Than Cash Alliance
August 2012- December 2018
1.0 Approved on January 13 2016



Programme Title: The Better Than Cash Alliance

Programme Goal: The primary outcome of the programme is to catalyze a global transition from cash to digital payments, in a way that is more cost-effective, efficient, and transparent than current cash-based approaches, while advancing financial inclusion and empowering women. As a result, a substantial increase in the number and/or value of payments made digitally by members will have taken place and been accelerated.

The Intermediate Outcomes by the end of the programme (December 31st, 2018) will be:

- Digitization of payments has been included in global and country policy agendas and there is broad acceptance by governments, international organizations and companies that electronic payment solutions are preferable to cash;
- An improved country level environment for digitizing payments is in place
- Commitments from a significant number of members, that begin acting on their commitments to implement electronic payment solutions instead of cash;
- Knowledge products generated by BTCA demonstrating how to implement digital-payment solutions; delivery of Member Services to governments, international organization and companies and; Digital Payments Acceleration Services to qualified governments have increased the actions of members to deliver end user-focused digital payment technologies.
- Ecosystem dialogue has generated solutions to barriers to shift payments e.g. interoperability, new infrastructure, etc.

The above outcomes will contribute to the following broader strategic goals:

- Millions of low-income and poor people, many that were previously unbanked, have digital payment accounts that will responsibly provide access to other financial services
- People reap the benefits of digital payments which translate into inclusive growth and poverty reduction
- Benefits of digital payments are realized -increased transparency, reduced costs and inefficiencies, greater financial inclusion and women's economic empowerment - translating into inclusive growth
- Digital payment solutions are sustainable for payers - financially, logistically, politically, etc.

Which are aligned with the following SDGs, in particular:

- SDG 1: End poverty in all its forms everywhere
- SDG 5: Achieve gender equality and empower all women and girls
- SDG 8: Promote sustained, Inclusive and sustainable economic growth
- SDG 10: Reduce inequality within and among countries
- SDG 16: Promote accountable, inclusive institutions at all levels
- SDG 17: Partnerships for the goals


<p>Programme Duration: August 7, 2012 - December 31, 2018</p> <p>Anticipated start/end dates: August 7, 2012 - December 31, 2018</p> <p>Fund Management Arrangements: Direct</p>	<p>Total estimated budget: US\$39,753,262 [August 7, 2012 to December 31, 2018] Out of which:</p> <p>Funded Budget: US \$21,018,850 Funded Budget (in kind) US \$250,000.00 Unfunded Budget: US \$18,734,412</p> <p>* Total estimated budget includes both programme costs and indirect support costs. ** Fundraising efforts are actively underway with high likelihood of closing funding gap in 2015. See budget section for additional information.</p>
<p>UN organizations Executive Secretary Signature</p>  <p>United Nations Capital Development Fund (UNCDF) Date & Seal</p> <p>13 Jan 2016</p>	<p>Sources of funded budget (Note: contribution agreements have been signed with all sources below):</p> <ul style="list-style-type: none"> • BMGF US\$7,300,000 • USAID US\$4,390,000 • VISA US\$3,000,000 • Ford Foundation US\$1,500,000 • Omidyar Network US\$1,500,000 • Citi Foundation/Citigroup US\$1,500,000 • DFAT US\$ 78,850 • MasterCard US\$1,500,000 <p>Sources of funded budget (in kind)</p> <ul style="list-style-type: none"> • DFID US\$ 250,000

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1 Executive Summary

The Better Than Cash Alliance is a partnership of governments, companies, and international organizations that accelerates the transition from cash to digital payments in order to reduce poverty and drive inclusive growth. Its purpose is to accelerate the transition from cash to digital payments globally through excellence in advocacy, knowledge and services to members.

There is increasing recognition that digital payments can improve lives and lead to inclusive growth. Yet no single public or private entity alone can overcome the complex technical, logistical, economic, financial, and regulatory challenges that developing and emerging economies face in making digital payments widely available. By joining the Better Than Cash Alliance members can overcome these challenges together.

The Alliance currently has over 40 members, works closely with other global organizations, and is an implementing partner for the G20 Global Partnership for Financial Inclusion.

The Better Than Cash Alliance partners with its member governments, companies, and international organizations that are the key drivers behind the transition to make digital payments widely available by:

1. **Advocating** for the transition from cash to digital payments in a way that advances financial inclusion and promotes responsible digital finance. It does this by contributing to the agendas of key global/regional/country level fora and by inviting governments, companies and international organizations to join the Alliance as members and make a commitment to further digitizing their payments.
2. **Conducting research** and sharing the experiences of our members to inform strategies for making the transition. It does this by developing knowledge products and tools that provide insights and guidance on digitizing payments.
3. **Catalyzing** the development of inclusive digital payments ecosystems in member countries to reduce costs, increase transparency, advance financial inclusion—particularly for women— and drive inclusive growth. It does this through the delivery of member services.

The Alliance is currently funded by the Bill & Melinda Gates Foundation, Citi Foundation, Ford Foundation, MasterCard, Omidyar Network, United States Agency for International Development, and Visa Inc.

The United Nations Capital Development Fund serves as the secretariat of the Alliance.

2 Context

There has been great progress in financial inclusion but 2 billion adults remain excluded from formal financial services and among the poorest 40% of households in developing countries, 54% of adults still lack access to an account.¹ As a result, most poor households operate almost entirely in the informal and cash economy. This means that they use cash, physical assets (e.g. jewelry and livestock), or informal institutions (e.g. money lenders and payment couriers) to meet their financial needs – from receiving wage remittances, to saving up to buy fertilizer, to insuring against illness. These informal tools, however, tend to be insecure, expensive, and hard to use. And when large problems arise, such as a major illness in the family, the tools often break down completely, leaving households exposed, particularly those headed by women.

One of the reasons it is too costly to provide poor people formal financial alternatives is because most poor households conduct most or all of their financial transactions in cash. The best way to reduce the costs of reaching poor people with financial services is to help shift the majority of their cash-based financial transactions into digital form through mobile phones or other digital interface. The digitization of cash also creates opportunities for delivering value beyond cost savings. There is a small-but-growing body of evidence² that digitally transferring money directly into digital accounts (rather than in cash) and enabling women to store and access their funds outside the home have a positive impact on women's empowerment. While it is too early to draw generalizable conclusions from these studies, the evidence suggests that digital transfers and direct payments can help boost female decision-making power and channel more household resources into food, schooling, and other household inputs.³

Electronic payment technologies offer a more effective, efficient, transparent and often safer means of disbursing payments while also promoting financial inclusion and advancing aid effectiveness. Notwithstanding these benefits and success in a few countries, such as Kenya, electronic payment technologies have not been globally adopted especially in countries where a large percentage of the population has no relationship with the formal financial services sector and remains “unbanked”.

The Bill and Melinda Gates Foundation (BMGF), USAID, Citi Foundation/Citigroup, VISA, the Ford Foundation, and the Omidyar Network (the Initiators) jointly created the Better Than Cash Alliance (BTC Alliance). The BTC Alliance will seek to harness the expertise of the private sector in payment technologies, the leadership of governments and donor organizations, corporations and non-governmental organizations (NGOs) to replace the use of cash in their programming and payment streams with electronic payments where appropriate.

Continued Reliance on Cash Ignores the Value of Innovative Payment Technologies:

In the developing world, the dearth of traditional banks, especially the lack of branches in rural localities, and the inability of the world's poor to qualify for traditional financial services offered by formal financial institutions means that the majority of payments in these countries are conducted using physical cash. While the infrastructure may not yet exist in all contexts, this reliance on cash continues even in countries where the requisite infrastructure to disburse payments electronically already exists – e.g. debit cards, smart cards, ATM networks, point of sale devices, mobile money and branchless banking. The BTC Alliance will seek to address

¹ Global Findex 2014

² See for example “Savings Constraints and Microenterprise Development: Evidence from a Field Experiment in Kenya”, P.Dupas and J. Robinson, 2010. <http://www.econ.ucla.edu/pdupas/SavingsConstraints.pdf>

³ See BMGF, Financial Services for the Poor, Strategy Overview <http://www.gatesfoundation.org/financialservicesforthepoor/Documents/fsp-strategy-overview.pdf>

the barriers to adoption through the breadth and strength of all its members and their commitments to support the increase of use of electronic payments. Today across the world, government institutions, multinational companies and donor agencies make billions of dollars of payments in cash monthly. These payments may include disbursements of salaries, payments to vendors, pensions, social welfare stipends, cash-for-work programmes, emergency relief payments and others. Advances in communication technology and network capacities, however, now offer innovative new ways to make payments through mobile devices, smart cards and other electronic means. These payment services are spreading rapidly yet require large volumes of payments to break even. The BTC Alliance will advocate for and support the use of all forms of electronic payments where they provide a preferable payment option to cash, regardless of the particular technology or mode of transmission. In each context, the optimal form of electronic payment may differ and range from electronic fund transfers to bank accounts to the use of prepaid or smart cards or mobile money or other available options.

Benefits of Adoption of Electronic Payment Technologies: The transition from cash to electronic payments can have significant benefits for all actors in the payment value chain and it increases transparency and accountability, and strengthens sustainable economic development by migrating work into the formal economy. However, this requires that the transition is done thoughtfully, with consideration to the consequences for the recipients, rather than only for the benefit or convenience of the other actors. The work of the BTC Alliance will accelerate the transition from cash to electronic payments for the poor and unbanked, particularly women, which will help realize the BTC Alliance members' commitment to use innovative technology to address development challenges by leveraging the core capabilities of private sector entities. The benefits of using electronic payments include:

- **Cost Savings.** Digital payments decrease costs largely through increased efficiency and speed. In Mexico, the government trimmed its spending on wages, pensions, and social welfare by 3.3 percent annually, or nearly \$1.3 billion, by centralizing and digitizing its payments.⁴ A study by the management consulting firm McKinsey & Co. estimates that automating the delivery of government payments could save the Indian government approximately \$22.4 billion (U.S.) per year resulting from reduced overhead, transaction costs, and fraud.⁵ In Brazil, the Bolsa Família program reduced its transaction costs from 14.7 percent of total payments to 2.6 percent when it bundled several benefits onto one payment card.⁶
- **Transparency and Security.** Digital payments are more transparent, increasing accountability and tracking, and reducing corruption and theft. After the earthquake in Haiti, digital payments cut theft of cash transfers by 50 percent.⁷
- **Financial Inclusion.** Everyone in an economy, regardless of income, needs to make payments. Because payments are the most essential financial transaction, robust evidence shows that digital payments are one strategy for advancing financial inclusion. Digital

⁴ Babatz, G., 2013. "Sustained Effort, Saving Billions: Lessons from the Mexican Government's Shift to Electronic Payments." Better Than Cash Alliance Evidence Paper: Mexico Study.

⁵ Lochann, R., I. Mas, D. Radcliffe, S. Sinha, and N. Tahilyani, 2010. "The Benefits to Government of Connecting Low-Income Households to an E-Payment System: An Analysis in India." Lydian Payments Journal.

⁶ Lindert, L., Hobbs, and de la Brière, 2007. "The Nuts and Bolts of Brazil's Bolsa Família Program: Implementing Conditional Cash Transfers in a Decentralized Context." World Bank Social Protection Working Paper No. 0709.

⁷ World Economic Forum and the Boston Consulting Group. 2010. "Galvanizing Support: The Role of Government in Advancing Adoption of Mobile Financial Services."

payments are often the first entry point into the financial system for individuals and provide an opportunity to offer accounts – be they traditional formal bank accounts or so-called e-wallets (or payment cards) that provide a store of value functionality – to the unbanked for savings or payments. Digital payments can thus accelerate access to and use of financial services when recipients use their accounts for other financial services. In Bolivia, Peru, and the Philippines, research found that digital financial services allowed for sending simple text reminders that increased savings by 16 percent.⁸ Colombia's *Familias en Accion* program resulted in 91 percent of the households being paid digitally having a card-linked bank account.⁹

- **Women's Economic Empowerment:** While all people can benefit, the outcomes can be particularly important for women, giving them more control over their family's finances, increasing personal security, and increasing economic opportunities. For example, in Niger, digital delivery of a social benefits payment resulted in greater privacy and control of mobile transfers, compared to cash, resulting in intra-household decision-making in favor of women.¹⁰
- **Inclusive Growth:** Integrating digital payments into the economies of emerging and developing nations addresses crucial issues of domestic resource mobilization, inclusive economic growth and individual financial empowerment.¹¹

2. Lessons Learned and broader links to UNCDF

2.1 Global Lessons

Results from the CGAP G2P Research Project (2011) on Social Cash Transfers and Financial Inclusion¹² provided a strong rationale for developing a global programme focused on facilitating the transition from cash to electronic payments in developing countries.

Lessons from Brazil, Colombia, Mexico and South Africa suggested that an effective approach for this programme would be to support the transition from cash to electronic payment systems by organizations making bulk payments through a strategy that combines broad communications and advocacy, a learning strategy and coordination support. The studies document that while there is a strong theoretical case for electronic payment solutions, the practical experience from these four countries demonstrates that attention to the operational and technical details matter if these benefits are to be fully captured.

For example, there was need for a clear communications and advocacy strategy is reflected by the fact that the attitudes of the social cash transfer agencies toward financial inclusion as a policy goal vary quite widely, even within the same agency. The wealth of information from these four middle-income case studies highlights the need for similar studies focused on low-income countries where financial inclusion is usually lower and further knowledge generation is needed.

⁸ Karlan, D., A.L. Ratan, and J. Zinman, 2014. "Savings By and For the Poor: A Research Review and Agenda." *Review of Income and Wealth* 60:1, 36–78.

⁹ Bold, Porteous, Rotman (2012); Maldonado & Tejerina IDB Technical Note 2010.

¹⁰ Aker, J., R. Boumnijel, A. McClelland, and N. Tierney, 2013. "How Do Electronic Transfers Compare? Evidence from a Mobile Money Cash Transfer Experiment in Niger." Tufts University Working Paper.

¹¹ World Bank Development Research Group, the Better Than Cash Alliance, the Bill & Melinda Gates Foundation. 2014. "The Opportunities of Digitizing Payments."

¹² See <http://www.cgap.org/p/site/c/template.rc/1.9.56877/> for the Focus Note [summary] and four country studies [Brazil, Colombia, Mexico and South Africa]

In general, there is a growing acceptance by governments, development organizations and others that electronic payment solutions have their advantages and there is some evidence to show that this is the case, particularly as it relates to reduced costs to governments and financial institutions. However, there remains a lack of understanding and information on how to implement the change in a way that reaches and reaps benefits for all, including the poor, particularly women.

2.2 Accomplishments and Lessons from BTCA's First Two Years of implementation

Accomplishments

Since the launch of the programme in 2012, BTCA has made significant headway towards the primary outcomes, especially with notable accomplishments in advocacy and knowledge generation. There are currently 43 members of the Alliance including 36 signing members and 7 funding members.

BTCA's advocacy efforts have successfully raised the profile of digital payments in a number of key global fora including the G20 Global Partnership for Financial Inclusion (GPFI), the Responsible Digital Finance Forum and the World Economic Forum in Davos. During the Australian Presidency of the G20 in 2014, BTCA was invited to become an official Implementing Partner of G20 GPFI alongside World Bank, AFI, CGAP, OECD, IFAD. The GPFI Forum in September 2014 on "Digitisation, remittances and women's economic empowerment" was also supported by BTCA. BTCA co-authored "The Opportunities of Digitizing Payments" report with the World Bank and the Gates Foundation that was officially endorsed by the GPFI calling on G20 governments to digitize their payments. BTCA also co-authored "Digital Financial Solutions for Advancing Women's Economic Participation." Through a number of high-level events organized by BTCA as well as through over fifty speaking interventions at third party regional and national events around the world, BTCA has also made significant headway incorporating the topic of digital payments in national policy agendas and working groups.

With over twenty four published knowledge products including five major reports, four "Country to Cash Diagnostics," nine case studies, five toolkits, and a monthly newsletter with over 4000 subscribers, BTCA has made major contributions to the body of knowledge available on the benefits of digital payments.

BTCA has also supported the development of exciting national initiatives. For example it helped launch "Modelo Peru" an interoperable payments platform led by the bankers association in Peru which will make digital payments accessible to everyone with a cellphone. BTCA staff, in partnership with UNDP's "Payments for Ebola Response Workers" effort contributed to digitizing the payments of 15,000 emergency response workers in Sierra Leone. BTCA's digital ecosystem convening events in Colombia and Malawi have convened representatives from all stakeholder groups, public and private, invested in driving functioning digital ecosystems and has launched ongoing discussions on how to overcome the barriers in each of these markets.

More information about BTCAs advocacy efforts, knowledge products and support to members can be found on the programme website www.betterthancash.org

Lessons Learned

Unique value of an alliance that includes governments, companies and development organizations. The Alliance is unique in drawing together these different perspectives to focus on the problems associated with cash payments and transfers and are working out what these powerful connections can deliver. No other organization is working across all these stakeholders in a way that brings together voices at a global level and also can tailor solutions to local market conditions. We complement the work of other financial inclusion specialists as well as those address other goals such as anti-corruption and women's economic empowerment. This allows the Alliance to convene stakeholders to work collaboratively on both the big picture and the pragmatic details of this one issue and make a real difference. Many players realize the importance of a collaborative and coordinated approach but have not yet invested in those relationships. There is often a need for some kind of "convener" to support players to align to achieve common goals.

The importance of evidence: Although there is broad acceptance among Alliance stakeholders of the importance of moving to electronic payments, understanding the issue is not enough. More hard evidence of the benefits, backed by robust research, is needed. The incredibly positive response to the Mexico and WFP case studies and the measurement of the degree of digitization across an economy is highly valued. The outcomes of our Development Results Focused Research Programme (DRFRP) research should provide an evidence base that may motivate more governments to participate. We need to get better at disseminating other Alliance and industry evidence to support our advocacy efforts. One of the leading incentives cited by all stakeholders is cost savings and efficiencies achieved by shifting away from cash are the government and development organizations and we particularly need more evidence on this point. Furthermore, we need to showcase the connection between digitization, financial deepening and economic growth and have initiated this work for the GPFI with the indirect support of the Gates Foundation.

Government Ministries are key members; a commitment from the "whole of government" is ideal: For the Alliance's government members, the shift to e-payments is about creating a more efficient government that better meets citizens' needs and can lead to cost savings, transparency and financial inclusion. For this reason, a key learning is that most successful governments have the Ministries of Finance leading the decision-making regarding digitizing government payments, and, in that process, are working collaboratively with central banks and other ministries responsible for payments including Ministries of social development, agriculture, communications, etc. A commitment from the whole of government, not just one ministry, is most effective, as took place in Colombia.

Providing technical assistance has proven to be more complex than anticipated, and has required several revisions to the strategy. In April 2014, BTCA Executive committee (ExCom) decided to prioritize funding government efforts to digitize payments and to favour a digital payments ecosystem building approach whereby BTCA could play a key role in bringing together the various actors from both public and private sectors to collaborate on solutions for enabling a digital payments ecosystem. The approach to technical assistance must be further clarified to avoid maintaining the impression that funding is widely available or that BTCA has substantial in-house capacity to offer services. Rather, the emphasis on

technical assistance should evolve towards offering more tightly defined membership services in which direct grant support will be limited only to very specific opportunities when they present themselves in member countries.

Support and guidance is indeed essential: Members have indicated that they often lack the technical know-how to effectively prioritize and transition payments from cash to digital and need guidance in the form of training, tools and opportunities to learn from others. Consultations with members, Technical Assistance Facility (TAF) grant recipients, ExCom member and external stakeholders, have revealed a number of activities that would provide critical support to members and enhance their ability to accomplish their targets. These include initial training on the benefits of digital payments, an understanding of tools and resources available to them, opportunities to learn from others, and opportunities to collaborate with other stakeholders in the digital payments ecosystem.

Advocacy is still essential: As many governments and organizations are still in the early phases of understanding the benefits of digital payments and how they can be designed to increase financial inclusion, significant advocacy is still required, and should be done employing specialist advocacy and communications skills.

2.3 UNCDF Lessons Learned

Communications and Advocacy Lessons Learned:

The UN International Year of Microcredit is widely viewed as one of the more successful UN Years. It succeeded in:

1. Changing the language (from microcredit to inclusive finance) as well as the terms of discussions from a focus on a sole product, (e.g. microcredit to savings, insurance, remittances and payments) and the range of providers (NGOs to Financial Service Providers) through a communications and advocacy campaign;
2. Bringing in a broad group of new actors that expanded the circle beyond those who had traditionally been involved;
3. Energizing a range of actors beyond the secretariat to move the agenda forward.

UNCDF's experience in serving as the secretariat to the UN International Year of Microcredit (YOM, 2005) includes the following lessons learned:

1. Engage a group of senior advisors who reflect key stakeholder groups and can serve as both strategic advisors and advocates.
2. Hire a senior manager who is an effective communicator and can engage with stakeholders at senior level and across all key categories.
3. Contract communications staff or firm(s) that can develop the communications strategy and implement it using a variety of media appropriate for different segments.
4. Develop key messages targeted to key constituencies that clearly communicate the core messages while ensuring that the campaign stays on message.
5. Develop partnerships with other key actors who share the vision and strategy and have the competency to take the agenda forward, and agree on the key results they will deliver.
6. Focus on strategic priorities and ensure quality control.
7. Ensure adequate time for implementation.

The UN Advisors Group noted the following lessons learned in their final report:

1. Develop differentiated advocacy strategies for different actors, and be particularly conscious of how to most effectively influence developing country member states.
2. Ensure greater in-depth media outreach targeted to each region.
3. Develop concrete, measurable targets to measure the impact of the advocacy work, taking into consideration longer timelines to see results of advocacy.
4. Ensure multi-stakeholder engagement.

Programming Lessons Learned:

UNCDF has found that in designing global or regional initiatives (such as MicroLead, YouthStart, the Pacific Financial Inclusion Programme (PFIP)), engaging with partners in an iterative process to co-create programmes is critical to success. This process begins with agreeing on a common vision, broad strategy and results to be achieved. Key to success is hiring a talented programme team responsible for developing detailed strategies and workplans to implement the strategy and achieve results. Programme staff, while on UNCDF

contracts, understand they are also accountable to the programme management committee, and UNCDF seeks input from all these partners in annual staff performance reviews. Programme frameworks provide adequate guidance, targets, and milestones, yet are flexible enough to respond to changes on the ground, as well as new opportunities for partnerships that emerge once implementation is underway.

Key findings from UNCDF's experience in converting from cash to electronic payments gained from PFIP's assistance to the Fijian Department of Social Welfare transition 21,000 recipients to electronic payments¹³ indicate that despite daunting challenges, a transition to a new electronic payment system can help organizations achieve financial inclusion objectives by focusing on a few key, replicable steps:

- begin with a strong grasp of the context for G2P (including readiness of government, existence or potential of sufficient access points or financial infrastructure);
- make the case by revealing the cost of cash and build buy-in from key senior staff in government ministries;
- demonstrate how the savings from the transition can be shared among all actors, particularly the recipients;
- understand and address client needs and any barriers to change;
- solicit stakeholder involvement (central bank, government, service providers, donors, etc.) early on in discussing solutions;
- set clear and financially-inclusive specifications for a new payment system;
- ensure client education is incorporated to enhance uptake and use;
- solicit bids and select the most cost-effective solution; and,
- set realistic timetable for roll out – including pilot-testing and client education.

Lessons Learned by UNCDF about hosting an Alliance:

UNCDF's experience hosting the Alliance has generated several lessons learned for the organization.

1. UNCDF's brand is perceived by the funders of Better Than Cash to be valuable as a host of the Alliance. It brings credibility to the mission, effectively positions the Alliance to act as an impartial convener of various public and private stakeholders and brings an assurance that ethical and transparent business practices will be followed.
2. As a service provider, UNCDF is also mindful of the need to provide efficient and effective operational support in order to enable the Alliance to operate in line with the expectations of external funders and partners.
3. In this fast changing space, hosting the Alliance has been an opportunity for UNCDF to build and maintain relationships with organizations that UNCDF would not normally invest in or partner with directly, but which bring a valuable perspective on the fast changing space of financial inclusion, digital financial services, and market development.
4. Involving UNDP as a member of the Executive Committee and strategic advisor has creating an additional thematic point of contact between the two organizations which

¹³ See <http://www.pfip.org/resources/uploads/attachments/documents/PFIP%20G2P%20Report%20.pdf>

has served to identify new opportunities for collaboration such as on the Ebola Emergency Response,

2.4 Synergies with UNCDF and UNDP

UNCDF's corporate strategic framework identifies three key objectives during the 2014-2017 period as follows: (1) increasing financing for basic services and sustainable and inclusive growth; (2) establishing financing mechanisms to increase resilience to economic and environmental shocks; and (3) fostering policy environment conducive to sustainable financing for development. While developed in the context of the Millennium Development Goals (MDGs), this corporate strategy contributes both to the Sustainable Development Goals (SDGs) (adopted September 2015) and the financing for development agenda as embodied in the Addis Ababa Action Accord (adopted July 2015). As noted in the overall development goals and described in the theory of change, BTCA directly contributes to the achievement of a number of these development and financing goals, and supports these corporate objectives. In particular, as UNCDF increasingly integrates digital financial services (DFS) across current programmes as a powerful enabler of financial inclusion, there is increasing synergy between serving as the Better Than Cash Alliance Secretariat and UNCDF's broader corporate agenda. BTCA also contributes to several indicators within UNCDF's Integrated Results Resource Matrix, including, specifically Strategic Output 3: Policy environments fostered that enable sustainable financing for development (3.1.1; 3.1.2; 3.1.3; 3.1.5.)

BTCA has collaborated with several existing FIPA Global Thematic Initiatives as well as regional and country programmes where on-going synergies can be leveraged in particular the programmes described below. Additionally, there are many opportunities that can be explored in the future with Local Development Initiatives as they evolve.

Mobile Money for the Poor (MM4P): MM4P's long-term mission is to help low income and rural households in LDCs increase their financial security through appropriate, affordable and secure means to receive, manage and save money through these "digital financial services" (DFS). To do so, its intermediate goal is to help build inclusive digital financial sectors such that a wide range of digital financial services are provided responsibly, and at reasonable cost, by sustainable institutions in a well-regulated environment. The ultimate beneficiaries are low income customers including women and rural customers.

BTCA has developed a highly collaborative working model with MM4P. BTCA and MM4P have jointly implemented a number of project level activities and administrative actions. Among efforts to collaborate on administrative matters, a joint programme review was conducted. This identified a number of opportunities for programmatic synergies and has deepened collaborative efforts in LDCs such as Malawi and Senegal where activities have been initiated and will be jointly implemented. MM4P has utilized a streamlined version of the payments diagnostic tool in Uganda, Zambia, and Senegal, and is raising awareness about BTCA and disseminating its toolkits and resources. BTCA has supported the participation of BTCA member governments in study trips organized by MM4P. Collaboration in additional countries including Nepal is currently being explored.

Making Access Possible (MAP): Making Access Possible (MAP) is a diagnostic and programmatic framework to support expanding access to financial services for individuals and micro and small businesses. The MAP country-level financial inclusion diagnostic examines demand-side and supply-side issues as well the legal and regulatory environment. Through

the MAP framework, a wide range of stakeholders are convened to use the evidence-based diagnostic to develop a national financial inclusion roadmap. This forms the basis for government action and development partner financial and programmatic support, including UNCDF country programmes. In countries in which MAP identifies digital payments as an opportunity and/or a government priority, the MAP team can make the connection to the BTCA team to explore the possibility of becoming a member of the Alliance and accessing the learning, knowledge and support that comes with membership. As a matter of course, the two programmes share diagnostics to leverage learnings.

Pacific Financial Inclusion Programme (PFIP) II UNCDF, together with UNDP, AusAID and the EU, created the Pacific Financial Inclusion Programme (PFIP) in 2008. The PFIP strategy involves finding new ways of serving hard-to-reach populations, while fostering greater commitment and cooperation to build inclusive financial systems throughout the region. At the core of its efforts is building branchless banking platforms that can reach low income and rural households, the vast majority of which are unbanked. PFIP was the first UNCDF programmed to support digital payments of social welfare benefits. PFIP has also supported building the financial capability of different populations, including recipients of social welfare payments as well as incorporating financial education into the basic school curriculum. It is actively sharing the learning from BTCA within the Pacific Islands. As Pacific Island countries join the BTCA, the PFIP team can help facilitate their engagement and connection with the Alliance.

Shaping Inclusive Finance Transformations in the ASEAN region (SHIFT) programme is a financial-market facilitation, technical assistance and funding facility for the ASEAN region. SHIFT aims to facilitate the transition of low-income people's—especially women's—use of financial services from informal mechanisms to formal, regulated and higher value services. Its work at policy levels in the region as well as its capital incentive and technical assistance fund facilities will ensure its engagement with policy makers and government officials in BTCA member and potential member countries as well as with private sector participants that are directly involved in digital financial services, including payments. SHIFT and BTCA will collaborate to share market information and use policy engagement and programming opportunities in complementary ways.

MicroLead is a global initiative to support the development and roll-out of deposit services by regulated financial service providers. Initially funding greenfields, MicroLead currently works with a variety of financial institutions (banks, cooperatives, MFIs) to build their capacity to reach low income, particularly rural, markets with demand-driven savings products and services being delivered with a financial education component via alternative delivery channels such as branchless banking and mobile money. Additionally, MicroLead is supporting linkages of self-help groups to financial services providers, often via mobile money. Funding under MicroLead has been awarded in 19 countries for 27 projects working with 36 FSPs totaling \$42 million. These MicroLead financial services providers, mobile network operators, and other partners are often key players in the digital payments environments and can play an enabling role in countries which are BTCA members.

Broader Synergies with FIPA: BTCA and FIPA programming have the potential to further leverage complementarities as BTCA focuses on advocacy, developing the knowledge and tools that can support the shift from cash to digital inclusive financial services. On the policy front, UNCDF has actively promoted responsible finance at the provider and policy level, and this focus is being carried forward in BTCA with its focus on responsible digital finance. Both UNCDF and BTCA were co-organizers, along with BMZ, Bill & Melinda Gates Foundation, CGAP, IFC, and the World Bank (and IPA in 2015) of the Responsible Finance Forum V and VI in 2014 and 2015 in conjunction with the GPFI, both years which were focused on responsible

digital finance. Given the importance of role of transfers in post-crisis situations, BTCA joined forces with UNCDF (and UNDP—see below) to assist with developing the system of payment of health workers in the Ebola-affected countries of Liberia, Sierra Leone and Guinea. Operationally and programmatically, in countries where UNCDF technical advisors are present and have active programming, UNCDF will provide support to countries on the implementation of their digitization commitments, and integrate this ‘handover’ into UNCDF programming.

Relationship with the United Nations Development Programme (UNDP)

UNCDF’s relationship with UNDP is rooted in the complementarity of the two organizations and aims at greater coherence, effectiveness and increased resource flows. Concerted efforts on the part of both organizations over the past planning period have resulted in strong synergies at the strategic, programmatic and operational level^[1]. UNDP is UNCDF representative at the country level and the Resident Representative is UNCDF’s official representative to the government. UNCDF engagement with UNDP in regard to GTIs needs to be from the outset and remain mutually beneficial. Whenever possible, BTCA will make full use of UNDP systems.

UNDP has played an integral role in BTCA, particularly at a strategic level. A UNDP representative was one of the founding members of the Executive Committee, which led to several collaborative efforts, including seconding the BTCA TAF Manager on behalf of UNDP to support the UN Mission for Ebola Emergency Response (UNMEER) effort to fight Ebola in Sierra Leone, Guinea and Liberia. A representative from UNDP will continue to serve as a strategic advisor to BTCA.

3. Programme Description and Strategy

3.1 Mission

Guiding Principles of the BTC Alliance: Through its public-private partnership the BTC Alliance will bring together a broad cross section of private sector companies, host country governments, multilateral and bilateral donors, U.N. Agencies and international NGOs to create a global independent alliance.

Acknowledging the above-mentioned benefits of electronic payments, the members who join the BTC Alliance will demonstrate their shared commitments to:

1. Broad recognition of the benefits of replacing the use of physical cash with electronic payments;
2. Improved understanding and sharing of approaches and lessons learned in replacing the use of physical cash with electronic payment systems; and
3. Increased use of electronic payments systems in organizations’ programmes and operations to promote financial inclusion, increased transparency and efficiency.

BTCA catalyzes members’ own efforts to digitize their payments.

3.2 Programme Goal and Outcomes

The programme goal, or primary outcome, is to catalyze a global transition from cash to digital payments in a way that is more cost-effective, efficient, and transparent than current

cash-based approaches, while advancing financial inclusion and empowering women. As a result, a substantial increase in the number and/or value of payments made digitally by members will have taken place and been accelerated.

The intermediate outcomes by the end of the programme (2018) will be:

- Digitization of payments has been included in global and country policy agendas and there is broad acceptance by governments, international organizations and companies that electronic payment solutions are preferable to cash;
- An improved country level environment for digitizing payments is in place
- Commitments from a significant number of members, that begin acting on their commitments to implement electronic payment solutions instead of cash;
- Millions of low-income and poor people, many that were previously unbanked, have digital payment accounts that will also provide access to other financial services. ;
- Knowledge products generated by BTCA demonstrating how to implement digital-payment solutions; delivery of Member Services to governments, international organization and companies and; Digital Payments Acceleration Services to qualified governments have increased the knowledge, willingness and capacity of members to deliver end user-focused digital payment technologies.
- Ecosystem dialogue has generated solutions to barriers to shift payments (e.g. interoperability, new infrastructure, etc.)

The above outcomes will contribute to the following broader strategic goals:

- Millions of low-income and poor people, many that were previously unbanked, have digital payment accounts that will responsibly provide access to other financial services
- People reap the benefits of digital payments which translate into inclusive growth and poverty reduction
- Benefits of digital payments are realized -increased transparency, reduced costs and inefficiencies, greater financial inclusion and women's economic empowerment - translating into inclusive growth
- Digital payment solutions are sustainable for payers - financially, logistically, politically, etc.

Which are aligned with the following SDGs, in particular:

- SDG 1: End poverty in all its forms everywhere
- SDG 5: Achieve gender equality and empower all women and girls
- SDG 8: Promote sustained, Inclusive and sustainable economic growth
- SDG 10: Reduce inequality within and among countries
- SDG 16: Promote accountable, inclusive institutions at all levels
- SD& 17: Partnerships for the goals

3.3 Strategy

The BTC Alliance will promote the use of electronic payments as a replacement to physical cash in order to catalyze financial inclusion for the poor and unbanked, transparency, and efficiencies in payment and revenue streams in the developing world. BTCA has three primary workstreams: Advocacy and Policy; Knowledge and Research; and Member Services. Additionally, the Communications workstream and the Administration and Management workstream provide support across the other three.

BTCA's Advocacy and Policy workstream aims to increase awareness and understanding globally and at country level of the need for, benefits and challenges of shifting to digital

payments in a responsible way that drives inclusive growth. It aims to establish networks and working groups addressing digital payments at global and regional levels. Member outreach is aimed at securing the membership of governments (via the Ministry of Finance and other ministries), international development organizations and companies. In order to join, members make public commitments to shift significant payment streams within their realm of operations or influence. Armed with evidence from the Knowledge and Research workstream, BTCA's Policy/Advocacy work aims to catalyze progress on digitizing payments among members and non-members alike. By embedding digital payments into key global/regional and national agenda's BTCA's advocacy efforts raise awareness about the benefits of digitizing payments among a broad audience of governments, international organizations and companies.

The Knowledge and Research Workstream supports advocacy efforts by providing proof points that help demonstrate the benefits of shifting to electronic payments. Research publications and case studies from members' experiences digitizing payments are designed to illustrate some of the ways in which the shift to electronic payments has been made and the outcomes experienced. Specific tools/toolkits are designed to provide guidance that can help members make this shift themselves. It is assumed that increased availability of this information will help members shift their own payment streams. BTCA's knowledge products and tools are made available as global public goods, for the benefit of members and non-members. Partners of the Alliance including UNCDF programmes, USAID, The Bill and Melinda Gates Foundation and others are instrumental in raising awareness of BTCA's agenda and tools in countries or fora where they are active. Similarly, partners like the World Bank and G20 have incorporated a focus on digital payments in their respective programs (e.g. inclusion in Global Findex 2014 of figures on the number of unbanked adults currently receiving wages or government transfers in cash; and development of a paper for G20 GPFI on how digital financial solutions can bring more women into the global economy). This increases BTCA's influence exponentially.

Recognizing the importance of providing some level of support to members, the Member Services workstream aims to contribute to members' own efforts to digitize with select areas of support. Through the BTCA Orientations, Digital Ecosystem Convenings, BTCA aims to support the shift to electronic payments being made by members by igniting collaboration between stakeholders to work towards a functioning digital financial ecosystem. By fostering peer learning opportunities, BTCA aims to increase opportunities for members to engage with and leverage other members, experts, stakeholders to build their capacity to shift payment streams. In cases where a deeper level of engagement is appropriate, BTCA aims to increase awareness by members of the state of digitization of payments in countries where diagnostics conducted and establish agreed priority actions to accelerate digitization.

Communications enables BTCA to implement the global strategy. It enables BTCA to communicate its message about the benefits of digitizing payments with all stakeholders including members and non-members. It supports the work of each workstream through tailored communication strategies for different media, regions and stakeholder segments including through a branded BTCA website, newsletter and social media. The programme's Theory of Change (see figure below) - updated after two years of operations to align with Donor Committee for Enterprise Development (DCED) Guidance and incorporate changes and lessons learned during the first two years - reflects the results chain of the key steps in the BTC Alliance strategy. It describes the activities and outputs of each workstream, supported by communications and administration. The activities and outputs of the three work streams are mutually reinforcing. They jointly lead to

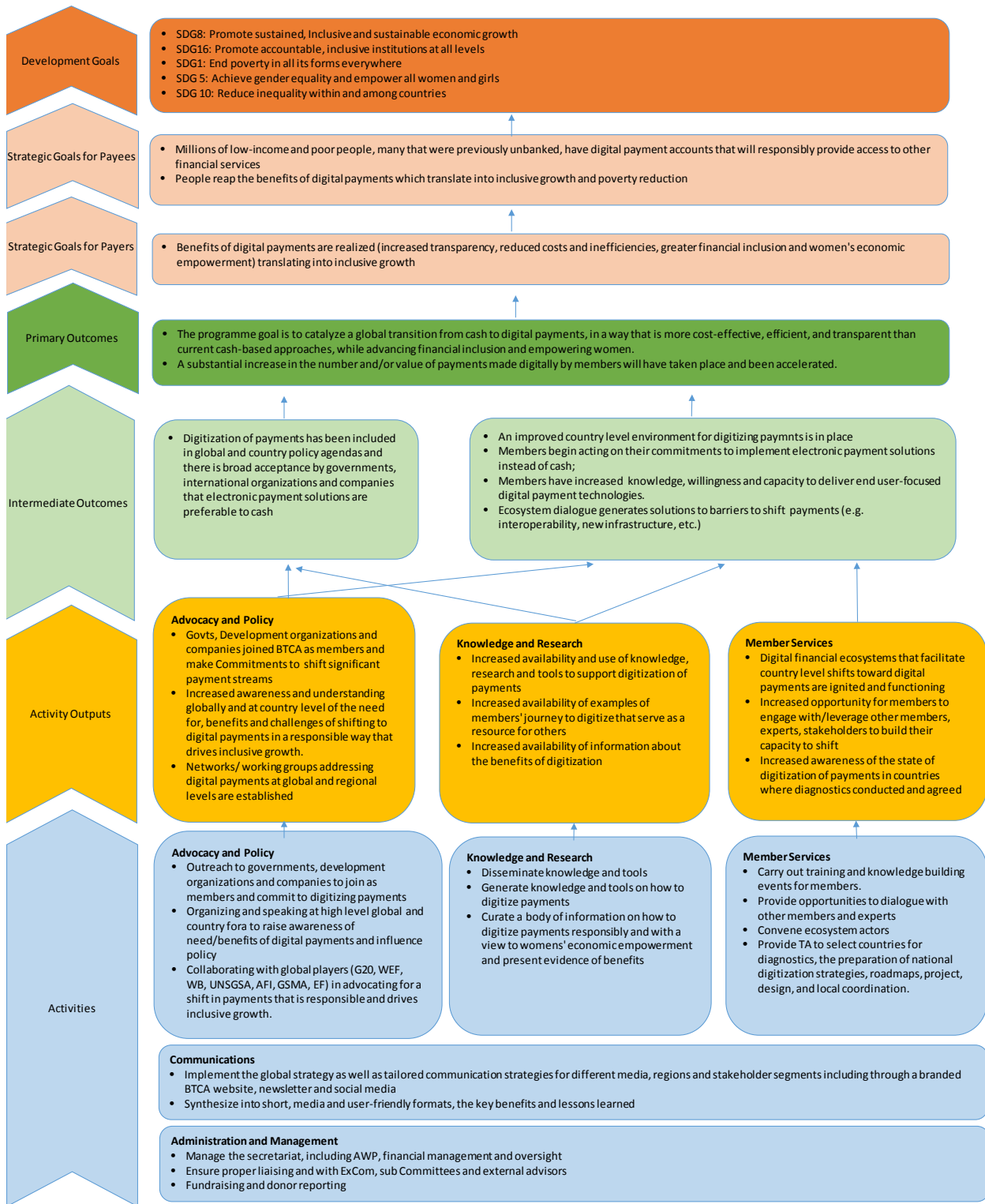
the intermediate outcomes, and subsequently to the primary outcome of catalyzing a global transition from cash to digital payments, in a way that is more cost-effective, efficient, and transparent than current cash-based approaches, while advancing financial inclusion and empowering women.

Members' own work digitizing their payment streams leads to the second primary outcome of substantially increasing in the number and/or value of payments made digitally by members will have taken place and been accelerated.

BTCA's primary outcomes and strategic goals are achieved by members and non-members that have themselves taken strides to digitize payment streams. These accomplishments contribute to the development goals, SDGs 1, 5, 8, 10, 16 and 17.

The change envisioned is access to electronic payments by millions people, of whom many are previously unbanked, and particularly women. These people will receive their payments on-time, and delivered in a safe and secure manner and at equal or lower financial and opportunity cost. Moreover, this may be for them a stepping stone or on-ramp to financial inclusion, especially insofar as the payments are made to basic accounts which allow them to save, build assets, and begin to access a broader range of services. Finally, it is expected that these electronic payments will be accompanied by at least a minimum of communication and/or education, which will help them access and utilize the payments and build their financial capacity.

BETTER THAN CASH THEORY OF CHANGE



A critical consideration in BTCA's strategy is the role of members and partners. Working as an Alliance to leverage the lessons learned by each member, share these lessons with other members and through interactions between members, collaboratively creating a momentum contributing to catalyzing a shift to digital payments are key factors for success. Similarly, BTCA works through members as well as other partner organizations that are also contributing to a shift towards electronic payments, to amplify its messages. Rather than adopting a spoke and wheel model, the Alliance works to foster a network model between members, whereby BTCA puts members in contact with each other and asks members to engage in advocacy, representing the mission of BTCA through their own initiatives and public communications.

3.4 Outputs and Related Activities

The Better Than Cash Alliance will work on the following key activities and outputs to catalyze the transition from cash to digital payments, in a way that is more cost-effective, efficient, and transparent than current cash-based approaches, while advancing financial inclusion and empowering women, as outlined in the Theory of Change. All of these activities are considered necessary for both the programme and its members to succeed. BTCA will help increase understanding of the issue, leading to broad based commitments of the stakeholders concerned (governments and others), which will be supported by a number of select knowledge management products that will help initiate change. This agenda will be completed by carefully targeted support to concrete action on the ground that leverages and complements the efforts of other actors while demonstrating the possibility of real change. Peer learning will be a cross-cutting element supporting communications, advocacy, knowledge generation and technical support. The rationale for this proposed structure is based on the findings of the CGAP country case studies as well as the lessons learned from the UN Advisors on Inclusive Finance on the limits of advocacy alone in bringing change on the ground. This is also supported by the more recent experience of the UNSGSA of the need to ensure timely follow-up to advocacy efforts.

Output 1: Advocacy, Policy and Membership.

Global and country policymakers have recognized the benefits of and need for digitization of payments and, by the end of the project, this issue has been included in five (5) global and eight (8) country policy agendas. Increased political and institutional will to digitize payments has been achieved, signalled by twenty (20) countries, twenty (20) international organizations and ten (10) companies joining the Alliance as members.

Activities will include:

- Organizing and speaking at high level global and country fora to raise awareness of need/benefits of digital payments and influence policy
- Collaborate with global players (G20, WEF, WB, UNSGSA, AFI, GSMA, EF) in advocating for a shift in payments that is responsible and drives inclusive growth, and embed BTC principles into the agendas of key global and regional fora/working groups (e.g. G20, SGDs, GPFI, RFF, UNSGSA).
- Conduct policy advocacy for change (through closed door meetings, and peer to peer). Develop model 'commitment agreements' that articulate the key commitments and planned results of BTC Alliance members.
- Identify potential members (governments, international organizations and companies that are sources of large cash transfers, aka "bulk payers") and develop tailored strategy to gain their membership and commitment agreements.

- Outreach to governments, international organizations and companies to join as members and commit to digitizing payments, securing 50 members of the Alliance.
- Engage peer leaders “BTCA Ambassadors” and innovators who serve as models and resources for others.
- Draw upon BTC Alliance connections and networks to engage with multilateral and bilateral agencies to find opportunities to transition cash payments (salaries, cash for work, other) to electronic.
- Win support to link electronic payments to diagnostic efforts (Financial Sector Assessment Programmes, Global Systems Payment Surveys, Making Access to Finance Possible, FinScope).

Output 2: Knowledge and Research.

At least twenty five (25) knowledge products (white papers, toolkits, diagnostics, case studies), created and tailored to governments, development agencies and financial service providers (FSPs), have supported change and responded to the demand for know-how on global best practices. These knowledge products will be published on the BTCA website (global public goods), will also contribute to the body of knowledge and data available globally on the benefits of digitization of payments. In particular, these knowledge products are a key mechanism to be used by BTCA in demonstrating the benefits of digital payments articulated in the strategic goals in the Theory of Change. The intent to demonstrate benefits to both payers and payees will inform the strategy for selecting and undertaking key research.

Activities will include:

- Identify peer leaders to support peer to peer learning and serve as sources of initial knowledge products if not already well documented.
- Develop strategy and procedure for knowledge generation and knowledge sharing that includes CGAP, AFI¹⁴, World Bank, BTC Alliance members and other relevant knowledge builders in the industry, including think tanks.
- Engage existing members and other programme partners to map efforts to shift from cash to electronic payments to identify existing or potential knowledge products and members.
- Building on and complementing CGAP’s G2P Research project and other research, curate a body of information on how to digitize payments responsibly and with a view to womens’ economic empowerment and present evidence of the benefits. These knowledge products will be tailored to governments, development agencies, NGOs and financial service providers that support commitment implementation by demonstrating how to design and implement e-payment solutions. These knowledge products will include flagship publications, white papers, case studies, etc. which show evidence that the following things are happening thereby catalyzing more of the same:
 - a) financial institutions offer financially inclusive services to recipients on a profitable and thus sustained basis;
 - b) building in inclusive financial services is affordable to governments or development agencies; and

¹⁴ See for example <http://www.afi-global.org/news-and-events/news/afi-executive-director-participate-apec-workshop-examining-electronic-g2p-payment>. Also, the map in the AFI report back to members shows the flow of peer exchanges: http://www.afi-global.org/sites/default/files/GPF%202011_AFI%20Progress%20Report.pdf?op=Download. UNCDF and AFI are in the process of developing a partnership agreement to formalize the growing collaboration between AFI and UNCDF in a number of areas.

c) poor recipients benefit from increased options for financial inclusion afforded by the transition from cash to electronic-payment solutions.

- Generate knowledge and tools on how to digitize payments.
- Produce white papers, case studies and other studies that capture data on the benefits of digitizing payments in select cases. This will include at least one ethnographic study on the degree to which the digitized payments have benefited poor people and/or poor women, such as by increasing savings, in at least one country;
- Disseminate knowledge and tools.
- Contribute to the global learning agenda by building learning as a key result of all recipients of funding from the technical assistance facility. Extract key findings from knowledge products into shorter versions for blogs and press quotes/releases that can support the communications and advocacy agenda.
- Produce compelling stories that inform and inspire on-going advocacy.
- Develop and implement a meaningful and appropriate monitoring and evaluation plan.

Implementation arrangements:

- Implementation arrangements may include contracting individual consultants; PBAs for organizations or firms (grant) recipients, or partnering with the World Bank on certain portions, such as to receive technical inputs. In the instance where World Bank services are utilized to perform specific activities as the Responsible Party, this will be done via a standard Letter of Agreement between UNDP and an Inter-Governmental Organization (IGO), as advised by BOM and in accordance with UNCDF procedures as specified in POPP. The World Bank would consider this an “Externally Financed Output” under an arrangement as per the sample agreement guideline in Annex 6. The anticipated value of such an agreement is US \$100,000.

Output 3: Member Services.

At least forty one (41) of the fifty governments, development organizations or companies are utilizing Member Services to fulfill their commitments to digitize payments within their operations, thereby contributing to achieving the BTC Alliance goals. This includes member governments receiving support from the Digital Payments Acceleration Services.

Specifically, Member Services are designed to catalyze members carrying out their commitments to digitize payments by assigning dedicated staff to working with them, and providing support as appropriate.

Supporting members through member services contributes to the financial inclusion goal that millions of low-income and poor people, particularly women many who were previously unbanked, use bank and digital accounts to build savings and assets via innovative payment technologies.

BTCA has identified a number of activities that will help members accomplish their goals, along with regular communication and relationship management with members, to catalyze action on their commitments to digitize. These “member services” will consist of a standard package of member services for all company and development community members, with a larger package for government members, and more extensive support in a limited number of exceptional instances where a unique opportunity exists to catalyze a major shift.

Activities will include:

A Better Than Cash Alliance Relationship Specialist based at the Secretariat will work with members on:

- A Membership Announcement - A press release announcing the organizations' commitment to join BTCA and describing the digitization efforts of the organization
- Digital Payments Knowledge Exchange opportunities such as peer learning opportunities and participation in action focused communities of practice.
- Identifying available expertise and resources Alliance members and partners can provide.

In partnership with member governments, BTCA will organize:

- A Better Than Cash Alliance Orientation for key representatives from the Ministry of Finance and other relevant ministries as appropriate.
- A Digital Payments Ecosystem Convening organized by BTCA in collaboration with our government focal point and involving all key stakeholders from public, private and development sectors, including all members in that country.

Additionally, BTCA will:

- Proactively engage Alliance partners, including other UNCDF programs such as MM4P, that are either building on BTCA advocacy on using BTCA tools to advance the country's progress on digitizing payments so that: achievements by these partners are captured; lessons learned are shared systematically and; they are involved in joint problem solving as needed
- Coordinate with other donor efforts, particularly in focus countries, to ensure maximum leverage of programme resources, cooperation and coordination.

"Digital Acceleration Services" will take place in eight (8) countries. Digital Acceleration Services will include the following:

- A country diagnostic to determine the current state of digital payments. This will be done by hiring consultants or a firm to produce a "diagnostic report" on the state of digital payments in a country by mining current quantitative data¹⁵ to map the largest sources of cash payments and/or beneficiaries, cross-referenced by qualitative data as to where the initiators and other key actors believe the best opportunities for 'quick wins' are. The "diagnostic" report would present this information in a format that facilitates priority setting and decision-making by the Secretariat and Programme Management Committee (PMC) across all its activities. When there is commitment in principle to make available a public version of the diagnostic, these reports would count toward the twenty-five (25) knowledge products noted in Output 2 (above). BTCA may use a Request for Application (RFA)/Performance Based Agreement (PBA) financing modality – since the study will be a global public good. These awards

¹⁵ Among sources to be included, but not limited to, would include: New America Foundation's "Global Savings and Social Protection Initiatives" <http://gssp.newamerica.net/>; World Bank, Payment Systems Worldwide: A Snapshot, Outcomes of the Global Payment Systems Survey 2010, <http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTFINANCIALSECTOR/0,,contentMDK:22211642~pagePK:210058~piPK:210062~theSitePK:282885,00.html> ; Economist Intelligence Unit, 2011 Government E-Payments Adoption Ranking, <http://pressreleases.visa.com/phoenix.zhtml?c=215693&p=irol-newsarticlePR&ID=1686409&highlight=> ; "Upwardly Mobile, An analysis of Global Mobile Payments Opportunity: Citi GPS, <https://ir.citi.com/xyw%2BzmoSk4STdR%2BnI47YpnjzpgLkqDKAZse5Kh5xz2z1d3ck5yVqWw%3D%3D> and "Banking the Poor via G2P Payments", Summary of Social Transfer Schemes, CGAP. <http://www.cgap.org/gm/document-1.9.41174/FN58.pdf> Table A1.

generate evidence and lessons learned that contribute to communications, advocacy and knowledge generation efforts.

- Support for the development of a country roadmap for shifting to an ecosystem more conducive to digital payments, actions plans and/or pilot projects. This will be done by hiring consultants to contribute to the government's efforts in these areas.
- An in-country representative to help drive dialogue and collaboration between key local actors across sectors.
- Robust case studies and or webinars on the country's experiences and "pathway" towards digitizing payments that can be shared as a global public good. The purpose is to document and disseminate the country's experience digitizing payments, including challenges and lessons learned, establishing a blue-print of sorts for other countries to follow.
- Additional technical assistance as per the requirements of the local context may be available in exceptional cases as agreed by the Member Services Committee.

The following criteria have been agreed with the Member Services Committee to determine eligibility for Digital Acceleration Services:

- The lessons on this country's pathway¹⁶ towards a digital payments ecosystem will be valuable for other countries. BTCA will document and share such learnings to help reach a global system tipping point, which will be defined in the white paper.
- The BTCA commitment is to broaden and deepen the digital payments ecosystem at a meaningful scale within the country
- National leaders, key government agencies and relevant ecosystem actors are engaged, there are strong, legitimate champions who have the capacity to advance the digital payments agenda.
- There is a substantial likelihood of success in supporting the evolution of a robust digital payments ecosystem that makes sense for the particular market.
- BTCA funding of digital payments acceleration services will address a knowledge and planning gap, thus helping to catalyze a country's efforts to digitize payments and likely leveraging additional government, private sector or donor funding.
- The country commits to significant resource sharing. Depending on the country, this may be a financial or an in-kind contribution [that goes beyond office space] that is significant enough in that country context to demonstrate a clear commitment to digitizing payments. In other words, the resources committed must represent a real opportunity cost for the country in question

Output 4: Media and Communications

Communications strategy has succeeded in creating broad understanding that electronic payment solutions are preferable (in terms of cost, transparency, security, financial inclusion, new markets) to cash.

Activities will include:

¹⁶ Multiple pathways will be assessed and discussed in a BTCA white paper.

- Contract communications individuals or firms(s) that can implement the global strategy as well as tailored communication strategies for different media, regions and stakeholder segments.
- Develop a branded BTC Alliance website to communicate key messages, highlight commitments, share knowledge, provide tools, advertise upcoming events, media, etc. See www.smartcampaign.org, www.pfip.org and www.afi-global.org as providing elements for potential models.
- Synthesize into short, media and user-friendly formats, the key benefits and lessons learned to maximize these benefits to all actors in the value chain, with an emphasis on the poor and on women, as well as common mistakes to avoid, from existing case studies or knowledge products (e.g. CGAP G2P Research Project, etc.). Update as needed.
- Develop key messages for various stakeholder segments (governments (ministries of social welfare, finance, central banks); donors and development agencies; NGOs, private sector firms, financial service providers). Update as needed.
- Raise awareness of the vision (launch event in September 2012, convening, publishing, presenting at global/regional meetings).

Output 5: Alliance administration and management

Staff has been hired and administrative actions have ensured that BTCA governance modalities are respected and funds are managed and spent effectively.

Activities will include:

- Manage the secretariat, including the workplan, financial planning, management and oversight
- Ensure proper liaising and with ExCom, other Committees, external advisors, UNCDF and the UN system
- Fundraising and donor reporting

The following table illustrates the key steps to achieve the transition from cash to electronic payments, and identifies the barriers, actions, and details to achieve the programme milestones.

BTCA Steps, Barriers and Actions to Achieve Success				
	1 - Buy in	2 - Commitment	3 - Execution	4 - Success
Steps to achieve electronic payments	Stakeholders are convinced of the value of electronic payments	Make firm commitments to adopt electronic payments	Enact transition to electronic payments, following best practices	Payments transitioned to electronic and benefits realized
Barriers at each step	<ul style="list-style-type: none"> * Lack of awareness of benefits * Lack of successes to emulate 	<ul style="list-style-type: none"> * Lack of political will * Don't know where to start 	<ul style="list-style-type: none"> * Lack of technical know-how * Lack of skills/human capital 	
BTCA actions	<ul style="list-style-type: none"> * Global awareness raising * Documenting success * Documenting benefits of digital 	<ul style="list-style-type: none"> * Positive recognition from peers and global actors * Help picking targets and priorities 	<ul style="list-style-type: none"> * Document best practices * Develop guidelines and plans for digitization * TA support 	
Details	<ul style="list-style-type: none"> * Creation of a website * Ensuring a strong launch * Identifying potential members to operate the change for target countries * Leading closed-door meetings with potential members * Information sharing: data synthesis work available to all on the website 	<ul style="list-style-type: none"> * BTCA Member Services/TAF produces set of best practices * BTCA Member Services/TAF maps cash flows in the organization and designs tailored strategy to move away from cash * BTCA recognizes efforts from organizations in industry meetings, etc. * BTCA produces knowledge products to help organizations transition 	<ul style="list-style-type: none"> * BTCA offers financial resources and expertise to operate the transition to electronic. 	

The table below summarizes the cumulative achievement of targets on an annual basis. Of particular note, the Milestones included below have been expanded vis-à-vis the original concept note and the targets for the number of committing members have been increased from an initial cumulative target of 35 to a new cumulative target of 50. A detailed list of indicators corresponding to each level of the Theory of Change including baseline data and targets has been prepared (Annex 6). This results framework will be used for reporting with all donors.

Summary of Results Framework and Targets									
Cumulative targets and total		2012	2013	2014	2015	2016	2017	2018	Total
Milestone Indicators		Actual	Actual	Actual	Target	Target	Target	Target	Target
Primary Outcome	Increase in percent of account holders who use their account to save (Global Findex)			39%				50%	50%
Primary Outcome	Increase in number of adults with an account as a result of transfers and wages being made digitally into an account (Global Findex 2014 figures on number of unbanked adults currently receiving wages or government transfers in cash)							160M from gov't; 280M from co's	420 million
Primary Outcome	Number of members that have created accounts for over 100K people	n/a	n/a	n/a	5	10	15	20	20
Primary Outcome	Percentage of members who have successfully digitized at least one major payment stream (e.g. salary payments to employees of a Ministry; payments to recipients of a conditional cash transfer program, etc.)	n/a	n/a	12/	45%	50% of member	65% of member	85% of member	85% of members
Inter-mediate Outcome	Number of key global/country level fora where digitization of payments has been included in the policy agenda	0	1	5	5	5	5	5	5
Inter-mediate Outcome	Number of member countries where digitization of payments has been included in relevant strategy or policy documents, a digitization roadmap, or digitization projects designs have been completed since the beginning of BTCA	n/a	n/a	n/a	2	4	6	8	10
Inter-mediate Outcome	Percentage of members that are actively working to transition their payments from cash to digital (conducted feasibility studies, launched pilot projects, assigned dedicated staff, or made investments in digitizing payments)	0	n/a	82% (19/23)	75%	75%	80%	85%	85%
Outputs	Cumulative number of governments, development organizations and companies that have joined BTCA and made a commitment to shift significant payment streams	5 Orig target = 2	17 Orig Target = 4	23 Orig target = 6	25 Orig target = 15	30 Orig target = 25	40 Orig target = 35	50	50 Orig target = 35
Outputs	Percentage of members who report having referred to BTCA knowledge products to inform their own process of digitization	n/a	n/a	41% (9/17)	50%	60%	70%	75%	75%
Outputs	Number of countries where ecosystems that facilitate country level shifts digital payments are ignited and functioning - a local champion has been identified and is actively working. (Target is 75% of 20 target government members by 2018)	n/a	n/a	n/a	2	6	12	15	15
Activities	Number of high level advocacy events organized by BTCA targeting key players (including Ecosystem Convenings)	0	1	2	4	5	6	7	25
Activities	Number of global working groups participated in by BTCA (e.g. GPFI, WEF, WB, ITU, UNSGSA)	0	1	4	5	5	5	5	5
Activities	Cumulative number of knowledge products produced and disseminated	1	6	6	10	15	20	25	25 Orig target = 10

		Orig target = 1	Orig target = 2	Orig target = 3	Orig target = 5	Orig target = 7	Orig target = 10		
Activities	Number of eligible members that have received technical assistance via TAF (cumulative) or Digital Payments Acceleration Services (cumulative)	(TAF = 0) Orig target = 1	(TAF = 2) Orig target = 3	(TAF 4) Orig target = 4	1	3	5	8	12 Orig target = 10
Activities	Number of members to have received member services	n/a	n/a	n/a	4	10	20	30	41

3.5 Programme Partners

Structure of the BTC Alliance: The BTC Alliance will have the following categories of partners: (1) Resource partners, (2) Members, and (3) peer leaders or “Ambassadors”.

(1) Resource Partners: The Initiators (BMGF, USAID, VISA, Ford Foundation, the Omidyar Network, Citi Foundation/Citigroup and MasterCard) expect to serve as the BTC Alliance’s initial resource partners bringing to the BTC Alliance their expertise in payment technology, financial services and their organization’s dedication to financial inclusion and aid effectiveness. Other funding organizations will also be invited to be Resource Partners of the BTC Alliance. As resource partners, these organizations are expected to:

- Provide resources (cash or in kind¹⁷) to support the creation and ongoing expenses of the Secretariat;
- Serve as advisors, as requested by the Secretariat, advising BTC Alliance members on electronic payment strategies, benchmarks and milestones;
- Provide resources towards the knowledge management, communications and advocacy functions of the Secretariat; and
- Serve on the Executive Committee if eligible and on a rotating basis (as per the Executive Committee governance structure articulated below)

Nothing in this project document shall be construed as a binding commitment by any Initiator, nor by UNCDF to provide funding for the BTC Alliance. Any funding expected to be provided to the BTC Alliance is subject to the relevant internal approval processes and signature of cost-sharing agreements with UNCDF.

(2) Members: BTCA members will include country governments, international organizations and private sector entities all with significant physical cash-based operations throughout the developing world. Resource partners can be considered members – especially in cases where they have the ability to digitize payments in their own operations (e.g. USAID). The Secretariat will work with the BTC Alliance members to identify additional potential members. BTCA supports its members with member services described in Output 3. BTCA members are expected to:

- Create and implement a change management programme for the replacement of physical cash across their organization, where appropriate;
- Encourage the use of electronic payments throughout their cash flow chain, where appropriate;
- Upon request of the BTC Secretariat, participate in events and meetings in order to share lessons learned;
- Submit updates on progress to the BTC Alliance Secretariat to foster more comprehensive information on the market and impact of non-cash payments, and facilitate knowledge generation; and,
- Agree to allow their stories to be publicized by BTC Alliance.

(3) Peer Leaders (“Ambassadors”): Among programme partners, peer leaders or “ambassadors” are individuals in governments, international organizations, or companies that have been identified by the BTC Alliance as key actors in transitioning from cash to electronic payments and that are willing to speak on behalf of BTCA, share learning, host site visits from other organizations interested in learning from their experiences, and/or serve as advisors to those transitioning.

The BTC Alliance will identify, recruit and cultivate a small network of peer leaders or “ambassadors” who have the experience of shifting payment streams and thus can effectively communicate, advocate for the benefits of digitizing payments and share learning with peer institutions who are considering

¹⁷ To be counted toward a resource partner total contribution, in-kind contributions would need to be endorsed by the initiators or Programme Management Committee (PMC).

launching a transition from cash. The "ambassadors" role as advocates for digitizing payments will be invaluable to advocacy efforts and to organizations in the initial stages of project design, highlighting mistakes to avoid while building the confidence to move forward. The Peer Leaders will be supported via the Secretariat to assist in activities such as generating knowledge products and video material for the BTC Alliance website, prepare presentations for conferences, and coordinate visits from peer institutions. The BTC Alliance will not duplicate AFI's work with central bankers, but rather look for ways to complement existing efforts, possibly through a more formal partnership, to be agreed by the Ex Com as appropriate.

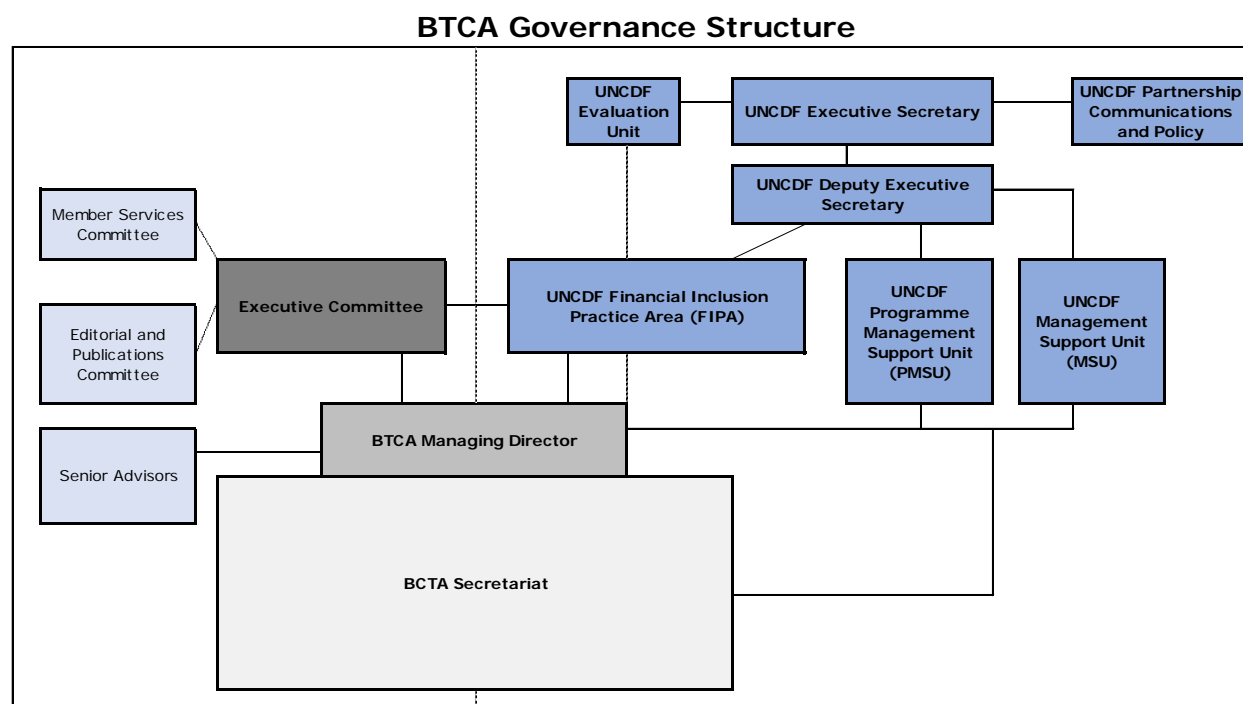
3.6 Management and Coordination Arrangements

UNCDF hosts the secretariat of the Alliance. As such, UNCDF is directly responsible for managing BTCA under the UN's 'Direct Implementation' (DIM) procedures. BTCA programme activities are overseen by the UNCDF's Executive Secretary. In addition, Director of Financial Inclusion Practice Area (FIPA) who reports to the Deputy Executive Secretary oversees all FIPA global programmes including the BTCA. Hence quality assurance of the BTCA on technical aspects falls under the FIPA. For the quality assurance on donor reporting and communications; and monitoring of AWP and results, UNCDF's Policy, Partnerships, and communications (PPC) Unit and Programme Management Support Unit (PMSU) will respectively provide support functions, liaising with the project team, who will ensure that these processes are prepared in accordance with UNCDF guidelines. Moreover, independent evaluation of BTCA will be conducted by the Evaluation Unit of UNCDF. As the host organization, UNCDF also provides operational support to the Alliance.

UNCDF through its oversight functions mentioned above supports and ensures that the BTCA headed by the Managing Director manage day-to-day operations of the programme in line with the UNCDF's rules and regulation including the operational procedures as per UNDP POPP.

3.6.1 Governance and Oversight

The governance and program implementation structure of the BTC Alliance (effective as of 15 July 2015) is depicted in the diagram below:



The governance and program implementation structure of the BTC Alliance comprises the following bodies and formations (which may exist and operate virtually or in-person):

- The **Executive Committee** (the ExCom) is the primary governing body and comprised of funders (see below the composition section).
- **Committees and Sub-Committees** are established by the ExCom and delegated authority over certain matters as detailed below.
- The **Secretariat** is responsible for management and coordination of activities of the Alliance, led by the Managing Director. It is accountable to the ExCom for its performance.
- The **Senior Advisors** are a cadre of independent experts who provide advice to the BTC Alliance.
- **Working Groups** are formed by the Secretariat from time to time to support BTCA activities.
- The **Members Forum** is the general membership of the Alliance, including country governments, private sector companies and international organizations, as well as funders.

3.6.2 Governance

1. Executive Committee

1.1. Purpose

The Executive Committee (**ExCom**) is the main governing body and has primary responsibility for governance of the BTC Alliance.

1.2. Principles

The members of the ExCom commit to act in accordance with the following general principles:

- **Commitment.** ExCom members agree to commit adequate time, resources, energy and efforts to fulfill their duties on the ExCom. This includes, but is not limited to, reviewing all materials provided ahead of ExCom meetings and attending all meetings in person or by phone to the extent possible.
- **Integrity.** ExCom members agree to always act with integrity and honesty in carrying out their duties on the ExCom. This includes, but is not limited to, proactively bringing any ethical issues to the attention of the ExCom and acting in accordance with the Conflicts of Interest Policy at all times.
- **Respect.** ExCom members agree to always treat all ExCom members with equal respect and listen to their views.
- **Collective accountability.** The ExCom is the primary governing body.. As such, ExCom members agree to hold each other collectively accountable for carrying out their duties on the ExCom. This includes, but is not limited to, each ExCom member being aware of their duties and reminding others of those duties in the event that it is required.

1.3. Roles and Responsibilities

The primary roles and responsibilities of the ExCom are:

- Strategy
 - *Formulate priorities for action by the Alliance and approve overall strategy, strategic priorities within annual the workplan, and strategy documents developed by the Secretariat;*
 - Provide support and guidance to the Secretariat to mobilize adequate resources for BTCA activities;
- Oversight
 - Review and approve the annual work plan, budget and annual progress report produced by the Secretariat¹⁸;
 - Approve the use of funds for member services in the annual budget, including digital payment accelerated services (*to be delegated to and with final decision-making by the Member Services Committee*);
- Evaluation
 - Assess the performance of the Secretariat on an annual basis, in conjunction with the UNCDF's Evaluation Unit, which advised on the execution of a programme review and which is expected to lead a final evaluation;
 - Ensure that the ExCom undertakes an annual assessment of its performance and the performance of the governance of the Alliance, whether self-assessment or external;
 - Determine and oversee any monitoring and evaluation of the Alliance's programs.

¹⁸ The ExCom, in approving the Annual Work Plan (AWP) provides broad strategic guidance, including endorsing the overall budget allocation across advocacy, knowledge and member services.

- Governance changes
 - Consider and approve any amendment to governance of the Alliance, including any transition to a governance structure as described in this Project Document; and
- Procedure
 - Elect a Chairperson and a Vice-chairperson of the ExCom;
 - Ensure that “new” funders participate in the ExCom, in order of receipt of their qualifying contribution, and after one year as a member of the ExCom, that they join the “**Qualifying funders**” which are eligible to be on governing structure as “old” funder (see composition, below);
 - Appoint at its discretion up to two strategic members of the ExCom; and
 - Establish such committees, sub-committees, working groups and task forces as it may deem appropriate for its own governance or implementation of activities of the Alliance.

1.4. Composition

- 1.4..1. Maximum size. The ExCom shall comprise a maximum of 8 members.
- 1.4..2. Qualifying funders: existing and new funders who commit \$1.5 million or more to the Alliance to be advanced over a maximum three year period are deemed “**Qualifying Funders**” and will be deemed so for the duration and for the six months after the end of the term of their financial commitment.
- 1.4..3. Voting members.
 - 1.4..3.1. “*Old*” *Funders.* The old “Qualifying funders” will elect four (4) “Old” funders from their midst to sit on the ExCom as voting members.
 - 1.4..3.2. “*New*” *Funders.* At the same time as the qualifying “Old” Funders elect four voting “Old” funders to serve on the ExCom, they will also approve up to two (2) “New” funders (defined as “Qualifying Funders” who have not yet participated in the ExCom) put forward by the Secretariat. “New” funders will serve as a voting member in order funding received for one term of one year as a “New” Funder.
 - 1.4..3.3. *Strategic members.* Once constituted, the “Old” and “New” funders can appoint up to two “Strategic” members to be voting members of the Secretariat. In addition to the permanent criteria (see 1.4.6. below), the criteria for “strategic” members will be set by the rest of the board on an annual basis to meet the needs of the Alliance. UNDP was chosen to occupy one of the two strategic positions in January 2014; this was renewed for 2015. This will be reviewed on an annual basis.
- 1.4..4. Non-voting member.
 - 1.4..4.1. *BTCA Managing Director.* The BTCA Managing Director is a permanent non-voting member of the ExCom.

1.4..5. Observer.

1.4..5.1. UNCDF Observer. UNCDF has a single, permanent observer role on the ExCom (the **UNCDF Observer**), which has thus far been filled by the Director of FIPA to bridge communication between UNCDF and Ex-Com

1.4..6. Appointment of “Strategic” members. When assessing candidacy of strategic members, the ExCom shall give consideration to the following criteria:

- Experience with initiatives relating to transition from cash to electronic payments;
- Depth of understanding of issues relating to transition from cash to electronic payments;
- Strength and independence of voice; and
- Respect and credibility among ExCom members.

Strategic members must not have any conflicts of interest, as set out in the Conflict of Interest Policy, in order to serve on the ExCom.

1.5. *Alternates*

All voting members of the ExCom are able to appoint an alternate from their representative organization to attend in their absence and vote on their behalf. In the interest of keeping meetings to a manageable size, alternates should not attend meetings at which the respective ExCom member is present. However, both voting members and alternates can be considered for roles on ExCom committees and sub-committees.

1.6. *Term*

1.6..1. The duration of each term of ExCom members (“old” funders, “new” funders, and strategic) is one year, corresponding to the calendar year.

1.7..1. If a “new” funder or a strategic member is brought onto the ExCom from 1 January to 30 September, they will serve for the remainder of the year to complete their term. If they join the ExCom from 1 October -31 December, they will complete that calendar year and then serve the following one calendar year to complete their term.

1.7. *Chair and Vice-chair*

1.7..1. Appointment of Chair. There shall be a rotating chairperson of the ExCom (**Chair**), appointed for a one-year renewable term by the ExCom. Voting ExCom members (other than Strategic Members) may put themselves up or be nominated, and the candidate with the highest number of votes is appointed Chair.

1.7..2. Roles and responsibilities of the Chair.

The Chair shall have the following key roles and responsibilities:

- Review and approve an agenda ahead of ExCom meetings, prepared by the Secretariat;
- Direct and facilitate inclusive yet purposeful discussion at ExCom meetings;

- Ensure that all agenda items are addressed and decisions are made in a timely fashion;
 - Ensure that all sub-committees of the ExCom meet their reporting obligations to the ExCom; and
 - Ensure that all ExCom members are aware of their duties as members and obligations under the Conflicts of Interest Policy.
- 1.7..3. Nomination of Vice-chair. The Chair shall nominate another voting member of the ExCom as Vice-chairperson, to assume the roles and responsibilities of the Chair in the event that he/she is unable to perform them.

1.8. Meetings

- 1.8..1. Frequency. The ExCom shall meet a minimum of four (quarterly) meetings per year, either in-person or virtually, with additional meetings as needed. A minimum of two meetings shall be held in-person each year. Virtual meetings will take place as needed to respond to opportunities that require quick decisions.
- 1.8..2. Quorum. A quorum is reached if two thirds of the voting members are present.
- 1.8..3. Notice. The Chair, with administrative support from the Secretariat, shall ensure that at least two weeks' notice is given to ExCom members ahead of meetings.
- 1.8..4. Agenda. The Chair shall develop the agenda for each ExCom meeting in consultation with the Secretariat. The Secretariat shall ensure that the agenda and all pertinent information concerning the business to be conducted at each meeting shall be delivered to all ExCom members sufficiently in advance of each meeting to permit meaningful review. In addition, the agenda and other meeting documentation will be sent to all qualifying funders—old and new—at the same time, so they might confer with the Chair if they have any comments or questions.
- 1.8..5. Executive Sessions. Executive Sessions are distinct from full ExCom meetings by virtue of the fact they are meetings of the ExCom members without the Managing Director or any staff of the Secretariat present. An Executive Session may be requested of the Chair at any time by any of the voting members. Time for an Executive Session should be included during each of the bi-annual in-person ExCom meetings.
- 1.8..6. Minutes. The Secretariat shall be responsible for taking minutes of all ExCom meetings.

1.9. Voting

- 1.9..1. Method. Decisions of the ExCom shall be approved by a two-thirds majority. Decisions can be made by voice or in writing via paper or email. A member may

authorize its alternate or another voting member to vote on its behalf. All votes shall be recorded and archived by the Secretariat.

- 1.9..2. Conflict of interest. Where a member has a conflict of interest, the conflicted member may not vote on that particular matter. The other ExCom members may request that the conflicted member be absent for discussion of the particular matter. For example, an ExCom member shall have a conflict of interest where it stands to make a direct commercial gain or loss from a decision under consideration by the ExCom. Equally, an ExCom member shall have a conflict of interest where it may potentially be the recipient of funds from the Alliance from a decision under consideration of the ExCom. Conflicts of interest are set out in more detail in the Conflicts of Interest Policy.

1.10. *Committees*

- 1.10..1. Delegation of authority. The ExCom may constitute committees or sub-committees as needed and appoint members from within its ranks to sit on them or name members external to the ExCom to serve. These committees or sub-committees will report to the ExCom for final approval for decisions, with the exception of the Member Services Committee to avoid potential conflicts of interest in making investments, and the Editorial and Publications Committee. Committees and sub-committees will be governed by terms of reference, prepared by members of the relevant committee and approved by the ExCom. The ExCom may elect to appoint up to three independents (but independents should always be in the minority to those committee members who are part of the ExCom) onto any of its committees or sub-committees, to invite outside perspective and expertise. Alternates may also serve on committees and sub-committees, though no organization may appoint more than one representative to a given committee or sub-committee.

- 1.10..2. Member Services Committee. The Member Services Committee has authority for approval of which members shall benefit from digital payment acceleration services, which services they should receive, and related budget. It may additionally, and at the request of the Secretariat, provide advice on other matters relating to standard member services. It has the following additional features:

- 1.10..2.1. it is mandatory and may not be dissolved at the discretion of the ExCom;
- 1.10..2.2. its decisions will be final (i.e. does not require ExCom approval);
- 1.10..2.3. it may include UNCDF staff.

- 1.10..3. Editorial and Publications Committee. The Editorial and Publications Committee has the responsibility to ensure that publications remain relevant, independent, high quality and timely. It will provide independent review and overseeing of quality of BTCA publications and be in charge of commissioning, reviewing and signing off on final BTCA deliverables. It will be comprised of individuals with relevant expertise, both internal and external and including BTCA staff; these individuals could be appointed by the ExCom. It has the following additional features:

- 1.10..3.1. it is mandatory and may not be dissolved at the discretion of the ExCom;
- 1.10..3.2. its decisions will be final (i.e. does not require ExCom approval);

1.10..3.3. it may include UNCDF staff.

1.10..4. Attendance. For all members of committees or sub-committees, attendance is mandatory unless a member has a reasonable excuse. For members of committees or sub-committees who are also members of the ExCom, such members may appoint a deputy who may attend meetings of the committee together with them, or may attend in their place and vote on their behalf. There is only one vote per official member.

1.11. *Conflict of Interest*

The ExCom has adopted the Conflict of Interest Policy, contained in an annex to this Concept Note. Each and every member of the ExCom and committees and sub-committees agrees to adhere to the Conflict of Interest Policy.

i. Program Implementation Structure

1. The Secretariat

1.1 *Purpose*

The Secretariat is hosted at UNCDF HQ in New York and its staff are hired by UNCDF. Most staff are located in the UNCDF HQ Office, with one role anticipated in Brussels and one in Bangkok. The Secretariat, led by the Managing Director, is responsible for the day-to-day management and operations of the Alliance, subject to the direction and guidance of the ExCom.

1.2 *Roles and Responsibilities*

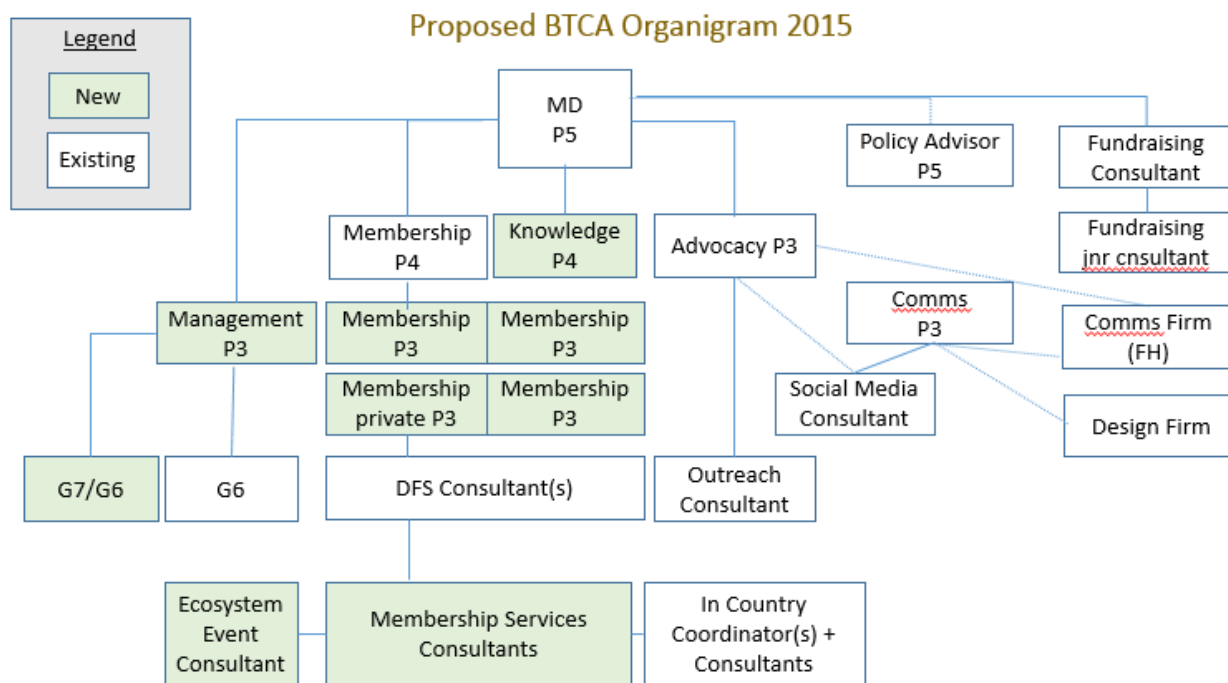
The primary roles and responsibilities of the Secretariat are noted below, recognizing that this list may expand and so should not be considered comprehensive:

- Executive
 - Prepare and present to the ExCom an annual workplan and budget for the Alliance;
 - Identify funding gaps and mobilize adequate resources for the various activities of the Alliance;
 - Prepare and present to the ExCom an annual performance report on the Alliance's activities reviewing progress of all programs;
- Programme activities
 - Oversee performance of the workplan and expenditure of the budget;
 - Coordinate and manage the identification, development, approval, delivery, implementation, evaluation, and closeout of all programs of the Alliance;

- Commission and supervise project work supported by financing agreements (PBAs), contracted to consultants, firms and IGOs (e.g. the World Bank);
 - Ensure appropriate use of the Alliance's resources and accountability of grant recipients;
- Administrative and marketing
 - Arrange and provide administrative assistance at ExCom meetings, send notices, prepare agendas and draft minutes; and
 - Maintain the Alliance's marketing brochures, publications and its website.

1.3 Accountability of the Secretariat

The Secretariat shall be accountable to the ExCom for its performance and carrying out its roles and responsibilities. The ExCom shall provide input into the annual performance review process required by UNCDF for the Managing Director. They shall provide feedback to the UNCDF Observer, who shall incorporate it into his/her review of the Managing Director. In addition, they may at their discretion provide feedback on other BTCA staff to the Managing Director, who shall incorporate it into his/her review of the staff.



Secretariat: Key Staff Roles	Overview of Responsibilities
Managing Director (BTCA Programme Manager)	Provide the overall direction, implementation and management of the BTCA programme resulting in an efficiently-implemented, managed, monitored and evaluated programme with top talent and expertise meeting or exceeding all targets.
Policy Advisor	Provide policy and advocacy support to BTCA in support of UNCDF and FIPA's broader inclusive finance objectives.
Government and Corporate Outreach (Advocacy) Specialist	Develop and maintain intelligence on priority members; develop and implement BTCA advocacy/outreach strategy and action plan to secure membership from governments, development organizations and companies.
Communications Specialist	Provide leadership as part of the BTCA team in the development, formulation and implementation of an integrated BTC Alliance-wide communications strategy focused on supporting the Alliance's strategic objectives; coordinate writing, oversee content; coordinate BTCA conferences and events.
Knowledge and Research Manager	Provide leadership as part of the BTCA team for the development, formulation and implementation of an integrated BTC Alliance-wide knowledge and research strategy; manage the process and production of thought leadership pieces; in collaboration with the BTCA team, integrate knowledge sharing into all aspects of the work program.
Member Services Programme Manager	Provide the strategic direction, oversight and implementation for services to members of the Better Than Cash Alliance including governments, private sector and development organizations within available resources.
Member Services Specialists (4)	Develop and maintain relations with members and ensure the timely, high quality delivery of services to members.
Management Specialist	Ensures effective and accurate financial planning and management; responsible for performance management mechanisms and monitoring performance against programme milestones and indicators; Maintains

	active relationships with current and potential funders, reporting to them and keeping them across BTCA's work. Liaison with the MSU, PMSU – in partnership with relevant BTCA staff, facilitate relationships with UNCDF MSU and PMSU teams on procurement, finance and personnel issues.
Program Associate (2)	Provide programme and finance operations support to the BTCA Secretariat; financial resources management (this includes Financial monitoring & reporting and budget handling); procurement, logistics and Information management; facilitation of knowledge building and knowledge sharing

2. Senior Advisors

The Alliance may engage a group of senior individuals in an advisory capacity (**Senior Advisors**). The Senior Advisors shall reflect key stakeholder groups (Country Governments, Private Sector Companies, International organizations) as well as independent experts. The number of Senior Advisors shall be no more than 10 persons, in order to uphold the significance of the position. The Senior Advisors shall be called on to provide high-level input on strategy or any other matters as may be required on an ad hoc basis by the Managing Director or the ExCom from time to time. The Managing Director is responsible for proposing candidates for Senior Advisors, to be approved by the ExCom. There shall be no requirement that the Senior Advisors ever convene together as a group, but they may choose to do so or be convened by the ExCom or Secretariat if needed. The term of the Senior Advisors is for one year, but may be renewed an unlimited number of times upon mutual agreement. A representative from UNDP shall be included among the Senior Advisors.

3. Working groups

- 3.1 Establishment of working groups. The Alliance may establish from time to time a limited number of working groups to provide detailed support around program-related activities (**Working Groups**). Establishment of new Working Groups shall be recommended by the Secretariat, and approved by the ExCom. The Working Group ToRs must also be approved by the ExCom.
- 3.2 Composition. Members of Working Groups shall be recommended by the Managing Director, and approved by the ExCom. Members shall be appointed with primary consideration given to their:
 - Expertise in the subject area concerning the relevant Working Group; and
 - Past and anticipated commitment in time and resources to the Alliance.
- 3.3 Coordination. The Secretariat shall be responsible for coordinating the Working Groups, which report directly to the Managing Director. The Managing Director

shall keep the ExCom informed of activities of Working Groups informally as and when required at ExCom meetings, and formally contained within the annual report prepared by the Secretariat. The terms of reference of the working groups are developed by the working groups themselves and approved by the BTCA MD.

3.6.3. Fund Management Arrangements

The programme is financed by resource partners that include development organizations, private foundations and companies.

Funds will be received through a third party cost sharing agreements signed between development partners and UNCDF. The implementation modality is “Direct Implementation” DIM hence UNCDF is responsible for the necessary resources for the programme. For implementation, funds will be disbursed using UNCDF rules and regulations policies and procedures.

4. Risks and Assumptions

The Better Than Cash Alliance differs from many other UNCDF programmes and initiatives in the way it works with and through its members to achieve results. The advocacy workstream focuses on enlisting governments, companies and international organizations to make a commitment to digitize payment streams within their realm of operations, but the members themselves are responsible to undertake the changes needed to execute on their commitment to digitize payments. The knowledge and tools provided by the Knowledge and Research workstream provide support by illustrating how other organizations have made the shift, by providing tools to help members plan and prioritize and by providing links to further implementation guidance resources. However, there is no direct implementation guidance.

Member services provide additional support to government members by making them aware of the implications of joining the Alliance, their commitment and by providing training on the tools and knowledge made available by the Alliance. Ecosystem convenings support members by bringing together the various stakeholders involved in overcoming barriers to a functioning digital ecosystem. In countries that are receiving digital acceleration services, follow on support is available in the form of a local representative and technical guidance to the government. However, in many cases, follow up is the responsibility of the government and other local stakeholders.

This key assumptions in this model is that governments, companies and international organizations will be responsive to advocacy efforts, that they will be able to use the knowledge products relatively independently, and that they will have the resources and technical capacity to accomplish their commitments on their own or will be able to leverage resources from other organizations, donors, or consultants to support implementation.

This key risk as well as other risks and mitigation strategies identified by the Better Than Cash Alliance are shown in the following table:

RISKS AND MITIGATION STRATEGIES

Risks	Mitigation Strategy
<p>1. Members are expected to operationalize their commitments to digitize payments on their own without significant implementation support from BTCA Secretariat.</p> <p>Better Than Cash Alliance Secretariat does not have an on the ground implementing arm (although some BTCA member such as USAID do). It provides support and advice to members – most commonly in the form of knowledge exchange. Awareness raising events and convenings are organized in member countries and in select cases, consultants are hired to provide advice to government roadmaps and action plans. However, other than this support, members are expected to digitize payments themselves.</p> <p>The risk is that countries, development organizations and companies will sign up to the alliance and not be able to execute part or all of their commitment.</p> <p>Major global brands committing to join the Alliance may not own the vendors or other contractors that would directly be in a position to digitize payment streams that are currently in cash/check. Thus, their commitment would involve leveraging their suppliers, but they may not be able to guarantee results.</p>	<p>BTCA provides knowledge products illustrating how other organizations have digitized a number of payment streams, it provides 5 different toolkits which help members plan and prioritize their shift along with links to other implementation resources.</p> <p>Member Services was created to partially offset this risk.</p> <p>Only very limited support under member services is provided to companies and international development partners.</p> <p>The ecosystem convening events in country are designed to align stakeholders in member countries to help create the enabling environment for members to digitize payments.</p>

<p>2. Operationalization of Member Services:</p> <p>a) Member Services: Successful implementation depends also on political will and the willingness of governments to coordinate digitization at the country level. Our ability to organize Ecosystem Convenings that bring together all relevant stakeholders, and therefore, to deliver value as an Alliance could be constrained by a lack of leadership by government members.</p> <p>b) Digital Acceleration Services: Delivering these services effectively depends in part on availability of members that meet our criteria and their desire to partner with BTCA on the components of technical support. Lack of political will, a clear champion in the country, commitment to contribute resources, etc. (see the 6 selection criteria for Digital Acceleration Services) could constrain BTCA's ability to deliver these services or require unsustainable levels of funding from BTCA that detract from achievement of our broader mission (as was at risk with the earlier "Technical Assistance Facility" approach to member services).</p>	<p>The Alliance has invested significant effort in restructuring our value proposition to members and in recruiting the human resources to deliver member services, in addition to providing in-country staff support to government members in select countries. This will give the Alliance the capacity to meet the growing demand for our member services at the country level, while remaining nimble and ready to act on new opportunities.</p> <p>In addition to country diagnostics and case studies, the Better Than Cash Alliance has developed 5 targeted toolkits, and launched a series of webinars and virtual Communities of Practice around each of them to enable members and others to make the shift to electronic in a systematic, transparent and secure manner. In addition, the Alliance coordinates with other global actors and in-country networks to understand potential system weaknesses that should be addressed. While failures can be expected, the Alliance will leverage these as learning opportunities, build the knowledge base and inform the transitions of other actors.</p>
<p>3. Lack of control over Measuring Results – a reliance on Members' reporting:</p> <p>Given that BTCA Secretariat does not work directly with members on generating results, rather members agree to undertake digitization efforts themselves, this creates a degree of separation between BTCA and the data on member accomplishments. BTCA relies on its members to provide accurate data on the progress made digitizing payment streams.</p>	<p>Relationship managers are being hired to develop ongoing dialogue with members in their respective portfolios. One of their responsibilities will be to stay up to date of each member's progress digitizing payments and collect data on this from a) regular conversations/email exchanges, b) the annual member survey, c) publicly available information.</p> <p>Case study information on results will be gathered as part of the knowledge and research strategy through two main channels: a) member submissions to the newsletter on their progress; b) information collected from case studies</p>
<p>4. Third party implementation in some cases:</p> <p>In some countries, BTCA relies on partners, such as MM4P, to carry out member services where MM4P has a local presence and BTCA does not.</p>	<p>BTCA is taking steps to improve coordination and communication with MM4P starting with the development of a formal MOU between the two programmes as well as by organizing</p>

<p>As an Alliance, BTCA coordinates with other organizations working on digitizing payments such as CGAP, AFI, Gates Foundation etc. This multi-stakeholder approach to supporting governments focused on donor coordination is considered a best practice.</p> <p>Given this implementation structure, some control is lost over the timing of services and specific content of support to members.</p>	<p>regular update calls and planning meetings.</p>
<p>3. Inadequate Research:</p> <p>Maintaining and continuing to build on an early reputation for high quality and credible research on digitization as the Alliance continues to grow.</p>	<p>The Alliance has revised the Publication Process, establishing an Editorial and Publications Committee and hiring additional staff to maintain independence in the publication process, and ensure both efficiency and quality in our research program.</p>
<p>3. Payment System Failure</p> <p>Payment system failure could lead to perception that, in developing markets, digital payments are unreliable, inaccurate, slow, expensive, and/or open to corruption and abuse.</p>	<p>BTCA knowledge products are designed to capture the experiences and particularly lessons learned of developing markets moving to adopt new payment systems. As an Alliance our objective is to share these lessons across members, so that members will be better equipped to think through challenges in advance and less likely to launch payment systems that don't work properly. In particular, BTCA toolkits, the preparation/dissemination of case studies and the organization of study visits help members learn from each other to avoid some of the common pitfalls associated with rolling out new payment systems.</p>
<p>4. Policies and Regulatory barriers to digitizing</p> <p>Policies and regulations that may directly or indirectly be creating obstacles to delivery or usage of cost-effective and timely delivery of services.</p>	<p>The Alliance works closely with a range of strategic partners (such as CGAP, the World Bank, GSMA, and AFI), including in the Alliance's capacity as an implementing partner of the G20 GPFI and through the BMGF's new donor coordination group, on analysis of policy and regulatory constraints and opportunities. This allows for coordination on messaging and support that the Alliance and our partners can provide to country-level decision-makers, enabling each partner to maximize individual and collective impact.</p>

<p>5. Inadequate Funding</p> <p>Inadequate funding to allow for further advocacy, knowledge and member services at global and country levels, generation and documentation of learnings and catalytic convening.</p>	<p>The Alliance is actively implementing a resource mobilization strategy in 2015, which is beginning to yield results.</p>
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5. Monitoring, Evaluation and Reporting

All monitoring, evaluation and reporting will take place in accordance with UNCDF standard processes for quality assurance, including liaising with the Finance team, Evaluation Unit and Partnerships Unit where appropriate.

5.1 Monitoring

BTCA will comply with the Donor Committee for Enterprise Development Standards (DCED) for Results Measurement. BTCA will adopt a results-based management approach, regularly tracking progress against programme activities and outputs ensuring their timely realization and their contribution to the outcome and impact of the programme.

The Managing Director and team will develop an annual work plan (AWP) and budget that includes proposed activities by output. The Managing Director and team will provide semi-annual reports to the ExCom and/or TAF subcommittee as appropriate that is linked to the AWP. In developing AWP, the Programme Manager will provide a strategic review of the programme which also considers changes in the rapidly changing external environment.

5.2 Reporting

BTCA is required to regularly report progress to donors. Donor reports are issued yearly and in some cases semi-annually, as per donor requirements. Additionally, the BTCA secretariat provides regular updates to ExCom, including a detailed financial report provided quarterly. To lighten reporting requirements from the BTC Alliance Secretariat to funders, a harmonized format will be developed and adopted.

There is no global benchmarking for innovative payment solutions at present. Should one be developed, members will be required to contribute to it. The Managing Director will engage with programme funders (BMGF, USAID, VISA, The Ford Foundation, the Omidyar Network, Citi Foundation/Citibank) to develop appropriate indicators that will be utilized for monitoring progress, and utilized for harmonized reporting to programme funders.

Members receiving funding from the programme will submit semi-annual progress reports to the programme on performance against standard indicators and targets as set in the PBAs or contracts, as well as a brief summary of activities, results, and lessons learned. This will include performance data on financials and results achieved. Data reported will depend on the kinds of activities undertaken by the partner. Quarterly reporting may be required for some types of grants.

5.3 Evaluation

The ExCom will take decisions on the need for, timing and scope of any programme evaluations.

The BTCA secretariat is strongly committed to results based management. It was one of the first UNCDF programmes to undertake a mid-term program review conducted by external experts, which took place in December 2014. The review noted BTCA's exceptional achievements to date, particularly in the area of advocacy and made eight recommendations for improvements which were agreed by the BTCA Secretariat in the Management Response. The recommended changes have since been implemented, or are in the process of implementation. This includes many of the programmatic changes reflected in this document, making BTCA an example for UNCDF internally managed program reviews and, more importantly, adaptive program management.

In accordance with the DCED standard, BTCA has developed a matrix of indicators that correspond to the activities, outputs, intermediary outcomes and primary outcomes as noted in the theory of change that will help guide program results and monitoring. For each indicator, a baseline has been measured and a target has been set (see Annex 6 Theory of Change and BTCA Results Framework with Indicators).

The baseline for calculating outreach of the programme will be a starting point of zero (0) members and funding recipients with the measurement based on advocacy accomplishments, increase in membership, the extension of services, and knowledge products developed during the period of engagement with the programme.

As an alliance of members, BTCA supports its members to achieve their goals in digitizing payments. Thus, the intermediate and primary outcomes are all achieved by the members themselves and this progress will be tracked by BTCA.

BTCA's programme outputs include diagnostic reports and publications that will produce data relevant to measuring progress toward BTCA's strategic goals and development objectives. This includes the publication of public good case studies, flagship publications such as the Opportunities of Digitizing Payments and reports such as a report for the G20 GPFI, "Advancing Women's Economic Participation: How Digital Financial Solutions Can Bring More Women into the Global Economy" and data gathered from select BTCA diagnostics.

A final evaluation of the program is anticipated and budgeted. This will be conducted under the oversight of the UNCDF Evaluation Unit as per UNCDF standard evaluation procedures.

5.4 Audits

The programme will be subject to internal and external auditing procedures provided for in the financial regulations, rules, policies, and procedures of UNCDF. The audits provide UNCDF with assurance that resources are used to achieve the results described in the Programme Document.

6. Annual Work Plans (AWP) and budgets

6.1 Timeline for Operations and Fundraising

The BTC Alliance will be a six year programme. It was signed on August 7, 2012 and commenced activities in October 2012 (with the arrival of the Managing Director). Activities will continue until the end of 2018.

As of November 2015, the amount of committed funding was US\$ 21,018,850 million which equals 52% of total required funding for implementation of all programme components for the full programme period (US\$40 million).

Fundraising is actively underway. All founding Resource Partners of the Alliance with contracts due to expire in 2015 have indicated their intentions to renew partnership. Reinvestments totalling \$8.3M have already been secured from existing resource partners, and a minimum of an additional \$7.5 million is under negotiation from existing resource partners.

The project team is in the process of submitting proposals and negotiating with new targeted resource partners from both the public and private sectors, including leading companies in technology, telecommunications and digital financial services. In 2015, the Alliance received formal invitations to submit proposals to 15 new prospects (BBVA, Facebook, PayPal, Standard Chartered, Barclays, Ripple, European Commission, BMZ, Sida/Ericsson, Government of Italy, Government of Luxembourg, Millicom, EIB, Government of France and Norad) Four proposals are in advanced negotiation (Barclays, Sida/Ericsson, EC, and BMZ) and two proposals (Ripple, Standard Chartered) were declined. The team is actively working to advance negotiations and to initiate conversations with other potential partners.. Current outstanding proposals to new resource partners amount to \$21.5M.

The project team has also initiated a number of focused fundraising trips as an avenue for donor prospecting, and which are expected to yield new funding opportunities.

Based on projected funding available, UNCDF proposes funding outputs as per the budget in Annex II. A detailed budget is presented to Ex Com semi-annually and quarterly financial reports are presented to Ex Com quarterly. Please see a detailed 2016 budget in Annex 2.

6.2 Priority Activities:

During the development phase (2012 – 2014), the project prioritized the following key activities:

- Launch the BTC Alliance in September 2012;
- Ensure systems and processes are in place before a significant scaling up of communication and advocacy efforts so that the BTC Alliance has a credible response in place to those who ask for assistance;
- Data synthesis report of quantitative and qualitative data that facilitates priority setting and decision-making by the Secretariat and PMC;
- Utilize data from the synthesis study to propose clear priorities that would inform overall strategy, communications, advocacy, technical assistance and the first AWP;
- Secretariat staffed, programme AWP, policies and procedures developed and approved by PMC;
- Engage potential Peer Leaders so that their cases could be included on the BTC Alliance website demonstrating successes and they would be available to peers wishing guidance.
- Communications and advocacy campaign implemented leading to 15 commitments;
- Knowledge products developed to support advocacy campaign and demand for and support to technical assistance facility;

- Fifteen recipients of the TAF commencing implementation. These recipients would be identified through the data synthesis report as opportunities for 'quick wins' or significant sources of cash to be transitioned;
- Policies and procedures for TAF in place for larger RFP;
- Funding gap significantly closed, with an additional \$15 million of funds raised.

These activities have been accomplished, with the exception of scaling the TAF, which has been redesigned and rebranded as Member Services following a mid-term programme review.

During the subsequent phase (2016–2018) the project will prioritize the activities and outputs listed in Section 3.4 with the outputs and outcomes noted in the Summary Results Framework table (above). The Annual Work Plan for 2016 is under development. Please see the 2015 Annual Work Plan (Annex 7) as a reference for the structure of deliverables and targets is included in Annex 5.

6.3 Performance Targets for Funding Agreements

Please refer to the Results Framework Outputs and Targets (milestones) table (above) and the BTCA Theory of Change and Results Indicators file (Annex 4).

7. Legal Context or Basis of Relationship

The BTCA programme will conform to the Standard Basic Assistance Agreement (SBAA) between the host governments and UNDP/UNCDF. As the programme will be managed under DEX/DIM modality as mentioned in Section 3.6 above, UNCDF through the BTCA Secretariat (headed by Managing Director) will be responsible for managing the programme. As such, UNCDF assumes the role of Executing Agency while BTCA will act as the implementing partner for the funds received for this programme. The administration of this programme shall be governed by UNCDF's rules and procedures.

UNCDF shall comply with the policies, procedures and practices of the United Nations safety and security management system.

UNCDF will undertake all reasonable efforts to ensure that none of the project funds are used to provide support to individuals or entities associated with terrorism and that the recipients of any amounts provided by UNDP hereunder do not appear on the list maintained by the Security Council Committee established pursuant to resolution 1267 (1999). The list can be accessed via http://www.un.org/sc/committees/1267/aq_sanctions_list.shtml. This provision must be included in all sub-contracts or sub-agreements entered into under this Project Document.

Annex 1. BTCA Accomplishments To Date (selected highlights)

(See file attached)

Annex 2a: Budget 2012-2018 and Committed Funds

<i>BTC Alliance Budget-Resource Mobilization Budget—\$39.8 Million</i>									
		2012	2013	2014	2015	2016	2017	2018	TOTAL
ALLIANCE ADMINISTRATION AND MANAGEMENT		315,616	409,589	213,168	217,128	485,400	472,800	472,800	2,586,501
MEDIA AND COMMUNICATION		58,945	724,405	891,267	1,061,900	1,155,700	1,224,206	1,285,417	6,401,840
ADVOCACY, POLICY & MEMBERSHIP			578,746	647,289	767,494	941,240	941,240	941,240	4,817,249
KNOWLEDGE GENERATION		54,316	941,667	932,518	673,216	1,052,160	1,168,008	1,168,008	5,989,893
TECHNICAL ASSISTANCE/ MEMBERSHIP SERVICES		0	99,741	604,801	698,547	3,561,600	6,026,187	6,026,187	17,017,063
SUBTOTALS (All Categories)		428,878	2,754,148	3,289,043	3,418,285	7,196,100	9,832,441	9,893,652	36,812,547
Programme Support (7% 2012; 8% from 2013)		30,021	220,332	263,123	273,463	575,688	786,595	791,492	2,940,715
TOTAL PROGRAMME BUDGET		458,899	2,974,480	3,552,166	3,691,748	7,771,788	10,619,036	10,685,144	39,753,262
Committed Funds		2012	2013	2014	2015	2016	2017	2018	TOTAL
BMGF		378,000	1,061,000	1,561,000	3,000,000	650,000	650,000		7,300,000
USAID		1,000,000		2,000,000	1,390,000				4,390,000
VISA		1,600,000	600,000	800,000					3,000,000
Ford Foundation		1,075,815	363,587	60,598					1,500,000
Omidyar Network			500,000	1,000,000					1,500,000
Citi/Citi Foundation			500,000	500,000	500,000				1,500,000
DFID (in kind)		250,000							250,000
DFAT				78,850					78,850
MasterCard			500,000	500,000	500,000				1,500,000
Total		4,303,815	3,524,587	6,500,448	5,390,000	650,000	650,000	0	21,018,850


Annex 2b: 2016 Budget

(See excel file attached)

Managing the program in light of available funding:

Efforts are well underway to mobilize resources proposed in the project document. In the instance that resources covering the full proposed budget of \$39.8 are not mobilized, activities in the Member Services work stream will be scaled back. For example, peer learning opportunities could take place by webinar rather than by study trips. Also, the number of countries that BTCA supports with “Digital Acceleration Services” will be reduced from the currently budgeted eight countries. Conversely, in the instance of a funding surplus, additional countries will be supported with “Digital Acceleration Services”.

Annex 3: Indicative Position Descriptions

	UNITED NATIONS CAPITAL DEVELOPMENT FUND JOB DESCRIPTION	
I. Post Information		
Post Title: Project Manager (Better Than Cash Alliance) Post Number: Organizational Unit: UNCDF Inclusive Finance New York, NY <u>Supervisor/ Grade</u> Director (Inclusive Finance), D1 Post Status: Non Rotational Source of Funding: Development Project Funded	Current Grade: Proposed Grade: P5 Approved Grade: Post Classified by: Classification Approved by:	
II. Organizational Context		
<p>UNCDF is the UN's capital investment agency for the world's least developed countries (LDCs). It creates new opportunities for poor people and their communities by increasing access to microfinance and investment capital. UNCDF focuses on Africa and the poorest countries of Asia and the Pacific, with a special commitment to countries emerging from conflict or crisis. It provides seed capital – grants and loans – and technical support to help microfinance institutions reach more poor households and small businesses, and local governments finance the capital investments – water systems, feeder roads, schools, irrigation schemes – that will improve poor peoples' lives.</p>		
<p>UNCDF works to enlarge peoples' choices: it believes that poor people and communities should take decisions about their own development. Its programmes help to empower women – over 50% of the clients of UNCDF-supported microfinance institutions are women – and its expertise in microfinance and local development is shaping new responses to food insecurity, climate change and other challenges. UNCDF works in challenging environments – remote rural areas, countries emerging from conflict – and paves the way for others to follow. Its programmes are designed to catalyze larger investment flows from the private sector, development partners and national governments, for significant impact on the Millennium Development Goals, especially Goal 1: Eradicate Extreme Poverty and Hunger, Goal 3: Promote Gender Equality and Empower Women, and Goal 7: Ensure Environmental Sustainability.</p>		
<p>Established by the General Assembly in 1966 and with headquarters in New York, UNCDF is an autonomous UN organization affiliated with UNDP.</p>		
<p>Of the 2.6 billion people who live on less than \$2 per day, an estimated 90 percent lack access to formal financial services. As a result, most poor households operate almost entirely in the informal and cash economy. This means that they use cash, physical assets (e.g. jewelry and livestock), or informal institutions (e.g. money lenders and payment couriers) to meet their financial needs – from receiving wage remittances, to saving up to buy fertilizer, to insuring against illness. These informal tools, however, tend to be insecure, expensive, and hard to use. And when large</p>		

problems arise, such as a major illness in the family, the tools often break down completely, leaving households exposed.

One of the reasons it is too costly to provide poor people formal financial alternatives is because most poor households conduct most or all of their financial transactions in cash. The best way to reduce the costs of reaching poor people with financial services is to help shift the majority of their cash-based financial transactions into digital form through mobile phones or other digital interface. The digitization of cash also creates opportunities for delivering value beyond cost savings.

Electronic payment technologies offer a more effective, efficient, transparent and often safer means of disbursing payments while also promoting financial inclusion and advancing aid effectiveness. Notwithstanding these benefits and success in a few countries, such as Kenya, electronic payment technologies have not been globally adopted especially in countries where a large percentage of the population has no relationship with the formal financial services sector and remains “unbanked”.

Through its public-private partnership the Better Than Cash Alliance (BTCA) will bring together a broad cross section of private sector companies, host country governments, multilateral and bilateral donors, U.N. Agencies and international NGOs to create a global independent alliance. The partners who join the BTC Alliance will demonstrate their shared commitments to:

1. Broader recognition of the benefits of replacing the use of physical cash with electronic payments;
2. Improved understanding and sharing of approaches and lessons learned in replacing the use of physical cash with electronic payment systems; and
3. Increased use of electronic payments systems in organizations’ programs and operations to promote financial inclusion, increased transparency and efficiency.

The Advisor and Project Manager will be responsible for starting the programme, developing and implementing the programme’s strategy and approach as well as drafting the annual work plans and reports. With UNCDF FIPA, S/he will also draft the necessary policies and procedures for its operations, and oversee the programme’s grant and technical assistance fund. S/he will be responsible for managing the programme management committee, consisting of its funders. The programme is expected to have a team that includes three additional persons, including a Technical Assistance Manager, Communications/Knowledge Management Specialist and Programme Assistant, which the Advisor will be responsible for managing. Finally the - Advisor will play a key role in securing additional funds for the programme’s expansion. The Advisor will report to the UNCDF Inclusive Finance Director and will have programmatic oversight of the staff included in the Programme Management Unit.

III. Functions / Key Results Expected

Summary of key functions

- **Provide the overall direction, implementation and management of the BTCA programme resulting in an *efficiently-implemented, managed, monitored and evaluated programme with top talent and expertise meeting or exceeding all targets.***

- **Ensure the success of the programme, Organize and lead targeted advocacy, policy and coordination efforts to build a globally recognized alliance and support its members**
- ***Ensure programme is adequately funded and has support of other funders, policy makers***
- **Manage the identification, vetting, and assessing of new BTCA partners to build a focused set of strong BTCA activities that meet their targets**
- **Oversee Communications and Knowledge generation/sharing**

1. Provide the overall direction, implementation and management of the programme. *An efficiently-managed, monitored and evaluated programme with top talent and expertise meeting or exceeding all targets.*

- Develop the overall strategy, the policies and procedures for the programme, including the grant and technical assistance fund;
- Prepare annual workplans with performance targets and budgets for programme management committee (PMC) approval.
- Manage the delivery of programme activities and outputs on time and to budget in line with UNCDF's policies;
- Develop Terms of reference, organize, coordinate, supervise and administer the personnel and the resources of the programme in order to catalyze effective action by all the BTCA members;
- Serve as Secretariat to the programme management committee (PMC), ensuring that all required documentation is available to facilitate decision-making, and that performance-based agreements are completed accurately and approved quickly;
- Prepare mid-year and annual progress reports, narrative as well as financial reports and progress and results achieved for the PMC;
- Ensure financial and performance reports are issued to development partners on time as per Cost-Sharing Agreement requirements with funding partners;
- Assure, track and analyze quarterly portfolio reporting;
- Report project achievements, delivery and other areas of accountability to FIPA, for input to regular UNCDF performance monitoring and reporting;
- Ensure effective and efficient use of ATLAS in line with project cycle with Atlas approval authority of Project Manager and in compliance with UNCDF Internal Control Framework.

2. Ensure the success of the programme, organize and lead targeted advocacy, policy and coordination efforts

- Leadership in advocating for change, including engaging governments (both permanent missions to the UN, and senior government ministry official at country level), private companies at the senior corporate level, development agencies and NGOs;
- Identify potential program partners (peer leaders and sources of large cash transfers) and develop and lead tailored strategy to gain agreements;
- Embedding BTC principles into G20, AFI, Doing Business, and Transparency indexes and/or other similar global initiatives;
- Utilize UNCDF, UNDP and BTC Alliance members country presence to liaise with host country governments to find opportunities for government to person (G2P) payments that can be channeled through innovative payment technologies;

- Build partnership with the World Bank's Payments Systems Development Group (PSDG), the Alliance for Financial Inclusion (AFI), CGAP and other organizations to build awareness and support for electronic payment services;
- In partnership with the BTCA partners, including the UNCDF network of Regional and Country Technical Advisors, develop and maintain partnerships with relevant regional and national stakeholders including the country governments, private sector actors, NGOs and donors;
- Manage process of obtaining government endorsement of (i) programme document and (ii) individual funding agreements of partners in host countries and provide support to UNCDF's network of Regional and Country Technical Advisors to support their efforts in obtaining government endorsements and informing local ICs of partner funding agreements;
- Support annual and cumulative UNCDF results analyses and substantive inputs into Unit work plan and UNCDF and FIPA Business Plans.

3. Ensure the programme is adequately funded and has support of other funders, policy makers

- Ensure programme delivers results with initial resources to support filling of the funding gap;
- Develop strategies to mobilize additional resources to fully implement the BTCA strategy and annual work plans;
- Proactively manage relations with current and potential funders, ensuring the funders are informed and supportive of the BTCA;
- Lead fundraising and relationship management for non-core resources (i.e. non-UNCDF) to the BTCA .
- Build effective and efficient partnerships at the operational level with major donor agencies to coordinate BTCA related activities globally and in host countries.
- Support coordinated and co-funded efforts and track funds mobilized as a result of BTCA efforts.

4. Manage the identification, vetting, and assessing of new BTCA partnerships and monitor their progress / a focused set of strong BTC activities that meet their targets

- Work with the Manager of the Technical Assistance Facility (TAF) and partners to develop a pipeline of potential projects that help the programme achieve its outcome;
- Determine the approach to using TAF resources that is appropriate for the BTCA strategy and the size of the facility;
- With the Manager, develop and implement RFAs, determine criteria and vet potential applicants to identify the strongest projects; .
- With Manager of the TAF, develop the process for selection grantees, including managing consultants hired to review applications, undertaking due diligence missions, and ensuring applicants are eligible and capable of performing;
- Prepare and present recommendations to PMC for award of grants and/or technical assistance to successful applicants;
- Prepare, negotiate and finalize performance-based agreements (PBAs) with recipient institutions;
- Seek opportunities for coordinating and co-funding projects with other funders, ensure the programme's efforts complete those of other initiatives with shared focus;
- Develop monitoring and reporting requirements for partners.

5. Oversee Communications and Knowledge generation/sharing

- Act as official representative and spokesperson of the BTCA;
- Lead strategy development on communications, knowledge generation and sharing with the input of BTCA's funders and members;
- Provide guidance and oversight to the Communications/knowledge management specialist to ensure that the communications, knowledge generation and sharing strategy is fully effective;
- Develop the strategic approach of this new alliance with respect to building the knowledge base and facilitating implementation of electronic cash payments
- Collaborate with key partners and stakeholders for research and development of innovative, cutting-edge strategies and approaches to sharpen delivery of innovative payment technologies;
- Ensure coordination of efforts with other key stakeholders, including those engaged in similar activities;
- Manage process of convening national, regional and global stakeholders to share lessons learned;
- Oversee preparations for mid-term and final evaluations;
- Develop and provide annual Learning Plan for team;
- Attend approved trainings; share debriefing and value of training with the wider practice community through knowledge maps;
- Oversee development of the BTCA website as a means to support BTCA objectives;
- Participate in annual FIPA Technical Retreat to engage UNCDF country and regional infrastructure of technical staff in BTCA strategy and objectives.

IV. Impact of Results

The key result expected is the successful implementation and attainment of targets of the Better Than Cash Alliance programme, including coordination with/reporting to all stakeholders, the Financial Inclusion Practice Area (FIPA) in UNCDF and the funders of the programme. The Advisor will pursue the following key results of the programme:

- Broad acceptance by governments, development agencies, NGOs and private sector that electronic-payment solutions are superior to cash;
- Commitments from these actors to implement electronic-payment solutions instead of cash;
- Delivery of demand-driven technical assistance to governments, NGOs or private companies that increases their capacity to deliver end user-focused payment technologies;
- BTCA members make a significant improvement globally in the number of low-income and poor people served by innovative payment technologies, including those that were previously unbanked.
- Easily accessible knowledge products generated from BTC and other actors' activities that demonstrate how to implement electronic-payment solutions so that:
 - a) electronic payments to the mass market can be offered on a profitable and thus sustained basis by financial service providers (FSPs).
 - b) electronic payments are an affordable means for governments, development agencies, and other mass payment providers to distribute funds

c)poor recipients benefit from increased options for financial inclusion afforded by the transition from cash to e-payment solutions

V. Competencies

Functional Competencies

Advocacy/Advancing A Policy-Oriented Agenda

- Dialogues with counterparts and other stakeholders to strengthen advocacy efforts, incorporating various perspectives. Advocates for and advances a policy agenda related to BTCA objectives.
- Effective high level spokesperson, engaging high level stakeholders and groupings, both government ministers and private sector senior corporate leaders, to advance the development of non-cash payments.

Results-Based Programme Development and Management

- Starts up new programmes, able to act quickly and independently to create necessary structures;
- Ensures the full implementation of a project and the financial resources to obtain results
- Conceptualizes more effective approaches to programme development and implementation and to mobilizing and using resources.
- Proven ability to manage projects, teams and global policy efforts.

Building Strategic Partnerships

- Makes effective use of UNCDF's and other BTCA member resources and comparative advantage to strengthen partnerships
- Creates networks and promotes initiatives with partner organizations

Innovation and Marketing New Approaches

- Creates an environment that fosters innovation and innovative thinking
- Conceptualizes more effective approaches to programme development and implementation, and to mobilizing and using resources

Promoting Organizational Learning and Knowledge Sharing

Promotes the BTCA as a learning/knowledge sharing organization

Job Knowledge/Technical Expertise

- Possesses expert knowledge of advanced concepts related to the conversion from cash to innovative payment technologies, including financial inclusion. Has a broad knowledge of related disciplines, as well as an in-depth knowledge of relevant organizational policies and procedures;
- Experience in advocacy efforts related to financial inclusion, aid effectiveness, transparency or other efforts using technology to reach underserved populations;
- Understanding of legal and regulatory issues related to innovative payment technologies;
- Experience in managing donor projects, corresponding budgets, and monitoring and evaluation plans;
- Working knowledge of current developments in innovative payment technologies, including mobile financial services;

- Working experience and knowledge of socio-economic issues which excludes various vulnerable groups, in particular women and rural or remote communities, from the financial sector and the strategies employed to address these;
- Working knowledge of international donor organizations and preferably experience in preparing proposals for funding.
- Strong IT skills, including ability to work regularly with MS Word, Excel, Outlook and PowerPoint.

Client Orientation

- Anticipates constraints in the delivery of services and identifies solutions or alternatives
- Proactively identifies, develops and discusses solutions for internal and external clients, and persuades management to undertake new projects or services
- Advises and develops strategic and operational solutions with clients that add value to UNCDF and UNDP programmes and operations

Core Competencies:

- Promoting ethics and integrity, creating organizational precedents
- Building support and political acumen
- Building staff competence, creating an environment of creativity and innovation
- Building and promoting effective teams
- Creating and promoting enabling environment for open communication
- Creating an emotionally intelligent organization
- Leveraging conflict in the interests of the BTCA, UNCDF and UNDP & setting standards
- Sharing knowledge across the organization and building a culture of knowledge sharing and learning
- Fair and transparent decision making; calculated risk-taking

VI. Recruitment Qualifications

Education:	Advanced University (Masters equivalent) degree in economics, public/business administration, social sciences, or related fields.
Experience:	<p>Minimum of ten (10) years of experience in progressively responsible positions in the development field, including financial services for the poor.</p> <p>Experience working in or with support projects on financial services for the poor</p>
Language Requirements:	Fluency in spoken and written English is required. Knowledge of French desirable.

VII. Signatures- Post Description Certification

Incumbent *(if applicable)*

Name	Signature	Date
Supervisor		

Name / Title	Signature	Date
Chief Division/Section		
Name / Title	Signature	Date

	UNITED NATIONS CAPITAL DEVELOPMENT FUND JOB DESCRIPTION
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I. Post Information	
Post Title: Communications Specialist (Better Than Cash Alliance) Post Number: Organizational Unit: UNCDF Inclusive Finance New York, NY Supervisor/ Grade: Project Manager Better Than Cash Alliance, P5 Post Status: Non Rotational Source of Funding: Development Project Funded	Approved Grade: P3 Post Classified by: Classification Approved by:

III. Functions / Key Results Expected

Summary of key functions:

- Provide leadership as part of the BTCA team in the development, formulation and implementation of an integrated BTC Alliance-wide communications strategy focused on supporting the Alliance's strategic objectives.
- Coordinate the writing, development, design, production and dissemination of diverse publications, (for example toolkits, case studies, donor reports) and news releases, through print, video and other media, utilizing the resources of BTCA partners, where possible.
- Oversee the content development, expansion and continual assessment of the quality and relevance of web-based information services and related databases.
- Promote optimum visibility of BTCA activities through effective media relations, placement and distribution of information material and creative partnerships with bi, multilateral and non-governmental organizations and private sector companies
- Oversee the organization of BTCA conferences / workshops, events or panels at international or national level
- Manage BTCA's Secretariat communication budget, including communication services providers and consultants.

1. Provide leadership as part of the BTCA team in the development, formulation and implementation of an integrated BTC alliance-wide communications strategy, focusing on the achievement of the following results:

- Play a lead role as part of a team in meeting BTCA's communications needs
- Ensure BTCA communications support the alliance's strategic objectives including advocacy, technical assistance and knowledge management
- Manage BTCA's secretariat communication budget to meet BTCA needs, including procurement of communication service providers and consultants.
- Optimal working relations in BTCA internal and external communication with partners.

2. Manage the writing, development, design, production and dissemination of diverse publications (for example toolkits, case studies, donor reports) and news releases through print, video and other media, focusing on achievement of the following results:

- Well-reasoned innovative suggestions and approaches to address communications issues
- As part of a team, develop key messages for various stakeholder segments including: governments, (ministries of finance, social welfare, central banks); donors and development partners; and global and local private sector firms, financial service providers).
- Timely delivery of communications outputs, in accordance with BTCA objectives and policies and utilizing the resources of BTCA partners, where possible.

<ul style="list-style-type: none"> • Coordination of BTCA communications and media activities and the provision of timely communications support to members
<p>3. Oversee the content development, expansion and continual assessment of the quality and relevance of web-based information services and other databases, focusing on achievement of the following results:</p> <ul style="list-style-type: none"> • Ensure website content strongly and effectively reflect BTCA principles, messages, branding and priorities • Regularly updated information on the website consistent with BTCA messages • Innovative ways of enhancing BTCA's information dissemination using the internet and social media • Ensure databases in support of all BTCA communication activities are frequently updated
<p>4. Promote visibility of BTCA messages and activities through effective media relations, placement and distribution of information material and creative partnerships including global or local events or conferences, focusing on achievement of the following results:</p> <ul style="list-style-type: none"> • Contract and manage communications individuals or firms(s) that can implement the global strategy as well as tailored communication strategies for different media, regions and stakeholder segments. • Oversee excellent organization of conferences, events, panels at the international or national level as needed with consultants and partners. This could include strategic partnerships with international and regional organizations' and non-governmental organizations' media centers, alternative press and information networks. • Strong relations with UN and other UN system agencies, and BTCA partners' media focal points to promote visibility of BTCA messages; • Optimum visibility of BTCA activities through innovative outreach initiatives with diverse national, regional and international stakeholders • Enhanced dissemination of BTCA information materials <p>The Communications Specialist is expected to take on other duties as required.</p>

IV. Impact of Results

The key results have an impact that increases the positive global and national visibility of the messages of BTCA and BTCA as a brand in member and targeted member countries and with the private sector so that we achieve our goals on membership and messaging.

V. Competencies

CORE VALUES / GUIDING PRINCIPLES

- Integrity: Demonstrating consistency in upholding and promoting the values of UNDP/UNCDF in actions and decision in line with the UN Code of Conduct.
- Cultural Sensitivity/Valuing Diversity: Demonstrating an appreciation of the multicultural nature of the organization and the diversity of its staff. Demonstrating an international outlook, appreciating the differences in values and learning from cultural diversity.

CORPORATE COMPETENCIES:

- Demonstrates integrity by modelling the UN values and ethical standards
- Promotes the vision, mission, and strategic goals of UNDP/UNCDF/BTCA
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability
- Treats all people fairly without favouritism.

FUNCTIONAL COMPETENCIES:

- Technical knowledge in the field of communications, print and electronic publishing
- Fully proficient computer skills and use of relevant software and other applications; web design and maintenance; internet
- Experience working with international organizations, developing country governments, donor agencies, and/or NGOs and other civil society groups engaged in diverse sectors of international development
- Familiarity with UNDP and UN system and the donor community

COORDINATION AND LEADERSHIP

- Builds strong relationships with clients, focuses on impact and result for the client and responds positively to feedback;
- Consistently approaches work with energy and a positive, constructive attitude;
- Demonstrates good oral and written communication skills;
- Demonstrates openness to change and ability to manage complexities;
- Works with teams effectively and shows mentoring as well as conflict resolution skills;
- Demonstrates strong oral and written communication skills.

DEVELOPMENT AND OPERATIONAL EFFECTIVENESS

- Ability to lead strategic planning, results-based management and reporting;
- Ability to lead the formulation and monitoring of management projects;

VI. Recruitment Qualifications	
Education:	Master's degree (or equivalent) in journalism/communications, international development, public policy, economics and/or other relevant social sciences.
Experience:	<ul style="list-style-type: none"> • Minimum 5 years of successful professional experience in an international level in journalism, public and /or private communications or advertising required. • Experience in event coordination including some exposure to a global event and responsibilities dealing with senior private sector (C-level) and/or Government counterparts, highly desirable. • Experience in sales, marketing, PR, social media or writing also highly desirable. • Subject matter knowledge in financial inclusion and electronic payments highly desirable • Experience in working on communications with developing country governments highly desirable • Demonstrated comfort with both private sector and multilateral environments is also valuable. • Evidence of successful project management, team coordination and reporting highly desirable.
Language Requirements:	<p>Evidence of excellence in written and spoken English. Fluency or knowledge of French or Spanish highly desirable.</p> <p>Another UN official language is an asset.</p>

Member Service Manager (Better Than Cash Alliance)

Location : New York, UNITED STATES OF AMERICA

Application Deadline : 01-Sep-15

Type of Contract : FTA International

Post Level : P-4

Languages Required : English

Duties and Responsibilities

Summary of key functions

Strategy:

- Provide the strategic direction for services to members of the Better Than Cash Alliance including governments, private sector and development organizations within available resources.

Operations Management:

- Manage the Better Than Cash Alliance Member Services Team and Sub-Committee, ensuring that Member Services are efficiently-implemented, managed, monitored and evaluated, meeting or exceeding all targets;

Knowledge Management:

- In collaboration with the Knowledge and Research Specialist and Communications Specialist integrate knowledge sharing into all aspects of Member Services;

Advocacy and Representation:

- Under direction of the Managing Director, contribute to advocacy and representation efforts for the Better Than Cash Alliance to build support from funders, policy makers and other stakeholders;

Backstop Managing Director:

- Backstop the Managing Director of the Better Than Cash Alliance as needed.

Strategic Advice:

Provide strategic direction for Better Than Cash Alliance (BTCA) Member Services to deliver demand-driven technical and other services to governments, private companies, and development organizations that increases their capacity to move from cash to digital payments:

- Build on the strategic direction provided by the BTCA Executive Committee and Member Services Sub-Committee into a strategy and workplan for Member Services;
- Develop the policies and procedures for Member Services in accordance with the agreed strategy;
- Prepare annual work plans with performance targets and budgets;
- Develop Terms of Reference, organize, coordinate, supervise and administer the Member Services resources to catalyze effective action by the BTCA members;

Operations Management:

Manage BTCA Member Services team and resources to achieve BTCA goals and comply with UNCDF protocols. Establish an efficiently operated, monitored and evaluated services, meeting or exceeding all targets including complete and transparent reporting:

- Determine the approach to Member Services according to BTCA strategy and available resources;
- Develop pipeline of potential members to benefit from member services to help the BTCA achieve its outcomes with available resources;
- Manage the team of Member Relationship Managers to achieve agreed outcomes;
- Develop and implement processes for managing delivery of all types of member services, managing consultants to support delivery, and ensuring members are applying learning to their shift, and assessing member satisfaction;
- With the Managing Director, prepare and present recommendations to appropriate Member Services Sub-Committee for award of grants and/or technical assistance;
- With the Managing Director, prepare, negotiate and finalize performance-based agreements (PBAs) and / or contracts as appropriate, with members;

- Seek opportunities for coordinating and co-funding projects with other funders, ensure the programme's efforts complete those of other initiatives with shared focus;
- As part of the BTCA team, develop and manage quantitative and qualitative monitoring, evaluation and reporting requirements for members.
- Prepare progress reports, narrative as well as financial reports on progress and results achieved
- Report project achievements, delivery and other areas of accountability to FIPA, for input to regular UNCDF performance monitoring and reporting.

Knowledge Management:

In collaboration with the Better Than Cash Alliance team and particularly the Knowledge and Research Specialist, manage Member Services to contribute to the BTCA knowledge hub about the shift from cash to electronic payments and integrate knowledge sharing into all aspects of Member Services:

- Develop and roll out processes and tools to support the collection and consolidation of members' performance, including indicators and lessons learned;
- In collaboration with the Knowledge and Research Specialist, ensure that easily accessible knowledge products are generated from BTCA member services that demonstrate the benefits and challenges to implementing digital payment solutions;
- In collaboration with the Knowledge and Research Specialist, design and implement a peer learning agenda and a knowledge sharing strategy among Alliance members;
- In collaboration with the Knowledge and Research Specialist, maximize the development of knowledge products generated through Alliance members to support the capacity building of the Alliance and the wider sector;

Advocacy and Representation:

Manage the high level relationships with members and with the Advocacy Specialist, undertake advocacy and representation to ensure the programme has the support of stakeholders:

- Manage high- level relationships with government members, C-suite relationships with private sector members and senior relationships with technical partners both diplomatically and effectively.
- Undertake speaking and representation engagements for the Better Than Cash Alliance and UNCDF as directed.
- Develop strategies as part of the team to mobilize additional resources to fully implement the Member Services strategy and annual work plans;
- As part of a team, contribute to effective and efficient partnerships at the operational level with major donor agencies to coordinate BTCA related activities globally and in host countries;
- Ensure financial and performance reports are issued to development partners on time as per Cost-Sharing Agreement requirements with funding partners.

Backstopping the Managing Director:

Act as a backstop to the Managing Director, and other duties and tasks as assigned:

- Undertake duties to backstop the Managing Director of the Better Than Cash Alliance as needed and as directed by the Managing Director and/or UNCDF FIPA.

Impact of Results:

The key result expected is the successful implementation and attainment of targets of the Better Than Cash Alliance Member Services, including coordination with/reporting to all stakeholders, the Financial Inclusion Practice Area (FIPA) in UNCDF and the funders of the programme. The

Programme Manager, Member Services will pursue the following key results of the programme:

Delivery of a range of member services to governments, private companies and development organizations that increases their capacity to deliver end user-focused digital payment technologies replacing cash;

BTCA members make a significant improvement globally in the number of low-income and poor people served by innovative payment technologies, including those that were previously unbanked;

Easily accessible knowledge products generated from BTCA member services activities that demonstrate how to implement digital payment solutions so that:

- Digital payments to the mass market can be offered on a profitable and thus sustained basis by financial service providers;
- Digital payments are an affordable means for governments, development agencies, and other mass payment providers to distribute funds;
- Poor recipients benefit from increased options for financial inclusion afforded by the transition from cash to digital payment solutions.

Competencies

Core Competencies:

- Demonstrates ethics and integrity;
- Demonstrates political acumen and calculated risk taking;
- Builds own and staff competence, creating an environment of creativity and innovation;
- Builds and promotes effective teams and partnerships;
- Creates and promotes open communication;
- Remains calm, in control and good humored even under pressure;
- Conducts fair and transparent decision making;
- Displays cultural and gender sensitivity and adaptability;

- Shows strong corporate commitment.

Functional:

Professional

- Proven ability to manage projects, teams and global policy efforts;
- Starts up new programmes, able to act quickly to create necessary structures;
- Ensures the full implementation of a project and the financial resources to obtain results;
- Conceptualizes more effective approaches to programme development and implementation and to mobilizing and using resources;
- Anticipates constraints in the delivery of services and identifies solutions or alternatives;
- Makes effective use of UNCDF's and other BTCA member resources and comparative advantage to strengthen partnerships;
- Creates networks and promotes initiatives with partner organizations;
- Creates an environment that fosters innovation and innovative thinking;
- Promotes the Member Services as a learning/knowledge sharing programme;
- Proactively identifies, develops and discusses solutions for internal and external clients, and persuades management to undertake new projects or services.

Technical:

- Working knowledge of current developments in payment technologies, including innovative payment methods (e.g., mobile financial services, pre-paid/reloadable/other cards, etc.);
- Working knowledge in policy, legal and regulatory issues related to inclusive payment technologies;

- Working knowledge of international donor organizations;
- Understanding of key issues and international good practice relating to financial inclusion;
- Effective spokesperson, engaging stakeholders and groupings, both government ministers and private sector senior corporate leaders, to advance the development of non-cash payments and transfers;
- Excellent presentation and representation skills in multicultural contexts;
- Ability to translate complex technical ideas to a non-technical audience in both verbally and in writing.

Required Skills and Experience

Education:

- Masters degree (or equivalent) in economics, finance, public/business administration, social sciences, or a related field;
- A Bachelors degree with an additional two years of experience would also meet this requirement.

Experience:

- Minimum of 7 years of professional experience in progressively responsible positions in digital payments, financial services, financial inclusion or a related field;
- Of which a minimum of 2 years private sector experience;
- Experience in managing projects and corresponding budgets essential;
- Experience in gender analysis and using the analysis for programme planning and implementation;
- Experience in managing technical services or equivalent to achieve goals;
- Experience in working with the highest levels of government;

- Experience in effectively leading or managing services to a very diverse group of clients or members and maintaining positive relationships with peers;
- Working knowledge of current developments in including innovative payment methods (e.g., mobile financial services, pre-paid cards, etc.) essential;
- Working knowledge of policy, legal and regulatory issues related to inclusive payment technologies desirable.

Language Requirements:

- Fluency in spoken and written English is required;
- Professional competency in French and/or Spanish desirable.

Member Services Specialist, Latin America (Better Than Cash Alliance)

Location :	TBD
Application Deadline :	16-Oct-15
Type of Contract :	FTA
	International
Post Level :	P-3
Languages Required :	English (additional language requirements vary regionally)

Duties and Responsibilities

Summary of key functions

Member Engagement and Monitoring:

- Develop and maintain relationship with members included in regional/functional portfolio, ensuring ongoing dialogue about and monitoring member progress towards digitizing payments and serving as the primary focal point for all communications to and from members.

Service Delivery:

- Ensure the delivery of member services offered by the Better Than Cash Alliance to support member efforts to digitize payments, including contributing to design and ensuring efficient and effective delivery of member services.

Operations Management:

- Working as part of the Member Services team, support the operations and management of the Better Than Cash Alliance Member Services generally, including by providing support and guidance to consultants, and contributing to the management of the Member Services Sub-Committee, ensuring that Member Services are efficiently-implemented, managed, monitored and evaluated, meeting or exceeding all targets;

Knowledge Management:

- In collaboration with the Knowledge and Research Specialist and Communications Specialist integrate knowledge sharing into all aspects of Member Services;

Advocacy and Representation:

- Under direction of the Programme Manager, Member Services, contribute to advocacy and representation efforts for the Better Than Cash Alliance to build support from funders, policy makers and other stakeholders;

Detailed Description of Functions

Member Engagement and Monitoring

Develop and maintain the relationship between BTCA and a regional portfolio of government and development members, ensuring ongoing dialogue about progress towards digitizing payments and serving as the primary focal point for all communications to and from members.

- Engage in regular communication with members by phone and email
- Monitor and maintain intelligence about members' current status digitizing payments, understanding the current challenges and continuously seeking

opportunities to support each member's progress appropriately and in a timely manner within the scope of the services and support offered by BTCA.

- Develop and maintain a system of tracking and regularly reporting on the progress of each member in the portfolio, keeping other team members abreast of their status, achievements, challenges and opportunities
- Periodically solicit and track information from members and other sources to ensure BTCA is able to report against programmatic results indicators.

Service Delivery

Responsible for the delivery of BTCA Member Services to ensure demand-driven technical and other support is provided to governments and development organizations that increases their capacity to move from cash to digital payments.

- Building on the strategic direction provided by the BTCA Executive Committee (ExCom) and the Strategy and Workplan for Member Services, contribute to the design of member services and maintain responsibility for delivering member services to a portfolio of members that meet or exceed expectations. Services may include:
 - carrying out digital payments ecosystem convening events in member countries,
 - conducting training workshops for key government officials with strategic responsibility for payments,
 - organizing peer learning events and exchange trips,
 - facilitating working groups including members and other stakeholders such as digital financial payments experts
- Ensure services are delivered in alignment with annual work plans and budgets
- Work in close collaboration with other members of the Member Services team, exchanging content material, best practices, lessons learned and providing mutual support as needed to ensure all members across regions and organization types receive the same high quality services
- Work in close collaboration with digital financial specialists operating in countries within the portfolio as well as other experts and consultants as needed.

Operations Management:

Under the guidance of the Programme Manager, Member Services, deliver BTCA Member Services in a manner that achieve BTCA goals and comply with UNCDF protocols. Establish an efficiently operated, monitored and evaluated set of services, meeting or exceeding all targets including complete and transparent reporting to the Member Services Sub-Committee.

- Develop pipeline of potential countries and members to benefit from member services to help the BTCA achieve its outcomes;

- Develop and implement processes for managing delivery of all types of member services managing consultants to support delivery, and ensuring members are applying learning to their shift, and assessing member satisfaction;
- Prepare and present recommendations to appropriate Member Services Sub-Committee for award of grants and/or technical assistance to successful applicants;
- Support steps needed to prepare, negotiate and finalize performance-based agreements (PBAs) and / or contracts as appropriate, with recipient institutions;
- Seek opportunities for coordinating and co-funding projects with other funders, ensure the programme's efforts complete those of other initiatives with shared focus;
- As part of the BTCA team, develop and manage quantitative and qualitative monitoring, evaluation and reporting requirements for members.
- Prepare mid-year and annual progress reports, narrative as well as financial reports and progress and results achieved for the ExCom. Assure, track and analyze quarterly portfolio reporting;
- Report project achievements, delivery and other areas of accountability to FIPA, for input to regular UNCDF performance monitoring and reporting.
- Report project achievements, delivery and other areas of accountability to FIPA, for input to regular UNCDF performance monitoring and reporting.

Knowledge Management:

In collaboration with the Better Than Cash Alliance team and particularly the Knowledge and Research Specialist, manage Member Services to contribute to the BTCA knowledge hub about the shift from cash to electronic payments and integrate knowledge sharing into all aspects of Member Services:

- Develop and roll out processes and tools to support the collection and consolidation of members' performance, including indicators and lessons learned;
- In collaboration with the Knowledge and Research Specialist, ensure that easily accessible knowledge products are generated from BTCA member services that demonstrate the benefits and challenges to implementing digital payment solutions;
- In collaboration with the Knowledge and Research Specialist, design and implement a peer learning agenda and a knowledge sharing strategy among Alliance members;
- In collaboration with the Knowledge and Research Specialist, maximize the development of knowledge products generated through Alliance members to support the capacity building of the Alliance and the wider sector;

Advocacy and Representation:

Manage the high level relationships with members and with the Advocacy Specialist, undertake advocacy and representation to ensure the programme has the support of stakeholders:

- Manage high- level relationships with government members and senior relationships with technical partners both diplomatically and effectively.
- Undertake speaking and representation engagements for the Better Than Cash Alliance and UNCDF as directed.
- Develop strategies as part of the team to mobilize additional resources to fully implement the Member Services strategy and annual work plans;
- As part of a team, contribute to effective and efficient partnerships at the operational level with major donor agencies to coordinate BTCA related activities globally and in host countries;
- Ensure financial and performance reports are issued to development partners on time as per Cost-Sharing Agreement requirements with funding partners.

Impact of Results:

The key result expected is the successful implementation and attainment of targets of the Better Than Cash Alliance Member Services, including coordination with/reporting to all stakeholders, the Financial Inclusion Practice Area (FIPA) in UNCDF and the funders of the programme. The Member Services Specialist will pursue the following key results of the programme:

Delivery of a range of member services to governments, private companies and development organizations that increases their capacity to deliver end user-focused digital payment technologies replacing cash;

BTCA members make a significant improvement globally in the number of low-income and poor people served by innovative payment technologies, including those that were previously unbanked;

Easily accessible knowledge products generated from BTCA member services activities that demonstrate how to implement digital payment solutions so that:

- Digital payments to the mass market can be offered on a profitable and thus sustained basis by financial service providers;
- Digital payments are an affordable means for governments, development agencies, and other mass payment providers to distribute funds;
- Poor recipients benefit from increased options for financial inclusion afforded by the transition from cash to digital payment solutions.

Competencies

Core Competencies:

- Demonstrates ethics and integrity;
- Demonstrates political acumen and calculated risk taking;
- Builds own and staff competence, creating an environment of creativity and innovation;
- Builds and promotes effective teams and partnerships;
- Creates and promotes open communication;
- Remains calm, in control and good humored even under pressure;
- Conducts fair and transparent decision making;
- Displays cultural and gender sensitivity and adaptability;
- Shows strong corporate commitment.

Functional:**Professional**

- Proven ability to manage projects, teams and global policy efforts;
- Starts up new programmes, able to act quickly to create necessary structures;
- Ensures the full implementation of a project and the financial resources to obtain results;
- Conceptualizes more effective approaches to programme development and implementation and to mobilizing and using resources;
- Anticipates constraints in the delivery of services and identifies solutions or alternatives;
- Makes effective use of UNCDF's and other BTCA member resources and comparative advantage to strengthen partnerships;
- Creates networks and promotes initiatives with partner organizations;
- Creates an environment that fosters innovation and innovative thinking;
- Promotes the Member Services as a learning/knowledge sharing programme;
- Proactively identifies, develops and discusses solutions for internal and external clients, and persuades management to undertake new projects or services.

Technical:

- Working knowledge of payment technologies, including innovative payment methods (e.g., mobile financial services, pre-paid/reloadable/other cards, etc.);
- Working knowledge of policy, legal and regulatory issues related to inclusive payment technologies;
- Working knowledge of international donor organizations;
- Understanding of key issues and international good practice relating to financial inclusion;
- Effective spokesperson, engaging stakeholders and groupings, both government ministers and private sector senior corporate leaders, to advance the development of non-cash payments and transfers;
- Excellent presentation and representation skills in multicultural contexts;

- Ability to translate complex technical ideas to a non-technical audience in both verbally and in writing.

Required Skills and Experience

Education:

- Masters degree (or equivalent) in economics, finance, public/business administration, social sciences, or a related field;
- A Bachelors degree with an additional two years of experience would also meet this requirement.

Experience:

- Minimum of 5 years of professional experience in progressively responsible positions in a relevant field;
- Experience working on financial services for poor people and understanding of key issues and international good practice relating to financial inclusion;
- Experience in working with the highest levels of government;
- Professional experience with the private sector; experience in payments, technology or telecommunications desirable;
- Experience in managing projects and corresponding budgets essential;
- Experience facilitating working groups and organizing/leading training sessions/workshops
- Experience in managing technical services or equivalent to achieve goals;
- Experience in effectively leading or managing services to a very diverse group of clients or members and maintaining positive relationships with peers;
- Working knowledge of current developments in innovative payment methods (e.g., mobile financial services, pre-paid cards, etc.) essential;
- Working knowledge of policy, legal and regulatory issues related to inclusive payment technologies desirable;
- Experience working in the region of the specified member portfolio

Language Requirements:

- Fluency in spoken and written English (additionally language requirements vary regionally)



UNITED NATIONS CAPITAL DEVELOPMENT FUND JOB DESCRIPTION

I. Post Information

Post Title: Knowledge & Research Manager (Better Than Cash Alliance)
Post Number:
Organizational Unit: UNCDF Inclusive Finance New York, NY
Supervisor/ Grade: P4
Post Status: Non Rotational
Source of Funding: Development Project Funded

Current Grade:
Proposed Grade: P4
Approved Grade:
Post Classified by:
Classification Approved by:

3 III. Duties and Responsibilities

Summary of key functions:

- **Strategy:** Provide leadership as part of the BTCA team for the development, formulation and implementation of an integrated BTC Alliance-wide knowledge and research strategy focused on supporting the Alliance's strategic objectives.
- **Operations:** Manage the knowledge and research process and production of BTCA thought leadership including, assessment, feedback, commission, review, design and publication
- **Knowledge and Research:** In collaboration with the Communications, Social Media Advocacy and member services specialists, integrate knowledge sharing into all aspects of the BTCA work program.
- **Advocacy, Fundraising and Reporting:** Ensure BTCA programme is adequately supported from a K&R perspective
- **Support to Managing Director:** Undertake support duties to the Managing Director of the Better Than Cash Alliance as needed.

Knowledge and Research Management:

- **In collaboration with the Better Than Cash Alliance team and particularly the Communication and Social Media Specialists, the K&R**

manager will contribute to the knowledge hub about the shift from cash to digital payments by:

- Working with the Managing Director to develop a pipeline of research projects that help the Better Than Cash Alliance achieve its outcomes;
 - Developing the K&R procedures in accordance with the strategy agreed by the BTCA ExCom and Editorial and Publications committee (EPC)
 - Preparing annual knowledge and research work plans with targets and budgets for management approval;
 - Developing Terms of reference, organize, coordinate, supervise and administer the resources of the K&R programme in order to ensure timely and effective delivery of knowledge and research products
 - Working with the member services team to design and implement a peer learning agenda and a knowledge sharing strategy among \ Alliance members
 - Maximizing the development of knowledge products generated through \ Alliance members to encourage knowledge sharing among members of the Alliance and the wider sector
 - Ensuring the knowledge products are relevant to policy makers and easily accessible in terms of language, style and medium.
 - Coordinate with the Communications specialist the writing, development, design, production and dissemination of diverse publications, (for example toolkits, case studies, donor reports) and news releases, through various channels utilizing the resources of BTCA partners, where possible.
 - Building effective and efficient research partnerships with major donor agencies, stakeholders and academia to support BTCA objectives.
- Key knowledge areas may include (indicatively):
 - Digital payments to the mass market can be offered on a profitable and thus sustained basis by financial service providers (FSPs).
 - Digital payments are an affordable means for governments, development agencies, and other mass payment providers to distribute funds
 - Poor recipients benefit from increased options for financial inclusion afforded by the transition from cash to e-payment solution and e-payment solutions should follow client protection principles.

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5 IV. Impact of Results

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Key results expected are the successful implementation and attainment of targets of the Better Than Cash Alliance programme from a Knowledge and Research

perspective. The K&R manager will pursue the following key results of the programme:

- Delivery of demand-driven knowledge and research outputs to governments, NGOs or private companies that increase their capacity to deliver end user-focused payment technologies;
- Broad acceptance by governments, development agencies, iNGOs and private sector that digital-payment solutions are preferable to cash;
- Easily accessible knowledge products generated from BTCA and other actors' activities that demonstrate how to implement electronic-payment solutions so that:
 - a) digital payments to the mass market can be offered on a profitable and thus sustained basis by financial service providers (FSPs).
 - b) Digital payments are an affordable means for governments, development agencies, and other mass payment providers to distribute funds
 - c) Poor recipients benefit from increased options for financial inclusion afforded by the transition from cash to e-payment solutions

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8 V. Competencies

Core Competencies:

- Demonstrates ethics and integrity;
- Demonstrates political acumen and calculated risk taking;
- Builds own and staff competence, creating an environment of creativity and innovation;
- Builds and promotes effective teams and partnerships;
- Creates and promotes open communication;
- Remains calm, in control and good humored even under pressure;
- Conducts fair and transparent decision making;
- Displays cultural and gender sensitivity and adaptability;
- Shows strong corporate commitment.

Functional Competencies:

Professional

- Proven ability to manage projects, teams and global policy efforts;
- Starts up new programmes, able to act quickly to create necessary structures;
- Ensures the full implementation of a project and the financial resources to obtain results;
- Conceptualizes more effective approaches to programme development and implementation and to mobilizing and using resources;

- Anticipates constraints in the delivery of services and identifies solutions or alternatives;
- Makes effective use of UNCDF's and other BTCA member resources and comparative advantage to strengthen partnerships;
- Creates networks and promotes initiatives with partner organizations;
- Creates an environment that fosters innovation and innovative thinking;
- Promotes the Member Services as a learning/knowledge sharing programme;
- Proactively identifies, develops and discusses solutions for internal and external clients, and persuades management to undertake new projects or services.

Technical:

- Working knowledge of current developments in payment technologies, including innovative payment methods (e.g., mobile financial services, pre-paid/reloadable/other cards, etc.);
- Working knowledge in policy, legal and regulatory issues related to inclusive payment technologies;
- Working knowledge of international donor organizations;
- Understanding of key issues and international good practice relating to financial inclusion;
- Effective spokesperson, engaging stakeholders and groupings, both government ministers and private sector senior corporate leaders, to advance the development of non-cash payments and transfers;
- Excellent presentation and representation skills in multicultural contexts;
- Ability to translate complex technical ideas to a non-technical audience in both verbally and in writing

VI. Recruitment Qualifications	
Education:	Masters degree in economics, public/business administration, social sciences, international relations or related fields.
Experience:	<ul style="list-style-type: none"> • Minimum of 7 years of progressively responsible experience in international development at international level is required; • This must include a minimum of two years dedicated experience (more desirable) in digital finance, payment systems, electronic payments, financial inclusion and/or private sector development • Working knowledge of policy, legal and regulatory issues related to inclusive payment technologies desirable. • Experience in gender analysis and using the analysis for programme planning and implementation;

	<ul style="list-style-type: none"> • Proved tracked-record in managing an international research and knowledge agenda; • Demonstrated writing, editing and communications skills to a high, international standard are required; • Excellent attention to detail, a proactive approach to achieving key results, and a high level of thoroughness in a complex multitasking and matrix management environment; and • Experience in working with the highest levels of government;
Language Requirements:	<p>Fluency in spoken and written English is required. Professional competency in French or Spanish desirable</p>

Management Specialist (**Better Than Cash Alliance**)

Location : New York, UNITED STATES OF AMERICA

Application Deadline : 30-October-15

Type of Contract : FTA International

Post Level : P-3

Languages Required : English

Duties and Responsibilities

Summary of key functions

- **Finance and Programme Planning** – leads on financial planning including cash flow management and financial management processes; ensures BTCA team plans and implements the programme efficiently and effectively.
- **Performance Management Mechanisms and Monitoring** – Establishes and ensures the observance of mechanisms to monitor staff, consultants and BTCA programme performance, including progress on indicators for agreed BTCA project milestones and internal indicators of progress towards goals. Provides support to staff and consultants to achieve targets as needed. Reports on performance to BTCA and UNCDF management and external parties.
- **Funder Relationships** – Maintains active relationships with current and potential funders, reporting to them and keeping them across BTCA's work. Manage the preparation of documents for Executive Committee meetings and ensure proper follow up.
- **Liaison with the MSU, PMSU** – in partnership with relevant BTCA staff, facilitate relationships with UNCDF MSU and PMSU teams on procurement, finance and personnel issues.

Detailed description of key functions

Finance and Programme Planning – leads on financial planning including cash flow management and financial management processes; ensures BTCA team plans and implements the programme efficiently and effectively.

- Ensures effective and accurate financial management by implementing proper planning, budget forecasting, cash flow management, expenditure tracking and audit of financial resources in accordance with UNCDF rules and regulations.
- As a member of the BTCA management team, develops and implements an effective operational strategy, providing guidance and support to BTCA programme management and other team members on programme implementation in line with the UNCDF corporate operational strategies;
- Supervises Programme Associates, providing oversight and guidance;
- Ensures facilitation of knowledge building and sharing with regards to programme management processes, highlighting lessons learnt/best practices, and sound contributions to UNCDF knowledge networks and communities of practice;
- Analyzes and identifies opportunities to ameliorate business processes and knowledge management including the use web-based and other systems and

- databases (e.g. Salesforce) as needed to enhance efficiency and accountability and ensure the maintenance of a secure, reliable archive of program documents;
- Identifies and pursues opportunities for collaboration with other UNCDF teams (e.g. MM4P);

Performance Management Mechanisms and Monitoring – Establishes and ensures the observance of mechanisms to monitor staff, consultants and BTCA programme performance, including progress on indicators for agreed BTCA project milestones and internal indicators of progress towards goals. Provides support to staff and consultants to achieve targets as needed. Reports on performance to BTCA and UNCDF management and external parties.

- Coordinates weekly team meetings, ensuring items of strategic importance are added to the meeting agenda, preparing documents as needed and ensuring accountability on follow up actions;
- Develops and implements systems for regular internal tracking/monitoring and evaluation procedures as needed to ensure BTCA is on track to meet project milestones and indicators (including of grants and performance based agreements);
- Ensures monitoring and indicator development/tracking is aligned with industry best practices including UNCDF and DCED guidelines;

Funder Relationships – Maintains active relationships with current and potential funders, reporting to them and keeping them across BTCA's work. Manage the preparation of documents for Executive Committee meetings and ensure proper follow up.

- Contributes to partnership and resource mobilization strategies and efforts, including liaising with UNCDF partnerships unit to finalize agreements with funding partners, implementation of agreements and oversight of financial reporting;
- Maintains active relationships with current and future funders;
- Provides robust support for the management and coordination with the Executive Committee including preparation of documents; coordinating all follow-up to Ex Com requests including commitments made and actions taken, ensuring deadlines are met;
- Oversees preparation of meeting logistics and technology;
- Ensures Programme is in compliance with donor requirements;

Liaison with the MSU, PMSU – in partnership with relevant BTCA staff, facilitate relationships with UNCDF MSU and PMSU teams on procurement, finance and personnel issues.

- Coordinates with UNCDF's operations teams as needed, ensuring an efficient flow of information and liaising on planning around operational needs;
- Supports procurement processes that are the responsibility of the programme team including the drafting of TORs, review and selection of candidate CVs, development of selection criteria, interviewing and candidate review in accordance with UNCDF rules and regulations;
- Manages strategic requirements of the programme by supporting the contracting of firms via Long Term Agreements, in accordance with UNCDF rules and regulations.
- Liaises with UNCDF ICT staff to ensure efficient and effective functioning of SharePoint, and the Shared Drive;

Impact of Results:

The key results have an impact on the overall economy, efficiency, and effectiveness of programme management as it relates to the following areas:

- Financial and Programme management
- Management of current and potential donor relations
- Performance Management and Monitoring
- Liaison with UNCDF's MSU and PMSU

Competencies

Core Competencies:

- Promoting, demonstrating and safeguarding ethics and integrity, creating organizational precedents;
- Demonstrate corporate knowledge and sound judgment
- Self-development, initiative-taking;
- Building staff competence, creating an environment of creativity and innovation;
- Acting as a team player, facilitating team work, building and promoting effective teams;
- Facilitating and encouraging open communication in the team, communicating effectively
- Creating synergies through self-control
- Managing conflict
- Learning and sharing knowledge and encourage the learning of others. Sharing knowledge across the organization and building a culture of knowledge sharing and learning;
- Fair and transparent decision making
- Ability to address gender equality and empowerment of women considerations in strategic and operational activities of UNCDF

Functional Competencies:

Building Strategic Partnerships

Level 2: Identifying and building partnerships

- Displays initiative, sets challenging outputs for him/herself and willingly accepts new work assignments
- Takes responsibility for achieving agreed outputs within set deadlines and strives until successful outputs are achieved

Promoting Organizational Learning and Knowledge Sharing

Level 2: Developing tools and mechanisms

- Makes the case for innovative ideas documenting successes and building them into the design of new approaches

- Identifies new approaches and strategies that promote the use of tools and mechanisms
- Develops and/or participates in the development of tools and mechanisms, including identifying new approaches to promote individual and organizational learning and knowledge sharing using formal and informal methodologies

Job Knowledge/Technical Expertise

Level 2: In-depth knowledge of the subject-matter

- Understands more advanced aspects of primary area of specialization as well as the fundamental concepts of related disciplines
- Serves as internal consultant in the area of expertise and shares knowledge with staff
- Continues to seek new and improved methods and systems for accomplishing the work of the unit
- Keeps abreast of new developments in area of professional discipline and job knowledge and seeks to develop him/herself professionally
- Demonstrates comprehensive knowledge of information technology and applies it in work assignments

Promoting Organizational Change and Development

Level 2: Assisting the individuals to cope with change

- Provides counseling and coaching to colleagues who are dealing with change
- Assists in the development of policies, communications, and change strategies
- Performs appropriate work analysis and assists in redesign to establish clear standards for implementation.

Design and Implementation of Management Systems

Level 2: Designing and implementing management system

- Makes recommendations regarding design or operation of systems or programmes within organizational units
- Identifies and recommends remedial measures to address problems in systems design or implementation

Client Orientation

Level 2: Contributing to positive outcomes for the client

- Anticipates client needs
- Works towards creating an enabling environment for a smooth relationship between the clients and service provider
- Demonstrates understanding of client's perspective
- Keeps the client informed of problems or delays in the provision of services
- Uses discretion and flexibility in interpreting rules in order to meet client needs and achieve organizational goals more effectively

- Solicits feedback on service provision and quality

Promoting Accountability and Results-Based Management

Level 2: Input to the development of standards and policies

- Provides inputs to the development of organizational standards for accountability and results-based management

Required Skills and Experience

Education:

- Master's Degree or equivalent in Business Administration, Public Administration, Law, Finance, Economics or related field or the equivalent experience.
- A Bachelors degree with an additional two years of experience would also meet this requirement.

Experience:

- Minimum of five (5) years of professional experience in progressively responsible positions in relevant field;
- Experience in managing large projects, and corresponding budgets;
- Experience with financial management within the UN system, including use of ATLAS is required;
- Experience with fundraising, donor reporting, and a working knowledge of international donor organizations is highly desirable;
- Experience with monitoring and evaluation systems, knowledge of DCED standard is highly desirable;
- Experience with of procurement and managing RFP processes within the UN system is desirable;
- Experience in providing management advisory services and/or managing staff and operational systems;
- Strong IT skills, including ability to work in MS Word, Excel, Outlook and PowerPoint.

Language Requirements:

- Fluency in spoken and written English is required; professional competency in additional UN languages is desirable.

Policy Specialist (Advocacy) UNCDF



Advertised on behalf of :

Location :	New York, UNITED STATES OF AMERICA
Application Deadline :	24-Jun-13
Additional Category	Management
Type of Contract :	FTA International
Post Level :	P-3
Languages Required :	English
Starting Date	: 15-Jul-2013
(date when the selected candidate is expected to start)	
Duration of Initial Contract :	One year
Expected Duration of Assignment :	One year with possible extension

Duties and Responsibilities

Develop and maintain intelligence on priority members

- Refine analysis of motivations/barriers to joining BTCA and points to make the case for joining, based on analysis of experience to date and advocacy scoping study;
- Construct a typical commitment life cycle, based on analysis of processes used to date of recruiting new members and advocacy scoping study regarding channels, entry points, messengers, messages and identify accelerators at each point in the commitment cycle;
- Develop system for soliciting and updating information from within the Alliance that could support bringing on new members;
- Coordinate country focal point teams, ensuring information sharing and communication, including calls as needed; Develop system for intelligence gathering and documentation needed for bringing on new members (country profiles and individual stakeholder analysis), building on advocacy scoping study.

Develop advocacy strategy and action plan:

- Based on experience to date and information gathered through an advocacy scoping study, develop three year advocacy strategy and action plan that meets milestones in concept note, including identifying human resource and financial requirements for implementation;
- Track implementation of strategy and action plan, and details of engagement activities through an online solution, monitoring success and reporting to Managing Director.

Implement advocacy strategy and action plan:

- Tailor messaging brief to be used by all messengers for engagement with key segments (governments, private sector, development organizations) for priority target members;
- Develop relationships with key partners, members and implementers of Alliance. Identify how to start conversations (key contacts and messengers) and organize engagement activities (phone calls and/or written communication from the messengers);
- Follow up with existing contacts through a variety of activities (e.g., sharing additional information, drafting follow up correspondence, coordinating second/third meetings, etc.);
- Organize bilateral meetings when Managing Director and Programme Management Committee members attend an event or visit a priority country member;
- Research and prioritize event opportunities (including research on all BTCA themes of interest, on the audience, strategic positioning, etc.) to inform messengers travel decisions;
- Support country members to organize an eco-system meeting to gather local key stakeholders involved in the payment value chain before launching their transition;
- Support key messengers to advocate for commitment (tailoring existing information packages, tracking and preparing relevant information to help their messaging, etc.).

The Policy Specialist, Advocacy is expected to take on any other related duties as required.

Competencies

Core/Values/Guiding Principles:

Integrity:

- Demonstrating consistency in upholding and promoting the values of UNDP/UNCDF in actions and decisions, in line with the UN Code of Conduct;

Cultural

Sensitivity/Valuing

diversity:

- Demonstrating an appreciation of the multicultural nature of the organization and the diversity of its staff. Demonstrating an international outlook, appreciating differences in values and learning from cultural diversity.

Corporate Competencies:

- Demonstrates integrity by modelling the UN's values and ethical standards;
- Promotes the vision, mission, and strategic goals of UNDP/UNCDF;
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability;
- Treats all people fairly without favouritism.

Functional Competencies:

- Substantive knowledge and experience in management of rights based programmes;
- Ability to carry out research, to contribute to the formulation of policies, procedures and guidelines.

Management and Leadership:

- Builds strong relationships with clients, focuses on impact and result for the client and responds positively to feedback;
- Consistently approaches work with energy and a positive, constructive attitude;
- Demonstrates good oral and written communication skills;
- Demonstrates openness to change and ability to manage complexities;
- Works with teams effectively and shows mentoring as well as conflict resolution skills;
- Demonstrates strong public presentation skills, excellent oral communication and writing skills and demonstrated ability to create persuasive and clear communications.

Knowledge Management and Learning:

- Promotes knowledge management in UNCDF and a learning environment in the office through leadership and personal example;
- Ability to conduct advocacy, and to support the development of programme communications strategies for sharing good practices and successful strategies;
- Actively works towards continuing personal learning and development in one or more practice areas, acts on learning plan and applies newly acquired skills.

Development and Operational Effectiveness:

- Ability to lead strategic planning, results-based management and reporting;
- Ability to lead the formulation and monitoring of management projects;
- Ability to conduct gender disaggregated data analysis and use for programme planning and implementation.

Required Skills and Experience

Education:

- Master's degree in Public Policy, Political Science, International Development or a related field.

Experience:

- At least 5 years of relevant international experience preferably including experience working in a developing country
- Experience in working with advocacy campaigns targeting decision makers from the public and private sector;
- Experience in working with research teams and conducting stakeholder mapping;

- Experience in successfully engaging and communicating with senior government officials – preferably in the financial sector including governments in developing countries, bilateral and multilateral donors;
- Experience in matrix management, project management, team coordination and reporting;
- Previous experience with a multilateral or international organization is an asset;
- Experience in the field of financial inclusion and electronic payments is highly desirable.

Language Requirements:

- Fluency in English, Spanish an asset.

PROGRAMME ASSOCIATE UNCDF

Location :	New York, UNITED STATES OF AMERICA
Application Deadline :	21-Dec-12
Type of Contract :	FTA Local
Post Level :	GS-6
Languages Required :	English
Starting Date :	
(date when the selected candidate is expected to start) 02-Jan-2013	
Duration of Initial Contract :	One year (renewable)

Duties and Responsibilities

Summary of key functions:

- Programme and Finance Operations support to the BTCA Secretariat.
- Financial resources management (this includes Financial monitoring & reporting and budget handling)
- Procurement, logistics and Information management
- Facilitation of knowledge building and knowledge sharing

Under guidance of the Programme Manager, BTCA, ensures administration and implementation of programme strategies, adapts processes and procedures focusing on achievement of the following results:

- Provide programme and finance support and ensure full compliance of BTCA operations with the UNCDF operational framework in line with the UN/UNDP rules, regulations and policies.
- Implementation of BTCA operational strategy in line with the UNCDF corporate operational strategies.
- Implementation of the BTCA partnerships and resources mobilization strategies, preparation of reports.

- Liaise with UNCDF partnerships unit to finalize agreements with funding partners.
- Review of contributions agreement, managing contributions in Atlas.

Under guidance of the Programme Manager, BTCA, and in close cooperation with the UNCDF Operations Support Unit, provides effective support to the management of the financial resources of BTCA and its programs focusing on achievement of the following results:

- Presentation of thoroughly researched information for proper planning, expenditure tracking and audit of financial resources allocated to and mobilized by BTCA, in accordance with UNCDF and UNDP rules and regulations.
- Ensure that calendar of annual closing of accounts is properly followed and non-core funded projects close without deficits, GMS fully charged and distributed, and, financial reports provide correct information to donors in relation to use of their resources.
- Assist in and monitor preparation of monthly and year-end financial / budget reports for both donors and internal audiences.
- Monitoring of financial resources, resources availability, exceptions and anomalies, and detection of unusual activities and transactions through the extraction of available reports and dashboard indicators in ATLAS.
- Creation of a project in Atlas, preparation of required budget revisions, revision of project award and project status, determination of unutilized funds, operational and financial close of a project.
- Proper control of the supporting documents for payments.
- Management of Grant Agreements, making sure guidelines for filing and sending have been followed, agreements have been signed, stamped and properly registered.
- Prepare payment vouchers, purchase orders, requisitions, budget revisions and journal entries for approval of the corresponding BTCA Approving Manager and balances the BTCA's internal budget accordingly.
- Keep proper control and review the supporting documents for payments.
- Timely corrective actions on un-posted vouchers, including the vouchers with budget check errors, match exceptions, unapproved vouchers. Timely response to HQ requests to resolve financial data issues.
- Maintenance of the Accounts Receivables for UNCDF projects and follow up with partners on status of contributions.
- Arrangements of travel and hotel reservations, preparation of travel authorizations, processing requests for visas, identity cards and other documents.
- Daily supplemental allowance (DSA) calculations for team and travel claims for team.
- Administrative support to conferences, workshops, retreats.

Under guidance of the Programme Manager, BTCA and in close coordination with the UNCDF Operations Support Unit, provides support in ensuring the provision of efficient

procurement, logistical and information management services focusing on achievement of the following results:

- Compliance with corporate rules and regulations in BTCA procurement activities. Preparation and Monitoring of BTCA procurement contracts including tendering processes and evaluation.
- Approve Vendors in Atlas
- Preparation of procurement plans for BTCA and their implementation monitoring
- Provision of support to the use of Atlas (UNCDF's implementation of ERP) functionality and other ICT tools for improved business results and improved quality and client services.
- Provision of support to the use of Atlas
- Backstopping and support services as required for events and meetings organized by BTCA.

Ensures facilitation of knowledge building and knowledge sharing in the BTCA focusing on achievement of the following results:

- Organization of trainings for the BTCA staff on programme, finance and operations.
- Synthesis of lessons learnt and best practices in programme
- Sound contributions to knowledge networks and communities of practice

Impact of Results

The key results have an impact on the overall economy, efficiency, and effectiveness of BTCA operations as it relates to the use of corporate resources in the following areas:

- Financial services
- Procurement and logistical services
- ICT

Competencies

Corporate Competencies:

- Demonstrates integrity by modeling the UN's values and ethical standards
- Promotes the vision, mission, and strategic goals of UNCDF
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability
- Treats all people fairly without favoritism

Functional Competencies:

Knowledge Management and Learning

- Shares knowledge and experience
- Actively works towards continuing personal learning, acts on learning plan and applies newly acquired skills
Development and Operational Effectiveness
- Ability to perform a variety of specialized tasks related to Results Management, including support to design, planning and implementation of programme, managing data, reporting.
- Ability to provide input to business processes re-engineering, implementation of new system, including new IT based systems
- Good knowledge of Results Management Guide and Toolkit

Leadership and Self-Management

- Focuses on result for the client and responds positively to feedback
- Consistently approaches work with energy and a positive, constructive attitude
- Remains calm, in control and good humored even under pressure
- Demonstrates openness to change and ability to manage complexities

Required Skills and Experience

Education:

- Secondary Education with specialized training in Finance, Procurement and / or Administration. University Degree in Business or Public Administration would be desirable, but it is not a requirement.

Experience:

- Six (6) years of progressive relevant experience in providing programme and administrative services and managing operational systems.
- Knowledge of UN/UNCDF/UNDP DP financial management, accounting systems and personnel, administrative and financial rules and regulations an asset.
- Experience in the usage of computers and office software packages (MS Word, Excel, etc) and advance knowledge of spreadsheet and database packages, experience in handling of web based management systems.
- Experience in the usage of ATLAS ERP system and its different modules (Commitment Control, General Ledger, Accounts Payable, project module, etc) a strong asset.

Language Requirements:

- Fluency in English is required.
- Knowledge of another UN language would be an asset.