# Country Digital Payments Campaign Readiness Assessment and Transition Checklist

## Readiness Decision Pathway

The eight readiness conditions below constitute the minimum readiness basis for determining whether a country can proceed with digital payments, subject to documented mitigation of any minor residual gaps within the campaign timeline.

The decision pathway below translates the readiness responses into a practical implementation decision, distinguishing between countries ready to proceed with digital payments and those requiring targeted mitigation or a time-bound transition plan.

| Decision pathway | Interpretation |
|---|---|
| **Ready to proceed with digital payments immediately** | All eight conditions are met and no material gaps require action before implementation. |
| **Exceptionally, not yet ready to proceed** | Critical gaps remain. A transition plan must be prepared to enable implementation within the stated 2028 deadline. The transition plan may be outlined in the narrative template under Annex A, question 9.3. |

***Note:*** *Retaining cash payments is* ***not*** *a low-risk default. Where cash is used to avoid campaign delays, related fiduciary, security, reconciliation, worker-protection, and accountability risks a cash exemption justification on why cash is needed should be documented, mitigated, and addressed through a time-bound transition plan. In addition, confirmation of which digital option was considered, the approver and end date should be indicated.*

For more details about the Checklist and Transition plan requirements, please see Annex 10B of Gavi's Programme Funding Guidelines.

## Digital Payments Readiness Checklist

| # | Condition | Response | Key risks requiring mitigation |
|---|---|---|---|
| 1 | **Proven digital mechanism**<br>Has this payment mechanism already been used successfully for comparable high-volume payments? *Consider: recent digital payment, DFS, digital health, social protection, humanitarian cash transfer, or DPI assessments; existing government, partner, or provider systems that could be adapted. Evidence: previous payment run report, number/value of transactions, success rate, failed payments, reconciliation status, and lessons learned.* | ☐ Yes<br>☐ No | **Electronic Payments:** System performance failure at scale; delays; loss of funds; loss of trust from frontline workers.<br>**Cash Payments:** Reliance on cash-based mechanisms may perpetuate fiduciary, security, reconciliation, audit trail, leakage, and worker-protection risks that require documented mitigation. |
| 2 | **Government engagement**<br>Do the responsible government institutions have confirmed roles, approvals, ownerships, focal points & escalation arrangements, and appropriately engaged in, the proposed use of this mechanism? *Consider: MoH, MoF, regulator, lead institution, stakeholder support, implementation responsibilities, and ownership of the transition.* | ☐ Yes<br>☐ No | **Electronic Payments**: Political pushback; lack of long-term sustainability; misaligned policies; sudden project shutdown.<br>**Cash Payments**: Weak government ownership; continued off-system cash handling; policy misalignment; limited accountability; and delayed transition to sustainable digital payments. |
| 3 | **Legal and regulatory clearance**<br>Is the mechanism free of critical legal, regulatory, privacy, security or data-sharing barriers to immediate implementation? *Consider: approved payment channels, KYC, national ID, SIM registration, data-sharing, privacy, taxation, sanctions, audit requirements, consumer protection, fee transparency, user consent/data notice, fraud protection, and grievance/recourse requirements.* | ☐ Yes<br>☐ No | **Electronic Payments:** Legal penalties; data privacy breaches; project freeze by financial regulatory bodies.<br>**Cash Payments:** Breach of cash-handling, public finance, tax, or audit requirements; weak documentation and liquidation controls; increased risk of fraud, diversion, penalties, or questioned costs. |
| 4 | **Worker identification, eligibility and attendance**<br>Can campaign workers be uniquely identified on an MoH-governed roster that is updated for each campaign? *Consider: roster owner, last update, validation and approval process, de-duplication, worker role, location, assignment, supervisor, and payment details.* | ☐ Yes<br>☐ No | **Electronic Payments:** Ghost workers; duplicated payments; legitimate workers excluded; unsustainable cost of fragmented registries.<br>**Cash Payments:** Weak verification of worker identity, creating risks of ghost workers, duplicate payments, inflated lists, exclusion of legitimate workers, and poor auditability of cash recipients. |
| 5 | **Payment instruction**<br>Can each verified worker be linked to an approved payment amount and a payment destination? *Consider: approved compensation rules, payment amount, payment destination, authorization workflow, verification of completed duties, controls over payment file changes: authorization workflow, segregation of duties, version control, exception approval, and fee/deduction treatment.* | ☐ Yes<br>☐ No | **Electronic Payments:** Funds routed to the wrong accounts; disputes over compensation tiers; administrative gridlock.<br>**Cash Payments:** Weak controls over payment lists and approved amounts, creating risks of incorrect or duplicate cash payments, unauthorized list changes, entitlement disputes, and poor traceability of approvals and recipients. |
| 6 | **Provider capability**<br>Do the payment providers have adequate coverage, processing capacity, liquidity, and operational support? ***Consider**: provider coverage, bulk-processing capacity, liquidity, operational support, service levels, and ability to meet the campaign payment window.*<br>***Require** written provider confirmation of bulk capacity, liquidity/cash-out arrangements, reporting format, failed-payment handling, fees, and escalation contacts.* | ☐ Yes<br>☐ No | **Electronic Payments:** Provider liquidity constraints, system outages during bulk payouts, inadequate coverage, weak operational support, and workers unable to access funds on time.<br>**Cash Payments:** Cash shortages; insecure transport or storage; weak distribution capacity; payment delays; theft, diversion, and limited audit assurance. |

| # | Condition | Response | Key risks requiring mitigation |
|---|---|---|---|
| 7 | **Worker access**<br>Can workers receive or cash out payments without disproportionate cost, delay, exclusion or safety risk ***Consider****: wallet, bank account, agent, cash-out point, travel time, transport cost, safety, fees, onboarding, complaint channels, and access for female, rural, remote, or vulnerable workers.*<br>***check by*** *geography and worker group, including women, remote workers, workers without IDs/SIMs, and workers with low digital literacy.* | ☐ Yes<br>☐ No | **Electronic Payments:** Financial exclusion, especially for female or rural workers; excessive travel costs; limited cash-out access; and physical security risks.<br>**Cash Payments:** Physical cash collection can expose workers, particularly female workers, to travel costs, payment delays, safety risks, coercion, diversion, PSEAH risks at collection points, exclusion of remote or vulnerable workers, and weak proof that the intended worker received the payment. |
| 8 | **Execution and reconciliation:**<br>Can payments be made directly, tracked and reconciled, with failed, duplicate, reversed or disputed payments resolved? ***Consider:*** *payment status tracking, confirmation of receipt, failed transactions, duplicate payments, reversals, disputes, reconciliation reports (payment status report, failed-payment tracker, grievance log, refunds/reversals, and final liquidation file),liquidation timelines, audit evidence, grievance resolution, and follow-up responsibilities.* | ☐ Yes<br>☐ No | **Electronic Payments:** Failed, duplicate, reversed, or disputed transactions; weak payment status tracking; delayed reconciliation; unresolved grievances; and limited audit assurance.<br>**Cash Payments:** Manual cash execution and reconciliation create risks of leakage, delayed liquidation, weak proof of receipt, unresolved payment disputes, and limited assurance that donor funds reached the intended workers. |