

What is this document about?

- The below checklist helps financial service providers **strengthen customer protection, reduce risks, comply with regulations and contractual obligations, and build trust with humanitarian partners and recipients.**
- It includes links to templates and best practice examples, to make processes smoother, ensure fairness, and **set a standard for good and excellent service.**

How strong is your Customer Protection system? Use this Checklist to find out!

Use this checklist to see which measures are already in place. For those you haven't ticked yet, consider them priority areas to strengthen - working with your humanitarian partners and available tools.

Essential measures to establish a strong customer protection system	YES	PARTIAL	NO
Code of conduct – Do you have a clear Code of Conduct , outlining acceptable behaviours and consequences for misconduct, signed by all employees, subcontractors and agents? See audiovisual examples here .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Contracts & recruitment – Do your contracts and partnership agreements with subcontractors have a standard clause on customer protection , incl. formal procedures for recruiting and vetting staff?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transparent communication & feedback – Do you provide clear, understandable information in adequate language to customers about their rights and complaint options? Do you have confidential customer service channels in place that are easy to use, culturally appropriate and available in local languages? Are these widely communicated and trusted by your customers? Click here for more information.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe referral mechanisms – Have you established referral pathways with humanitarian partners and trained your staff on sensitive complaints, such as fraud, gender-based violence, incl. on sexual exploitation and abuse (SEA) ? <i>NB: Even if the complaint is not about humanitarian assistance or staff, ask your humanitarian partners to share local referral contacts (medical care, legal assistance, or protection services)! Personnel handling customer complaints must be trained to manage them safely and confidentially to prevent harm to victims, witnesses, or whistleblowers.</i>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reporting mechanisms – Do you maintain a centralized complaints database, track and analyze complaints for systemic issues to improve service? Do you regularly share reports on complaints and resolutions with the concerned humanitarian partner (in aggregated, non-identifiable form)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Training on customer protection – Do you provide mandatory training for employees and agents on ethical and respectful behaviour , avoiding assumptions based on traditional gender roles and ensuring equal treatment for men and women and SEA prevention? Find template	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer education campaigns – Do you provide learning and sensitization sessions on handling finances/using digital services to help customers recognize and avoid abuses, incl. SEA? Find ideas here	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Agents & merchants network supervision & monitoring – Have you implemented formal procedures to supervise agents and intermediaries , incentivize them to promote service excellence, monitor customer protection risks, and conduct regular checks to prevent misconduct?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Inclusive hiring practices – Do you recruit and train women for client-facing roles to reduce power imbalances and unlock opportunities for female customers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer data protection – Do you count with robust safeguards to protect customers' personal and financial data from misuse. Examples of international standards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Additional opportunities to strengthen customer protection	YES	PARTIAL	NO
Anonymous reporting options – Do you have mechanisms for anonymous complaints to encourage reporting in sensitive cases ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Embrace best practices – Are you aware of any additional best practices by your national regulator or other industry champions related to customer protection?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Customer Protection Focal Point or team – Do you have designated customer protection teams/focal points within your institution (with specific job descriptions)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you promote customer protection when recruiting new staff (in job advertisement, interview questions etc.)? You may also provide Tipsheets for new staff.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you conduct regular User Journeys to map protection risks and opportunities for specific segments (women, people with disabilities, people who are illiterate, Indigenous Peoples)? Here is an example	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>