

TRAINING OF CICO AGENTS IN COVID-19



Doreen (Operations Manager) talking over the phone to Suleiman (Supervisor)

Please ensure that all these important messages are conveyed to all our agents as quickly and clearly as possible.

Sure, I will get to it right away. Thank you for the guidance, I learnt a lot from your briefing.



Section 1– Agent self-protection measures at the agent shop

Summary – This section describes the discussion between a supervisor and an agent. They discuss various self-protection measures that agents should adopt at the agent shop to safeguard against the COVID-19 pandemic.

Location - Agent shop



Characters

Suleiman
Supervisor



Jane
Agent



AGENT SHOP

What is corona?

Corona is a general term used for the disease COVID-19. It is caused by a new respiratory virus not previously reported in humans. It was first reported in Wuhan, China in December, 2019.



AGENT SHOP

How does coronavirus spread?

- Coronavirus can be transmitted from person to person.
- It spreads through close contact with people who are infected.
- It spreads from droplets released through a sneeze, cough, salivary droplets, sputum, and nasal discharge.



How can one tell if someone is infected?



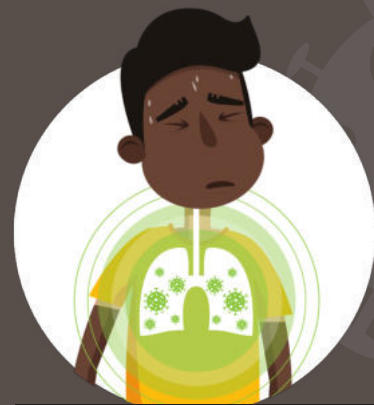
Common symptoms include:
Fever • Tiredness • Dry cough
Other symptoms include:
Shortness of breath • Aches and pains • Sore throat
A small number of people will report diarrhea, nausea, or a runny nose.



Fever



Dry cough



Breathing problem



AGENT SHOP

How can we treat coronavirus?

Those affected with COVID-19 should receive appropriate care to relieve and treat symptoms, and those with severe illness should receive optimized supportive care. For this, you should visit the nearby government hospital immediately.



Agent self-protection measures



Avoid touching eyes, nose, and mouth as far as possible



Avoid hugging and shaking hands. Instead, greet people from a distance



Practice social distancing and avoid large gatherings



Maintain a distance of at least six feet or two meters from people

Cover your nose and mouth with a handkerchief or tissue while sneezing and coughing



Avoid close contact with healthy persons if you have respiratory symptoms like fever, cough, sore throat, and breathing difficulty; proceed to self-isolation



Wash your hands frequently with soap and water or use hand sanitizer



Wear a mask whenever you step out of your house



1 To keep your family members safe, please stay in an isolated room and wear a mask at all times



2 DO NOT go outside unless absolutely necessary.



3 Maintain a distance of at least six feet or two meters from healthy persons.



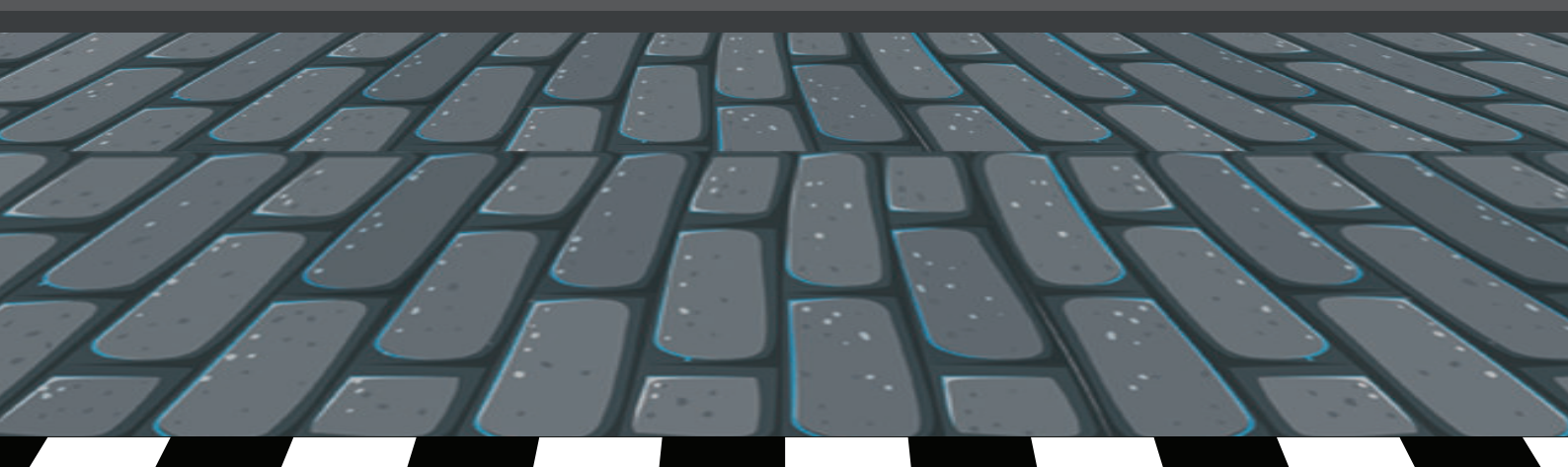
4 Wash hands frequently with soap and water or use hand sanitizer.

Note: Although WHO recommends one-meter social distancing, many countries have applied a precautionary principle and expanded this to two meters. This guidance follows the more cautious approach and recommends social distancing of two meters.

AGENT SHOP

How can we prepare our agent shop to deal with the disease?

You have to take certain steps to keep your agent shop ready to deal with the coronavirus. I will explain these one by one.



Protection measures at the agent shop



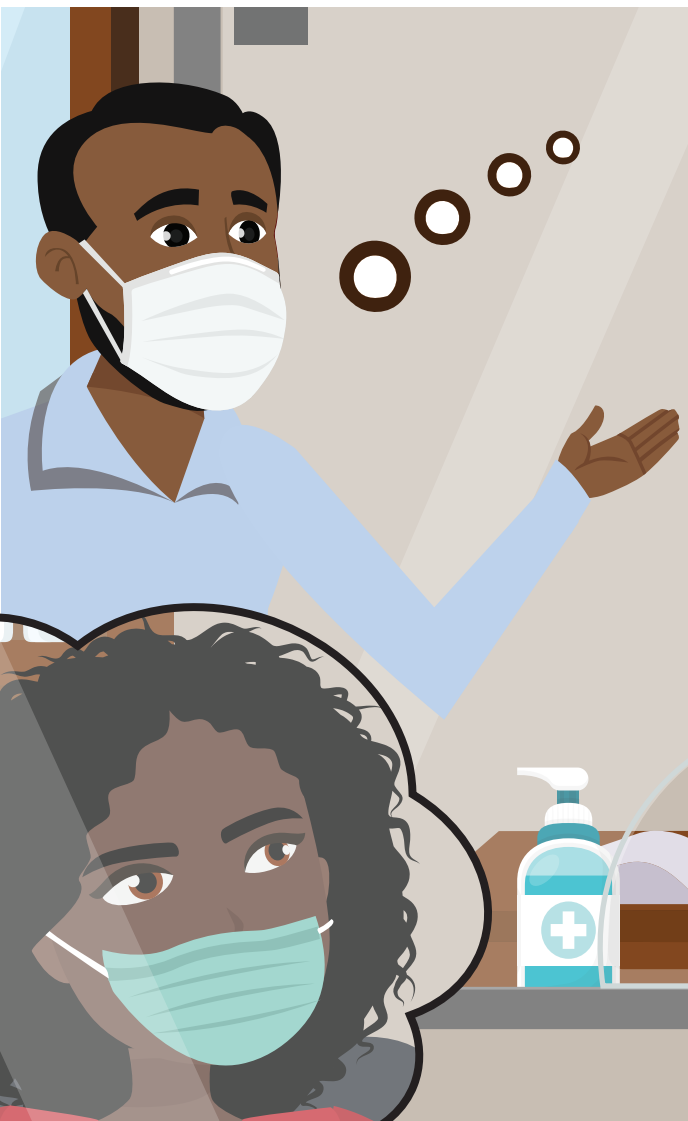
Firstly, you would need to make sure that sanitizers, hand wash, and disinfectant are present in adequate quantity. Then, ensure the following:

- i) Customers must sanitize or wash their hands before reaching the agent counter. For this, provide facilities for them to clean their hands by placing hand-washing stations, hand sanitizer, or alcohol-based wipes near the agent counter. Provide paper tissues along with closed bins for their hygienic disposal.
- ii) Sanitize your POS device and anything else that your clients touch (like the pen for a transaction register, for example) immediately after each client touches it—before you or another client touches it.
- iii) Sanitize or clean your shop in intervals of two hours. Clean your shop equipment, door handles, counter area, and any other area that people touch frequently.



Secondly, to avoid spreading infected droplets:

- i) Use a mask at all times.
- ii) Ask clients to wear masks when waiting for financial services. These can be home-made cloth masks but must have three layers of cloth.



iii) Cover coughs and sneezes.

iv) Sanitize or wash your hands after coughs and sneezes.

v) Keep the premise well-ventilated by opening doors and windows. This will help minimize the risk of the virus becoming trapped inside the room.



Avoid hugs or handshakes



Introduce safety spaces:

i) Maintain a distance of at least six feet or two meters from all customers.

ii) Conduct transactions using the counter window facility as far as possible. If possible, ensure that you have a physical barrier between you and your clients. Avoid physical contact with your clients.

iii) Manage crowds at the shop by asking customers to organize in a queue, maintain social distancing, and wait for their turn.

iv) Place markers outside the agent shop to ensure that individuals waiting in queues observe physical distancing. Use markers, such as tape or circles on the ground to indicate the six-foot intervals.

AGENT SHOP

Yes.

Are there any other steps we can take to ensure safe and smooth operation of our agent shop?

- i. If possible, put a system in place to check clients' temperature while in the queue using infrared thermometers (if available). Request those with a fever to leave and seek medical attention urgently.
- ii. Introduce special hours for the most vulnerable groups, like the elderly, pregnant women, or persons with young children, etc.
- iii. If you are expecting government payments, try to prevent people from crowding to withdraw at the same time.

AGENT SHOP

Lastly...

- i) Encourage customers to make digital payments and remittances during this time.
- ii) Put up signboards with instructions to follow at the shop, and ensure that safety and social protocols are followed. You may also display posters that promote hand-washing and good respiratory hygiene.



Can coronavirus also spread through cash?

Cash changes a lot of hands. It is possible that currency notes and coins may carry coronavirus.

In that case, how should I protect myself and my customers, as my business involves handling a lot of cash every day?



No need to panic. I will explain some simple solutions that will protect you from getting infected through currency notes and coins.



AGENT SHOP



- i) Wash your hands or sanitize them immediately after performing cash transactions. If possible, wear gloves while collecting cash from clients and sanitize or wash your hands each time after taking the gloves off.
- ii) Avoid touching your eyes, face, or mouth with your hands after handling cash. You should touch your eyes, face, and mouth only after sanitizing your hands.
- iii) Keep cash in a designated place or cash till. The cash till should be sanitized regularly at least after each shift with alcohol or alcohol-based disinfectant wipes.



Wash your hands



Avoid touching your face



Wear gloves



Handle cash safely





AGENT SHOP


We have to visit the bank or ATM regularly to rebalance cash. What precautions should we take during these trips to avoid infection?


This is a good point. It is important to protect yourself when you are visiting banks or ATMs, as these may often be crowded.


Let me explain some of the precautions that you should take during these visits.


1.  Always maintain a distance of at least six feet or two meters from any person in the bank


2.  Use your own pen to fill out any forms needed


3.  Carry hand sanitizer when going to the bank

4.  Sanitize or wash your hands when you leave for the bank, at the bank, and again after returning from the bank

5.  Wear a mask whenever you make these trips

6.  As much as possible, avoid touching objects like counters, walls, etc.

7.  Wait for your turn at the ATM

8.  Sanitize or wash your hands after you have used the ATM

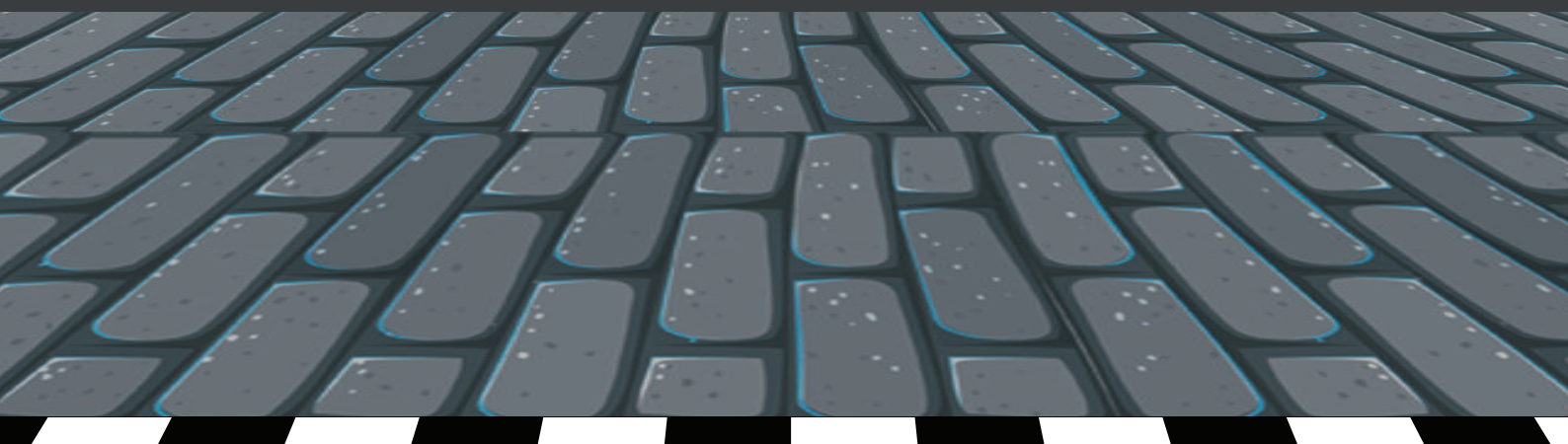
AGENT SHOP

Yes

Do I also need to take special care of my mobile phone and POS machine to prevent infection?

Clean and sanitize your mobile phones and POS machines with alcohol or alcohol-based disinfectant wipes. This should be done whenever clients touch the equipment, for example while entering their PIN.

Even if customers have not touched the equipment, you must disinfect the devices between shifts before handing them to a new person.



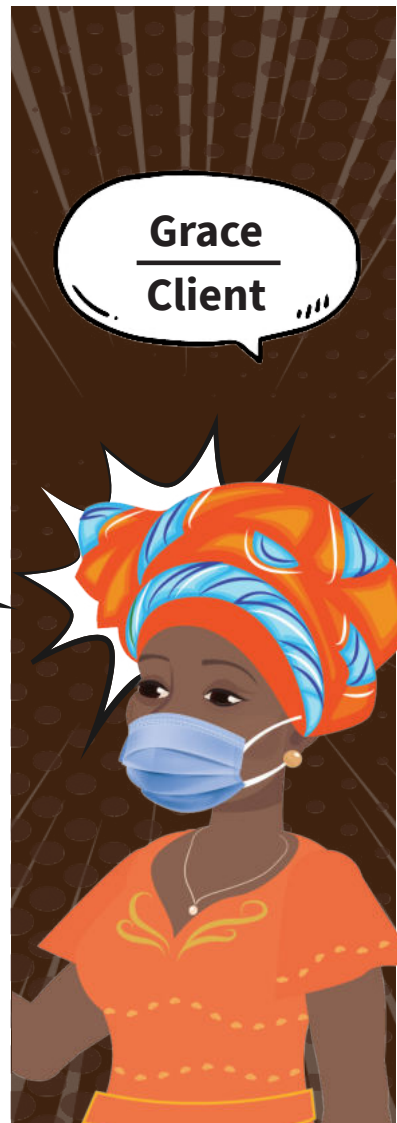
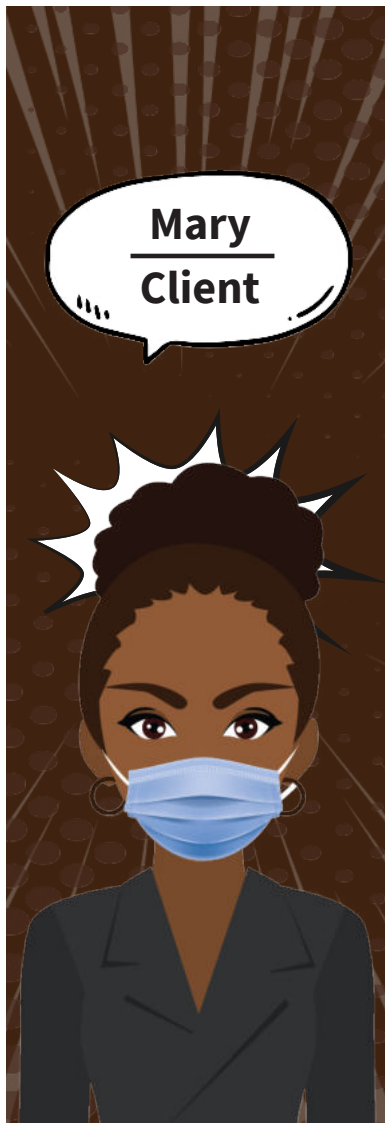
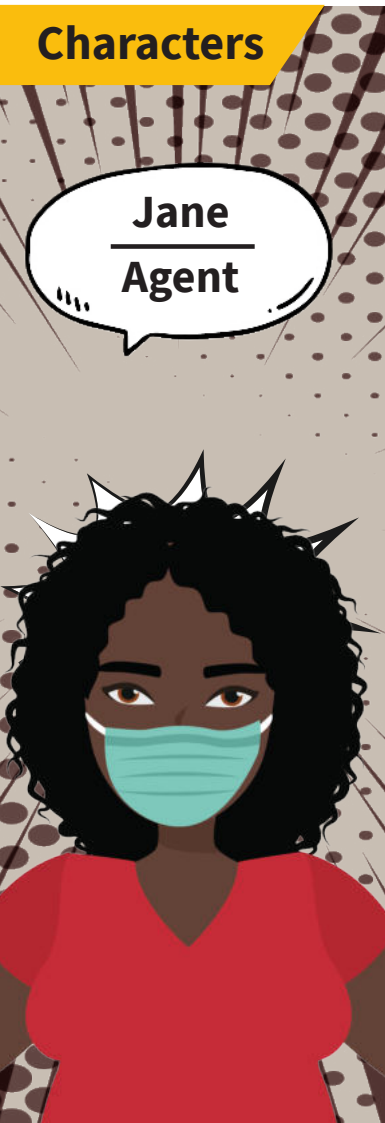
Section 2 - Customer protection measures at the agent shop

Summary – This section describes the discussion between an agent and clients at the agent shop. They discuss customer protection measures that the agent has taken up at the agent shop for the safety of clients.

Location - Agent shop



Characters



Customer protection measures at the agent shop

AGEN

Hello! I hope you and your respective families are doing well during these crucial times. As you can see, we have made some necessary changes for your safety. Firstly, I would request each one of you to sanitize or wash your hands. Please use the sanitizer available near the counter.

We understand. What else do we need to do?

Next, you have to follow some basic protocols while at the agent shop. Let me explain these to you...



Customer protection measures at the agent shop

AGE

- 1) Do not crowd around the agent counter. Instead, please form a queue. Be patient and wait your turn.
- 2) Please maintain a distance of at least six feet or two meters from each other while at the agent shop.



2 meters distance



Customer protection measures at the agent shop

3) Please follow these rules to avoid spreading droplets:

- i) Always wear a mask and do not cough or sneeze at anyone.
- ii) Always cover your nose and mouth while coughing or sneezing.
- iii) Wash or sanitize your hands immediately after coughing or sneezing.

4) Avoid touching people or surfaces while at the agent shop.

Ok ma'am

Ok ma'am

Interesting!



Wear a mask



Cover your nose and mouth while coughing



Sanitize or wash your hands

Customer protection measures at the agent shop

Also, do you know that our currencies may carry coronavirus and may infect us?

Oh! How can I avoid getting infected while doing cash transactions?

You must wash your hands or sanitize them immediately after performing cash transactions. Please use the sanitizer placed on our counter for this purpose.



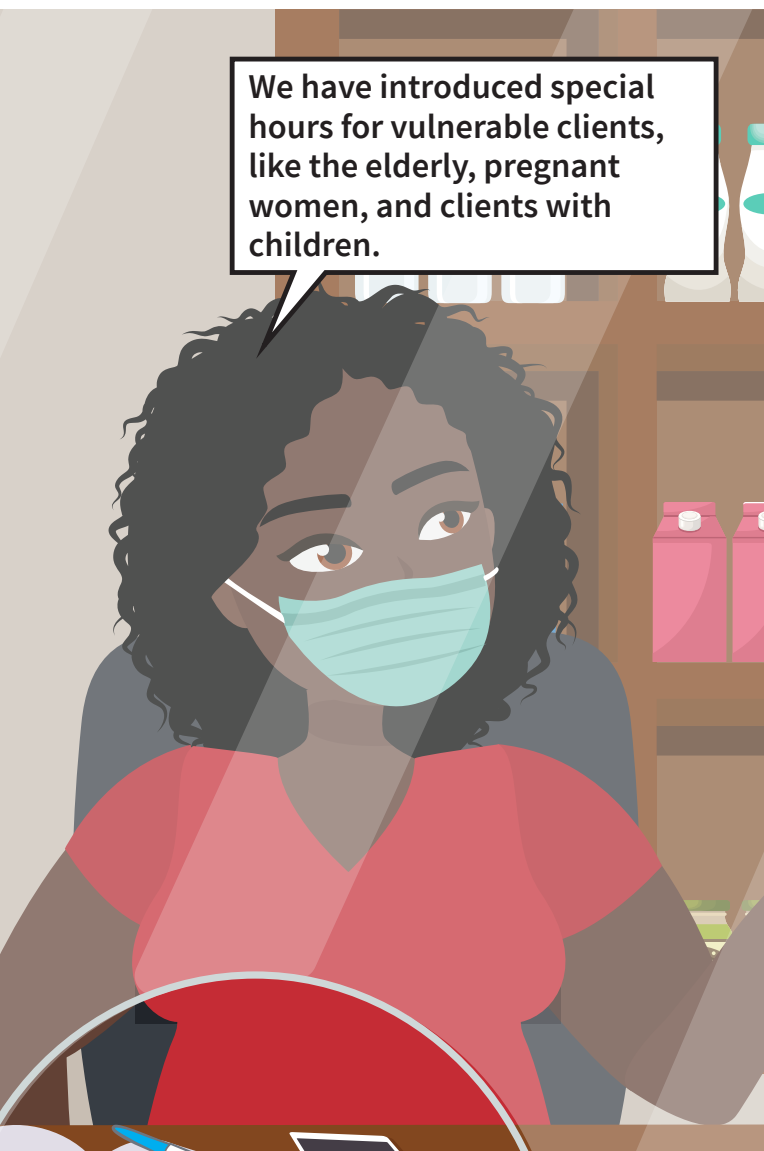
Special services for customers

We have also started a new facility to safeguard customers against COVID-19.

That sounds great. What is that?

We have introduced special hours for vulnerable clients, like the elderly, pregnant women, and clients with children.

This will be really helpful!



AGENT

Last but not the least, we strongly encourage you to use our mobile money-based digital channel to pay for goods and services at this shop. This will help to limit cash and physical contact.

This is very informative. Thank you for adopting and sharing measures to protect your customers from infection.



Emergency contact

In case of any emergency or any kind of inquiry, please contact us.

And in case of a medical emergency, please contact the helpline number for support or visit your nearest health facility dedicated to COVID-19.

Thank you!

Thank you!

Great!





References:
World Health Organization, WHO

Disclaimer: Please visit the World Health Organization at <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/technical-guidance> for the latest guidelines on COVID-19.

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