

# TRAINING OF CICO AGENTS IN COVID-19

AGENT SAFETY

WORK PLACE SAFETY



**Saesha (Operations Manager) talking over the phone to Aryan (Supervisor)**

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

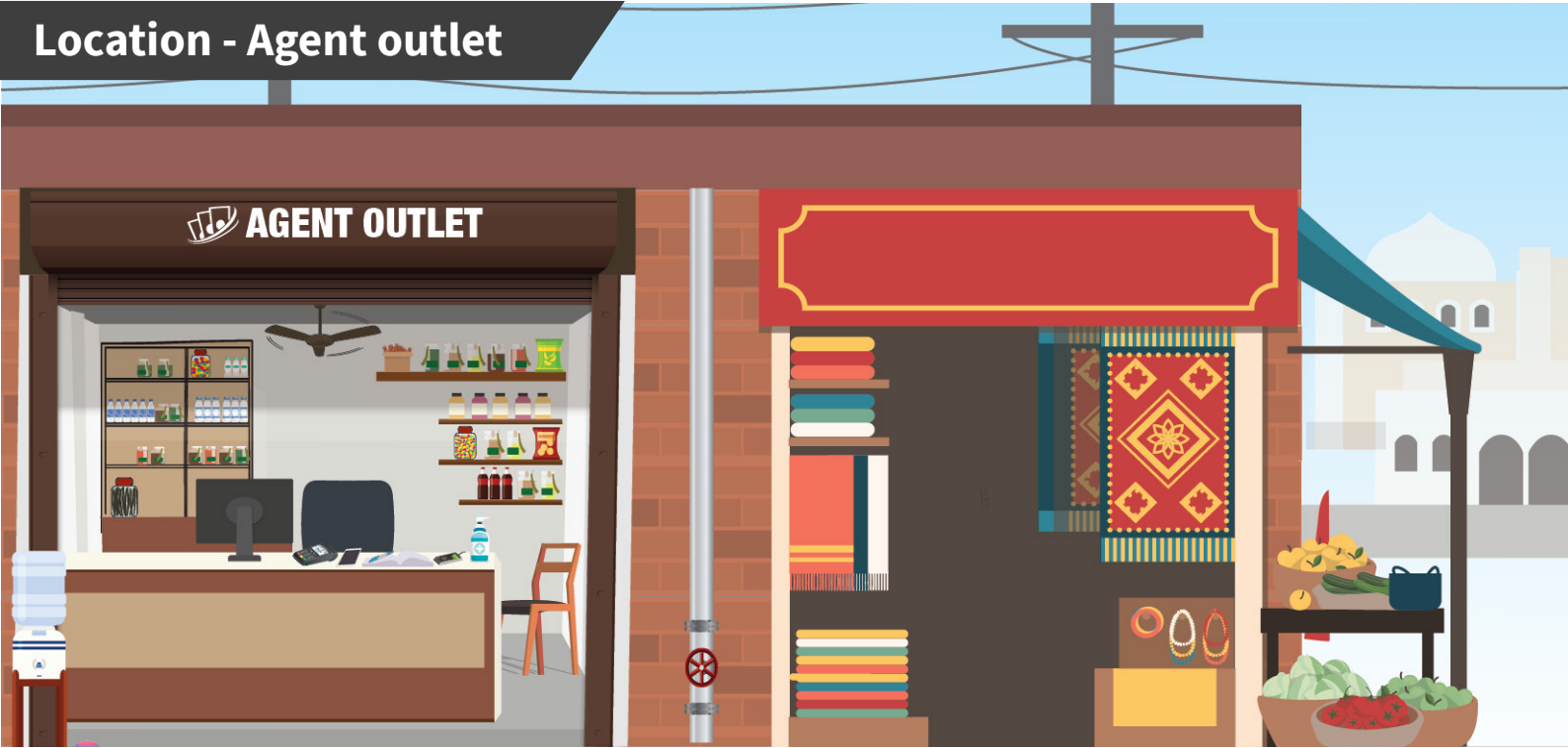
Sure, I will get to it right away. Thank you for the guidance, I learnt a lot from your briefing.



# Section 1– Agent self-protection measures at the agent outlet

**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 outlet to safeguard against the COVID-19 pandemic.

## Location - Agent outlet



## Characters

Aryan  
Supervisor



Mannat  
Agent



# AGENT OUTLET

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.

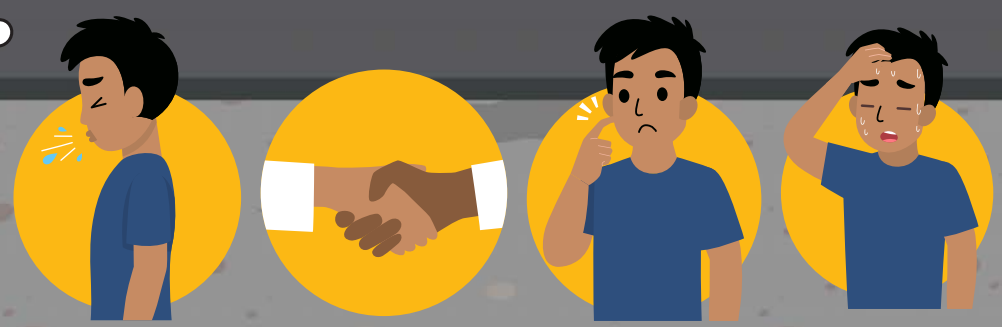




# AGENT OUTLET

How does coronavirus spread?

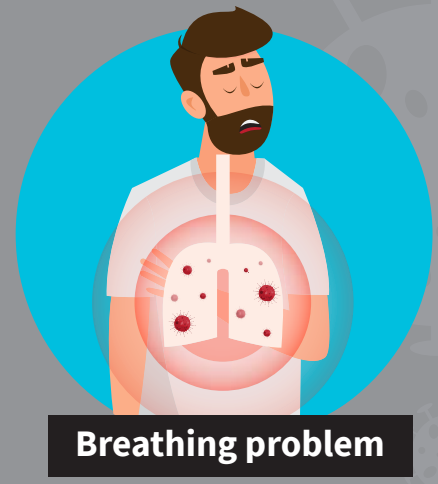
- Coronavirus can be transmitted from person to person.
- It spreads through close contact with people who are infected.
- It spreads from droplets released through a sneeze, cough, salivary droplets, sputum, and nasal discharge.



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.





# AGENT OUTLET



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.

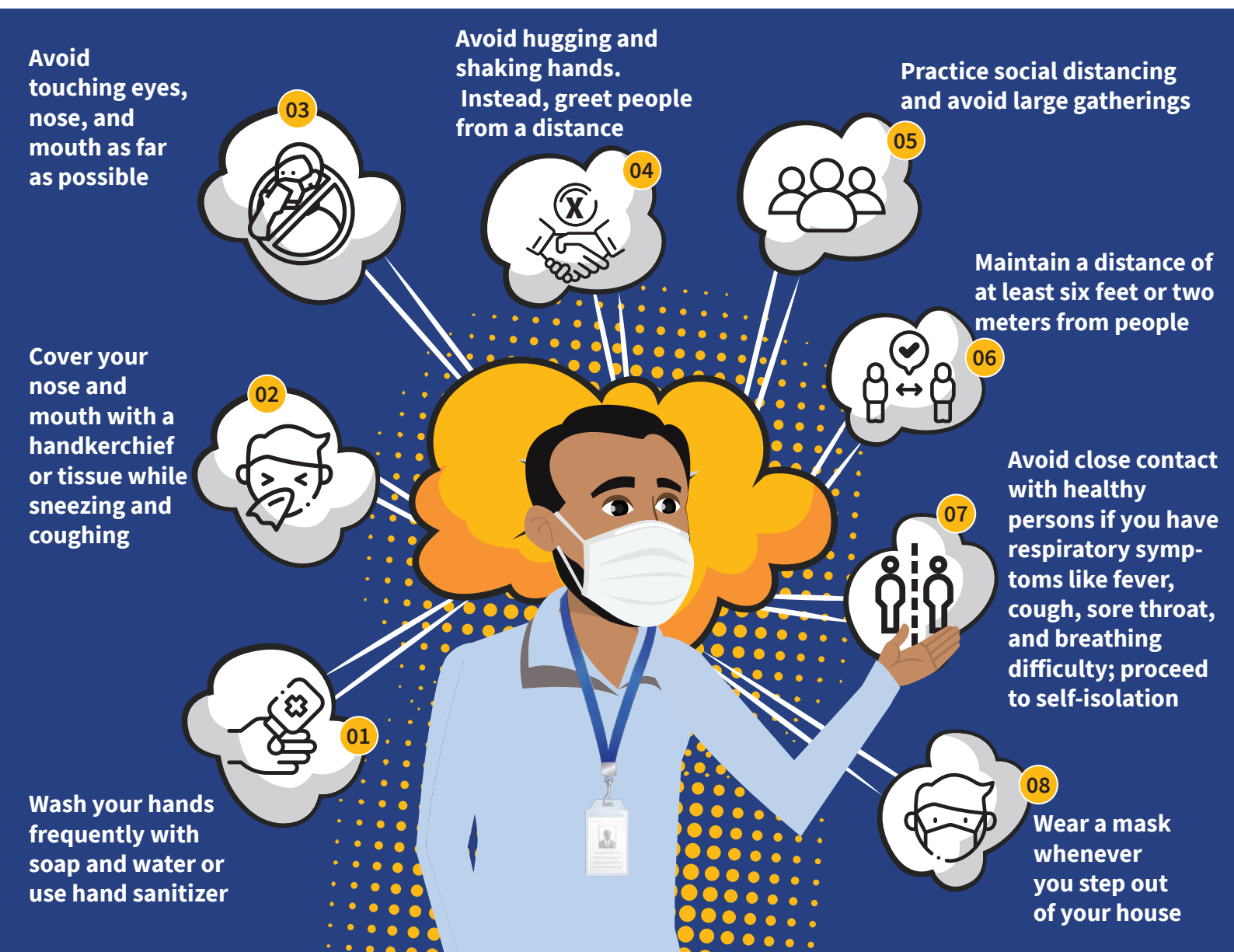


# Agent self-protection measures



How can I keep myself safe?

There are eight ways to keep yourself safe...







What should one do if they become sick?

Pass this information on to all your clients if they become sick:



**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.

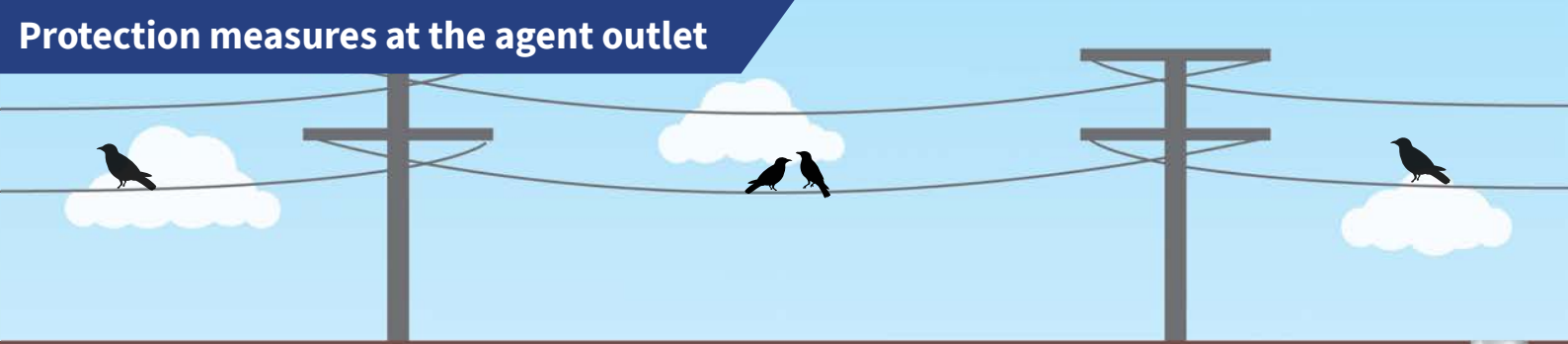


**3** Maintain a distance of at least six feet or two meters from healthy persons.



**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 OUTLET

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

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



## Protection measures at the agent outlet



**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 outlet in intervals of two hours. Clean your outlet 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 outlet by asking customers to organize in a queue, maintain social distancing, and wait for their turn.
- iv) Place markers outside the agent outlet 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 OUTLET

Yes.

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

- 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 OUTLET



Lastly...

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

# Agent self-protection in cash handling



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 OUTLET



- 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 OUTLET

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.

-  Always maintain a distance of at least six feet or two meters from any person in the bank
-  Use your own pen to fill out any forms needed
-  Carry hand sanitizer when going to the bank
-  Sanitize or wash your hands when you leave for the bank, at the bank, and again after returning from the bank

-  Wear a mask whenever you make these trips
-  As much as possible, avoid touching objects like counters, walls, etc.
-  Wait for your turn at the ATM
-  Sanitize or wash your hands after you have used the ATM



## AGENT OUTLET

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

Yes

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 outlet

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

### Location - Agent outlet



### Characters

Mannat  
Agent



Mina  
Client



Vihaan  
Client



Aayesha  
Client





# Customer protection measures at the agent outlet



## AGENT OUTLET

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 outlet. Let me explain these to you...





# AGENT OUTLET

- 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 outlet.



2 meters distance





# Customer protection measures at the agent outlet

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 outlet.

Ok ma'am

Ok ma'am

Interesting!



Wear a mask



Cover your nose and mouth while coughing



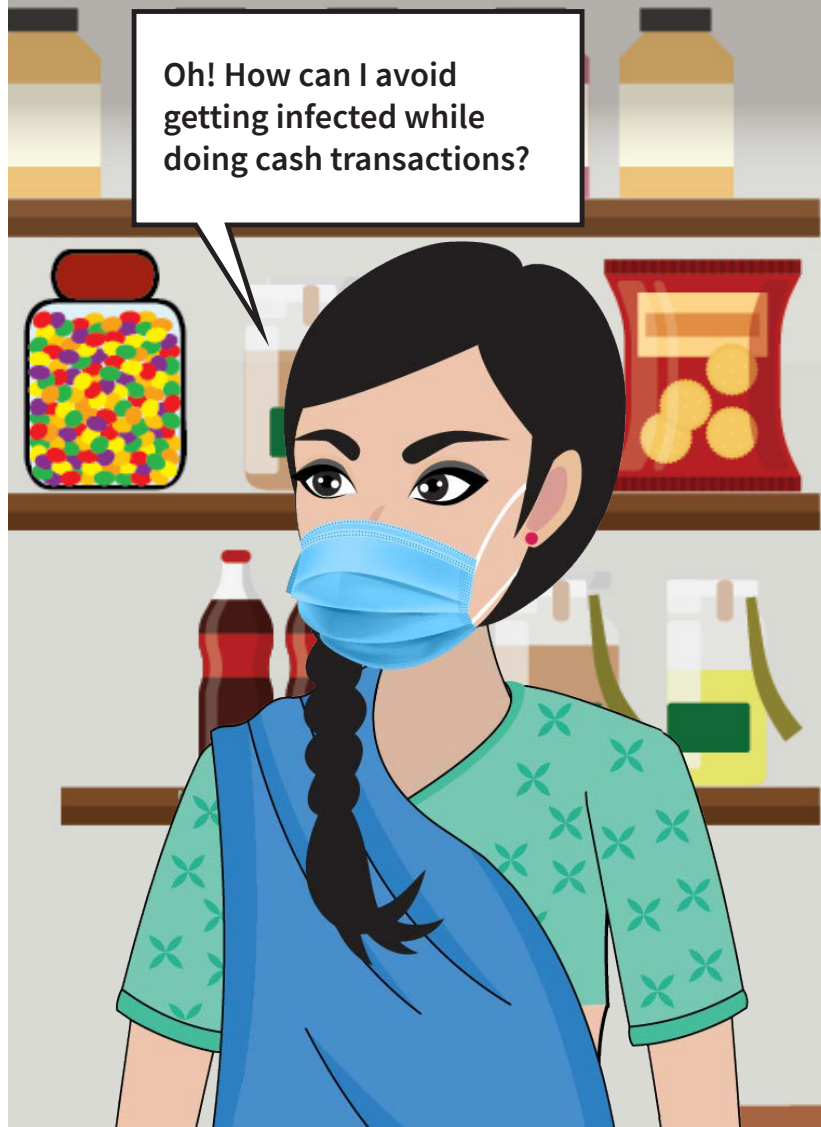
Sanitize or wash your hands

## Customer protection measures at the agent outlet

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 OUTLET

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 outlet. 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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