

UGC creator brief checklist for money transfer

Sourcing, briefing, rights and disclosure for diaspora creators, written so the output clears financial advertising review the first time.

Use this when	Time to run	Length	Category
Before commissioning any creator content	1 hour per creator	5 pages	Marketing

In every corridor we have tested, a thirty-second phone video from someone who actually sends money outperforms produced studio creative on first-send rate. The difficulty is not production. It is sourcing genuine creators, briefing them so the output survives financial advertising review, and handling rights before filming rather than after.

Run this once per creator. It takes about an hour and it prevents the two failures that waste the budget: content that cannot be used, and content that gets rejected.

Advertising and disclosure compliance only. Consumer protection and financial promotion rules vary by market and should be confirmed with a qualified adviser for your jurisdictions.

1 • Sourcing

- ☐ Creator sends money on the corridor you are advertising
Not a general finance creator, and not someone recruited to describe an app they have never used
- ☐ Creator's audience is concentrated in the send market
- ☐ Creator speaks the corridor's language natively
- ☐ Past content reviewed for anything that would create brand risk
- ☐ Follower count deprioritised against corridor relevance
A creator with 4,000 engaged senders beats one with 200,000 general followers
- ☐ Creator has not promoted a direct competitor in the last 90 days

2 • Rights and disclosure, agreed before filming

- ☐ Usage rights specified: paid media, organic, website, duration and territories
- ☐ Whitelisting or partnership ad permissions agreed if you intend to run from their handle
- ☐ Disclosure requirement stated in writing
Paid partnership label plus in-content disclosure where the market requires it
- ☐ Payment terms and schedule documented
- ☐ Right to request edits or removal if a claim becomes inaccurate
- ☐ Confirmation the creator will not make claims beyond the brief

Rights negotiated after filming cost more and sometimes fail. A creator who has already shot the content has no reason to agree to a two-year paid usage term.

3 • The brief itself

What to specify

- ☐ The one thing the video must communicate
One idea. Not five.
- ☐ The corridor, explicitly
- ☐ The moment to show: quoting, sending, or the recipient receiving
- ☐ Language and whether subtitles are needed
- ☐ Format and aspect ratio per platform
- ☐ Length ceiling
Most winning creative in this category is under 30 seconds
- ☐ A clear call to action in the creator's own words

What to prohibit, explicitly

- ☐ No specific rate or fee figures unless supplied and current
Rates move. A video quoting last month's rate is a compliance problem
- ☐ No guaranteed delivery time
- ☐ No comparison claim naming a competitor
- ☐ No implication of regulatory status or licensing
- ☐ No advice on tax, immigration or personal finance
- ☐ No suggestion the service is free unless it genuinely is

Give creators a short list of things they can say freely and a short list of things they cannot. Creative freedom inside a fenced area produces better content than an open brief followed by three rounds of legal edits.

4 • Review before publishing

- ☐ Every claim in the final cut checked against the brief
- ☐ Disclosure visible and in the required format for each platform
- ☐ Any on-screen rate matches the live rate at publication
- ☐ Captions accurate in the corridor language
- ☐ Compliance sign-off obtained where your process requires it
- ☐ Asset filed with its rights terms and expiry date recorded
You will need this when someone asks whether you can still run it

5 • Measurement

- ☐ Creator content tested against your best studio creative, not in isolation
- ☐ Judged on cost per first completed send, not on views or engagement
- ☐ Enough spend behind each creator to reach a readable result
- ☐ Winning creators re-briefed rather than replaced
Repeat creators consistently outperform new ones after the second video

Want us to run this for you?

A fixed-fee growth audit covers acquisition, KYC completion, retention and tracking across your corridors. Two weeks, a written roadmap, and you keep it whether or not we work together.
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