# CBI TWG - Summary Note on FSPs in Türkiye 2025

## INTRODUCTION

This document has been developed to provide a consolidated and practical overview of Financial Service Providers (FSPs) engaged in humanitarian programming in Türkiye. Its primary aim is to support humanitarian actors in making informed decisions when selecting FSPs for cash and voucher assistance (CVA) interventions, by offering insights into the operational strengths, limitations, and contextual suitability of each provider.

The analysis presented here is based on a review of CBI Mapping exercises conducted from 2020 onwards, which captured partner experiences, implementation trends, and FSP performance across multiple years. In addition to the annual inter-agency CVA mapping[1] conducted by the CBI TWG, the document draws from technical working group's meeting notes, partner feedback, and the previously developed FSP Summary Note (2023). These sources were triangulated to ensure a comprehensive and evidence-based understanding of the FSP landscape.

The content is structured to reflect both restricted and unrestricted modalities of assistance. It begins with a mapping analysis of the most commonly used FSPs and those that reached the highest number of beneficiaries. This is followed by detailed overviews of individual FSPs, highlighting their advantages and challenges based on partner experiences. FSPs such as market, grocery and textile cards (i.e. Migros, A101 and LCW) and electronic voucher services (i.e. Nagis) are discussed in terms of restricted and voucher-based service delivery, while FSPs such as Turkish postal service (PTT) and banks (i.e. Halkbank and Ziraat Bank) are evaluated in their capacity in direct and unrestricted cash transfers.

The document also includes brief profiles of emerging or less commonly used FSPs (such as GeniusTags, RedRose, and Ininal), which offer innovative digital solutions and may hold potential for future engagement. Each section is designed to provide practical insights into coverage, cost-efficiency, flexibility, data protection, and accountability mechanisms.

Ultimately, this note serves as a reference for partners to align their FSP selection with programme needs, target group characteristics, and operational priorities. It encourages a tailored approach that considers not only logistical and financial factors but also the broader impact on beneficiary experience and programme effectiveness. The CBI TWG covered the FSPs that have been relevant to the coordination platform either because the partners have had experiences with these entities, or they have presented their services in coordination meetings. Although the list of covered FSPs is comprehensive, the service providers in Türkiye is not necessarily limited to the ones covered in this note, and partners are encouraged to undertake their own market assessment.

## DISCLAIMER

This document references several private sector Financial Service Providers (FSPs) operating in Türkiye. The details presented regarding their services are based on available partner feedback and inter-agency mapping exercises. While every effort has been made to ensure accuracy, the actual or current services provided by these FSPs may differ from what is reflected in this document. The Cash-Based Interventions Technical Working Group (CBI TWG) does not claim to present an exhaustive list of all FSPs operating in Türkiye. Rather, the providers included herein were selected based on their relevance to humanitarian cash and voucher assistance (CVA) programmes, as

[1] CVA Mapping is an interagency mapping practice led by CBI TWG platform in Türkiye and it covers the programmatic and implementation details of CVA programs in detail. Collected data is analysed to bring forward commonalities in programs, share good practices and identify gaps in response. Finding notes and data dashboards are shared publicly on UNHCR Data Portal.

documented in the CVA Mapping exercises. The inclusion or exclusion of any private entity does not imply endorsement or disapproval. This document is intended solely as a technical resource for humanitarian partners.

## MAPPING FINANCIAL SERVICE PROVIDERS IN TÜRKİYE (2020-2024): TRENDS AND INSIGHTS

The mapping of Financial Service Providers (FSPs) in Türkiye between 2020 and 2024 presents a comprehensive overview of the actors and transfer mechanisms employed in cash and voucher assistance. Across these five years, and multiple humanitarian contexts including refugee situation, earthquakes, floods and wildfires in Türkiye prepaid cards, most prominently through PTT, have consistently emerged as the most frequently used transfer mechanism, followed closely by transfers to beneficiary-owned or beneficiary-named accounts such as KızılayKart. Indirect transfers through institutions and e-vouchers have also maintained a significant share, while direct cash-in-hand and paper vouchers remained marginal in scope.

From the perspective of FSP engagement, the mapping highlights both continuity and diversification. PTT has remained a central partner across all years, ensuring wide beneficiary reach through prepaid card distribution and account-based transfers. At the same time, private sector retailers such as A101, LC Waikiki, BİM, and Defacto have increasingly played a role in e-voucher delivery, with A101 in particular becoming a leading FSP in 2023 after the EQ, distributing nearly 90 million USD and reaching the highest number of projects and over 419,000 beneficiaries. Banking institutions such as Ziraat Bank have also provided sustained channels for account-based transfers, complementing retailer-based and prepaid card solutions.

Overall, the 2020-2024 mapping demonstrates that Türkiye's cash delivery ecosystem has steadily expanded beyond traditional actors, combining the operational reach of PTT and banking institutions with the growing involvement of retail networks. This diversification not only reflects the adaptability of the system but also strengthens the overall capacity to reach large numbers of beneficiaries illustrated by the nearly 7 million individuals supported in 2023 alone through multiple modalities tailored to programmatic needs.

## FSP OVERVIEW

To facilitate usability and alignment with programme design, the document is structured around two key modalities of cash assistance: restricted and unrestricted. This categorization reflects the degree of flexibility beneficiaries have in utilizing the assistance they receive. The FSPs are presented under these two sections to reflect operational realities and to provide partners with targeted insights based on modality-specific experiences. Each section includes tabulated summaries and selected partner feedback, highlighting both strengths and challenges of each provider.

### Restricted

Restricted modalities refer to assistance mechanisms where spending is limited to predefined goods or services, often delivered through vouchers, electronic cards, or retailer partnerships. This section will include partner experience and feedback regarding A101, BIM, ŞOK, Defacto, LC Waikiki, Migros, Nagis and GeniusTags.

| FSP Name | Partners Utilized this FSP | Years (based on CVA Mapping) |
|---|---|---|
| A101 | IOM, FAO, UNICEF, ASAM, GOAL, IBC, ORANGE, REALs, Sened, SHAFAK, TRC, ACTED | 2020-2021, 2021-2022, 2022, 2023, 2024 |
| BIM | Sened, SHAFAK, IRW, TRC | 2023, 2024 |
| ŞOK | INOGAR | 2024 |
| Defacto | GOAL, ORANGE | 2023, 2024 |
| LC Waikiki | ASAM, CARE, IRW, GOAL, Sened | 2020-2021, 2023, 2024 |
| Migros | UNFPA, ASAM, Sened | 2024 |
| NAGIS | DRC, SEVKAR | 2023 |

| | | |
|---|---|---|
| GeniusTags | SEVKAR | 2023 |

*Table 1. FSPs Utilized for Restricted Cash Assistance in Türkiye between 2020-2024*

**A101:** A101 has consistently been a preferred Financial Service Provider (FSP) among humanitarian partners operating in Türkiye, owing to its extensive network of branches nationwide and the efficiency of its collaboration processes. Numerous organizations have partnered with A101 to implement restricted voucher assistance programmes. These include, but are not limited to, IOM, FAO, UNICEF, ASAM, GOAL, IBC, ORANGE, REALs, Sened, SHAFAK, TRC, and ACTED. In 2023, 10 partners utilized A101 as the FSP for 22 programmes and reached over 400,000 beneficiaries. Below is a summary of selected partner experiences with A101.

*Advantages*

- **Coverage:** A101 was the FSP of choice in a voucher programme of IOM targeting basic needs as it is among the most common retail market chains due to its national coverage and wide range of product selection.
- **Cost Efficiency:** IOM did not have to incur additional transfer fees when sending A101 the transfer amounts, which were then deposited to the pre-paid voucher cards of beneficiaries in three business days. Additionally, since these vouchers did not have any expiration dates and because the FSPs replaced the cards when necessary without any charges, the cost efficiency was further increased.
- **Expenditure Trend Monitoring & Reporting:** A101 was sharing the expenditure trends on their vouchers with IOM and TRC. The reports included types of items (on aggregate level such as food, NFI, hygiene, etc.) that the assistance was used for. However, ASAM noted that in 2024 A101 did not share data on expenditure trends and this might be stemming from the type of agreement that was made between the FSP and the NGO.
- **Flexibility:** IOM reported that there were no limitations regarding the number of beneficiaries per payment.

*Challenges*

- **Security Limitation:** In a CBI programme of IOM, beneficiaries could not set passwords for their A101 cards, making them easier to utilise in case of theft. Incidents were not reported but this was noted as risk.
- **Operational Challenges:** Orange reported that some beneficiaries faced difficulties accessing frozen food items, such as chicken, through A101 due to frequent stock shortages, particularly during periods of high demand after the distribution of assistance. Furthermore, prolonged waiting times at A101 stores emerged as a recurring issue, adversely affecting the overall beneficiary experience and raising concerns related to accessibility and the preservation of dignity in assistance delivery.

**LC Waikiki:** LC Waikiki (LCW) has been engaged as an FSP for clothing voucher assistance by several humanitarian organizations in Türkiye, including ASAM, CARE, IRW, and GOAL. The retailer's extensive presence across the country and its affordable clothing options for all age groups have made it a practical and accessible choice for partners. Below is a summary of selected experiences shared by these organizations. In 2023, ASAM and CARE utilized LC Waikiki as their FSP for 5 programmes and reached over 50,000 beneficiaries.

*Advantages*

- **Coverage:** LC Waikiki was chosen by CARE to be the FSP of its voucher programme for clothes due to its high level of presence in districts where targeted refugee beneficiaries were living in greater proportions.
  - According to CARE's experience with this FSP, LCW deploys fast voucher assistance, and they find that the flexibility/accessibility to exchange value for good is satisfactory. Their shops are close to locations with high refugee populations and the service provided is refugee friendly.
- **Secure Transfers:** When working with LCW, CARE changed from paper vouchers to electronic cards with serial numbers and barcodes to easily track withdrawals and complaints, but since the cards did not have beneficiary names on them, they could still not know if beneficiaries used the cards themselves.

- When distributing pre-paid vouchers via LCW, organizations do not have to share their beneficiary lists as they can receive the cards and distribute them to beneficiaries.

- **Expenditure Trend Monitoring & Reporting**: LCW provided CARE with reports on spent/unspent amounts.

*Challenges*

- **Beneficiary Dissatisfaction:** CARE reported that some beneficiaries expressed dissatisfaction with LC Waikiki, noting that the price-to-quality ratio of available products did not align with their expectations.

**Migros:** Migros has been utilized as a FSP for voucher-based assistance by humanitarian actors such as ASAM, Sened and UNFPA. With its widespread presence across Türkiye and a broad selection of essential household goods, Migros offers a convenient and accessible platform for delivering voucher support to beneficiaries. Its established retail infrastructure and operational reliability have made it a viable option for partners implementing voucher assistance.

*Advantages*

- **Flexibility:** SGDD-ASAM selected Migros over other FSPs for their menstrual hygiene voucher intervention, as Migros offered beneficiaries a wider range of brand options within the restricted category of eligible goods.
- **Expenditure Trend Monitoring & Reporting:** During its programme with Migros, ASAM maintained a record of the voucher card numbers assigned to each beneficiary to facilitate spending tracking and streamline the monitoring and evaluation process. This systematic tracking enabled the detection and prevention of a fraud attempt, where an individual had purchased a voucher from a beneficiary seeking to liquidate the assistance.

*Challenges*

- **Operational Challenges:** ASAM encountered challenges with the sweepback process during its collaboration with Migros, as Migros declined to transfer idle voucher balances back to ASAM, citing compliance with Turkish data protection laws. Similarly, Migros did not disclose the exact remaining balances on the cards due to personal data protection laws in Türkiye, instead only indicating whether a card had been used and whether the remaining amount was above or below TRY 50. This limited level of information adversely affected the efficiency of post-distribution monitoring that expenditure preferences and patterns could not be identified.

**NAGİS:** Since 2014, NAGİS has been providing e-voucher services to the humanitarian sector, offering flexible solutions that support both cash-based and goods-based interventions. These include direct cash transfers, prepaid cards, and e-vouchers tailored to diverse programme needs. In Türkiye, direct cash transfers are facilitated through Ziraat Bank's infrastructure, which requires beneficiaries to hold a bank account. However, in alignment with the localization principle, NAGİS enables beneficiaries without existing bank accounts to access assistance via prepaid Param cards. Humanitarian partners such as SEVKAR and DRC have implemented programmes using NAGİS as their FSP benefiting from its adaptable and inclusive service model, for two programmes in 2023, reaching over 31,000 beneficiaries.

*Advantages*

- **Effective & Secure Delivery:** NAGİS was selected by SEVKAR as the FSP due to its extensive experience in humanitarian settings, the facilitation it provided by waiving service fees in recognition of the emergency context and easy and unproblematic sweepback process. Its advanced technological capacity such as a user-friendly monitoring system, seamless integration with Power BI and fast notification of beneficiaries by SMS further contributed to its selection. Additionally, NAGİS offered training to selected vendors on the prevention of assistance misuse and conducted a market analysis to determine appropriate pricing, subsequently fixing prices for the duration of the assistance programme. Other example of its effective monitoring includes alerting SEVKAR to a mass purchase of oil, which was flagged as a potential risk of commercial use.
- **Cost Efficiency**: NAGİS waived its service fee percentage during its collaboration with SEVKAR in the aftermath of the earthquake in Hatay, thereby maximizing the value of assistance delivered to affected populations. This

was particularly significant in ensuring that a greater portion of the allocated funds directly reached beneficiaries during a critical period of emergency humanitarian response.

- **Expenditure Trend Monitoring & Reporting**: NAGİS supported SEVKAR with simultaneous monitoring and shared data on the types and quantities of items purchased, contributing to more effective tracking and oversight of the assistance provided.
- **Accountability**: NAGİS enabled SEVKAR to include feedback and complaint mechanism information along with the SEVKAR logo on the voucher cards leading to an increase in the number of feedback submissions and allowed for more timely response to complaints.
  - NAGİS team is reachable through various channels such as e-mail, phone call or live chat. Additionally, NAGİS provides emergency support and troubleshooting services to ensure that critical issues can be addressed promptly and have an active feedback and complaint mechanism.

**Other FSPs:** In addition to established FSPs, several other service providers in Türkiye have expressed interest in supporting humanitarian programming. These include GeniusTags, RedRose, and Ininal. While direct engagement with partners has been limited or undocumented for some of these providers, brief introductions are provided below for reference.

- **RedRose** holds global framework agreements with major humanitarian organizations such as IFRC, WHH, and Concern Worldwide, and operates in over 50 countries. For the Türkiye earthquake response, RedRose developed tailored solutions, including a partnership with MoneyGram for remittance payments. Their platform offers comprehensive features for beneficiary management, transaction monitoring, and payment tracking. Beneficiaries can be notified via SMS or WhatsApp, and integration with existing communication service providers is supported.
- **GeniusTags** is a technology service provider focused on enhancing the efficiency and effectiveness of humanitarian programmes through innovative digital solutions. The organization has framework agreements with international NGOs including GOAL, IRC, and Mercy Corps. Their services span software development, digital transformation consultancy, and four ready-to-use platforms. Their e-voucher system is built on three core components: Smart card with NFC technology for secure data storage and transmission, Touchscreen terminal devices enabling beneficiaries to receive items and generate transaction receipts, Web-based portal for project creation, beneficiary and vendor management, and real-time monitoring.
- Established in 2012, **Ininal** is a fintech Financial Service Provider that has collaborated with humanitarian organizations such as Mercy-USA to deliver cash assistance programmes in Türkiye. With over 10 million prepaid cards distributed and more than 5 million active users, Ininal offers scalable solutions suitable for both small and large beneficiary groups. Its services are compatible with Visa, MasterCard, and Troy networks, and include fast money transfers, sector-specific and market-specific card restrictions, 24/7 technical support, and detailed usage reporting. Beneficiaries benefit from features such as utility bill payments, balance inquiries, card-to-card transfers, and QR payments, while organizations can integrate their own platforms with Ininal's systems for streamlined programme management.

## Unrestricted

Unrestricted modalities refer to mechanisms that allow beneficiaries full discretion over how they use the assistance, typically delivered via bank transfers or prepaid cards. This section will include partner experience and feedback regarding PTT, Halkbank, Ziraat Bank, YapıKredi, Akbank, Vakıf Katılım and TürkPara.

| FSP Name | Partners Utilized this FSP | Years (based on CVA Mapping) |
|---|---|---|
| PTT | TRC, FAO, WFP, ILO, IOM, UNHCR, STL, UDER, YSYD | 2020-2021,2021-2022, 2022-2023, 2023, 2024 |

| | | |
|---|---|---|
| Halkbank | TRC, STL, ASAM, Oxfam-KEDV, Sened | 2020-2021, 2021-2022, 2022-2023, 2023, 2024 |
| Ziraat Bank | IOM, UNICEF, Bahar, CONCERN, Sened, CARE | 2020-2021, 2021-2022, 2022-2023, 2023, 2024 |
| YapıKredi | SEVKAR | 2022-2023, 2024 |
| Akbank | ASAM | 2021-2022 |
| Vakıf Katılım | Tzu Chi İyilik Vakfı | 2021-2022 |
| TürkPara | IOM | 2020-2021 |

*Table 2. FSPs Utilized for Unrestricted Cash Assistance in Türkiye between 2020-2024*

**PTT:** PTT is one of the most established financial service providers (FSPs) in Türkiye, with a long-standing history of collaboration with a wide range of partners including TRC, FAO, WFP, ILO, IOM, UNHCR, STL, UDER, and YSYD. It has been utilized for both unrestricted and restricted cash assistance programs. For example, IOM employed PTT for its 2022-2023 winterisation and shelter cash assistance, while UNHCR used it for unrestricted cash transfers. In 2023, 6 partners utilized PTT as their FSP for 16 programmes, reaching around 227,000 beneficiaries. Over the years, partners have shared valuable insights based on their operational experiences with PTT, some of which are summarized below.

*Advantages*

- **Secure Transfers:** UNHCR's CBI beneficiaries were able to change the one-time PIN of their PTT cards at any ATM during first use. Before receiving their cards, beneficiaries visited their nearest PTT branch for ID verification, during which the FSP conducted Know Your Customer (KYC) checks. Inactive/anonymous cards were pre-positioned at branches, and once matched with a beneficiary, assistance was loaded onto the activated cards.
- **Cost-Efficiency:** In UNHCR's CBI implementation with the PTT, beneficiaries could withdraw money from their PTT cards from the ATMs of any bank without incurring additional costs. In addition, PPT was in compliance with UNHCR Refund Policy and thanks to this, balances not withdrawn could be refunded to UNHCR.
- **Flexibility:** UNCHR sent funds to PTT one day before the distribution and beneficiaries received their assistance without any delays. This FSP also utilized its mobile branches for distribution of cards at camps and for home delivery to beneficiaries over 65 during the Covid-19 pandemic.
  - ➢ STL reinforced the effectiveness of their bank transfers with distributing pre-paid PTT cards to specific target groups in the context of their Covid-19 protection cash assistance. In this way, vulnerable beneficiaries did not need to bother with opening bank accounts.
- **Institutional Reach and User Satisfaction:** UNHCR highlighted the strengths of the PTT prepaid card modality, including its wide coverage, alignment with refund policies, strong institutional network, and reliable service delivery. High implementation rates and positive post-distribution monitoring results reflected strong client satisfaction.
- **Wide usage among other UN agencies**: Benefiting from UNHCR agreement, several other UN agencies established MoUs with PTT.

*Challenges*

- **Intermediary Costs:** Due to the specific terms of the MoU between CARE and PTT, some of the additional costs incurred to CARE, including procedural fees, a requirement to transfer funds to PTT up to 15 days prior to disbursement, a 1% transaction fee per TL transferred, and a fixed fee of 5 TL for each card issued (including the first one).
- **System Accessibility and Limitations:** According to feedback shared by STL in 2020, the PTT card served as a functional alternative for transferring funds without requiring beneficiaries to open bank accounts. However, the system had several limitations, including slow processing, daily transfer limits, and inaccessibility for refugees whose IDs were issued before 2018.

- ➢ Partner feedback indicates that PTT cards can withdraw money from their own ATMs and public bank ATMs without any interruption but with a certain daily limitation, while transaction interruptions can occur at private bank ATMs.

**Halkbank:** Halkbank is a prominent FSP partner in Türkiye context and constantly utilized by TRC for the assistances provided under KIZILAYKART. Throughout the years, Halkbank has been contracted by TRC, STL, ASAM and Oxfam-KEDV. Key feedback received both regarding the positive experiences and drawbacks are listed below.

*Advantages*

- **Accessibility & Coverage:** TRC noted that Halkbank, as a state-owned bank, established agreements with other state-owned banks such as Ziraat Bank and Vakıfbank. This arrangement enabled SSN beneficiaries to use their Halkbank cards at these banks' ATMs free of charge, improving accessibility and convenience. STL noted that Halkbank's extensive branch network enables beneficiaries to access their cash assistance easily.
- **Expenditure Trend Monitoring & Reporting:** TRC evaluates FSPs based on their alignment with international and national regulations, with particular focus on financial capacity and data security. Halkbank developed a customized platform that enabled partners to access monitoring data directly, featuring user-specific authorization controls and data masking to safeguard personal information.
  - ➢ Halkbank's real-time reporting platform provides instant data on withdrawals for transfers made to ID numbers and names. It also offers detailed usage reports for prepaid cards (e.g., KızılayKart), including market insights through Merchant Category Code (MCC) integration in POS terminals.
- **Language Accessibility:** To better serve Syrians under temporary protection and other Arabic-speaking beneficiaries, Halkbank integrated Arabic language options into its ATMs and employed Arabic-speaking staff, significantly enhancing accessibility and the overall effectiveness of assistance delivery.
- **Flexibility:** STL's MoU with Halkbank enabled beneficiaries to withdraw their cash assistance either at bank branches using their ID cards or at ATMs by entering SMS codes and ID numbers, depending on the transfer amount. These transactions were provided free of charge.
  - ➢ During the earthquake response, TRC's FSP Halkbank enabled beneficiaries to collect their KızılayKart from any Halkbank branch, rather than being restricted to branches in their province of residence. This flexibility was crucial for the large number of beneficiaries who had to relocate from the affected regions.

*Challenges*

- **Branch-Level Coordination Difficulties:** STL signed a Memorandum of Understanding (MoU) with Halkbank's İstanbul Branch rather than its Headquarters, which led to delays in data transmission between central and branch offices. The lack of direct communication with the bank's Headquarters also hindered timely troubleshooting, requiring STL to conduct extensive follow-up when beneficiary issues arose.

**Ziraat Bank:** Ziraat Bank, a state-owned financial institution, is widely selected by humanitarian actors operating in Türkiye, including IOM, UNICEF, Bahar, CONCERN, Sened, and CARE. In 2023, 3 partners employed Ziraat Bank as their FSP for 5 different programmes, reaching around 88,000 beneficiaries. Its extensive national presence and institutional capacity have made it a preferred FSP for cash assistance programs. Feedback from partners regarding their operational experiences with Ziraat Bank is summarized below for reference.

*Advantages*

- **Coverage:** Ziraat Bank was the FSP for the bank transfers of CARE due to its nation-wide coverage.
- **Data Accuracy:** CARE shared beneficiary data with Ziraat Bank through the FSP's dedicated platform, which only accepts submissions that are entirely error-free. This system feature was noted to help prevent data entry issues and ensure the integrity of beneficiary information.

- **Flexibility:** CARE could distribute money to beneficiaries' temporary transfer accounts based on their MoU with Ziraat Bank without the need to opening permanent bank accounts, with no fees for the cards.
  - During COVID-19, IOM reported that Ziraat Bank enabled beneficiaries to use the cash directly or through internet banking, flexibility helped households reduce physical contact.
- **Expenditure Trend Monitoring & Reporting:** Ziraat Bank provided CARE with reports on spent/unspent amounts.

*Challenges*

- **Branch-Level Coordination Difficulties:** When IOM was coordinating with the HQ of Ziraat Bank in Ankara to provide electronic bank transfers in Gaziantep, there were some delays because the FSP offices in Gaziantep were not informed beforehand in an adequate manner.
- **Operational Challenges:** CARE reported facing challenges in Ziraat Bank branches such as Siverek, Urfa, where high volumes of disbursements led to delays in transaction processing by bank tellers. Additionally, some level of discriminatory behavior was observed. In response, CARE began rationing disbursements and provided guidance to beneficiaries accordingly.

**Other FSPs:** Other FSPs primarily engaged in the delivery of unrestricted cash assistance within the humanitarian response in Türkiye include YapıKredi, Akbank, Vakıf Katılım, and TürkPara. Due to limited engagement by humanitarian actors, operational insights and partner experiences with these FSPs remain relatively scarce and are referenced only to a limited extent.

- For **TürkPara**, **IOM** reported several advantages and challenges in working with TürkPara in 2020. **Positively**, there were no transaction fees, as only the top-up amount was transferred to TürkPara's account. Beneficiary data did not need to be shared, since TürkPara shipped encrypted cards directly to IOM, allowing beneficiaries to set their own passwords. The flexibility in spending options and the FSP's ability to resolve issues within the same day were also highlighted. **On the other hand**, some beneficiaries experienced technical issues activating their cards via SMS. Operational limitations included TürkPara's single branch in Ankara, the need for field staff in Gaziantep to manually distribute cards, and ATM withdrawals being subject to commission fees set by the respective banks due to TürkPara's lack of banking affiliation.

## CONCLUSION

The mapping and analysis of FSPs over the past years in Türkiye reveal a dynamic landscape shaped by operational efficiency, coverage, flexibility, and data security. Humanitarian actors in Türkiye have leveraged a diverse range of FSPs to deliver both restricted and unrestricted cash assistance, with varying degrees of success. While some providers like A101, LC Waikiki, Migros, PTT, and Halkbank have demonstrated consistent reliability and adaptability, others have shown potential but require further engagement and evaluation.

When selecting FSPs, humanitarian partners must carefully assess the specific needs of their programmes, the characteristics of their target groups, and the operational context in which assistance will be delivered. Factors such as geographical coverage, beneficiary accessibility, data protection requirements, and the nature of the assistance whether restricted or unrestricted should guide the decision-making process. A tailored approach ensures that the chosen FSP aligns with programme objectives, enhances beneficiary experience, and supports effective monitoring and accountability mechanisms.

The experiences shared by partners underscore the importance of selecting FSPs not only based on logistical convenience but also on their ability to uphold beneficiary dignity, ensure secure transactions, and provide transparent reporting. As the humanitarian context evolves, so too must the strategies for FSP engagement; prioritizing localization, technological integration, and responsive service delivery.

## KEY TAKEAWAYS

- **A101** remains a top choice for restricted voucher programmes due to its national coverage and cost efficiency, despite some operational challenges.
- **LC Waikiki** offers strong district-level accessibility and secure voucher systems, though beneficiary satisfaction with product quality varies.
- **Migros** provides brand flexibility and fraud prevention mechanisms but faces limitations in data sharing due to privacy laws.
- **NAGİS** stands out for its technological integration, cost efficiency, and accountability mechanisms, especially in emergency contexts.
- **PTT** is widely used for **unrestricted assistance**, offering secure and flexible delivery, though intermediary costs and system limitations persist.
- **Halkbank** supports broad accessibility and detailed reporting, with language accommodations enhancing beneficiary experience.
- **Ziraat Bank** is valued for its coverage and flexible account options, but coordination and operational issues at branch level need attention.
- Emerging FSPs like **RedRose, GeniusTags** and **Ininal** in Türkiye context show promise in digital innovation and scalability, warranting further exploration.
- Transfer mechanisms and modalities that involve opening bank accounts for beneficiaries not only facilitate the delivery of assistance but also foster financial inclusion, making them a favorable option to pursue.