



# THE COMMON CASH FACILITY

Partnering for Better Cash Assistance

A PARTNERSHIP FOR COORDINATED CASH ASSISTANCE

## WHAT IS THE COMMON CASH FACILITY?

### A UNIQUE PARTNERSHIP



The Common Cash Facility (CCF) is a platform used by UN agencies, NGOs and the Jordanian Government (municipalities) to **deliver cash assistance to the most vulnerable refugee and Jordanian households.**

The CCF provides a way for members to **negotiate with financial service providers as one**, and to leverage their cash volume for lower fees and better services. There is no pooling of money: each CCF member opens

its own account with the bank or the mobile wallet provider to distribute its cash assistance.

### UNDERPINNED WITH A FOUNDATION OF TOOLS

- Iris authentication for fraud proof withdrawals\*
- Customized financial tools from financial service providers
- Service level agreements in shared contract (single tendering)
- Access to hotline troubleshooting (UNHCR and service providers)
- Low fees

### WIDELY OPEN FOR EVERYONE



Every agency legally registered in Jordan and having (or planning to establish) a cash program can join the CCF as a member. Interested organizations can request further information about CCF by contacting the contacts listed at the end. The CCF is governed by a Steering Committee, and meetings are also open to observers and interested parties.

*\*The transfer system is fraud-proof at the point of withdrawal. The use of iris scanning guarantees that cash reaches the intended recipients not just once, but every time money is withdrawn from the account.*

## THE ADVANTAGES OF THE CCF PARTNERSHIP

The coordination of the cash assistance programming through the CCF platform generates a wide range of multiplier

advantages for the various stakeholders involved in the humanitarian response:

### FOR BENEFICIARIES

- Support of the local economy
- Timely and predictable
- Immediate helpline (call-center) response for for all CCF partners

### FOR PARTNERS

- Equal & direct access with FSP
- Economies of scale – lower fees for all – and no fees amongst partners
- Jointly managed by a Steering Committee
- Coordination, Coordination

### FOR DONORS

- Accountability and financial risk taken by FSP
- Eliminates beneficiary duplication and fraud
- Grand Bargain commitments

### DATA PROTECTION

- Secure access to biometric (iris) database – eliminating need for other organizations to collect refugee data.
- State of the art cryptography. Fit for low bandwidth environments and remote areas

## 1 VALUE FOR MONEY



The CCF was created to leverage volume and promote value for money in cash transfer programmes. It provides value for money as it maximizes the impact of donor funds and government budgets.

Taking advantage of economies of scale, smaller organizations used to pay between 2.5%–5% in bank fees. In the three years of operation, the

CCF has pushed for lower fees from the starting point of 2.2% to the current 1%. Mobile wallet transfers are below market rates and provide special services for CCF clients.

**In more than 3 years of operation, the growth of the CCF has driven reductions in fees:**

	Members	Fees
2016	> 3	> 2.2%
2017	> 9	> 1.45%
2018	> 15	> 1.15%
2019	> 26	> 1%

## 2 DEDUPLICATION AND STANDARDIZATION OF CASH TRANSFER MODALITIES



The CCF is anchored in common coordination platforms of digital tools and systems. Four core coordination platforms allow for exceptional collaboration and deduplication of assistance: the CCF, the Vulnerability Assessment Framework (VAF)<sup>1</sup>, Iris Platform and the Refugee Assistance Information System (RAIS)<sup>2</sup>.

These four platforms:

- Improve coordination among more than 45 humanitarian partners.
- Keep beneficiary information up to date.
- Prevent duplication of assistance.
- Help to provide targeted assistance to the most vulnerable households.
- Provide standardized transfer amounts through a minimum

expenditure basket survey.

- Reduce fraud and abuse of assistance services.
- Prevent fraud at withdrawal\*
- Provide efficient reporting tools, standardize donor reporting and improve funding accountability.
- Maintain security of data.

## 3 COORDINATION AND SHARING OF BEST PRACTICES



**Existing coordination modules and exchange of information** allow CCF partners to check whether other organizations are already providing assistance to the household.

**The beneficiary knows which CCF partner is providing the funding**, from the SMS, and at the ATM, where the system shows the organization's logo.

All partners joining the facility – large and small – can access the financial

services providers on an **equal and direct basis** with no management fees, under the same terms and conditions and at the same record-low overheads, with no entry or exit barriers.

This means that a small NGO processing a one-off payment for a limited number of refugees benefits from the same low fees as a large agency delivering monthly cash assistance to tens of thousands of

vulnerable households.

No agency acts as 'platform manager', thereby maintaining the integrity and importance of the full spectrum of humanitarian assistance provision.

The low fees and better services attract CCF partners. The partnership creates better coordination of beneficiary assistance and use of donor funding.

## 4 CALL CENTER TROUBLESHOOTING



The CCF Hotline Taskforce meets regularly to discuss issues and concerns they are experiencing in their respective hotlines while assisting refugees and beneficiaries. The goals are:

- 1. Creating a community of those responsible for grievances and information sharing by phones,
- 2. Sharing information, frequently

asked questions and trends for consistent and timely messaging amongst CCF members,

- 3. Providing best practices and better counselling based on better knowledge and understanding and
- 4. Tackling upcoming trends proactively and provide better services to the beneficiaries.

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*1. The Vulnerability Assessment Framework (VAF) was developed by five UN agencies, five INGOs and two donors that agreed on a definition of vulnerability and developed models by which to measure and track it across time*

*2. RAIS is an inter-agency tool for tracking assistance, referrals, and assessment information. It enables UNHCR and partners to share assistance records and cross-check beneficiary list.*

## HOW IT WORKS

Each agency manages its own programs, targeting/identification process and distributions. The selected vulnerable households are notified by SMS when their assistance is available. The cash collector withdraws cash using an iris-scan-enabled ATM machine or receives a transfer to their mobile wallet account.

## GOVERNANCE



The Common Cash Facility<sup>4</sup> is governed by a steering committee made up of all members.

The steering committee votes on standardized procedures, defines needs and identifies new innovative options, such as mobile money.

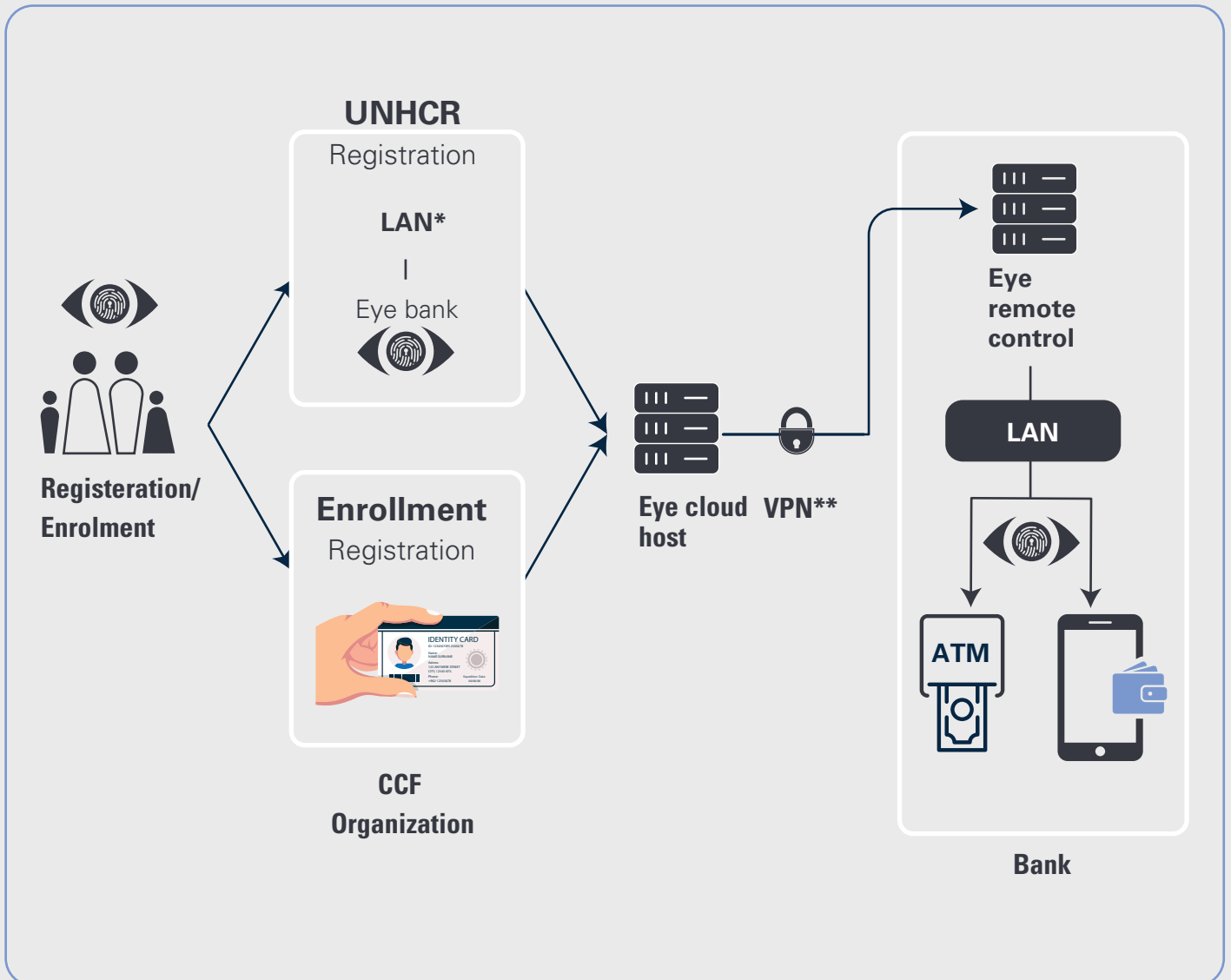
## IRIS AUTHENTICATION SERVICES

Unique to Jordan context, cardless/pinless systems exist in Jordan's ATM networks. Refugee beneficiaries authenticate their identities by scanning their irises at ATMs or designated touch-points. Through a secure and encrypted network connection (EyeCloud<sup>®</sup>), the verification is instantly completed against UNHCR's biometric data to

allow the disbursement of the cash. This eliminates fraud at the point of withdrawal, while ensuring that more refugees benefit from essential services in a fast and dignified manner.

*4. CCF membership as of June 2019: UN ganizations: ILO, IOM, UNOPS, UNHCR, UNICEF. NGOs: Action contre la Faim, Care International, Collateral Repair Project, Danish Refugee Council, Finn Church Aid, GIZ, Intersos, Medair, Mercy Corps, Nippon International Cooperation for Community Development, Première Urgence -Internationale , Save the Children, Terre des Hommes, Vento di Terra, World Relief Deutschland, World Vision. Municipalities in Jordan: Karak, Mafraq, Al-Wasattya, Ramtha, Madaba, Dair Alla, Al-Taybeh.*

## PROCESS FOR IRIS AUTHENTICATED CASH ASSISTANCE DELIVERY



\* LAN: Local Area Network

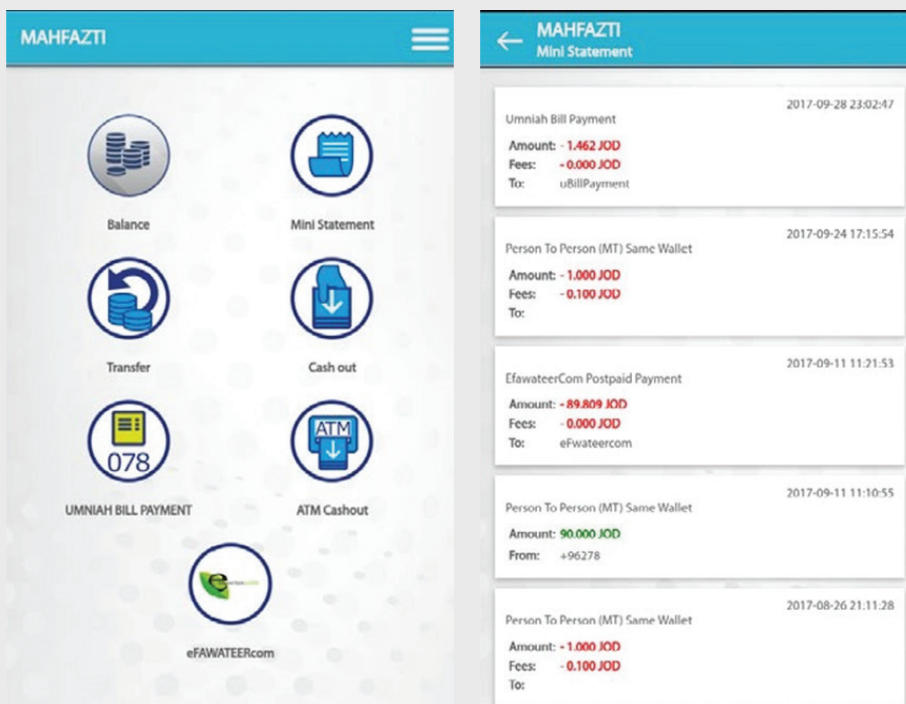
\*\* VPN: Virtual Private Network

## BENEFICIARIES SIDE



The financial service providers give live access to reconciliation and bank statements for independent financial integrity and accountability.

This occurs through a custom-built web interface which details each household's account status.



Cash assistance is also provided through mobile wallets. The purpose of utilizing mobile wallets is to allow for some measure of financial services/financial inclusion refugees while providing for their basic needs.

FOR MORE INFORMATIONS: