

## Common Cah Facility Steering Committee Amman, Jordan

Meeting Location	EMOPS Room UNHCR Khalda	Meeting Date	6.11.2017
Facilitator	Elizabeth Barnhart (UNHCR)	Meeting Time	1:00– 2:00 pm
Minutes Prepared by	Ruba Saleh (UNHCR)		
Purpose of Meeting	Monthly meeting		

### 1.) Summary of action points

No.	Action Point	Focal Point / Organization
1.	An Expression of interest email for the CCF co-chair nominations to be shared with the CCF members	Ruba Saleh (UNHCR)

### 2.) Session Summaries

Item	Discussion
Voting for new Co-Chair and thanks to outgoing Co-Chair Joe Berg (WRG)	<ul style="list-style-type: none"> <li>- With appreciation to Joe Berg (WRG) for his great support over the course of the last year and for his commitment in fulfilling the co-chair role, the time came for the election of the new CCF co-chair.</li> <li>- An election of the CCF co-chair will take place in the coming two weeks. The CCF ToR, that includes the co-chair responsibilities, will be shared with partners for their information.</li> <li>- Interested partners are encouraged to share short profiles of respective cash based intervention specialist who would like to co-chair the CCF steering committee. Expression of interest to be shared with Ruba Saleh (Salehru@unhcr.org) by 16<sup>th</sup> of Nov 2017.</li> </ul>

<p>Updates on discussions with Cairo-Amman bank regarding mobile wallet options and Update on first pilots for JoMoPay options</p>	<ul style="list-style-type: none"> <li>- As discussed in the previous CCF meeting, two options are available regarding Mobile wallet:                             <ul style="list-style-type: none"> <li>a) The first option (the passive option) will allow the beneficiary to transfer the money from the bank to a mobile wallet they have chosen and created themselves. The transfer will not incur cost (transfer from ATM or acceptance into wallet). However, once the money is received into the digital wallet, the beneficiary will pay for the transaction fees when they withdraw money from their wallet (based on the cost they agreed too when they signed the contract to create the wallet). Central bank of Jordan (CBJ) will provide feedback regarding the legality for the bank to transfer directly to a mobile wallet.</li> <li>b) The second option is to pilot the use of JoMoPay options with selected populations. UNICEF is creating a tender for a JoMoPay pilot for 200 Syrian adult beneficiaries who work in double shift schools. UNICEF will tender for one PSP who will be able to do cash transfers to other PSP wallet. The tender process will provide UNICEF with an overview regarding the coverage of the PSPs in Jordan and the offers they can provide in regards of the cost of the cash transaction. The tender will be published by mid-November. Pilot project to start in January 2018. UNHCR will pilot the use of JoMoPay with DAFI scholarships students. UNHCR will identify the strongest one or two PSPs in order to do the cash transfer to other PSPs. UNHCR will start the pilot project in the Feb 2018 at the beginning of the spring semester.</li> </ul> </li> <li>- One of the challenges for the use of the JoMoPay is that the market place is not yet ready to fully accept mobile wallet payments and the agent's network coverage needs to be expanded.</li> <li>- An extensive awareness raising campaign will be required to support introducing the use of JoMoPay to the beneficiaries. GIZ is working on the awareness-raising component and a TOT training will be conducted during 12-14 Nov for organization who are interested to use JoMoPay.</li> <li>- UNHCR will have a digital wallet fair for UNHCR staff to test the feedback on UNHCR staff on the use of JoMoPay.</li> </ul>
<p>Status on contract for financial services</p>	<ul style="list-style-type: none"> <li>- As determined by previous consensus of the Steering Committee, the CCF /CAB contract will be extended until the end of 2018. The extension contract will include the agreed on requirements by the CCF members. Negotiations are taking place with CAB in order to ensure having a flat rate for 2018. A letter was sent to CAB with a proposed flat rate of 0.95 plus iris fees. CAB will come back with a counter offer.</li> </ul>
<p>Update on web portal testing</p>	<ul style="list-style-type: none"> <li>- On ninth of Oct, UNHCR tested the use of the portal on UNHCR unplanned cash (cash for health and UCA). The test included the uploading of accounts, zeroing accounts and checking accounts. UNCHR was able to identify a number of glitches in the program needing to be fixed. UNHCR will use the portal first to test the use of it for the regular cash before the other CCF partners. Further updated on the portal to be share in the next CCF meeting</li> </ul>

Update on Helpline Meeting	<ul style="list-style-type: none"> <li>- Helpline Focal points had their second quarterly meeting on the 2nd of Nov at UNHCR. The focal point discussed the frequently asked questions (FAQ) and inquiries received from refugees regarding UNCHR cash assistance cancellation and the appropriate appeal channels in addition to the coming winterization assistances.</li> </ul>
AOB	<ul style="list-style-type: none"> <li>- The Next CCF steering committee meeting to take place on Monday 4<sup>th</sup> of DEC from 1.00 pm to 2.00 pm in the UNHCR EMOPS conference room.</li> </ul>

## List of Participants

Organisation	Email	Name
MEDAIR	<a href="mailto:cashpm-jor@medair.org">cashpm-jor@medair.org</a>	Tamsin Blake
MEDAIR	<a href="mailto:cashpo-jor@medair.org">cashpo-jor@medair.org</a>	Dalia Barhoum
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UNHCR	<a href="mailto:BARNHART@unhcr.org">BARNHART@unhcr.org</a>	Elizabeth Barnhart
UNHCR	<a href="mailto:shtaiwi@unhcr.org">shtaiwi@unhcr.org</a>	Ghadeer Shtaiwi
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