



Common Cash Facility

Partnering for better assistance to Jordan's refugees



What is CCF?

- Stands for “Common Cash Facility”, a facility for Cash Assistance Delivery by means of an EyeCloud platform
- Was designed jointly by Cairo Amman Bank (CAB) and UNHCR, and is managed and maintained by Cairo Amman Bank according to an agreement
- Humanitarian actors are able to join this platform through an agreement with UNHCR/CCF Platform, and a direct agreement with CAB (including opening of bank account with CAB)
- The CCF platform is supervised by a steering committee made up of partnering organizations

Monthly Approach for Cash Assistance Distribution

Schedule	Description
Working Day 1 - 4	- CCF Agencies develop cash beneficiary lists (Agency Beneficiary List)
Working Day 4 (COB)	- CCF Partners send Agency Beneficiary Lists to UNHCR List Coordinator
Working Day 5 (COB)	- UNHCR List Coordinator returns lists to agencies with relevant information.
Working Day 4 (COB)	- CCF Partners send <u>New Beneficiary</u> List to Bank to create virtual accounts
Working Day 6 (COB)	- Bank returns New Beneficiary List to Agency with virtual accounts assigned
Working Day 7 (11am)	- Agencies upload Agency Master Beneficiary (Recharge) List to Bank
Working Day 8 (noon)	- UNHCR downloads CCF Combined Beneficiary List and uploads to the EyeCloud server within 24 hours.

CCF Advantages for Cash assistance programs

Immediately Scalable

- Increase or change beneficiaries without additional enrolment at Bank.
- >80 iris-enabled ATMs throughout the Kingdom (covering all governorates)

Data protection

- UNHCR 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. Sufficient for remote locations (Azraq or Ruwashed)
- Since beginning of operation, no false positives for UNHCR and for CAB.

Efficiency and effectiveness

- Reduces fraud.
- More cost effective than cards.
- Eliminates duplication of beneficiaries.
- Allows easy adding of one-time assistance (one-offs).
- Immediate HelpLine (call-center) response for beneficiaries and for technical issues.
- Detailed audit trail - transactions (and failed attempts) are logged.
- Allows partner organizations identity and visibility in provision of cash assistance even if funds are pooled through the 'wallet'

