# EYECLOUD©

## Enhancing the Delivery of Refugee Assistance

## WHAT IS THE EYECLOUD©

The EyeCloud© is a **secure and encrypted network connection** that can be used to authenticate refugees against biometric data stored in the UNHCR database.

UNHCR uses biometrics (iris scanning) during the registration of refugees in Jordan. Iris scanning measures the unique patterns in a person's irises, which are used to verify and authenticate identity.

Third parties like partner humanitarian agencies, participating banks and supermarkets can **instantly authenticate refugees** through the EyeCloud© without sharing any personal or biometric data.

It ensures that more refugees benefit from **essential services and goods** in a fast and dignified manner.

The EyeCloud© guarantees the security of refugees' data and reduces fraud. Ninety per cent[1] of the refugees currently in Jordan have been registered by UNHCR using iris scanning.

By using the EyeCloud©, the result of an innovative **public-private partnership** with the biometrics company IrisGuard and a local bank, UNHCR is the first agency ever to provide biometrically authenticated cash assistance to refugees.

The platform was inaugurated in January 2016 by UNHCR. The system processes over **83 billion identity comparisons** daily with an average 0.35 second response time.

## BENEFITS

*for Refugees:*

- Refugees access financial and in-kind assistance with speed and dignity.
- The initial registration with UNHCR allows instant enrolment to digital banking and access to other services and goods.
- This card- and PIN-less tool means that refugees do not have to prove their identities every time they receive assistance.
- It provides potential for financial inclusion.

*for Humanitarian Partners:*

- Iris recognition guarantees that the allocated cash assistance reaches intended recipients not just once but every time money is withdrawn from the account.
- It eliminates withdrawal fraud and diversion of cash or in-kind assistance as it prevents people from using someone else's card or personal information to access assistance intended for the most vulnerable.

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1   The remaining ten percent is either too young (under 3 years of age), too old (over 70 years), has congenital eye diseases or has experienced eye injuries.

- The instant authentication process saves time and resources that would have been used to verify the identity of refugees.
- Assistance is traceable, improving transparency and internal and external accountability and reporting.
- It is cost-effective as it reduces overhead costs.
- It provides free access for humanitarian partners without entry or exit fees.
- It offers instant incorporation of beneficiaries and the potential to assist larger numbers in case of one-off payments, e.g. for increased household expenditure during winter (clothes, heaters, fuel).
- It yields detailed monthly reporting of refugee households reached.
- It provides EyeCloud© access even in areas with limited connectivity.
- It is linked to UNHCR's Refugee Assistance Information System (RAIS)[2] to avoid duplication of assistance.
- By being linked to the Vulnerability Assistance Framework[3] database, it allows prioritizing assistance to the most vulnerable refugee households.

### *For Donors:*

- Funds entrusted to aid agencies are used in the most effective manner possible, reaching those who need assistance the most.
- Biometric identification reduces fraud and improves effectiveness and transparency.
- It improves coordination among humanitarian partners, avoiding beneficiary duplication.
- It provides a single solution open to all humanitarian partners while still allowing for full control and visibility by each agency through a partner-enabled platform.
- It provides value for money: funds can be used to reach more vulnerable refugees as overheads are reduced.
- Aid agencies receive detailed reporting of the assistance disbursed, which improves reporting and complies with audit requirements.

### *Cross Border Reach*

- In the Middle East and North Africa region, the EyeCloud© ensures that there is **no duplication of refugees' registration**, for example when they move to a new country or return to the country of origin.
- Every time a refugee is registered, the biometric data is checked against data collected in Egypt, Iraq, Jordan, Lebanon and Syria to ensure the person isn't registered in two countries at the same time.
- The secure database is also used to authenticate refugees when they are selected for **resettlement**.

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**USE OF THE EYECLOUD© IN JORDAN:**

**Out of camp refugees (78.5% of the Syrian refugee population):**

The EyeCloud© allows humanitarian organizations to use the biometric system to provide cash assistance through a partner-owned platform, the Common Cash Facility (CCF).

- Digital banking to provide monthly cash assistance and emergency cash to refugees through more than 90 Cairo Amman Bank ATMs.
- The joint CCF platform allows for stronger negotiations for banking service fees.
- Within the first six months of its launch, the nine humanitarian partners that joined the facility provided cash assistance to 40,000 refugee households (amounting to about 90% of the cash assistance provided to refugees in Jordan).

**Refugees living in camps (21.5% of the Syrian refugee population):**

- In camp supermarkets run by the World Food Programme refugees purchase food using their iris scan, verified on UNHCR database, as a means of payment.
- The EyeCloud© is used at UNHCR distribution sites (managed by the Norwegian Refugee Council) to provide cash and in-kind assistance.

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2  For more information on RAIS, please see http://innovation.unhcr.org/labs_post/rais-refugee-assistance-information-system/

3  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.
   For more information: http://innovation.unhcr.org/understanding-vulnerability-can-maximize-aid-effectiveness