Inter-Agency Coordination Türkiye

Cash-Based Interventions Technical Working Group

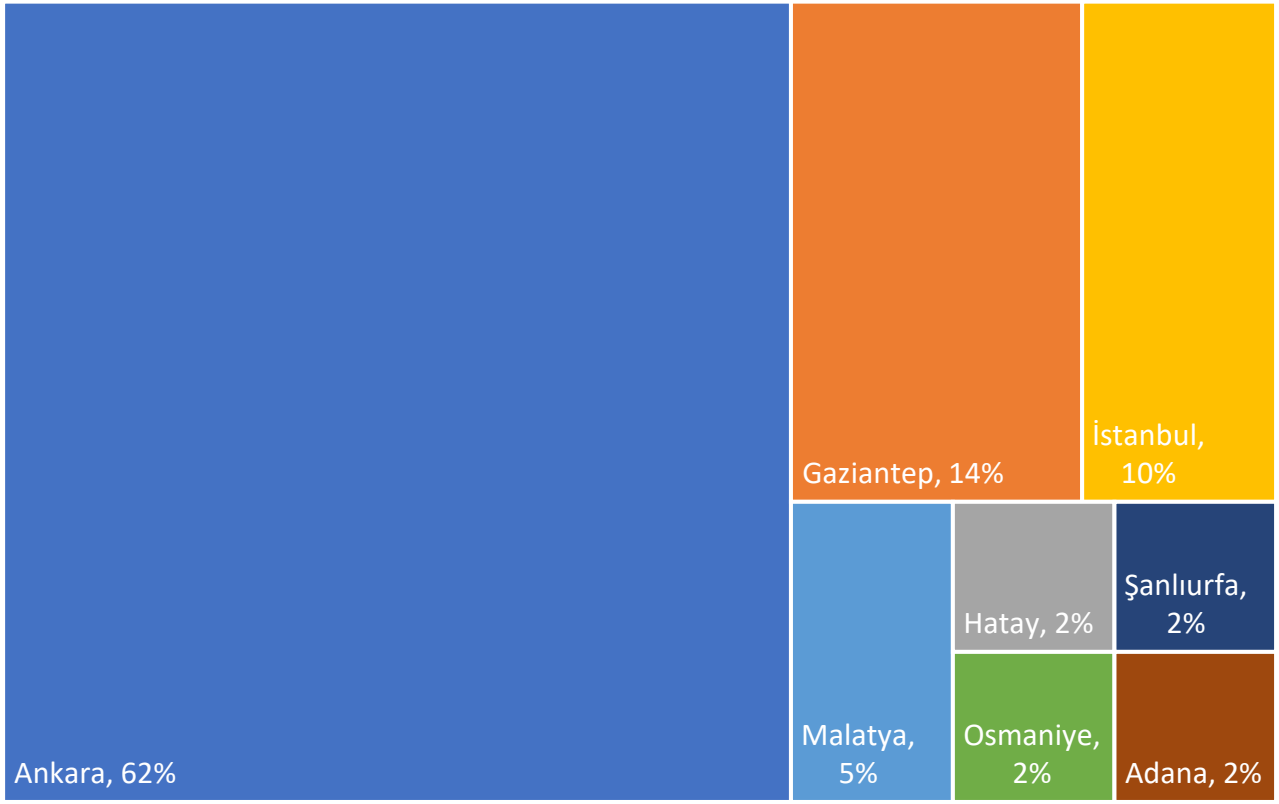
Online

June 24, 2025

Agenda

Agenda Items	Time	Responsible	Details
1. Welcome & Introductions	14.00 – 14.05	All partners	Welcome & Introductions
2. Review: Action Points & Announcements	14.05 – 14.20	UNHCR/TRC	**Review of Action Points** **Introduction of CVA TAG** **Introduction of Cash Documents** **Brussels EHF Update**
3. Operational Issues	14.20 – 14.35	All partners	**Discussions and Updates** • Program Updates by Partners
	14.35 – 15.45	STL/SENED/ ASAM/ ORANGE/TRC/ SEVKAR	**Experiences with FSPs in Türkiye** • Support to Life & SENED: Halkbank • SGDD-ASAM: Migros • Orange: A101 • SEVKAR: NAGIS • TRC: KızılayKart/Halkbank • Q&A and discussions
4. AoB	15.45 – 16.00	All partners	**Any other Business** • Suggestion for coming meeting • Other issues

Welcome & Introductions



CALP
CARE
DG ECHO
DRC
GIZ
Human Appeal
IFRC
Olive Branch
Save the Children
SEVKAR
SGDD-ASAM
SHAFAK
Support to Life
TRC
UFUK Horizon
UN Women
UNHCR
WFP

Review Action Points

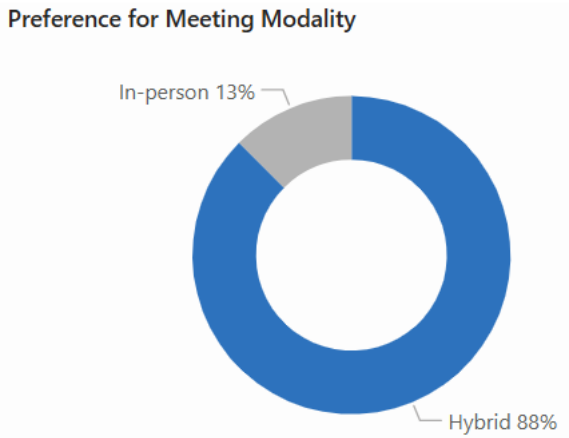
Action Points	Progress
Members to provide feedback for CBI TWG 2025 Workplan & ToR	Done
Members to complete Coordination Survey	Done

Announcements

- Introduction of CVA TAG
- Cash Coordination Guidance Documents
  - CBI TWG Workplan
  - CVA Deduplication Platform
  - ToR...
  - MPCA Guidance…
  - FSP guidance note…
- Brussels European Humanitarian Forum Update
- Sectoral Coordination Survey Results

Sectoral Coordination Survey Results

- 8 respondents
- 88% attends meetings regularly
- <u>Effectiveness of CBI TWG (per ToR)</u>
  - Very effective – 75%
  - Effective – 25%
- <u>Alignment between WG Strategy and Partner Priorities</u>
  - Excellent – 50%
  - Good – 38%
  - Neutral – 13%



Sectoral Coordination Survey – Coordination Duties

- Overall, positive feedback was received.
- 7 out of 11 functions rated very satisfactory by 70% or more of respondents.
  - Key strengths: Information sharing (88%), communication and coordination (75%), capacity development (75%)
- Moving forward
  - Enhance visibility and coordination in advocacy efforts.
  - Reinforce use and understanding of harmonization tools
  - Promote protection integration with targeted messaging or trainings
- Missing Stakeholders: Participation from key government bodies and donors,particularly MoFSS DG SA and the EU Delegation, would significantly strengthen coordination efforts.
- Suggested Topics for 2025
  - deepening collaboration through discussions on FSP experiences
  - regional return approaches
  - impacts of funding cuts
  - voluntary return dynamics

Discussions & Updates

- Program updates

Experiences with FSPs in Türkiye – STL&SENED

Experiences with FSPs in Türkiye

- Support to Life & SENED: Halkbank
- SGDD-ASAM: Migros
- Orange: A101
- SEVKAR: NAGIS
- TRC: KızılayKart/Halkbank
- Q&A and discussions

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Sened

Halk Bank

Support To Life and SENED Experiences

Project Objective & Context

Context:

- Response to 2023 earthquakes in Adıyaman, Kahramanmaraş, Hatay, Gaziantep

MPCA Purpose:

- Improve living conditions and enhance wellbeing for vulnerable groups (SuTPs, host community)
- Provide flexible cash support to meet urgent/basic needs (food, shelter, winterization)
- Enhance dignity and self-reliance of vulnerable households
- Assisting and supporting the children who are out-of-school (OoSC) or at risk of dropout to return/stay on education

Project Objective & Context

Transfer Value and Duration:

STL

- Varying transfer values from TRY 8,360 to 26,260
- 3-months cash assistance in Hatay and Kahramanmaraş, one-off cash assistance with winterization top-up in Adıyaman

SENED

- The transfer value is 25,080 per household (one-time)
- 140Eur per child out of school

Why & How Halkbank Was Selected

Selection Criteria:

- Strong branch and ATM network in remote and rural areas of affected provinces
- Experience in humanitarian cash operations
- Cost efficiency (free of charge) and compliance with Turkish banking and data protection laws
- Familiarity with large-scale, rapid deployment post-disaster

Why & How Halkbank Was Selected

Onboarding:

- Swift MoU signed with HalkBank branch in Istanbul (coordinating with HalkBank HQ)
- Orientation with FSP on process and documentation was conducted
  - Sharing documentation with the FSP, Payment Lists and necessary information etc.
- HalkBank reporting platform access granted to Finance Teams

Implementation Experience & Service Quality

Transfer Modality

- Cash transfers to name and ID numbers
- Under approx. TRY 10 thousand withdrawal directly from ATMs is possible
  - FSP sends SMS codes
  - During the ATM withdrawal SMS code + ID Number are compulsory
- **Coverage & Timeliness:**
  - 99% timely disbursement per agreed schedule
  - Accessible network even in semi-urban districts

Implementation Experience & Service Quality

Communication & Support:

- STL: Dedicated focal point at HalkBank's Istanbul branch lead the communication with HalkBank HQ
- Sened: Direct communication with Halkbank Gaziantep branch and focal point from Halkbank HQ
- **Beneficiary feedback:**
  - easy ATM use & language support
  - withdrawals at branches were possible mostly with no major issues
  - branches mostly close to living areas
  - some branch staff were not helpful to refugee population

Challenges, Mitigation & Recommendations

Challenges:

- The branch (MoU) being intermediary for communication with HQ – was effective, however affected fast action taking at times
- Communication from Halkbank HQ to branches had difficulties
- If not well-planned branches may experience overcrowding
- Some beneficiaries may not receive SMS codes for smaller assistance, or delete them

Mitigation:

- Planning ahead of time, continuous follow-ups with the FSP
- Field teams to inform & contact branches regarding the amount, duration and the scale
- Dividing the payment list into two or three trenches to avoid overcrowding
- Information dissemination regarding the use of SMS code if used.

Challenges, Mitigation & Recommendations

Recommendations:

- HalkBank is recommended for their wide network, crisis responsiveness, and secure data handling
- Invest time in strong FSP relationship management and local branch coordination to ensure smooth scale-up in crises
- MoU with HalkBank HQ rather than its branch could increase the effectiveness
- If SMS codes used for cash transfers planned information dissemination to avoid handicaps

THANK YOU

Sened

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Experiences with FSPs in Türkiye – SGDD-ASAM

- Migros

SGDD-ASAM

Finansal Hizmet Sağlayıcılar

İyi Uygulama Örnekleri ve Riskler

Serhat Bağlar | Duygu Yılmaz

Program Amacı ve Genel Bilgiler

E-Voucher Dağıtım Süreci

- **Hedef Grup:** Depremden etkilenen, UNFPA destekli hizmetlerden faydalanan kadınlar ve kız çocukları
- **Amaç:** Menstrual hijyen ihtiyaçlarını karşılamak
- **Proje İlleri:** Hatay ve Adıyaman
- **Bakiye:** 700 TL
- **Kart Adeti :** 634

- **Kısıtlama Bulunan Ürünler**
  - Ped,
  - Tampon,
  - Sabun,
  - Çamaşır Deterjanı,
  - İç çamaşırı

FSP Seçim Kriterleri ve Alternatifler

Değerlendirme Ölçütleri

- Ürün kısıtlaması yapabilmesi
- Ulaşılabilirlik & şube lokasyonları
- Ürün çeşitliliği ve tedarik güvencesi
- Hijyen ve saklama koşulları
- Fiyat şeffaflığı
- PSEA riskleri
- Denetim kapasitesi
- Fiyat Karşılaştırması

Neden Migros?

- Kurumsal altyapı & merkezi denetim
- Yüksek ürün çeşitliliği
- Şubelere erişim kolaylığı
- Fiyat şeffaflığı

SGDD-ASAM

Uygulama Süreci

- Dağıtım Planı (Saha & Ofis - Randevu Sistemi)
- Son Kullanma Tarihi
- Harcama Raporu & Takibi
- Post Distribution Monitoring (PDM) Çalışması

Zorluklar

- Sınırlı veri paylaşımı
- Bakiye transferi yapılamaması

- İyi uygulama örnekleri

Bu kartı yalnızca Migros Marketlerde kullanabilirsiniz.

يمكنكم استخدام هذا الكرت في ماركت المغروس فقط

Kartın bakiyesi 700 TL'dir.

قيمة هذا الكرت تعادل ٧٠٠ليرة تركية.

Kart ile yalnızca aşağıdaki listede yer alan malzemeleri alabilirsiniz.

وبهذا الكرت يمكنكم شراء المواد المرفقة في الجدول التالي:

Kartın son kullanma tarihi 06.12.2024 tür. Bu tarihten sonra kartta bakiye kalmış olsa bile kullanılamaz.

تاريخ انتهاء صلاحية الكرت عي ٢٠٢٤/١٢/٦ وبعد هذا التاريخ حتى لو تبقى مبلغ مادي في الكرت لا يمكن استخدامه.

MHY Kart Desteğine Dahil Ürünler	المواد التي يمكن شرائها بواسطة الكرت
Normal hijyenik ped	فواط نسائية عادية
Uzun hijyenik ped	فواط نسائية طويلة
Gece hijyenik ped	فواط نسائية ليلية
Tampon	سدادة قطنية لدورة الشهرية
Günlük Ped	فواط يومية
Toz /sıvı deterjan	مسحوق غسيل سائل/ بودرة
Kalıp/Sıvı Sabun	صابون سائل / قالب
Alt iç çamaşırı (S,M,L Beden)	ملابس داخلية سفلية قياسات (صغير ،وسط، كبير)

SGDD-ASAM

Geri Bildirimler

‘’ Adet dönemlerimde neyi nasıl kullanacağımı bilmiyordum. Bu eğitim ve kart yardımı sayesinde daha az strese girdim. ‘’

‘’ Aileme sormaya çekiniyordum. Sizin sayenizde öğrendim. Teşekkür ederim. ‘’

‘’ Konuşmaya çekindiğim bir konuydu. Temiz ürünler kullanabilmek ve bilgi almak beni çok mutlu etti. ‘’

‘’ Başka kadınlarla bir araya gelip bu konuları konuşmak bana çok iyi geldi.‘’

‘’ Bu ay nasıl ped alacağım endişesi yaşamadım. Bu beni psikolojik olarak çok rahatlattı. İyi ürünler kullandım.‘’

SGDD-ASAM

Teşekkürler

Experiences with FSPs in Türkiye – ORANGE

- A101
- a101-fsp-review | Orange Organization

Experiences with FSPs in Türkiye – SEVKAR

- NAGIS

FSP Selection and Onboarding

- Earthquake response launched in Kırıkhan (Hatay) in 2023
- Voucher assistance provided to 200 households (3,000 TRY each)
- Objective: Ensure local access to food & hygiene items, support recovery

Why NAGIS?
- Experienced FSP with humanitarian background
- Waived service fees due to emergency context
- Custom-designed cards with SEVKAR branding & hotline
- Supported onboarding of local vendors

Cost, Efficiency, and Service Quality

- Contract signed in August 2023
- All distributions completed within three months
- Transfer modality: Prepaid voucher cards usable in local markets

Operational Strengths:

- No personal data shared; only phone numbers (with consent)
- Real-time dashboard for transaction and balance tracking
- Reallocation of unspent balances
- Purchase restrictions & quantity caps enforced

Communication, Feedback, and Inclusion

Positive Outcomes:
- Accessible and responsive NAGIS focal points
- Smooth troubleshooting via card ID
- 5 local vendors onboarded, improving access
- System-locked prices ensured vendor compliance

Challenges:
- Limited vendor tech capacity (e.g., barcode systems)
- Chain stores = affordable but inflexible
- Onboarding and training required significant effort

Inclusion Strength:
- Local markets improved access in disrupted areas

Compliance, Risk Mitigation, and Lessons Learned

Key Learnings:
- Real-time monitoring improved accountability
- Clear roles between FSP and vendors minimized confusion
- Digital capacity vs. local access must be balanced

Risk Mitigation:
- Quantity caps and alert systems reduced misuse
- Minimal data sharing limited exposure
- Vendor visits ensured hygiene and stock levels

Would We Recommend NAGIS?
- Yes – especially in emergency and fragile settings
- Technically strong, responsive, ethical team

Experiences with FSPs in Türkiye – TRC

- KızılayKart / Halkbank

TÜRK KIZILAY

KIZILAYKART

KIZILAYKART Platform’s Experience with Financial Service Providers

June 24, 2025

platform.kizilaykart.org

Ongoing Programmes / Projects

Basic Needs

In-Camp Food Assistance Programme

31.559

People Reached

Basic Needs

Social Safety Net (SSN) Project

995.742

People Reached

Education

Conditional Cash Transfer for Education (CCTE) Project

360.293

Children

Livelihoods

Vocational Course Incentive (VCI) Project

11.577

People Reached

(Receiving payment at least once)

Basic Needs

Complementary Social Safety Net (C-ESSN) Project

334.719

People Reached

Total Payment Amount for May

Approximately 950 Million TRY

Total Number of Beneficiaries for May

About 1.7 Million People

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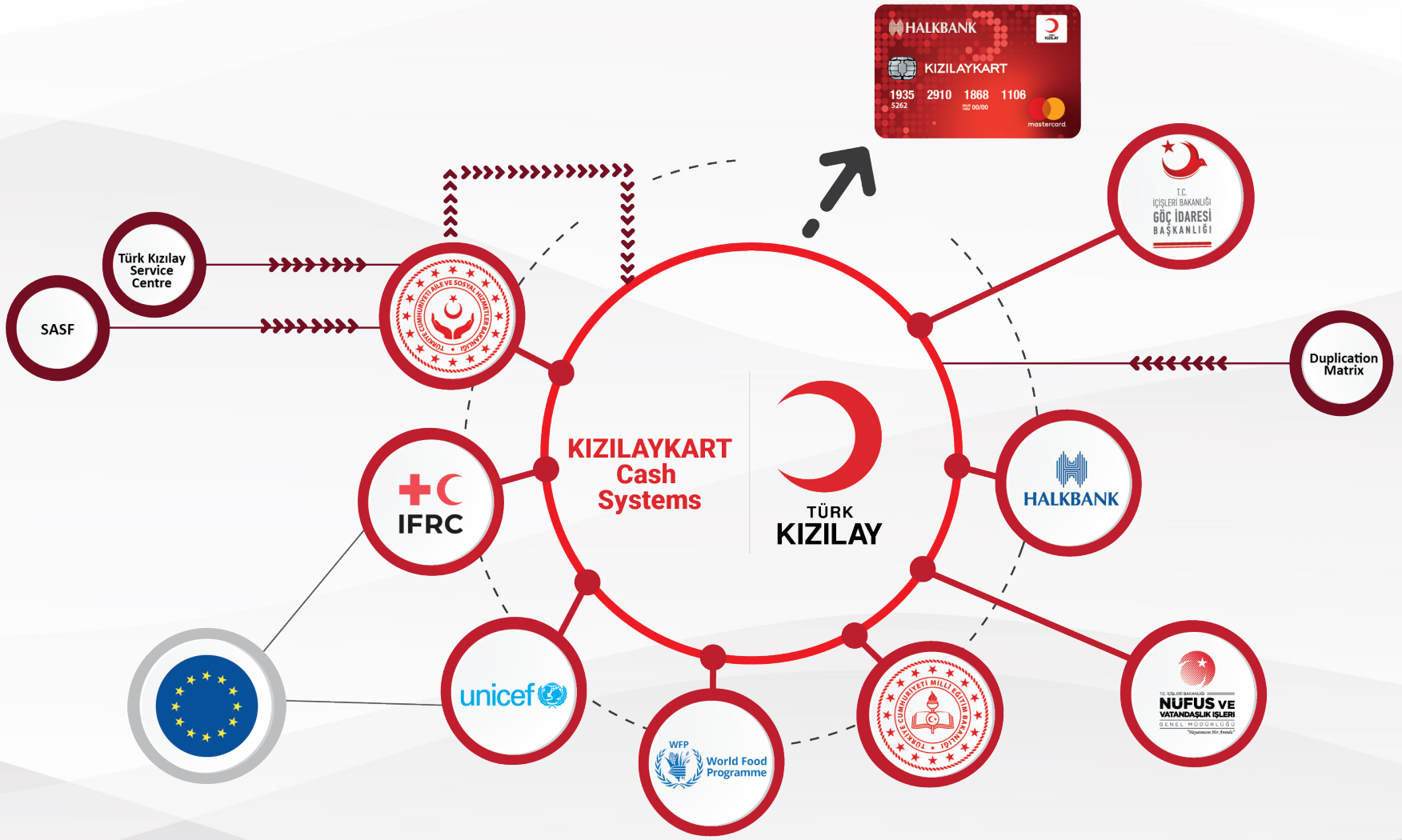
هذا المشروع تم تمويله من قبل الاتحاد الأوروبي

System Integration



- NGOs
- Partner

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TÜRK KIZILAY

FSP Selection Criteria

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TÜRK KIZILAY

Rapid Integration into Operational Processes

Physical and Technological Infrastructure

Financial Capacity and Reliability

HALKBANK

Fee and Cost Structure

Geographical Coverage

Legal Compliance

Key Features of Halkbank

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TÜRK KIZILAY

Cost and Efficiency

- No fees for card issuance or transactions (6 days blockage)
- Timely and smooth payment and card distribution processes

Service Quality and Beneficiary Feedback

- A bank-specific reporting platform
- Access for Türk Kızılay and program / project partners to the Platform
- Extensive geographical coverage
- Capacity to respond to rapidly emerging beneficiary/programmatic needs

Communication and Implementation Experience

- Timely access to focal points
- Capability to perform data masking
- Efficient card distribution and language support

Compliance and Risk Mitigation

- Ability to assign user-based authorizations
- Easy access to financial information at both beneficiary level and in aggregate
- Strict adherence to regulatory frameworks

Lessons Learned & Recommendations

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TÜRK KIZILAY

Data Security / Compliance with Related Regulations

Wide Branch / ATM Network

Beneficiary-Oriented Design / Minimum Cost

Strong Systematic Capability

Strong Communication both FSP and Beneficiaries

Thank You...

scan me

Official
Digital Media Channels

https://linktr.ee/kizilaykart

Experiences with FSPs in Türkiye

- Q&A
- Discussions

AoB

- Suggestions for coming meeting
- Other issues

- **THANK YOU !**