Moderator:

Alesh Brown
Consultant Digital ID, Payments & Blockchain,
Founder of www.bedatready.io & www.humanitychain.io

Speakers:

Max Nichols
Consultant, Digital Financial Services, Mercy Corps

William Martin
Technical Advisor, Cash and Markets, Humanitarian Response, Catholic Relief Services

Marina Aksakalova
Assistant Deputy Representative, UNHCR Lebanon

Maxime Bazin
Country Office Cash Transfer Specialist, UNICEF Lebanon

Charbel Habib
Head of the Cash Based Transfer Unit (CBT Unit), WFP Lebanon
MOBILE WALLETS IN JORDAN

December 2018

Max Nichols
Consultant, Digital Financial Services
Why Mobile Wallets?

- Approx. 60% of Jordan is unbanked
- Massive population eligible for humanitarian cash transfers (Syrian refugee crisis)
- National Financial Inclusion Strategy 2018-2020
  - Assumption: Access to transaction accounts ("financial inclusion") leads to financial resilience/poverty alleviation
MOBILE WALLETS IN JORDAN

Mercy Corps projects

Mobile Wallet Cash Assistance pilot
- 120 female Syrian refugees in northern Jordan.
- Monthly, unconditional cash transfers
- Purpose: Determine if mobile wallet works as cash transfer modality for target population

Mobile Wallet UX research
- Interviews with approx. 50 entrepreneurs
- 5 different governorates
- Purpose: Understand current financial behavior and DFS usage (if any)
What’s Working

» 5 different mobile providers in Jordan
» Humanitarian organizations running pilots to test UX and feasibility for beneficiary populations
» Potential protections benefits for beneficiaries/users

» Certain segments of society seem very interested in adopting mobile wallets holistically
  • Students, entrepreneurs, traders
» Allows humanitarian orgs to link cash assistance with financial inclusion (transaction account)
  • Graduation model, longer-term interventions
What Isn’t

Where the mobile wallet ecosystem is struggling

• Registration process and application usage too difficult for wide-spread uptake

• No clear articulation of use cases that solve problems people have now

• Lack of widespread usage limits effectiveness of ecosystem

• Older people prefer familiar cash assistance modalities

• Necessary systems not operational
  • Third party dispute resolution
  • Interoperability
User-Centered Approach

• End users as the primary stakeholder
• Understand existing (pre-wallet) financial behaviors
• Find pain points mobile wallets could solve
  • Inter-, intra-city logistics
  • Informal credit/savings co-operatives
  • Bill Pay
Thank You!
MAX NICHOLS
Consultant, Digital Financial Services
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How digitalization of cash transfer programs accelerated efforts toward data protection and beneficiary privacy

ICT4D WEBINAR Digital Financial Tools for Humanitarian Response
Presented by william.martin@crs.org
Humanitarian Response Department
18 December 2018
The digitalization of Cash transfers in Humanitarian Operations

$2.7 bn (Global)
$72 million (CRS)

Digitalization: data collection, beneficiary management, cash and asset transfers

Virtually no more limiting factors in term of infrastructural or financial infrastructure for e-delivery
Causes for digital cash transfer program accelerating CRS effort toward data protection and beneficiary privacy

300 project live, 50 million beneficiaries (CRS)
Cash and Assets Transfer platform: 13 countries, $40 million to over 130,000 households (CRS)
Accountability/Do No Harm/HLP
Regulatory environment (AML/CFT; GDPR)
Risks
The efforts toward data protection and beneficiary privacy

• Agency level:
  – HR/Skills
  – Agency-wide effort
  – “Use of responsible data”

• Cash/CAT team
  – Reviewed org and management
  – Security by default
  – Policies, procedures and guidance
  – PIA
Next steps for better data protection and new opportunity with digital cash transfer

- High data protection hygiene standards (HLP)
- Clean and standardized data for better aggregation and analysis
- Consent, access and control digital Identity
- Enhanced security (bank derisking and accountability)
- Data sharing and ethics
- Building multidisciplinary team or system to allows different skills to intervene in digitalization of cash
LOUISE – Lebanon One Unified Inter-Organisational System for e-Cards
Updates
COMMON CARD GOVERNING BODY

- Representatives of Joint Tender Participating Agencies

COMMON CARD STEERING COMMITTEE

- Managers of Joint Tender Participating Agencies, other agencies as Observers

OPERATIONAL WORK STREAMS

**Assessment/targeting**

- One national vulnerability assessment (VASyR)

- Harmonized targeting approaches (where/when relevant)

**Delivery/service provision**

- One communication

- Joint call centre

- One distribution/validation mechanism

**Financial transactions**

- One Integrated Card Management System

- One Financial Service Provider

**M&E, IM**

- One Coordinated M&E Framework

- One Information Management Portal
What is LOUISE?

- “LOUISE (Lebanon One Unified Inter-organizational System for E-Cards): common platform for the delivery of humanitarian cash-based programs”
- Average of active cards: 205,000
- Single platform, many partners
- One card, many wallets.
Key Lessons Learnt:

• Leadership and Governance

• Model balances the opportunities for collaboration against each individual agency’s ability to identify, monitor and manage its own risk and its own programmatic decision-making

• Harmonization business model drove the three agencies to collaboratively find innovative solutions

• Cost benefits
Key Lessons Learnt:

• ‘Secondary’ or ‘cascade’ effects on aspects of collaboration

• The joint work of the 3 agencies (and consortium) know-how, perspective, technical background increased the standards levels of the whole system and make it work

• Opportunity to small-scale actors to access the established mechanisms
Key Lessons Learnt:

• Initial stage required intensive work load and staff time (not to underestimate)

• Dedicated resources for coordination and documentation

• Communication with non-UN actors
Replicability:

- A governing scheme
- An operational scheme
- Set of Legal and Procurement documents
- Set of Technical documents
- Set of portable joint software and tested interoperability
Questions
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Post your Questions in the Chat window ->
THANK YOU!

See you at the next ICT4D Webinar:
Scheduled to be announced

Registration is now open!
11th ICT4D Conference, April 30 to May 3, 2019 – Kampala, Uganda

www.ict4dconference.org