



THE COMMON CASH FACILITY

TERMS OF REFERENCE

BACKGROUND:

In 2016, UNHCR and its Jordan humanitarian assistance partners inaugurated the Common Cash Facility (CCF). The CCF is a platform used by UN agencies and INGO/NGOs to deliver more than 90 per cent of the cash assistance provided to Jordan's most vulnerable refugees who live outside camps. It is based on an innovative public private partnership between UNHCR, the Cairo Amman Bank and the biometrics company IrisGuard.

Refugees withdraw cash from ATMs using iris scanning without the need for a card or PIN. The ATM authenticates the beneficiaries by linking to UNHCR's secure biometric registration data of refugees through an encrypted network connection known as EyeCloud©. CCF partners access UNHCR's database in a secure manner to target their assistance to their population of choice, thus increasing cash coordination through avoiding duplication of assistance, in addition to ensuring maximum accountability and further reducing overhead costs.

At present nine humanitarian partners are using the CCF to target their cash assistance, increasing support to refugees in the shortest possible time at the lowest possible overheads. The partners include: UNICEF, PU-AMI, WRG, GRC, Medair, World Vision, Action Against Hunger, NICCOD and UNCHR

OBJECTIVES:

- 1- To define process-based standards to guide and support CCF partners.
- 2- To mitigate against duplication and identify ways of continuously improving complementarity.
- 3- To provide guidance to CCF partners in regards to bio-metric and financial services provider issues.
- 4- To promote the harmonization of cash amount assistance standards among partners and other agencies

OUTPUTS:

- 1- Advocate the benefits of a single, white-labelled partner platform for cash assistance.
- 2- Develop guidelines, standards and SOPs for the use of CCF, delivery of assistance in addition to monitoring the delivered assistances including seasonal assistance and regular assistances.
- 3- Ensure effective use of existing referral SOPs and develop CCF specific tools and manual.
- 4- Advocate for improvements with CCF financial service providers.
- 5- Promote partnership and usage of RAIS platform.

MODALITIES:

- 1- The CCF is a mechanism for cash disbursement. Membership of the CCF steering committee is open to operational actors aiming to coordinate their humanitarian assistances in Jordan through the use of CCF.
- 2- At least one representative of steering committee full members should attend the CCF meetings.
- 3- The CCF steering committee is co-chaired by two agencies' representatives who are elected every 6 months or annually as required.
- 4- The CCF Steering committee will quarterly, or more frequently as required. Notification will be sent by email to participants a minimum of five calendar days prior.
- 5- Minutes of the meetings will be circulated for approval within one week.
- 6- Technical or thematic tasks may be assigned by the co-chairs to Task Groups, with defined memberships, remits and timeframes.
- 7- Decisions shall be taken with an aim for consensus. If consensus is not possible, a 2/3 vote will be required for approval/endorsement

RESPONSIBILITIES OF THE MEMBERS:

- 1- To participate regularly in the CCF meetings, to the degree possible by the same individual(s) and with an appropriate level of decision-making authority.
- 2- To share responsibilities for CCF activities, including needs identification, developing technical guidelines and planning for the development of the CCF.
- 3- To share ideas, best practices and findings from monitoring and evaluation.
- 4- To commit to work within the agreed upon timetable for cash transfer, and to responds on a timely manner to queries on duplication and adherence to standards.
- 5- To disseminate the guidance, decisions and tools developed in the CCF meetings within their organisations.
- 6- To ensure structured handover in case they are replaced as focal points by their organizations.

RESPONSIBILITIES OF THE CO-CHAIRS

- 1- Facilitate the development of common strategic framework as well as guidelines for the CCF steering committee.
- 2- Promote synergies with other active humanitarian actors who provide cash assistances.
- 3- Ensure appropriate coordination with partners in an inclusive and transparent manner, ensure decisions are taken in a participatory way and follow up on key decisions and action points.
- 4- Act as focal point for inquiries on the CCF steering committee plans and operations and represent the CCF within Inter Sector and Interagency Coordination Meetings as well as in other humanitarian fora/platforms.

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