



DRC Lebanon
Unconditional Cash Assistance via E-Transfer: Implementation Lessons Learned
Winterization Support via CSC Bank ATM Card
February 2014

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Executive Summary

In August 2013, the Lebanese government authorized humanitarian organizations to provide cash assistance to vulnerable Syrian refugees. During the course of the year, the humanitarian community, led by UNHCR and the Cash Working Group, determined CSC Bank to be the most appropriate service provider for large-scale e-transfers of cash to refugee populations.¹ The Danish Refugee Council (DRC) in Lebanon implemented smaller-scale pilots with UNHCR funding in Tripoli, using CSC Bank as the service provider – cash assistance to extremely vulnerable households with protection concerns (maximum 3 months of assistance), and conditional cash assistance (cash for rent). Other agencies such as the International Rescue Committee (IRC) and Save the Children (SCI) also partnered with CSC for unconditional cash assistance in 2013; these initiatives assisted between 500-2,000 households each.

In October 2013, the two main donors for winter assistance, ECHO and UNHCR, advocated agencies to provide unconditional cash assistance in lieu of in-kind winter items (stoves and fuel). UNHCR had not yet finalized its contract with CSC Bank, so DRC assumed the role of card management for all UNHCR implementing partners. Other agencies that did not sign contracts with CSC but wanted to provide winterization cash assistance were also encouraged to approach DRC for the provision of cards. In November 2013, DRC signed an agreement with CSC Bank for the provision and management of 120,000 cards with UNHCR and ECHO winterization funding. The large-scale cash rollout coincided with the ongoing targeting process (VaSYR, led by WFP), as well as the transition from WFP food paper vouchers to electronic vouchers (e-cards) distributed alongside the CSC ATM cards.²

DRC sees cash distribution as a way to empower beneficiaries, and to ensure that beneficiaries see a larger percentage of the donor money “cash-in-hand” – this report looks at how this can best be achieved. The document uses the 2013 Cash and Learning Partnership (CaLP) guidelines on e-transfers in emergencies³ as a point of reference for assessing adherence to best practices and generating lessons learned. The report outlines the rollout process, highlights the challenges, and provides recommendations for future humanitarian cash programming in Lebanon based on the lessons learned. Statistics on card use, as well beneficiary feedback and monitoring data on the cash program, are provided by DRC in separate reports (February 2014).

Main Challenges & Conclusions

- The transition to e-transfers exposed and magnified existing weaknesses in assistance/distribution systems. **The shift from in-kind distribution systems to e-transfers was instantaneous and unrehearsed** – staff, equipment, distribution sites, databases/technology, etc. were not adequately prepared or adapted for this shift.
 - Agencies did not have adequate time to properly inform and prepare beneficiaries for the shift in assistance, also because informing families about the simultaneous targeting process (inclusion/exclusion for future assistance) took precedence over explaining the cash modality. As such, having physical information points (piloted in North Lebanon) where refugees could come to request additional support or report lost cards proved crucial in directly resolving issues.
 - Organizations ran parallel and combined cash and in-kind distributions, which caused confusion for refugees, overburdened field teams, and negated the normally positive cost effects of cash.
- The extremely limited preparation period to work out the practical details of the e-transfer system contributed to the **lack of comprehensive assessments** – on the context, security, potential risks, system feasibility, cost analysis, reporting, etc.

¹ Please see Section 2 of this report for the criteria used to select CSC Bank (p. 6).

² The WFP e-voucher is a card provided by BLF Bank loaded monthly; e-vouchers are redeemed for food at WFP partner shops up to the cash value on the card (USD). For more information on the WFP e-card, please see Annex 5. For more information on the VaSYR targeting process, please see the UNHCR portal (<http://data.unhcr.org/syrianrefugees/country.php?id=122>).

³ Sossouvi, Kokoévi. “E-Transfers in Emergencies: Implementation Support Guidelines.” The Cash and Learning Partnership (CaLP); www.cashlearning.org, December 2013.

- In particular, there was **no comprehensive market assessment** to anticipate the risks and impact of cash on Lebanese markets – a serious omission with potentially significant consequences, especially given the size of the cash program and the existence of parallel economies / “mafias” generated by other assistance modalities (in-kind, vouchers, etc.). The Cash Working Group commissioned a rapid market assessment of stove availability and demand that did not adequately answer market questions, or how cash’s potential impact on markets.
- **Previous cash projects through CSC e-transfers were not scalable** – most were conducted in urban areas (minimal accessibility constraints) with much smaller caseloads, enabling better follow-up. When the target population size grew exponentially, risks, procedures and reporting changed drastically. This necessitated a “learn as you go” approach to set-up a functional system rapidly.
 - At the same time, this was the first large-scale e-transfer of its kind, so certain aspects could not be fully anticipated. For example, the card management/administration required for a caseload of this size was severely underestimated, in terms of staffing and follow-up needed from implementing agencies.
- **CSC Bank as the e-transfer service provider demonstrated its ability to respond to the rapid scale-up**, as well as quickly adapt its corporate structure to meet the demands of a humanitarian cash program. Bank branches in the field, however, were slower in adapting to the increased demand for cash, resulting in “empty ATMs” in areas with high concentrations of refugees.
- Monitoring and evaluation efforts across cash actors (through the Cash Working Group) are moving positively towards **joint monitoring systems** that would allow agencies to collectively compare and analyze findings, as well as potentially merge cash programs in 2014.

General Recommendations for Large-Scale E-Transfers in Lebanon

Specific recommendations are provided at the end of each section in the report.

- It is crucial to **conduct a comprehensive assessments (markets and contexts)** per geographic area to identify the risks and impact of cash assistance – drawing upon the challenges faced during the rollout, and anticipating market shifts related to new cash strategies in 2014. This will also inform cash strategies on medium and longer bases. The Cash Working Group can play a key role assessments and analysis.
- Given the constraints outlined above, agencies must accept a certain element of “learn as you go” – **cash teams and systems need to be flexible enough to adapt to new challenges**.
 - Establish strong cash field structures/focal points, and support the field with a technical central team to liaise with the service provider. Senior staff from program (cash and distributions), database, finance and administration dedicated to cash programs should then train assistants and volunteers, rather than relying mainly on assistants and volunteers from the beginning. This will facilitate quality cash programming in 2014, regardless of the scale or scope of assistance.
 - Humanitarian cash actors in Lebanon need to place **stronger emphasis on feedback mechanisms and systems** (complaints, compliance, monitoring and evaluation) as ways to improve programming in real time.
- It is essential to **invest in data management/sharing and engage qualified technical staff** that will meet distribution, e-transfer, and reporting database needs, while upholding data protection principles.
- **Prioritize strong and frequent collaboration between the bank and all participating agencies**, with an emphasis on written guidelines/SOPs and joint trainings.
 - It is recommended to have regular **joint meetings and training sessions** between humanitarian agencies’ card management focal points and the service provider sales and call center representatives.
- Cash highlights the need for further coordination, moving from donor-driven, project-based e-transfer mechanisms to **harmonize cash assistance through common e-transfer mechanisms**. Advantages include:
 - Improved cost efficiency of cash assistance in terms of resources required and investment in cash infrastructure (fees, staffing, etc.) – coordinated systems for assistance, monitoring and reporting
 - Streamlined procedures for card management, to the benefit of refugees, field teams and donors.

Summary of Unconditional Cash Assistance via CSC ATM Card

Duration: November 2013 – March 2014

Delivery Mechanism Parameters

- Currency converted from USD to Lebanese pounds (LBP) due to government restrictions⁴
- Amounts set in multiples of 20,000 LBP to ensure beneficiaries can withdraw full amount at all ATMs⁵
- Cards are associated to refugee families during the distribution process; cards do not carry names, but instead have an identifying number which contains a prefix for the issuing agency (“DRC,” “WV,” or “A”)⁶ plus a series of sequential numbers (e.g. DRC12345, WV09876)
- Using the card and a 4-digit PIN, cardholders can withdraw cash in LBP at any ATM location in Lebanon (see section 2 for further details). There is no limit on the number of withdrawals used to obtain the cash
- All fees associated with card activity are borne by DRC and/or CSC (see Section 2) – refugees incur no costs
- Any remaining balance at the end of the month will remain on the card and can be used in the future

Although monthly amounts are calculated by “monetizing” in-kind winter assistance, refugees can spend the money unconditionally – stakeholders agreed that beneficiaries would determine their priority needs for winter.

Objective 1: Monthly Cash Assistance to Registered Refugees (UNHCR funded)

Target Population: Registered refugees eligible for assistance under the VaSYR targeting criteria (UNHCR funded)

- Winter target: **64,000 households** (approx. 320,000 people) across 8 implementing partners

Winterization Assistance (*all participating agencies*)

- Nov 2013: **220,000 LBP** (\$150 USD) – calculated as contributions for fuel (\$100)⁷ and a stove (\$50)
 - In-kind blankets (1 per person) were also provided to registered refugees
- Dec 2013 – March 2014: Monthly **160,000 LBP** (\$100 USD) based on the amount calculated for fuel

Non-Food Item (NFI) Assistance (*DRC only – Akkar, Tripoli/T-5, North Bekaa*)

- Monthly Hygiene kit contribution:⁸ **40,000 LBP** (\$27 USD) – 1 per eligible family
- Monthly Baby kit contribution: **20,000 LBP** (\$14 USD) – 1 kit per child < 2 years, for eligible families

Objective 2: One-off Assistance to Newly Arrived Refugees (ECHO funded)

Target Population: Newly arrived refugees receiving one-off assistance within 2 weeks of arrival

- Winter target (Nov 2013 – March 2014): **25,000 households** for DRC country-wide (approx. 5,000 households/month), with an estimated **5,000 households** assisted by 4 other implementing partners via CSC card

Winterization Assistance: **220,000 LBP** (\$150 USD) – calculated as contributions for fuel (\$100) and a stove (\$50), in line with assistance provided to registered refugees

In-Kind NFI Assistance: Blankets (1 per person), mattresses (up to 4 per family), kitchen set (1 per family), hygiene kit (1 per family), food kit (WFP – 1 per family), baby kit (UNICEF – 1 kit per child < 2 years)

⁴ Lebanese banking law prohibits Syrian citizens from having access to finances in USD. Source: CSC Bank, 2013. 1 USD = 1,500 LBP.

⁵ Many ATMs in Lebanon only allow withdrawals in multiples of 20,000 LBP, so the monthly assistance in LBP was set accordingly so beneficiaries would not be left with a balance they could not withdraw.

⁶ “DRC” for cards distributed by DRC, “WV” for World Vision cards (Central/West Bekaa), and “A” for other agencies. The prefixes were determined based on caseload size – card design remains the same.

⁷ Based on surveys in 2011-2, \$100 is considered to contribute 50% of an average family’s monthly fuel needs; prior to cash, agencies provided monthly fuel vouchers worth \$100 per family.

⁸ The hygiene and baby kit contributions were set based on rapid market surveys in Oct 2013 of the prices of items previously provided in-kind by DRC/UNHCR in Akkar, Tripoli, North Bekaa, and the South (Tyre). While prices varied per area, the amounts set covered minimum costs in the most expensive area (North Bekaa). For a list of items per kit and/ price comparison, please contact DRC Lebanon (www.drc.dk). Please note that other UNHCR partners continued to provide NFI assistance through in-kind kits.

1 – Preparedness, Contingency Planning, & Cost Analysis

This section broadly assesses the CSC cash card program’s preparedness measures against CaLP’s key elements for consideration when establishing e-transfer mechanisms. In general, **the set-up of the winterization cash program lacked the preparation necessary** to build robust systems and anticipate concerns with large-scale e-transfers.

CaLP Key Elements for Consideration ⁹	Lebanon Winterization Cash Experience
<p>Risk assessment: To determine whether e-transfers are a viable option in a pre-emergency context, pertaining to: appropriateness of intervention, feasibility from a logistical, time and cost effectiveness perspective, meeting finance requirements (speed and accountability), security measures for staff and beneficiaries</p>	<p>The risk assessment component was generally very weak:</p> <ul style="list-style-type: none"> • No general assessment of average distance and safety concerns to access cash points (ATMs), nor of these points’ liquidity capacity – and therefore no way to anticipate or mitigate potential concerns.¹⁰ • Little consideration of how parallel economies / “mafias” established for previous assistance (in-kind, vouchers) would react to the shift to cash, and how this could affect security, refugees’ assistance, etc. • Agencies were aware of two main areas where the ATM card would not be a viable delivery mechanism, namely Aarsal (North Bekaa) and Wadi Khaled (Akkar) in DRC’s areas of operation. However, the solutions to address these concerns were not possible (mobile ATMs, Western Union transfers, etc.), and delays in resolving the access issue meant DRC had to distribute in-kind assistance instead of cards – without adequate time to prepare supply chains. • <i>See below for cost effectiveness and financial requirements.</i>
<p>Building the ecosystem: Does the e-transfer system meet requirements of a humanitarian intervention? Technology, staff, etc.</p>	<ul style="list-style-type: none"> • Distribution agencies effectively became cash organizations overnight – without the necessary assessments, staff or skills in place to transition properly to cash. • In order to meet financial and accountability requirements, distribution systems had to be linked to new e-transfer requirements. Stakeholders did not consider the challenges of reconciling beneficiary information before loading the cards (versus post-distribution reconciliation).
<p>Preparation and pre-positioning: Are beneficiaries ready for the e-transfer mechanism, and can it be scaled up rapidly?</p>	<ul style="list-style-type: none"> • Beneficiary perspectives: DRC conducted a survey of 163 families receiving cash for rent in Tripoli (Dec 2012), where 82.8% of respondents preferred to receive cash assistance than in-kind non-food items. However, 58.2% of respondents were not familiar with the ATM system (please see Annex 3). • While the physical system of ATMs could be scaled up rapidly, it was difficult to identify priority locations for scaling up (no assessments) – so some ATMs in urban areas could not keep up with cash demand. • The administrative requirements of managing a large-scale program were not scalable (staff and systems that needed to be in place).
<p>Contracts: Sufficient time allowed for reviewing contracts and signature processes on both sides – agencies and the service provider.</p>	<p>The Cash Working Group, led by UNHCR, anticipated delays and began negotiations with CSC Bank approx. 6 months prior to implementation. This included setting parameters for fee structures and other contractual arrangements between CSC and aid agencies.¹¹ The DRC-CSC contract was ready in Nov 2013; UNHCR’s contract was finalized in December.</p>
<p>Consultation: Collaboration and</p>	<p>While agencies with previous e-transfer experience were part of the Cash</p>

⁹ The key elements are outlined on p. 40 of the CaLP / Sossouvi document.

¹⁰ See CaLP / Sossouvi, 35, for mitigation strategies.

¹¹ Please see Annex 1 for the Cash Working Group CSC Card SOPs (2013).

<p>coordination with other aid agencies with experience in e-transfers for better program design.</p>	<p>Working Group discussions on the set-up of the winterization program, the difference in size and selection of beneficiaries precluded effective lessons learned (see also “pilots” below).</p>
<p>Collaboration to reduce costs: Where agencies are likely to use the same e-transfer partner, collaboration is necessary to better understand capacity of the service provider to meet beneficiary caseload, reduce costs/charges, improve coverage, etc.</p>	<ul style="list-style-type: none"> • Reduced fee structures negotiated by UNHCR/DRC became accessible to all humanitarian agencies interested in cash programs. • In Oct 2013, 4-6 other NGOs were negotiating separate contracts with CSC Bank, albeit for much smaller caseloads. As a result of the large-scale winter cash program, CSC could not produce the requested cards due to a lack of coordination between agencies. The issue was resolved by DRC providing blank cards to an NGO facing card delivery delays. • Collaboration could not improve coverage in areas without ATMs because of banks’ access/safety concerns.
<p>Piloting: Running small-scale pilots to build understanding, capacity, and operational considerations for e-transfers.</p>	<p>The smaller-scale pilots outlined in the executive summary did not adequately prepare agencies or CSC for the winterization cash program:</p> <ul style="list-style-type: none"> • Not scalable: Beneficiaries were no longer selected via individual assessments, but were identified through the UNHCR registration database (over 100,000 households listed). • Requirements for finance teams also changed, given that one loading request could contain over 5,000 households. New card embossing/names also meant that CSC required a different format of information for loading the cards.¹² • The volume of automatic reports generated by the bank grew exponentially and overnight – making reporting and analysis extremely cumbersome. • High volume of calls to the CSC hotline overwhelmed call center staff (see also Section 7 – complaint mechanisms).

Cost Analysis

The set-up of the cash program lacked key cost analysis considerations, which in turn undermined the preparedness measures and contingency planning. In particular, the following questions went unanswered:

- What is the cost effectiveness of distributing cards alongside in-kind NFIs, hygiene kits, baby kits, and blankets, which still require significant logistic and distribution resources?
- Does it make sense financially and administratively for each organization to sign a contract with CSC Bank?¹³ A caseload of fewer than 1,000 households yields a different fee structure than a contract containing over 10,000 cards – there was no general analysis of cost per card based on the size of the contract.
 - Based on administrative constraints of signing contacts with CSC, DRC became the de facto card management agency, which presented its own set of financial burdens but ended up being more cost-effective for agencies with small caseloads.
- Does it make financial sense to give households a card that will only be used once, versus providing one-off in-kind assistance or direct cash payment through another delivery mechanism (e.g. hand-to-hand)?¹⁴
- The connection between newcomers and subsequent registration with UNHCR is unknown, specifically:

¹² CSC Bank uses the randomly generated 16-digit account number to load the cards, while the NGO database associated the “embossed name” (e.g. DRC12345) to each household using barcode scanners. If NGOs directly associated the 16-digit number, the margin of error increased greatly. Therefore DRC’s finance department had to create a file to automatically associate the account number with the embossed name.

¹³ UNHCR conducted a basic internal review the cost efficiency of its CSC offer vis-a-vis DRC’s in terms of program size and duration. See CaLP/Soussouvi, 39, on calculating one-time versus recurring costs when setting up e-transfer mechanisms.

¹⁴ In the Lebanon context, “hand-to-hand” could mean bank facilitation of cash distributions without issuing ATM cards (distribution of “hard cash” by the service provider, not the NGO). See CaLP/Soussouvi, 37, for cost analysis of one transfer vs. multiple transfers.

- What percentages of newly arrived refugees go on to register with UNHCR, and what is the average time between arrival and application of registration? Will the cards be kept active during this period?
- What percentages of newcomers who register are eligible for cash assistance under the new 2013 targeting criteria, i.e. what percentage of newly arrived refugees' cards will be used monthly?
- How will UNHCR and its partners identify newly registered families who already received a card?
- What cash services are available for those that choose not to register, and how does this fit into the wider cash program?

Recommendations: Contingency Planning & Cost Analysis

Through the Cash Working Group, provide tools and templates to support agencies interested or already involved in cash:

- 1) Adopt a **cash program "prerequisite" assessment** form / checklist based on CaLP risk assessment concerns. This should include market assessment minimum standards required to consider cash programs viable, as well as mapping and coding of ATMs in geographic areas of concern.
- 2) Compile a **comparison table of the different e-transfer mechanisms available** in Lebanon.
 - a. Maintain an online folder to share relevant documents for each mechanism (contracts, SOPs, etc.)
- 3) Develop **context-specific cost analysis templates** (Excel) at the Cash Working Group level to give agencies quick and easy ways to assess cost effectiveness
 - a. Cost comparison of cash via CSC card vs. in-kind distributions (using existing CaLP tools)
 - b. Cost comparison of cash via CSC card for one-off or repeated assistance (using existing CaLP tools)
 - c. Signing a contract with CSC Bank: fixed and recurring fees based on anticipated caseload
- 4) Conduct an **external evaluation to determine cost-effectiveness of providing one-off cash assistance** via CSC cards.
- 5) Set **criteria to identify areas where e-transfers are not possible**; assess other delivery mechanism options:
 - a. Determine the feasibility, relevance and cost-effectiveness of other delivery mechanisms.

2 – Service Provider Partnership (CSC Bank)

UNHCR and other members of the Cash Working Group selected CSC Bank as the preferred e-transfer service provider, with the main advantages outlined below:¹⁵

- With the CSC card, refugees can use all ATMs in Lebanon, regardless of the bank's partnership with CSC.
- DRC and CSC incur all fees associated with withdrawals and card management, with no burden on the cardholders.
- CSC Bank, under Lebanon's rigorous banking secrecy laws, maintains strict data sharing protocols and does not share data with third parties (compared to Western Union in Lebanon, for example).
- CSC's responsiveness and capacity to accommodate the volume of the caseload was exemplary in terms of financial processes and taking action on individual card concerns. CSC provided a dedicated call center available 24/7, which improved its ability to work with refugees after a briefing from humanitarian actors.
- CSC's influence on partner banks in Lebanon ensured rapid response to problems as they arose.
 - Example: In the Bekaa Valley, refugees reported that they faced discrimination from bank employees at two branches of a particular bank in November 2013. The CSC Senior Manager sent an email to the bank's president, who immediately replied and assured DRC and CSC that this behavior was not tolerated and would face disciplinary action. DRC was able to disseminate the written response to field offices to ensure compliance.

The results of selecting CSC as the e-transfer service provider and the ongoing relationship with DRC as the main card management agency are **extremely positive**, especially given the contextual challenges and the lack of time or capacity to adequately prepare.

¹⁵ For further details, please see Annex 1 for the Cash Working Group CSC SOPs.

CaLP Key Elements of a Successful Partnership ¹⁶	Lebanon Winterization Cash Experience
Partnership management, building operational collaboration; strong relationship between decision makers and sales representatives	<ul style="list-style-type: none"> - CSC prioritized the cash program and assigned senior staff to the account - In November and December 2013, CSC and DRC held minimum weekly meetings between decision makers, as well as sales representatives from CSC. DRC card administrators also met with CSC to discuss challenges and roles.
Adapting humanitarian rhetoric to “match corporate culture,” and vice versa	<ul style="list-style-type: none"> - After a short training on working with refugees, CSC management and staff quickly adopted sensitivity when interacting with cardholders. - DRC struggled with overcoming humanitarian HR constraints to provide better card management support to refugees (following more private sector customer service abilities).
Alignment of expectations in terms of duration of contract, fee structures / possible discounts, etc.	<ul style="list-style-type: none"> - Discounted fee structure negotiated by UNHCR and DRC - Card management fee set to match CSC and donor requirements (yearly)
Consultation between different agencies using CSC as a service provider	<ul style="list-style-type: none"> - The discounted fee structure is now available to all humanitarian organizations partnering with CSC (based on caseload size) - Active collaboration between DRC and SCI to standardize and improve e-transfer mechanism procedures (please see SOPs on cross-loading CSC cards in the annexes)

Recommendations: Service Provider Partnership with CSC Bank

In 2014, organizations should build upon the already strong relationship with CSC Bank.

- 1) Amend the 2014 contracts between CSC Bank and aid agencies (and/or annex relevant information) to **incorporate all the key elements clarified during the rollout process:**
 - Data sharing requirements and restrictions: loading, card management, data protection
 - Reporting requirements: content, frequency, format
 - Card management: procedures, roles and responsibilities
 - Due diligence compliance check with CSC (in-depth)
- 2) **Hold monthly meetings between CSC Bank, UNHCR, ECHO, and all agencies implementing e-transfers via CSC.** The meetings should be divided between management decisions and implementation concerns; after decision makers meet, CSC sales representatives and agencies’ card management focal points should have the opportunity to discuss daily challenges and problem-solve together.

3 – Beneficiary Registration & Data Protection

As mentioned in Section 1, the winterization cash program did not adequately anticipate the requirements, constraints and potential risks associated with beneficiary registration and data protection. In particular:

- Prior to this large-scale program, cash project caseloads averaged between 800-2,000 households and were of manageable size for agencies to ensure proper implementation:
 - Databases did not require automatic extraction and/or links to registration databases beyond 1,000 families
 - Agencies could follow up directly with each beneficiary to ensure the intended family received the card (and subsequently the cash).
 - For protection-sensitive target populations, agencies did not have to share any identifying information with the bank.

¹⁶ CaLP / Sossouvi, 45.

- The cash winterization program in question contained two distinct cash objectives – and as such, agencies assisted two different beneficiary populations identified through separate registration systems (registered refugees, newly arrived, long term unregistered, etc.).
 - This project transformed distribution target populations into cash recipients overnight. This shift exposed and magnified problems in human error (data entry, information sharing, etc.), distribution reconciliation and field teams’ capacity to handle extremely large caseloads.
 - The shift to cash put an enormous burden on existing beneficiary registration systems, which were not set up to accommodate e-transfers. This particularly impacted the registered refugee population, where beneficiaries were divided by eligibility and date of registration (winter vs. NFI assistance, re-included after verification, etc.). It became difficult to keep track of different target groups in the system.
- **There was no agreement on feasible minimum standards of verification required prior to the cash program rollout.**¹⁷ There was a general misconception that cash would be inherently riskier to reach intended beneficiaries than in-kind or paper voucher distributions, when aid agencies did not have a proper understanding of the diversion of assistance prior to November 2013, only anecdotal evidence.
 - **Registered Refugees:** UNHCR required a new photo verification system to ensure the intended family received the card – adding an additional layer of complexity to a completely new type of distribution and form of assistance for field teams and refugees. Moreover, the system hardware was not ready until January 2014, making it difficult to retroactively apply the verification once the cash program was underway.
 - **Newly Arrived Refugees:** Prior to the cash rollout, the various agencies assisting newcomers attempted to standardize data collection and sharing to avoid assistance duplication while respecting data privacy. Unfortunately the standardization did not take place in 2013, leading to delays in data verification/validation and ultimately delays in loading cards (*please see section 6 – Making E-Transfers*).

Data Protection

- Banking secrecy laws in Lebanon are extremely strict regarding the sharing of client information; therefore the chain of custody of data within humanitarian organizations presented more of a concern for data protection than with the service provider.
- **It was unclear to CSC and DRC what information was needed to run the card management system smoothly.** As agreed with the donors and with refugees’ consent, DRC shared minimal information with CSC – head of household (principal applicant or “PA”) name, PA father’s name, and telephone number.
 - This information was insufficient to make the hotline/call center useful for individual card management. Beneficiaries were sharing more information with the bank hotline in the hopes to be better assisted, but the bank did not have this information on file – so the hotline had to refer most cases back to humanitarian agencies (defeating the purpose of a dedicated CSC hotline).
 - Sharing additional information, e.g. head of household date of birth or UNHCR registration number, was subject to donor restrictions for registered refugees and could not be given to CSC.

Recommendations: Beneficiary Registration & Data Protection

- 1) For each distinct beneficiary registration system, regardless of how many beneficiaries/organizations are involved, a focal agency should outline:
 - Technical requirements: hardware, software, data skills required at field level
 - Flow chart of data management and chain of custody
 - Data requirements: CSC (to load/manage cards), donor requests, protection best practices (*see Section 6 for reporting*)

¹⁷ Agreement on minimum standards of verification prior to implementation is crucial. See: CaLP / Sossouvi, 62.
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- Roles and responsibilities for data collection, validation, dissemination, storage and disposal
- 2) It is important to systematically update the privacy of information assessment (PIA), the first to be carried out by DRC (report provided in February 2014). In particular, information management / database teams involved in cash programs must prioritize systematic data protection reviews, supported by senior management.¹⁸
 - Updates of the PIA and data protection reviews should be circulated to all partners / field offices.
 - Data protection must be a strong component of training provided to card management staff.
- 3) Data sharing requirements and agreements must be shared systematically with refugees for their feedback.

4 – Beneficiary Training & Vulnerable Groups’ Access to Cash

CaLP considers that beneficiary training may be the “single most critical investment to ensure beneficiaries remain in control of their entitlement.”¹⁹ In this regard, **DRC was able to develop a multi-faceted training program in a very short time period**, which was shared with the Cash Working Group and other implementing agencies for feedback and adoption for all organizations distributing CSC cards. (Please see Annex 4 for the training package). The training program accounted for vulnerable groups and in particular literacy barriers through multiple information sources and repeated messages (including multimedia/video). After “testing” the material and methodology in the field during the first few days of distribution, DRC’s Distribution Coordinator drafted lessons learned and improvements to the system that were shared with other field offices and the Cash Working Group. Finally, the presence of physical information points in North Lebanon (Tripoli and Akkar – 7 points total) greatly assisted beneficiaries in approaching agency staff in person to resolve issues, as well as allowed field teams to mitigate against fraud by speaking directly to refugees facing problems.²⁰

However, several contextual challenges affected the training process and consideration of vulnerable groups:

- DRC had a very limited timeframe to develop the materials and train field teams. There was no time to properly test the material prior to the actual distribution, so lessons learned had to be generated immediately after the first days of distribution.
- The huge volume of refugees receiving CSC cards per distribution day/site made it difficult to allow enough time for training on card use, conduct practical simulations (as was done for prior CSC cash projects), or to follow up on each individual case in need of additional training.
- The simultaneous rollout of CSC ATM cards and WFP e-cards – two distinct cash modalities both provided via similar-looking cards – put an extreme burden on refugees and field teams.

The size and speed of the cash rollout seriously impacted DRC’s ability to anticipate problems of vulnerable groups’ access to cash. In particular:

- There was no mitigation plan to assist the most vulnerable if they could not withdraw cash from ATMs (those with physical disabilities, literacy barriers, protection concerns, etc.)²¹
- There were no assessments to understand what opportunities the cash could offer to men/women or vulnerable groups specifically²² – which then limited agencies’ ability to analyze the cash impact

Recommendations: Beneficiary Training & Vulnerable Groups’ Access to Cash

- 1) **Training:** In order to capitalize on the solid training system in place, it is crucial to develop systematic training feedback mechanisms to continuously improve the process.
 - Establish and maintain information points where refugees can approach agency staff for additional support or to report problems (also provides physical verification of beneficiaries to mitigate fraud).
 - To maintain independence, ask external parties to review agencies’ training and provide feedback.
 - Consider peer training for information “refreshers,” given its success in other contexts.²³

¹⁸ See CaLP/Soussouvi, 81, for examples of data protection reviews.

¹⁹ CaLP / Sossouvi, 51.

²⁰ For example, refugees reporting stolen cards had to confirm and sign in person to request a new card. Please see the replacement card request template.

²¹ CaLP / Sossouvi, 43.

²² CaLP / Sossouvi, 43.

- 2) Support to vulnerable groups:** It is not too late to link with protection teams for support to vulnerable groups:
- Use protection monitoring to identify cases that have problems accessing cash
 - Incorporate support to access cash into individual case management (ICM), or refer to training teams
 - Analyze positive and negative effects of delivery mechanisms on gender/vulnerability, as well as on relationships between refugee and host communities (*see Section 8*)

5 – Implementation Skills

While CaLP notes that aid agencies do not always need “outstanding technological skills” to implement e-transfer programs,²⁴ in the case of Lebanon the scale and complexity required stronger and higher-level finance and database skills than were readily available. **Agencies severely underestimated the card management required to run a cash program of this scale.** Too few people were dedicated to loading, finance and card management, and had difficulty either managing a large caseload or setting aside sufficient time to follow individual cases in need of support. Financial decision makers did not have time to dedicate exclusively to the cash program. Finally, the staff responsible for daily card administration (and interaction with cardholders) needed significant **protection-oriented interpersonal skills, as well as strong computer skills and basic financial knowledge to be able to adequately handle the card management.** The levels of these skills available were inadequate to deal with the massive and demanding caseload.

Because of the way the cash program began, ownership of the card management process (in terms of establishing procedures, resolving administrative issues, etc.) lay with DRC. Many agencies viewed DRC as the e-transfer service provider rather than a temporary go-between. Due to this perception and agencies’ smaller caseloads (max. 2,000 households), most organizations kept distribution structures in place and appointed existing administrative staff as focal points for the cards. The organizations providing cards to refugees through the DRC-CSC account could not “legally” communicate directly with the bank; as such, they were not involved in administrative discussions. DRC produced SOPs and card management templates (*see Annexes 6-8*), but many agencies still had questions specific to their caseload – as normally occurs in the start-up phase of the project. By January 2014, CSC and DRC agreed that agencies’ focal points could contact CSC directly for issues pertaining to their caseloads (with DRC in copy), but at this point many agencies did not fully understand the card management system and required additional support to engage with CSC.

5 – Recommendations: Implementation Skills

- 1) Concentrate on hiring key people in administrative / financial positions, who can then train others if more people are needed (rather than hiring assistants/entry level straight away). This approach is also more flexible if agencies are unsure how large their e-transfer program will be after the winter period (*see Section 9 – Future Considerations*).
 - a. Provide key staff with training prior to ensure they understand the key principles of cash transfer programming, design concepts, risk management and financial controls required when implementing cash based intervention.
 - b. While formal training is necessary, accept that certain innovative or program-specific elements will require a “learn as you go” approach. Ensure systems can adapt to this by incorporating timely monitoring data to inform program design adaptation (*see Section 8*).
 - c. Provide regular updates on training. Where appropriate, this may consist of “on the job training” to limit disruption to activities.
- 2) It is essential to have heavy finance, database, and administrative involvement – dedicated senior/middle-management are essential to assist program personnel (*see Section 6 – Reporting*)
- 3) Develop clear, written SOPs for all procedures – and make at least one person per organization responsible for ensuring compliance with SOPs.

²³ Please see CaLP / Sossouvi, 53.

²⁴ CaLP / Sossouvi, 52.

4) Hold regular meetings/trainings between all agencies using CSC to identify weaknesses in the systems, share learning and identify remedies.

Please see Section 7 (Fraud, Errors, and Complaint Mechanisms) for recommendations related to implementation skills and individual card management.

6 – Making E-Transfers & Reporting

The challenges listed in Sections 1-5 directly impacted DRC's ability to make e-transfers quickly and effectively.

Loading

- New distribution modalities affected the data format for loading, which were only discovered after the first loading request.
- Incomplete or inaccurate data (associating families with card numbers) meant some cards could not be loaded; corrections / follow up took additional time and presented new challenges to field teams.
- Although DRC set a "loading schedule" (twice per week), loading requests from DRC field offices and other agencies came every day, including weekends; in order not to delay the loading process, in the first month DRC submitted 36 separate loading requests to CSC Bank.
- At the same time, densely populated areas experienced a spike in congestion at ATMs due to simultaneous loading of cards within a particular geographic area.
- Loading required a complex and lengthy database previously not in place. DRC's head of finance prepared an Excel file which could automatically generate the following information:
 - Card name (e.g. DRC12345) associated with CSC Bank's account number per client
 - Loading amounts per household automatically generated from a "service list"²⁵
 - Cards associated to the office / organization responsible for distribution and follow-up
 - Different financial inputs and reporting systems for the different donors²⁶
 - Loading and activation fees per card
- CSC Bank generated an automatic SMS to inform refugees that the cards were loaded and ready to be used. At the same time, agencies continued to use SMS to inform refugees of the assistance provided. This caused confusion, as organizations' SMS referred to CSC (and many refugees took it to be an SMS confirming the loading). Partners also reported that some refugees did not receive the CSC SMS confirming loading.
- In January, DRC faced serious loading delays when the account balance was too low to authorize automatic reloading (over 20,000 cards at a time).
- Reloading cards: Automatic reloading of distributed cards could not take place without organizations' confirmation of the caseload, which created confusion about administrative procedures and caused delay.
- Cross-loading: Agencies implementing other cash assistance (cash for rent, cash for work, protection support, etc.) wanted the possibility to load refugees' CSC cards, which presented a new set of administrative procedures and data sharing parameters. DRC developed operating procedures to guide the process (see Annex 6c), but cross loading presented new data, coordination and staffing constraints.

Reporting

CSC Bank produced reports from its data based on agency requests (which varied) and its existing data extraction systems. The reports were huge files, often incompatible with each other. Examples of incompatibility include:

- Reports listed by card number, others by number of transactions (card numbers repeated). Declined transactions reported daily (high number), vs. approved/successful transactions are monthly (comparatively lower number - refugees on average take out the funds in 2 withdrawals).

²⁵ The service list is a database extracted from UNHCR's registration that calculates the amount of assistance each refugee family is entitled to receive based on vulnerability criteria and family composition. Prior to the cash program, only DRC used this service list – however loading required other UNHCR partners to use this system to mitigate fraud and/or duplication.

²⁶ UNHCR provided DRC directly with all funds related to its implementing partners (loading amounts/fees and card admin fees). Agencies not funded by UNHCR (ECHO, OCHA, etc.) signed bilateral MoUs with DRC and provided checks to DRC Lebanon, which were deposited into DRC's CSC account.

- The names of banks and ATM locations are not systematized: entries are repeated, there are multiple spellings, bank or ATM names/locations are listed in different locations in the same database, etc.
- Reporting from the call center is currently a summary of calls without a list of topics (e.g. in November CSC recorded the number of calls per day),
- Daily individual card management is done via email directly to agencies' card administration focal points; the bank does this to facilitate immediate follow-up, but it makes reporting difficult.

It was therefore time-consuming to reconcile organizations' distribution lists with loading requests and subsequent reports generated by CSC Bank, given the caseload sizes and complexity of reporting. This was largely due to the lack of direction in requesting data from CSC, and the need to link agencies' technical staff with CSC to produce reports compatible with existing humanitarian databases on a large-scale.

6 – Recommendations: Making E-Transfers and Reporting

- 1) It is essential to agree in writing on reporting content and formats shared between agencies and the bank:
 - a. To fulfill bank requirements for loading and individual card management
 - b. To fulfill agencies' data protection requirements
 - c. To meet donors' auditing requirements
 - d. To produce the desired data and analysis for reporting
 - e. **Annex this information to the newly amended service provider contracts in 2014.**
- 2) Large-scale e-transfers require heavy finance, administration and database staff involvement – specifically dedicated senior staff to assist program personnel, as well as link directly with CSC for reporting.
- 3) Agencies using the same e-transfer provider (CSC) should have access to updated reports from the bank via a secure, online platform – they can use the data for card management and reporting (in place January 2014).
- 4) Agencies using the same e-transfer provider (CSC) need to coordinate loading times to be “staggered,” and ideally to avoid the end of month peak when ATMs are busy with the general public withdrawing salaries.
 - a. Use 2013 data to compare distribution dates vs. withdrawal dates/locations to anticipate congestion
- 5) Establish clear communication lines between the service provider and all humanitarian agencies involved for loading processes to coordinate information provided to refugees on loading (see Annex 9).

7 – Fraud, Errors & Complaint Mechanisms

The underestimation of the staffing requirements and implementation skills necessary for a cash program of this scale severely affected field teams' ability to adequately anticipate and respond to fraud and errors, as well as establish and maintain effective complaint mechanisms. **Complaints were not quantified and/or verified, so many issues could not be resolved in a timely manner, or mitigated** (likelihood/severity not well captured or understood). Overall the number of individual cases reporting fraud or complaints was less than 1% of the overall caseload, as were the number of blocked cards (278 cards out of over 58,000 distributed). However, the lack of systematic response mechanisms may mean the actual percentage of affected cases is higher (closer to 2%). Below is a list of reported problems; issues are quantified when possible.

- In all areas of operation, refugees and organizations reported problems retrieving cards after they were captured by ATMs (mainly due to exceeded PIN tries). This resulted in 278 blocked cards.
- Tripoli: Refugees reported meeting individuals at ATMs offering to help them withdraw cash who were not representing a UN agency or NGO.
- Lebanese law prohibits the bank to allow Syrian refugees accounts in USD, so the transfers had to be done in LBP. However, some ATMs allowed refugees to withdraw in USD, creating a discrepancy in the amounts remaining on the card.
- Some refugees who could not withdraw cash gave their cards to Lebanese citizens (they did not understand the system, tried to withdraw before the card was loaded, etc.). At least 2 cases were reported in North Lebanon.

The CSC system also exposed gaps in humanitarian feedback mechanisms. Since the CSC hotline operated 24 hours a day, 7 days a week, refugees began calling the bank for all their concerns because they did not receive the same level of responsiveness from agencies' hotlines. Examples include: Requests for inclusion/exclusion based

on the targeting process, requests for registration, clarification on the loading process, etc. In addition, cases were identified of refugees experiencing difficulties with some NGO 'hotlines' persistently not answering calls.

7 – Recommendations: Fraud, Errors & Complaint Mechanisms

- 1) Systematize the way we deal with complaints, fraud and error: quantify, verify, refer²⁷
 - a. Source and frequency of problems are two key elements aid agencies still do not know enough about
- 2) Humanitarian agencies' support teams should adopt a "service provider" model of reporting complaints, frauds and errors. (See "implementation skills" recommendations: dedicated and trained staff is needed to follow complaints):
 - a. Use existing card management tools (see Annex 8) to follow individual cases and regularly aggregate information on reported fraud, errors and complaints
 - b. Map and code bank branches and ATMs for easy reference and referral to CSC for action
 - c. Hold joint meetings/training sessions between humanitarian agencies' card management focal points and the service provider sales and call center representatives
- 3) Hotlines: Strengthen CSC's ability to respond to refugees' concerns (e.g. post NGO staff in the CSC call center), or use e-transfers as an opportunity to reform the humanitarian hotline system. E-transfers cannot function without proper hotline systems.

8 – Cash Program Design, Monitoring & Evaluation

The objective of the winterization cash program was broadly stated to provide direct assistance to identified refugee families to better meet their winter needs. The monitoring system was therefore designed to capture information about refugees' expenses, priority needs, and coping mechanisms (please see Annexes 10-11). In November 2013, the Cash Working Group established minimum monitoring standards for all agencies providing cash assistance; the main cash donors (UNHCR and ECHO) required implementing partners to meet these standards. This included rapid baseline data collection for 1-2% of registered refugees per UNHCR partner caseload at the distribution sites, as there was not enough time to conduct household visits or survey a larger sample.

Challenges to setting up comprehensive cash M&E systems, given limited program design, included:

- The joint monitoring initiative did not include monitoring of the WFP e-card system, which assisted the same registered refugee target population but followed a regional WFP monitoring plan.
- Some members of the Cash Working Group felt that the process focused too much on UNHCR's cash program and its deadlines, which in turn affected the level of participation of non-UNHCR partners.
- Cash monitoring followed the post-distribution monitoring (PDM) model, which prioritized household surveys rather than the incorporation of systematic M&E (compliance, complaint mechanisms, etc.).
- Monitoring data was not available in time to feed back into improvements in program design.
- E-transfers should theoretically free up staff time to do monitoring and "reinforce complaint mechanisms."²⁸ This was not the case in the rollout phase because of the need to maintain distribution/logistics structures for parallel, large-scale in-kind distributions.

Whatever delivery mechanisms or cash projects take shape in 2014, it is important to establish a minimum joint monitoring system for the following reasons:

- Moving towards a "guichet unique system" and determining what percentage the cash would contribute to a refugee family's minimum expenditure basket (MEB).
- Provide an immediate and common pool of data across actors, regions, target populations and projects – contributing to a better understanding of concerned populations
- Improve the quality of monitoring systems (agencies' resources and skills concentrated on one system instead of several)

²⁷ See CaLP/Sossouvi, 59, for a list of key elements to mitigate fraud and errors. CaLP provides a "Fraud and Corruption Risk Mitigation Template" on p. 77 (Section E-8).

²⁸ CaLP/Sossouvi, 66.

- Reduce the burden on refugees in terms of “assessment fatigue” and protection concerns related to over assessing vulnerable populations
- Significantly reduce monitoring operational costs for partners implementing multiple cash transfer programs, particularly in a period where donors’ envelopes for the Syrian crisis are more strained than in 2013
- Prepare humanitarian actors for the “guichet unique” cash system proposed by major donors in the second half of 2014 (ECHO, DfID, USAID, etc.)

A common monitoring system does not mean that organizations/donors cannot ask for supplementary questions related to their particular mandates or objectives – but it does establish baseline information according to best practices.

8 – Recommendations: Program Design, Monitoring & Evaluation

- 1) Establishment of a **minimum joint monitoring system for cash transfer programming** in Lebanon. Donors can and should play a key role in ensuring participation and minimum compliance across all cash actors, regardless of modality or delivery mechanism.
 - a. Donors and partners must **prioritize and cost-share resources for M&E**; organizations can justify costs by including M&E staff for both process (transfer mechanism) and impact monitoring, and by comparing these staff costs to previous logistics/distribution costs with in-kind assistance.
- 2) From the monitoring tools developed, the Cash Working Group should **identify key process and impact indicators** that will be monitored and evaluated on a regular basis (currently agreed to be bi-monthly).²⁹
- 3) Agencies should assess their capacity and commitment to data management, processing/analysis and dissemination in order for joint monitoring to be useful. Practically, this could mean:
 - a. Division of responsibilities / clear SOPs on data collection, compilation and analysis
 - b. For large-scale e-transfers, one agency per program/project can be responsible for data management, dissemination and periodic reporting – UNHCR (registered refugees), WFP (conditional cash for food)³⁰
- 4) Fraud, error and complaint mechanism monitoring and reporting is an important component of e-transfer M&E in Lebanon, and should be considered part of each agency’s monitoring plan; this should very explicit in monitoring and reporting requirements, and donors must consider the resources needed for this activity. **When possible, link cash M&E to existing HAP mechanisms.**³¹
 - a. Key consideration: Potential exclusion of certain groups, or vulnerable groups put at risk, because of the delivery mechanism.³²

9 – Future Considerations for Large-Scale E-Transfers in Lebanon

The challenges faced in setting up a large-scale e-transfer program rapidly in 2013 offer a wealth of lessons learned for all stakeholders involved. Humanitarian organizations have an opportunity to improve the quality and effectiveness of cash programming in 2014, if actors can agree on and outline strategic considerations regarding **targeting and harmonization of cash programs. The humanitarian community must link donors’ and agencies’ programming priorities with a broader cash strategy**, noting the heavy reliance on e-transfers and the need to clarify each project’s objectives in terms of priority interventions and target populations.

Key questions to consider in 2014:

- **Targeting:**
 - How will organizations transition from currently assisting 75% of the registered population with cash to UNHCR’s 2014 target of unconditional cash assistance to a reduced percentage of the population?

²⁹ UNHCR implementing partners are required to conduct bi-monthly monitoring until the end of winterization period (31 March 2014), thereafter quarterly. For additional guidance on cash process and impact indicators, see CaLP/Sossouvi, 63.

³⁰ Focal agency responsible for cash assistance to newcomers (data management, dissemination and reporting) to be determined.

³¹ See CaLP/Sossouvi, 79 – assessing beneficiary notification and consent.

³² CaLP/Sossouvi, 63.

- What happens when winter is over? How long will the cards be active, and what will the de-activation process look like? Will e-transfers be used for winter assistance 2014-5?
 - If other agencies want to assist families given CSC cards in 2013 but excluded in 2014, what procedures should be followed? Who will be responsible for card management?
- How will the ongoing verification process impact cash programs in 2014?
- What will determine the amount and frequency of cash provided per family? How will this interact with UNHCR registration, or be determined for non-registered target groups? How will this be communicated to refugees?
- What is the impact of prolonged cash assistance on Lebanese communities and markets? Are markets able to continue to respond if cash is the preferred assistance modality in 2014?
- **Harmonization**
 - How will the humanitarian community determine what assistance to provide via e-transfer, and what other delivery mechanisms (cash or in-kind) should be considered?
 - How will unconditional cash assistance merge with or complement WFP conditional cash for food?
 - How do broader cash programs interact with and learn from other agencies' smaller-scale interventions, which have stronger feedback and M&E systems (e.g. IRC, Oxfam, etc.)?
 - What will be the link between assisting newly arrived refugees via CSC card and the UNHCR registration process?
 - How can humanitarian organizations link with development actors providing assistance to vulnerable Lebanese populations, and can cash be considered a modality for Lebanese families?

9 – Recommendations: Future Considerations for Large-Scale E-Transfers in Lebanon

- 1) Cash assistance to the registered refugee population should adopt a **“tiered approach”** to transition from the large-scale winter assistance, based on clearly articulated vulnerability criteria and calculating the contribution to families' minimum expenditure baskets (% of needs covered). The most vulnerable cases should receive the greatest percentage, with an additional 2-3 categories of assistance receiving lower percentages of needs covered based on established criteria.
 - a. All cash stakeholders should collectively determine the eligibility criteria and percentage of assistance, so the strategy is coherent across projects, donors and target populations.
 - b. Vulnerability changes over time – regular profiling/monitoring of both the included and excluded are required to ensure cash programs target the most vulnerable.
- 2) Cash assistance via CSC ATM cards should be a **platform of assistance accessible to all interested agencies** in order to maximize the utility of the huge number of cards already in circulation. Donors, implementing organizations and CSC need to outline practically how this common platform can be used across actors, projects, and target groups – fees, procedures, roles and responsibilities.
- 3) If one-off cash assistance to newly arrived refugees will continue, it must be part of a broader discussion of **how to link newcomers' programs to longer-term assistance mechanisms**:
 - a. Establish and maintain a national database, with consideration for data privacy concerns
 - b. Link to the UNHCR registration process and eligibility for assistance
 - c. Coordination with agencies assisting vulnerable, unregistered refugees
- 4) If certain cash components cannot be incorporated into a “guichet unique” through one e-transfer mechanism (e.g. cash via CSC and food via e-voucher), stakeholders should focus on **harmonizing feedback and M&E systems to reduce the burden on refugees and implementing partners**, while strengthening a comprehensive understanding of target populations.

Annexes

- 1) Lebanon Cash Working Group CSC Card SOPs (courtesy of UNHCR)
- 2) Memorandum of Understanding (MoU) example between DRC and other agencies:
 - a. Exchange of Letters (UNHCR funding)
 - b. Bilateral MoU (ECHO or OCHA funding)
- 3) Refugees' feedback on cash delivery mechanisms: Tripoli Cash for Rent report (Dec 2012)
- 4) Training materials for beneficiaries on the CSC card system
 - a. General materials (more resources are available but not attached due to file size)
 - b. Materials specific for newly arrived refugees
- 5) Comparison between WFP e-vouchers and CSC cards (PPT presentation)
- 6) Card management standard operating procedures (SOPs)
 - a. Internal (DRC)
 - b. External – between DRC as the card management agency and other NGOs
 - c. SOPs specific to loading newcomers' cards (one-off assistance)
 - d. SOPs for cross-loading cards across different agencies
- 7) Card management structure example: DRC Tripoli, 2014
- 8) Card management template examples (DRC 2013)
- 9) SMS communication parameters with refugees via SMS by CSC Bank and aid agencies
- 10) WFP post-distribution monitoring findings: e-cards, October 2013 -January 2014
- 11) Cash monitoring: Cash Working Group post-distribution monitoring (PDM) household survey
- 12) Cash monitoring: focus group discussion themes for newly arrived refugees (DRC/ECHO project)
Other resources (e.g. loading database, reports from CSC, etc.) available upon request