Potential or pitfalls?

Emerging remote registration and verification practices in the COVID-19 CVA response
Housekeeping

- The webinar will last 90 minutes
- Submit questions to the Q&A box and general comments in the chat
- Your mics are muted. For the Q&A, raise your hand to request to open your mic.
- Webinar will be recorded & recording shared.
Speakers

- Jaki Mebur, GSMA
- Ali Omar Bosir, Telesom
- Han Sheng Chia, GiveDirectly
- Simon Reed, IrisGuard
- Rosa Akbari, Mercy Corps
Key GSMA resources

- Mobile 4 Humanitarian Innovation resources
- C19 Mobie for development updates and guidance
- Opportunities for improving digital ID

Contact: Jaki Mebur, M4H Market Engagement Manager
jmebur@gsma.com
Technology in Humanitarian Projects

Ali Bosir
Business Development
Telesom
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www.telesom.com
Introduction

Telesom is the leading Mobile Operator Company in Hargeisa, Somaliland. It was established in 2001 and soon became Group of Companies
Telesom Group

- Energy
- Finance
- Construction
- Services
Technology in Humanitarian Projects
COVID-19

Awareness Campaign
making sure everyone knows about COVID19

Education Sector
Helping educational institutes and students to continue their education
CVA PROJECTS

• Telesom has worked years with CVA projects and helped with challenges with remote registration and verification.

• Our first response to CVA was by introducing Mobile Financial Service to CVAs.

• We are working now with almost all NGOs that deal with CVA projects and use our Mobile Money Platform.
CVA PROJECTS – Introducing VoiceID

• Telesom has taken already next step to introduce more advanced technology to CVA projects.

• By using combination of Mobile money, VoiceID and Telecom services, Telesom was able to successfully implement VoiceID based CVA project.

• Our first Pilot project was with Care International, who have successfully used VoiceID for registration and verification in remote areas.
How Voice ID helped CVA

• Registration

• Registration is made by using a basic phone, no need for Biometric equipment such as Finger print or Eye scan

• Beneficiaries are white listed in real-time during the registration

• Beneficiary’s calls the VoiceID system and their passphrase is captured
How Voice ID helped CVA

• Verification

  • Beneficiaries get voice notification to claim allocated cash for them
  
  • Beneficiaries will have to verify themselves by using basic phone
  
  • After successful passphrase is verified, a mobile money transaction will take place to send money to beneficiaries.
Benefits of VoiceID

• Beneficiaries registered with Basic Phone

• Only registered beneficiary can claim cash

• Cash remains in NGOs account if not claimed

• Full report of the Registration and Verification process is provided to NGO

• Monitoring & Evaluation can be done remotely
Thank you
Digital transformation in cash programming: remote models for COVID-19

Han Sheng Chia
Director, Special Projects
hans@givedirectly.org
GiveDirectly has committed more than $250M to vulnerable families across the world

- **8** countries in which we have offices (USA, Kenya, Uganda, Rwanda, Malawi, DRC, Liberia, Morocco)
- **$250M** total funding raised from public and private donors since 2011
- **>170k** households have received cash transfers in Africa (~500k people)
- **~300** employees, 95% of whom are local
- **13** randomized control trials in progress or complete
3 Key problems we’re facing, whether we’re doing cash for humanitarian/development/social protection or private sectors:

1. More people are in need. How do we grow our beneficiary lists?

2. What if we can’t do it door to door? Either for safety, or because it’s too slow?

3. If we redesign our models to scale beneficiary lists faster, what are the tradeoffs?
COVID-19 is driving a digital transformation in government service and aid sector delivery across the world.
The Ministry of Digital Economy in Togo is an example of this transformation—500k+ recipients paid in weeks.

See webinar and podcast for more details on Togo’s experience.
GiveDirectly is deploying similar approaches in several countries

Hello! GiveDirectly in partnership with government is offering COVID 19 support via Airtel Money. Dial *144*100# to participate in this program.

1

Hello, Your request is being processed, you will be contacted by 00 Next

Cancel  Send

2

Ok, so that’s how you enroll and pay, but how do you determine eligibility?

3

GiveDirectly
We are exploring a variety of targeting methods and aim to have results/policy implications by EOY or early 2021.

1. Receiving a data set of known attributes
   (a) Existing social protection datasets
   (b) MNO data - Geography
   (c) MNO data - Gender
   (d) MNO/voting data - Occupation
   (e) MNO/voting data - Age

2. Deriving a dataset of predicted attributes
   (a) Usage pattern proxy targeting
      I. Poverty
         I. Assets
         II. Consumption
         III. Food security
      II. “Most affected”
         I. Lost income
         II. Increased cost
         III. Composite index
      III. Other vulnerabilities

Deep dive on next slide
How you use your phone—frequency of top up, SMSes sent, # of cell towers pinged, can be very predictive of poverty

1. Cell phone metadata

<table>
<thead>
<tr>
<th>Caller-ID</th>
<th>Receiver-ID</th>
<th>Type</th>
<th>Date-Time</th>
<th>Caller-Tower</th>
</tr>
</thead>
<tbody>
<tr>
<td>939ge8cd</td>
<td>97939b87</td>
<td>Call</td>
<td>2014-01-04 22:00:11</td>
<td>212</td>
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<tr>
<td>974aq8cd</td>
<td>97239b87</td>
<td>SMS</td>
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<td>97899b87</td>
<td>SMS</td>
<td>2014-01-04 21:03:51</td>
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<td>...</td>
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</tbody>
</table>

2. ~15,000 Poverty/ vulnerability surveys

Poverty score for each cellphone user (millions of people) based on 100+ indicators
Why does this matter? What is the promise of such an approach?

“
In resource-constrained environments where censuses and household surveys are rare, this approach creates an option for gathering localized and timely information at a fraction of the cost of traditional methods.

(Blumenstock et al., 2015)

GiveDirectly
As with all forms of targeting prediction, **there two types of error to quantify:** (1) Inclusion error (2) Exclusion error

**Takeaways**
(1) **We should quantify** the inclusion/exclusion error and understand the trade offs vis-à-vis in person methods
(2) **We should supplement** these approaches with other methods, including working with CBOs/local partners
We’ll have more to report on at the end of the year, with implications for cash delivery across multiple sectors.

<table>
<thead>
<tr>
<th>Method</th>
<th>Criteria</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Door to Door</td>
<td>Speed</td>
</tr>
<tr>
<td>2. Existing government social protection rosters</td>
<td></td>
</tr>
<tr>
<td>3. Simple demographic data collected by MNOs</td>
<td></td>
</tr>
<tr>
<td>4. MNO data for geographical prediction</td>
<td></td>
</tr>
<tr>
<td>5. MNO data for individual level prediction</td>
<td></td>
</tr>
</tbody>
</table>

Results TBD but here’s how we’re thinking about evaluating the multiple options in the toolkit.
Empowering financial inclusion in the blink of an eye

Simon Reed / Deputy Director
IrisGuard UK Ltd
**What IrisGuard does**

- Find one person in millions
- Anywhere in the world
- With 100% certainty
- In less than 3 seconds
- No need for any form of ID
- No other biometric is able to provide this speed and accuracy on a large scale
- Enable Financial Inclusion

**Iris is the most accurate identifier today**

1. Iris Recognition (1:10\(^72\))
2. Fingerprint (1:50,000)
3. Face Recognition (1:1,000)

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**Verification & Payment Authentication for many types of Assistance**

- Targeted financial aid delivery with full accountability
- Correct identification to ensure patients safety
- Proof-of-life confirmation
- Securing the last mile of the Blockchain
20 Years Experience & World’s First of offering

1) An end-to-end solution for Financial Inclusion
2) Trusted Payment Authentication

<table>
<thead>
<tr>
<th>Year</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>Iris-Border control system</td>
</tr>
<tr>
<td>2008</td>
<td>Iris-ATM, using only the eye</td>
</tr>
<tr>
<td>2013</td>
<td>Iris-Cash assistance UNHCR Refugee</td>
</tr>
<tr>
<td>2015</td>
<td>Iris-Food payments WFP supermarket</td>
</tr>
<tr>
<td>2017</td>
<td>Iris-Blockchain deployment</td>
</tr>
<tr>
<td>2019</td>
<td>EyePay® Phone global launch</td>
</tr>
<tr>
<td>2019</td>
<td>Cash aid distribution via a mobile wallet</td>
</tr>
<tr>
<td>2020</td>
<td>Offline mode launches with EyePay® Phone</td>
</tr>
</tbody>
</table>
It is a "much more effective and efficient way of providing dignified cash assistance to the refugees in the world".

– Andrew Harper, UNHCR Jordan

“Our collaboration with UNHCR and IrisGuard allows us to return greater dignity, privacy and ensure financial inclusion of vulnerable people throughout Iraq, and we expect the streamlined disbursement of critical cash assistance to those in need will have a marked and immediate positive impact on their lives.”

– Zain Cash CEO, Yazen Altimimi
Empowering Financial Inclusion & Bringing Aid to Millions

Our contact-free iris recognition technology continues to enable the distribution of cash assistance whilst ensuring Covid-19 social distancing rules are adhered to - without the need to remove protective gloves or facial masks.
Door-to-door cash distribution

Withdraw cash at mobile ATM

Pay with iris at supermarket

Pay with iris at supermarket

Door-to-door cash distribution
We connect with merchant networks

<table>
<thead>
<tr>
<th>Post Offices</th>
<th>Mobile Wallets</th>
<th>Banks</th>
<th>Remittance</th>
</tr>
</thead>
<tbody>
<tr>
<td>EGYPT POST</td>
<td>Zain Cash</td>
<td>CairoAmmanBank</td>
<td>MoneyGram</td>
</tr>
<tr>
<td>Libanpost</td>
<td>Asia Hawala</td>
<td>Housing Bank</td>
<td></td>
</tr>
<tr>
<td>JO Post</td>
<td>Mahfazti</td>
<td>SWITCH</td>
<td>Western Union</td>
</tr>
</tbody>
</table>

GiveDirectly
World’s First Aid Cash-Out from a Mobile Wallet

Our hardware and API’s enable both online and offline operations with our EyePay® phone and can be implemented within one week with zero connectivity. Our system is contact-free and disease-resistant as it operates whilst wearing protective gloves and a face mask.
UNHCR and other humanitarian organization in Iraq are targeting more than 1 million displaced Iraqis and refugees in need of cash assistance. Currently, over 120,000 vulnerable families in Iraq and approximately 30,000 non-Iraqi families in the country receive cash support via the UNHCR. Cash-out identification solution was required to increase the registration capacity for beneficiaries whilst making it more convenient, remove duplication effort, speed up the process which used to take 15 days, eliminate fraud and identity theft and making it easier for use by the elderly.

THE SOLUTION

Streamlined process restoring dignity & financial inclusion

Iris recognition is the most accurate, fast and secure biometric personal identifier available today. The on-boarding process of the IrisGuard imager captures a qualified image of the iris, converting it to a reliable and permanent Unique Verifiable Identity (UVI) template used for cross-matching purposes. IrisGuard’s EyePay® Phone is the first of its kind; and capable of authenticating identity on a global scale within 3 seconds. This new smartphone combines IrisGuard’s expertise in iris recognition technology with mobile capability, providing the world’s only one-to-millions iris comparison in real-time – increasing the number of beneficiaries served with higher standards of accountability and efficiency.
“....UNHCR is glad that Zain Cash is taking the lead in rolling out the use of iris scan technology in Iraq in cooperation with IrisGuard.”

– Ayman Gharaibeh, UNHCR Iraq Representative

“...Our collaboration with UNHCR and IrisGuard allows us to return greater dignity, privacy and ensure financial inclusion of vulnerable people throughout Iraq...”

– Zain Cash CEO, Yazen Altimimi
IrisGuard Partners with the UNHCR & Egypt Post

Our hardware and API’s enable both online and offline operations with our EyePay® phone and can be implemented within one week with zero connectivity. Our system is contact-free and disease-resistant as it operates whilst wearing protective gloves and a face mask.
Large Scale Payment Project & Accuracy

IrisGuard has integrated with Egypt Post as part of its partnership with the UNHCR to enable targeted and verified distribution of humanitarian assistance on behalf of the UNHCR, Plan International and Catholic Relief Services.

This project covers 90% of the refugee population in this region.

Streamlined Process restoring dignity & Financial inclusion

Beneficiaries’ iris are scanned and verified against the UNHCR database ensuring a reliable, accurate and targeted distribution of assistance to those who are rightfully due to receive it. Crucially, it eliminates the need for them to provide any other identification documents protecting their privacy and providing aid in the most efficient and dignified way.

IrisGuard’s patented EyePay® technology is an innovative Secure Financial Delivery platform that utilizes end-to-end iris recognition technology such as EyeBank®, EyeCloud®, and EyeCash®.
IrisGuard Partners with the Iraq E-Gate to Provide Proof of Life

Our hardware and API's enable both online and offline operations with our EyePay® phone and can be implemented within one week with zero connectivity. Our system is contact-free and disease-resistant as it operates whilst wearing protective gloves and a face mask.
Since the pension law in Iraq allows a person to receive pension salaries from multiple institutions, the army, the government, Hash Shaabi etc. However, it has become challenging to ensure that there is an adequate proof-of-life system in place which is required for an accurate and targeted pension distribution.

To solve this problem, IrisGuard has partnered with Iraq E-Gate, a financial services company working with Al Rashid Bank that won a tender from the government to settle pensions. It has become mandatory by Iraqi law that pensioners register their irises to open an account at Al Rashid bank and receive automatic monthly payments on their financial card with the requirement of visiting the bank each year to prove his/her life, otherwise the card will automatically be deactivated.

IrisGuard’s patented EyePay® technology is an innovative Secure Financial Delivery platform that utilizes end-to-end iris recognition technology such as EyeBank®, EyeCloud®, and EyeCash®.
1.7b remain unbanked

Nearly half of all unbanked adults live in just seven economies
Adults without an account by economy (%), 2017

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangladesh</td>
<td>13</td>
</tr>
<tr>
<td>China</td>
<td>11</td>
</tr>
<tr>
<td>India</td>
<td>6</td>
</tr>
<tr>
<td>Indonesia</td>
<td>6</td>
</tr>
<tr>
<td>Mexico</td>
<td>4</td>
</tr>
<tr>
<td>Nigeria</td>
<td>4</td>
</tr>
<tr>
<td>Pakistan</td>
<td>3</td>
</tr>
<tr>
<td>Rest of world</td>
<td>54</td>
</tr>
</tbody>
</table>

Mobile Network Operator (MNO) Wallets: 272 in 90 countries

Registered agents for service or cash out: 6.6M
Registered accounts: 866.1M
Transactions Volume: 2.4b
Transactional Value: $40.9b
Average value per transaction: $20

Source: GSMA Directly
Processing millions of transactions correctly

$1.2b
PROCESSED VALUE

15.7m
PROCESSED TRANSACTIONS

13m
REFUGEE & CITIZEN RECORDS ENROLLED

45,000+
PER DAY TRANSACTIONS

TRILLIONS
OF CROSS COMPARISONS

1300
TOUCH POINTS AND GROWING!
Additional IrisGuard Resources

EyePay Phone / contact-free verification
Zain Cash case study
Egypt Post case study
UN Women cash out video
Paying for groceries with iris (WFP)
Thanks for listening.
Any questions?

Simon Reed
Deputy Director
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www.irisguard.com
CVA in midst of COVID-19

“Remote” Targeting, Selection, & Verification

CaLP Webinar
14 July 2020
Considerations

1. What are you doing now? donor reqs, SOPs, contracts / systems, team’s validation

1. Who is doing it? mapping processes, direct v. partner-led implementation models, etc.

1. What are the trade-offs? partner and/or technical readiness; perceived efficiency gains do not always translate to increased effectiveness
Cash Minimum Standards (MC global policy)

1. Cash feasibility assessment:
   - Needs assessment [PM/MC 3.a.]
   - Gender analysis [PM/MC 3.q.]
   - Marketplace assessment
   - Risk analysis
   - Transfer service provider scoping

2. Regulatory review is conducted and documented:
   - National and donor data protection and privacy regulations
   - Potential tax implications
   - Local Know Your Customer (KYC) requirements (in digital cash programs)
   - Employment regulations (i.e., cash for work)

3. Modality selection is grounded in evidence and documented.

4. Standard Operating Procedures are developed and documented. SOPs explain the implementation processes, as well as roles and responsibilities that govern the program. Internal controls are clearly documented.

5. Transfer service provider (TSP) selection and contracting process is documented:
   - SOW developed for procurement process
   - Contract using approved template
   - Program team member assigned to manage planning and communication with selected TSP

6. Monitoring, Evaluation and Learning plan including segregation of duties in place (PM/MC 6.a.). Monitoring guidance is included in SOPs and linked to each step of the program cycle, with accountability for conducting, a and reviewing results.


8. All distributions are planned, communicated to the transfer service provider and relevant departments, tracked and documented using forms and templates in Mercy Corps’ cash toolkits.

9. Program participant selection criteria and selection process are documented in the SOPs, and notification forms are completed.

10. Monitoring and post-distribution monitoring (PDHM) (both household and market level) are conducted and documented. (PM/MC 6.c.)
Defining Verification

Definition 1: Data Quality

- Verification is the process used to **check that the people / households selected to be programme participants actually meet established targeting criteria**, and that the data collected on these households is accurate.

Definition 2: Authentication (in field)

- Verification or **authentication** refers to a process that **confirms a participant is indeed who s/he initially registered as**. Authentication also assumes that the information initially provided is truthful and accurate.
Topline Observations

- **Evidence-based Selection & Targeting**
  - Plan for the worst! Data collection will be more fragmented, require more triangulation, etc.
  - Pairing community-based mechanisms with direct eligibility surveys
  - If necessary, carefully revise targeting criteria to avoid exclusion and *not compromise some semblance of rigour*

- **Remote v. Socially-distanced Processes**
  - Doing remote management, accessing hard to reach populations, etc. are not new competencies for most agencies...!
  - Direct contact may be lost so partner-led implementation models may need to be applied (i.e. subawards)

- **Business as usual**
  - Identify need / pinpoint issues / validate within a real process flow - avoid working off assumptions or anecdotes! *(i.e. don’t solution in isolation)*
  - Responsible Data Mgmt / Governance is still key
  - Internal guidelines for biometric use, remote management, etc.
Colombia Experience

**Expectation:** adapt processes *without compromising existing quality*, esp as related to anti-fraud, exploitation, protection concerns

**Pre-COVID Context**
- Clearly outlined & vetted governance models in place (e.g. SOPs, Data Sharing Agreement, etc.)
- Digital data collection / management systems in place
- Existing brainstorming re. programming for remote regions or indigenous territories

**Approach**
- **Clear communication / dialogue strategies** for information sharing re. programmatic changes with the participants *(e.g. moving from one-month operating cycles to one-week)*
- **Donor Approvals** for adjusted verification, piloting with new FSPs
- **Diversified financial services in use**, to include options that allow for zero contact + opportunity to provide remote client support / troubleshooting
- **Adapted data management technologies** that were already in place (versus introducing wholly new products or partners...and procurement)
- “New” approaches to **information sharing** based on surveys of population… relevancy of SMS, community radio, otherwise
Rapid Response Experience

**Context:** Existing digital case mgmt system in place
- Ongoing rapid response programming

**Adjusted procedures in light of COVID-19**
- Scanning ID cards (from afar) eliminates person-to-person contact
- In-field verification (with previously captured photo) -- from a safe distance
- Acknowledgement of receipt can replace physical signature in support of no-touch policies

Through the same tracking tool, different methods can be used as a way for the participant to acknowledge receipt without having to use their fingerprint as signature - thus ensuring a no-touch policy. Few options are therefore available:

- A checkbox once the token is received
- Taking the picture of the participant with the token in-hand
- Record the participant acknowledging receipt
Resources

- **MC Tipsheet: Evidence-based Selection & Targeting**
- **Colombia: VenEsperanza / ADN Dignidad Webinar** *(in Spanish)*
- **MC Tools on Remote Management** - available upon request
Contact

ROSA AKBARI
rakbari@mercycorps.org
Submit questions to the Q&A box or raise your hand
Closing messages from the speakers

- **GSMA**: Prioritise the end user experience and design around their needs. Look at long-term solutions, not quick fixes that only work in the moment.
- **Telesom**: Rise to the challenge of addressing needs in remote areas and adapt quickly.
- **GiveDirectly**: Think big to address the magnitude of this crisis and think about the responsibilities that come with it. With big solutions, come significant risks and protection issues.
- **IrisGuard**: Optimise best practices in the existing systems and don’t re-invent the wheel. Don’t use technology for technology’s sake.
- **Mercy Corps**: Design for the user – and the capacities of teams using the technology.
• Continue to input and use the CaLP network’s COVID-19 guidance with live, multi-lingual guidance

• Check out the latest CaLP-Plan COVID-19 micro-learnings on adapting CVA delivery mechanisms and remote market assessment and monitoring.

• Continue to share, engage and learn in the CaLP discussion groups.
Register now!

THE STATE OF THE WORLD'S CASH II REPORT:
Global Launch

Thursday 23rd July 2020
8am Panama City / 3pm Geneva / 4pm Amman