Payment Solutions for CVA Implementers

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CALP NETWORK
CHOICE & DIGNITY FOR PEOPLE IN CRISIS

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FOREWORD

Cash and Voucher Assistance (CVA) aims to respond to urgent needs by respecting the dignity and decision-making capacity of those affected, reducing their reliance on precarious coping strategies.

At the 2016 World Humanitarian Summit, the United Nations Secretary-General said that where feasible, “cash-based programming should be the preferred and default method of support,” a commitment embraced by several humanitarian organizations, including the IFRC, which pledged in 2021 to deliver 50% of their humanitarian assistance through CVA by 2025.

However, when disasters strike, challenges arise in delivering CVA. Implementing organizations are forced to navigate the intricate and complex landscape of digital payment solutions while considering recipients’ preferences and complying with myriad procurement rules and procedures built to protect the recipients.

To bridge this gap, this report takes a holistic and comprehensive approach, analyzing and comparing available tools and recommending best practices. It emphasizes the importance of context-specific analysis, acknowledging that there is no ‘one-size-fits-all solution’ when it comes to payment setup for CVA implementation.

This report also serves as a vital advocacy tool, urging collaboration among key stakeholders — humanitarian organizations, Payment Solution Providers (PSPs) and regulators — illuminating gaps to encourage mutual understanding.

Recognizing the ever-evolving nature of the field, the CALP Network has also taken a proactive approach and convened monthly meetings to focus solely on the critical issue of working with PSPs. This is a vital platform for knowledge exchange, problem-solving and collective action.

We extend our gratitude to CALP for leading initiatives in your central role of promoting and improving CVA across the humanitarian sector. By equipping us with the necessary knowledge and tools, this report empowers us to serve the most vulnerable and afford them greater dignity.

Jordane Hesse

- IFRC technical team member of the Global Payment Solutions project

SUMMARY

People in need should have the autonomy to select their preferred method to receive assistance, not just choosing the modality but also the delivery mechanism. Humanitarian organizations need to leverage advancements in payment technology to deliver support efficiently and for maximum impact.

The intended outcome of this research is to enable humanitarian organizations to deliver choice to recipients. Choice increases the quality of service provided, lowers costs, improves safety and security and ultimately improves financial inclusion.

Recognizing this challenge, the CALP Network conducted research to understand the ever-evolving payment landscape in regions where humanitarian organizations operate. The research explores the available payment options for humanitarian organizations, the benefits and risks presented by each and charts a path for greater collaboration between implementers and the private sector, building on the significant efforts made so far.

By drawing on research sources such as academic journals, publicly available data, industry reports and case studies from organizations implementing cash assistance using different payment solutions, as well as Key Informant Interviews (KIIs), the research imparts the knowledge required for stakeholders to deliver people centered aid, at scale in an increasingly resource-constrained environment.

HOW TO USE THIS REPORT:

If you have 3 minutes, read KEY FINDINGS and RECOMMENDATIONS.

If you have 10 minutes, read the sections above plus THE CHOICE MODEL, WHAT'S IN A NAME? and LAYERING IN PRACTICE.

If you have 15 minutes, read the sections above plus, RISKS AND CHALLENGES OF USING AGGREGATORS, OPPORTUNITY OR TENSION? and A LAYERED AND BLENDED APPROACH.

If you have 20+ minutes, read the whole report.

Then keep the conversation going by sharing this report and insights with your network on LinkedIn, tagging @CALP Network.

TERMINOLOGY

AGGREGATOR - a Payment Solution Provider (PSP) that acts as an intermediary between a CVA implementing organization and a last mile FSP.

AGENT NETWORK - a network of individuals or businesses that serve as intermediaries or agents for a financial institution where users can receive payouts, conduct transactions, convert cash into digital currency and vice versa and access various financial services.

APPLICATION PROGRAMMING INTERFACE (API) - a mechanism of communication between two software components.

CENTRAL BANK DIGITAL CURRENCY (CBDC) - the digital form of a country's fiat currency, issued and regulated by a nation's monetary authority or central bank.

CRYPTOCURRENCY - a digital currency in which transactions are verified and records maintained by a decentralized system using cryptography, rather than by a centralized authority.

FINANCIAL INCLUSION - people are financially included when they have access to a full suite of quality financial services provided at affordable prices in a convenient manner.

FINANCIAL TECHNOLOGY (FINTECH) - the innovative use of technology to enhance the delivery of financial services and products to clients digitally.

FINANCIAL SERVICE PROVIDER (FSP) - an institution that offers financial services to clients.

KNOW YOUR CUSTOMER (KYC) - regulations from standard-setting bodies that require FSPs to "establish effective customer identification, verification and due diligence procedures[1]."

LAST MILE FSP - a financial institution focusing on the last stage in a supply chain, delivering financial products and services to the customer. Often to underserved populations who have limited access to traditional financial services.

LOCALLY-LED RESPONSE - a commitment that involves moving leadership, decision-making authority and funding to local stakeholders in a humanitarian response.

MIDDLEWARE - a platform that acts as a translator, bridging the gap between multiple financial and/or data systems. For example, between an implementing organization's Management Information System (MIS) and a payment aggregator.

1. Adapted from GSMA publications

PAYMENT SOLUTION PROVIDERS (PSPs) - third-party companies that facilitate payments between parties. They provide the necessary data management tools, infrastructure, linkages, partnerships and security measures to enable CVA implementing organizations to make bulk disbursements to recipients through multiple FSPs.

SWITCH - a system where transactions are sent to be rerouted to a different PSP, achieving interoperability.

TECHSTACK - the building blocks of software, hardware and network components that work together to deliver a financial service or product that supports everything from user interactions to ensuring the security of transactions.

Unless otherwise stated terminology has been adapted from CALP's Glossary of Terms.

INTRODUCTION TO CALP

ABOUT THE CALP NETWORK

The CALP Network is a dynamic global network engaged in the critical areas of policy, practice and research in humanitarian cash and voucher assistance (CVA) and financial assistance more broadly. Collectively, CALP members deliver the vast majority of humanitarian CVA worldwide.

What makes the CALP Network unique is its diversity. CALP's 90+ members include local and international non-governmental organizations, United Nations agencies, the Red Cross/Crescent Movement, donors, specialist social innovation, technology and financial services companies, researchers and, academics and individual practitioners. CALP's wider network stretches far beyond its official members to encompass local, national, regional and global actors, all of whom are seeking to secure better outcomes for people living in crisis contexts.

OUR PURPOSE

Together we seek to maximize the potential that humanitarian CVA can bring to people in contexts of crisis.

To do this we ensure that CVA is a central, scalable component of quality, timely and appropriate humanitarian assistance and that the need to sustain positive outcomes for people over the longer term is considered.

We envision a future where people are enabled to overcome crises with dignity, by exercising choice and their right to self-determination. Visit www.calpnetwork.org for further information.

CALP'S WORK ON DIGITAL PAYMENTS

CALP's flagship State of the World's Cash 2023 report presents key findings and areas for strategic debate — see Chapter 7 on Data and Digitalization.

CALP facilitates a roundtable for implementing organizations seeking multi-country payment solutions to bridge the language and information gap between implementers and payment institutions.

Rory Crew, CALP's Technical Advisor focusing on Data and Digitalization, regularly shares updates on Twitter and LinkedIn regarding humanitarian digital payments.

Email rory.crew@calpnetwork.org to learn more.

KEY FINDINGS

This report explores how humanitarian CVA implementers can leverage developments in payment technology to empower recipients, offering them a choice of CVA delivery mechanisms.

LACK OF A GLOBAL AGGREGATOR

A common ask by implementing organizations is to find a single global payment aggregator that can provide a seamless experience across all regions and CVA delivery mechanisms. One of the most significant takeaways from this report is that there is no such “global” aggregator. In place of this, **implementing organizations require a layered blend of payment solutions, from multi-region aggregators to individual last-mile FSPs, that change over time.**

AGGREGATORS GIVE RECIPIENTS POWER THROUGH CHOICE

Implementing organizations can empower recipients by providing a choice of CVA delivery mechanisms. Payment aggregators are the most likely solution to enable this choice, the need for implementing organizations to manage numerous individual FSP contracts.

ADVANTAGES OF PROVIDING CHOICE TO RECIPIENTS

A study by CGAP[2] shows that when recipients are given a choice of provider, it has the following advantages:

- Reduces costs (less travel is required, reduced opportunity costs and lower distribution costs)
- Improves customer service experience
- Increases empowerment
- Enables deeper engagement with financial services
- Decreases vendor dependency for implementing organization
- Expands coverage for recipients, with higher rates of digital adoption

2. Engaging Financial Service Providers in the context of G2P choice, CGAP, 2023 [Link]

BEYOND EFFICIENCY: PUTTING RECIPIENTS FIRST

Implementing organizations initially viewed payment aggregators as efficiency machines, focusing on internal benefits. Prioritizing recipient experience and maximizing impact now takes center stage.

A GLOBAL AND LOCAL RESPONSE

PSPs may support a locally-led response as implementing organizations can access multiple FSPs through an aggregator but also risk crowding out national FSPs as decision making and investment are focused internationally.

EVERY PSP IS DIFFERENT

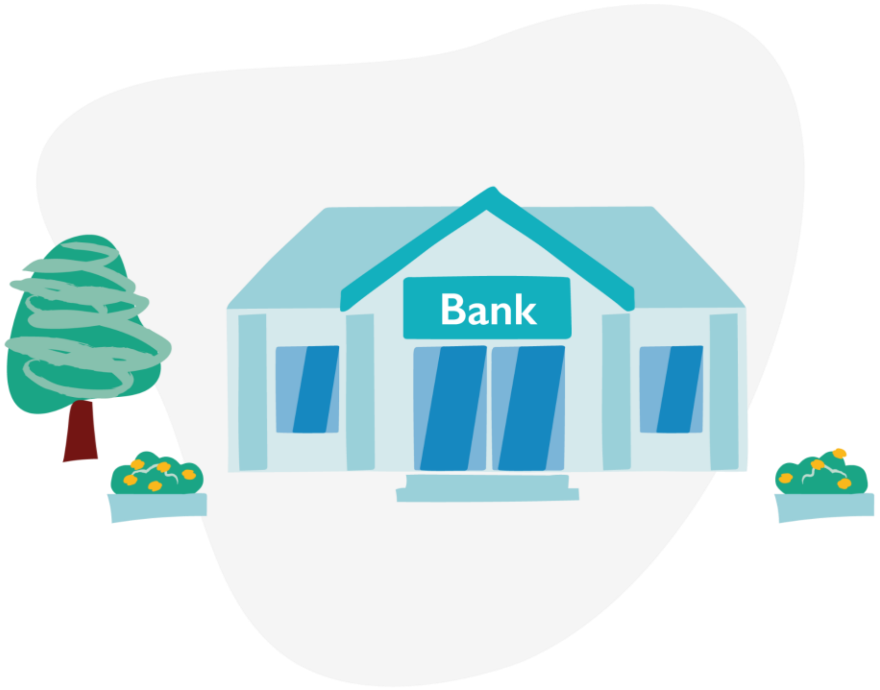
Every PSP and payment aggregator operates differently, offering different services in different regions and to different customers. Some payment aggregators handle hard currency and have vertically integrated with last mile FSPs. Others focus on a particular cash delivery mechanism or region. Their services change over time as companies identify sustainable products or respond to implementing organizations' needs. By combining payment aggregators and last mile FSPs with additional companies such as data management layers and identity service providers, organizations can follow a layering approach, unlocking the potential benefits of the FinTech revolution.

> "Bridging the language and information gap between the private sector and humanitarian organizations is central to our mission.
>
> We save headaches for each side by working in the complex intersection, taking on processes which connect two very different business styles."
>
> *- Mary Cox, Head of Programs, RedRose, humanitarian data management solution*

PSPS ARE COMMERCIALLY DRIVEN – RELATIONSHIPS NEED TO BE MUTUALLY BENEFICIAL

Successful cross-sector partnerships have emerged thanks to efforts from both sides, yet there remains an information gap and a language barrier between the private sector and humanitarian organizations. The private sector does not always understand the needs of humanitarian organizations. In turn, humanitarian organizations do not know how to make a business case for the private sector to offer services to vulnerable people. The need to close this gap has come to a head in the payments space as both parties recognize the need and ability for technology to deliver efficiency and scale, which can only be achieved through collaboration.

PSPs find it difficult and time-consuming to work with humanitarian organizations due to their procurement processes, multifarious requirements and because implementing organizations operate individually. For PSPs to have a financially compelling and viable operating business case, implementing organizations need to demonstrate that the program length is sufficient and recurring in nature for economic sustainability.



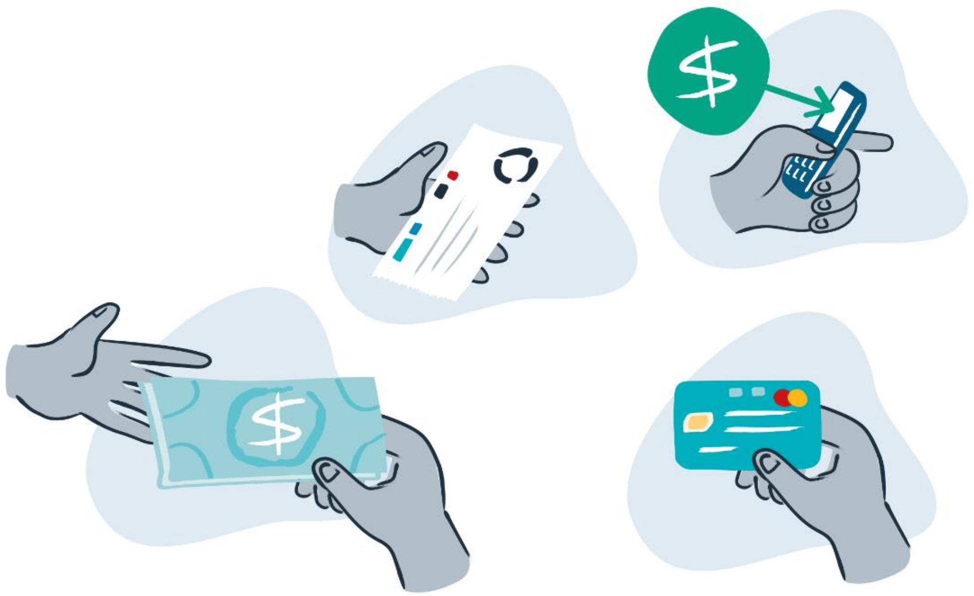
THE CHOICE MODEL

CVA implementing organizations are increasingly exploring giving recipients choice over the cash delivery mechanism they use to receive payments. Choice can reduce costs for recipients and implementing organizations, allow deeper engagement with financial services, promote financial inclusion, reduce recipients' travel times, increase competition between FSPs, improve recipients' experiences and open the door to accessing a greater variety of financial services.

The choice model is inherently people centered as it recognizes, "recipients as *customers* with complex financial lives rather than passive *beneficiaries*[3]". When recipients, not implementing organizations, become the FSP's customers, quality of service becomes the focus instead of cost efficiency being the driving force.

The choice-driven model arose out of Government to Person (G2P) social protection payment schemes but has begun to be adopted in humanitarian CVA interventions. This report focuses on the ability of private sector payment aggregators to deliver choice as opposed to G2P systems, which often rely on national infrastructure that is only sometimes present in humanitarian contexts.

3. Engaging Financial Service Providers in the context of G2P choice, CGAP, 2023 [Link]



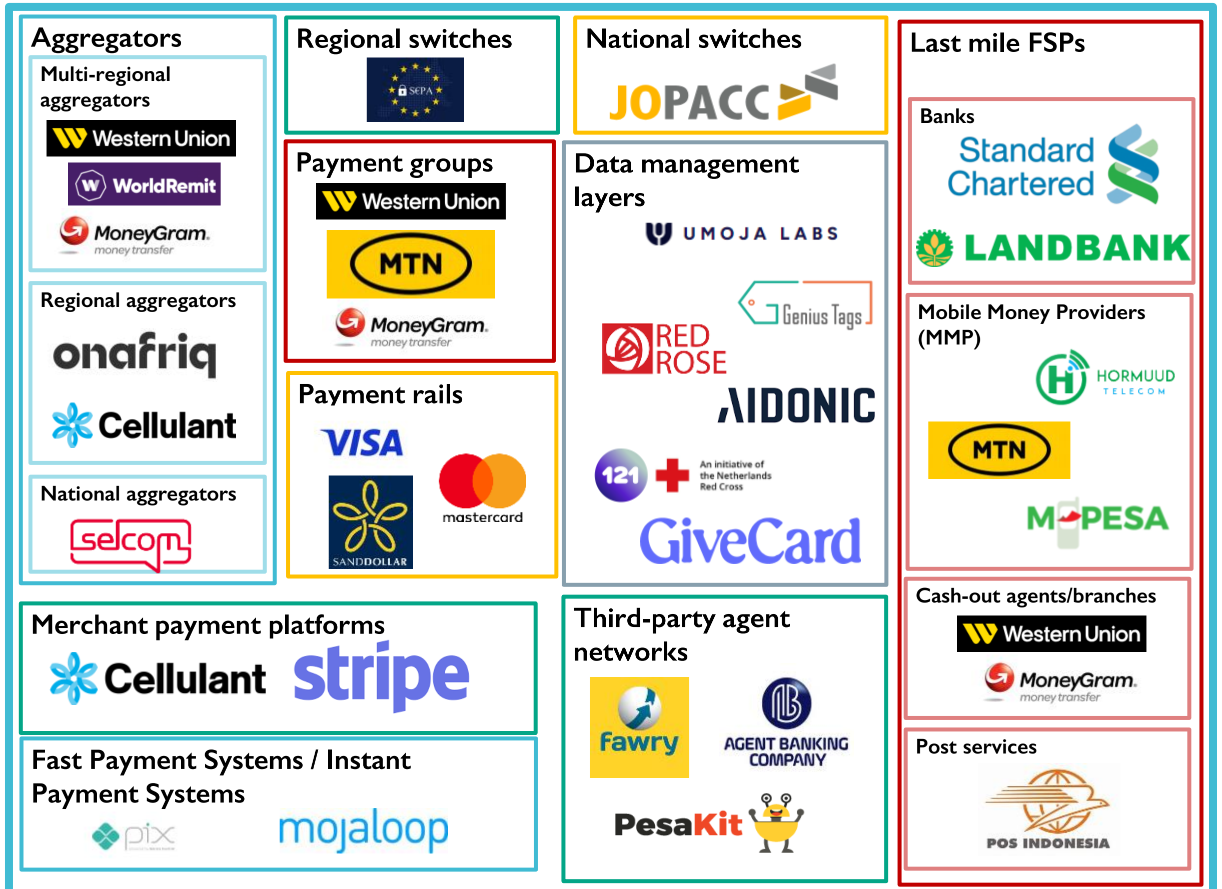
WHAT’S IN A NAME? TYPES OF PAYMENT SOLUTION PROVIDERS

Many companies initially appear to be payment aggregators suitable for facilitating humanitarian CVA bulk disbursements. A deeper analysis may show that their services are unsuitable or require partnering with other players to build a complete payment flow.

Throughout this report, ‘**Payment Solution Providers**’ (PSPs) refer to a diverse group of third-party companies that facilitate payments between parties. They provide the necessary data management services, infrastructure, linkages, partnerships and security measures to enable CVA implementing organizations to make bulk disbursements to recipients.

PSPs offer a bewildering variety of payment services. This is further complicated because they offer different services to different customers across several industries and regions.

This graphic categorizes PSPs based on the services they provide to humanitarian organizations undertaking humanitarian bulk disbursements. It is meant to be illustrative rather than an exhaustive mapping.



Categorizing payment companies is complex due to the industry’s dynamic nature. PSPs continuously expand their offerings and their operations and services vary significantly across different regions and depending on the specific customer requirements. This graphic categorizes PSPs based on services commonly offered to CVA implementing organizations.

UNDERSTANDING PAYMENT AGGREGATORS

Payment aggregators come in different shapes and sizes and vary in capabilities and functionalities between regions and customers, making comparisons and categorizations challenging. From an implementing organization's perspective, the end goal of these aggregators is still the same — to facilitate bulk disbursements to recipients by providing multiple channels and delivery mechanisms. Over time, aggregation companies have built an ecosystem that helps to terminate funds into various channels such as mobile wallets, prepaid cards, bank accounts and cash pickups.

The services they provide to humanitarian organizations differ due to their business model, the context in which both parties operate and the requirements of the implementing organizations. The context includes the national, international and supra-national regulations that apply to both parties. Recipients' needs should drive organizational requirements through a people centered design approach, but they must also consider the organization's policies and context. Organizations with procurement policies that enable a partnership approach and that have sufficient leverage and technical capacity can codesign bespoke service offerings with PSPs.

An aggregation company and its appropriateness for delivering humanitarian CVA can be understood by considering four aspects of its business model, detailed on the right of the page.

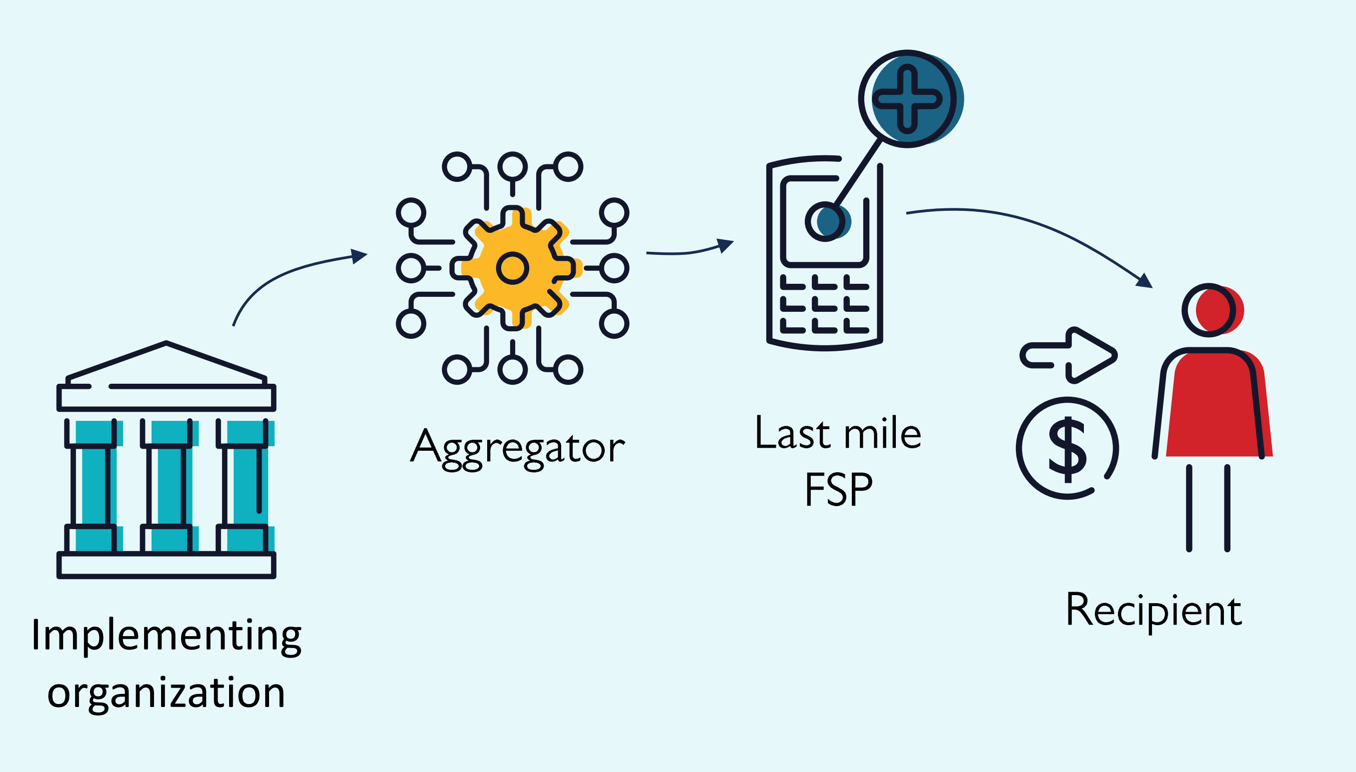
Geographic focus

Industry focus

Payment modalities/channels offered

Services offered

PAYMENT AGGREGATION MODEL USED BY HUMANITARIAN ORGANIZATIONS



REGIONAL MOBILE MONEY PROVIDERS (MMPS) CONSOLIDATING STACK FOR EASE OF INTEGRATION

Regional MMPs, such as South Africa's MTN Group, are harmonizing their technology stack, the hardware and software they use to facilitate payments, aiming for a smoother experience for organizations integrating with their systems across multiple countries.

The catch? Despite this technological improvement, organizations still require separate contracts and financial arrangements for each country if they wish to make bulk disbursements.

GEOGRAPHIC AND INDUSTRY FOCUS OF AGGREGATORS

No aggregator can reach everyone in the world using all payment channels. Aggregators tend to focus their business model on a particular region, payment modality and/or industry niche.

MULTI-REGION AGGREGATORS

- These companies offer connections to last mile FSPs in more than one region. They may focus on a particular industry and payment modality.
- For example, Tipalti allows organizations to pay gig economy workers into their PayPal and bank accounts in 196 countries and RedRose enables humanitarian organizations such as IFRC, INGOs and UN organizations to make bulk disbursements across Europe, Africa, Latin America and further.
- In some cases, these are aggregators of aggregators, where an aggregator increases its reach by connecting to another aggregator which then provides a connection to last mile FSPs.

REGIONAL AGGREGATORS

- These companies focus their service offering on a particular set of countries.
- For example, Onafriq provides disbursement services across the African continent, focusing on humanitarian organizations and providing connections to mobile wallets, pre-paid cards, bank accounts and agents.

NATIONAL AGGREGATORS

- These companies focus on one country or area of a country. They will often also provide last mile payment services.
- For example, Selcom offers a wide range of payment services, primarily in Tanzania and SPENN in Zambia.

AGGREGATOR MARKET CONSOLIDATION

While no single dominant player is holding court in the global payment realm, the market has witnessed a wave of consolidation in recent years. Smaller, regional players are increasingly being acquired or merged with larger, established firms.

This trend reflects the importance of scale and reach in the competitive payments landscape.

Some notable examples of recent consolidation include:

- Segovia was acquired by Crown Agents Bank, a UK-based financial institution specializing in international development.
- Beyonic, a Nigerian FinTech company, was acquired by Onafriq, a pan-African payments platform.

CASE STUDY: UNIVERSAL POSTAL UNION

The Universal Postal Union (UPU), a UN agency that coordinates postal policies among member nations, may have a role to play in global humanitarian payment systems.

Postal Designated Operators (DOs) in each country fulfill the obligations outlined in international postal treaties signed by governments. DOs are trusted entities, have a close relationship with communities and provide a range of financial services via multiple channels.

DOs provide more than 1.8 billion customers with domestic remittance services and 91% of postal outlets globally offer financial services, often to communities in remote or rural areas.

Post offices are digitizing, investing in innovative digital financial services, reducing cash-based transactions, improving unit costs and contributing to financial inclusion and financial literacy. Postal services are in a unique position, as national and public sector organizations are mandated to fulfill a government's obligations to deliver financial services to citizens, at times in partnership with the private sector. Their position gives them a strategic advantage when influencing regulation and their mandate allows them to think beyond revenue generation.

The UPU's Financial Inclusion Technical Assistance Facility (FITAF) program, delivered in partnership with the Bill & Melinda Gates Foundation and VISA Inc., is providing technical assistance to 20 postal operators services, including mobile banking and prepaid card solution in Benin, a debit card solution in Burkina Faso and a mobile payment solution in Tanzania.

Post services in some countries have a banking license. In others, they have a service agreement with a licensed FSP — allowing customers to access financial services through the post office, in-person or remotely. Services can include transactions, KYC validations, digital/financial literacy and registrations.

WHAT'S IN IT FOR HUMANITARIAN STAKEHOLDERS?

Stakeholders should understand the postal service offerings in the countries they operate in.

- The private sector should consider partnering with them to support service delivery in rural and remote areas
- Implementing organizations should explore postal services as a potential last mile FSP and as an advocacy partner while considering KYC regulation
- Financial inclusion actors should ensure postal services are engaged in financial inclusion initiatives

IMPLEMENTERS' INCENTIVES

Implementing organizations have several incentives to explore multi-region disbursement solutions.

SPEED OF DISBURSEMENTS IN A NEW RESPONSE

Relying on a payment aggregator's existing connections, instead of having to procure and contract with an FSP after a shock, increases the speed of CVA disbursements, resulting in a quicker response.

SINGLE INTEGRATION

Aggregators offer a single point of integration (typically via APIs) for implementing organizations, providing access to multiple markets and/or multiple FSPs and delivery mechanisms in one market. This removes the need for an organization to integrate their recipient MIS with FSPs in every country they operate in, a time-consuming task that requires skilled staff.

As a testament to the single integration advantage, mobile money players around the world that operate regionally under the same brand are consolidating their technology to provide Open APIs and a single point of integration into multiple markets, for example, MPESA and MTN in Africa, Tigo in LATAM and Digicel in the Caribbean and Pacific regions.

REDUCING ADMINISTRATION

Dealing with one aggregator significantly reduces the effort and cost of procuring and contracting last mile payment providers for every response.

PROVIDING A CHOICE OF PAYMENT MODALITY

Implementing organizations can leverage an aggregator's links into multiple FSPs to provide CVA through each recipient's preferred delivery mechanism. In most cases, this would only have been possible by contracting multiple FSPs in one country, increasing operational costs.

CREDIT SERVICES

At least one aggregator/data management layer is exploring providing credit services to implementing organizations. This a potentially attractive proposition as it would allow disbursements to occur once donors have committed funds but before they arrive in FSP's bank accounts, a process that can take up to two weeks in some countries.

IMPROVEMENTS THROUGH CENTRALIZATION

With centralized services and centralized control, the expectation of working with aggregators is to have streamlined operational processes resulting in higher standards of data protection, better compliance, improved reporting and ultimately a better service experienced by recipients. Aggregators, being payments experts, can share learning between FSPs to drive improvements and act as interlocutors between the payments and humanitarian spaces.

TREASURY MANAGEMENT AND RECONCILIATIONS

Treasury management services such as funding of accounts, accountability and auditing are simplified when dealing with a single aggregator. In some cases, aggregators can work with a single currency and rely on their network of partners for the settlement of funds to the recipients, easing the burden on implementing organizations from having to deal with foreign exchange and cross-border bank transfers.

Aggregators often have multiple partnerships, including remittance and cross-border partners, banks, agents, FinTechs and mobile money providers, which can remove the fractioned experience of funding trust and settlement accounts.

RISKS AND CHALLENGES OF USING AGGREGATORS

While aggregators paint a compelling picture of streamlined disbursements and simplified operations for implementing organizations, it is essential to acknowledge that, like any technological innovation, it can exacerbate existing issues or introduce new risks.

DISPUTE RESOLUTION

Working with an aggregator adds additional layers between the implementing organization and the recipient being supported. This could complicate the dispute resolution process due to the multiple layers of triage, varying Service Level Agreements of each party and various levels of accountability.

SINGLE POINT OF FAILURE

A single misstep could block support for a large number of recipients. Relying on a single aggregator instead of maintaining relationships with multiple FSPs creates a single point of failure that could limit an organization’s ability to carry out its primary mandate. And there are numerous areas of vulnerability to deal with, including treasury and hard currency transfer issues, regulatory concerns, data protection, technological failures and fraud/cybersecurity.

VARIATION BETWEEN AGGREGATORS AND FSPS

Every aggregator-FSP partnership is unique, as each has its systems, processes and technology. This means that not all pairings will offer the same services or operate in the same way. For example, one FSP might provide automated reports while another might rely on manual processes — reducing the expected harmonization. Reports may also be available from underlying FSPs at different times, complicating reconciliations and reporting.

DATA RESPONSIBILITY CONCERNS

Sharing data with additional parties, such as payment aggregators or data management layers, increases the risk and decreases the control the implementing organizations can exercise over how data is used. In one instance, an implementing organization chose not to use a data management layer PSP to reduce the number of partners accessing recipient data.

DETAILED FINANCIAL REPORTING

Financial accountability and auditing can be challenging as aggregators' ability to provide detailed and timely reporting varies. This restricts implementing organizations' ability to maintain the appropriate liquidity, perform detailed reconciliations, track funds in near real-time and settle multi-currency accounts; all processes vital to maintaining an audit trail for funders.

ADDITIONAL COSTS

Transaction fees reduce the amount available to recipients. Adding a stakeholder to the CVA disbursement process may lead to additional costs. Where fees are charged on a percentage of cash transferred, this could considerably reduce the number of recipients receiving support in a large CVA intervention. In two instances reviewed, the implementing organizations found it was cheaper to deal directly with a last mile FSP. This is a particular challenge in CVA interventions where cost-efficiency ratios are easily monitored and tightly controlled.

TRANSPARENCY, OVERSIGHT AND DATA

Transparency of downstream operations is essential but can be lost when using an aggregator. Implementing organizations will not have control or oversight in all the steps of a last mile FSP's processes, including agents and customer service representatives interacting with the recipients, which could reduce a program's impact. For example, the agents might need to be aware of the program details to inform recipients but not have the information as the FSP does not have a direct relationship with the implementing organization. When data is shared, it increases the likelihood that it will be misused.

LIMITED NUMBER OF AGGREGATORS

There are a limited number of aggregators targeting their services specifically to humanitarian CVA organizations and our research did not identify additional aggregators exploring the space, raising concerns about a vulnerability in the system. An overreliance on just a few aggregators can pose a significant risk to the recipients being supported by CVA. If a critical aggregator were to cease operations, even temporarily, the disruption could have a wide-reaching negative impact.

COMPLIANCE AND REGULATIONS

Regulations are country-specific, meaning aggregators may not have the insight, relationships, expertise, incentives or the capacity to service recipients who often have complex situations, such as lacking the required national IDs.

The regulatory landscape for aggregators varies significantly across countries, posing a challenge for aggregators operating in multiple locations. While some aggregators hold their own payment licenses in certain countries, others rely on partnerships with last mile FSPs to undertake licensed activities, such as ensuring that trust accounts used to support balances held on mobile money accounts are backed by hard currency deposits.

Aggregators often do not take responsibility for completing KYC checks for recipients enrolled in an intervention, meaning the burden remains with the implementing organization and last mile FSP.

ABILITY TO LAYER ADDITIONAL SERVICES

Not all payment aggregators will offer SMS, Interactive Voice Response (IVR) and USSD services, which are often used to share information with recipients about a program or to receive feedback from them. This will also vary between last mile FSPs for the same aggregator. In such cases, the implementing organization may need to maintain separate contracts with FSPs, potentially negating some of the centralized platform benefits.

FEE STRUCTURES

Understanding fees and how they are structured allows implementing organizations to predict costs borne by them and recipients, compare PSPs and negotiate with providers for the best possible terms. Below are some of the types of charges that PSPs charge. The example figures are illustrative and will differ between PSPs, customers and contexts.

FEE TYPE	FEE STRUCTURE	EXAMPLE
Transaction fees	Per-transaction fee	$0.20 per transaction
	Percentage-based transaction fee	1.15%–4% of transfer amount
	Flat fee + percentage-based fee	Pay a flat fee below an agreed transfer amount (US$2–$3) and a percentage-based fee (1%–2%) above that transfer amount
	Tiered transaction fees	$0.10 for transactions under $10, $0.15 for transactions between $10–$25 and $0.20 for transactions above $25
Bulk disbursement fees	Per transaction fee/recipient fee	$0.20 per transaction/recipient
Monthly fees	Flat monthly fee	$50 per month
	Tiered monthly fees	$100 per month for up to 1,000 transactions, $150 per month for up to 2,500 transactions and $200 per month for over 2,500 transactions
	Flat monthly subscription + percentage-based transaction fee.	The fee structure combines a flat monthly subscription with a per transaction percentage charge. This means organizations pay a fixed cost every month regardless of transaction volume, plus a transaction fee
Forex fees	Fee on currency exchange	For example, disbursing local currency when the PSP has received USD from an implementing organization
Other: Credit services	Bespoke	Fees will be negotiated based on perceived risk

OPPORTUNITY OR TENSION? GLOBAL AGGREGATORS AND A LOCALLY LED RESPONSE

Global aggregators and a locally led response could be considered in tension. The first internationalizes relationships, the latter aims to rebalance decision-making authority and funding towards local and in-country partners.

Concerns about removing control, investment and relationships from local responses, while still relying on last mile payment providers to deliver funds and provide customer services to recipients have driven several organizations to pursue a strategy of only engaging national FSPs, instead of seeking regional or global solutions. For others, aggregators present the most promising path for large multi-country implementers to deliver recipient choice, bypassing the need to procure hundreds of individual FSPs.

PAYMENTS DIFFER ACROSS THE LANDSCAPE

'One-size-fits-all' does not hold in the case of payments. Payment systems and their usage are inherently cultural and change as we traverse between regions. In Europe, a common theme is centralization, typified by the Single Euro Payments Area (SEPA) network that allows instant payments and interoperability between accounts within the EU. In other areas, the payment systems of countries that share links differ; thus, a less harmonized model is observed. An example is the successful case of mobile money in East Africa, but it's only recently burgeoning use in Ethiopia and Nigeria.

LOCAL KNOWLEDGE IS CRITICAL TO SUCCESS

Locally led responses hold a crucial advantage: an intimate knowledge of the target community's needs, payment products offered in the market and cultural nuances regarding payments. For example, when designing a CVA response in Nepal, the implementing organization worked closely with the local authorities and the community being supported to understand their needs — recognizing that a two-pronged approach was required: cash for remote villages with limited access and digital payments (e-vouchers/wallet deposits) for major cities. This tailor-made approach considered the communities' needs, geographic and demographic variations, money usage patterns, payment infrastructure and recipient literacy — factors that could have been missed if contracting with an international payment aggregator.

CROWDING OUT OR BRINGING IN SMALLER PLAYERS?

Larger payment aggregators may crowd out smaller FSPs or afford them greater access to the humanitarian market. Large PSPs with marketing budgets and access to decision makers of implementing organizations may crowd out smaller players in the market, reducing the visibility of in-country payment solutions used by national organizations, even if they are preferred by recipients. However, aggregators could also allow a broader range of smaller FSPs to be involved in humanitarian CVA disbursements, as large implementing organizations may not need to contract with each other individually.

GLOBAL AND LOCAL ALIGNMENT, GLOCAL?

Innovations in the payment ecosystem can be embraced for the benefit of recipients instead of perpetuating existing power imbalances. This means making informed choices about using payment aggregators by carefully weighing their benefits and risks. Moreover, recipients and in-country stakeholders should be actively involved in designing the approach from the outset, ensuring their voices are heard and they don't become junior partners in delivering CVA.

AGGREGATORS AND NATIONAL DIGITAL PUBLIC INFRASTRUCTURE

International or regional aggregators will increasingly find a world of streamlined access thanks to national digital public infrastructure acting as a single entry point into each country's payment ecosystem. Transactions flow seamlessly through a connected web of nationally owned systems, allowing recipients to choose their preferred cash delivery mechanism. This vision, championed by the Better Than Cash Alliance through a Call to Action[4] at COP 28, promises a win-win: efficiency and speed for aggregators and financial inclusion for individuals.

4. Responsible Digital Payments to Accelerate Climate Action: Call to Action, Better than Cash Alliance, 2023 [Link]

MAKING THE BUSINESS CASE: THE COST OF INACTIVITY AND CASH-OUT

Despite efforts from both parties, an information gap persists between the private sector and humanitarian organizations. A KI stated that the private sector does not understand the needs of humanitarian organizations. In turn, humanitarian organizations do not know how to make a business case for the private sector to offer services to vulnerable people.

COSTLY ACQUISITION AND SERVICING OF RECIPIENTS

Responding to procurement processes, agreeing on ways of working, signing contracts and setting up API connections - every step comes with a cost for PSPs. If this is done in preparation for a response that doesn't happen, then these investments vanish — reducing the likelihood they will respond to future calls for proposals.

PSPs have shown that they are willing to put profit aside for a period and demonstrated that they are willing to make investments to meet humanitarians' requirements. Still, their bottom line ultimately rests with shareholders who expect a return. With mobile money in particular, a key CVA delivery mechanism, their revenue hinges on transaction fees as funds circulate within their ecosystem. In many responses, recipients often withdraw all funds at once, denying PSPs future transaction fees. This leaves them dependent on toughly negotiated bulk disbursement fees, reducing their appetite.

DEMONSTRATING THE BUSINESS CASE FOR PSPS

Finding sustainable revenue models that align humanitarian needs with PSPs' financial realities is crucial for long-term collaboration and sustainable delivery mechanisms.

Providing PSPs with a clear roadmap, e.g., the number of recipients, including the values and frequency of cash disbursements, can help providers get a clearer picture of the potential revenue and costs, allowing them to demonstrate to shareholders the economic sustainability of an engagement. Implementing organizations can also work with the private sector, authorities and social protection/development colleagues to consider how recipients can be encouraged not to cash-out immediately, with the added potential benefit of driving financial inclusion.

FROM CHALLENGING CLIENTS TO TRUSTED PARTNERS

Implementing organizations disbursed $7.92 billion of CVA in 2022, yet relatively few multi-region PSPs are vying for this business. On paper, humanitarian organizations don't always make attractive clients. They are slow to make decisions, have no appetite to embrace failure as a learning tool, act individually instead of as a collective, require solutions to be fully scoped before procurement can begin and place additional requirements on the private sector, such as adhering to humanitarian principles — and rarely have funding for more than two years. Humanitarian organizations need to demonstrate to PSPs that they are making regular payments to currently underserved communities that could become revenue generating clients in the future.

COLLECTIVE ACTION

Implementing organizations banding together for collective bargaining power — driving down fees through economies of scale — has always been an attractive proposition to the humanitarian space. Yet, successful examples like Jordan's JoPACC and UNHCR/WFP/UNICEF's contracting piggyback system remain uncommon. The challenges of collective bargaining and contracting should not prevent other forms of collaboration between implementing organizations, such as creating harmonized requirements for tenders, more consistently sharing information with each other and PSPs, jointly co-creating products with PSPs and speaking with a united voice to advocate for change.

STREAMLINED SYSTEMS OR STUMBLING BLOCKS? MANAGING COMPLEXITY

Compared to traditional bilateral implementing organization and FSP relationships, innovative payment solutions involve more parties, which can blur the responsibility landscape and make processes more complex, without necessarily streamlining them. Clear roles and responsibilities must be established for each party involved to ensure an effective and ethical intervention.

WHO DOES WHAT?

While streamlining payments might be the initial draw of payment aggregators in CVA interventions, the reality is trickier. A typical CVA disbursement flow involves numerous steps, ranging from recipient registration and fund transfers to delivery channel management and dispute resolution. Incorporating a payment aggregator into this chain adds another entity to the mix, bringing its own priorities, governance structure and regulatory frameworks. This increased complexity underscores the need for clearly defined roles and responsibilities. Determining who is responsible for tasks like KYC checks, data responsibility compliance and resolving disputes becomes vital for guaranteeing an effective and ethical CVA intervention.

SHARING THE KYC LOAD: NEW TOOLS

Payment aggregators generally shy away from engaging in KYC activities. It often remains the responsibility of humanitarian organizations and last mile FSPs. A new breed of identity management solutions, such as ShuftiPro, YouVerify and Onfido is emerging. In most cases, they rely on national identity databases not commonly found in response countries. But as identity schemes continue to be rolled out, these will become more relevant to CVA operations.

TREASURY MANAGEMENT

Similarly to KYC requirements, some aggregators eschew dealing with fiat currency transfers to the last mile FSPs. In these instances, humanitarian organizations must have a legal and banking relationship with the last mile FSPs to transfer the hard currency used to fund the transfers. This will involve complying with national, international and supranational Anti-Money Laundering & Countering the Financing of Terrorism (AML/CFT) acts, as well as contending with bank derisking initiatives.

A LAYERED AND BLENDED APPROACH

There was once an aspiration that someone sitting in an implementing organization's office could make disbursements to vulnerable people anywhere in the world with a couple of clicks on their mouse. As this report explains, this approach isn't feasible or appropriate. Implementing organizations operating in more than one country need a layered and blended mix of payment solutions that changes over time.

A LAYERED APPROACH

The model of an implementing organization directly reaching all recipients through a single PSP integration only sometimes holds true. The payment chain has gotten more complex and usually involves multiple players in the payment flow mechanism. For example, an implementing organization will hold recipient registration data on an MIS supported by an IT company. The MIS will be connected to a data management or middleware system that ingests data over an API and routes it to a payment aggregator, which sends it to a last mile FSP. They may send it to a different FSP via a national payment switch to match the recipient's preferred delivery mechanism. This does not even consider the hard currency flows that will match the data flows.

This multi-stakeholder system, which we have termed a layered approach, has a strength in its matrix structure. Solutions can be developed by any party in the ecosystem and do not need to be integrated directly into an implementing organization's system. For example, a KYC technology company could plug an identity management solution into a payment aggregator or data management layer, benefiting all organizations connected to it, requiring little effort from implementing organizations.

Through careful planning and an understanding of these intricacies, implementing organizations will unlock the full potential of FinTech.

> "When selecting a partner, implementing agencies need to see the recipients' experience of use and preference of payment method as the most important and impactful criteria rather than the contracting terms and cost effectiveness for the implementing agencies themselves."
>
> *- Jeffrey Bower, Senior Investment Officer, International Finance Corporation (IFC)*

A BLENDED APPROACH

A layered approach will not be a 'one-size-fits-all' solution either. Implementing organizations working in more than one country must maintain a blend of payment solutions. This may include:

- Contracts with last mile FSPs where recipient data must be manually transferred.
- API connections directly into last mile FSPs because they are not connected to a payment aggregator, the expected volume is significant enough to warrant a bilateral relationship, or there are data protection concerns.
- Integrated connections from their MIS to more than one aggregator that each focuses on a particular region or provides global coverage of a particular delivery mechanism, such as bank accounts.
- A relationship with a data management layer that can help the organization send the right recipient information to the right PSP

Parallel to these aggregation relationships, the organization may still require agreements with the last mile FSPs to facilitate hard currency flows to support transfers if the aggregator does provide treasury management services.

For each disbursement, the payment path used will be the one that best meets recipients' and organizational needs.

A **layered approach** means having multiple stakeholders involved in a payment flow.

A **blended approach** means different payment flows are used for different groups of recipients.

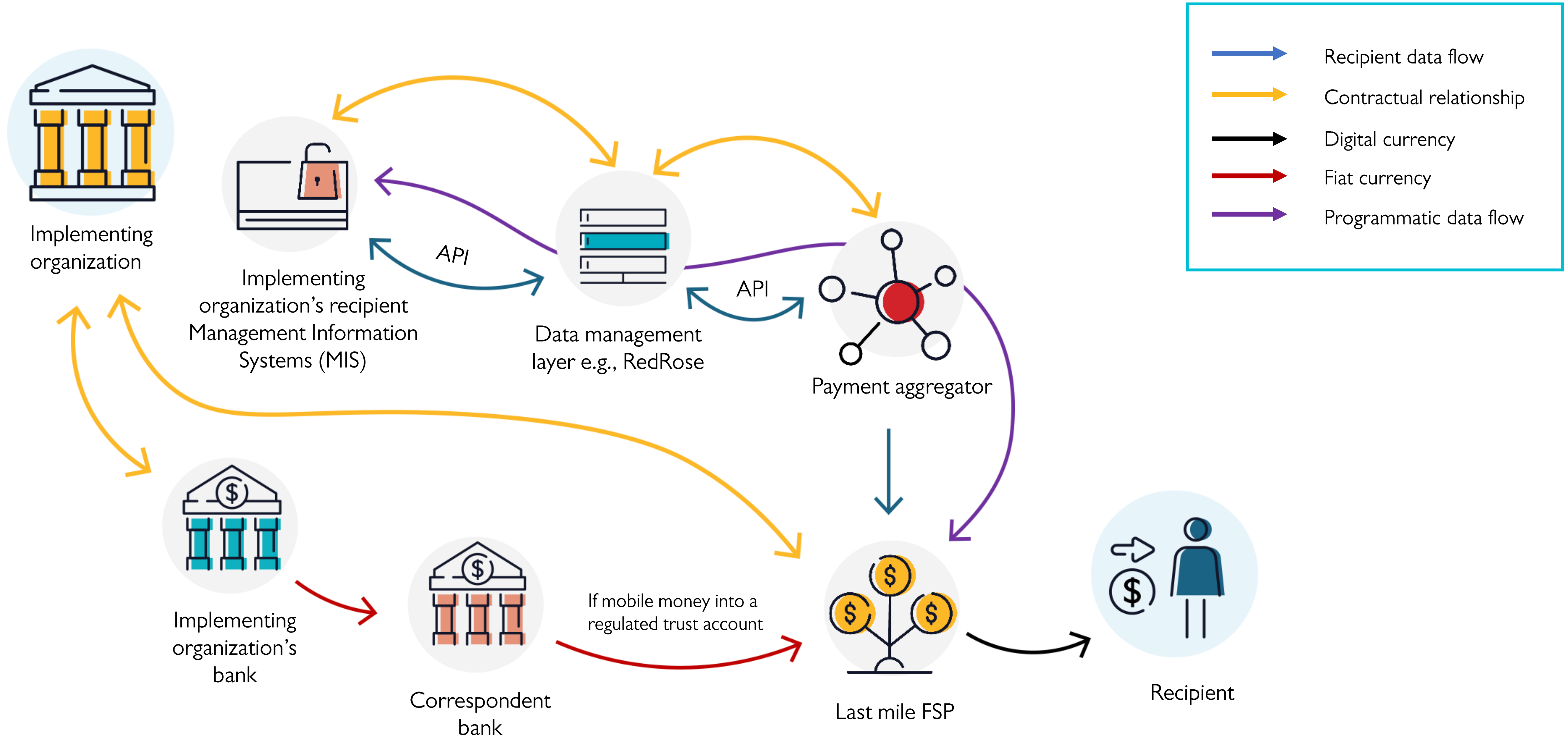
EMBRACING DYNAMIC PAYMENT STRATEGIES

A dynamic blend of payment solutions adapts to evolving needs, such as when responses are needed in new locations, companies change their product offering, an organization's risk appetite changes, or greater efficiencies are required.

The largest organizations should embrace this fluidity and constantly evolve and iterate their blend.

LAYERING IN PRACTICE

This is an illustrative example of what a layered approach to PSPs looks like.



CASE STUDY — JOPACC

The intervention in Jordan was one of the first instances where the choice model was used in a humanitarian context. Stakeholders in Jordan could give recipients choice over their cash delivery mechanism without using an aggregator because of a collaboration between the government, private sector and humanitarian actors.

The Central Bank of Jordan (CBJ) established the Jordan Payments and Clearing Company (JoPACC) in January 2017, a domestic payment system operator in Jordan. One of the key objectives of JoPACC is financial inclusion, with a particular emphasis on improving the lives of marginalized population segments by ensuring equitable and ubiquitous access to digital financial services. To achieve this goal, JoPACC implemented various payment systems, including eFAWATEERcom for bill payments and JoMoPay for mobile payments. JoPACC promotes interoperability of these systems, particularly through CliQ, a platform that connects mobile wallets and bank accounts. **This allows users of digital financial services, such as humanitarian organizations, to connect to one payment provider and access multiple FSPs.**

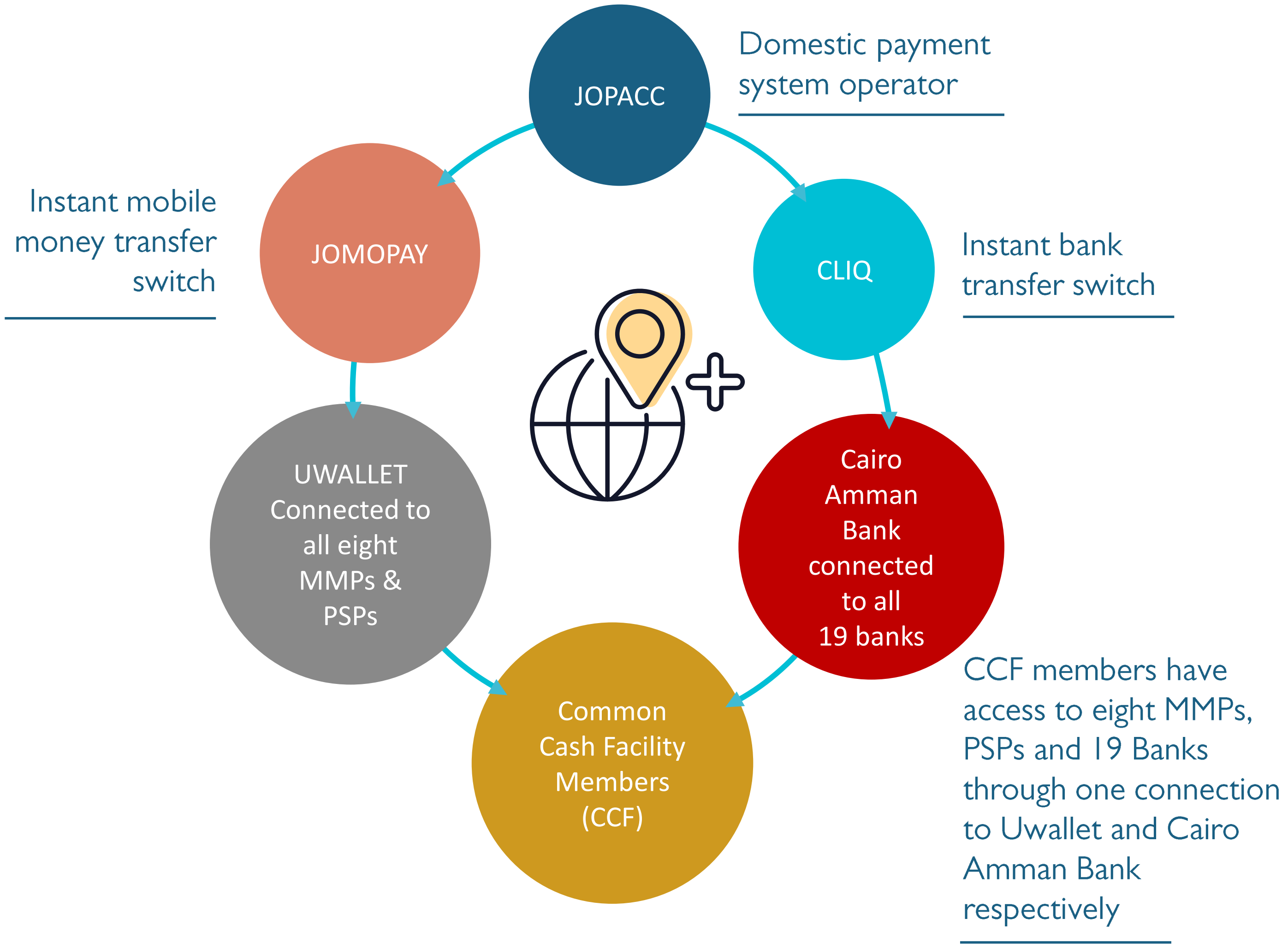
The system lets recipients choose the account they want to receive cash into, such as mobile money wallets, bank accounts or other financial services connected to JoPACC. This choice-driven approach empowers people by allowing them to access and manage their funds in a way that is tailored to their individual needs and preferences, enhancing their dignity and agency.

The Common Cash Facility (CCF) is a platform humanitarian organizations and the Jordanian Government use to deliver cash assistance to vulnerable people. It utilizes JoPACC's interoperable payments system and members can negotiate with FSPs collectively and leverage their cash volume for better services and lower fees. Smaller organizations that previously paid high bank fees can take advantage of economies of scale and pay as low as 1% in bank fees.

Multiple payment service providers now see the business case behind serving a wider range of people, including refugees, because of the CCF and are seeking to enhance their offer to refugees, expand their agent networks and install more ATMs.

The necessary national digital payment infrastructure is not yet available in many humanitarian contexts (though it increasingly will be) therefore this report focuses on payment aggregators.

Diagram demonstrating the payment infrastructure used to give recipients choice over cash delivery mechanism in Jordan.



RECIPIENTS' CHOICE

In Jordan, the national payment infrastructure enables recipients to choose the account they want to receive cash into, such as mobile money wallets, bank accounts or other financial services connected to JoPACC. This choice-driven approach empowers people by allowing them to access and manage their funds tailored to their individual needs and preferences, enhancing their dignity and agency.

In Zambia, the World Bank and the Government used a web-based Payment Gateway to create a "beneficiary choice-based, multi-service provider system[5]" that integrated nine FSPs, offering mobile money, vouchers, bank accounts and pre-paid cards. The increased competition between FSPs resulted in a 30% reduction in fees. The system's flexibility ensured resilience — when one provider faced banking issues, recipients seamlessly switched to another, minimizing disruption.

5. Digitizing cash transfers to remote rural populations: challenges and solutions from the experience of Zambia, World Bank Group, 2022 [Link]

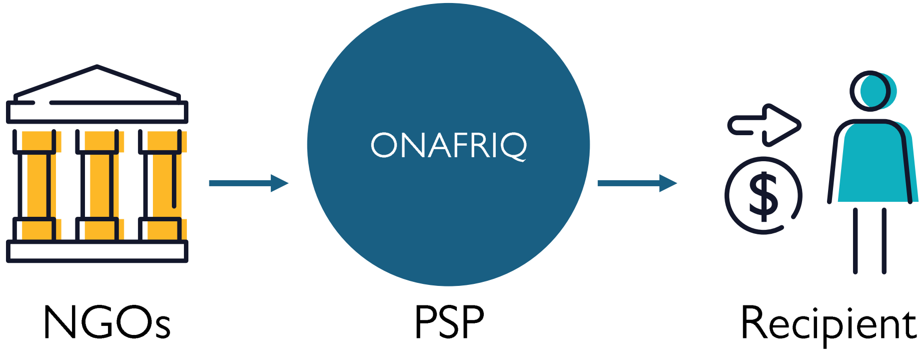
CASE STUDY – ONAFRIQ (EX. MFS AFRICA)

Onafriq, previously known as MFS Africa, began in 2009 to facilitate sending and receiving remittances in and out of Africa. The goal was to solve consumers' remittance difficulties with an aggregated, simpler, technology-based solution. Onafriq has become one of Africa's largest digital payment hubs by easing payment barriers and facilitating secure and affordable transactions.

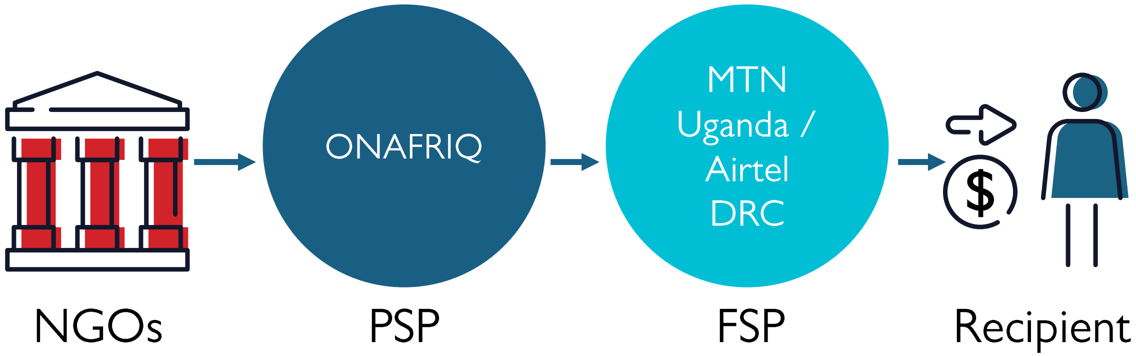
An important lesson they learned is that multiple payment cultures exist across Africa. For example, Kenya runs on mobile money, whereas in other countries like Nigeria, banking is more prevalent. To meet this fragmentation, they built an ecosystem that enabled humanitarian organizations to terminate recipients' funds into mobile wallets, prepaid cards, bank accounts and cash pickup agents.

The eco-system built by Onafriq allows organizations to make bulk disbursements, settle invoices across jurisdictions in one currency and receive payments in bulk (collections).

According to the SIIPS 2023[6] report, Onafriq connects with over 400 million mobile money wallets, millions of bank accounts and pre-paid cards across 35 African countries. It connects with most MMPs in Africa and has partnerships with money transfer organizations, INGOs and enterprises (e.g., GiveDirectly and Western Union).



Depending on which community is being served, Onafriq can act as a last mile FSP or deliver funds to recipients through an integration with an FSP.



6. The State of Inclusive Instant Payment Systems in Africa, AfricaNenda, 2023 [Link]

RECOMMENDATIONS

CHOICE BENEFITS ALL

Implementing organizations should focus efforts on giving recipients a choice over CVA delivery mechanisms, for example, mobile money, bank accounts or cash-out agents. This benefits all parties. Recipients can receive support safely and securely in channels they feel comfortable with. A competitive market reduces fees, benefiting implementing organizations. A more sustainable business model is presented to the private sector as recipients are less likely to withdraw funds immediately.

A DYNAMIC AND LAYERED BLEND OF PAYMENT SOLUTIONS

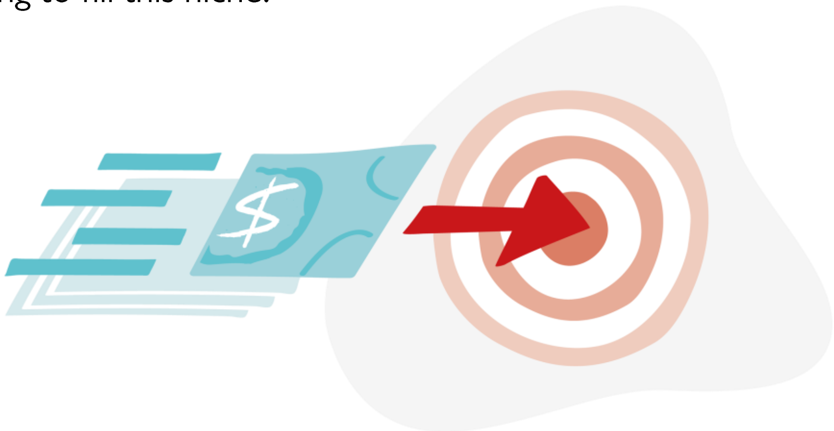
Large implementing organizations should plan to maintain a blend of layered payment solutions that evolve as needs change. This will include contracts with small FSPs servicing rural locations and automated API connections into aggregators that reach multiple regions.

SELECTING PSPS BASED ON RECIPIENTS' PERSPECTIVE

To unlock the potential of FinTech for CVA impact, implementing organizations must shift their focus toward recipient preferences. This means actively listening to and incorporating their perspectives through a people centered approach. Only then can we choose PSPs that align with their needs and maximize the impact of disbursements.

SAY WHAT?

Bridging between the private sector and humanitarian organizations requires dedicated platforms where they can regularly connect, outside of existing pockets of collaboration, to build relationships, develop a common language and understanding of the challenges faced by both sides with the overall intention to co-create solutions that maximize the impact of transfers received by recipients. CALP's multi-country payments roundtable is beginning to fill this niche.



PREPARING FOR COMPLEXITY

While FinTech promises efficiency, navigating its complexities demands investment in staff knowledge and strong management backing. Organizations must build their capacity to understand and manage the diverse payment solutions this report recommends.

ALIGNMENT WITH A LOCALLY-LED RESPONSE

Innovations in the payment ecosystem should be embraced for the benefit of recipients instead of perpetuating existing power imbalances. Organizations should ensure their payment strategy aligns with their locally-led response commitments.

BETTER TOGETHER

While joint procurement, favored by the private sector, might not be universally feasible, collaboration should remain the driving force. Implementing organizations must explore alternative avenues for working together. By presenting a unified front and communicating needs effectively, they can empower PSPs to develop relevant products, understand the humanitarian CVA landscape and build a stronger business case for their support.

FURTHER INFO: IDEAS AND TECHNOLOGY TO WATCH

BIOMETRICS & SMART IDS

Proving a legal identity is a common barrier people face when accessing financial services. Improvements in KYC platforms enable IDs to be issued and accepted by non-government actors based on alternative methods such as biometrics with fingerprint, eye scan and facial recognition. Data protection analyses and community consultations are essential in advance of any deployment.

Systems such as MasterCard's Community Pass offer biometric-based wallets that are accessible offline, without a smartphone and allow people to control who has access to their data. A digital wallet system is also being trialed by the Collaborative Cash Delivery (CCD) network in South Sudan and Ukraine.

BLOCKCHAIN PAYMENTS

Blockchain technology and the inherently decentralized nature of cryptocurrencies promise a solution with cross-border capabilities and near real-time settlement. Organizations like the Stellar Development Foundation have partnered with UNHCR, MoneyGram and many other institutions to pilot their ecosystem for humanitarian disbursement.

CENTRAL BANK DIGITAL CURRENCIES

Central Bank Digital Currencies (CBDCs) are digital versions of a country's fiat currency issued and backed by the central bank. Unlike cryptocurrencies, they are not privately controlled and are considered legal tender. CBDCs offer easier interoperability between financial institutions and allow the unbanked to access financial services, as funds can be held in wallets with fewer KYC requirements than bank accounts. CBDCs can operate on a blockchain, but not all do.

Governments worldwide are evaluating the feasibility of CBDCs, particularly for G2P transfers. For example, the Government of the Bahamas disbursed COVID-related unemployment insurance through various financial providers, including using their CBDC — the Sand Dollar. As our layering approach explains, the Sand Dollar rail provided open APIs for FinTech companies to create products and services, such as verifying IDs against the national database.

RISE OF STABLE COINS

The volatility and settlement difficulties of cryptocurrencies drove the creation of stablecoins, digital currencies pegged to hard currencies such as the USD and EURO. These differ from CBDCs as they are not created by governments. They are increasingly being used in traditional payment systems.

THIRD-PARTY AGENT NETWORKS

Third-party agent network operators are expanding in several countries, providing essential last mile services for FSPs. These networks offer convenient and affordable cash-in/cash-out services, bill payments, money transfers and other transactions. They aim to provide greater liquidity and expand access to financial services in remote and underserved areas. They will often work for more than one FSP and might offer a wider range of financial and non-financial services such as providing SIM cards, selling airtime and simple credit and saving products. Examples of these agent networks include Agent Banking Company in Uganda, Shared Agent Network Expansion Facilities — SANEF in Nigeria, Fawry in Egypt and Tanda in Kenya.

DIGITAL WALLETS

Digital wallets allow people to securely store passwords, financial, identity and other data to access them from a digital device. Awareness and adoption of digital wallets rose during the COVID pandemic when the use of physical money was discouraged. Today, digital wallets are available to people and merchants, facilitating swathes of payment types and services, including G2P payments, bulk disbursements, community-based accounts, utility and bill payments, loans and insurance products, savings, investments and children's accounts. The maturity of wallets and services offered differ across each region — services offered in the Caribbean vary significantly from those of a wallet in Africa or Asia. Examples of digital wallets used for humanitarian interventions include DIGID's identity wallet in Uganda and the American Red Cross's wallet in the United States.

FURTHER INFO: KEY RESOURCES

This section contains links and summaries of important resources that CVA implementers engaged in digital payments will find useful.

- **Improving Cash-Based Interventions (CBIs) and the RFP process**, Crown Agents Bank, 2021 [Link] - Gives recommendations for how implementing organizations can improve their identification and selection of private sector PSPs which would lead to benefits for implementing organizations and technology partners alike.
- **Guidance for Collaborative Procurement for Humanitarian Cash Transfers**, UNHCR, 2020 [Link] - Explains how implementing organizations can collaborate on CVA procurement processes.
- **The Humanitarian Innovation Program**, Innovation Norway [Link] - Offers tools and resources for implementing organizations to undertake innovation-friendly procurement processes.
- **The State of Inclusive Instant Payment Systems in Africa SIIPS**, 2023, AfricaNenda [Link] - Analyzes the instant retail payments market in Africa. The 2023 report explores cross-border transactions and regulatory harmonization.
- **Partnering During Crisis: The Shared Value of Partnerships between Mobile Network Operators and Humanitarian Organisations**, GSMA, 2020 [Link] - Provides evidence to help MMPs make informed decisions about engaging in partnerships with humanitarian organizations and to help humanitarian actors better understand their MMP partners and build successful long-term partnerships.
- **Digitizing cash transfers to remote rural populations: challenges and solutions from the experience of Zambia**, World Bank Group, 2022 [Link] - Summarises the technology, benefits and challenges of introducing recipient choice over cash delivery mechanisms in a World Bank and Government implemented social protection program.
- **Engaging Financial Services Providers In The Context of G2P Choice**, CGAP, 2023 [Link] - Explores giving recipients choice in G2P programs.

ANNEX 1: METHODOLOGY & KEY INFORMANTS

This report was informed by a desk review of related materials, key informant interviews and roundtable discussions. A summary of the interviews and roundtables is included below. Thank you to all who contributed.

SUBJECT MATTER EXPERTS	Jeffrey Bower, Sr Investment Officer, Latin America and the Caribbean, International Finance Corporation (IFC) Max Nichols, Country Director Yemen, GiveDirectly Diego Prado, Americas Deputy Regional Representative, CALP Majidul Haque, Head of Mobile Money, Our Telekom
FINANCIAL SERVICES PROVIDERS	Mikaela Victoria Lopez, GCash Philippines Masrur Chowdhury, Head of Government Projects & Business Sales, BKash Arwinder Grewal, Managing Director, ONE Cash Mohammed Ghanem, Head of Business Development, ONE Cash Christopher Ssali, General Manager, MTN Liberia Cristian Collier Mayes, MFS B2B Head, Tigo Honduras Shahadat Ahmed, Manager Business Sales, Nagad Mohammad Mahbub Sobhan, Head of Business Sales Nagad Anonymous, Daviplata Colombia Nabil Hezam, Head of Organizations Management, Alkuraimi Islamic Microfinance Bank Yemen
AGGREGATORS	Annalisa Plachesi, UK and EU GDO Relationship Manager, Onafriq Sandra Yao, Senior Vice President Africa, Thunes

CASH IMPLEMENTERS	Roundtables: IFRC, Norwegian Refugee Council (NRC), GiveDirectly, UNICEF, World Vision International, UNHCR, CARE, Glenbrook Partners, Catholic Relief Services (CRS), Oxfam, International Rescue Committee (IRC), International Organization for Migration (IOM), Mercy Corps, Save the Children, UNHCR and UNICEF Heba Azazieh, Cash Based Intervention Officer UNHCR and Jordan Common Cash Facility Monica Shah, Sr Officer CVA Finance & Risk Management, IFRC Jordane Hesse, Cash & Voucher Assistance Consultant, IFRC
SCHEMES	Layanah Al-Wreikat, Jordan Payments & Clearing Company (JoPACC)
ECOSYSTEM SUPPORT	Ida Juma, Manager of Strategic Partnerships - Mobile for Humanitarian Innovation, GSMA Kathrin Damian, Project Manager (AV), GIZ Jacqueline Jumah, Director, Advocacy, and Capacity Development, AfricaNenda
TECHNOLOGY PROVIDERS	Mary Cox, Head of Program Implementation & Support, RedRose Ana Maria Torres, Partnerships Manager, RedRose Simon Reed, Deputy Director, IrisGuard Antonie Bertout, Famoco Maria Elena PIna Vargas, Umoja Labs

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