

Service Provider Utilization Flow for CVA

Purpose

This document outlines the flow for engaging and utilizing service providers (SPs) within the IFRC's Cash and Voucher Assistance (CVA) framework. It supports National Societies (NS) in understanding how to operationalize financial service delivery through approved providers.

Process Overview

1. Initiation by National Society (NS)

- NS expresses interest in using IFRC's Global Framework Agreements (FAs) for CVA delivery.
- This includes financial service providers (FSPs) and data management systems (DMS).

2. Selection of Service Provider

- NS identifies the appropriate SP based on operational needs (e.g., RedRose, Yordex, Mastercard).
- Each provider offers different modalities: mobile wallets, bank transfers, prepaid cards, etc.

3. Platform Setup

- NS sets up its own account on the selected platform (separate from IFRC's global account).
- This ensures autonomy in managing CVA operations.

4. Integration and Configuration

- Direct integrations are established between platforms:
 - RedRose ↔ AccessRC
 - RedRose ↔ Yordex
 - Future: RedRose ↔ Mastercard, AccessRC ↔ 121
- These integrations enable seamless data flow and payment execution.

5. Operational Execution

NS uses the platform to:

- Register beneficiaries
- Create distribution plans
- Adjust entitlements
- Send payment orders
- Reconcile transactions

6. Monitoring and Reporting

- NS can track performance, identify issues, and optimize delivery
- Platforms support analytics and reporting to inform decision-making.

Key Tools and Platforms

Platform	Functionality
RedRose	Data management, payment orders, reconciliation
Yordex	Prepaid cards, bank transfers
Mastercard	Mobile wallets, push-to-card, bank transfers
AccessRC	Mobile registration, program management
121 (NRC)	Beneficiary data and needs assessments

Notes for Implementation

- NS should diversify operational risks by signing local FAs where appropriate.
- No single solution fits all contexts—platform choice should reflect local needs.
- Lower local costs and increased flexibility are possible with localized agreements.

Appendix: Service Provider Utilization Flow

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