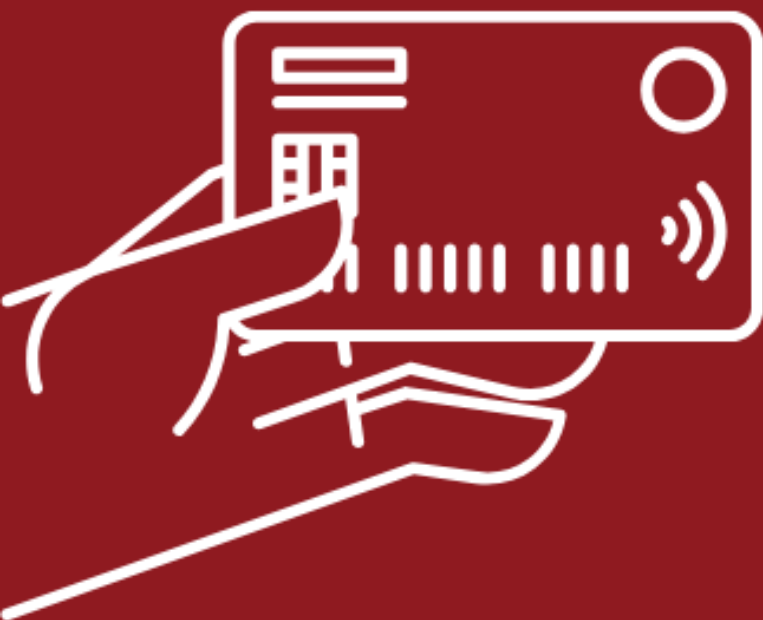


Cash Assistance and the Payment Ecosystem

Wednesday 21st January 16:00 CET



Speakers:

- **Simon Wright Lakin**, Vice President, Public Sector Engagement at Mastercard
- **Daniela Funez**, CVA Regional Coordinator for the Americas, IFRC

CashHub

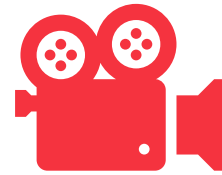
Thank you for joining



Please kindly
mute your
microphones
when not
speaking



Following the
call, we will
share the
presentation
slides and the
relevant
materials with
all of you



Please be
advised that
today's
session will
be recorded



There will be
a Q&A
session at
the end of
the webinar

CashHub



Cash Assistance and the Payment Ecosystem

21st January 2026

	Agenda	Speaker
5 mins	Housekeeping & Opening	Cara Wilson , Cash Hub Helpdesk Manager, British Red Cross
20 mins	Overview of the Payment Ecosystem	Simon Wright Lakin , Vice President, Public Sector Engagement at Mastercard
10 mins	Learnings from the Movement	Daniela Funez , IFRC CVA Regional Coordinator for the Americas
15 mins	Q&A	
5 mins	Wrap Up	





Prepaid as CVA

Introduction to the 4-party model and CVA considerations

January 8, 2026
Simon Wright-Lakin

Prepaid Disbursements

Using a Prepaid card as a CVA tool has advantages, compared to 'cash-in-envelope distribution', account transfers or the use of vouchers.

The advantages and the importance of them can vary depending on the use case and scenario.



CONTROL

Spend can be diverted to relevant merchants through MCC filtering and cash access can be restricted if required. Transaction volume and value limits can also be introduced.

MONEY MANAGEMENT

Tools can help recipients of benefits and social welfare manage their money and budget accordingly.

INCLUSION

Enables the dignity of choice in how a recipient supports themselves and their family

CONVENIENCE

Acceptance in both online and POS environments gives greater convenience, and there is no need for physical collection of ongoing support.

ACCESS TO SERVICES

For unbanked people, a Mastercard gives the ability to access and pay for services e.g. utilities, mobile, insurances.

SECURITY

Removes the need to handle physical cash and protect sbth NGOs and the recipients

DATA & INSIGHTS

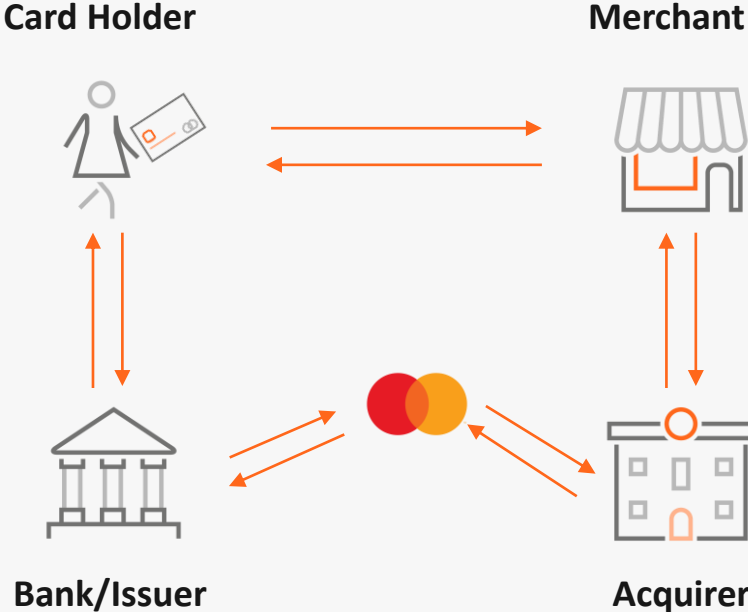
Gain greater insight into the needs of recipients through understanding spend behaviours and support donor reporting

UNLOAD

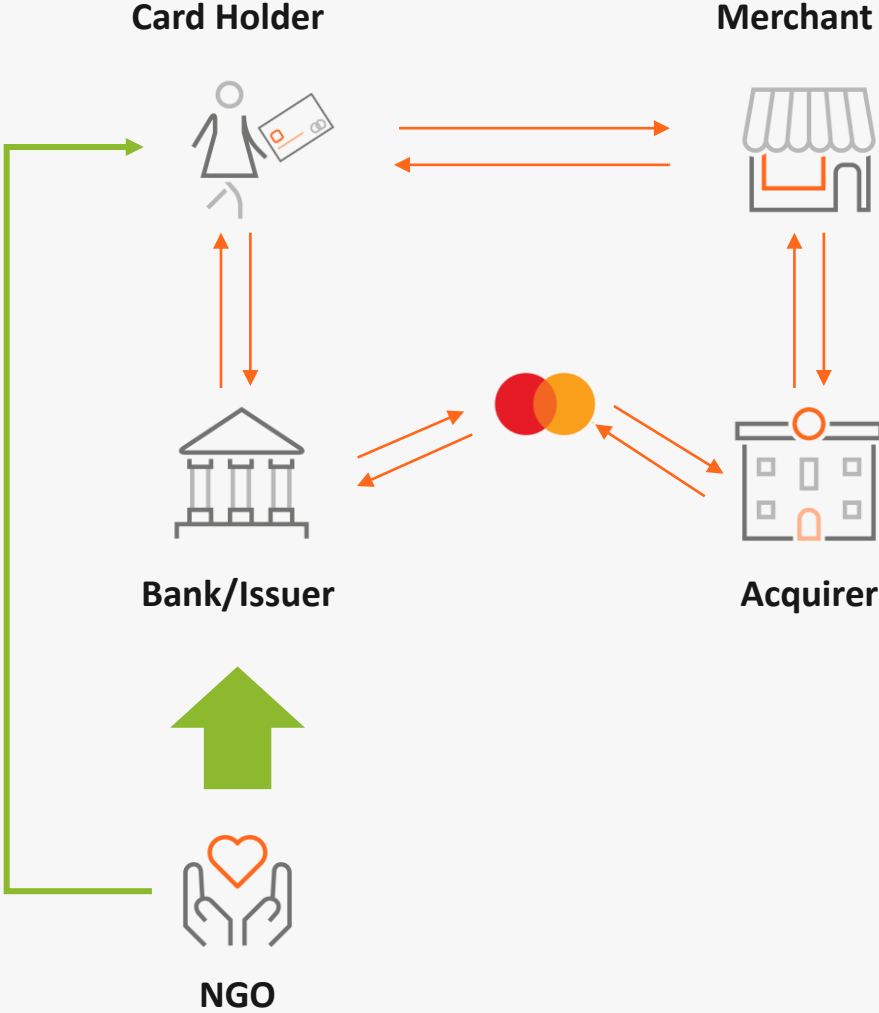
Ability to reclaim unspent support allowing budgets to go further and help more people



Card Payments 4 Party Model



Card Payments 4 Party Model



Card Payments 4 Party Model

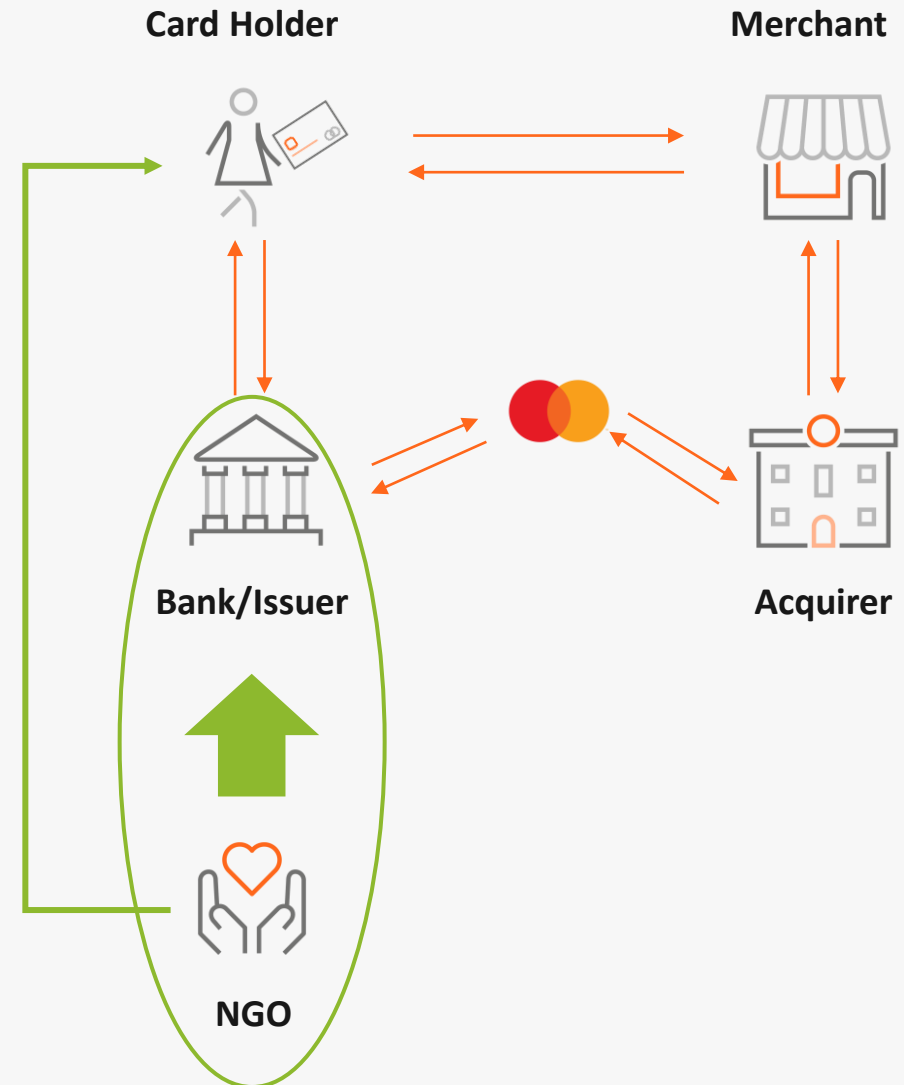
Roles and Responsibilities

Bank/Issuer

- Licensed regulated entity
- KYC and Compliance
- Card program development – *how the card will work*
- Card production and delivery
- Processing
- Scheme Settlement
- Cardholder Queries (maybe) – App, Email, Call Centre

NGO

- Identifying beneficiaries
- Distribution
- Load/Issuing Instructions to Bank/Issuer
- Cardholder Due Diligence
- Cardholder Servicing (maybe) – App, Email, Call Centre
- Settlement & Reconciliations



Card Payments 4 Party Model

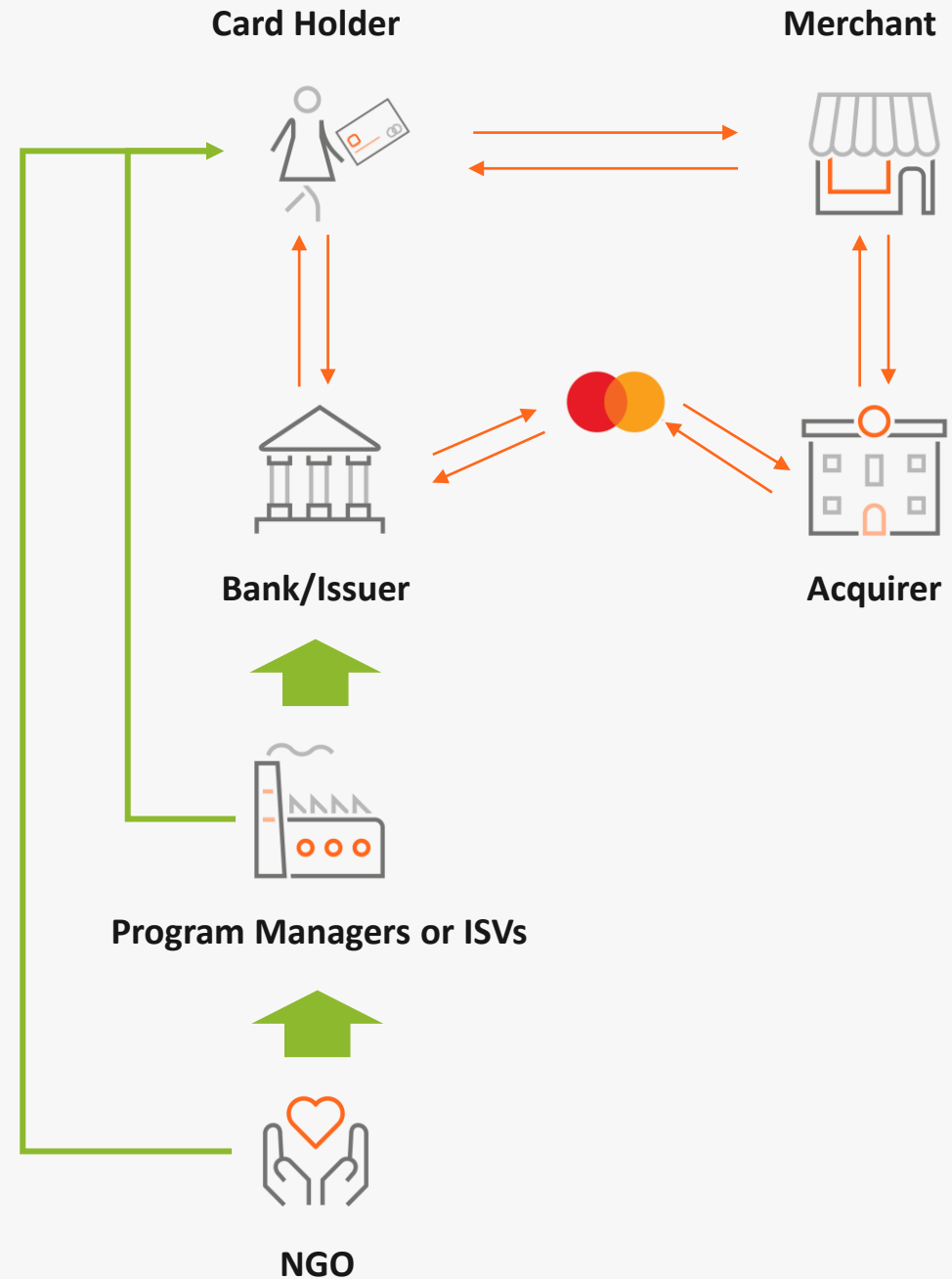
Roles and Responsibilities – Two type of Program Managers / ISVs

Financial Services Sector

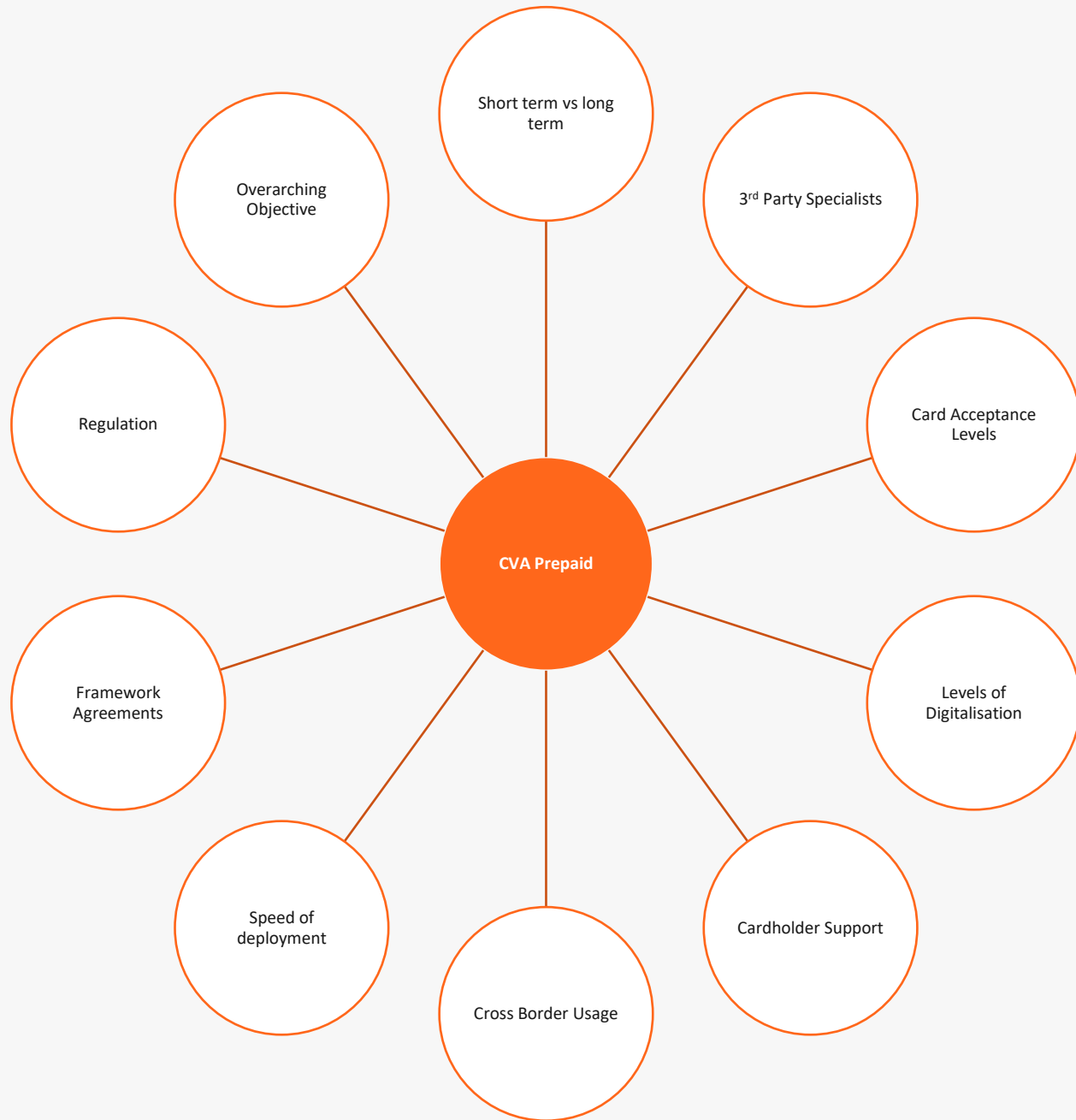
- Specialised providers of payment solutions
- Fintech orientated
- Payment experts
- Well connected with Banks/Issuers
- Able to create more bespoke connections
- Provide portals/APIs

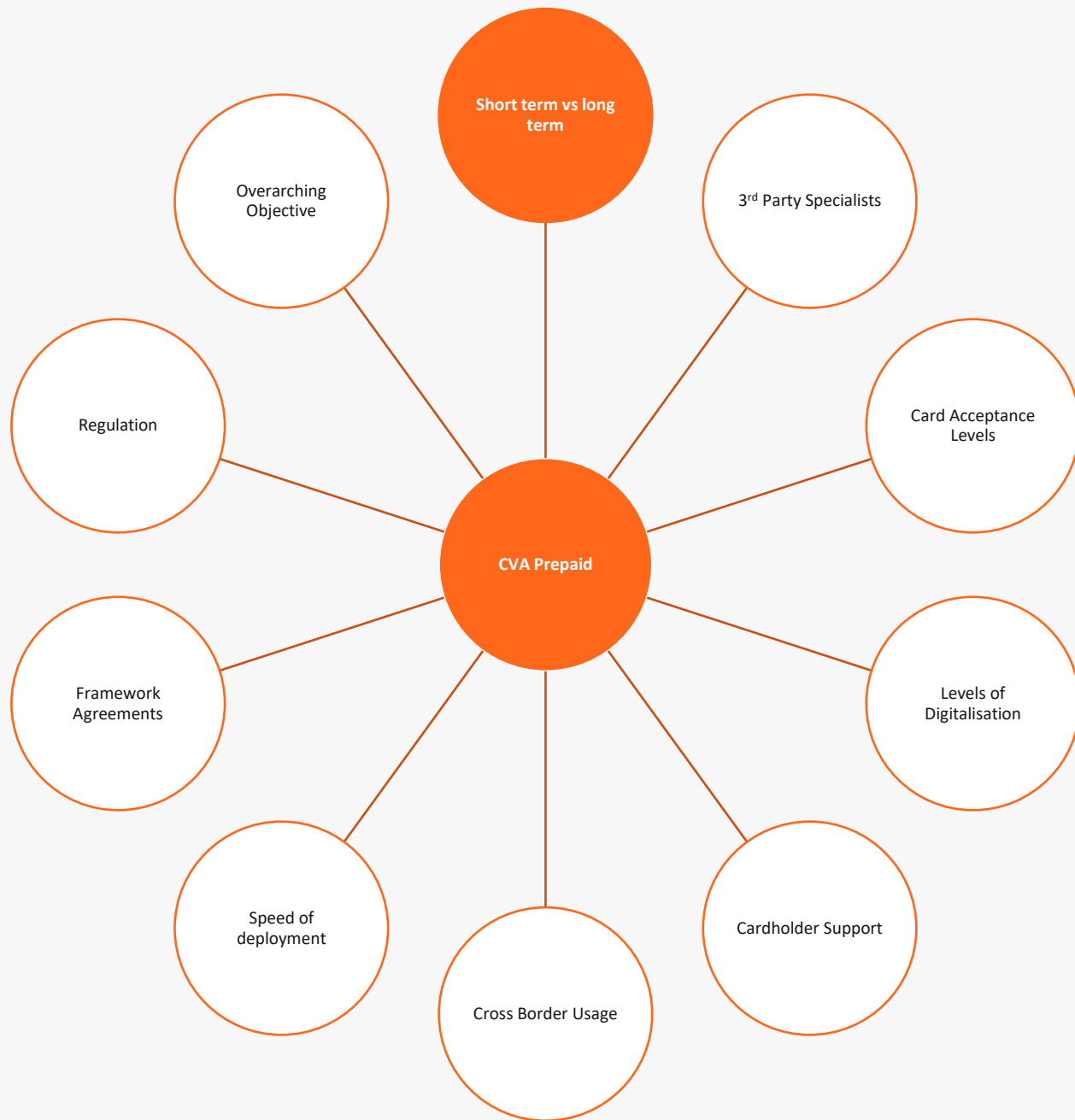
Humanitarian Sector

- Specialised providers of humanitarian solutions
- Able to act as the conduit between Bank and NGO
- Provide digital services e.g. Mobile App
- Reconciliations and reporting
- Scalability



Considerations when deploying CVA programs - Prepaid





Considerations when deploying CVA programs - Prepaid

- Are we providing an emergency response or longer term recovery?
- Do I intend to be present in the market for a long period of time?
- Do I need local relationships to support a long term deployment?



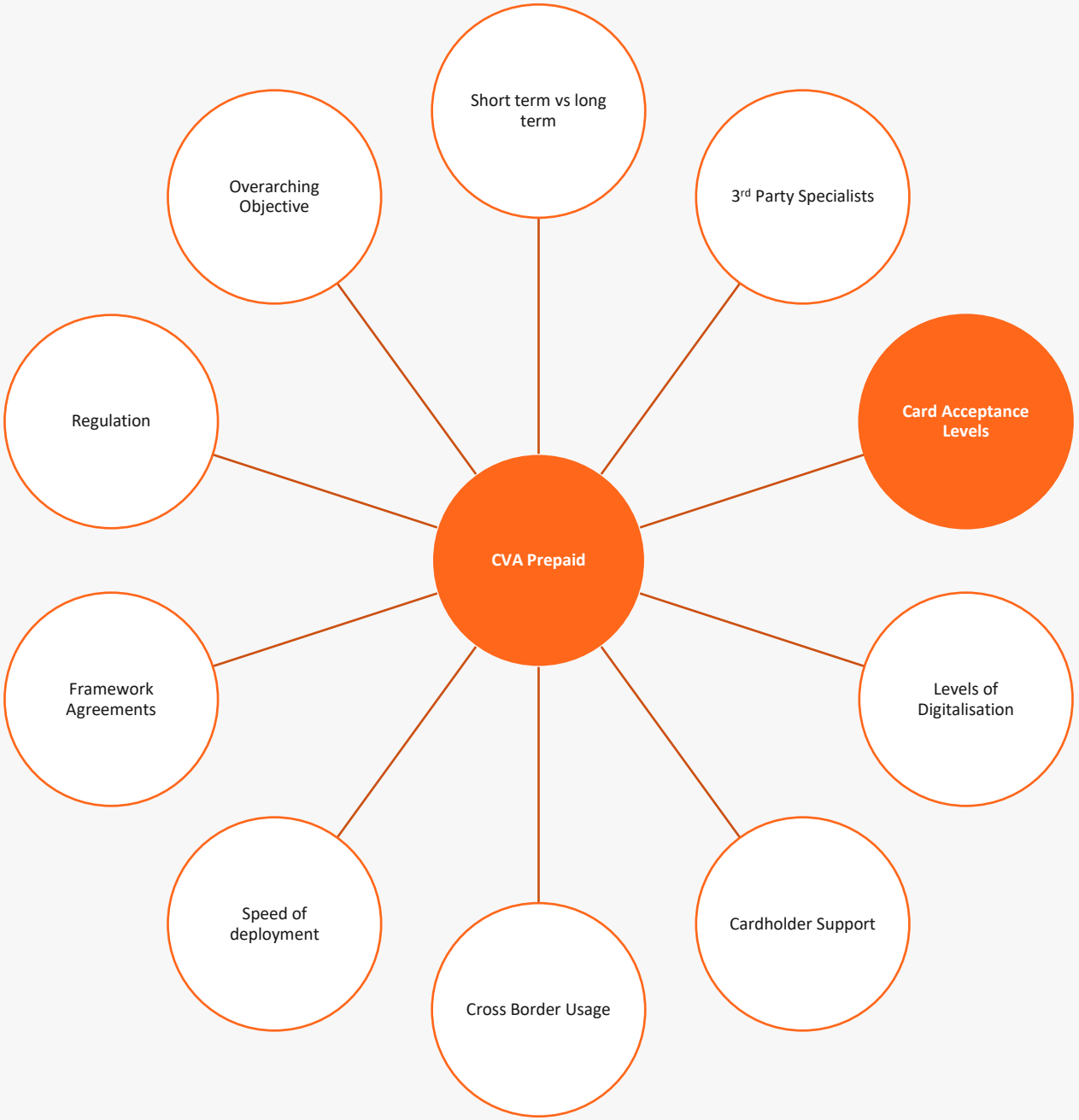


Considerations when deploying CVA programs - Prepaid

- Who are the specialists that can help advise on solutions?
- Do I need technical enablement/support?
- How can a 3rd party help with reach and scalability?



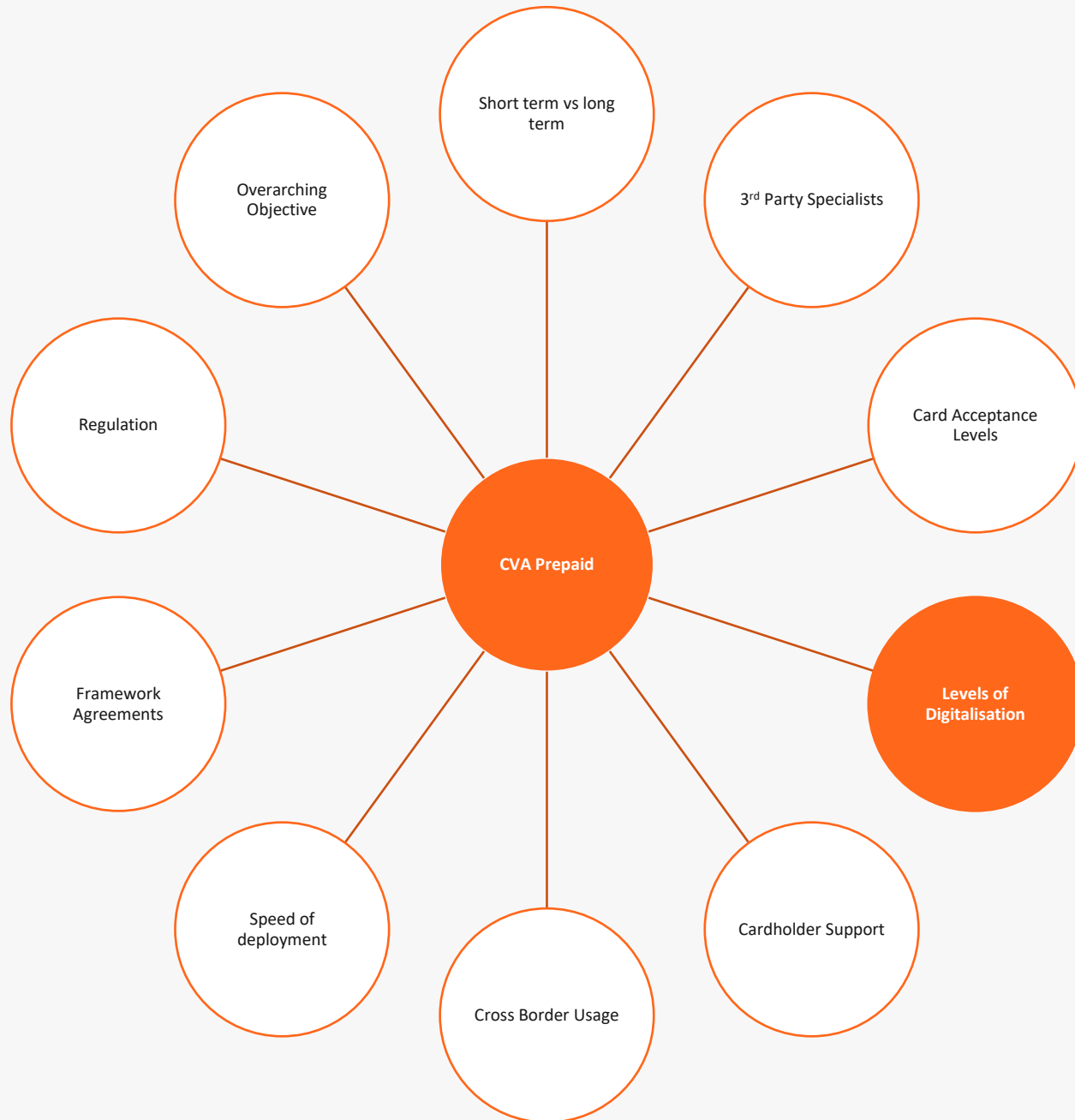
Considerations when deploying CVA programs - Prepaid



- Is there a good network in a market to accept card?
- Would the beneficiary have used cards before?
- How do we want the CVA to be used?



Considerations when deploying CVA programs - Prepaid



- Is there a good adoption of digital solutions?
- Even if not, do we want to help digitalisation e.g. support a micro SME?
- Is there a local digitalisation agenda?

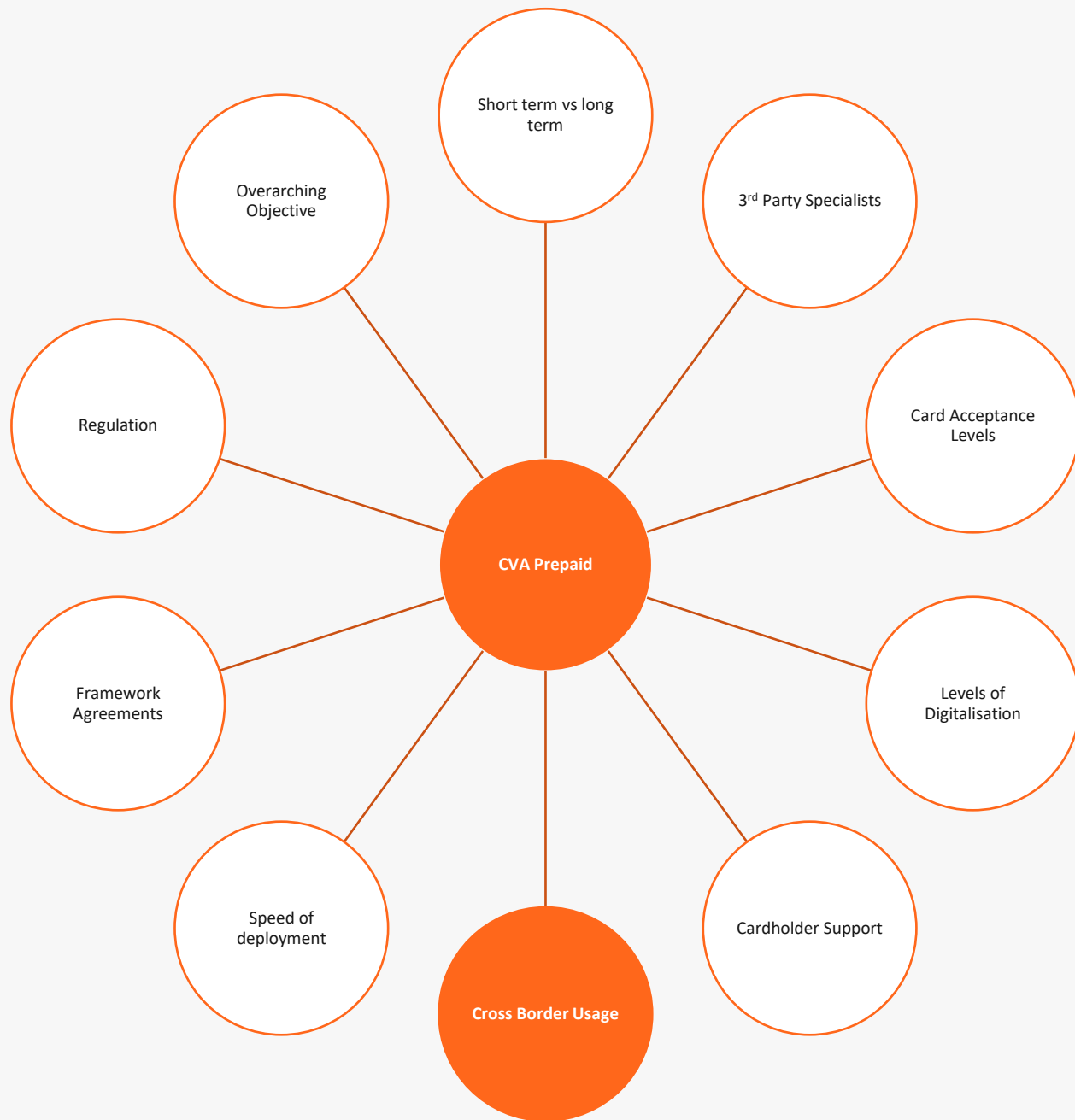


Considerations when deploying CVA programs - Prepaid



- How will you provide cardholder support?
- Is there a language requirement?
- How best do I create a connection and engagement with cardholders?

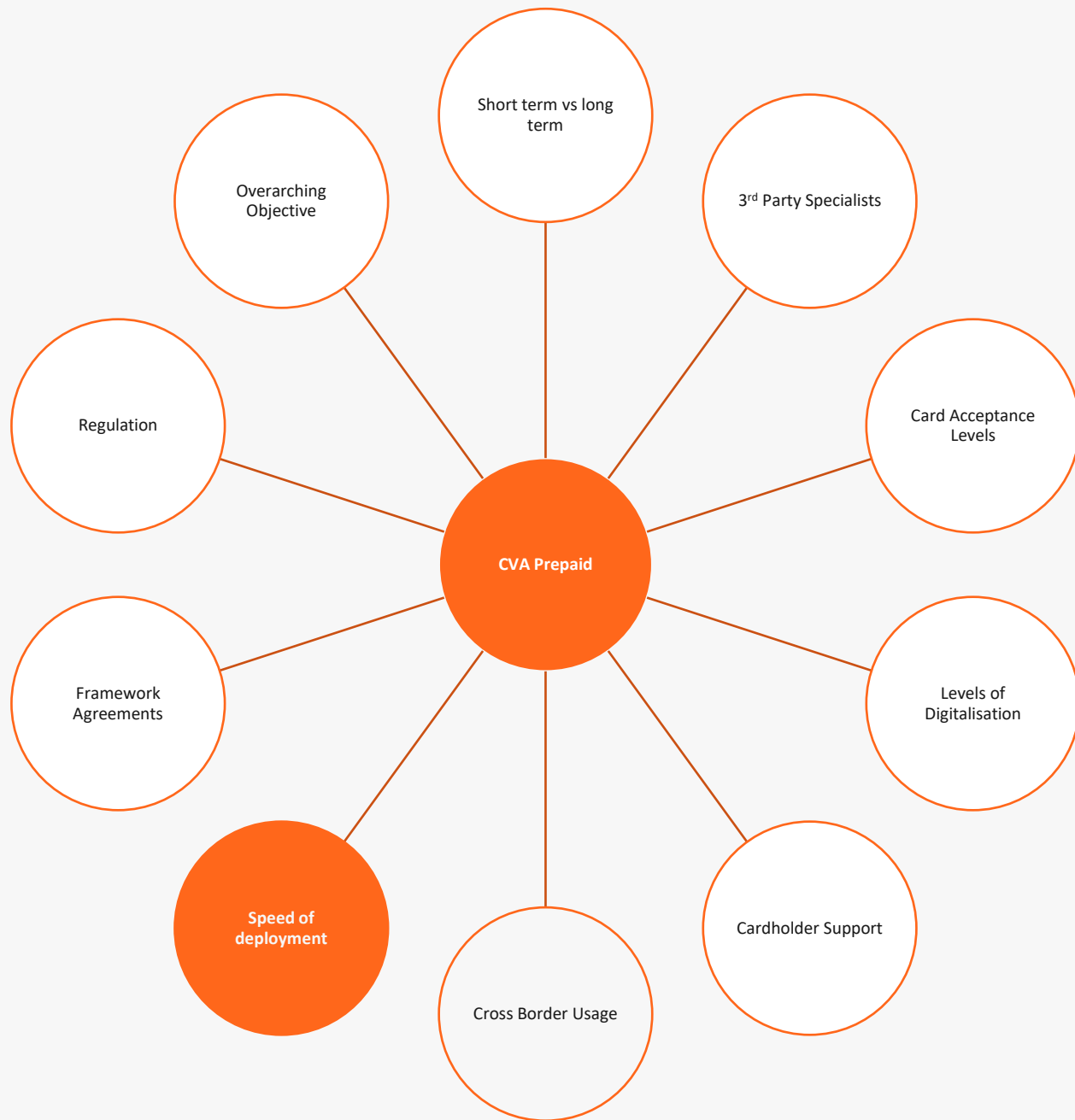




Considerations when deploying CVA programs - Prepaid

- Are we working with a local Bank/Issuer or an international Issuer?
- Will the cardholder travel across borders?
- What currency is the card in?



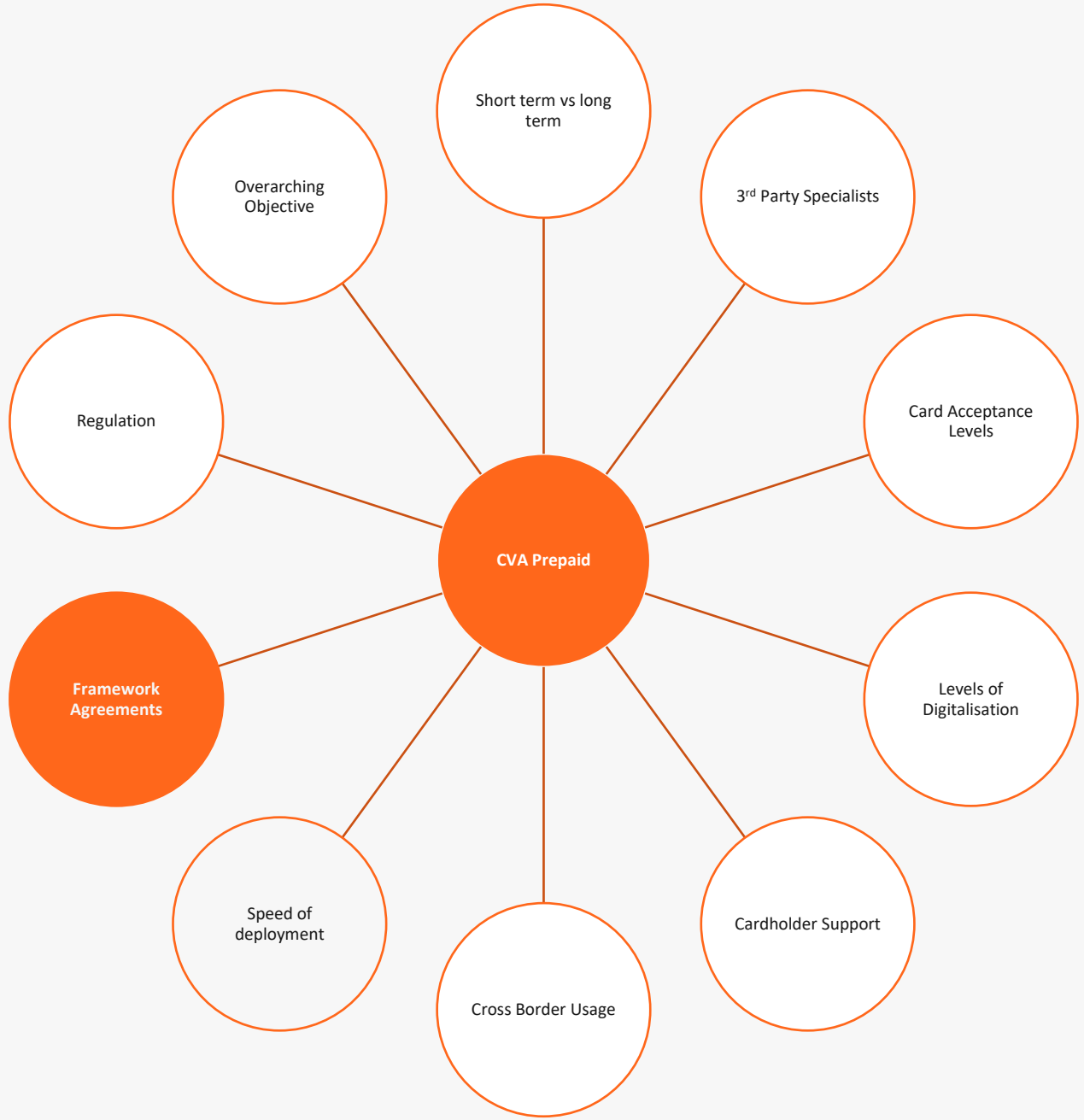


Considerations when deploying CVA programs - Prepaid

- Is there a need to balance capability vs speed of deployment?
- Do we need a 'stand-by' emergency deployment solution?
- Again, is it a short or long term solution?

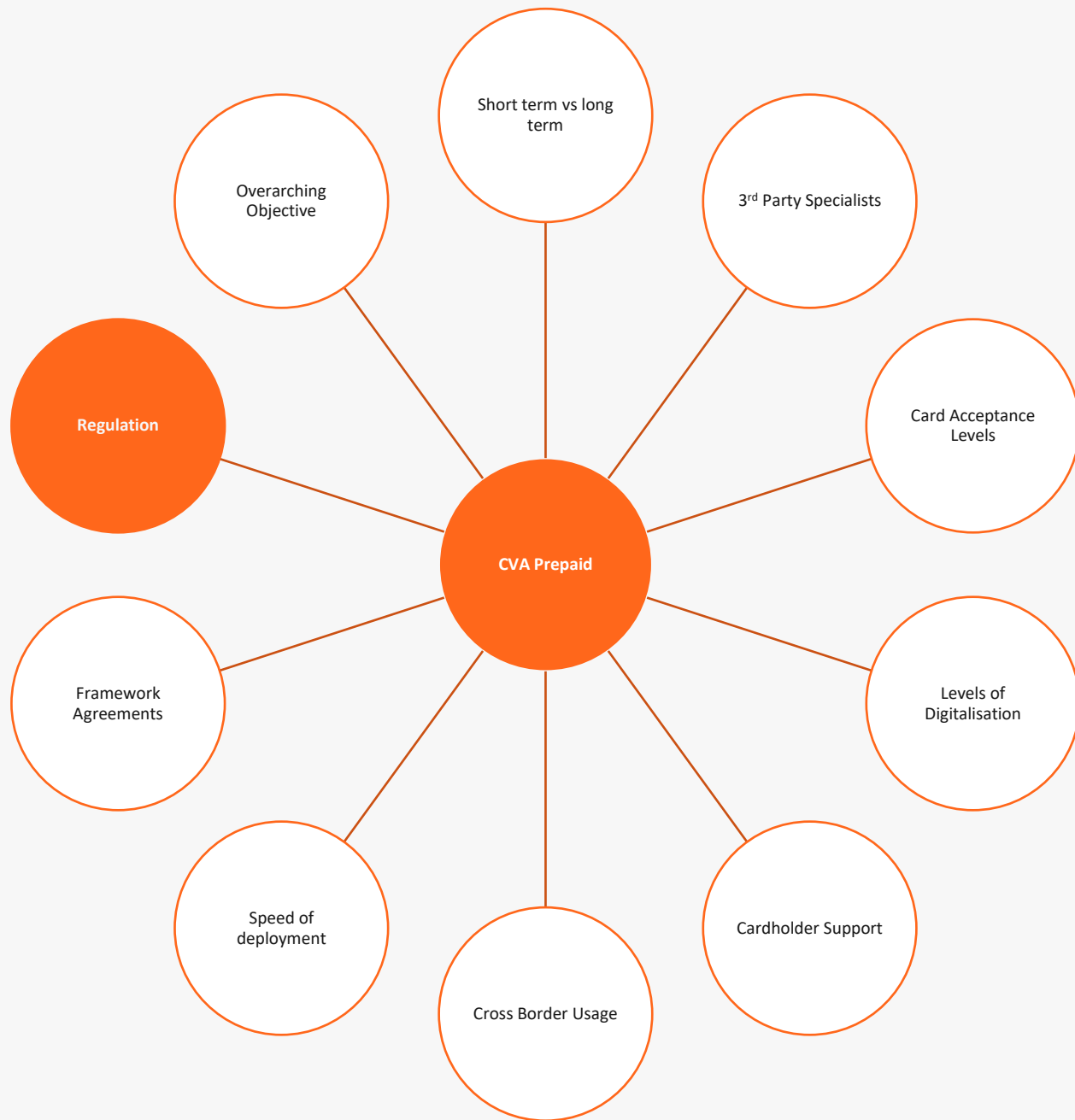


Considerations when deploying CVA programs - Prepaid



- How can a framework agreement help with speed of deployment?
- What geographical coverage is required?
- What types of partners do I need to have an agreement with?

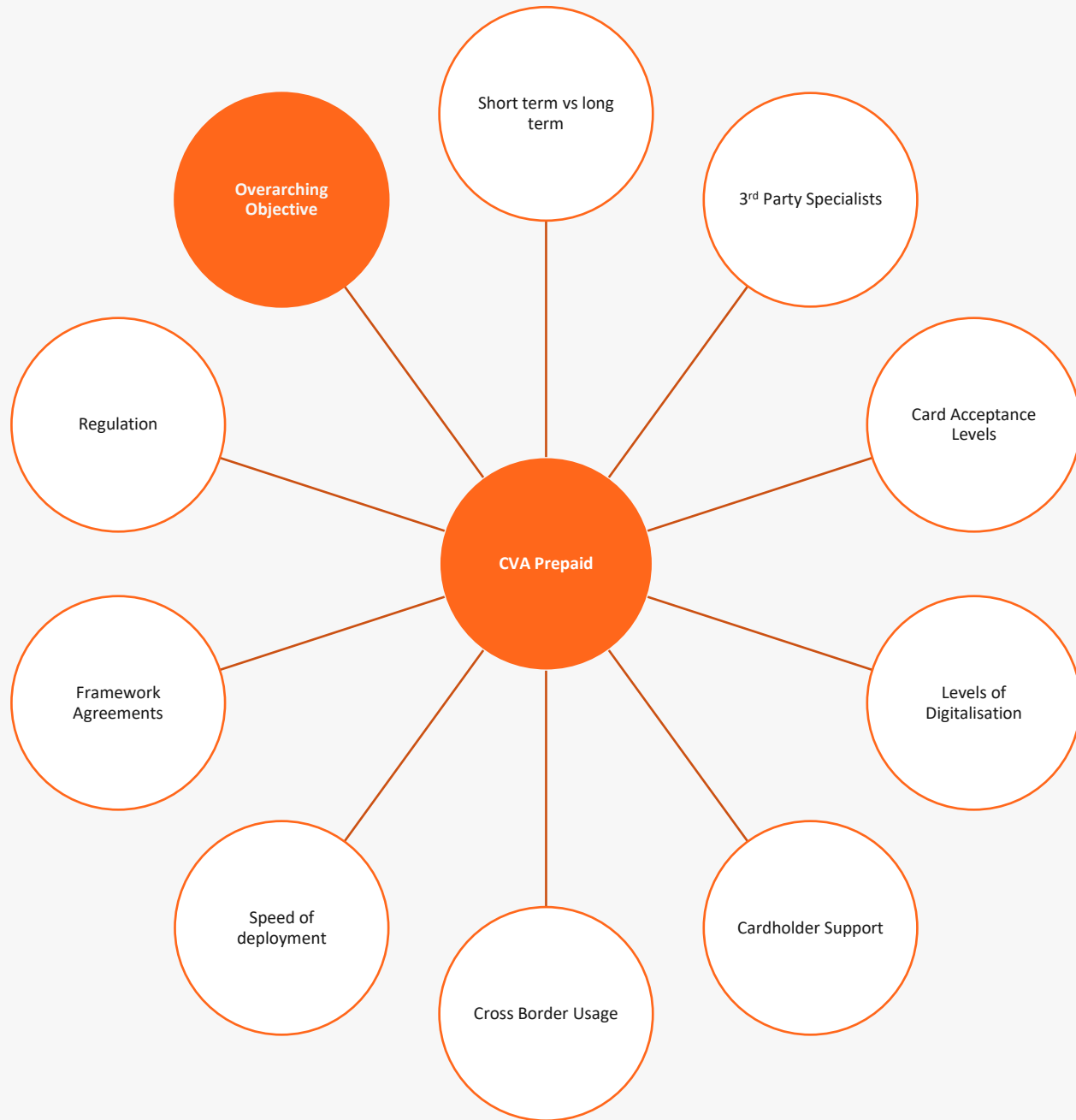




Considerations when deploying CVA programs - Prepaid

- How does local regulation impact what I want to achieve?
- What are the load limits and use cases?
- The Bank/Issuer is the regulated entity





Considerations when deploying CVA programs - Prepaid

- With that all being considered, what are my objectives?
- Where does Prepaid fit into my CVA plan?
- What does success look like?



Thank you!

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Cash Assistance and the Payment Ecosystem: Learnings from the Movement

21 January 2026



Our Priority:

Strengthening the capacities of National Societies so that they are able and likely to deliver appropriate assistance in the form of scalable, timely and accountable CVA.

21 January 2026



Lessons Learned

- **Feasibility study:** Analyze market, providers, regulations, capabilities and user access to select the most appropriate payment mechanism.
- **Pre-Agreements/Framework Agreements:** Establish agreements in advance to enable rapid and clear terms of services.
- **Field Testing:** Pilot payment mechanisms to validate functionality, usability, and services charges.
- **SOPs:** Capture lessons learned to standardize processes and improve future responses.

21 January 2026


Considerations for Selecting the right Delivery Mechanism


OPTIONS	Pre- paid Cards Bank Transfers	Remittances Electronic Codes	Vouchers Cash in Hand
Program Objective/ Program Design	Health Sector Variable Transfer Values	Migration Programs/ Protection Programs/ Returnee Programs No ID card for Use	Multipurpose programs Long term programs/ several tranches
Scalability	Option to pre- position stock	Multiple access points to withdraw funds Wide network of cash- out locations	Volunteer support for financial literacy
Timeliness	Pre- Agreements	Field Testing	Transfer of Funds
Distribution	In person distributions is viable	Unable to reach a distribution point	NS Capacity





PROGRAMA DE TRANSFERENCIA MONETARIA


¿Cómo usar un cajero?


- 


1 Inserte la tarjeta en el cajero
- 


2 Siga las instrucciones de la pantalla
- 


3 Presione el botón de "continuar"
- 

4 Ingrese su clave o Pin personal de 4 dígitos
- 

5 Seleccione "tarjeta extranjero(s)"
- 

6 Seleccione "Tarjeta de Crédito"
- 

7 Seleccione el monto asignado a su tarjeta o el monto que desea retirar
- 

8 Presione el botón "retiro" para sacar efectivo
- 

9 Retire la tarjeta y el efectivo

PROGRAMA TRANSFERENCIA MONETARIA PARA NECESIDADES BÁSICAS

PROYECTO DE MOVILIDAD POBLACIONAL

El Proyecto de Movilidad Poblacional es una iniciativa de la Federación Internacional de Sociedades de la Cruz Roja y de la Media Luna Roja (IFRC) y ACNUR con el apoyo de Cruz Roja Chilena. Su objetivo es asistir a las personas en sus necesidades básicas de:

- Alimentación
- Vestuario
- Artículos de higiene

LAS PERSONAS ASISTIDAS RECIBIRÁN RECURSOS ECONÓMICOS PARA COBRIR ALGUNA DE ESTAS NECESIDADES

¿En qué se puede utilizar el dinero?

Usted recibirá una tarjeta de débito Visa con recursos para:

- Compra de alimentos
- Compra de vestuario
- Compra de artículos de higiene

Guarde su tarjeta luego de usar, ya que el programa contempla distribuir asistencia para necesidades básicas para 3 meses, las que podrán ser entregadas en 2 ó 3 cargas a la misma tarjeta.

¿Cómo se utiliza la tarjeta?

- Puede usar la tarjeta para pagar directamente en locales comerciales que tengan el sistema de pago con tarjeta débito o crédito.
- Puede realizar retiro del dinero en cajeros automáticos, en caso que requiera su uso efectivo. Recuerde que esto tiene costos extra.
- En el cajero automático debe buscar la opción tarjeta internacional para realizar el retiro del dinero.

Seguridad Antes de usar la tarjeta

En el sobre que contiene su tarjeta, usted recibirá un número pin para poder hacer uso de ella. Guarde este número pin en forma segura y no lo comparta con terceras personas. Mantenga la tarjeta en un lugar seguro, como hace con su identificación y documentos personales. En caso de realizar retiro del dinero en Cajeros automáticos, tener en consideración lo siguiente:

Antes de retirar el dinero:

- Sea discreto y cuidadoso con su tarjeta.
- Antes de utilizar el cajero verifique que nadie sospechoso lo esté observando.
- Use cajeros durante el día y de preferencia en Bancos.

En el Cajero

- No comparta su tarjeta ni número de PIN.
- No permita que nadie vea su PIN al digitarlo.
- No acepte ayuda de desconocidos, si tiene alguna duda solicite apoyo a empleados del Banco.
- Asegúrese de llevar con usted la tarjeta y el dinero antes de salir del cajero.
- Revise que el cajero se encuentre en buen estado antes de utilizarlo.

En caso de consultas puede escribir a proyectomigrantes@cruzroja.cl

En caso de consultas puede escribir al número WhatsApp **+56 9 5729 1000**



21 January 2026



Thank you!

Daniela Funez,
CVA Regional Coordinator IFRC Americas
daniela.FUNEZ@ifrc.org

21 January 2026