



Cash and Asset Transfer Platform

Enabling Efficient and Secure Data Management and Cash/Voucher Transfers

WHAT IS CRS CAT?

In response to increased cash-based programing and need for multiple asset transfer modalities, Catholic Relief Services (CRS) established the Cash and Assets Transfer, or CAT, Platform. An ICT4D software for beneficiary data management, CAT supports the collection, analysis and management of data during different phases of a cash or asset transfer program.

CAT offers an online platform with a cloud-based database and Android apps that can be used for both data collection and the implementation of cash or voucher transfers. Built on RedRose's One Platform operating system, CAT has been customized for CRS so that its interface and backend processes reflect CRS policies on data protection and financial management. CAT emphasizes an easy-to-use, standard look and feel for its global platforms.

CAT for knowledge management

CAT helps CRS country and regional teams collect, analyze, and manage data during every phase of a program. The data collection tools and database track registration and Monitoring Evaluation and Learning (MEAL). For example: A CAT smartcard swipe on a phone with the CAT app installed can electronically register attendance or distribution reception. This data is automatically synced with the CAT Platform's database in real-time. By linking all CRS country programs, CAT allows CRS to aggregate program data globally.



CAT can simplify program reporting with real-time statistics, graphs, and charts right on the dashboard. Photo by RedRose.

CAT for cash and voucher transfers

Field teams can use CAT to directly implement cash and voucher transfers. They can disburse funds to beneficiary bank accounts or mobile money accounts directly from the CAT system. CAT can be used to link with local or international Financial Service Providers (FSPs) to send data, manage approvals, and track transactions among CRS, FSPs, and beneficiaries. Where FSP coverage is low, CAT's closed-loop e-voucher system disburses funds to beneficiary smartcards while vendors record transactions through point-of-sale devices—phones with the CAT app installed.

CAT IN ACTION

In emergency, recovery, and development contexts, CRS has transferred through CAT almost \$37 million in cash and vouchers and tracked distribution of over 55,000 in-kind items to 137,000 families across 12 countries.

Highlighted below are some of the diverse ways CRS country programs have put CAT to use:

- The Philippines team incorporated CAT into its emergency preparedness efforts by setting up data collection systems, standard operating procedures, and hardware in advance for rapid response. It also prepositioned CAT to respond with cash, e-vouchers, or in-kind delivery modalities depending on the context of the next crisis.
- In Haiti after Hurricane Matthew, the CRS team's use of CAT e-vouchers produced what they called "the vendor effect," helping markets and vendors re-bound as increased confidence and capital allowed vendors to invest in restocking and restarting businesses. Pressure from beneficiaries educated by CRS' Salvage to Shelter Program encouraged some vendors to improve the quality of the shelter materials in stock.
- In isolated, rural areas of Nigeria, the Global Fund program used CAT to distribute more than 55,000 longlasting insecticide-treated mosquito nets to 20,000 families through local vendors. Program teams used CAT—and at least 6,000 Android devices—to register beneficiaries, track training attendance, manage distributions, and monitor coverage.
- In places where few people have bank accounts, CRS teams used CAT and their own creativity to safely distribute cash: In **Somalia**, CRS piloted distributions through a *hawala*, a type of informal financial service provider common in the Middle East; in the **Philippines**, teams used a pawn shop that handles remittances; in **Ethiopia**, CRS/partners distributed cash through a farmer's co-operative; in **Indonesia**, teams worked through the post office; and in Northeast **Nigeria**, beneficiaries benefitted from the offer to get "cash back" from vendor shops at the swipe of card.
- CRS teams in remote locations—where mobile data and even electricity coverage is low—used CAT to distribute e-vouchers for food and non-food items in Burundi, Cameroon, DRC, Guatemala, Kenya, Mali, and Nigeria



A vendor in northern Kenya prepares to record a beneficiary's purchase at a CRS livestock fair. Photo by CRS staff.

giving vendors solar charges and batteries for their devices, syncing data with both Bluetooth in the communities as well as the Platform's cloud-server back in the office.

 Caritas Chad, a CRS partner, is implementing its own evoucher program using with CRS support for both software design and implementation.

INTERNAL CONTROLS AND DATA PROTECTION

The CAT Platform offers senior managers tools to verify financial transactions, as well as to audit data and user actions. Financial transaction records show clearly who did what during each step of the request and approval process, with justifying documentation (like a beneficiary distribution list) linked in the record for users with approval to view it.

For programs using smartcards and the CAT app, detailed transaction data shows the beneficiary, vendor, date, time, and what was purchased for every transaction. Abnormal actions can be easily flagged for investigation, reducing fraud risks. Raw data and audit reportsare available for senior managers.

Built-in controls include segregation of duties and access limitations for sensitive data and financial approval that is in line with CRS approval authority. The RedRose OneSystem operating system uses "security by default" with encrypted data storage and transfers, mobile device protections, and automatic software updates, among other security features. CRS policies, procedures, and best practices hold CRS programs accountable to data protection. In high-risk contexts, CRS technical advisors help program teams assess threats to program data in their context, and establish action plans to mitigate risks.

To find out more about CAT use and/or questions, contact us at: emergencies@crs.org.

