



DEFINITIONS OF CASH AND VOUCHER ASSISTANCE (CVA) DELIVERY MECHANISMS

FOR R4V REPORTING



BENEFICIARY BANK ACCOUNT

A bank account into which cash transfers are directly deposited for the beneficiary.

MOBILE MONEY

Uses mobile phones to access financial services such as payments, transfers, insurance, savings, and credit. It is a paperless version of a national currency that can be used to provide humanitarian e-cash payments.

PREPAID CARD

A card that is preloaded with a specific amount of money and can be used for transactions until the balance is exhausted.

CASH COLLECTION OVER THE COUNTER (OTC)

A method where beneficiaries collect cash from designated locations, such as bank branches or money transfer operators, by showing a code or identification.

DIRECT CASH (CASH IN HAND)

Cash in hand is a payment made directly to recipients in physical currency (notes and coins).

CARDLESS ATM WITHDRAWAL

A delivery mechanism where participants receive a cash transfer through an ATM without using a credit or debit card. Participants access the transfer by entering a unique code provided by the agency conducting the cash transfer. Codes can be provided by different means (e.g., printed codes or codes sent via text messages through mobile phones, WhatsApp, or SMS, or codes delivered via phone calls to landlines or WhatsApp).

VOUCHER

A paper, token or e-voucher that can be exchanged for a set quantity or value of goods or services, denominated either as a cash value (e.g. \$15) or predetermined commodities (e.g. 5 kg maize) or specific services (e.g. milling of 5 kg of maize), or a combination of value and commodities. Vouchers are restricted by default, although the degree of restriction will vary based on the programme design and type of voucher. They are redeemable with preselected vendors or in 'fairs' created by the implementing agency. The terms vouchers, stamps, or coupons might be used interchangeably.