**Case Study: Humanitarian use of IrisGuard biometric technology in Jordan**

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According to UNHCR, 80% of Syrian refugees in Jordan live in non-camp settings.[1] Most aid to these urban refugees exists in the form of cash modalities, in an effort to empower beneficiaries through dignity of choice and to support the market economy of the host community.[2] To increase efficiency and security of cash transfers, UNHCR and IFRC (since 2013 and 2014, respectively) have begun to use biometric iris enrollment to facilitate cash distribution from ATMs in Amman. The Cairo Amman Bank and their biometric technology partner, IrisGuard, have been instrumental in establishing this new form of aid provision. The system works in large part due to Jordan's "functioning banking system, functioning rule of law (to mitigate the inherent risks of asking refugees to provide their biometric data to a service provider), and good connectivity that allows iris images to be matched against an online database".[3] Over the past two years, iris scanners in ATMs have proven to be a highly effective and popular solution in this environment.

To access services, refugees simply enroll in a database by providing an iris scan.[4] Once enrolled, beneficiaries can access cash aid by visiting a Cairo Amman Bank ATM or branch office equipped with IrisGuard technology.[5] To further improve speed of access, UNHCR's cash recipients have the option to receive a text message each time they receive a new deposit from the organization.[6] With use of the iris scan technology, no card or pin is necessary to access funds.[7] Previous cash transfer systems in Jordan relied on ATM cards, but aid agencies found that these cards were often lost, faulty, or misused.[8] The cards became a major source of negative feedback from beneficiaries, leading IFRC to turn to more reliable and secure biometric technology.[9] Biometric scanning means that the cash transfer reaches the correct individual every time, deterring theft of ATM cards and eliminating duplicate distributions. In order to preserve beneficiary privacy, the database of biometric information is only accessible by the aid agency and the bank providing the service; the information is not shared with outside parties or governments.[10]

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[1] *2015 UNHCR country operations profile – Jordan*: http://www.unhcr.org/cgi-bin/texis/vtx/page?page=49e486566&submit=GO

[2] *Jordan Response Plan 2015 – Livelihoods and Food Security Fact Sheet*: https://drive.google.com/a/gwmail.gwu.edu/file/d/0B2ulC5rjYSncVHhWZmFUSjZuUnc/view

[3] *Eye-Imaging ID Unlocks Aid Dollars for Syrian Civil War Refugees*: http://www.scientificamerican.com/article/eye-imaging-id-unlocks-aid/

[4] For most, the biometric enrollment will simply be a component of enrollment with UNHCR as a refugee

[5] The technology is available at all branches and more than 60 individual ATMs: http://www.cab.jo/service-details/63
6 Eye-Imaging ID Unlocks Aid Dollars for Syrian Civil War Refugees

[7] *Iris scan system provides cash lifeline to Syrian refugees in Jordan*: http://www.unhcr.org/550fe6ab9.html

[8] IFRC, *Preliminary Final Report – Lebanon, Jordan & Iraq Population Movement*: http://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=4&cad=rja&uact=8&ved=0CDcQFjAD&url=http%3A%2F%2Fadore.ifrc.org%2FDownload.aspx%3FFileId%3D69704&ei=isKBVcobypeyAc-vsagK&usg=AFQjCNGgJl5LidqAGYPczUyC1YVfQEHSCg&bvm=bv.96041959,d.bGg

[9] Ibid

[10] *Iris-scanning technology streamlines refugee registration process* http://www.growthgate.com/Iris-scanning-technology-streamlines-refugee-registration-process

In a country where, "74% of refugees in urban areas are considered 'vulnerable' or 'extremely vulnerable' and are completely reliant on food assistance,"[11] safe and effective provision of cash assistance is critical. IFRC and UNHCR have found use of biometric scanners in ATMs to provide just that, and plan to expand these services to the rest of the region as a part of the overall response to the crisis in Syria.[12]

**Further Reading**

*Cairo Amman Bank- Social Responsibility*
http://www.cab.jo/social-responsibility

*Iris Guard News*
http://www.irisguard.com/index.php/news

*Syrian aid in the tech age*
 http://www.irinnews.org/report/99127/syrian-aid-in-the-tech-age

*Eye-Imaging ID Unlocks Aid Dollars for Syrian Civil War Refugees*
http://www.scientificamerican.com/article/eye-imaging-id-unlocks-aid/

*IrisGuard iris recognition technology enrolls over 1.6M Syrian refugees*
http://www.unhcr.org/cgi-bin/texis/vtx/refdaily?pass=52fc6fbd5&id=556ea2535

*IrisGuard Aids UNHCR in Syrian Humanitarian Relief Effort*
https://www.prbuzz.com/technology/209563-irisguard-aids-unhcr-in-syrian-humanitarian-relief-effort.html

*IrisGuard – EyeBank Cash Payment – Serving Syrian Refugees Daily*
https://www.prbuzz.com/technology/321419-irisguard-eyebank-cash-payment-serving-syrian-refugees-daily.html

*Vital support from the Jordan Red Crescent Society brings stability to families affected by the crisis in Syria*
http://www.ifrc.org/en/news-and-media/news-stories/middle-east-and-north-africa/jordan/vital-support-from-the-jordan-red-crescent-society-brings-stability-to-families-affected-by-the-crisis-in-syria-67672/

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[11] *Jordan Response Plan for the Syria Crisis – Executive Summary*:
https://drive.google.com/a/gwmail.gwu.edu/file/d/0B2ulC5rjYSnceVZvdmJveGpfcVU/view
[12] *Iris scan system provides cash lifeline to Syrian refugees in Jordan*