



# **INTERNAL AUDIT DIVISION**

## **REPORT 2025/019**

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### **Audit of the implementation of CashAssist in UNHCR operations**

**UNHCR needed to scale up the implementation of CashAssist across country operations while strengthening system functionalities and improving its interface with related UNHCR corporate systems and financial service provider systems**

**27 June 2025**

**Assignment No. AR2024-169-01**

# **Audit of the implementation of CashAssist in UNHCR operations**

## **EXECUTIVE SUMMARY**

The Office of Internal Oversight Services (OIOS) conducted an audit of the implementation of CashAssist in the Office of the High Commissioner for Refugees (UNHCR). CashAssist is UNHCR's corporate cash assistance management system, which was developed in 2017 as a platform for creating and sending secure payment instructions from operations to financial service providers (FSPs).

The objective of the audit was to assess whether CashAssist was implemented effectively and efficiently to meet business needs, in accordance with applicable policies and procedures and operational context. The audit covered the period from 1 January 2022 to 31 August 2024 and included: (a) roll-out of CashAssist in UNHCR; (b) design and functionality of CashAssist; (c) CashAssist interface with other systems; and (d) security including access management.

UNHCR had scaled up the implementation of CashAssist across the organization, with the system used to deliver 68 per cent of cash assistance in 2024. Yet, some operations with large cash assistance programmes were not using the system. Gaps identified in system functionalities related to the CashAssist ability to handle complex payment instructions and execute deduplication processes. The audit also identified issues in system security and gaps in the interface between CashAssist and related internal and external information systems, including the Population Registration and Identity Management Eco-System (PRIMES) tools and FSP systems.

OIOS made four recommendations. To address issues identified in the audit, UNHCR needed to:

- Develop a plan for rolling-out CashAssist to the remaining eligible UNHCR operations in accordance with the administrative instruction.
- Enhance CashAssist functionalities to manage complex requirements from individual field operations as well as better identify and prevent duplicate payments.
- Reinforce the interoperability between CashAssist and related internal and external information systems.
- Strengthen user access to CashAssist by linking the system to Access Management Portal.

UNHCR accepted all recommendations and has initiated action to implement them. Actions required to close the recommendations are indicated in Annex I.

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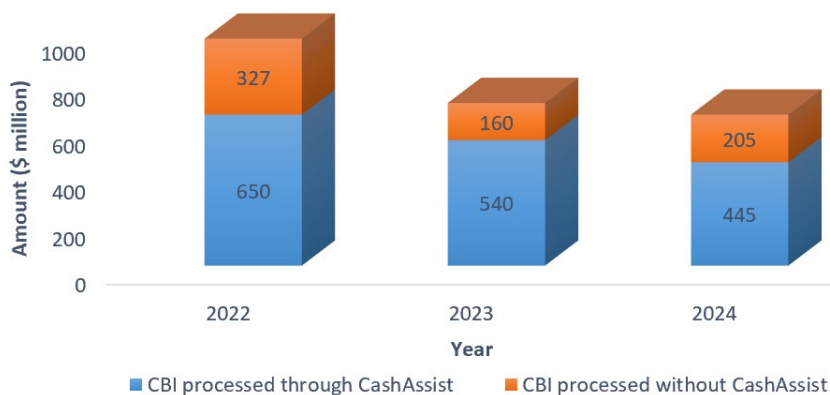
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# Audit of the implementation of CashAssist in UNHCR operations

## I. BACKGROUND

1. The Office of Internal Oversight Services (OIOS) conducted an audit of the implementation of CashAssist in the Office of the High Commissioner for Refugees (UNHCR).
2. Major humanitarian organizations, including UNHCR, adopted the Grand Bargain in May 2016 to improve aid effectiveness and efficiency of related responses. One key Grand Bargain commitment was to increase the use and coordination of cash-based programming. The UN Common Cash Statement was subsequently launched in December 2018 by four humanitarian agency principals including UNHCR, aimed at collaborating on cash assistance and using common cash systems wherever possible.
3. CashAssist, UNHCR's corporate cash assistance management system, was developed in 2017 as a platform for creating and sending secure payment instructions from UNHCR operations to financial service providers (FSPs). UNHCR's Administrative Instruction on Cash-Based Interventions (CBIs)<sup>1</sup> makes the use of CashAssist mandatory, except for operations with few CBI requirements and/or with low value of implementation<sup>2</sup>. Where CashAssist is not used, CBI can be delivered through funded partners or UNHCR can engage private sector entities with financial and mobile cash transfer capabilities. As shown in graph 1, UNHCR delivered \$2.3 billion in cash-based assistance for the period 2022 to 2024, of which \$1.6 billion was delivered using CashAssist.

Graph 1: Use of CashAssist in processing of CBIs



4. UNHCR's Division of Resilience and Solutions (DRS) was responsible for the development and implementation of CashAssist. It worked alongside the Global Data Service that is responsible for refugee and identity management systems, and the Treasury and Cash Service under the Division of Financial and Administrative Management (DFAM), which implements the system for integrating data in CashAssist and FSP systems through the Digital Hub of Treasury Solutions (DHOTS).<sup>3</sup>

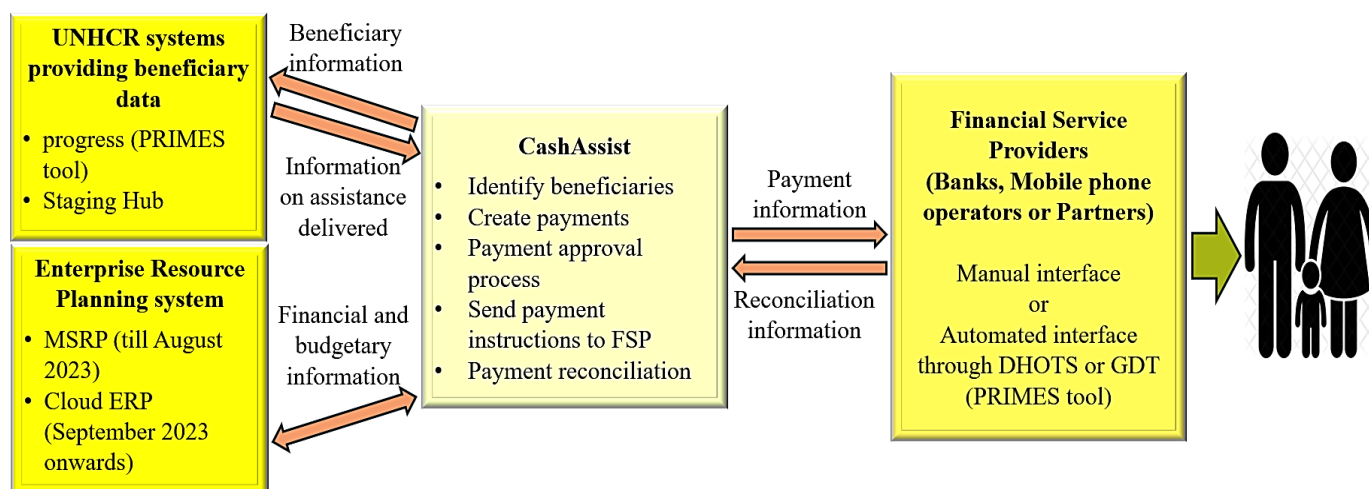
<sup>1</sup> UNHCR/AI/2023/01

<sup>2</sup> Operations with CBI budget less than \$50,000 per year or the number of households served less than 200 or frequency of the payments equal or less than four disbursement cycles per year.

<sup>3</sup> DHOTS has been developed by UNHCR as an integration system for transmission of financial information between systems internal and external to UNHCR. It is also used to connect CashAssist with FSP systems, wherever the context allows.

5. CashAssist is part of the larger ecosystem known as Population Registration and Identity Management Eco-System (PRIMES)<sup>4</sup>. The process flow involves synchronization of data across CashAssist, proGres, Staging Hub, Cloud Enterprise Resource Planning (ERP) system, Global Distribution Tool (GDT)<sup>5</sup>, DHOTS and FSPs' applications, as shown in figure 1.

Figure 1: End-to-end process flow of CashAssist



6. Comments provided by UNHCR are incorporated in italics.

## II. AUDIT OBJECTIVE, SCOPE AND METHODOLOGY

7. The objective of the audit was to assess whether CashAssist was implemented efficiently and in a cost-effective manner to meet business needs, in accordance with applicable policies and procedures and operational context.

8. This audit was included in the 2024 OIOS risk-based work plan because of its importance in supporting UNHCR's strategic objective of scaling up the delivery of assistance through cash assistance.

9. OIOS conducted this audit from October 2024 to January 2025. The audit covered the period from 1 January 2022 to 31 August 2024. At the Headquarters, the audit reviewed CBI related aspects in DRS and DFAM. It covered the following seven country operations<sup>6</sup>: Afghanistan (Regional Bureau for Asia and the Pacific); Ethiopia and Kenya (Regional Bureau for East and Horn of Africa and Great Lakes); Jordan (Regional Bureau for the Middle East and North Africa); Mali (Regional Bureau for West and Central Africa); Mexico (Regional Bureau for the Americas); and Romania (Regional Bureau for Europe).

<sup>4</sup> PRIMES is a concept that brings together a set of interoperable tools used for: (a) registration, and identity management, including case management; (b) reporting & business intelligence; (c) administrative purposes to provide access rights; (d) interoperability to exchange data internally and externally; and (e) digital access for persons with and for whom UNHCR works to allow access to UNHCR's services.

<sup>5</sup> The Global Distribution Tool is the corporate tool for beneficiary management and assistance tracking (cash and non-cash) at the point of distribution.

<sup>6</sup> Selected on the basis on the CBI amounts and usage of CashAssist, in consultation with UNHCR. The corresponding regional bureau for each selected country is indicated in parenthesis.

10. Based on an activity-level risk assessment, the audit covered four high risks areas, namely: (a) roll-out of CashAssist in UNHCR; (b) design and functionality of CashAssist; (c) CashAssist interface with other systems; and (d) security including access management.

11. The audit methodology included: (a) interviews with key personnel; (b) review of CashAssist-related documentation at the global and operational level; (c) analytical review of 2.1 million payment records in CashAssist executed from January 2022 to August 2024; (d) physical observation of system usage and functioning, including the walkthrough of different modules of CashAssist; (e) assessment of interface of CashAssist with relevant internal and external systems; and (f) administration of questionnaires to selected country operations for assessing the extent of use of CashAssist, benefits and challenges.

12. OIOS assessed the reliability of data related to CashAssist. Based on the assessment, OIOS determined that except for the observations stated in sections B and C, the data was sufficiently reliable for the purpose of addressing audit objectives.

13. The audit was conducted in accordance with the Global Internal Audit Standards.

### **III. AUDIT RESULTS**

#### **A. Roll-out of CashAssist in UNHCR**

##### The roll-out of the CashAssist has been inconsistent

14. The use of CashAssist was mandatory for CBI implementation except when the: (a) CBI budget is less than \$50,000 per year; (b) number of households the operation served was less than 200; (c) frequency of the payments was equal or less than four disbursement cycles per year; and (d) other context specific limitations or risk assessments. DRS noted that 19 operations were eligible to use the system, with 15 reported to have implemented CashAssist, and plans were in place to roll out the system to the remaining four operations in 2025. Four of the seven operations reviewed, i.e., Afghanistan, Mali, Mexico and Romania, used CashAssist across all locations. However, three operations, i.e., Jordan, Kenya and Ethiopia, only utilized CashAssist for 80, 75 and 29<sup>7</sup> per cent of total CBI distributions in the period under audit.

15. The justifications provided by some eligible operations with large CBIs for not implementing CashAssist included: use of locally developed solutions which pre-dated CashAssist and delay due to current geo-political issues (Lebanon); problems with synchronizing data between proGres and CashAssist (Ethiopia); the system lacking beneficiary selection function (Kenya); no related training in French (Central African Republic); and lack of adequate staff (Morocco).

##### **(a) Exemptions and differing interpretations in implementing CashAssist**

16. The exemptions listed in the Administrative Instruction on Cash-Based Interventions allowed several operations not to implement CashAssist despite significant amounts of CBIs distributed by them. Such operations included: Côte d'Ivoire (CBIs disbursed: \$9.3 million but exempted due to less than 200 households); Democratic Republic of Congo (CBIs disbursed: \$9.1 million but exempted due to less than four disbursement cycles); and Pakistan (CBIs disbursed: \$8.9 million but exempted due to context specific limitations which were lack of data sharing agreements between the operation and the national authority responsible for registration).

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<sup>7</sup> Approximate figure since the operation provided total CBI amount disbursed till December 2024 (and not till August 2024 which is the audit period).

17. There were also different interpretations of the criteria set out in the administrative instruction. For instance, DRS interpreted the administrative instruction to mean that CashAssist was mandatory only for operations directly implementing CBIs and excluded those distributed through funded partners. However, this was not explicitly stated in the administrative instruction. It also contradicted the CashAssist publicity leaflet, which indicated that the system was applicable to all cash assistance deliveries, regardless of implementation modality (directly or through funded partners). OIOS noted that:

- According to the leaflet, 92 operations (and not 19 as per DRS's interpretation) should have been using CashAssist but only 60 of them (representing 65 per cent of the total) had rolled out the system.
- Certain operations with significant CBI values implemented through partners in 2022-2023<sup>8</sup>, such as Côte d'Ivoire (\$9.3 million), Libya (\$2.9 million), and Indonesia (\$2.4 million) had not rolled out CashAssist.
- Moreover, the DRS interpretation was applied inconsistently, as several operations disbursing amounts between \$1.4 million and \$4.3 million through funded partners were utilizing CashAssist.

(b) Roll-out plan for the implementation of CashAssist

18. With the scale up of cash assistance in UNHCR operations, the global roll-out of CashAssist is crucial to ensure CBI is effectively mainstreamed and integrated as an established programming approach and way of delivering assistance for UNHCR. DRS, however, did not have a plan for implementing CashAssist and this created challenges in effective roll-out and assessing the progress made in rolling out the system across UNHCR.

19. Furthermore, the efficacy of DRS monitoring of the roll-out of CashAssist through a dashboard was impacted by inaccurate information. For instance:

- Contrary to the dashboard information, CashAssist had not been fully implemented in the Ethiopia operation. Only 35 per cent of the total CBI disbursed by the operation in 2022-2023 was implemented using CashAssist.
- While the dashboard showed that the Kenya operation had not implemented CashAssist and it was supposed to roll it out in 2024, CashAssist data showed that since 2020, the operation had channeled 76 per cent of CBI through CashAssist.

20. Because of the above issues, UNHCR did not have a basis against which to measure the success of its roll-out of CashAssist. CBIs totaling \$232 million were distributed outside the CashAssist system between 2022-2023, which contravened the UNHCR strategy and weakened the control environment within which cash was distributed.

<p><b>(1) The UNHCR Division of Resilience and Solutions in coordination with the Division of Financial and Administrative Management, and the Global Data Service, should: (a) clarify the applicability of the relevant clauses in the Administrative Instruction on Cash-Based Interventions and review the exemption clauses; and (b) develop a plan for rolling-out the CashAssist system to the remaining eligible UNHCR operations.</b></p>
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<sup>8</sup> The audit period is till August 2024, hence the CBI amounts for all the operations were not available for a portion of 2024.

*UNHCR accepted recommendation 1 and stated that a guidance note on the applicability of CashAssist would be issued, followed by a revision of the administrative instruction. The development of a rollout plan for the remaining eligible UNHCR operations was in progress.*

## **B. Design and functionality of CashAssist**

### CashAssist lacked key functionalities including deduplication

#### (a) System inability to handle complex requirements and data quality issues

21. Contrary to the envisaged design of CashAssist, the system could not prepare auditable cash plans<sup>9</sup> based on prioritization and/or complicated eligibility criteria from proGres or other external systems. For example, the system could not create payment lists for females in a household within a certain age range. This issue was flagged by six of the seven operations reviewed (exception was Romania). The operations also noted that the system was unable to support the creation of complex eligibility criteria, identify duplicates and calculate transfer values. Where complex eligibility criteria had to be applied, staff extracted beneficiary data from proGres and then created beneficiary lists using tools like MS Excel which were imported into CashAssist for payment. Such manual interventions raised the risk of errors as well as potential fraud.

22. The system's inability to handle complex eligibility criteria resulted in operations developing and using parallel systems alongside CashAssist to deliver CBI, thereby impacting its intended benefits. For example, operations in Iran and Syria used locally developed systems to create target beneficiary lists outside CashAssist and then migrated this information into CashAssist. DRS explained that although CashAssist had advanced capabilities such as querying stored data, interventions to support these requirements could not be done due to the lack of required capabilities in-house.

23. Incomplete and inaccurate data in CashAssist: An analysis of data in CashAssist revealed issues of data completeness and accuracy. This occurred due to the system's inability to highlight and prevent such records from getting stored. The observed issues were:

- CashAssist lacked key beneficiary information (registration group numbers, household names or focal point) in 4,744, 23 and 11 payment records in the operations of Afghanistan, Jordan and Ethiopia respectively.
- The system recorded payments as successful when both amounts - what the beneficiaries were entitled to and what was actually paid, were zero in 5,426, 4, 2 and 1 payment record in the operations in Kenya, Afghanistan, Mexico and Jordan respectively. In six cases in Kenya, while the entitled amount was non-zero and the amount actually paid was zero, the system recorded payments as successful.
- In two cases in Romania, the cash amount delivered exceeded what beneficiaries were entitled to.
- The number of persons present in the registration group was zero for 121, 12 and 1 payment records in Jordan, Kenya and Mexico respectively.

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<sup>9</sup> The Cash Plan is the central entity in CashAssist that combines all component entities, such as target populations, distribution modalities (having entitlement formulas and FSP information), programs and other financial details. The Cash Plan serves as a container for the creation of individual payment records.



- Further, the number of ‘persons covered’ listed in CashAssist, i.e., those that benefitted from a specific CBI transaction did not match the number of beneficiaries in the registration group as below:
  - The ‘persons covered’ field was zero for 711, 24 and 1 record in Kenya, Jordan and Mexico respectively.
  - The ‘persons covered’ was more than the overall registration group size for 1,789 records in Kenya, 121 records in Jordan, 52 records of Mexico, 34 records of Ethiopia and three records of Romania.

(b) Inadequate deduplication features in CashAssist

24. There were inadequacies in the deduplication capability within CashAssist. A review of a sample of payments identified possible duplicate payments based on key system biodata. These payments were not flagged by CashAssist for remediation. As reflected in table 1, some duplicates were recorded as closed in CashAssist, but this was after the payments were made to these beneficiaries. For many beneficiaries, the status was still active, thereby raising the risk of additional duplicate payments in the future.

Table 1: Examples of duplicates identified in CashAssist beneficiary data<sup>10</sup>

Business Unit	Process Status	Individual ID	Full Name	Registration Group	Age	Sex	Registration Date	Legacy ID	Individual Govt. Ref. #
Ethiopia - Jijiga	Active	WHA-■■■■3	Same name	WHA-■■■■6	20	Female	Same date	Same ID	
Ethiopia - Jijiga	Active	WHA-■■■■7		WHA-■■■■4	20	Female			
Ethiopia - Jijiga	Hold	WHA-■■■■2	Same name	WHA-■■■■3	24	Female	Same date	Same ID	
Ethiopia - Jijiga	Active	WHA-■■■■7		WHA-■■■■1	24	Female			
Ethiopia - Jijiga	Active	WHA-■■■■7	Similar names	WHA-■■■■1	22	Female	Same date	Same ID	
Ethiopia - Jijiga	Active	WHA-■■■■5		WHA-■■■■7	22	Female			
Kenya - Dadaab	Active	E61-■■■■7	Similar names	E61-■■■■2	76	Female	Same date	Same ID	Same ID
Kenya - Dadaab	Active	E61-■■■■3		E61-■■■■6	75	Female			
Kenya - Dadaab	Active	E61-■■■■2	Same name	E61-■■■■0	19	Male	22-■■■		Same ID
Kenya - Dadaab	Active	E61-■■■■4		E61-■■■■8	18	Male	19-■■■		
Kenya - Dadaab	Active	E61-■■■■5	Same name	E61-■■■■6	24	Female	Same date	16■■■	Same ID
Kenya - Dadaab	Active	E61-■■■■9		E61-■■■■3	55	Female		12■■■	
Romania - CO	Closed	35E-■■■■9	Same name	35E-■■■■8	35	Female	Same date	Same ID	
Romania - CO	Closed	35E-■■■■0		35E-■■■■4	35	Female			
Romania - CO	Active	35E-■■■■5	Same name	35E-■■■■8	41	Female	Same date	Same ID	■■■
Romania - CO	Erroneous	35E-■■■■9		35E-■■■■6	41	Female			
Romania - CO	Closed	35E-■■■■5	Same name	35E-■■■■5	47	Female	Same date	Same ID	
Romania - CO	Closed	35E-■■■■9		35E-■■■■9	47	Female			

25. In Afghanistan, five cases were identified where more than one payment was made to households that had similar (but not identical) beneficiary identifiers but for which the rest of the biodata was identical. For instance, two household IDs which had identical biodata but with slightly different legacy identifier numbers, i.e., ABABCBDE and ABABBCBDE.<sup>11</sup> CashAssist could not identify such cases due to lack of advanced algorithms and functions such as fuzzy logic and pattern matching.<sup>12</sup>

<sup>10</sup> Data has been masked due to privacy considerations.

<sup>11</sup> Digits have been replaced by characters for data privacy considerations.

<sup>12</sup> Fuzzy logic and pattern matching are techniques that help identify two strings that are approximately similar but are not the same, by generating a match score between 0 (no match) and 1 (perfect match).

26. Further, the lack of unique beneficiary identifier data in CashAssist in cases where it was not present in the source system impacted the system's ability to identify potential duplicate payments as reflected in table 2. One operation (Jordan) noted that it did not utilize these identifiers for deduplication checks and instead used the field Individual ID<sup>13</sup>. Since Individual ID is a system generated identifier, basing the duplication check only on Individual ID (without using the official unique beneficiary identifiers such as passport number) raised the risk of the same individual registered under two different individual IDs not getting detected as duplicate beneficiary. These identifiers were especially important in operations that relied on them for identifying duplicates such as in Afghanistan, where the operation distributed cash assistance totaling \$14.5 million to 23,985 households with invalid, missing or repetitive identifiers.

Table 2: Missing unique beneficiary identifiers<sup>14</sup> in CashAssist

Operation	Total number of paid beneficiaries (Individuals or Households)	Records with missing unique beneficiary identifiers
Afghanistan	246,197	7,035
Ethiopia	1,213	1,161
Jordan	45,100	45,100
Kenya	83,466	83,440
Mali	13,838	9,232
Mexico	73,655	73,535
Romania	62,536	4,482
<b>Total</b>	<b>526,005</b>	<b>223,985</b>

27. Production of error prompt for potential duplicate payments within a cash plan: CashAssist had in-built checks to ensure that no beneficiary is being paid more than once under the same cash plan. While the justification was provided for the payments, the system should have but did not generate error prompts in the following cases.

- In Afghanistan, 249 households that received cash totaling \$93,919 had identical unique identifiers and dates of birth within the same cash plans. Further analysis showed that multiple payments were made to the same beneficiary within the same cash plan in 44 out of these 249 households. The operation explained that the beneficiaries were eligible to receive multiple payments, although this contravened guidance that a beneficiary could only be paid once in each cash plan.
- In Jordan, 336 payments totaling \$22,149 and in Kenya, 514 payments totaling \$196 were made to the beneficiaries (registration groups) appearing more than once within the same cash plan. DRS responded that these cash interventions were meant for individual beneficiaries who happened to be in the same registration group. For example, in Kenya cash was disbursed for voluntary repatriation to all individuals within a registration group, through separate transactions. However, the audit noted that payments to individuals in the same registration group should have been consolidated to reduce transaction costs paid to the FSPs.

28. Different registration groups paid by shared entitlement cards: the audit noted 64 and 6 instances in Romania and Mexico respectively (for a cumulative CBI amount of \$23,823), where the system did not identify payments that were made to different registration groups with the same entitlement cards. For example, there were unexplained payments effected using the same entitlement card number RO20■■■■■<sup>15</sup> to pay two different registration groups, viz., 35E-■■■■2 and 35E-■■■■5, in Romania. Unless addressed, such payments raise the risk of fraud.

<sup>13</sup> Individual ID is a system generated unique identifier assigned to each individual registered as a forcibly displaced person.

<sup>14</sup> Legacy ID, Government Reference Number.

<sup>15</sup> Data has been masked due to privacy considerations.

29. The lack of key required functionalities in CashAssist raised the risk of duplicate payments and fraud. Operations resorted to using other systems alongside CashAssist which was inefficient. For instance, Egypt used RAIS<sup>16</sup> for deduplication of payments because this functionality was not available in CashAssist.

**(2) The UNHCR Division of Resilience and Solutions, in coordination with the Division of Information Systems and Telecommunications, and the Global Data Service, should reinforce CashAssist functionalities to manage complex requirements from individual field operations as well as better identify and prevent duplicate payments.**

*UNHCR accepted recommendation 2 and stated that it will review the business requirement and prioritization and establish the required project subject to resource availability.*

### C. CashAssist interface with other systems

#### Need to resolve interface issues between UNHCR systems and minimize manual reconciliation processes

30. As shown in Figure 1, an important feature of CashAssist was its ability to interface with other related internal and external information systems thereby reducing the risk of errors and redundancies.

31. The audit reviewed the interface between CashAssist and the organizational ERP systems by testing 23 high value cash plans totaling \$225.9 million and noted that the amounts in cash plans reconciled with those in the funds requisition and prepayment instructions in Cloud ERP and to purchase order amounts in MSRP prior to September 2023. While the interface between CashAssist and ERP systems was satisfactory, the audit identified the following interface issues with other systems.

(a) Interoperability with proGres regarding beneficiary data

32. CashAssist is interoperable with proGres, thereby avoiding data duplications and errors. Except for Afghanistan, all other six operations stored beneficiary data in proGres and this data was synchronized into the CashAssist registration module in real time. Afghanistan had multiple sources for beneficiary data and this data was transferred to CashAssist through a system known as the Staging Hub. However, synchronization issues between proGres and CashAssist were a common challenge across most operations, thereby affecting the timeliness of cash disbursements and creating operational inefficiencies as below:

- Four operations (Ethiopia, Jordan, Mexico and Romania) had significant delays in data synchronization between proGres and CashAssist. This reduced the timeliness of cash disbursements and maintenance of accurate beneficiary data.
- In Jordan, cases remained unsynchronized for months, requiring workarounds like overriding CashAssist statuses.
- In Mexico, the resolution of synchronization issues was impacted by time zone differences with Global Service Desk.
- In Mali, incomplete data transfers led to discrepancies between the systems, thereby affecting target population lists.

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<sup>16</sup> Refugee Assistance Information System (RAIS), a locally developed application, used primarily in the operations under the Regional Bureau for the Middle East and North Africa to record assistance to forcibly displaced persons.

- In Romania, manual interventions were frequently required to address synchronization issues, thereby increasing the workload of staff. For instance, synchronization issues affecting individuals and bank details had to be resolved manually.

33. The audit noted that 911,580 individual beneficiary records were synchronized between proGres to CashAssist in six operations between January 2021 to August 2024. However, there were discrepancies noted in the synchronized data such as proGres having values in certain data fields which were blank in CashAssist. These data fields included among others: ethnicity, parents' names, marital status and religion. Other data integrity issues are provided in table 3 below.

Table 3: Count of synchronization issues between proGres and CashAssist

Synchronized items	Ethiopia	Jordan	Kenya	Mali	Mexico	Romania	Total
Total synchronized records	192,501	67,625	282,128	94,243	207,960	67,123	911,580
Registration group different	34	81	196	-	5	1	317
Full name different	77	119	47	-	1	-	244
Different Government Reference number	45	-	-	-	-	-	45
Date of birth different	11	4	24	1	-	-	40
Country of origin different	4	3	2	-	-	25	34
Different registration date	3		3				6

34. Absence of data in certain columns containing key biodata information of beneficiaries affected the integrity of the checks that could be performed, such as checking for duplicate beneficiaries and eligibility of the beneficiaries (for example, if the assistance was based on age or on population belonging to a certain country of origin). The persistence of synchronization issues was concerning as a considerable time had passed since the actual occurrence, during which multiple remediation efforts had been carried out by UNHCR. Further, the lack of synchronization affected the integrity of data in the system as well as the system's ability to execute effective controls in areas such as eligibility and duplication checks.

35. The audit also noted that proGres was not always updated after payments were made. This issue was also raised in OIOS audit of ProGres (Report number 2024/056). This reduced the integrity of data as below:

- ProGres in some cases had more records than CashAssist, which was caused by payments being uploaded multiple times into proGres' assistance module, each time with a different 'Assistance ID'. This resulted in an overstatement of assistance in proGres.
- Different registration groups appeared in CashAssist and proGres assistance module that referenced the same transaction.
- Transactions were tagged as 'active' in proGres yet in CashAssist their status was listed as 'erroneous'.
- There were data inconsistencies such as the difference in the number of persons covered for the cash assistance and inconsistent delivery dates per CashAssist and proGres.

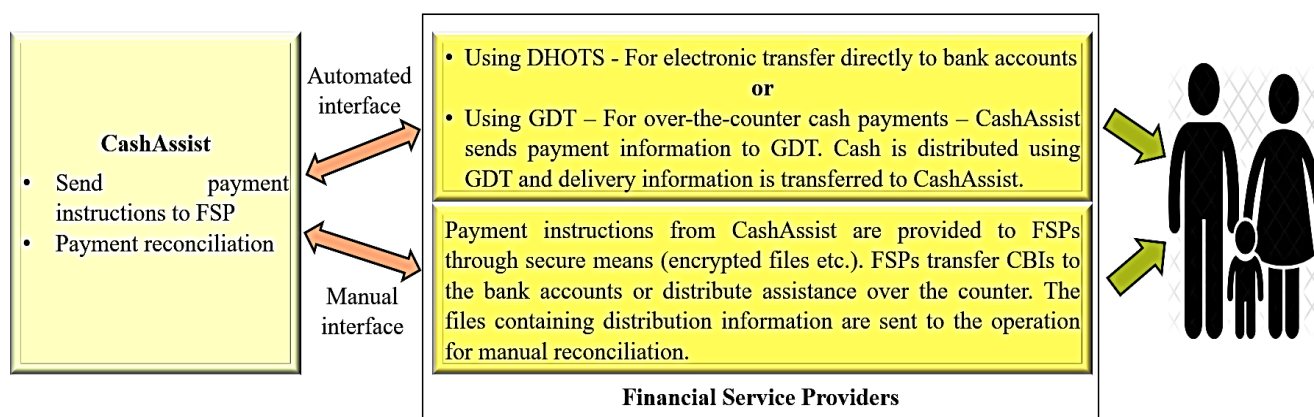
(b) Interoperability with Staging Hub

36. For operations that did not store beneficiary data in proGres such as Afghanistan, Türkiye and Yemen, DRS created Staging Hub as an alternative solution. Nonetheless the audit identified the following issues, which UNHCR attributed to data synchronization gaps between Staging Hub and CashAssist:

- In several instances, the identifiers provided by CashAssist to different beneficiaries were not unique. In two of these cases, the name of the beneficiary was the same, but the other biodata was different. In three of these cases, an invalid household identifier (i.e., zero) was assigned to different households.
- In Afghanistan, 249 households with identical legacy identifiers and dates of birth received payments within the same cash plans totaling \$93,919. Further analysis revealed that 205 of the 249 cases were because of alteration of legacy IDs during the data transfer between Staging Hub and CashAssist. For example, the numbers of two different identifiers, i.e., 139709 ■ ■ ■<sup>17</sup> and 139807 ■ ■ ■ were rounded off to 140000 ■ ■ ■ which led to false positives during deduplication processes.
- Further, 4,744 households that received payments totaling \$711,711 through three cash plans did not have names of the beneficiaries listed against the payments in CashAssist. This raised risks that the payments were made to beneficiaries that were not bona fide.

(c) Interface with FSPs

Figure 2: Information flow between CashAssist and FSPs



37. As shown in figure 2 above, CashAssist sent payment instructions to and received delivery information from FSPs. This was done manually, or electronically either through: (i) DHOTS (for direct transfer to bank accounts); or (ii) GDT (for payments that would be affected over the counter). The audit reviewed such interfaces at selected operations by going through the reconciliation processes (for sampled cash plans) between payment instructions sent from CashAssist to FSP systems, and delivery information received from FSP systems to CashAssist, and observed the following issues.

(i) Automated reconciliation through DHOTS (or through APIs)

38. While DHOTS was the more efficient interface option, most operations used manual methods to send data to and receive data from FSP systems, which was time consuming, inefficient and prone to human error. Five of the seven operations (Afghanistan, Jordan, Kenya, Mali and Mexico) manually transferred payment information to and from FSP systems, while Ethiopia and Romania used an Application Programming Interface (APIs<sup>18</sup>) based integration system and DHOTS respectively. DRS stated that

<sup>17</sup> Data has been masked due to privacy considerations.

<sup>18</sup> Application Programming Interface are access points in information systems and provide secure and standardized ways for applications to work together and deliver greater information and functionality for end users.

although interoperability of CashAssist with FSP systems through DHOTS was a priority, it was affected by the maturity of the banking systems in some countries, financial constraints and stability of the FSPs. The Ethiopia<sup>19</sup> operation was at the time of the audit moving to DHOTS.

(ii) Automated reconciliation through GDT

39. DHOTS could not be used for over-the-counter cash payments. In such a situation, GDT offered a better alternative to interface with CashAssist, rather than manual methods of information transfer between systems. Afghanistan managed its directly implemented over-the-counter CBIs using GDT, in interface with CashAssist. Consideration should be given to enhancing GDT functionality to maintain data for the completed cash plans (similar to CashAssist). DRS stated that the report templates in GDT could be customized based on needs. OIOS, however, believed a global corporate solution should be in place with standard functionalities to support monitoring of reconciliations.

(iii) Manual reconciliation

40. The operations in Jordan and Mexico reconciled payment information at transaction level and no exceptions were noted. However, there were the following issues with cash plan reconciliations in other operations:

- The Kenya operation tested DHOTS but discontinued transition to DHOTS and resorted to conducting manual reconciliations. The discontinuation of DHOTS was attributed to unresolved open cash plans. In manual mode, the operation paid several cash plans together when the beneficiary was the same. Per DRS, the merger of multiple into one master cash plan reduced the number of transactions and related costs. This, however, complicated the reconciliation of CashAssist and FSP data, while it did not ensure that individual beneficiaries received what they were entitled to. As a result, this broad reconciliation process would not detect the case where a beneficiary received lesser than entitled amount, and another beneficiary received more than entitled, by the same amount (which was observed in Afghanistan, as mentioned later under last bullet point of this paragraph). The reconciliation can be better achieved by consolidating various payments from different cash plans for the same beneficiary into one master payment ID. Moreover, for 3 of the 15 cash plans reviewed, the operation provided summary sheets containing only cumulative entitled and disbursed amounts for these cash plans but lacked beneficiary level payment information.
- The operation in Mali made all CBIs through over-the-counter cash payments and updated the payment status in CashAssist manually using hardcopies of distribution sheets. The manual reconciliation in Mali was error-prone and less efficient than in Afghanistan where GDT was used for over-the-counter cash payments (for directly implemented CBIs).
- In Afghanistan, manual reconciliations of cash payments made through partners could not be differentiated because the payments records did not have unique identifiers in the FSP distribution sheets. The operation therefore assumed that the entire cash plan was distributed, with manual adjustments made for no shows. This not only did not represent proper reconciliation, but it was also prone to errors.
- The payments in two plans (in Afghanistan) were higher than the CashAssist manifests by \$618, with one payment said to having been excluded from CashAssist due to technical system issues. In the other case, a beneficiary was wrongly marked as paid in CashAssist, yet they had not received cash assistance.

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<sup>19</sup> Ethiopia started using DHOTS in November 2024.

- In 33 instances (in Afghanistan) involving payments totaling \$9,081: (i) beneficiaries (group A) were paid twice within a cash plan as per the partner's distribution list but marked as paid only once in CashAssist. (ii) Some beneficiaries (group B) in the same 33 instances, were absent from the partner's distribution list but were marked as paid in CashAssist. This raised the risk of diversion of assistance meant for those in group B to those in group A. The operation noted that the beneficiaries (in group A) were paid once but erroneously recorded twice in the partner's distribution sheet, but no response was provided for those in group B.

**(3) The UNHCR Division of Resilience and Solutions, in coordination with the Division of Financial and Administrative Management, Division of Information Systems and Telecommunications, and the Global Data Service, should: (a) enhance the interface of CashAssist with proGres, Staging Hub and Financial Service Provider systems to rectify the identified issues; (b) automate interface and reconciliation processes by implementing the Digital Hub of Treasury Solutions (DHOTS); and (c) explore the feasibility of interfacing the Global Distribution Tool with CashAssist for over the counter cash payments (in situations where DHOTS cannot be used).**

*UNHCR accepted recommendation 3 and stated that the interoperability between CashAssist, Staging Hub and proGres had been enhanced, significantly reducing synchronization time and errors. UNHCR would continue to prioritize the integration of Financial Service Providers (FSPs) with Digital Hub of Treasury Solutions, based on several factors, including available resources, technical limitations of the FSPs, and other context-specific considerations. A guidance/instruction would be issued for the utilization of Global Distribution Tool for over-the-counter cash payments by relevant operations.*

## **D. Security including access management**

### There were no critical security vulnerabilities

41. Security measures (including logical access controls) in CashAssist are crucial for protecting sensitive data from unauthorized access, breaches, and cyberattacks. The last penetration test for the CashAssist Web Application was conducted mid-2024 as part of UNHCR's application security assessment program. No critical or high rated vulnerabilities were identified during the assessment. Two medium and one low rated vulnerability<sup>20</sup> were identified and remediated.

42. Furthermore, the disaster recovery and backup plan for CashAssist was issued on 30 April 2024. The recovery plan listed the tasks and actions necessary to recover the application or service within the parameters set by the business and to allow the business to resume operations. The effectiveness of such resilience plans needed to be tested by conducting failover tests, which is scheduled for May 2025.

### The access control process was inefficient

43. As of January 2025, there were 1,470 registered users of CashAssist. Secure access to the system was ensured: (a) by the removal of separated staff from the active directory; and (b) through the provision of access rights in accordance with the Delegation of Authority Plan and periodic review of compliance by operations, Regional Bureaux and Headquarters. Nevertheless, OIOS sample review of registered users identified some issues, such as invalid username associated with a consultant, wrong location for some members, and user with designation of 'driver' being registered as a user of CashAssist. Such issues would

<sup>20</sup> The two medium vulnerabilities were related to 'Session Not Expired After Logout' and 'Improper Rate Limiting'. The low severity was related to an outdated JavaScript File.

be more easily visible if a system such as the Access Management Portal (AMP)<sup>21</sup> was used for CashAssist as well to manage user access, rather than the current manual arrangement where the access right is managed through the completion of forms manually, which was not only inefficient but also prone to errors.

- (4) The UNHCR Division of Resilience and Solutions, in coordination with the Division of Information Systems and Telecommunications, and the Global Data Service, should link CashAssist to the Access Management Portal for enhanced efficiency in access control process.**

*UNHCR accepted recommendation 4 and stated that the integration of Access Management Portal to CashAssist was in the user acceptance testing phase.*

#### **IV. ACKNOWLEDGEMENT**

44. OIOS wishes to express its appreciation to the management and staff of UNHCR for the assistance and cooperation extended to the auditors during this assignment.

Internal Audit Division  
Office of Internal Oversight Services

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<sup>21</sup> AMP is designed to create users and assign access rights in other PRIMES tools such as proGres. The tool allows proGres operations to locally manage user access rights, also for the partner staff.



## STATUS OF AUDIT RECOMMENDATIONS

## Audit of the implementation of CashAssist in UNHCR operations

Rec. no.	Recommendation	Critical <sup>22</sup> / Important <sup>23</sup>	C/ O <sup>24</sup>	Actions needed to close recommendation	Implementation date <sup>25</sup>
1	The UNHCR Division of Resilience and Solutions in coordination with the Division of Financial and Administrative Management, and the Global Data Service, should: (a) clarify the applicability of the relevant clauses in the Administrative Instruction on Cash-Based Interventions and review the exemption clauses; and (b) develop a plan for rolling-out the CashAssist system to the remaining eligible UNHCR operations.	Important	O	Submission of the: (a) revised administrative instruction, focusing on applicability of CashAssist; and (b) rollout plan for the remaining eligible UNHCR operations.	30 June 2026
2	The UNHCR Division of Resilience and Solutions, in coordination with the Division of Information Systems and Telecommunications, and the Global Data Service, should reinforce CashAssist functionalities to manage complex requirements from individual field operations as well as better identify and prevent duplicate payments.	Important	O	Receipt of evidence that CashAssist functionalities have been reinforced to manage complex requirements from individual field operations as well as better identify and prevent duplicate payments.	31 December 2026
3	The UNHCR Division of Resilience and Solutions, in coordination with the Division of Financial and Administrative Management, Division of Information Systems and Telecommunications, and the Global Data Service, should: (a) enhance the interface of CashAssist with proGres, Staging Hub and Financial Service Provider systems to rectify the identified issues; (b) automate interface and reconciliation processes by implementing the Digital Hub of Treasury Solutions (DHOTS); and (c)	Important	O	(a) Action completed.  (b) Receipt of evidence of the automation of interface and reconciliation processes by implementing the Digital Hub of Treasury Solutions.  (c) Receipt of evidence of usage of the Global Distribution Tool for over the counter cash payments.	31 December 2026*

<sup>22</sup> Critical recommendations address those risk issues that require immediate management attention. Failure to take action could have a critical or significant adverse impact on the Organization.

<sup>23</sup> Important recommendations address those risk issues that require timely management attention. Failure to take action could have a high or moderate adverse impact on the Organization.

<sup>24</sup> Please note the value C denotes closed recommendations whereas O refers to open recommendations.

<sup>25</sup> Date provided by UNHCR in response to recommendations (except \* provided by OIOS).

## STATUS OF AUDIT RECOMMENDATIONS

## Audit of the implementation of CashAssist in UNHCR operations

Rec. no.	Recommendation	Critical <sup>22</sup> / Important <sup>23</sup>	C/ O <sup>24</sup>	Actions needed to close recommendation	Implementation date <sup>25</sup>
	explore the feasibility of interfacing the Global Distribution Tool with CashAssist for over the counter cash payments (in situations where DHOTS cannot be used).				
4	The UNHCR Division of Resilience and Solutions, in coordination with the Division of Information Systems and Telecommunications, and the Global Data Service, should link CashAssist to the Access Management Portal for enhanced efficiency in access control process.	Important	O	Receipt of evidence of the linking of CashAssist with the Access Management Portal.	31 December 2025

# **APPENDIX I**

## **Management Response**

## MANAGEMENT RESPONSE

## Audit of the implementation of CashAssist in UNHCR operations

Rec. no.	Recommendation	Critical <sup>26</sup> / Important <sup>27</sup>	Accepted? (Yes/No)	Title of responsible individual	Implementation date	UNHCR comments
1	The UNHCR Division of Resilience and Solutions in coordination with the Division of Financial and Administrative Management, and the Global Data Service, should: (a) clarify the applicability of the relevant clauses in the Administrative Instruction on Cash-Based Interventions and review the exemption clauses; and (b) develop a plan for rolling-out the CashAssist system to the remaining eligible UNHCR operations.	Important	Yes	a) Senior Treasury Risk Officer  b) Senior Business Analyst (CashAssist)	a) As mentioned in the comment (short term solution by the end of 2025 but not the Administrative Instruction)  b) 31 December 2025	a) As a short-term solution, DFAM proposes issuing a guidance note on the applicability of CashAssist. This note will be made available on the intranet CBI policy page. Later in the year, we plan to initiate a broader revision of the Administrative Instruction (AI), once there is greater clarity on the new UNHCR structures that will affect the roles and responsibilities outlined in the AI, including but not limited to the CashAssist section.  b) The development of a rollout plan for the remaining eligible UNHCR operations is in progress.
2	The UNHCR Division of Resilience and Solutions, in coordination with the Division of Information Systems and Telecommunications, and the Global Data Service, should reinforce CashAssist functionalities to manage complex	Important	Yes	DRS: Senior Business Analyst (CashAssist)  DIST: Chief of Refugee systems	31 December 2026	The organization will review the business requirement and prioritization and establish the required project. The success of such a big project depends on availability of resources.

<sup>26</sup> Critical recommendations address those risk issues that require immediate management attention. Failure to take action could have a critical or significant adverse impact on the Organization.

<sup>27</sup> Important recommendations address those risk issues that require timely management attention. Failure to take action could have a high or moderate adverse impact on the Organization.

Rec. no.	Recommendation	Critical <sup>26</sup> / Important <sup>27</sup>	Accepted? (Yes/No)	Title of responsible individual	Implementation date	UNHCR comments
	requirements from individual field operations as well as better identify and prevent duplicate payments.			GDS: Head of Service		
3	The UNHCR Division of Resilience and Solutions, in coordination with the Division of Financial and Administrative Management, Division of Information Systems and Telecommunications, and the Global Data Service, should: (a) enhance the interface of CashAssist with proGres, Staging Hub and Financial Service Provider systems to rectify the identified issues; (b) automate interface and reconciliation processes by implementing the Digital Hub of Treasury Solutions (DHOTS); and (c) explore the feasibility of interfacing the Global Distribution Tool with CashAssist for over the counter cash payments (in situations where DHOTS cannot be used).	Important	Yes	DRS: Senior Business Analyst (CashAssist)  DFAM: Senior Treasury Risk Officer  GDS: Head of Service	a) Implemented.  b) This is an ongoing activity, and a date cannot be defined if not with reference to a specific Financial Service Provider.  c) 31 December 2025	a) UNHCR agrees to reinforce the interoperability between CashAssist, proGres, Staging Hub, and the Digital Hub of Treasury Solutions. Since the audit took place, UNHCR has enhanced the interoperability between CashAssist, Staging Hub and proGres by improving the synchronization logic between the systems, significantly reducing synchronization time and errors. Additionally, manual triggering is no longer required. Finally, validation rules have been improved in the Staging Hub. Therefore, UNHCR considers this part of the recommendation closed.  b) Regarding DHOTS, UNHCR DFAM will continue to prioritize the integration of Financial Service Providers (FSPs) based on volume and operational priorities. This integration is an ongoing exercise and depends on several factors, including available resources, technical limitations of the FSPs, and

Rec. no.	Recommendation	Critical <sup>26</sup> / Important <sup>27</sup>	Accepted? (Yes/No)	Title of responsible individual	Implementation date	UNHCR comments
						<p>other context-specific considerations.</p> <p>c) Regarding GDT, interfacing the Global Distribution Tool with CashAssist for over-the-counter cash payments is already in place. For the utilization of GDT for over-the-counter cash payments by relevant operations, a guidance/instruction shall be issued to the country operations.</p>
4	The UNHCR Division of Resilience and Solutions, in coordination with the Division of Information Systems and Telecommunications, and the Global Data Service, should link CashAssist to the Access Management Portal for enhanced efficiency in access control process.	Important	Yes	<p>DRS: Senior Business Analyst (CashAssist)</p> <p>GDS: Head of Service</p>	31 December 2025	UNHCR wishes to note that this recommendation is partially implemented. The development for the integration of AMP to CashAssist is already completed and the User Acceptance Test is in progress.