

BETTER THAN CASH ALLIANCE

Customer Service Responsibility across the Value Chain: the Role of Digital Payments Service Providers



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BILL & MELINDA
GATES foundation



ON
OMIDYAR NETWORK™





The Better than Cash Alliance is a
United Nations-based partnership of over

60
MEMBERS

GOVERNMENTS
COMPANIES
INTERNATIONAL ORGANIZATIONS

that *accelerates the transition from cash to digital payments* to reduce poverty and drive inclusive growth.



We ADVOCATE
We RESEARCH
We CATALYZE



GOVERNMENTS

LATIN AMERICA & THE CARIBBEAN



Mexico



Colombia



Uruguay



Peru



Dominican Republic



Paraguay

ARAB STATES



Jordan



Moldova

EUROPE

ASIA



Afghanistan



Bangladesh



India



Nepal



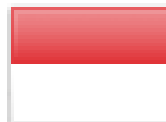
Pakistan



Philippines



Vietnam



Indonesia

AFRICA



Ethiopia



Kenya



Senegal



Benin



Rwanda



Liberia



Malawi



Sierra Leone



Ghana

ASIA & THE PACIFIC



Papua New Guinea



Fiji



Solomon Islands



COMPANIES



INTERNATIONAL ORGANIZATIONS

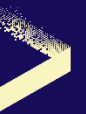


and many others



BETTER THAN CASH ALLIANCE

Responsible Digital Payments Guidelines





Treat Clients Fairly

“We want our clients, who are mostly unbanked and new to digital payments, to feel that they are being respected and treated fairly and served with special care by our agents and service points.”

Mr. Dasgupta Asim Kumar advisor
Regulatory Relations, bKash Limited





Keep Client Funds Safe

“Because building trust in digital payments is crucial in driving effective adoption, appropriate and proportionate regulatory frameworks need to be in place to ensure that client funds are protected at all times.”

Ms. Pia Roman Tayag

Head, Inclusive Finance Advocacy, Bangko Ng Pilipina





Ensure Product Transparency for Clients

“Anything worth providing is worth providing transparently. This is all the more important for people who may be making and receiving payments digitally for the first time. It is incumbent on providers to give people the full and clear information they need to make decisions that are right for them.”

Dr. Bitange Ndemo

*Associate Professor, University of Nairobi's Business School
Former Permanent Secretary, Ministry of Information
and Communication, Kenya*





Design for Client Needs and Capability

“The experience of BIM’s clients is that they find our product intuitive, easy to use, and transparent. This is because we designed BIM for clients’ needs and capabilities.”

Dr. Carolina Trivelli

Managing Director, Pagos Digitales Peruanos



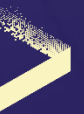


Support Client Access and Use Through Interoperability

“The regulator has a role to engender interoperable payment systems to help reduce clients transaction cost and enhance convenience.”

Dr. Settor Amediku

Head of Financial Stability Department, Bank of Ghana





Take Responsibility for Providers of Client Services Across the Value Chain

“We can only earn the trust of clients if we as service providers ensure that all those in our value chain are acting responsibly—and that we have the systems and processes to ensure that happens. This is the message that needs to be given to clients—particularly those using digital payments for the first time.”

*Mr. Rajpal Duggal
Oxygen Services India*





Protect Client Data

“Along with the increases in financial inclusion, it is increasingly vital to secure the massive data that are handled by various inclusive finance providers.”

Dr. Tao Sun

Senior Director, Ant Financial





Provide Client Recourse

“Mexico’s experience is that effective recourse mechanisms that function in a digital environment are critical to building clients’ trust in using financial services.”

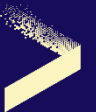
*Ms. María Fernanda Trigo
General Director for Access to Financial Services,
The National Banking and Securities Commission, Mexico*



Better Than Cash Alliance

Responsible Digital Payment Guidelines

- 1** Treat Clients Fairly
- 2** Keep Client Funds Safe
- 3** Ensure Product Transparency for Clients
- 4** Design for Client Needs and Capability
- 5** Support Client Usage Through Interoperability
- 6** Take Responsibility for Providers of Client Services Across Value Chain
- 7** Protect Client Data
- 8** Provide Client Recourse



Panelists



IBRAHIM HASSAN

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EMILE KINUMA
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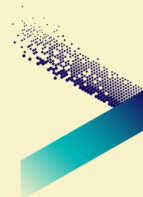
**ARTHUR
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FAITH KOBUSINGYE
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