

BETTER THAN CASH
ALLIANCE

Lessons from
Ebola Response Digital
Payments for COVID-19

April 20th 2020



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SOME KEY CHALLENGES ARE SIMILAR



1 Workers / people protesting.

2 80% of time spent on payment-related grievances.

3 Multiple payment lists with leakages.



DIGITAL PAYMENTS AS A FRONTLINE RESPONSE



1

DELIVERING PAYMENTS to frontline workers and - where possible - to affected families effectively.

2

Keeping the digital payments ecosystem **FUNCTIONING** and **SAFE**.

3

Having two-way **COMMUNICATION** with all players on issues related to payments.

COUNTRY CAPABILITIES DEFINE APPROACH



1

Ability to **re-design the regulatory model** to respond to the crisis.

2

95% network coverage and over 90% mobile phone usage among response workers.

3

A proactive **private sector and innovators** geared towards cooperation and win–wins to expand the payment ecosystem.

LESSONS for governments in COVID-19 Crisis

5



- **Get Started & Keep Listening**

Don't wait for the payment list to be perfect. **The error of exclusion is worse than error of inclusion.** Listen to your clients and **address grievances quickly.**



- **Solve Problems Together**

A situation room enables problem solving together. **Match lean and open technology to challenges.**



- **Keep Payments Working Everywhere**

Be flexible for any payment service provider to reach beneficiaries and **regs for payments to reach everyone.**



Responsible Digital Payment Guidelines



Treat clients fairly



Keep client funds safe



Provide client recourse

Ensure product transparency for clients



Take responsibility for providers of client services across the value chain

Design for client needs and capability

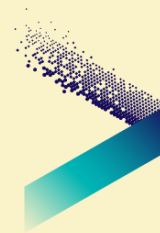


Support client access and use through interoperability

Protect client data



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