

A TOOLKIT FOR DEVELOPMENT ORGANIZATIONS

MAKING THE JOURNEY FROM CASH TO ELECTRONIC PAYMENTS



Making the Journey from Cash to Electronic Payments:

A Toolkit for USAID Implementing Partners and Development Organizations



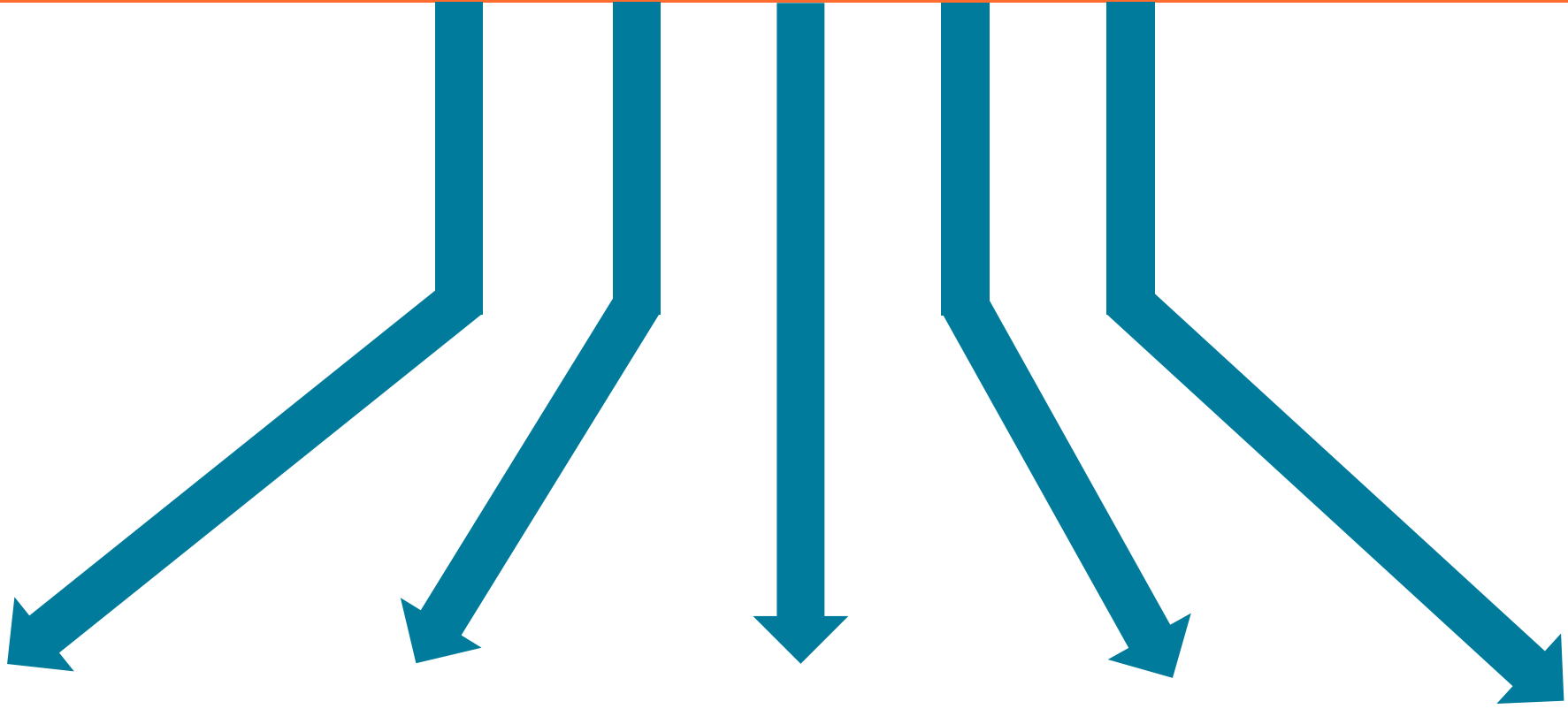


29 billion USD spent annually
on development & humanitarian assistance



An estimated 10-30% is disbursed in cash payments

Vital Payments for program participants



Community
Health Worker
Incentives

Workshop
Per Diems
& Travel

Farmer &
Agricultural
Subsidies

Cash Transfers

Livelihood
Grants &
Loans

Nuisance Payments for development organizations



High Administrative Costs



Inefficient and Inconvenient



Potential Leakage



Significant Security Risks

THOUGHTFULLY DESIGNED
Digital Payment Systems



FINANCIAL INCLUSION

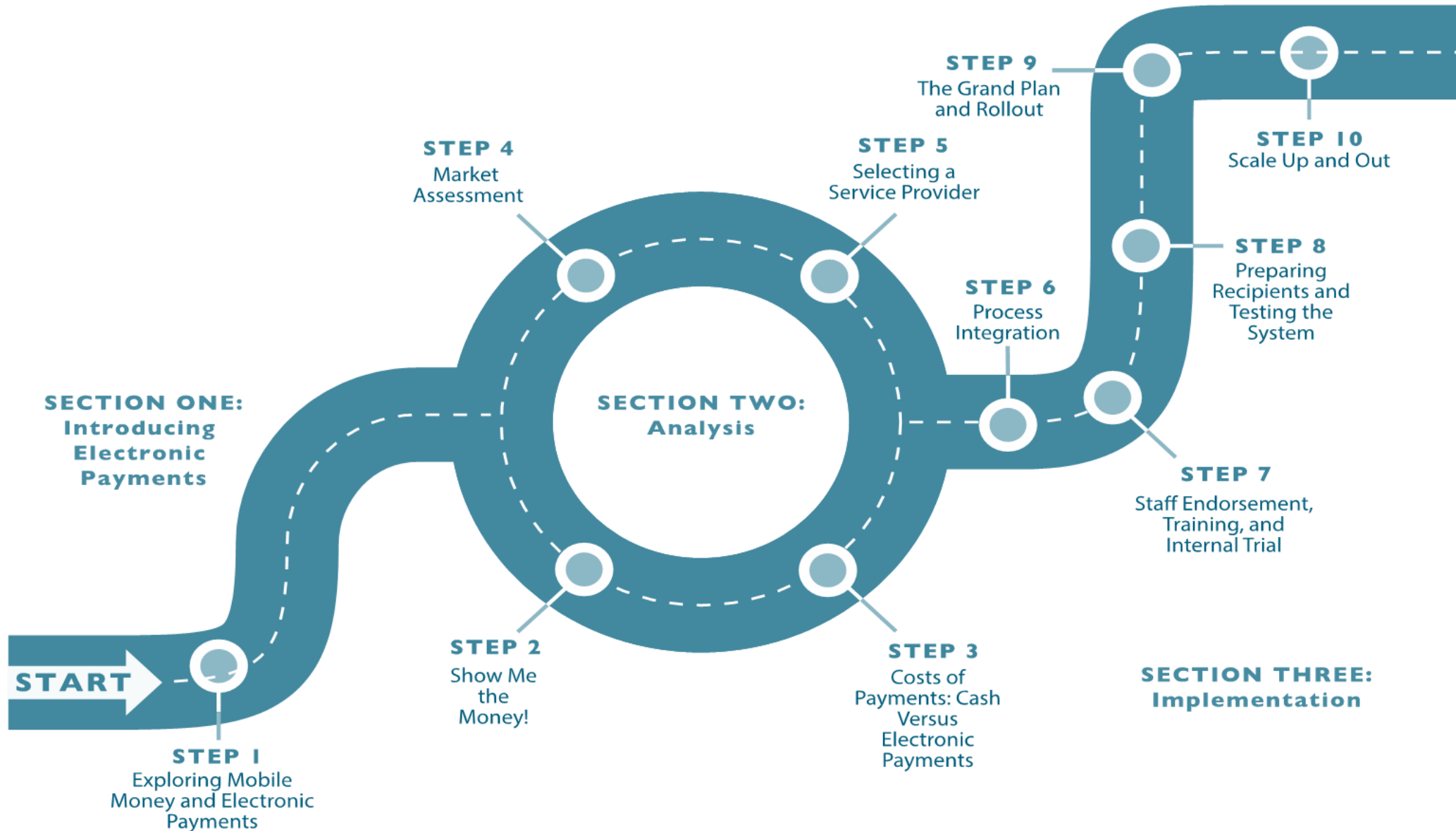
- Savings
- Remittances
- Credit
- Insurance
- Payment Services

Digital payments can lead to financial inclusion.

Receipt of a **digital cash transfer** can trigger access...



How? Follow the 10 step plan!



Step 1: Exploring Electronic Payments



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EXPLORING MOBILE MONEY AND OTHER ELECTRONIC PAYMENTS

- Exploring benefits of e-payments and promoting their use

Steps 2-5: Internal & External Analysis



Steps 6-10: Implementation & Scale



We can make a **big impact**
through **small payments...**

DOWNLOAD THE TOOLKIT TODAY

AVAILABLE IN ENGLISH AND FRENCH ON THE NETHOPE SOLUTIONS CENTER

<http://solutionscenter.nethope.org/communities/payment-innovation>



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