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
Digital payments can lead to financial inclusion.

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!

SECTION ONE: Introducing Electronic Payments

STEP 1 Exploring Mobile Money and Electronic Payments

STEP 2 Show Me the Money!

SECTION TWO: Analysis

STEP 4 Market Assessment

STEP 5 Selecting a Service Provider

STEP 6 Process Integration

STEP 8 Preparing Recipients and Testing the System

STEP 9 The Grand Plan and Rollout

STEP 10 Scale Up and Out

SECTION THREE: Implementation

STEP 3 Costs of Payments: Cash Versus Electronic Payments

STEP 7 Staff Endorsement, Training, and Internal Trial
Step 1: Exploring Electronic Payments

1. Exploring Mobile Money and Other Electronic Payments
   - Exploring benefits of e-payments and promoting their use
Steps 2-5: Internal & External Analysis

1. **SHOW ME THE MONEY**
   - Determining how your organization uses cash

2. **MARKET ASSESSMENT**
   - Determining market readiness for using e-payments

3. **COST OF PAYMENTS: CASH VERSUS E-PAYMENTS**
   - Comparing the cost of cash payments to electronic alternatives

4. **SELECTING A SERVICE PROVIDER**
   - Identifying alternatives to cash in the market

5. **SECURE EFFICIENT TRANSPARENT CONVENIENT**
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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NetHope Payment Innovations Project