

BETTER THAN CASH ALLIANCE



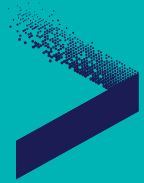
WWW.BETTERTHANCASH.ORG

BILL & MELINDA
GATES foundation



ON
OMIDYAR NETWORK™





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

50 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**

BY **2025** IN EMERGING ECONOMIES
DIGITAL FINANCE
HAS THE POTENTIAL TO:



Create
95 Million
new formal jobs



Reduce public spending "leakage" by
\$110 Billion
a year



1.6 Billion
unbanked people would gain access to
financial services; of this total, more than

50% would be women, and
45% would come from the bottom
of the income pyramid

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Accelerators
to an Inclusive
Digital Payments Ecosystem



**TOP 10
ACTIONS**

for governments and companies to
accelerate digital financial services:

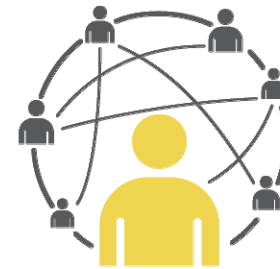
1

**Promote merchant
acceptance infrastructure**



TOP 10 for governments and companies to
ACTIONS **accelerate** digital financial services:

2



Leverage **existing networks**
or platforms for delivery of
products and services

**TOP 10
ACTIONS**

for governments and companies to
accelerate digital financial services:

3

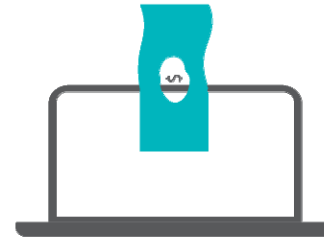


**Establish a shared digital
infrastructure for players**

**TOP 10
ACTIONS**

for governments and companies to
accelerate digital financial services:

4



**Establish interoperability
in the market**

**TOP 10
ACTIONS**

for governments and companies to
accelerate digital financial services:

5

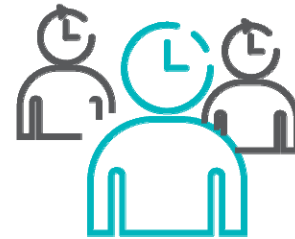
Develop a **unique**
identification program



**TOP 10
ACTIONS**

for governments and companies to
accelerate digital financial services:

6



Digitize routine use cases

**TOP 10
ACTIONS**

for governments and companies to
accelerate digital financial services:



**Digitize government and
corporate payments**

**TOP 10
ACTIONS**

for governments and companies to
accelerate digital financial services:

8



Digitize government receipts

**TOP 10
ACTIONS** for governments and companies to
accelerate digital financial services:

9



Establish regulation that promotes innovation in digital payments while promoting responsible practices

**TOP 10
ACTIONS**

for governments and companies to
accelerate digital financial services:




10

Implement **policies that incentivize** and improve convenience of the usage of digital payment

Examples of countries benefiting from digital payments:


MEXICO

 As a result of installing **20,000** point-of-sale devices, Mexico experienced a **17%** growth rate in this type of transactions between 2014 and 2015.

NIGERIA

 After setting the Cashless Nigeria policy mandate, the volume of digital payments increased **14%** year over year between 2012 and 2015.

PAKISTAN

 In Pakistan, the value of mobile money transactions increased **225%** in just three quarters between 2014 and 2015 following interoperability.

INDIA

India saved US **\$2 billion** after digitizing fuel subsidies reduced payment leakages. 

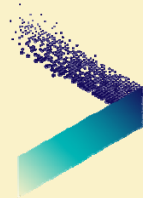
URUGUAY

The Government of Uruguay reduced digital payment taxes leading to a **7x** increase in debit card transactions from before the introduction of tax incentives.

TANZANIA

 Trimmed US **\$175 million** in annual revenue leakages and could boost GDP by up to US **\$1.8 billion**.


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