

BETTER THAN CASH  
ALLIANCE

# Using Digital Payments to Curb the Covid-19 Pandemic

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May 14 2020

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# DIGITAL PAYMENTS AS A FRONTLINE RESPONSE



1

**DELIVERING PAYMENTS** to health 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.

# Building Trust and the 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

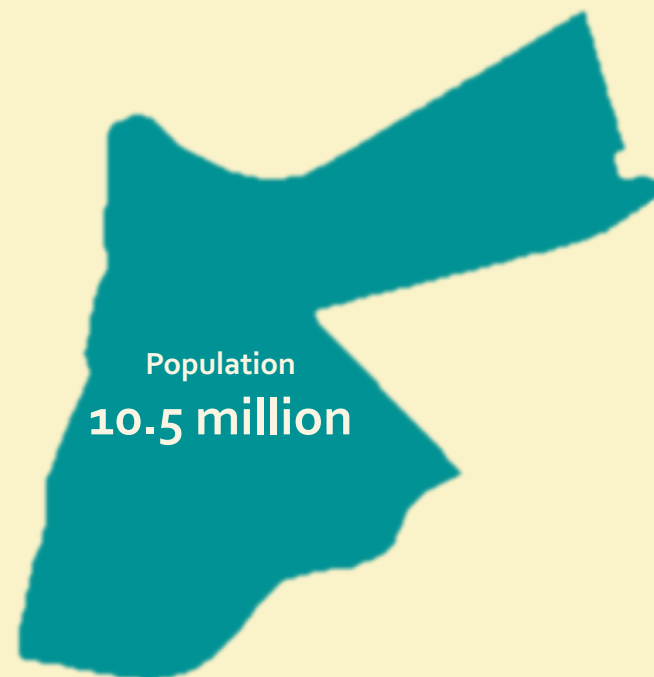
... and Gender Intentionality

# JORDAN

## COVID-19 scenario



- Full lockdown since March 18, and curfew from March 22
- **Unique challenge:** almost a third of the population are migrants and refugees
- Emergency transfers to **200,000 most vulnerable households**, at up to **USD\$192 per month for 6 months**





**200**  
thousand

households selected based on data from the national unified registry



Eligibility, amount and instructions for wallet opening conveyed directly to head of household via SMS

**80%**

eligible households had to open a new wallet



Beneficiaries are offered the choice of provider



**360**  
thousand  
new wallets opened in  
49 days

**>70%**  
are active





## Making cash-out convenient from multiple channels



- Cash-out channels are “**essential**” businesses
  - Clarity on operating hours: **10am -6pm**
- **1, 400** agents including a large number of money exchange houses, MNOs - retailers
- **Cardless ATM with just mobile number**
- **Agent to client ratio improved from 1:450 to 1: 229**
- **Mobile ATMs**
- **Unified Agent Interface** provides information on fees, agent points and match with ID location



# PERU

## *COVID-19 scenario*



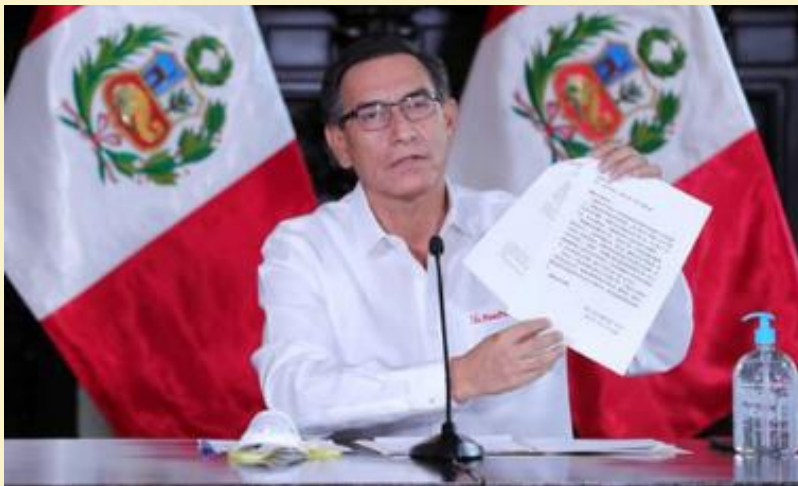
Mandatory lockdown since mid-March, extended to May 24

Extraordinary measure of a fiscal package equivalent to **12% of the GDP**

Emergency transfers to **6.8 million households at USD \$223 for lockdown duration**, over one or two payments, depending on the scheme



## Communication and commitment to deliver from the highest levels of government in March 2020



Mr. Martin Vizcarra, President of Peru  
**announcing the approval of the cash  
transfer: I stay at home**



Ms. Ariela Luna, Minister of Development  
and Social Inclusion provided details on the  
scheme, which was expected to **cover  
2.7 mil households**



## Use of website to confirm eligibility and provide collection details

**Step 1:** Check eligibility using ID number

**Step 2:** Receive info about date, time and place for collection

Gobierno del Perú

Consulta aquí tu subsidio monetario

Antes de ingresar tus datos, te recomendamos que revises los pasos que debes seguir a través de estos [videos tutoriales](#)

Ingresar:

DNI

Fecha de emisión del DNI

¿Dónde está la fecha de emisión de mi DNI?

No soy un robot

REDCAMIF. ¿Tiene problemas para v...

Consultar

SUBSIDIO MONETARIO

Gobierno del Perú

BIENVENIDO(A) DNI:

Nombres:

No olvides llevar tu DNI para cobrar

Tienes un abono de: **S/ 380.00**

Día de cobro: **24/03/2020**

Turno: **TARDE**

Lugar de Abono: **BANCO DE CREDITO TUSILAGOS**

Dirección de Abono: **AV. 9 LOTE 23 MANZANA B, LOTE 23**

date

time

place

## Improving design with each payment

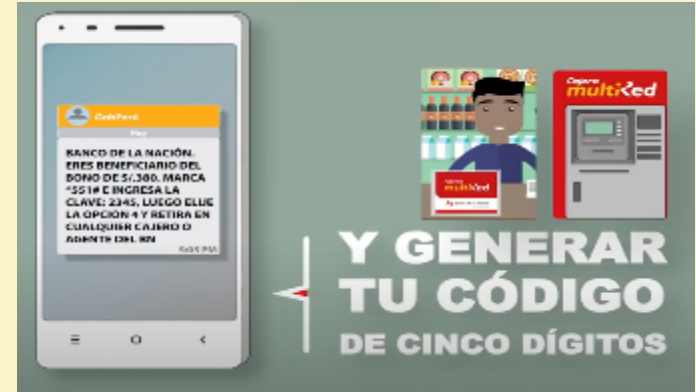
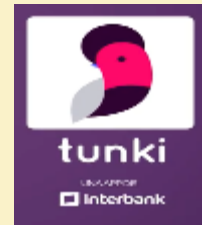
### Payment 1



Direct to Banco de la Nacion account for 700,000 banked beneficiaries

Unbanked beneficiaries cash out at 4 private banks

### Payment 2



Added option for OTC pin generation by Tunki wallet by Interbank for cash-out at ATMs

BancoCellular app can be used on both feature and smartphones

# Responsible practices in COVID-19 response



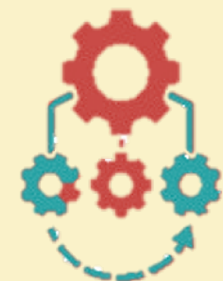
- **Get Started & keep iterating**

Responsible digitization of transfers can be addressed progressively.



- **Keep clients/ recipient focus in payment design**

A responsible approach to solving issues has the potential to build trust and sustain digital payments adoption



- **Build on existing infrastructure for responsible and long-term digital payments**

The need to accelerate the digital financial services ecosystem is greater than ever before, to build for the recovery!