

UN Principles for Responsible Digital Payments

BETTER THAN CASH ALLIANCE 



These principles were developed by the United Nations-based Better Than Cash Alliance, guided by its member governments, companies, and international organizations.

1 Treat users fairly

How can digital payments be fair for everyone, especially people on a low income or with less digital experience?

The unbanked face higher barriers to adoption and might be hesitant about substituting digital payments for their cash. Providers must seek user feedback to ensure their voices are heard. Using and regulating new technologies should consider power imbalances, identify biases, and assess fairness. The goal is for digital payments to be "better than cash" for everyone.

2 Ensure funds are protected and accessible

How can users, especially low-income people, trust their money is safe and always available?

They need transparency and control to view, access, and use their funds on demand. Real-time payments minimize loss and service interruptions. Policies to license providers and monitor compliance should follow international standards. If losses occur, clients should be compensated seamlessly through efficient customer support.

3 Prioritize women

How can barriers that hinder women's adoption and usage of digital payments be eliminated?

Regulations and products need to be re-imagined to ensure equality of access and use. They should reflect women's diverse realities. Their voices should be included in the decision-making and design stages. Data must be collected and analyzed by sex to build gender intentionality into the entire payment experience.

4 Safeguard client data

How can users be in control of how their information is collected?

Data is often used to improve users' experience, but it might be shared with third parties without consent. Providers must prioritize privacy. They should communicate when, why, and how information is collected using local language, images, voice, or video. Users should have the option to deny sharing of their data.

5 Design for individuals

How can digital payment products be easy to use for everyone?

Sometimes developers design products for proficient users, neglecting the diversity of needs. Digital payment providers can rely on consumer data while also working with civil society representatives of underserved groups to understand individuals' behaviors, preferences, and capabilities. The goal is to design end-to-end digital payment experiences that benefit the user.

6 Be transparent, particularly on pricing

How can users understand the characteristics and costs of digital payment services?

Financial products often come with complex contracts and terms of use. Simple wording should be used to describe features, privacy policies, fees, transaction limits, exchange rates, and actions if unauthorized transactions occur. Messages must be brief, in local languages, and visually appealing or voice-activated to ensure comprehension, especially for low-literacy users.

7 Provide user choice through interoperability

How can users make and receive payments to and from anyone?

Closed systems prevent users from moving money freely and cheaply across providers. Open systems promote collaborative solutions that optimize speed, security, convenience, and affordability regardless of provider, channel, or device. Governments, companies, and development organizations can invest in shared and open infrastructure to reduce costs and increase access.

8 Make recourse clear, quick, and responsive

How can users get their money back quickly if something fails?

As more people use digital financial services, complaints and disputes increase. Providers should establish customer support systems, such as 24-hour hotlines, that deliver timely and effective resolutions. When facing a problem, users need to understand what has to be done to fix it.

9 Champion value chain accountability

How can users understand who is responsible when issues arise?

Many actors exist in a digital payments ecosystem - from regulators to electricity utilities to platforms or fintech start-ups. Clients need to know that any of these actors will fulfill their role in a trusted, responsible manner if there are data breaches, lost payments, price hikes, or unethical practices.