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TOOLKIT: RESPONSIBLE CASH

# Strengthening the capacity of cash recipients to use e-wallets

## What is this document about?

Training cash transfer recipients to use e-wallets/mobile wallet accounts helps them access financial services securely, efficiently, and confidently, supporting financial inclusion and economic growth.

This document includes key considerations on how to design and set up e-wallet programmes and further links to examples of tools.

### Tips & resources to set-up your e-wallet programme

- E-wallets are digital tools that allow users to store money, make/receive payments securely through a mobile device or online platform. Most e-wallets require smartphone functionalities, some work on simple phones.
- Fintechs** and **banks** use e-wallets. Some give users also a physical debit/credit card in addition to the virtual account, meaning people are also able to use ATMs.
- E-wallets are most successful if **interoperability among payment systems** exists in the country and if payments from e-wallets are widely **accepted by local merchants**.



### Design considerations

- ☐ **Understand people's needs & preferences**
  - ☐ **Consulting people** helps you understand what challenges they might face and their needs to access and use the payment method. **Focus group discussions** and **User Journey mapping exercises** are useful tools.
  - ☐ Give people **choice** in terms of how and where they wish to receive their money (identify and contract appropriate providers).
  - ☐ Participatory approaches and listening to people increases trust and helps anticipate risks & challenges before they arise.
- ☐ **Household registration & outreach**
  - ☐ Encourage households with an existing e-wallet to share their phone number directly to avoid opening a new one. Mass/bulk registration through the provider or **self-registration** can facilitate registration.
  - ☐ Allow households to choose their primary recipient instead of defaulting to the head of the household. **Prioritize women** to receive the assistance on behalf of the household where safe to do so.
  - ☐ Promote opening multiple e-wallets within families to support financial well-being and intra-family money transfers.
- ☐ **Community awareness**
  - ☐ Conduct **community sessions** to help people better understand functionalities (e.g., sending money, checking balances).
  - ☐ Provide simple messages on the **benefits of digital cash transfers** (e.g., safety, privacy..).
  - ☐ Use WhatsApp, SMS, or local radio etc.
- ☐ **Ensure safe, meaningful access & participation**
  - ☐ Develop and provide tailored support for disadvantaged groups (e.g., people without phones, **persons with disabilities**, or those lacking **digital literacy**).
  - ☐ Train service providers on **customer protection**. E.g. this **code of conduct video**.

### Implementation/roll-out considerations

- ☐ **Simplified account opening**
  - ☐ Collaborate with financial service providers to simplify **account opening** requirements (e.g. alternative forms of ID) and **advocate with regulatory authorities**.
  - ☐ Deploy mobile teams of the to remote areas to facilitate on-site registration and training.
- ☐ **Training & support**
  - ☐ Train humanitarian staff to be able to assist with smaller technical issues, in addition to protection/fraud trainings.
  - ☐ Train **community champions** to promote mobile money usage (women and men). **Male champions** are great allies to address discriminatory social norms.
  - ☐ Use **audio sketches**, videos, SMS, or free hotlines to provide guidance on e-wallet usage, fraud and abuse prevention. You can also create WhatsApp groups for support.
- ☐ **Initial usage & incentives**
  - ☐ Offer small financial incentives for early adoption and first transactions (bonus).
  - ☐ **Work with merchants** to accept digital payments and ensure fair treatment.
- ☐ **Monitoring & feedback**
  - ☐ Set up accessible **community feedback mechanisms** incl. **with service providers**.
  - ☐ Monitor mobile account registrations and gather feedback on the **service quality** and satisfaction through community feedback.
  - ☐ Conduct **focus groups** (incl. women, persons with disabilities, elderly) to understand preferences/barriers.

### Explore existing resources:

- Strategic Impact Advisors - **Digital Financial Literacy Training – Hey Sister, show me the Mobile Money** [var]
- GSMA - **Mobile Internet Skills Training Toolkit** [var]
- Check the **resource collection here** for more examples



**REMEMBER:** E-wallets usually require people to have a smartphone and therefore a level of digital literacy. Some people may require additional supports. Here are examples of **digital and financial literacy trainings**. **ALWAYS make sure you have alternative forms of assistance in place** (Plan B) in case technology fails.