

# BETTER THAN CASH ALLIANCE



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## Resource Partners

A world where everyone can participate in the formal financial system is within reach. The Better Than Cash Alliance is supported by a group of resource partners who play a critical role in continuing the momentum for digitizing payments.

As we are based at the United Nations, our Alliance is neutral on what types of digital payment platforms or channels are appropriate in each market. We recognize that digital payment solutions will vary across geographies and that, as innovation is a constant in this sector, digital payment options will also change quickly. What matters to us is that the shift from cash to digital payments is done responsibly and builds the foundations for inclusive growth.

# Funding Members

## Bill & Melinda Gates Foundation

Guided by the belief that every life has equal value, the Bill & Melinda Gates Foundation works to help all people lead healthy, productive lives. In developing countries, it focuses on improving people's health with vaccines and other lifesaving tools and giving them the chance to lift themselves out of hunger and extreme poverty. In the United States, it seeks to significantly improve education so that all young people have the opportunity to reach their full potential. Based in Seattle, Washington, the foundation is led by CEO Jeff Raikes and Co-chair William H. Gates Sr., under the direction of Bill and Melinda Gates and Warren Buffett. To learn more, visit [Bill Melinda Gates Foundation](https://www.gatesfoundation.org). You can also join the conversation on Facebook, Twitter, and its blog *Impatient Optimists*.



## BMZ

The German Federal Ministry for Economic Cooperation and Development (BMZ) is a cabinet-level ministry that works to encourage economic development within Germany, and in other countries through international cooperation and partnerships. To learn more, visit [bmz.de](https://www.bmz.de).



## Mastercard

Mastercard is a technology company in the global payments industry. It operates the world's fastest payments processing network, connecting consumers, financial institutions, merchants, governments and businesses in more than 210 countries and territories. Mastercard's products and solutions make everyday commerce activities – such as shopping, traveling, running a business and managing finances – easier, more secure and more efficient for everyone. Follow Mastercard



on Twitter @MastercardNews, join the discussion on the Beyond the Transaction Blog and subscribe for the latest news on the Engagement Bureau.

## Flourish

Flourish is an evergreen fund investing in entrepreneurs whose innovations help people achieve financial health and prosperity. Established in 2019, Flourish is funded by Pierre and Pam Omidyar. Managed by a global team, Flourish makes impact-oriented investments in personal finance management tools, challenger banks, regulatory innovations, and other technologies that empower people and fosters a fair, inclusive economy. To learn more, visit [flourishventures.com](https://flourishventures.com).



## USAID

The American people, through the U.S. Agency for International Development, have provided economic and humanitarian assistance worldwide for over 50 years. For more information about USAID and its programs, please visit [www.usaid.gov](https://www.usaid.gov).



## United Nations Capital Development Fund (UNCDF)

The United Nations Capital Development Fund (UNCDF) is the UN's capital investment agency for the world's 48 Least Developed Countries (LDCs). UNCDF uses its capital mandate to help LDCs pursue inclusive growth. UNCDF uses 'smart' Official Development Assistance (ODA) to unlock and leverage public and private domestic resources; it promotes financial inclusion, including through digital finance, as a key enabler of poverty reduction and inclusive growth; and it demonstrates how localizing finance outside the capital cities can accelerate growth in local economies, promote sustainable and climate resilient infrastructure development, and empower local communities.



Using capital grants, loans, and credit enhancements, UNCDF tests financial models in inclusive finance and local development finance; 'de-risks' the local investment space; and proves concept, paving the way for larger and more risk-averse investors to come in and scale up. For more information, please visit: [www.unCDF.org](http://www.unCDF.org)

## Visa

Visa is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. It operates one of the world's most advanced processing networks

—VisaNet—that is capable of handling more than 24,000 transaction messages a second, with fraud protection for consumers and guaranteed payment for merchants. Visa is not a bank and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, ahead of time with prepaid or later with credit products. For more information, visit [www.corporate.visa.com](http://www.corporate.visa.com).



## Sida

Sida is a government agency working on behalf of the Swedish parliament and government, with the mission to reduce poverty in the world. It carries out enhanced development cooperation with a total of 35 countries in Africa, Asia, Europe and Latin America. For more information, please visit [www.sida.se/English](http://www.sida.se/English)



## Norad & Vipps

### Norad

Norad - the Directorate for Development Cooperation - is a trade union under the Ministry of Foreign Affairs (Ministry of Foreign Affairs). In cases concerning Norway's climate and forestry efforts, Norad is subject to the Ministry of Climate and Environment (KLD). Norad's tasks are anchored in instructions and letters of assignment from the ministries. For more information, visit <https://norad.no/>.



## Vipps

Vipps AS, the leading smart payment company in Norway, was created in 2015 for the purpose of sending money as easily as sending an SMS. Its aim is excite people every day through the delivery of world-class simplification. The company provides a broad range of payments and identification services, including payments online and in-store to receive money, scan or pay directly via a mobile wallet. With over 3.3 million users, the company is collectively owned by 110 banks in Norway and following a hugely successful launch, Vipps has become the Norwegian synonym for sending money to a friend. In 2018, Vipps merged with the national direct debit card scheme BankAxept and the leading electronic ID, BankID. Just four years after its launch, with a market penetration covering over 75% of the population, Vipps has become the strongest brand in Norway. For more information, visit <https://vipps.no/>.



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**WE ARE A GLOBAL PARTNERSHIP COMMITTED TO MOVING FROM CASH TO  
DIGITAL PAYMENTS IN ORDER TO REDUCE POVERTY AND DRIVE INCLUSIVE  
GROWTH.**

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