

Ethical framework for evangelisation of cashless consumer apps

Contributors : Chinmayi S K and Srikanth L

It is very important in every social evangelism to recognise the source of the conversation. The conversation about demonetization is now something we have everyday. Cashless product conversations is something we have all started having in the recent past. While I know there has already been a lot of momentum in this space and most people have already started using and evangelising . I am writing this in the hope that it provides a framework for any conversations in the future

Conversation Tone

It is very easy to be enthusiastic and evangelize products from one's perspective. But in this process we must not forget that making a decision such as this should be a individual choice.

Hence ,

- It is important to seek informed consent.
- It is important to respectfully discuss options and listen to the needs.
- Explicitly state that whatever you advice is a suggestion based on your understanding
- Read and understand before you teach

Identification of the needs and requirements

Every person has a different financial need. Ask as many questions as possible to understand these here are some you can ask

1. How are they handling the transactions right now ?
 - a. In case of a business how do their customers prefer to transact
2. Why do you want to use this ?
3. What is your volume of financial transactions ?
4. What kind of financial transactions would they like to do with this ?
 - a. Here it is important to tell them that cashless apps are not a replacement for bank transactions there are many transactions that still would require you to visit a bank
5. How will their lives be affected if they don't use these applications ?

Some might not be readily trusting you to share these information (True especially for unknown people), value their privacy, tell them why the information is needed and how that could change the identification of optimal cashless solution.

Infrastructure needs

This work is licensed under a Creative Commons Attribution 4.0 International License.

Cashless Applications are dependant on infrastructure.

Not enough phones

It is important to remember that households and businesses might not have multiple phones. UPI apps are bound to a single phone number while someone might want to not bind business and personal accounts.

It is possible that every individual in a household might have a different account but a single phone. In this case it is important to discuss how tying all accounts with a single number will affect their autonomy.

No bank account

It is very possible for someone to not have a bank account especially if they don't have a regular income or earn meagre income. In these cases it is possible to use your Aadhar card to make transactions (In which case it is important for you to discuss the shortcomings of something like this and how the loss of an identification card can be a huge issue)

Internet Access

Internet access and network availability is very important to any cashless applications and technologies. There have been many cases in the recent past when the non-availability has led to major inconvenience. It is very common for internet and network shutdowns in most parts of the nation with exceptions of major urban areas. Hence it is important to inform about the need of this requirement while making a switch. It might also be a good idea to do a study of network in the areas of use before advocating.

Accessibility

Most of these applications are not designed for accessibility. So it might be important to run an accessibility test with screen reader and talkback. There is also the issue of support not being available in terms of voice which makes it largely inaccessible for visually impaired. Here is some thing to [read](#) before you suggest.

Issues with external infrastructure

All cashless apps are ultimately connected to your bank accounts or are accounted transactions. The Bank Deposits have to be accounted for all income tax purposes.

It is important for us to discuss the culture of sharing technology infrastructure. It has been seen in the past for eg middlemen like cyber cafe owners in case someone has to do an online application for land documents.

When it comes to cashless transactions it is not the same and this difference needs to be emphasized. There is a great threat in terms of financial fraud.

Choosing an appropriate technology

When it comes to cashless transactions there are multiple options from wallets , UPI apps , UPI wallets ([read this](#) to understand each).

Discussing Issues and Shortcomings

- 1. Privacy** : Privacy activists over the years have talked about how electronic transactions invade our lives. In the past it has been shown how bank cards , shop purchases have infringed upon your personal privacy and using a cashless app available now is no different . In fact it enables more data collection. The thing to also remember here is india has no privacy laws and Privacy is not considered a fundamental right. This is important to remember, understand and share especially when it come to this particular evangelism . It is important to remember once you get on these platforms no matter what you choosing you are sharing a lot of personal data.

<http://www.medianama.com/2016/11/223-mobile-wallets-android-user-data/>
<http://www.medianama.com/2016/12/223-mobile-banking-android-user-data/>
<http://www.medianama.com/2016/12/223-upi-apps-android-user-data/>

- 2. Laws** :

The mobile application based transactions are new and there are not very specific laws for this segment there are a few laws which look at [online transactions and fraud](#). So make it a point to talk about next steps in case of failure in transactions or loss of phone.

When using mobile wallets they usually place a liability clause in their terms and conditions . Mobile wallets like PayTM even specify that they are not liable to be sued and declare a maximum compensation of ₹1000. Hence it important to advice to read this before installing application.

In case of wallets, talk to them about KYC norms and monthly limits for KYC / non-KYC accounts.

On the other hand any issues with UPI based application the conflict resolution is with the banks and the application creators.

- 3. Financial Transaction Cost**

Each of these transaction have a cost associated with it . That is rarely spoken about in the media. Tell them about about merchant services, withdrawal limits, merchant fees, velocity check thresholds and the charges after that.

4. Advice Caution

Depending on the application that has been chosen talk to users about . Here is some advice i suggest :

- Not to share M-PIN, OTP, passwords with anyone.

In case of wallets

- Never share passwords with anyone or store it on the phone
- Enable OTP if the application vendor provides it
- SMS for each transaction
- Incase of loss of phone write to the customer support to block account

In case of UPI apps

- Never share MPIN, debit card, phone, all together with anyone.
- SMS for each transaction (if a particular PSP does it).
- In case of loss of phone, contact banks immediately and block transactions.
- Contact your mobile service operator if your SIM gets deactivated / has technical issues while others of same network do not have any issues.

Teaching tips.

- Make sure you explain icons, buttons, navigation patterns on the screen as much as possible. Some of them might be first time users of these modern applications and might not be familiar with all user interface elements.
- Ask them to perform transactions / use the interface independently, monitor and assist when they seem confused.
- Language is barrier for many, so random popups are unreadable / incomprehensible. Give them a set of vocabulary used by application and tell them what it means. (Ex: VPA is email like payment address, M-PIN is mobile PIN, Collect request is pulling money).
- Make use of logos and icons to explain concepts. QRCode Icon is to scan QRcodes, M-PIN is supposed to be entered only on a page with NPCI logo.
- Teach them patiently, not all have the same learning curve. If it helps, ask them to write the details of "How to perform X" as a note, which they could reuse a later point of time. Please also note, not to store any passwords / PINs on this / any paper.

Discussing support mechanism

For a non tech user these applications can be overwhelming in nature . So when you install a app it is important to inform them about the support each application provides explicitly for eg.

- Wallet Applications have a customer care number (possibly in one hindi and english I did not find any vernacular support) and an email id .
- In case of UPI based banks apps there is no call center support as of now for most of the apps . There is no conflict resolution mechanism clearly defined yet.

It is a good practice to provide your contact details for support or to make sure there is someone (probably individual who stays near by) to take care of technical support when you install these applications.

Another good practice would be to print out / share common issues and how to resolve them and give it to the use when you download these apps.

I would not advise installing these applications without creating a personal support pipeline.

Additional Reading

<http://cis-india.org/raw/rbi-regulation-digital-financial-services-in-india-2012-2016>

Some of this material is derived from

<http://blog.srik.me/2016/12/20/ethical-cashless-evangelism/>