Design Lens: Personal (Desirability)

Fits best with preferences of people on the move. A decentralized blockchain wallet has minimal KYC requirements and provides full autonomy during and after the program. Deposits are made in a USD-pegged stablecoin.

SCENARIO 2: The Wallet

Pros:
- Flexible, very low cost
- Multi-sig wallet security (optional)
- Minimal KYC, tiered KYC available
- Secure and anonymous
- Traceability of transactions in real time
- Multi-use beyond CVA (remittances, informal work)

Cons:
- Humanitarian orgs must open/ manage a digital currency wallet
- Less visibility / control of beneficiary data
- Requires smartphone
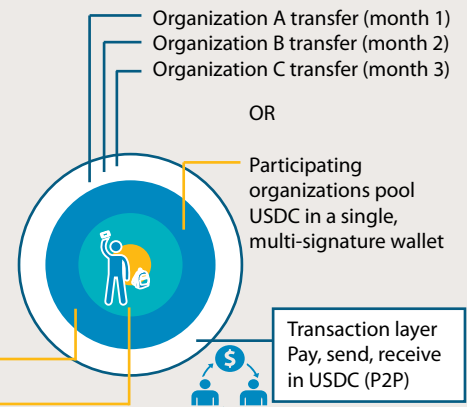- May require extra work to build cash out points

Organization A transfer (month 1)
Organization B transfer (month 2)
Organization C transfer (month 3)

OR

Participating organizations pool USDC in a single, multi-signature wallet

Wallet Layer
Receive & hold USDC

IDENTITY LAYER
Unique Digital I.D.(wallet address)

Transaction layer
Pay, send, receive in USDC (P2P)

How it Works:
- People on the move download wallet for free (set up time 5–10mins) via remote self-registration process (ex. VenEsperanza Caminantes pilot).
- Any organization with a digital wallet can provide direct assistance, OR
- A shared wallet can be used to pool funds for distribution. A single agency can host or multi-sign function allows multiple orgs to auth transactions.
- Network of assistance locations doesn't have to be linear (i.e. more than one 'route')
- Requires a service provider/wallet with multiple/accessible cash out points.
- Can integrate with digital vouchers & prepaid cards in some cases.

Service Providers: FinTechs
- Wallet provider (ex. AirTM)
- Bulk disbursement platform (if not incl. w/ wallet)
- Cash out partner (if required; ex. AirTM has 'cashier' agent network)
- Blockchain enterprise wallet (ex. Circle, Coinbase)