### **Design Lens: Functional (Feasibility)**

Best aligned with existing (familiar) financial services and compliance standards. Combines payment rails, card network and one or more issuing banks.

## **Pros:**

- Familiar to FSPs & others
- Leverages card network coverage + links to FSPs
- KYC + card adapted to different personas

#### Cons:

- Complex setup
- Card issuance speed & scale issues
- Limited to merchants with card POS devices

### **Service Providers: FinTechs**

- Card network & payment rails (VISA, Mastercard)
- Issuing bank (ideally in country w/tiered KYC, ex. MX, BR)
- OR bespoke payment service provider (ex. Onbe)

# SCENARIO 3: The Boxcar



#### **How it Works:**

- Card network/payment rail assigns unique identifier and facilitates payment in multiple countries on 'route'
- Card issuer (one or more FSPs) provides card type based on KYC tier
- Organizations register people according to KYC tier and issue corresponding card type
- People with full ID have option of card + digital account or direct deposit

Push payment + card + digital acct

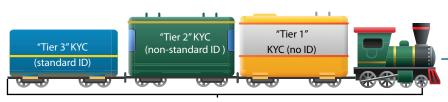




Debit card + mobile acct (deposit only)



Intl. Prepaid debit card (ex. Visa Travel Card) Card Issuer (FSP) + Lead Organization (or consortium)



Payment Rails: Card network -> multi-country payment processing