

**1** Treat users fairly



**2** Ensure funds are protected and accessible



**3** Prioritize women



**4** Safeguard client data



**5** Design for individuals



# UN Principles for Responsible Digital Payments

**6** Be transparent, particularly on pricing



**7** Provide user choice through interoperability



**8** Make recourse clear, quick and responsive



Building trust, mitigating risks & driving inclusive economies



**9** Champion value chain accountability

