

BILL & MELINDA  
GATES *foundation*







**1.6B**

New people  
into formal  
economy



**\$3.7T**

GDP annually  
to emerging  
markets



# DIGITAL PAYMENT SYSTEMS

Accessible

Reliable

Valuable

Affordable

Profitable



A close-up photograph of a hand holding a black Spice S-580 mobile phone. The phone's screen displays a transaction message with the following details: 'Message body', '04:06 PM', 'Amt: +Rs.220', 'Tx Fee:Rs.0.0', and 'Bal:Rs.1383'. At the bottom of the screen, there are two menu options: 'Deposit' and 'Options', with a 'Back' button visible on the right. The phone's keypad and a central navigation pad are also visible. The background is a soft, out-of-focus bokeh of warm colors.

# DIGITAL FINANCIAL SYSTEMS

Real-Time Push  
Payments  
Range of Participants  
True Interoperability



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