

A vibrant outdoor market scene in Namibia. In the foreground, a woman with braided hair is smiling while using a mobile phone. To her right, a man is also smiling and looking at his phone. In the background, other market vendors and customers are visible, some also using mobile devices. The market is filled with fresh produce like tomatoes and leafy greens. A church with a tall steeple and mountains are visible in the distance under a clear sky.

Empowering citizens through digital literacy + digital payments

Making inclusion practical, safe and useful in everyday life

LEARN

PRACTISE

TRUST

<https://youtu.be/61WsDB3GxyU?si=5es5iRZZNbf8aaW6>

Start with lived experience

Interactive pulse check: where does payment friction show up in your life?

Travel or queues

Raise a hand, scan the room, then share one example.

Cost or fees

Raise a hand, scan the room, then share one example.

Fear of scams

Raise a hand, scan the room, then share one example.

No smartphone/data

Raise a hand, scan the room, then share one example.

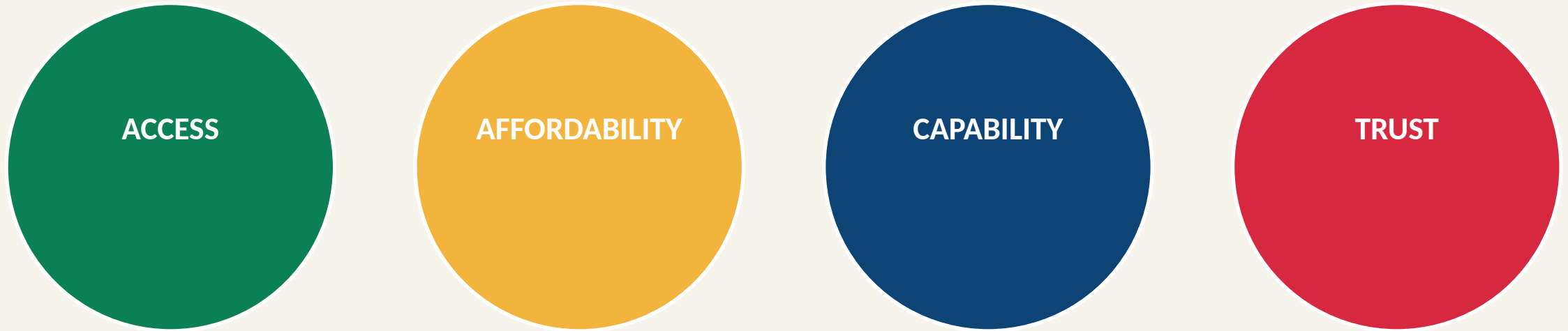
Systems do not connect

Raise a hand, scan the room, then share one example.

FACILITATOR PROMPT • “Access is not enough. What would make you use digital payments with confidence every week?”

The inclusion gap is not only “banked vs unbanked”

Meaningful inclusion requires four conditions



A citizen can have an account and still be under-served if the service is costly, confusing, unsafe, disconnected or irrelevant to daily needs.

Namibia's strategic direction

From payment infrastructure to shared prosperity

NPS Vision 2030

Inclusive payments, user-centricity, trust and resilience, digital enablement, future-readiness and knowledge communities.

IPN mandate

Operate secure, inclusive, real-time national infrastructure that improves interoperability, accessibility and efficiency.

Citizen outcome

Payments that are useful, affordable, understood and trusted across banks, wallets, merchants and government.

Policy → infrastructure → enabled providers → confident citizens → inclusive economic participation

What IPN and WayaMe change

One shared instant-payment foundation, many familiar channels



Initiate

Bank app, wallet, USSD or another approved provider channel.

Route

The national instant-payment solution connects participating institutions.

Confirm

Sender and receiver get rapid confirmation through their provider.

Use

P2P, merchant, cash-in/out, ATM, G2P and B2P use cases, subject to availability.

Digital literacy is an everyday capability

Not “knowing technology”, but making sound decisions

Know

What is happening to my money?

Do

Can I complete the payment correctly?

Check

Can I verify the recipient, amount and confirmation?

Protect

Can I recognise pressure, impersonation and unsafe requests?

Recover

Do I know what to do when something goes wrong?

Practice lab 1: send money safely

Pair activity, 5 minutes

1 Confirm the person

2 Verify the identifier

3 Check amount + fee

4 Review before approving

5 Keep confirmation

Scenario: Your relative asks for N\$350 urgently. A message arrives from a new number with different payment details.

STOP

What makes this situation risky?

CHECK

How would you verify the request?

ACT

What would you do before paying?

Debrief: speed must never remove verification.

A simple safety rule: S.T.O.P.

Use it before every digital payment

S

Slow down

Urgency is a common pressure tactic.

T

Trace

Confirm who is asking and through a trusted channel.

O

Observe

Review recipient, amount, fee and warnings.

P

Protect

Never disclose PINs, passwords or one-time codes.

Practice lab 2: merchant payment

Role-play a customer and informal trader

Customer

You are buying goods for N\$185. Ask what identifier to use, verify the trader name, check the amount and confirm success.

Merchant

Explain how you receive payment, how you confirm it, and what you will do if the payment is pending or unclear.

Observer

Score the interaction: clarity, verification, safety, proof and respectful support.

Switch roles after 3 minutes. The objective is not speed. It is a payment both parties understand and trust.

Design for the under-served

Start from constraints, not from the app

Constraint	Practical response
Feature phone	USSD or approved low-data channels; plain-language prompts
Low confidence	Guided first transaction and visible confirmation
Language/culture	Local examples, familiar terms and community facilitators
Fraud fear	Repeated safety drills and clear escalation routes
Cash dependence	Useful cash-in/cash-out journeys and merchant education
Disability/accessibility	Readable layouts, inclusive assistance and accessible channels

Learning that changes behaviour

Apply Social Learning Theory + Technology Acceptance Model

1 SEE

Watch a relatable peer or facilitator complete a realistic payment and model safe behaviour.

2 TRY

Practise with a guided scenario until the task feels easy and useful.

3 TEACH

Explain the process to someone else, strengthening confidence and social diffusion.

Usefulness + ease of use + social reinforcement → stronger intention to adopt

A practical community learning journey

90-minute session that can be repeated in schools and community centres



Facilitator principle: show less, practise more, repeat safety always.

Measure what matters

Beyond attendance and awareness

Reach

Who participated?

Capability

Can participants complete key tasks?

Confidence

Do participants feel able to use and explain the service?

Safety

Can participants recognise and respond to risky scenarios?

Adoption

Do participants use relevant digital payments repeatedly?

Inclusion

Are rural, under-served and vulnerable groups benefiting?

The ecosystem has shared responsibilities

Inclusion is produced together

BoN

Policy, oversight, consumer protection and national direction

IPN

Neutral, secure, interoperable instant-payment infrastructure

Banks + wallets

Accessible channels, onboarding, support and fair experiences

Government

Digitise high-impact services and protect citizen choice

Schools + communities

Build capability through repeated practical learning

Citizens

Verify, protect credentials, report issues and teach others

From access to agency

A practical commitment

I will help one person...

☐ understand one digital payment

☐ practise one safe transaction

☐ recognise one scam signal

☐ know where to ask for help

Inclusive digital payments are achieved when citizens can choose, use, trust and benefit.