Rwanda National Digital Payment System (RNDPS)

Background
An outcome of the national Cashless Policy (2015) and the National Payment System Framework & Strategy (2017), RNDPS is a central component of the ongoing national commitment to financial inclusion.

Use Cases
P2P, P2M, and bill payment.

L1P Principles & Practices in Action
✓ Instant Payment
✓ Interoperable
✓ Shared Services
✓ Includes an Alias Directory of eKash_IDs and an alias look up service that enables Certainty of Payee
✓ DFSPS market transfers to end users as "eKash", a Common Scheme Branding recognized by consumers
✓ Gender Disaggregated Data is actively used as a key tool for understanding the financial inclusion impact of the RNDPS along with other demographics (age group, social classes, and geographic location)
✓ A Merchant Directory provides a standard identifier for businesses that leverages acquirer codes with an additional two-digit pre-fix

Scheme Owner
RSwitch

Scheme Operator
RSwitch

Participants
Commercial banks (10),
Mobile money operators (2),
MFIs (2)

Volumes
Approximately 3 million per month

Implemented
Initial implementation in 2022 with 2.0 launch in early 2025.

A woman shops for crafts at a stall in Rwanda.

Noteworthy
- **O**riginally launched in 2018, the RNDPS is now considered a digital public infrastructure and was collaboratively developed by the National **B**ank of Rwanda (the central bank) and RSwitch (a commercial entity designated as the national e-payments switch)

Behind the Scenes

Notes from the development process:

- Initially launched in 2018, the approach has been to holistically engage all relevant governmental and private entities. RISA, the Rwanda Information Society Authority, part of the Ministry of ICT, served as the project owner for the transition to a new platform
- A key objective of the move to a new platform (RNDPS 2.0) was to ensure that any future development needs could be sourced from within the country, contributing to the selection of the Mojaloop OSS. Even though there were no Mojaloop systems integrators in market at the time, training was provided and the development plan was completed on time
- Another key objective of RNDPS 2.0 enhancements was to integrate MFIs, SACCOs and fintechs into the digital payment ecosystem, in addition to adding new use cases

Learnings

- SACCOs and MFIs can more easily take advantage of the payment scheme when technical support can be provided
- USSD sessions are expensive for DFSPs that serve low-income markets. Future adoption of smart phones and data-based apps is expected to further accelerate usage because they are lower cost to DFSPs
- Maintaining the existing merchant till structure developed by the different DFSPs encourages adoption
- Bulk registration of DFSP account holders resulted in significant transaction growth. Consumers may opt out of if they do not wish to have an eKash ID

Potential Reach

7 M Adults*

Mobile Phone Ownership:

56%**

Toward Impact:*

- 50% Adults with Account
- 37% with Financial Institution
- 31% with Mobile Money Account

Gap in Women's Account Ownership:

- 11%

* Findex Data, 2017
** ITU, 2023