

Design Note

Integrating Learning Moments

Recommendations for types of information that could be included in embedded learning moments, alongside illustrative market examples.

Integrating Learning Moments

Emerging best practice in user education takes a capabilities approach: learning while a user is “doing” or engaging with the payment or embedding “learning moments” into the payment journey. Learning moments range from providing relevant notifications, building capabilities that help end users identify fraud risks (e.g. risks of sharing a PIN or responding to an unsolicited SMS), to showing how to perform transactions.

Examples from IPS and DFSPs point to engaging, and sometimes novel or gamified ways that user can be served financial education while using an app.

Recommended Information	Illustrative Examples
Explain Importance of Protecting Sensitive Information	UPI (India) Upon first creation of UPI ID, any DFSP partner app is required to display a "Do's & Don't Safety Check Points" pop up screen
Set Expectations on Immediacy of Funds	Pix (Brazil) Upon signing up for a PIX ID, user must be informed about: Speed of completed transitions (within seconds) and system availability (any day/anytime)
Describe Ways to Use Digital Funds	EasyPaisa (Pakistan) DFSPs offer reallocations or use cases where a user can pay using stored value. A notification might read: “Before you cash out! Did you know you can pay this merchant with your digital funds.” EasyPaisa offers educational materials on bill payments, merchant payments, and donations. The platform also features a “mini-app” for booking tickets (e.g., for travel, sports games, and movies)
Provide Financial Literacy Content	The MoMo Pay (Vietnam) app offers users gamified savings challenges, interactive quizzes, and microlearning modules build financial literacy GCash (Philippines) in the Philippines has developed standalone financial literacy materials with the Bureau of Treasury and also provides in-app education materials for users
Illustrate Security Risks	JazzCash (Pakistan) displays are easily digestible set of security considerations in the app’s help section, educating users on common security risks and scam attributes