

Risk Note

Embedding Personal Safety Features into User Interface

Resources for ensuring that women have adequate safety protections within a DFSP user interface.

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Mobile phone safety apps like those listed below have paved the way for imagining how phones could insulate women from physical dangers by alerting trusted family or authorities if faced with a crisis. Financial transactions, such as making payments, may be sensitive and expose women to risk (e.g., alerting someone that she may soon cash out, or alerting a gatekeeper of unknown transactions). In their outreach to women on preferred interface attributes and features, DFSPs should understand if there are features women would like to see in the user interface that promote their safety.

Though few examples exist in the payments space, apps that enable digital payments can look to inspiring features of the following mobile campaigns to integrate personal safety buttons, alerts, and protections.

These user interface features are complemented by Inclusive IPS practices that provide multiple alias for addressing and the ability to control, and keep private, notifications from DFSPs.

Category	Personal Safety Practice	Notable User Interface Attributes
Alerts	Defined Location Alerts	Red Light Panic Button App, Vodafone (Turkey) Vodafone Turkey's Red Light Panic Button App is an example of a safety-focused mobile tool designed to support women in crisis situations. This app enables users to quickly send an alert—sometimes including their GPS location—to pre-selected contacts or emergency services when they feel unsafe.
Risk Sensitivity Features	Enhanced Privacy	FreeFrom's Safe Exit Button (Global) FreeFrom, an economic empowerment organization that works toward financial and economic inclusion for survivors of domestic violence features a large, prominent "Safe Exit" button on every screen of their website. With one click, a user clicks "Safe Exit" and the webpage instantly navigates to an innocuous weather.com page. This shields her from a gatekeeper or abuser seeing her using the app to get services without their consent.
	Anonymous Harassment Reporting	Safecity (India) Safecity offers a harassment mapping tool, which maps locations where women have reported harassment or abuse. One could imagine a form of such reporting allowing for anonymized reporting of agents who harass customers or abuse private information.
	"Avoid sharing my phone number with this agent"	Various Providers (Egypt, India, Bangladesh) A USSD user approaching an agent for top up phone credit may wish to avoid sharing their number with the agent, particularly if the cultural norms discourage this type of content. User presses button, receives code which they can use at agent location for top up if needed instead of giving phone number, reducing potential for harassment.

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Works Cited

- “Connected Women: A Framework to Understand Women’s Mobile-Related Safety Concerns in Low- and Middle-Income Countries”