

Risk Note

Privacy in Notifications

Overview of privacy risks related to notifications, along with methods for mitigating these risks.

Privacy in Notifications

Across markets, women's mobile phone ownership is lower than men's (see Design Accommodates Basic User Devices Practice). This does not necessarily prevent women from using mobile phones for payments, however. Rather, women are likely to share a handset or SIM with other family members or members of their community. In some cases, they may pay to use a device to make a transaction.

In general, the Inclusive IPS and DFSPs must recognize this as a fundamental design challenge. In the context of notifications, it is important to consider potential privacy implications associated with this challenge. For example, phone-based notifications may reveal sensitive information about a woman's account balance, account status, or who they engage in payments with.

Accordingly, notifications should include options for supporting end-user privacy, such as:

- Default to no push notifications unless logged in
- Default to no-preview and no identifying information for push or SMS notifications
- Clear options to toggle notifications on or off
- Option of having notifications not pushed to phone (particularly relevant if on a shared device)

For further guidance on designing for women with limited phone access, see Design Accommodates Basic User Devices Practice.