

## Amsterdam University of Applied Sciences

### **Alternatives for the unbanked**

*lessons learned from payment kiosks*

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# Alternatives for the unbanked: lessons learned from payment kiosks

On June 18, 2019, Facebook and its 30 partner organisations announced the launch of Libra Association, the backbone of what should become the Libra cryptocurrency. A central feature in the communication around Libra was the idea of banking the unbanked and, making use of the enormous Facebook network, “empower[ing] billions of people”. In this presentation, we compare Libra with a different technology that addresses similar issues of access to financial infrastructures experienced by those not deemed credit-worthy or living in places where strong internet access is not widespread. We examine Georgian payment kiosks (ATM-like devices that accept paper money to pay for online services), which are still-unstudied artifacts at the intersection of HCI / design research and fintech. As a first attempt to identify important lines of inquiry, we explore four aspects: identity, infrastructures, embeddedness, and actors. How is digital identity regulated? On what infrastructures do Libra and payment kiosks rely? How are the different technologies embedded in daily practices, and can they be appropriated or hacked? Who are connected through the networks of Libra and payment kiosks, and how did these networks establish themselves?