DIGITAL FINANCE | UKRAINE

Digital Payments, FinTech, and Financial Inclusion in Ukraine

How digital financial services can expand access, strengthen resilience, and support recovery

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ACCESS • TRUST
RESILIENCE

Ukraine’s digital finance snapshot

AT A GLANCE

Global Findex 2025 survey data for 2024 show broad adoption of digital financial services.

88%

of adults had an account

83%

made or received a digital payment

74%

paid a business digitally

+35 pp

increase since 2014 (48% → 83%)

KEY MESSAGE

High adoption is encouraging—but account ownership does not guarantee affordable, safe, reliable access for everyone.

Source: World Bank, Global Findex Database 2025 (data collected in 2024).

Ukraine’s digital payment ecosystem

Digital inclusion depends on a connected ecosystem—not just an app.



People need access, reliable infrastructure, trusted providers, and effective safeguards.

Why digital payments matter

For households

Remote access to funds, bill payments, transfers, and reduced travel costs—especially during displacement or disruption.

For small businesses

Electronic transactions can document sales, improve cash-flow visibility, and support digital customer payments.

For public services

Digital delivery can make pensions, salaries, and social assistance faster to distribute and easier to trace.

For resilience

Online channels can preserve access when physical branches or travel are disrupted—if systems remain available.

DESIGN PRINCIPLE: digital-first should not mean digital-only.

How FinTech can widen inclusion

01 **Remote banking** Manage balances, transfers, cards, and bills without travelling to a branch.

02 **Digital payment records** Help SMEs document revenue and demonstrate business activity.

03 **Government-to-person transfers** Support remote delivery of pensions, assistance, and family support.

04 **Accessible onboarding** Combine secure identity checks with clear interfaces and tailored support.

Progress is real—but gaps remain

Account ownership among adults in Ukraine (2024)



What headline figures can hide

- Around 4 million adults remained without an account.
- Gender and income differences persist.
- Connectivity, electricity, devices, and skills affect use.
- Displacement and insecurity can interrupt access.

Inclusion means active, affordable, safe use—not just account ownership.

Source: World Bank, Global Findex Database 2025 (2024 data).

Risks that can undermine trust

Cyber fraud

Phishing, social engineering, identity theft, and account takeover.

Infrastructure outages

Electricity, telecoms, or platform disruptions can block access.

Consumer harm

Opaque fees, unclear credit terms, and weak complaint handling.

Digital exclusion

Low skills, inaccessible design, missing devices, or documents.

BUILD TRUST BY DESIGN

Strong authentication • rapid fraud reporting • clear disclosures • human support • continuity plans

A practical policy roadmap

1	**Resilient infrastructure**	Redundancy, backup power and communications, tested recovery plans.
2	**Proportionate regulation**	Innovation alongside privacy, consumer protection, and oversight.
3	**User-centred services**	Accessible design, plain-language terms, assisted access.
4	**Digital & financial literacy**	Fraud awareness, safe payments, budgeting, and complaint pathways.
5	**Outcome-based measurement**	Track active use, affordability, reliability, fraud, and demographic gaps.

CONCLUSION

The goal is not simply a cashless economy.

It is a financial system where every person can use digital services reliably, safely, affordably, and on fair terms.

ACCESS

Reach underserved groups

TRUST

Protect consumers

RESILIENCE

Prepare for disruption

Thank you

Selected references

SOURCES

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Note: National indicators can mask differences in access, reliability, and effective use across groups.