

'Out of Scope'

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**From:** Josie Nafatali  
**Sent:** Monday, 9 May 2022 10:39 am  
**To:** Mark Henderson  
**Cc:** MCP\_DCE\_Office (MSD)  
**Subject:** FW: Dosh Introduction | Support Financial Capability Initiative

Mark – please see email below from the Minister’s Office.

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**From:** Josie Nafatali  
**Sent:** Monday, 9 May 2022 10:38 AM  
**To:** 'Out of Scope' <'Out of Scope'@parliament.govt.nz>  
**Cc:** i\_request (MSD) <i\_request@msd.govt.nz>; MCP\_DCE\_Office (MSD) <MCP\_DCE\_Office@msd.govt.nz>; 'Out of Scope' <'Out of Scope'@msd.govt.nz>  
**Subject:** RE: Dosh Introduction | Support Financial Capability Initiative

Will do thanks 'Out of Scope'

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**From:** 'Out of Scope' <'Out of Scope'@parliament.govt.nz>  
**Sent:** Monday, 9 May 2022 10:32 AM  
**To:** MCP\_DCE\_Office (MSD) <MCP\_DCE\_Office@msd.govt.nz>  
**Cc:** Josie Nafatali <'Out of Scope'@msd.govt.nz>; i\_request (MSD) <i\_request@msd.govt.nz>  
**Subject:** FW: Dosh Introduction | Support Financial Capability Initiative

Kia ora,

Can MCP-DCE office please pass this on to Mark Henderson’s team for his team to follow up.

No further action required from MCP-DCE office or the Ministers office.

Nga mihi,

Mr 'Out of Scope' | Private Secretary (Social Development)

**Office of Hon Carmel Sepuloni**

Cell 'Out of Scope' | Email: 'Out of Scope'@parliament.govt.nz

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**From:** Jared Lingard [mailto:<sup>s 9(2)(a) OIA</sup> @dosh.nz]  
**Sent:** Friday, 6 May 2022 1:47 PM  
**To:** Hon Carmel Sepuloni <Carmel.Sepuloni@parliament.govt.nz>  
**Cc:** Shane Marsh <<sup>s 9(2)(a) OIA</sup> dosh.nz>  
**Subject:** Dosh Introduction | Support Financial Capability Initiative

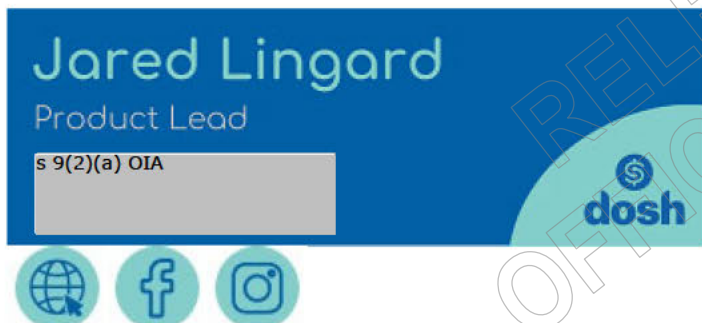
Kia Ora Carmel,

My way of introduction, my name is Jared Lingard. As well as a proud Glen Eden local I am the Product Lead at Dosh, NZs first digital wallet. We provide innovative payment solutions to consumers and merchants, including NZs first real time, 24/7 payments network. See articles below and our website [www.dosh.nz](http://www.dosh.nz) for more information.

Our co-founder, Shane Marsh, is trying to make contact with a leader in the Building Financial Capability team at the MSD. He has emailed the address below and not received a response, so hoping you can direct our query to the right place in the Ministry.

Ngā mihi

Jared



Pay and get paid instantly with Dosh. [DOWNLOAD TODAY!](#)

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**From:** Shane Marsh  
**Sent:** Tuesday, 29 March 2022 2:45 pm  
**To:** [Financial\\_Capability@msd.govt.nz](mailto:Financial_Capability@msd.govt.nz)

Cc: James McEniery <sup>s 9(2)(a) OIA</sup> [dosh.nz](http://dosh.nz)>

Subject: Dosh Introduction

Kia Ora

My name is Shane Marsh and I am the co-founder of Dosh, NZs first digital wallet. We provide innovative payment solutions to consumers and merchants, including NZs first real time, 24/7 payments network. See articles below and our website [www.dosh.nz](http://www.dosh.nz) for more information.

<https://www.nzherald.co.nz/business/kiwi-digital-wallet-provider-dosh-raises-5m-plans-to-compete-with-banks/6ZNLVHP4Y2CAIKLQFJAK4JXPOQ/>

<https://www.nzherald.co.nz/business/digital-wallet-aims-to-help-small-businesses-go-contactless/FRB2JXOYPPUC6NPATCNMWOZGUU/>

We are a home grown, kiwi organisation focused on providing the worlds best payment experiences to NZers. Through our discussions on the Future of Money initiative with the Reserve Bank, we believe we are well placed to support the social objectives including

- Improving Financial Inclusion – you do not need a NZ bank account to have a Dosh account, add money and make payments. Anyone with a smart phone can access Dosh and make payments.
- Help those in need receive money – Dosh users can be paid, and make payments 24/7. We are also adding the capability to make purchases from the Dosh wallet at any merchant that accepts Visa. MSD would have the ability to get money to people instantly, including the weekend, and the person be able to utilise these funds.
- Instant, lower cost cross border remittance – Dosh has on the roadmap the ability to move money within the region, instantly and at a lower cost. This would enable people earning money in NZ to be paid instantly and to move those funds to the Pacific Islands, where the money can be utilised locally.

We would like to discuss the opportunities to support the Financial Capability initiative with the appropriate persons at MSD.

Can you please forward this email to these persons and we can arrange a time to meet and discuss.

Regards

Shane

Shane Marsh

Co-Founder

s 9(2)(a) OIA



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'Out of Scope'

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**From:** 'Out of Scope'  
**Sent:** Wednesday, 9 November 2022 1:13 pm  
**To:** 'Out of Scope'  
**Subject:** FW: Dosh Introduction

Ngā mihi

'Out of Scope' | **Lead Advisor**  
**Building Financial Capability**

---

**From:** Jeremy Weir <'Out of Scope'@msd.govt.nz>  
**Sent:** Tuesday, 28 June 2022 7:08 pm  
**To:** 'Out of Scope' <'Out of Scope'@msd.govt.nz>; 'Out of Scope' <'Out of Scope'@msd.govt.nz>  
**Cc:** 'Out of Scope' <'Out of Scope'@msd.govt.nz>; 'Out of Scope' <'Out of Scope'@msd.govt.nz>; 'Out of Scope' <'Out of Scope'@msd.govt.nz>; 'Out of Scope' <'Out of Scope'@msd.govt.nz>  
**Subject:** RE: Dosh Introduction

Kia ora 'Out of Scope' and team,

Thanks for reaching out and it'd be great to have a chat with you to better understand this and how we may be able to support you. I suggest we have a quick chat with @'Out of Scope' who is our Head of Technology for the Communities portfolio as he can help us to navigate how to best go forward on this.

Because our Enterprise Architect for the Communities portfolio ('Out of Scope' who is cc'd) is currently on leave, I'm happy to join you and 'Out of Scope' for this initial chat. I'd also recommend not to involve Shane from Dosh in this initial discussion until the MSD commercial team have been consulted on the best way to approach this (as they may advise you to evaluate multiple vendors).

Cheers,

Jeremy

**From:** 'Out of Scope'  
**Sent:** Monday, 27 June 2022 11:04 AM  
**To:** Jeremy Weir  
**Cc:** 'Out of Scope'; 'Out of Scope'  
**Subject:** FW: Dosh Introduction

Kia ora Jeremy

Our team leader 'Out of Scope' and team member 'Out of Scope' have had some engagements with Shane from [Dosh - Payments Made Simple](#), which is an instant payment app/digital wallet. Dosh market themselves as “New Zealand’s first true digital wallet”.

Dosh are obviously interested in partnering with MSD for the purpose of their product providing a service to us of some sort.

I engaged with you a couple of years back on a similar product which was called Buffr (though the name was TBC) – we had been working with Two Tales (founders of Givealittle) to design something that could provide an alternative way to lift people out of hardship. The product was oddly, but not surprisingly with how the world is moving, similar to Dosh. The feedback you gave us back then was that the concept was great but the positioning was not – that MSD would not be the right place to own something like that primarily due to the issue of public trust.

Now we have Dosh in front of us which is a similar product but is already built, is privately owned and has been in use for nearly a year. We are wondering if you could give us a steer on the current desire of MSD to move into a space like this? Is there somewhere at MSD or someone you would recommend who Shane could engage with? Slide 5 outlines the value proposition for MSD. In this introduction, they are targeting our space (financial capability/wellbeing) but also mention SNGs and advances. Our team, however, are probably not the right people to proceed with exploring something of this technological scale.

Look forward to hearing your thoughts 😊

Ngā mihi

'Out of Scope' | Senior Advisor  
**Building Financial Capability | Safe, Strong Families & Communities**

**Māori, Community & Partnerships**

Phone: DDI 'Out of Scope' | [www.msd.govt.nz](http://www.msd.govt.nz)

Ministry of Social Development, Aurora Centre, 56-66 The Terrace, PO Box 1556, Wellington 6140

**MSD's Purpose:**

We help New Zealanders to be safe, strong and independent

Manaaki tangata, manaaki whānau

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**From:** Out of Scope <Out of Scope> [msd.govt.nz](mailto:msd.govt.nz)  
**Sent:** Wednesday, 18 May 2022 1:27 pm  
**To:** Out of Scope <Out of Scope> [msd.govt.nz](mailto:msd.govt.nz)  
**Subject:** FW: Dosh Introduction

Out of Scope | Senior Advisor  
Building Financial Capability | Safe, Strong Families & Communities  
Whakairinga Tūmanako Māori | Māori, Community & Partnerships  
DDI Out of Scope



### Te Pae Tawhiti – Our Future

We want to become a trusted and proactive organisation, connecting clients to all the support and services that are right for them, to improve the social and economic wellbeing of New Zealanders.

Ko te pae tawhiti whāia kia tata, ko te pae tata whakamua kia tika.  
Seek out the distant horizons, while cherishing those achievements at hand.

---

**From:** Shane Marsh <sup>s 9(2)(a) OIA</sup> <Out of Scope> [dosh.nz](mailto:dosh.nz)  
**Sent:** Tuesday, 17 May 2022 10:53 AM  
**To:** Out of Scope <Out of Scope> [msd.govt.nz](mailto:msd.govt.nz); Out of Scope <Out of Scope> [msd.govt.nz](mailto:msd.govt.nz)  
**Cc:** Jared Lingard <sup>s 9(2)(a) OIA</sup> <Out of Scope> [dosh.nz](mailto:dosh.nz)  
**Subject:** Dosh Introduction

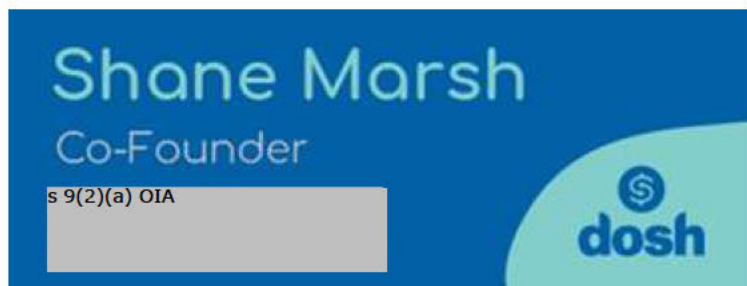
Kia Ora <sup>Out of Scope</sup> and <sup>Out of Scope</sup>

We are looking forward to meeting you both tomorrow. Please see attached a brief deck outlining the topics for discussion.

Speak tomorrow.

Ngā mihi

Shane



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'Out of Scope'

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**From:** Jared Lingard <sup>s 9(2)(a) OIA</sup> dosh.nz>  
**Sent:** Tuesday, 10 May 2022 1:31 pm  
**To:** <sup>Out of Scope</sup> 'Shane Marsh'  
**Cc:** <sup>-----</sup>  
**Subject:** RE: Dosh Introduction | Support Financial Capability Initiative

Kia Ora <sup>'Out of Scope'</sup>,

We are based in Auckland so I will set up the conversations via Teams. Invite to come through shortly.

Ngā mihi  
Jared

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**From:** <sup>Out of Scope</sup>  
**Sent:** Tuesday, 10 May 2022 9:43 am  
**To:** Jared Lingard ; Shane Marsh  
**Cc:** <sup>Out of Scope</sup>  
**Subject:** RE: Dosh Introduction | Support Financial Capability Initiative

Kia ora Jared,

Let's do 11:30am. We are based in Wellington on the Terrace if that works, otherwise we can have a conversation via Teams.

Ngā mihi

<sup>Out of Scope</sup> | Team Leader

**Building Financial Capability | Safe, Strong Families and Communities**  
**Ministry of Social Development**

Phone: 04-9784269 Cellphone 029 3518141 Post: PO Box 1556, Wellington 6140

We help New Zealanders to be safe, strong and independent

Manaaki tangata, manaaki whānau

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**From:** Jared Lingard <[redacted] s 9(2)(a) OIA [redacted]@dosh.nz>

**Sent:** Monday, 9 May 2022 5:00 PM

**To:** [redacted] <[redacted] Out of Scope [redacted]@msd.govt.nz>; Shane Marsh <[redacted] s 9(2)(a) OIA [redacted]@osh.nz>

**Subject:** Re: Dosh Introduction | Support Financial Capability Initiative

Kia Ora [redacted] Out of Scope [redacted],

Thanks a lot for coming back to me.

Anytime from 10:30am - 4pm on the 18th works. We'll be joined by Shane Marsh who is one of the co-founders of Dosh.

Look forward to talking to you next week

Nga mihi

Jared

Get [Outlook for iOS](#)

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**From:** [redacted] Out of Scope [redacted] <[redacted] Out of Scope [redacted]@msd.govt.nz>

**Sent:** Monday, May 9, 2022 3:49 PM

**To:** Jared Lingard <[redacted] s 9(2)(a) OIA [redacted]@dosh.nz>

**Subject:** FW: Dosh Introduction | Support Financial Capability Initiative

Kia ora Jared,

My name is [redacted] Out of Scope [redacted] and I'm the Team Leader of the Building Financial Capability team at MSD. We have had your email forwarded from the Minister's office.

Happy to talk to you about Dosh. Are you free on 18 May 2022?

Ngā mihi

Out of Scope | Team Leader

**Building Financial Capability | Safe, Strong Families and Communities**

**Ministry of Social Development**

Phone: <sup>Out of Scope</sup> Post: PO Box 1556, Wellington 6140

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**From:** Jared Lingard [<sup>s 9(2)(a) OIA</sup>mailto:<sup>s 9(2)(a) OIA</sup> [XXXXXX@dosh.nz](mailto:XXXXXX@dosh.nz)]

**Sent:** Friday, 6 May 2022 1:47 PM

**To:** Hon Carmel Sepuloni <[Carmel.Sepxxxx@xxxxxxxxxx.xxxx.nz](mailto:Carmel.Sepxxxx@xxxxxxxxxx.xxxx.nz)>

**Cc:** Shane Marsh <<sup>s 9(2)(a) OIA</sup> [XXXXXX@dosh.nz](mailto:XXXXXX@dosh.nz)>

**Subject:** Dosh Introduction | Support Financial Capability Initiative

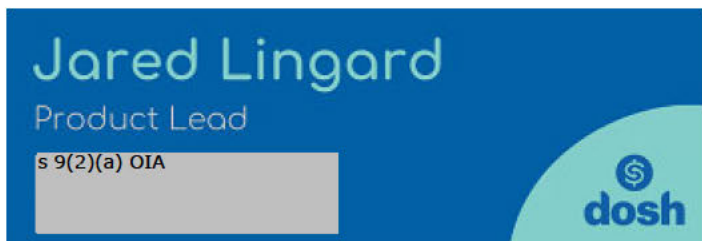
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Ngā mihi

Jared



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**From:** Shane Marsh

**Sent:** Tuesday, 29 March 2022 2:45 pm

**To:** [Financial\\_Capability@msd.govt.nz](mailto:Financial_Capability@msd.govt.nz)

**Cc:** James McEniery <sup>s 9(2)(a) OIA</sup> [dosh.nz](mailto:James.McEniery@dosh.nz)>

**Subject:** Dosh Introduction

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<https://www.nzherald.co.nz/business/kiwi-digital-wallet-provider-dosh-raises-5m-plans-to-compete-with-banks/6ZNLVHP4Y2CAIKLQFJAK4JXPOQ/>

<https://www.nzherald.co.nz/business/digital-wallet-aims-to-help-small-businesses-go-contactless/FRB2JXOYPPUC6NPATCNMWOZGUU/>

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We would like to discuss the opportunities to support the Financial Capability initiative with the appropriate persons at MSD.

Can you please forward this email to these persons and we can arrange a time to meet and discuss.

Regards

Shane



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# Dosh and MSD

Building financial  
capability in Aotearoa  
New Zealand

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# An Introduction to the New World of Financial Services

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- 💰 Globally, trends in Open Finance, real time payments, and the saturation of smart phone devices has introduced new, innovative financial services to consumers.
- 💰 These services include Digital Wallets, mobile app services they allows consumers to access an account, manage their finances in an easier, more intuitive way, without some restrictions applied by banking providers.
- 💰 Digital Wallets have been used to
  - Improve financial inclusion by “banking the unbanked”
  - Enable “money management” and budgeting tools to improve financial well being
  - Improve access and management of money, 24/7
  - Deliver better value for consumers = better service at lower cost
- 💰 The wave of innovation is only just making its way to Aotearoa New Zealand, however new providers will offer services that replace those of tradition providers. Dosh is one of those new providers.

# Who is Dosh?

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- \$ Aotearoa New Zealand's first digital wallet provider, a registered FSP, owned and operated by Kiwis.
- \$ A values led organisation, on a journey to provide Kiwis greater freedom, control and access to their money, 24/7.
- \$ Launched in Oct 2021 and bringing innovation to the market through partnerships with trusted local and global providers, including Visa and BNZ.
- \$ Establishing a platform to deliver the next generation of retail and SME banking services.
  - a high caliber NZD transactional account, within the existing financial system
  - promoting inclusion by enabling financial services to anyone with a smartphone
  - Dosh is guided by experienced advisors, including ex Head of ANZ AU, Regional Head AWS and Head of Financial Crime
  - After raising \$5m in NZs largest ever seed round, is well funded and positioned for growth
  - Dosh aspires to expand beyond payments, into savings, loans and beyond



# Dosh, New Zealand's First Digital Wallet

Simple, easy to use and 100% secure. Open an account in the app within in 2 minutes with only a government ID

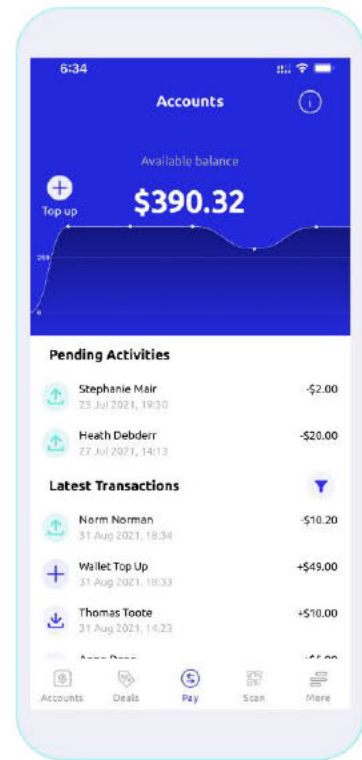
Send or receive money instantly, 24/7

Pay to mobile numbers, no Bank account numbers required

Add a Dosh branded Visa debit card to enable payments at any Visa merchant in NZ and around the world

Improved comms with Instant notifications and payment comments

Remove the hassle of chasing money with Request to Pay message to contacts or by dynamic QR code



# Dosh and MSD Financial Capability Goals

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- 💰 Dosh is well positioned today and in the future to support MSD to build financial well being and inclusion in Aotearoa New Zealand.
- 💰 Today, Dosh enables access to financial services to the non-Banked population, growing **financial inclusion**. Users need a Smartphone, a Government issued ID and can have money added to their account, or via cash top up.
- 💰 Dosh's instant payment capability can enable hardship payments, including special needs or benefit advance payments to reach those in need 24/7. The timely delivery of funds can improve the **financial well being** of individuals and whanau to meet expenses.
- 💰 Future services can further support the MSD objectives. Including,
  - targeted discounts and cashback offers from supporting Businesses
  - budgeting and money management services
  - the ability to move money offshore to support needs in the Pacific Islands
  - A Te Reo version of Dosh to further engage Maori in money management

We propose deeper dialogue between Dosh and MSD to explore opportunities to improve financial capability.

Thank you

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