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Displaced, unbanked, and finally owning their financial data

Humanity Link launches Enable ZK, the first zero-knowledge cash platform for the aid sector: donor-auditable for NGOs, privacy-preserving on the payment rail, and designed to enable recipients to build formal financial identity on their own terms. Piloted with the Danish Refugee Council and GOAL Global on the Venezuela–Colombia border. Built on Aleo. Backed by Mercy Corps Ventures and the GSR Foundation.

Groningen / Bogotá / Cheyenne / Portland — Humanity Link today launched Enable ZK, a cash aid platform that does three things no humanitarian payment system has done together before: it gives implementing NGOs the auditable transaction records they need for donor reporting, it keeps recipient identity and transaction history off the public payment rail through zero-knowledge cryptography, and — for the first time in a humanitarian context — it is designed to enable recipients to hold their own transaction record as a portable credential they can share with banks and financial institutions to support their path into formal financial inclusion.

The platform is being piloted now with the Danish Refugee Council (DRC) and GOAL Global along the Venezuela–Colombia border corridor, delivering assistance to hundreds of displaced Venezuelans — a population who have historically received cash aid, spent it, and exited programmes with nothing to show for their financial activity. Enable ZK changes that.

Why this matters

Over 7.7 million Venezuelans have been displaced since 2015, with an estimated 2.9 million in Colombia. For most, receiving humanitarian cash assistance is a closed loop — the money arrives, it is spent, and when the programme ends there is no record the recipient can use to demonstrate income history, spending reliability, or creditworthiness to a bank or microfinance institution. They remain unbanked not because they haven't managed money, but because no one has ever given them proof that they did.

Enable ZK is built to treat every transaction as something the recipient can own. They can share it selectively — with a landlord, a lender, a regulator — while the payment rail itself stays private from everyone else.

"We have known for years that humanitarian cash works. What we have never done is turn cash assistance into a bridge toward formal financial inclusion," said **Chris Hoffman, Founder and CEO of Humanity Link**. *"Enable ZK lets the NGO meet its donor reporting obligations, keeps the recipient's transactions off the public rail, and puts a verifiable financial history in the recipient's own hands — something they can take to a bank when they are ready. That combination has not existed in this sector before."*

"Privacy-preserving financial infrastructure is one of the most important frontiers for financial inclusion in crisis settings," said **Kenneth Kou, Head of Mercy Corps Venture Lab**. *"Enable*

ZK is a meaningful step toward making verifiable, dignified cash assistance available to people who have historically been excluded from it — not because they aren't eligible, but because the systems were never built with them in mind."

How Enable ZK works

Recipients register with the implementing agency and are issued a digital wallet through the Enable ZK platform. The implementing NGO retains the auditable transaction record it needs for donor reporting and compliance — so programme accountability is fully preserved.

What zero-knowledge cryptography changes is who else sees what. Transactions on the Aleo payment rail do not expose recipient identity, location, or payment history to merchants, chain observers, or any party outside the authorised reporting relationship. The privacy guarantee is mathematical, not procedural.

The recipient also holds their own transaction history and can disclose it selectively — for example, to a bank, a microfinance lender, or a regulator evaluating them for a formal account. This is designed to turn a humanitarian cash programme into a first step on a financial inclusion journey rather than a closed loop.

Wallets hold USDCx, the privacy-preserving form of Circle's USDC stablecoin, on Aleo — the only layer-1 blockchain purpose-built for privacy-preserving computation. Recipients can spend at participating merchants and cash out in local currency through MoneyGram Ramps' global agent network. Programme engagement runs through the WhatsApp-based channels recipients already use, integrated with Humanity Link's EmpowerLink platform.

The pilot

The DRC and GOAL Global pilots are targeting hundreds of displaced Venezuelans in border departments including Norte de Santander, La Guajira, and Arauca. The programmes are running through 2026 and will generate the first real-world evidence base for zero-knowledge cash transfer at scale in a humanitarian setting, including protection outcomes, operational cost comparisons against conventional cash programming, and recipient experience data.

Findings will be published openly and shared across the sector.

About the funders

Mercy Corps Ventures is the impact investment and innovation arm of Mercy Corps, investing in frontier technologies that expand financial access and resilience for people in crisis.

The GSR Foundation acted as a catalytic funder across the ecosystem, supporting both Mercy Corps Ventures and Humanity Link in advancing privacy-preserving financial infrastructure for vulnerable populations.

Aleo is the leading layer-1 blockchain built for privacy-preserving, verifiable computation.

About Humanity Link

Humanity Link is a humanitarian technology organisation building digital communications and financial infrastructure for NGOs, INGOs, UN agencies, and social enterprises. Its EmpowerLink platform — Share, Listen, Decide, Provide, Enable, and Enable ZK — has reached over 12 million people across more than 40 countries. Partners include the Mixed Migration Centre, IFRC, CARE, GOAL Global, the UN, and the EU Joint Research Centre.

About the Danish Refugee Council (DRC)

The Danish Refugee Council is one of the world's leading humanitarian organisations, working in more than 40 countries to deliver protection, shelter, livelihoods, and cash assistance to displaced populations. DRC has operated in Colombia for over a decade, supporting Venezuelan migrants and Colombian host communities.

About GOAL Global

GOAL Global is an international humanitarian organisation working in more than 14 countries across Africa, Latin America, and the Middle East to support the world's most vulnerable communities. Founded in Ireland in 1977, GOAL delivers emergency response, health and nutrition, food security, and resilience programming for refugees, displaced families, war-affected youth, and women, with a particular focus on building sustainable systems change in fragile and crisis-affected contexts.

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