

Design Note

Governance Structure for Inclusive IPS Consumer Forum

Overview of a potential governance structure for an Inclusive IPS consumer forum.

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Objective: Create a formal, recurring space for feedback and collaboration between the IPS, participants, non-participants, policymakers, consumer advocacy and civil society groups—especially those serving large numbers of women.

Convening Authority: Authority to convene the Consumer Forum is articulated in Scheme rules. The Scheme may wish to appoint a Secretariat to run day-to-day proceedings

- **Frequency:** [insert frequency] **Suggest at minimum annual or semi-annual*
- **Lead Convener:** Inclusive IPS Scheme Owner
- **Secretariat:** [insert suggested Secretariat body] **This could be the Inclusive IPS, a neutral consumer group secretariat, a fintech or banking association (an appropriate organization that can take on the duties and administrative responsibilities required) (See also “Focus Note on the Role of the Secretariat” below)*
- **Composition:** [insert specified parties and the number of representative parties] **It is recommended to have a mix of Scheme participants and non-participants, and to have a public, transparent selection/appointment process to promote inclusivity.*
- **Recommended Documentation:** [insert here]. **Suggested can include:*
 - *Publically available summary reports of attendees, issues discussed, main points of view shared, and actions taken*



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Focus Note: The Secretariat

A Critical Role in the Inclusive IPS Consumer Forum

A Consumer Forum should appoint a Secretariat to guide the Forum's work and proceedings. The Secretariat plays a pivotal role in ensuring the sustainability and inclusivity of the Inclusive IPS. The Consumer Rights Group Instituto Brasileiro de Defesa do Consumidor (Idec), echoes this sentiment in its reflections on the Pix Forum.

A Secretariat facilitates coordination and communication amongst a very diverse set of stakeholders (in Pix's example, more than 200 organizations). Its responsibilities include organizing and facilitating the meetings, managing communications before, during and after the meetings, documenting discussions and decisions of the meeting, and disseminating findings. It may also address ad hoc opportunities or request from the Scheme.

Installing a Secretariat requires an investment of human capital and requisite funding. The Secretariat (individual or team) is a dedicated or partial role that oversees core functions. Though a cost to be borne, the true value of a Consumer Forum will be lost without this critical role. The Scheme should consider minimal costs of funding the Secretariat as a necessary component of standing up the Consumer Forum. In the absence of a dedicated role, forums dissolve or don't disseminate findings appropriately, or lack procedures that make them properly transparent (trustworthy) etc. Costs may be borne by the Scheme through participant fees or funded through a combination of external funding (related government agency, philanthropic capital).

By providing a structured platform for dialogue, the Secretariat ensures that the voices of end-users are heard and integrated into policy-making processes, leading to a more responsive and user-centric payment system. Moreover, the Secretariat's role in documenting proceedings and tracking the implementation of recommendations fosters transparency and accountability, which are essential for building trust among stakeholders and users alike.

In essence, the Secretariat not only facilitates effective governance but also champions the principles of inclusivity and equity, which are fundamental to the success and longevity of any Inclusive IPS.

Source: [Pix Forum: Lessons for the Governance of Digital Public Infrastructures, 2024](#), Idec

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Works Cited

- Maria Luciano, “Fórum Pix: Lições para a Governança de Infraestruturas Públicas Digitais,” Idec, August 26, 2024, <https://idec.org.br/artigo/forum-pix-licoes-para-governanca-de-infraestruturas-publicas-digitais>.