

Design Note

IPS Role in Supply-Side GDD Collection by the Ecosystem

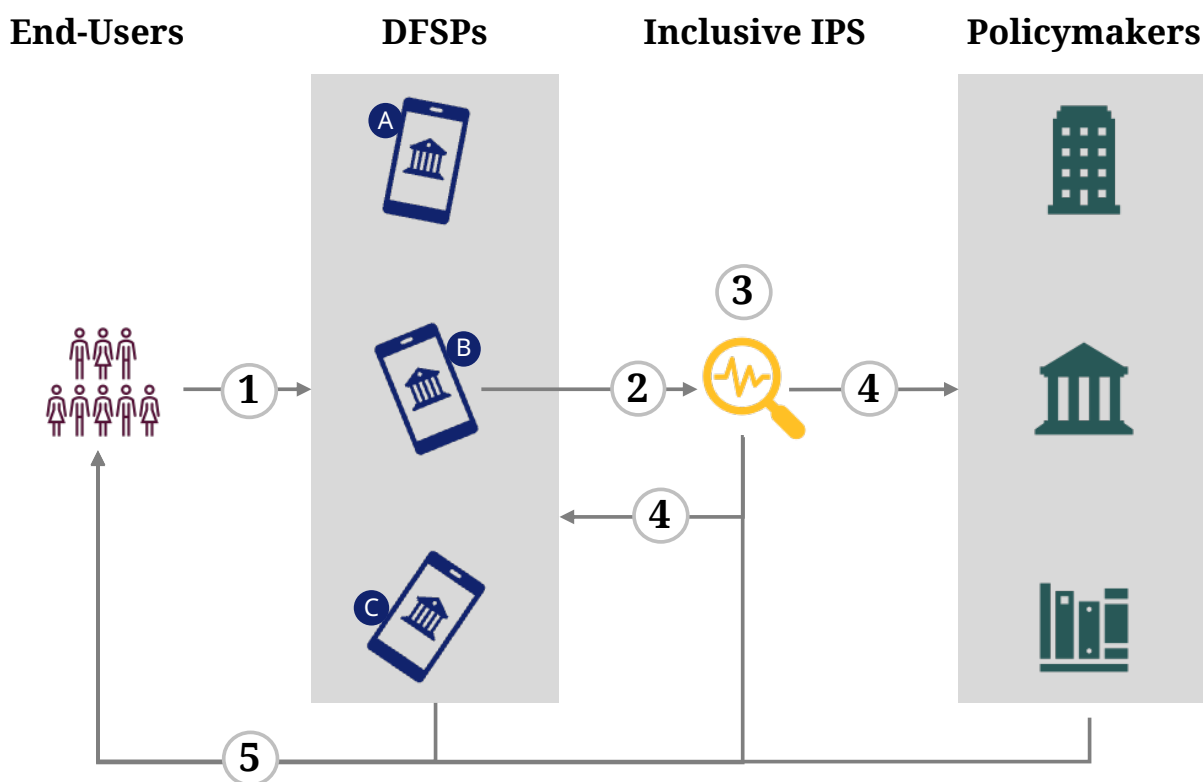
Illustration of the supply-side GDD collection process and roles by ecosystem participant.

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The Inclusive IPS can play a meaningful role in supporting supply-side GDD collection and usage

The IPS can play a meaningful role in gender data collection by collecting granular transaction level data as well as supplementary data through surveys and automated means. The IPS role in GDD will be a complement (not a substitute) for broader supply-side data collected by policymakers, that will include data outside of the purview of the IPS.

This guidance provides an overview of the IPS role in data collection alongside DFSPs and policymakers' role. This reflects the recognition that collection of GDD will require a collaborative, ecosystem effort.



Step 1: End-users engage with DFSPs as account owners and users of digital payments. DFSPs have the opportunity at this stage of the process to collect information on gender – this needs to be done in a consistent and safe manner that is aligned with local regulations and good practices on data protection. Specifically, end user data is collected in a transparent manner, with consumers' knowledge, and its use is limited to the purposes for which it is collected and always for the end users' benefit.

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Step 2: DFSPs share granular information on account ownership and usage with the Inclusive IPS.

Ideally, in the future and with the goal of supporting more automation in capturing granular data, a marker of gender is captured in individual payment messages exchanged between the DFSPs and IPS – however, current international standards limit the availability of this data in messages (see the Call to Action in Design Note: What Good Looks like for IPS Collection and Usage of S-GDD). Further, the data collection efforts will need to closely align to local data privacy and protection policies.

Even if data is ultimately captured in messages, not all key elements will be included in a payment message. The IPS (collaborating with policymakers) will need to collect data through other means, such as regular surveys or automated data submission into a data portal or depository (see Rwanda Market Illustration).

Note: DFSPs should also share GDD directly with policymakers as a complement to providing the data to the IPS. Policymakers may request data that goes beyond what is related to activity processed by the IPS processing. A comprehensive view of women's digital payments and financial services activities will contribute to more holistic actions towards increasing women's financial inclusion.

Step 3: The Inclusive IPS analyzes the data to determine potential actions it can take through its rules and provision of tools to better support all end users

Step 4: The Inclusive IPS safely shares data at an appropriate level both with policymakers and DFSPs (and potentially with other researchers).

The Inclusive IPS makes aggregated account ownership and transaction data available to policymakers (such as those focused on gender inclusion, financial inclusion, and research, for example) through automated means already in place for sharing other IPS data

The Inclusive IPS aggregates account ownership and transaction data insights and uses it to discuss trends with its participant DFSPs with the goal of influencing DFSPs to take action to make better end user products and services and to collectively decide what actions the IPS can take

The Inclusive IPS can also make data public, allowing other groups (like DFSPs or consumer advocates) to use the information they collect to inform their own initiative – sharing of data must be in line with data protection regulations

Step 5: Policymakers, DFSPs, and the Inclusive IPS use data from the Inclusive IPS to make targeted policy interventions, benefitting women end-users. As the cycle repeats, the Inclusive IPS and other data users can track the efficacy of these interventions over time.