Level One Project

Design Note

What Good Looks Like for IPS Collection and Usage of S-GDD

Guidance intended to support the IPS in implementing a strong mechanism for regular and consistent collection of supply side, gender-disaggregated data on instant payments and a Call to Action for ecosystem improvements.

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Opportunities for improved data collection mechanisms and approaches in the future remain. The call to action below urges IPS implementers, DFSPs, and implementers to collaborate in addressing current structural and policy limitations that prevent gender data to be consistently captured in payment messages.

S-GDD Instant Payments Data Collection Guidance
Model Description: IPS request regular submission of GDD from DFSPs
Key Objectives: Enables IPS to conduct analysis to inform its Scheme rules and ensure they reflect end user needs, to support DFSPs in understanding trends at an aggregate level for their market that they can use to build better products and services for their end users, and to support policymakers in conducting their own analysis of trends and using it to inform gender-inclusive policies.

Key Attributes of What Good Looks Like:
• **Mandate:** Scheme rules mandate that DFSPs submit GDD.
• **Frequency**: Data is collected and published (at a minimum) on a monthly basis.
• **GDD Indicators - Minimum requirements**
  ○ Account ownership
  ○ Account type (e.g., business account, consumer account)
  ○ Transaction volume and value
  ○ Transaction type (e.g., P2P, P2B, G2P, etc.)
  ○ Payment channel (e.g., bank branch, agent, mobile phone)
  ○ Payment addressing methods (e.g., account number or alias type)
• **GDD Indicators - Recommended:**
  ○ Frequency of use
  ○ Complaints and resolutions
  ○ Fraud incidents
  ○ Other elements that would be helpful to the Inclusive IPS and appropriate for the Inclusive IPS to collect
• **Method:** Data is submitted by the DFSPs to the IPS through automated means, preferably relying on the same channels already in place for other data collection by the Inclusive IPS
• **Target setting:** The IPS sets meaningful targets for increasing women's usage of instant payments, works with DFSPs to identify actions on how to reach those targets, and has mechanisms in place to regularly track progress.
• **Data sharing:** DFSPs provide the data to the Inclusive IPS at a transaction level and the IPS has the capability to share the data with policymakers.
• **Data protection:** Data collection, usage, and storage is conducted in line with relevant local regulations.

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S-GDD Instant Payments Data Collection Guidance
IPS implementers, DFSPs, policymakers, and standard setting bodies are urged to collaborate in evaluating potential approaches to incorporating and utilizing appropriate gender marker data in instant payment messages and identifying the best approach for implementation in the near future. **Goal:** The ecosystem evaluates the feasibility, including from a technical, operational, and policy perspective, to support the consistent transaction-level collection of gender data that the IPS can easily and safely (in line with local data privacy and protection policies) access to conduct analysis on trends in gender differences in use of instant payments. **Benefits:** Collection of data at the transaction level will support more detailed and frequent analytics providing deeper insights into end users' behavior and thus, support the IPS, DFSPs, and policymakers to make better informed and targeted products, services, rules, and policies.

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