FOCUS NOTE

CGAP

THE **FUTURE** OF **G2P PAYMENTS**

Expanding Customer Choice

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Executive Summary

As digital payments capabilities expand, governments are increasingly delivering social welfare payments directly into recipients' financial accounts. Yet these moves to digitize payments must go much further if they are to fully help recipients.

The next stage is to enable delivery systems that give recipients greater control and voice through choice in where and how they receive and withdraw payments. This is an opportunity for policy makers to be more responsive to recipients' needs. Modernizing the way that governments deliver social welfare payments to poor and disadvantaged people also encourages better customer service by promoting competition among a number of financial services providers.

Drawing on case studies from East Africa and South Asia, CGAP has documented how such choice-enabled systems have emerged and identified ways in which they are likely to transform recipients' control and use of these government services. CGAP identified a range of benefits from choice in service delivery. It can:

- **Enhance a customer's ability to manage money effectively**. Customers can receive multiple payments into a single account and access this account at the point of service they feel is most convenient.
- **Deepen the customer's relationship with the financial institution**. As customers' trust grows and convenience improves, willingness to make deposits and access a further range of services can increase.
- **Promote better quality service for customers**. Choice of provider unleashes competition among financial institutions. Instead of pursuing government contracts, the providers must compete for the trust of customers in order to earn the fees and business associated with government-to-person payments.

GOVERNMENTS IN MANY LOW-INCOME COUNTRIES HAVE BEGUN TO digitize government-to-person (G2P) payments by making electronic transfers directly into the accounts of individual customers. According to the World Bank's Global Findex (Demirgüç-Kunt et al. 2018, p. 44), 39 percent of G2P recipients in low-income countries received electronic payments in 2017. While digitization has helped to fill some gaps in delivery,[1] more advancements are needed. A few countries are beginning to build modern payments systems that improve the customer experience by introducing greater customer control over the payments process. With these types of systems, customers can choose which providers and accounts they use to receive funds, they can switch accounts, and they have a wider array of service points from which to withdraw cash.

These advances in customer service are shaping the future of G2P payments. This Focus Note explores the core idea of choice behind this vision for G2P payments, lays out its advantages and

1 See, e.g., Klapper and Singer (2017).

challenges, and describes how governments can create modern G2P payments systems. It draws heavily from ongoing efforts in India, Bangladesh, Zambia, and Tanzania.[2] The first section of this paper reviews the dimensions of customer choice—drawing on an example from Bangladesh. The second section details the benefits that customers and governments can derive from offering more choice. The third section addresses four elements of infrastructure each country needs to consider. The final section offers specific guidance on building these modern G2P payments systems.

The evidence and examples in this paper draw primarily from social safety net programs that target poor people. A separate, important aspect concerns whether recipients receive cash, in-kind, or price subsidies. However, these added dimensions are part of a wider debate on the design of poverty alleviation programs—this paper focuses on making payments better. The learnings from the examples also can apply to other government payments to individuals, such as wages for civil servants, and private-sector approaches to paying workers.

Further advances in G2P are needed

Digital G2P payments can offer a wide variety of benefits for governments and customers. Nevertheless, digitization alone is rarely enough for a successful G2P delivery system. A 2016 review of Pakistan's Benazir Income Support Programme (BISP) found that almost one in five of its digital payment recipients could not withdraw money on the first attempt and that two in five BISP participants had to pay an unauthorized fee to withdraw (Cheema et al. 2016). This experience is hardly unique—many other countries and programs are experiencing similar challenges.

Advanced G2P payments would make payments more reliable, convenient, and accessible at points of service much closer to where customers live and work. Customers empowered with greater choice can be less dependent on a single bank or local service point, and therefore, they are able to command better customer service.

A few countries are beginning to improve their G2P payments, and in doing so, they are shining light on possible pathways forward:

- India, in many ways, has advanced the most. It has connected more than 400 government programs to a unified payments system that allows payments to flow into customer accounts at more than a hundred banks.
- Zambia's new social protection program for women and girls is managed by the Ministry of Community Development and Social Services. The program allows customers to choose from among a half dozen providers through which to receive digital grant payments (Baur-Yazbeck, Kilfoil, and Botea 2019).
- Bangladesh's new government payments system is designed to enable customers to choose from among seven different providers. It has started with three social safety net programs (Baur-Yazbeck and Roest 2019).
- Tanzania's Social Action Fund is testing a system that allows customers to switch from manual cash distribution to receipt via a digital payments account at any of eight participating providers.

2 See Baur-Yazbeck, Kilfoil, and Botea (2019) and Baur-Yazbeck and Roest (2019).

These ongoing initiatives share the goal of imagining and building a better G2P delivery system and each still has more to do. In most of the cases, greater customer choice is technically feasible, but customers are not yet fully exercising choices.

Efforts to incorporate customer choice into the G2P model can be made along three broad dimensions:

- **Account selection.** Customers can choose which of their accounts should receive payments. This is similar to how salaried workers in advanced economies choose which of their bank accounts should receive their salaries.
- **Account switching.** Customers can easily designate that their payments go to a different account than the one originally selected. They may want to use an account at a different provider due to a change in circumstances or to enjoy better services or a lower price.
- **Account withdrawals (and eventually deposits).** Customers withdraw from several available points of service—the same way some bank customers can withdraw from ATMs of several different banks.

How expanding choice adds value to customers and government

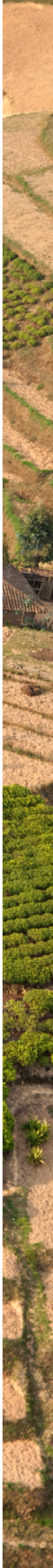
To appreciate the potential of enabling customer choice, it is important to assess how customers and government can benefit from this change.

VALUE FOR CUSTOMERS

Ayesha's story (Box 1) illustrates how choice can reduce costs and time. Choice also empowers customers to choose agents or other points of service they value the most, which reduces leakage (including corruption), discrimination, and fraud. Customers are likely to prefer and therefore choose the agent who best meets their needs and who is least likely to charge unofficial fees. Women can choose an agent with whom they feel the safest. In Bangladesh, a 2018 survey found 52 percent of female users of mobile financial services preferred female agents because they were perceived to be better services providers, more trustworthy, and more approachable than male agents (Barooah et al. 2018).

There are other likely cost reductions for customers, including not having to open new accounts to enroll in programs and instead routing payments to an existing account. In 2019, BISP in Pakistan plans to rebid payment contracts for six separate geographies. If new providers replace the old in some geographies, recipients will have to bear the costs and inconvenience to open new accounts. In a choice-enabling model, customers do not have to repeatedly open accounts. Recent evidence from a cooking gas subsidy program in India's Rajasthan Province shows that 45 percent of recipients perceive the direct payments system as better than the previous in-kind system. Nearly one-third report that the ability to receive multiple benefits into the same bank account was an important improvement (Gelb et al. 2018).

Recipients of G2P payments often are from diverse populations. This is particularly true in a large country such as India. Some may be better served by one bank but not another. Others



may prefer payments to a mobile money account instead of to a conventional bank account. Or, in Kenya for example, recipients can link their receiving bank account to a mobile money account, which gives them more flexibility. Programs that require all recipients to use the same provider do not account for diverse customer circumstances. In a 2016 study by CGAP and WFP Kenya, shifting a cash transfer program from bank accounts to mobile money was considered. The study found that 42 percent of recipients preferred not to use mobile money despite the greater proximity of service points. Several said that using bank cards helped them to direct their money to family needs. This illustrates how customer preferences may differ from what program designers expect and underscores reasons customers should be able to choose for themselves.

When considering choice, providers need to focus on their customers. In many government programs, the ministry picks the provider, usually through a cumbersome procurement process that tends to favor the lowest financial bid. In this scenario, the provider's goal is to win the contract and then fulfill the contract at the lowest cost possible. This incentivizes providers to spend very little on quality customer service. Empowering recipients with the ability to choose begins to shift providers' incentives in a fundamental way: their goal becomes winning the loyalty of recipients as customers. This is reinforced by the customer's ability to switch accounts. If a provider's service quality slips, that provider stands to lose the customer's business to a competitor. In 2018, Kenya's Hunger Safety Net Program allowed recipients to choose from among four banks. This shift has reduced the time to open customer accounts from six months to two—with some banks approaching customers even before the new G2P payments model began, in order to get a head start building their market share.

BOX 1. **Explaining choice— Meet Ayesha from Bangladesh**

We can better understand choice by seeing it through the eyes of a typical customer. Let's imagine a fictional, but realistic, customer: Ayesha, a fabrics shopkeeper in Bangladesh. Like many Bangladeshi mothers, she is eligible to receive several government safety net payments: cash for food support four times a year and a biannual education stipend for her daughter's primary schooling.

Each payment is transferred to Ayesha through different financial institutions. To collect the cash for food support, she must close her store and travel by informal taxi to the next town, which has an ATM associated with the program's financial institution. The journey takes up most of the morning and costs her a roundtrip taxi fare. While she is away, her store is inactive. She goes through the same process to collect the biannual educational stipend, which is delivered to a different financial institution.

Ayesha's situation could be substantially improved if she were able to receive all of her transfers into an account of her choice. For example, she could choose to have all her government payments (both the safety net payments and the education stipend) deposited in a bank branch in her village. If she were to move to a distant city to work in a factory, she could choose to redirect her payments to a new account she opens at a bank branch near the factory.

With her finances consolidated into a more convenient, secure, and accessible account, Ayesha may be ready to access other services. She may, for example, be ready to begin accepting digital payments for selling fabrics. She may want a simple line of credit or wish to establish a new educational savings account for her daughter. Armed with the power of choice, Ayesha may be able to fully realize the convenience and value of financial services.

The shift toward customer empowerment and better customer service could help build a foundation for greater financial inclusion as programs can instill greater trust in financial services and better customer service. There are reasons to expect that reliable G2P payments are a necessary, albeit not sufficient, pathway for poor people to gain access to finance.

VALUE FOR GOVERNMENTS

Governments also have reasons to support greater customer choice. One factor is cost. Leveraging the existing infrastructure of many different providers, rather than relying on the proprietary network of a single one, lowers delivery costs by leveraging the existing infrastructure more. MicroSave Consulting estimates that India's shift to giving customers more choice has already generated savings over and above the investments made (Wright and Sharma 2018).

Governments also benefit by minimizing, or removing, the need to procure the services of individual banks or payments providers. By tapping into a wider payments system, the government can move funds over existing payments schemes, agent networks, and infrastructure that have established standards and pricing. In Zambia, for example, moving to a model that incorporates customer choice means that the ministry no longer needs to procure payments delivery providers. Although it would take time to adapt internal processes, once payments begin to flow, there would be no need to rebid or change payments delivery providers (Baur-Yazbeck, Kilfoil, and Botea 2019). In some countries, this change in procurement may reduce the risk of corruption arising through the procurement process.

Over time, empowering recipients with choice will lessen the government's need to enforce service standards. When customers can choose which provider to use, providers will have stronger incentives to compete with better products, and governments will need to rely less on service-level agreements (SLAs). Kenya's Hunger Safety Net Program defined minimum characteristics for the participating banks and allowed customers to choose. This has reduced the program's need to rely on SLAs to ensure service quality.

Expanding choice: Four key pieces of infrastructure

Government programs need to work differently to expand customer choice; they will need to use payments systems that involve multiple providers instead of a single provider. The infrastructure available to governments vary, and therefore, each country's approach is unique. Regardless of its situation, program designers ought to consider at least four elements of infrastructure.

To illustrate these four elements, Figure 1 draws on analogies of four similar pieces of infrastructure required for remote mobile telephony.

Expanding customer choice nearly always begins with an assessment of these four elements of infrastructure and the gaps that need to be filled. In Zambia, the collective distribution network of multiple banks and mobile money providers extended the reach of digital payments. However, Zambia's payments systems do not connect any of the mobile money providers, and they connect only some of the banks. To expand customer choice, Zambia's government program had to build direct bilateral payment arrangements with each participating provider. This arrangement was not ideal but it helped overcome the gaps in Zambia's payments system (Baur-Yazbeck, Kilfoil, and Botea 2019).

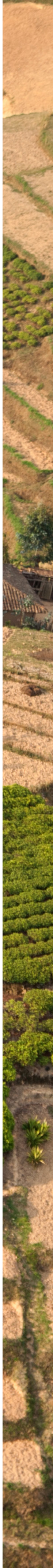
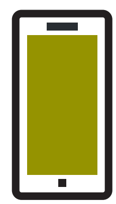
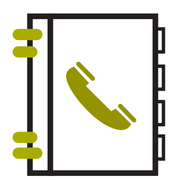


FIGURE 1. **Four key pieces of G2P infrastructure—An analogy to mobile telephony**

G2P Infrastructure	analogous to	**Telephone Infrastructure**
Distribution Networks of financial points of service. These often are agents offering cash in/out as well as ATM networks and bank branches.	≈	 Mobile network towers
Payments Schemes and how they allow account holders of one provider to make payments to the account at another provider. As more participants connect to a payments system, the choice of providers and of access points expands.	≈	 Switchboard to connect phones
Unique Identification and how systems keep track of individuals. ID system types range from functional (program specific) to foundational (national and for many purposes). ID systems are critical to help government programs keep track of recipients and to assist with payment delivery. Banks use IDs to ensure customer due diligence on account opening.	≈	 Unique individual phone numbers
Directories of Individuals (mappers) link ID numbers with payment addresses. By establishing directories, individual government programs need not input each recipient's payment address for every payment nor keep track of changes to a recipient's payment addresses.	≈	 Directories of people and their phone numbers

India has a different challenge. Its recent advances have built a widely interconnected set of payments schemes across the vast majority of bank accounts in the country. However, India still needs to expand its banking agent network with more quality points of service.

ID systems are important because identifying customers is critical for targeting efforts and designing social safety net programs. IDs, themselves, are also a critical element of opening accounts and routing payments correctly. In Bangladesh, the work on G2P has helped accelerate an effort to link bank accounts with a biometric voter ID system (Baur-Yazbeck and Roest 2019). India's Aadhaar ID system allows most accounts used for government payments to be verified remotely with biometrics, which has made G2P payments more efficient. Because Zambia and Tanzania have weaker ID systems, payments are handled without the help of remote biometric account opening and authentication. These accounts must still be opened through a manual process that leaves some programs vulnerable to duplicate and ghost recipients (Baur-Yazbeck, Kilfoil, and Botea 2019).

Directories that link IDs to payment information are still relatively new. Fortunately, this part of the infrastructure is among the easiest to develop. A directory is a basic database that links an individual's ID number to the account(s) into which the individual wants his or her payments to flow. This simple software is called a directory or mapper.[3] A well-designed mapper requires each government program to "seed" recipients' ID information into their database. Thereafter, to initiate a payment, the program needs only to send the ID number to the mapper where it is paired with the standing payment and account information. This means that each program need not maintain the payment and account information. This enables customers to enroll in several different payments streams without duplicating efforts and, when a change is desired, to make those changes centrally, at the mapper level.

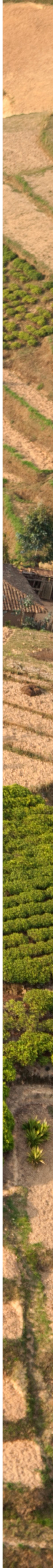
Expanding choice: Changing behaviors

Beyond infrastructure, managing the change to new G2P systems with customers, government programs, and financial institutions is critical. Stakeholders need time to adapt to the new system. Research shows that adaptation happens over time and setbacks and delays are part of the journey. What are these challenges and how can they be resolved?

HELPING CUSTOMERS TRANSITION

Customers need time to adjust to the shift to digital payments in general—and to having more choice, in particular. The case studies indicate that for customers to gain confidence in a digital approach, they need to become familiar with and repeatedly exercise their ability to choose. In Tanzania, customers could opt into digital payments at the provider of their choice or stay in the manual cash distribution system. Over a year, the recipients opting for digital payments gradually grew from 17 to 44 percent as recipients became more aware of and confident in using the digital option. Studies indicate that repeated communications and training are important.[4] In Zambia, early research reveals that many customers did not know they could choose a provider, even though program designers sought to communicate this concept from the beginning (Baur-Yazbeck, Kilfoil, and Botea 2019).

The pace of customer transition appears to vary based on customers' digital literacy. A 2018 India study found that customers who were already able to read SMS and make calls were 10 percent more likely to prefer the new digital ration distribution system (Gelb et al. 2018). In Peru, recipients who participated in financial literacy workshops were 9 percent more likely to use banking agents, 12 percent more likely to trust banks, and 14 percent more likely to prefer saving in the bank (Gertler et al. 2016).



3 In India it was referred to as the Aadhaar Enabled Payments System.
4 See, e.g., Maldonado (2018) and Gardner et al. (2017).

TOOLS TO FACILITATE GOVERNMENT CHANGE

Government programs that manage G2P payments—often social welfare ministries—see the benefits of offering customers more choice. However, expanding customer choice can create dilemmas.[5] One is that governments may no longer have as much direct control as they do in models where they contract a single provider. This may be unsettling for governments that are accountable for successful payments to recipients. These concerns can be mitigated by having a significant program field force (provided by the government and/or providers) that helps customers not only with program enrollment but also with accessing their payments. In Zambia, for example, government ministry staff manage many elements of each recipient's experience, including helping recipients open accounts and make withdrawals (Baur-Yazbeck, Kilfoil, and Botea 2019).

Another hurdle is the need to change risk management and accountability procedures. The new G2P payments management system in Zambia digitized approvals and required only three digital approvals instead of the 17 signatures that were required in the old system. However, to address staff and supervisor resistance to these changes, the ministry kept the 17 paper-based approval signatures in addition to the three new digital authorizations (Baur-Yazbeck, Kilfoil, and Botea 2019). The idea is that this parallel paper process will eventually be phased out.

The complexity of a government treasury presents yet another challenge. Even though the largest programs are managed by the Ministry of Social Welfare, the Ministry of Finance in many countries is responsible for managing the government treasury. In Bangladesh, the Ministry of Finance's decision to integrate its treasury with G2P payments was made for a variety of reasons, including that faster payments would allow government to hold funds longer and therefore reduce burdens on the treasury. Yet this layer of reform has also required time and investment to implement (Baur-Yazbeck and Roest 2019).

Motivating governments to change can also tie into politics. India's move to digital payments was accelerated once parliament and the Prime Minister backed the changes beginning in 2012–2014. Since then, these reforms have filtered into the bureaucracy, which is now enthusiastic and supportive. In Zambia, a corruption scandal in the legacy cash delivery system motivated international donors to shift their funding support through the new payments system. Politics can sometimes slow reforms as well. In Tanzania, a new government is emphasizing the addition of public works to the existing focus on cash payments. This shift has contributed to some delays in payments reforms.

DESIGNING INCENTIVES THAT MOTIVATE FINANCIAL INSTITUTIONS

At a minimum, financial institutions need to cover their expenses—and over the long run, they will need to make a profit. This means they need to find revenue. Traditionally revenue came from winning a G2P payments contract from a government program. In choice-driven models, financial institutions must first win customers' loyalty. Revenue for a choice-driven approach can be structured in many ways. The most common is to attach a service fee to the delivery of each payment (e.g., 3 percent means earning US$3 on a delivery of US$100 to the account

5 For example, expanding customer choice can require changes in procurement regulations. These are often put in place for good reasons, such as combating corruption. In Kenya, moving to a choice model and managing the tension with procurement rules required a significant amount of effort.

of a recipient). This is sometimes coupled with an agreement that the provider not charge recipients for withdrawals. In other approaches, financial institutions take no direct fee from the government and earn a percentage when the customer withdraws her funds (i.e., earning a fee directly from the customer for the cash-out). Zambia is paying fees to recipients to cover these withdrawal (cash-out) costs. In this case, providers do not receive fees from the government directly; they generate revenue when recipients cash-out.

In Bangladesh, G2P payments originally moved through public-sector banks without government paying a fee to these banks. The shift to a new approach involving commercial providers that need to be compensated is taking time and had not been settled at the time of writing Baur-Yazbeck and Roest 2019. India faces similar resistance in government to paying banks more than 2 percent and some provinces pay far less for G2P payments delivery. The downward pressure on fees paid to providers has inhibited the incentives for financial institutions to expand their agent networks and improve customer service. It will take time and experimentation with more thoughtful pricing schemes for service quality and customer choice to improve.

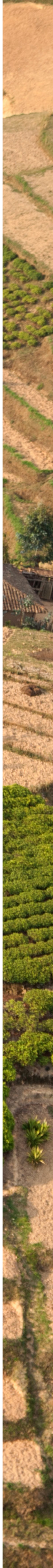
Kenya has implemented an innovative tiered system of fees paid to banks based on the location of the recipient. This system provides added incentive for banks to serve less densely populated areas.

Expanding choice: How to move ahead

The impetus to change G2P payments to give customers the ability to choose can stem from many different driving factors, as the country examples illustrate. India was spurred by the introduction of a new biometric ID, which stimulated wider reforms. Bangladesh's drive to reform its G2P payments came about when a unit in the Prime Minister's office promoted government innovation. In Zambia and Tanzania, G2P reform started with a single social safety net program in a social welfare ministry that saw a need to move past the problems of legacy delivery approaches.

Although there is no formula or sequence for modernizing G2P payments, our research shows that a two-stage planning process can be critical. The first stage is a broad "as-is" assessment of (i) the current G2P payments system and (ii) the four key elements of infrastructure identified earlier in this paper. An as-is assessment would cover, for example, a sampling of government payments programs and a sampling of recipients. It would add financial sector information, including the distribution of financial points of service, such as ATMs and agents, and the array of existing payments schemes. Technical input on ID systems and knowledge of a country's public financial management system are also important.

In the second stage, several future scenarios are considered. The scenarios will help to identify design options to consider when designing the new G2P approach. For example, in Bangladesh, the as-is assessment found few G2P recipients owned phones; thus, the design sought to incorporate nonphone-based payments delivery (Baur-Yazbeck and Roest 2019). Scenarios can also identify key gaps in infrastructure and shine a light on where subsequent investment is required. Again, in Bangladesh, the as-is assessment found many elements of infrastructure already in place; however, a mapper needed to be built.



If a group of committed stakeholders is willing to drive implementation and is able to build consensus behind a preferred scenario, it becomes a matter of persistence and political will to implement it. Many of the required adjustments in the ecosystem can happen in a year or two, and the case studies reveal real progress within such time frames. Early progress builds momentum that can lead to transformative change in a few years.

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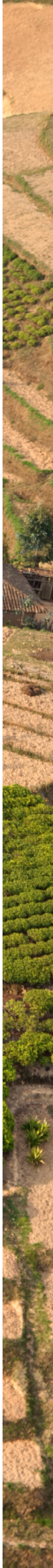

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