

# Leveraging Digital Public Goods for Government Payments

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# Outline

- 1) Payments BB
- 2) Logical Architecture
- 3) G2P Design
- 4) Account Mapper
- 5) G2P Bulk Disbursement
- 6) P2G Payments

# Payments BB

- 1) The GovStack initiative is seeking to implement a demonstration/Proof-of-Concept (PoC) of the “Payments” Building Block (PAY-BB) as part of its Sandbox environment.
- 2) The Payments Building Block consists of components that enable multiple government payments use cases in a generic manner.
- 3) The actual use cases include Government to Person (G2P) and Person to Government (P2G).
- 4) The payments BB cover components that can be used to deliver the key functionalities and to connect to existing systems in the market, but does not contemplate building a new payments scheme.

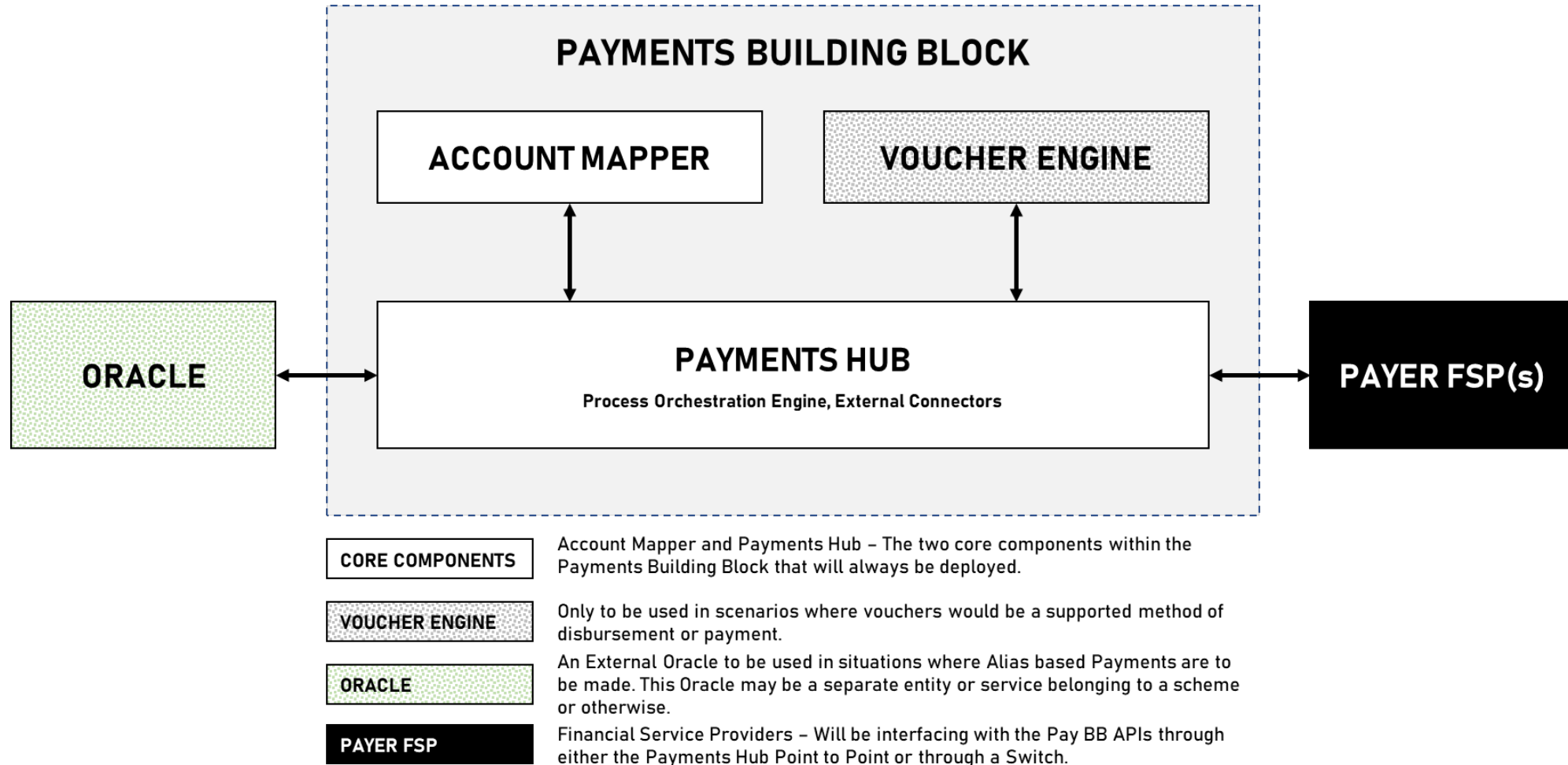
# Objectives

- 1) Implements the common payments transactions use cases for government services (e.g G2P, P2G and B2G).
- 2) Enables digital payments for government services to be initiated, validated, executed / processed, tracked, verified, reconciled and audited.
- 3) Cater for disbursements to be made through a variety of non cash payment channels such as mobile money, vouchers and bank accounts taking into account low resource conditions of developing and low income countries

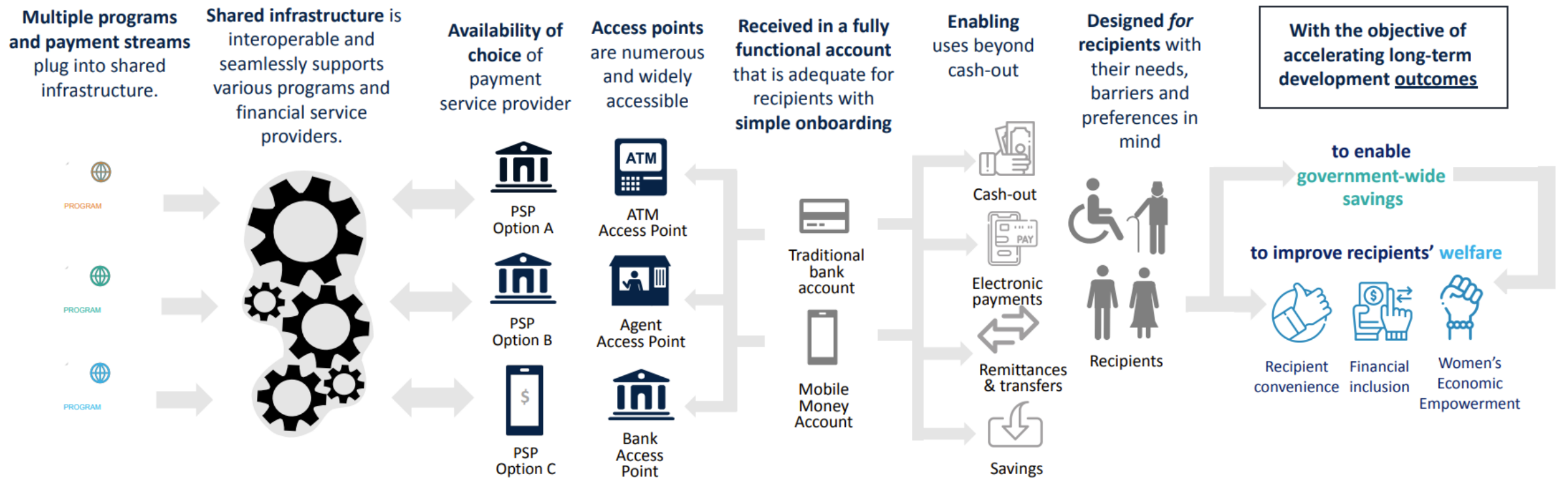
# What it provides?

- ❑ Provides an architecture and functional specifications for implementing G2P and P2G payments
- ❑ Leverages digital public goods
- ❑ Based on open-source software
- ❑ Provides a standard set of Open APIs for implementing G2P and P2G payments

# Logical Architecture

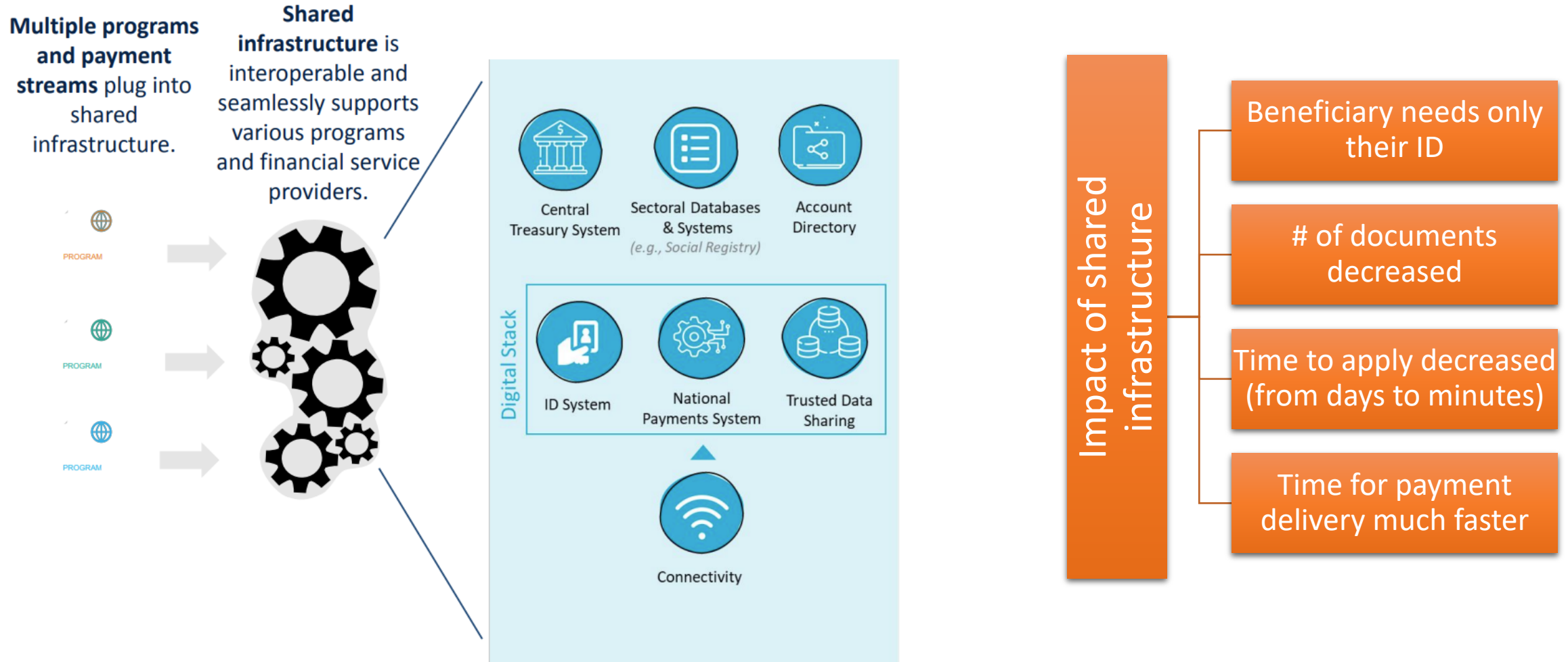


# G2P Design



Source: [Next Generation G2P Payments](#) - World Bank

# G2P Design

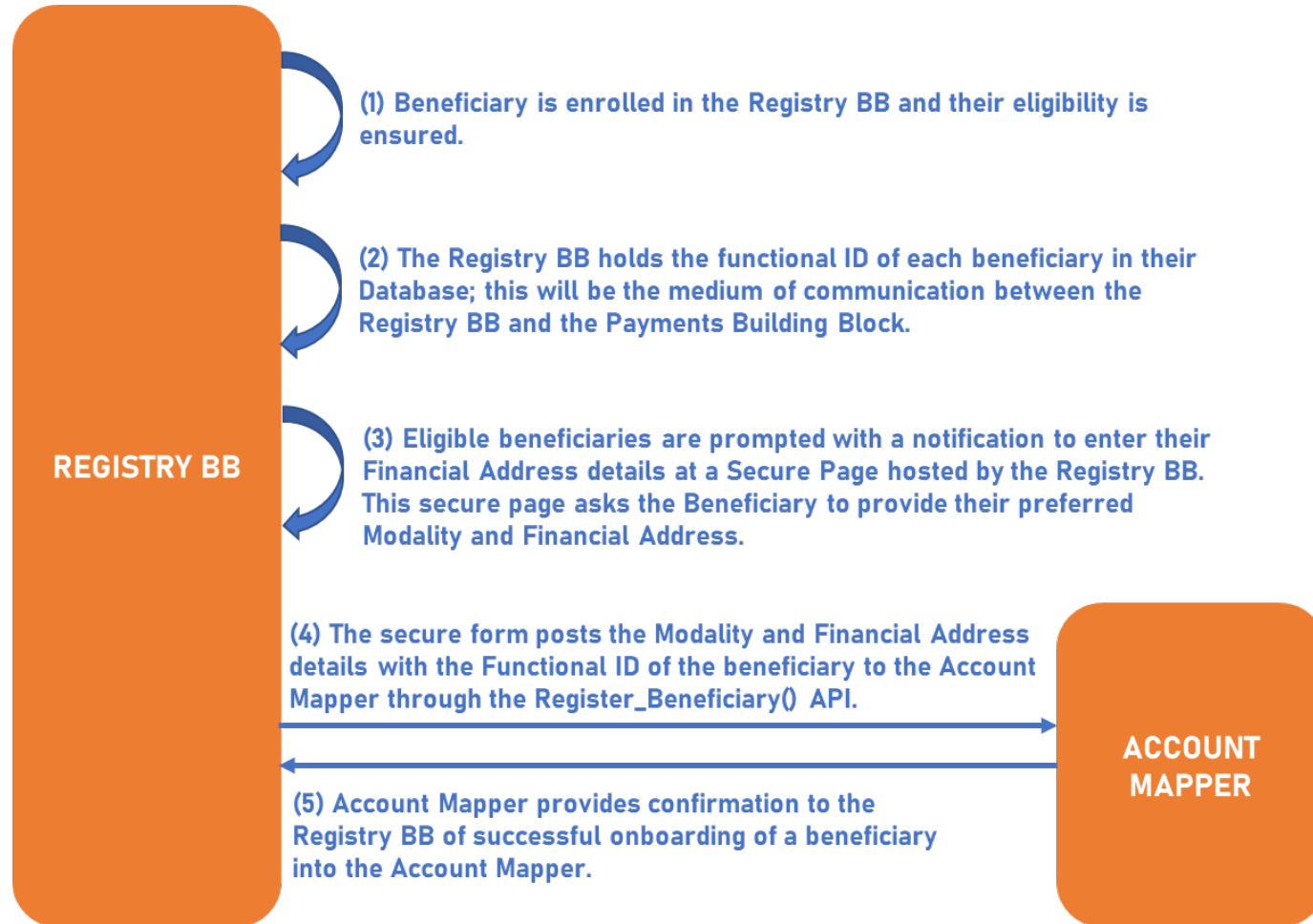




# Account Mapper / Directory

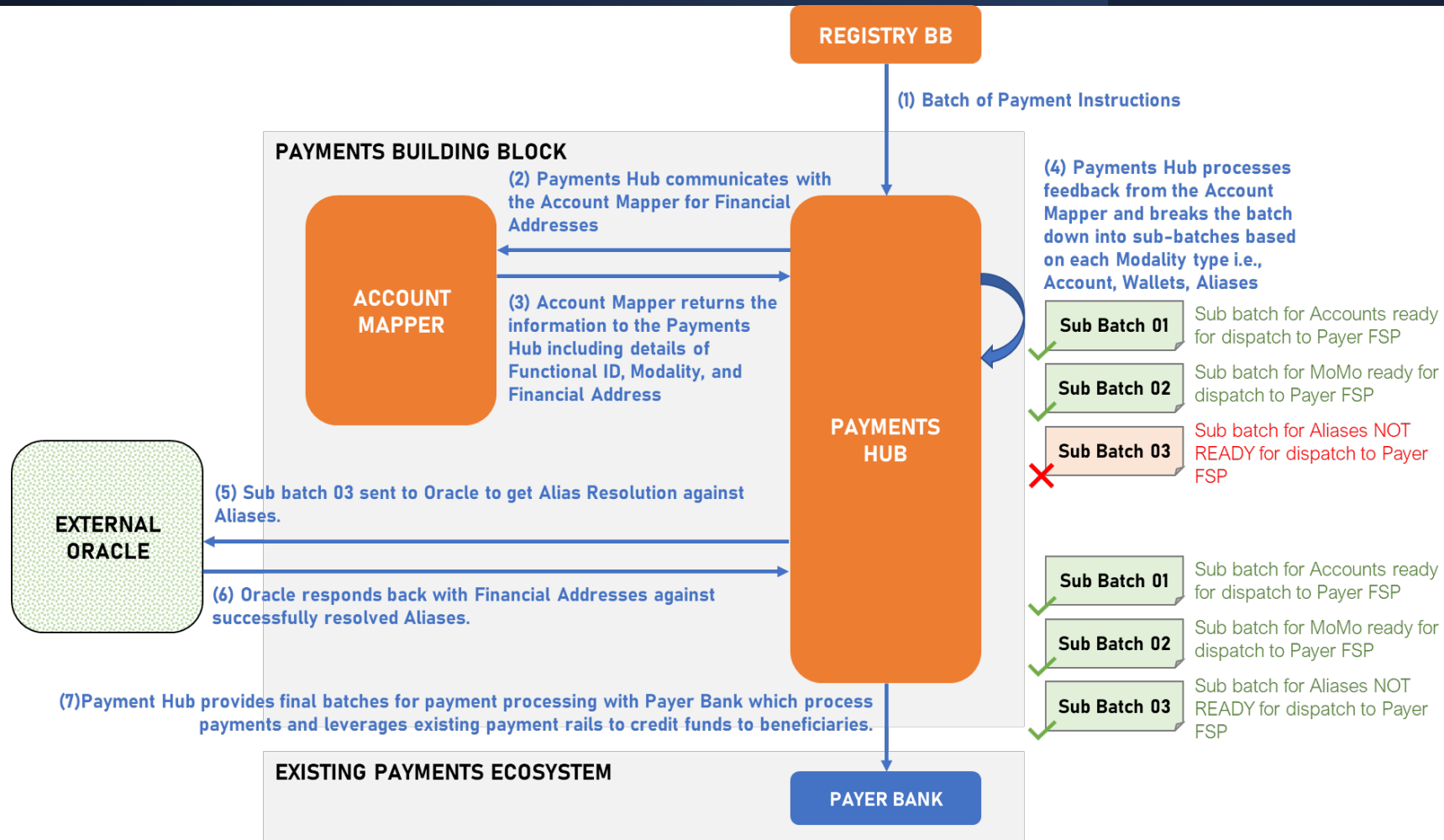
- 1) Maps Functional ID of beneficiaries to their payment modality and financial address.
- 2) Maintain payment information for beneficiaries of G2P Social Benefit programmes in one location and can be easily updated.
- 3) Supports multiple payment channels:
  - a) Bank
  - b) Mobile money
  - c) Vouchers
  - d) Payment alias
- 4) Information is stored in tokenised format.

# Account Mapper / Directory



Source: G2P Bulk Disbursement Report

# G2P Bulk Disbursement



# P2G Payments Use Cases

- Bill Payments
  - Bill aggregators
  - Without bill aggregators
- Payments for government services (e.g. birth certificate)
- Payments on registration for government services
- Payments using QR Codes
- Payments using vouchers





THANK YOU