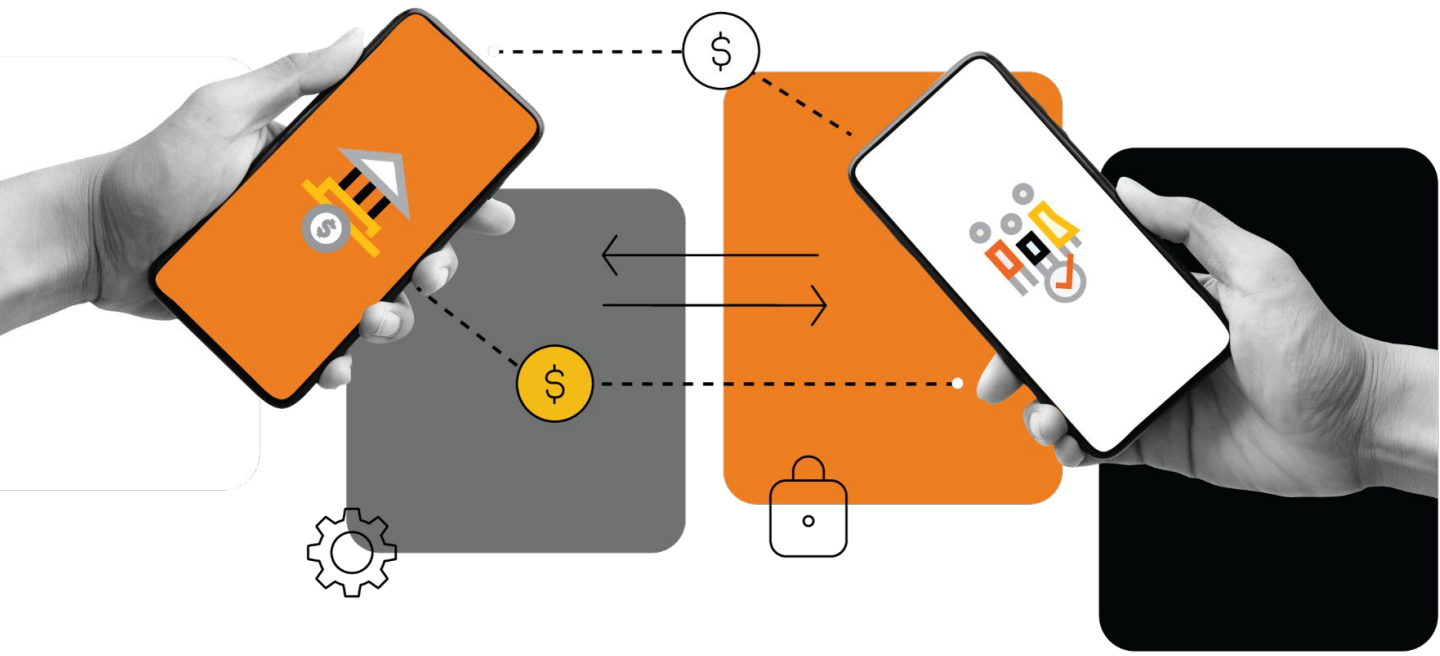
OpenG2P

for Digital Payments



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Globally, over **1.1 billion people** received **social protection and welfare benefits** in the form of **digital payments** during COVID-19[1]. According to the Global Findex Database 2021, over a quarter of the global adult population (more than 28%) received at least one type of Government-to-Person (G2P) payment—such as pensions, subsidies, welfare, or public wages—directly into a digital bank or mobile money account[2]. In developing countries, **64% of government benefit recipients now received their benefits digitally[3].**



A digital payment is money moved electronically into an account—a bank account or a mobile wallet—rather than handed over as cash. Digital payments are the preferred method of benefit delivery because:

Digital payments reduce leakages, generate fiscal savings, and provide a **faster channel to deliver aid** to people in emergencies.

The rise of digital payments has led to **greater financial inclusion** of previously unbanked people.



865 million people in developing countries opened their very first bank or mobile money account specifically to receive digital government benefits[4].

Technology

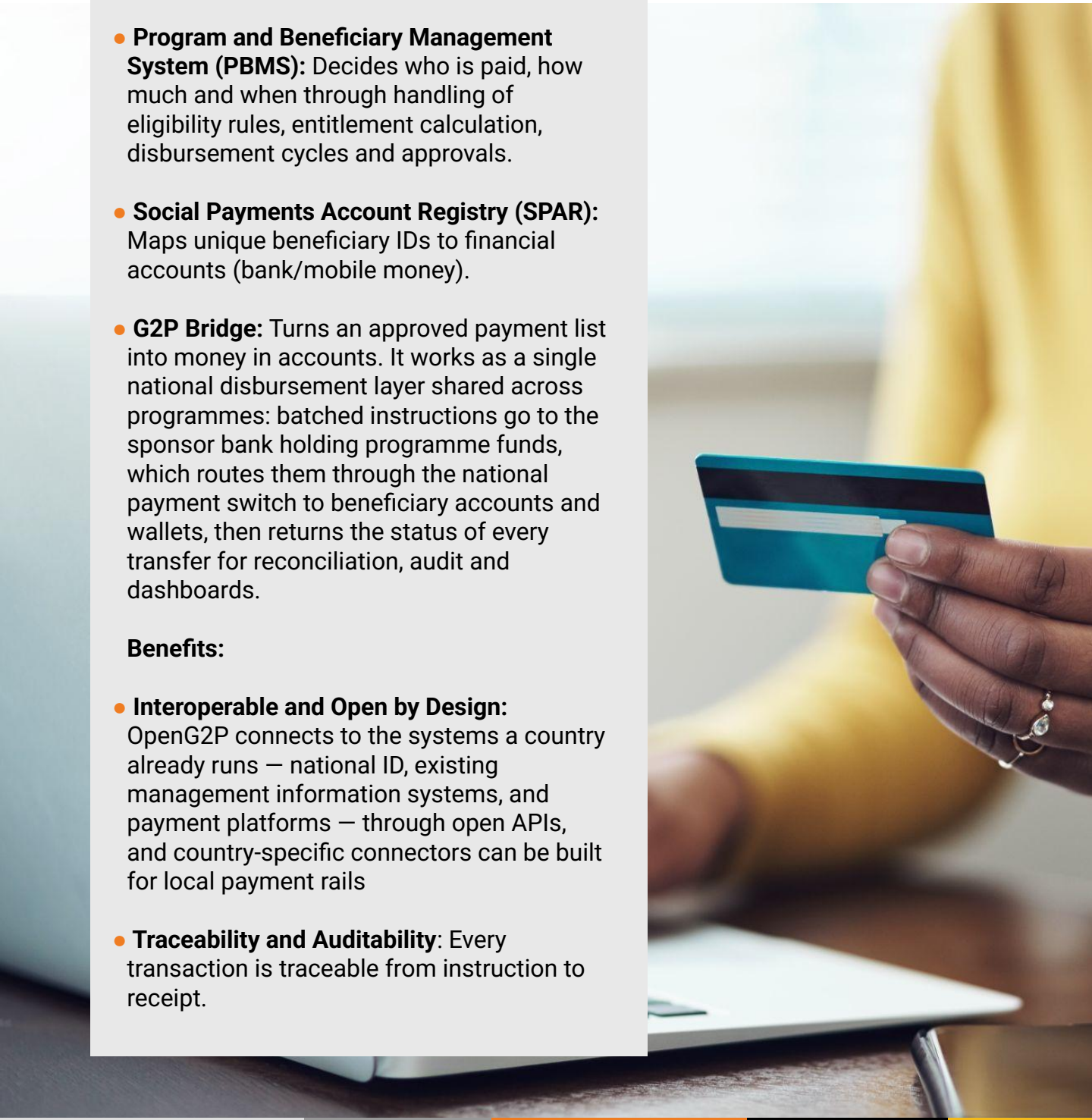
OpenG2P is a set of open-source building blocks that help governments and humanitarian organisations digitise the full benefit delivery chain up to the point where a digital payment hits the beneficiary bank account. As a Digital Public Good, the code is free to use and adapt, so governments avoid vendor lock-in and keep control of their own infrastructure.

OpenG2P offers independent modules that facilitate the payment journey.

- **Program and Beneficiary Management System (PBMS):** Decides who is paid, how much and when through handling of eligibility rules, entitlement calculation, disbursement cycles and approvals.
- **Social Payments Account Registry (SPAR):** Maps unique beneficiary IDs to financial accounts (bank/mobile money).
- **G2P Bridge:** Turns an approved payment list into money in accounts. It works as a single national disbursement layer shared across programmes: batched instructions go to the sponsor bank holding programme funds, which routes them through the national payment switch to beneficiary accounts and wallets, then returns the status of every transfer for reconciliation, audit and dashboards.

Benefits:

- **Interoperable and Open by Design:** OpenG2P connects to the systems a country already runs — national ID, existing management information systems, and payment platforms — through open APIs, and country-specific connectors can be built for local payment rails
- **Traceability and Auditability**: Every transaction is traceable from instruction to receipt.



OPENG2P IN ACTION

Programme	Use Case	Government Partner	Reach / Potential Impact
Universal Pension Scheme (Zanzibar)	Digitising end-to-end administration of monthly cash benefits for citizens aged 70+.	Zanzibar e-Government Authority (eGAZ), MoF, MOCDGEC	~34,000 pensioners reached
Cash for Work Scheme (Zambia)	End-to-end digitisation of cash transfer programs, including worker registry and payment reconciliation.	SMART Zambia Institute	Potential to benefit ~2.4 million
Digital Payments Bridge (Philippines)	Payment bridge infrastructure to disburse funds across multiple social programmes.	Department of Social Welfare and Development (DSWD)	N/A

References:

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2. Demirguc-Kunt, Asli; Klapper, Leora; Singer, Dorothe; Ansar, Saniya.2022. The Global Findex Database 2021 : Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19 (English). Washington, D.C. : World Bank Group. http://documents.worldbank.org/curated/en/099818107072234182
3. Global Findex Database 2021
4. Global Findex Database 2021



info@openg2p.org | openg2p.org