

A report from The Economist Intelligence Unit

THE 2018 GOVERNMENT E-PAYMENTS ADOPTION RANKING



An assessment of government enablement of e-payments growth

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About The Economist Intelligence Unit

The Economist Intelligence Unit (EIU) is the research arm of The Economist Group, publisher of *The Economist*. As the world's leading provider of country intelligence, we help governments, institutions and businesses by providing timely, reliable and impartial analysis of economic and development strategies. Through our public policy practice, we provide evidence-based research for policymakers and stakeholders seeking measurable outcomes, in fields ranging from finance and gender to energy and technology. We conduct research through interviews, regulatory analysis, quantitative modelling and forecasting, and display the results via interactive data visualisation tools. Through a global network of more than 650 analysts and contributors, we continuously assess and forecast political, economic and business conditions in more than 200 countries. For more information, visit www.eiu.com.

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About Visa Inc.

Visa Inc. is a global payments technology company that connects consumers, businesses, financial institutions and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. Visa operates one of the world's most advanced processing networks, VisaNet, which is capable of handling more than 65,000 transaction messages per second, with fraud protection for consumers and reliable payment for merchants. Visa is not a bank and does not issue cards, extend credit, or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, pay ahead with prepaid or pay later with credit products.

The mission of Visa's Global Public Policy department is to position Visa as a leader in supporting public policies that expand digital payments and promote an open, competitive and secure environment, helping individuals, businesses and economies to thrive. It supports this mission by promoting a knowledge-led dialogue on digital payments and illustrating Visa's shared value with governments through thought leadership and evidence-driven research.

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About this study

The 2018 Government E-Payments Adoption Ranking (GEAR) is an Economist Intelligence Unit (EIU) global Index and benchmarking study commissioned by Visa. This is the third edition of the study. The first and second editions were published in 2007 and 2011, respectively. The research for this study was conducted between fall 2017 and spring 2018 by a global team of country analysts.

The objective of the study is to measure governments' efforts to enable e-payments adoption. This is approached in two overall dimensions: i) the availability of government electronic transaction services and ii) the underlying environment of mechanisms that support digitisation for all transactions, such as policy and infrastructure.

In the benchmarking model that underpins the research programme, scores were normalised on a 0–100 scale using the min-max value of each indicator. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement or that a

government cannot do more to facilitate e-payments and promote broad digitisation within its borders. Rather, it signifies that the country has the highest score based on the scoring guidelines *relative to other countries in the study* and thus scores the highest in this benchmarking model.

The following report discusses the key findings from the research and the accompanying benchmarking Index. An executive summary is included to highlight the overall key findings gathered during the research programme. This is followed by an introduction to the study and seven sections that identify key findings for each of the categories in the index: Citizen-to-Government (C2G) e-payments; Government-to-Citizen (G2C) e-payments; Business-to-Government (B2G) e-payments; and Government-to-Business (G2B) e-payments; Infrastructure; Social and economic context; and Policy context. Finally, several case studies on unique developments within the government e-payments space are incorporated to provide additional detail.

Executive summary

The global e-payments ecosystem continues to evolve at a staggering pace, as traditional concepts of finance, personal identity and trust are upended almost overnight by technological advances. Governments have been trying to strike a balance between e-payments' promise—for instance, increased efficiency in tax collection and social services expenditure—and their possible risks.

Like consumers, governments can choose whether or not to participate in e-payments, as either a payer or a payee. As a payer, the government is a buyer of services and goods and thus needs to pay its suppliers; the government also transfers money to its residents, businesses and institutions, as well as to other governments. As a payee, the government receives payments from those parties. Given the significant size of the public sector in most countries, the opportunity for governments to participate in and influence e-payments is sizeable. To understand the growth and evolution of specific governments' enablement of e-payments adoption and to gauge where countries stand in relation to one another, The Economist Intelligence Unit (EIU) created the Government E-Payments Adoption Ranking (GEAR) in 2007. Governments and other stakeholders may use the ranking and underlying scores as a tool to help improve their e-payment environments.

The objective of the study is to measure the extent to which countries enable payment services on electronic platforms. This includes

the availability of government transaction services, and the underlying factors that affect e-payments adoption, such as policy and infrastructure. The overall score and category scores in this benchmarking index are on a normalised scale of 0–100 and represent how countries rank against one another.¹

Four of the Index's seven pillars examine the availability of certain government payment services—Citizen-to-Government (C2G) e-payments, Government-to-Citizen (G2C) e-payments, Business-to-Government (B2G) e-payments and Government-to-Business (G2B) e-payments. These measure the availability of e-payment facilities, and not whether they are actually used. For instance, countries such as India and Indonesia that have electronic capability for income tax payments have long had trouble collecting taxes—a problem they hope e-payments can help to ameliorate. The other three pillars—Infrastructure, Social and economic context and Policy context—examine the underlying factors that affect adoption of those e-payment facilities. It is worth reiterating that the transaction services focused on here are government e-payments (where the state is either a payer or a payee), which

¹ Note to readers: In this benchmarking model, scores were normalised on a 0–100 scale using the min–max value of each indicator. Scores are normalised on a 0–100 scale in benchmarking models in order to compare countries to one another and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines relative to other countries in the study and thus ranks the highest in this benchmarking model.

is a segment of the much broader payments universe.

For the purposes of this research, e-payments are defined as the exchange or transfer of funds over an electronic payment system. Payments through these electronic platforms can be made by various means, including but not limited to payment card, e-wallet, direct deposit, direct debit, electronic funds transfer and wire transfer. The payment component is only one part of the e-payments process, which can also include online submission of forms and the provision of online instructions or calculators to facilitate the use of an e-payments system.

While the study's objective has remained the same through the first iteration in 2007, the second in 2011 and this third version in 2018, the geographic scope and the number of performance indicators examined have expanded significantly. The capabilities of technology, such as contactless payments, as well as their rapid growth, have also significantly expanded since the first GEAR study. This reflects the rapid geographic and technological spread of e-payments as well as their increasing complexity (for example, new policy approaches such as e-inclusion strategies), which in turn warrants a more comprehensive set of research metrics.

The top-line results of the 2018 GEAR study are summarised as follows:

- **The top performers generally have sophisticated e-payment ecosystems buttressed by modern infrastructure, forward-looking policies and competition.** Norway (ranked first), France (second) and Denmark (third) are all countries that strive to foster the latest financial and technological developments while maintaining and ensuring inclusiveness across all segments of society. Indeed, there is little that separates many countries at the top of the table: the gap between Norway and Sweden (tenth) is a mere 3.9 index points. The top ten countries have

similar levels of development with small differences across all of the index categories and an additional edge in Social and economic context.

- **Global best practices have been swiftly adopted by governments with the aim of streamlining collections and disbursements.** In the 2011 GEAR study, 29.4 points separated the first and 30th positions; in the 2018 study, just 18.9 points do.² This narrowing of the gap suggests that government e-payment systems are becoming more prevalent. Middle-tier countries are not only emulating the e-payment systems of leaders but are also fervently innovating more cost-effective options suited to their needs as they strive to reduce administrative costs, increase security, broaden their tax bases, fuel economic growth, target those in need of aid and expand financial access. In many regions, innovation is led by both government and industry participants, sometimes working together to provide digital solutions—examples are the electronic identification programmes used in Qatar, which partnered with Gemalto, an international digital security company, and Sweden, which collaborated with Telia, the country's largest mobile operator.

- **E-payment innovations today are as likely to come from emerging as from developed markets.** While top performers typically have high GDP per capita, the 2018 GEAR study is perhaps the first to illustrate the rapid rise and innovative potential of some middle- and lower-income countries. Programmes such as Brazil's Bolsa Família and India's Aadhaar, while not without their risks and limitations, have quickly become case studies for government-to-citizen transfers and national digital identification respectively. Today, the global diffusion of financial and technological

2 While the 2018 methodology may not be directly comparable to the 2011 methodology, it is clear that governments have made progress in providing e-payment services. Please refer to Appendix III: Methodology for more detail on the differences between the 2011 and 2018 GEAR methodologies.

know-how can be from developed to developing countries or vice versa. Rwanda's Irembo, an e-governance portal with more than 50 available services, can be an example for all governments to consolidate citizen services. Similarly, Belarus and Kazakhstan, both upper-middle-income countries, have implemented electronic IDs (e-IDs)³ and demonstrate the opportunities and challenges of e-IDs to other emerging markets as well as to developed countries.

• Some lower- and middle-income countries, such as Brazil, perform better than countries with higher GDP per capita, such as China. For anybody who has visited any of China's major cities in the past five years and witnessed the boom in commercial e-payments, it might be surprising to learn that the country ranked only 48th in this 2018 GEAR study. Yet this helps to illustrate the Index's unique focus on government e-payments. Consider, for instance, that China does not offer individuals or businesses a country-wide e-payments platform to efficiently receive income tax refunds, something taken for granted in most developed countries. On the other hand, significant growth in government e-payments is feasible in China, as the population is accustomed to the increasing ease of QR (quick response) code payments and mobile payments in the commercial sphere. This demand may prompt the government to make C2G and G2C transaction services electronic. Countries such as Brazil (ranked 17th), India (28th) and South Africa (42nd) have implemented more concerted initiatives to facilitate e-payments to and from the state, and China can harness the same opportunity.

• The study's four transactional categories (C2G, G2C, B2G and G2B) show little correlation to a country's income level; by

3 Electronic IDs refer to secure digital identifications provided to individuals as part of a national digital identification system/programme. Examples may include biometric enrolment, microprocessor-based smart card technologies or a username/password for online government portals, among other electronic identification-related technologies.

contrast, the categories of Infrastructure and Social and economic context are more closely correlated to income. Countries from across the development spectrum are making it easier for individuals and businesses to utilise government services through digital means. Overall scores for countries reflect this, as nearly 85% of countries in the study have either advanced or moderately developed government e-payment facilities. Scores for lower-income countries that have begun to implement government e-payment facilities will improve with developments in infrastructure and banking services, particularly Internet and mobile broadband access and debit card ownership.

• Only two countries provide a complete suite of Citizen-to-Government (C2G) e-payment facilities. France and the UAE top the C2G category, reflecting their long-standing commitments to facilitating multiple public services through e-payments and broadening citizen access to them through numerous channels. Some of the areas where France and the UAE lead are the existence of a single online and mobile access point for government services and the ease of obtaining and paying for an identification card. However, a number of countries follow closely behind, including Norway (the overall highest-scoring country in the index), Argentina, Denmark, India and Russia.

• For the Government-to-Citizen (G2C) e-payments pillar, countries/regions can do more to deliver assistance to the unemployed, money to pensioners and aid to those in disaster areas. Just over a quarter of countries have a mature environment for e-payments of benefit/unemployments. Given the challenges associated with catering to ageing populations, there are some middle- and high-income jurisdictions, such as Hong Kong, Ireland, Japan and New Zealand, that arguably should be delivering pension benefits more efficiently. Meanwhile, just over half the

countries/regions have an existing mechanism to make emergency monetary assistance transfers to individuals via electronic payments (for example, in the case of natural disasters), a sub-indicator under the Government social safety net indicators.

• Countries have done the most to enhance the Business-to-Government (B2G) e-payments pillar compared with the other transaction categories, with 32 countries providing a full suite of facilities. Governments around the world have been most proactive about facilitating their own revenues. In particular, for the filing of income and sales taxes, as well as the registration of businesses, almost 90% of countries provide electronic facilities. Moreover, global efforts are ongoing to rationalise and improve corporate taxation policies in a bid to encourage some multinational corporations to repatriate profits to their home countries. Against this backdrop, it seems likely that countries around the world will continue to enhance their B2G e-payments availability.

• With only five countries offering a full suite of Government-to-Business (G2B) e-payments, it is clear that governments have significantly prioritised e-payments in funds collections. Similarly, in their transactions with citizens governments appear far more efficient at collecting money than disbursing it. Strained public budgets in many countries could be one reason for this divergence. For instance, while almost 90% of countries offer a corporate tax e-payments option, fewer than 70% offer the facility for corporate tax refunds. Yet there are some bright spots, including high scores in government payments for goods and services. More than 90% of countries have in place an electronic platform for procurement of goods and services from businesses, which helps to foster transparency and bolster confidence in the public tender process.

• Latin America shows that underdeveloped infrastructure doesn't always hold back

e-payments progress. Despite the fact that Latin America has less adequate infrastructure (an average category score of 36.0 in Latin America versus 44.0 across all countries) as well as marginally less sophisticated social, economic and policy contexts, it performs well on all four e-payment pillars, thus registering a higher overall score than the average across all countries (68.0 in Latin America versus 67.0 overall). Latin America's remarkable progress is partly due to its willingness to test innovative policies to meet its social policy outcomes. These include programmes distributing conditional cash transfers—for example, paying parents to ensure their children attend school—that boost G2C e-payment facilities in many countries.

• Some middle-income countries are leaders in providing banking access to their populations, as well as enjoying prolific e-commerce usage among corporations or mobile users.

Chile (ranked first), alongside Argentina, Costa Rica, Greece, Mauritius and Turkey (all joint second), are some of the leaders in the Banking access sub-category of the index, which assesses the percentage of the population using financial institutions as well as the percentage of firms with a bank loan or line of credit. For the corporate sector, Argentina, Belarus, Brazil and Colombia join a set of high-income countries in having more than 55% of enterprises (with more than ten employees) placing orders over the Internet. Kenya (ranked first) and Uganda (fifth), meanwhile, rank highly alongside high-income countries in the percentage of citizens who use their mobile phones or the Internet to access an account.

• The index's top performers have room to improve in promoting fair competition among payment systems and providers. Of the ten countries with the highest overall index scores, only

one, Singapore, scored highly for enabling a level playing field. Interestingly, the others are all marked down for the same thing: having some competitive restrictions on payments systems and providers. In general, however, the top ten performers score strongly in the other policy areas, and the index overall clearly shows that open and competitive policy environments lead to higher ratings and positive substantive outcomes.

• Governments are embracing comprehensive, modern security measures, given their continued privacy and security concerns. More than 90% of countries have regulations on e-payments security as well as requirements for vendors to protect their customers' data. Almost 85% also support standards for added security, such as EMV chips (embedded microprocessor chips that store and protect cardholder data). Data and security challenges are inherent in the e-payments ecosystem, and in response governments are addressing these challenges. In India, for example, Aadhaar's data usage is being questioned in multiple court cases.⁴ In Estonia, following a report that chips embedded in the country's national digital ID cards were vulnerable to security risks, the government blocked use of the IDs until holders applied for updated certificates to correct the issue.⁵

Looking ahead, more developed countries face a different challenge in improving their government e-payment systems. With much implementation of e-payment systems and infrastructure already in place, these countries can focus on boosting the adoption of systems that have already been enabled, while also improving user experiences with technology. The 2018 GEAR study captures some of the essential changes occurring in the worlds of finance and technology, on which developed countries could focus their efforts to advance their government e-payment systems. Consumers in the least developed countries (as well as in developed ones) are becoming ever more comfortable with having touchscreen computers in their pockets—and are constantly finding new and novel ways to use them, not least in their efforts to make payments through more convenient and secure digital methods.

While the top of the ranking is dominated by more developed countries (18 of the top 20 are developed), the more seminal trend of the past few years is emerging markets' continued leapfrogging to more advanced platforms and technologies. The diffusion of global best practices is no longer only from high-income countries to low-income ones. The key challenge facing emerging markets is improving infrastructure and expanding access to these platforms and technologies across their citizenship. Government e-payment systems have evolved significantly since the first GEAR study in 2007, and yet in some ways the journey is just beginning.

4 BloombergQuint, "The Key Arguments In Supreme Court Against Aadhaar", March 21, 2018. (<https://www.bloombergquint.com/aadhaar/2018/03/21/the-key-arguments-in-supreme-court-against-aadhaar>)

5 Engadget, "Estonia freezes resident ID cards due to security flaw", November 4, 2017. (<https://www.engadget.com/2017/11/04/estonia-freezes-resident-id-cards-security-flaw/>)

Measuring the enabling environment for e-payments adoption

What is the Government E-Payments Adoption Ranking (GEAR)?



- Assesses government enablement of e-payments adoption for consumers and businesses across 73 countries
- Evaluates supporting mechanisms of infrastructure, socio-economic context and policy environment

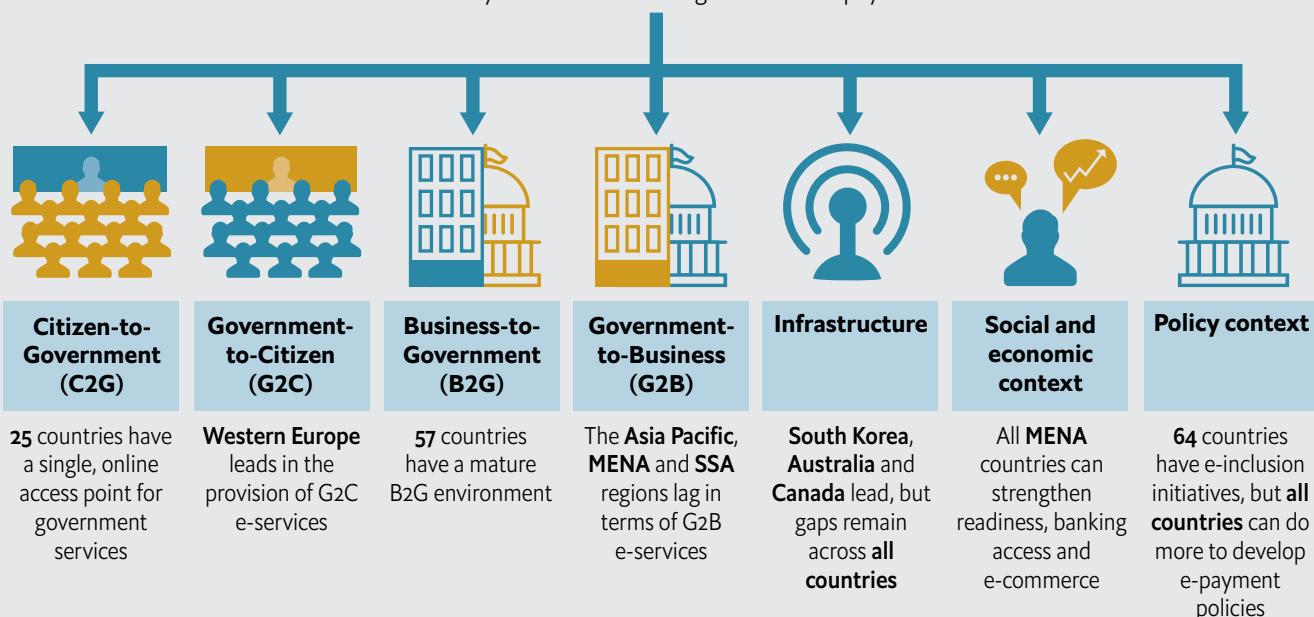
What can GEAR tell us?



- Creates awareness on how governments can play an important role in actively encouraging digital payments adoption
- Highlights strengths and weaknesses in enabling e-payments
- Enables governments to identify ways in which they can expand access

What does enablement entail?

The GEAR has seven categories that when aggregated, represent an overall score of how conducive the country's environment is to government e-payments



For the purposes of this research, e-payments are defined as the exchange or transfer of funds over an electronic payment system. Payments through these electronic platforms can be made by various means, including but not limited to payment card, e-wallet, direct deposit, direct debit, electronic funds transfer and wire transfer. The payment component is only one part of the e-payments process, which can also include online submission of forms, or the provision of online instructions or calculators to facilitate the use of an e-payments system.

Introduction

The Government E-payments Adoption Ranking (GEAR) shows that most governments are prioritising the availability of electronic transaction services for citizens and businesses, albeit at different levels, but that they have significant work to do in improving three areas that support e-payments adoption, namely infrastructure, social and economic context, and policy.

The objective of the study is to measure the extent to which countries enable certain government payment services on electronic platforms. This includes the availability of transaction services, and also the underlying factors that affect government e-payments adoption, such as policy and infrastructure. The overall scores and category scores in this benchmarking index are on a normalised scale of 0–100 and represent how countries rank against each other.⁶ Governments and other stakeholders can utilise this study to analyse their country's environment for enabling e-payments as well as compare countries.

Four of the Index's seven pillars examine the availability of certain government payment services: Citizen-to-Government (C2G) e-payments, Government-to-Citizen (G2C) e-payments,

Business-to-Government (B2G) e-payments and Government-to-Business (G2B) e-payments. They measure the existence of e-payment facilities, not whether they are actually used. For instance, countries such as India and Indonesia that have electronic capability for income tax payments have long had trouble collecting taxes. The remaining three pillars—Infrastructure, Social and economic context and Policy context—examine the underlying factors that affect adoption of those e-payment facilities as well as broad digitisation in markets. It is worth reiterating that the focus of the assessment of transaction services is on government e-payments (where the state is either a payer or a payee), which is a segment of the much broader payments universe.

For the purposes of this research, e-payments are defined as the exchange or transfer of funds over an electronic platform. Examples of electronic platforms include the Internet (accessed via multiple devices, including personal computers, mobile phones, smart watches and tablets) and mobile phone networks. Payments through these electronic platforms can be made by various means, including payment cards, e-wallets, direct deposit, direct debit, electronic funds transfer and wire transfer.

While the study's objective has remained the same from its first iteration in 2007 through its second in 2011 and this third version in 2018, the geographic scope and the number of performance

⁶ Note to readers: In this benchmarking model, scores were normalised on a 0–100 scale using the min–max value of each indicator. Scores are normalised on a 0–100 scale in benchmarking models in order to compare countries to one another and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines *relative to other countries in the study* and thus ranks the highest in this benchmarking model.

indicators examined have expanded significantly. The capabilities of technology, such as contactless payments, as well as technology's rapid growth, have also expanded significantly since the first GEAR study. This reflects the rapid geographic and technological spread of e-payments, as well as their increasing complexity—for example, involving new policy approaches such as e-inclusion strategies. A more comprehensive set of research metrics is thus now warranted. The policy indicators in particular are more robust in the 2018 GEAR study, and the number of indicators within the Policy context category has expanded from three to ten.⁷

The operating environment for government e-payments has changed significantly in the past decade, and there is much room for growth in terms of availability of services and efficiency. The global payments ecosystem is almost unrecognisable from that which existed at the time of the last GEAR in 2011, particularly in terms of the worldwide growth that has taken place in the availability of e-payment mechanisms. Compared with 2011, the world today is one in which: people readily share (for a fee) their cars and homes with strangers, with mutual trust and payment secured by mobile apps; some people send remittances and transact in cryptocurrencies whose monetary fundamentals many debate; charitable institutions are using QR codes for donations; and the indigent in China and other parts of the world request that monetary assistance be sent through individualised QR codes on their smartphones.⁸

Several important social and technological trends have driven this payments momentum. The first is the continuing mobile phone revolution. In 2014–15 the world passed a major technological milestone, when the number of mobile

connections globally—more than 8bn today⁹—overtook the number of humans on the planet.¹⁰ Global smartphone penetration has more than doubled since 2011, with 44% of the world's population owning one in 2017.¹¹ This means that there are increasing opportunities for e-payment services on convenient mobile applications and platforms.

Providers of e-payment services are part of a burgeoning industry now known as “fintech”—where technology enables financial services—which purports to alter traditional financial business models through the use of modern technology. Fintech firms provide services in digital payments, investments, financing, insurance, advisory services, security and much more. Despite some early worries about inadequate consumer protection from unregulated fintech services, governments are increasingly seizing opportunities to work with fintech firms. A collaborative approach among fintech firms, governments and the traditional financial services industry will serve to mitigate potential drawbacks caused by disruption of the financial industry (for example, harming consumers or causing inefficient allocation of capital). Such an approach will also encourage innovation and promote the benefits of fintech (for example, faster provision of financial services, including digital payments adoption).

It is no surprise, then, that many emerging-market countries are altering their digital payment growth trajectories thanks to mobile payments. Kenya, for instance, has long been a world leader in mobile money, while in 2016 consumers in China made combined mobile payments 50 times greater

7 A country's Policy context score is therefore not directly comparable between the 2011 and 2018 GEAR studies.

8 CNN Money, “Why China Can't Get Enough of QR codes”, September 8, 2017, (<https://money.cnn.com/2017/09/08/technology/china-qr-codes/index.html>)

9 Venture Beat, “5 billion people now have a mobile phone connection, according to GSMA data”, June 13, 2017. (<https://venturebeat.com/2017/06/13/5-billion-people-now-have-a-mobile-phone-connection-according-to-gsma-data/>)

10 GSMA Intelligence, “Measuring mobile penetration”, May 2014. (<https://www.gsmaintelligence.com/research/2014/05/measuring-mobile-penetration/430/>)

11 Strategy Analytics, “44% of World Population Will Own Smartphones in 2017”, December 21, 2016. (<https://www.strategyanalytics.com/strategy-analytics/blogs/smart-phones/2016/12/21/44-of-world-population-will-own-smartphones-in-2017#.WnEprKYNmB>)

in value than those made by consumers in the US.¹² For many in emerging-market countries, their first experience of finance may be through a mobile phone, rather than at a bricks-and-mortar bank branch. In terms of e-payments, emerging markets, which are not burdened by legacy systems, habits and business processes, are the beneficiaries of two simultaneous kinds of leapfrogging (financial and technological), by adopting the latest products in digital finance through the latest technologies.

At a broader global level, government e-payment systems are benefiting from a more customer-centric approach to public service delivery in tandem with a "whole of government"

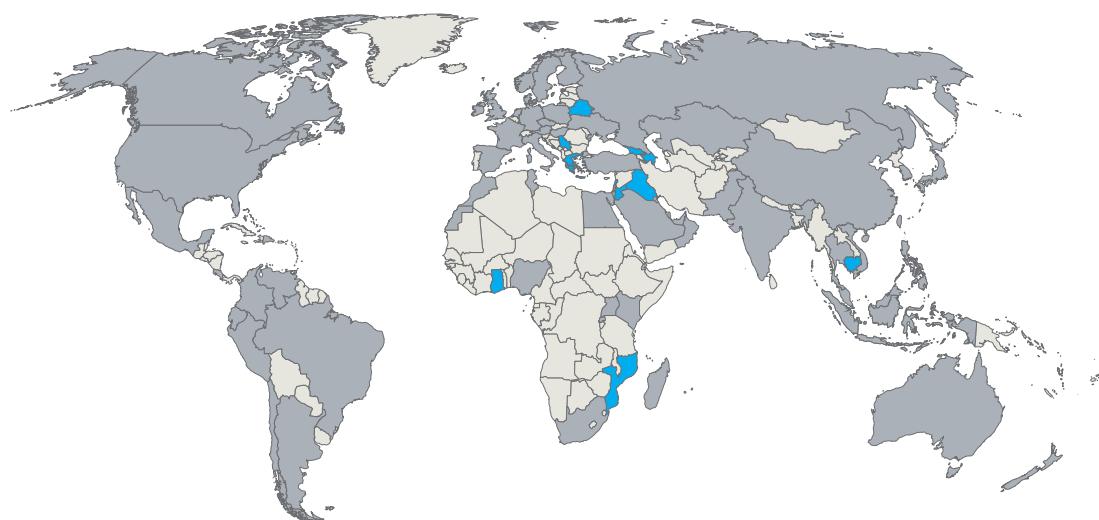
approach. This philosophy seeks to break down silos and integrate cross-ministerial functions in public service management. This has led, among many other things, to an emphasis on digital "one-stop shops", as well as to a far more collaborative and participatory approach to policy implementation and service delivery, even in ostensibly authoritarian states.

While governments around the world are making great strides in enhancing their e-payment systems, the benchmarks and standards against which they are judged are being raised because of relentless technological and behavioural change.

12 *The Financial Times*, "Race for China's \$5.5tn mobile payment market heats up", (<https://www.ft.com/content/e3477778-2969-11e7-bc4b-5528796fe35c>)

Geographic scope

The 73 countries included in the 2018 GEAR study make up approximately 88% of the global population and more than 90% of global GDP, but vary by region, economic development and political system. The countries are shown in the map below. The 12 countries added to the 2018 iteration of the GEAR study are highlighted in blue.



GEAR geographic scope

Country/Region list

■ countries added to the GEAR study

Argentina	Dominican Republic	Israel	Nigeria	Spain
Australia	Ecuador	Italy	Norway	Sweden
Austria	Egypt	Japan	Oman	Taiwan
Azerbaijan	Finland	Jordan	Pakistan	Thailand
Bahrain	France	Kazakhstan	Peru	Tunisia
Belarus	Georgia	Kenya	Philippines	Turkey
Brazil	Germany	Kuwait	Poland	Uganda
Cambodia	Ghana	Lebanon	Qatar	Ukraine
Canada	Greece	Malaysia	Russia	United Arab Emirates
Chile	Hong Kong	Mauritius	Rwanda	United Kingdom
China Mainland	Hungary	Mexico	Saudi Arabia	United States
Colombia	India	Morocco	Serbia	Venezuela
Costa Rica	Indonesia	Mozambique	Singapore	Vietnam
Czech Republic	Iraq	Netherlands	South Africa	
Denmark	Ireland	New Zealand	South Korea	

Category and indicator framework

The 45 indicators and seven categories researched in this study improve upon the approach of the 2011 GEAR study, which analysed 37 indicators across seven categories. The research includes a mix of both qualitative and quantitative indicators. For the most part, the EIU used concepts from the 2011 study so that some cross-time comparisons could be made. In some cases, the improvements in measures reduced their comparability between years. For instance, in 2011 the indicator on Internet/technology savviness was a qualitative score of 0–4, where 0 reflected very low levels of technological knowledge and adoption and 4 reflected a population that is extremely knowledgeable about technology and readily adopts innovations. In 2018, we instead included a quantitative measure of Internet access, namely the percentage of households with Internet access.

Twelve new indicators were added to the 2018 GEAR study, and four from the 2011 study were removed.¹³ These modifications reflect the changing landscape for government e-payments overall and the increased recognition within the industry and amongst policymakers that governments, through smart public policies and business initiatives, can catalyse digital payments adoption. To capture these key areas, we added some additional indicators.

To ensure standardisation across all countries and preserve the robustness of the analysis, standard data sources were used for all countries in the research. Qualitative indicators were scored through desk research of government sources and a review of government websites. Data for quantitative indicators were collected from centralised data sources such as the International Telecommunication Union (ITU) and the World

Bank.

The categories and indicators included in the 2018 GEAR study are listed in the table below. The scoring criteria are listed in Appendix III. The indicators in blue are those that are new to the study in 2018 and were not included in the 2011 GEAR study.

1 CITIZEN-TO-GOVERNMENT (C2G)
1.1 Payments platform functionality for transaction services
1.2 Income tax payments
1.3 Pension contributions
1.4 Obtaining / paying for an ID card
1.5 Private transit costs
1.6 Public transit payments
2 GOVERNMENT-TO-CITIZEN (G2C)
2.1 Income tax refunds
2.2 Pension benefits
2.3 Unemployment benefits
2.4 Government social safety net
3 BUSINESS-TO-GOVERNMENT (B2G)
3.1 Business income tax payments
3.2 VAT / sales tax payments
3.3 Business pension contributions
3.4 Company registration and payment of fees
4 GOVERNMENT-TO-BUSINESS (G2B)
4.1 Business income tax refunds
4.2 VAT / sales tax refunds
4.3 Payments for goods and services
4.4 Disbursement of loans
5 INFRASTRUCTURE
5.1.1 Fixed-line broadband subscribers
5.1.2 Active mobile broadband subscribers
5.1.3 Mobile subscribers
5.1.4 Network coverage (minimum 4G)
5.1.5 Government initiatives to make Wi-Fi available
5.1.6 Existence of national digital identification system
5.2.1 Automatic teller machines (ATMs) per 10,000 people
5.2.2 Point-of-sale (POS) terminals per 10,000 people
5.2.3 Development of contactless payments

¹³ For more information on the differences between 2011 and 2018 GEAR indicators, see Appendix III.

6 SOCIAL AND ECONOMIC CONTEXT

- 6.1.1 Educational attainment
- 6.1.2 Internet access
 - 6.2.1 Population using banks / other financial institutions
 - 6.2.2 Percentage of firms with a bank loan / line of credit
- 6.3.1 Proportion of businesses placing orders via the Internet
- 6.3.2 Internet shoppers as a percentage of Internet users
- 6.3.3 Percentage of population with debit card(s)
- 6.3.4 Used a mobile phone or the Internet to access an account

7 POLICY CONTEXT

- 7.1.1 Fair competition in the payments industry
- 7.1.2 Policy on acceptance and usage of e-payments
- 7.1.3 Protection of intellectual property rights
- 7.1.4 Access to jurisdictions
- 7.1.5 Government support for FinTech innovation
- 7.2.1 Government commitment to e-payments security
- 7.2.2 Government commitment to the Financial Action Task Force (FATF)
- 7.3.1 Government commitment to integrating the informal economy
- 7.3.2 Existence of government e-inclusion strategy
- 7.3.3 Government commitment to financial inclusion

To learn more about how the 2018 research framework and country scope was updated, see the Methodology in Appendix III.

2018 GEAR rankings

The overall rankings and scores for the 73 countries in the study are presented in the following table. The overall score is a weighted sum of category scores (on a 0–100 scale where 100 is the most favourable).¹⁴ **The overall scores reflect the enabling environment for government e-payments adoption.**

Overall scores and rankings

MATURE			INTERMEDIATE			EMERGING			NASCENT		
Score 75.1 to => 100			Score 50.1 to => 75			Score 25.1 to => 50			Score 0 to => 25		
Rank	Country/Region	Score	Rank	Country/Region	Score	Rank	Country/Region	Score	Rank	Country/Region	Score
1	Norway	89.7	26	Argentina	74.8	63	Uganda	49.7	71	Mozambique	24.0
2	France	89.4	27	United Arab Emirates	73.5	64	Pakistan	47.0	72	Cambodia	23.8
3	Denmark	88.8	28	India	73.3	65	Jordan	45.1	73	Iraq	9.8
4	Canada	88.6	=29	Colombia	70.8	66	Nigeria	44.7			
5	Australia	88.1	=29	Russia	70.8	67	Venezuela	44.6			
6	United Kingdom	87.9	31	Czech Republic	70.3	68	Egypt	42.8			
7	South Korea	87.7	32	Mexico	69.8	69	Tunisia	42.2			
8	Singapore	87.6	33	Poland	69.4	70	Lebanon	39.9			
9	Finland	86.2	34	Kazakhstan	69.0						
10	Sweden	85.8	35	Saudi Arabia	68.9						
11	Netherlands	83.7	36	Georgia	68.7						
12	United States	83.6	37	Costa Rica	68.6						
13	Austria	82.9	38	Ecuador	68.1						
14	Germany	82.1	39	Greece	67.9						
15	New Zealand	80.9	40	Belarus	67.1						
16	Hungary	79.7	41	Peru	66.5						
17	Brazil	79.5	42	South Africa	66.4						
18	Ireland	78.9	43	Ukraine	66.3						
19	Malaysia	78.8	44	Israel	66.0						
20	Chile	78.5	45	Turkey	64.8						
21	Italy	78.2	46	Azerbaijan	64.6						
22	Japan	77.9	47	Thailand	63.8						
23	Hong Kong	76.5	=48	Mainland China	62.4						
24	Spain	75.8	=48	Serbia	62.4						
25	Taiwan	75.6	50	Oman	62.3						
			51	Bahrain	61.7						
			52	Qatar	61.6						
			53	Mauritius	59.1						
			54	Kenya	58.5						
			=55	Kuwait	58.2						
			=55	Philippines	58.2						
			57	Morocco	57.9						
			58	Dominican Republic	56.7						
			59	Rwanda	56.2						
			60	Indonesia	55.5						
			61	Ghana	53.3						
			62	Vietnam	51.1						

¹⁴ Note to readers: In this benchmarking model, scores were normalised on a 0–100 scale using the min–max value of each indicator. Scores are normalised on a 0–100 scale in benchmarking models in order to compare countries to one another and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines *relative to other countries in the study* and thus ranks the highest in this benchmarking model.

A note on China

For anybody who has visited any of China's major cities in the past five years, it might be surprising to learn that the country is ranked only 48th in this 2018 GEAR study. With roadside hawkers accepting QR code payments and restaurants already trialling facial recognition payments technology, it may seem like the country is many years ahead of everywhere else in terms of electronic payments. In 2016 consumers in China made combined mobile payments 50 times greater in value than consumers in the US.¹⁵

Yet the case of China helps to illustrate the GEAR Index's unique focus on government enablement of e-payments. The transaction services examined look at the enabling environment for e-payments when the government is either payer or payee. Even if China enjoys a vibrant e-payments environment between private actors, including citizens and businesses, the C2G/G2C and B2G/G2B transactions examined do not include that segment, in accordance with this study's methodology.

However sophisticated its mobile payments ecosystem might be, China lags many countries in the availability of government e-payment services. While the country has an online portal for government services for citizens, the portal is not a single access point for a wide range of transactions and is not available in mobile app form. Likewise, while China performs well for providing electronic services for individual

income tax payments, the electronic process for receiving income tax refunds is less developed. China could also do more to digitise processes and payments related to: the application and renewal process for an ID card, private and public transit transactions, unemployment benefits, and monetary assistance in emergencies. However, this does not mean that government e-payment services in the country are completely undeveloped. In fact, the country receives the highest possible score for B2G-related services, and the provision of digital pension services is particularly well developed.

Additionally, China performs well in some of the policy areas assessed in this study, including support for fintech and e-inclusion initiatives, but could do more to improve the operating environment, namely fair competition and access to local markets. China has begun to make progress on this front.

The government has long supported China UnionPay, the sole provider authorised to process domestic transactions in local currency in China, to grow to become the largest bank card group in the world by transaction value, accounting for 37% of US\$21.6trn in 2015 global payments.¹⁶ MasterCard and Visa (this study's sponsor) are in the process of entering the Chinese market, following the March 2018 announcement by the People's Bank of China (the central bank) that it would allow all foreign payment firms to apply for licences to compete within China.

¹⁵ *The Financial Times*, "Race for China's \$5.5tn mobile payment market heats up". (<https://www.ft.com/content/e3477778-2969-11e7-bc4b-5528796fe35c>)

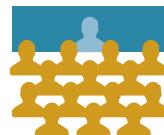
¹⁶ Finextra, "UnionPay takes top spot from Visa in \$22 trillion global cards market – RBR". (<https://www.finextra.com/pressarticle/65412/unionpay-takes-top-spot-from-visa-in-22-trillion-global-cards-market--rbr>)

Category results

Overview

The following sections provide an overview of the findings by category. The seven categories should be considered as interrelated aspects of the e-payments landscape, and indicative of each government's level of commitment to digitisation. For example, Internet infrastructure (an Infrastructure sub-domain) relies on the availability of various technologies, including mobile phone subscriptions and broadband penetration. A comprehensive approach should be taken in evaluating countries' e-payments adoption results. The top performers, as well as those countries in the top ten overall, generally perform well across each of the seven categories, with few exceptions. With this in mind, the sections that follow provide an overview of the key findings in each of the categories. The analysis highlights top performers and trends, opportunities for improvement and noteworthy findings and initiatives for each of the seven categories.¹⁷

1. Citizen-to-Government (C2G)



- 1.1 Payments platform functionality for transaction services
- 1.2 Income tax payments
- 1.3 Pension contributions
- 1.4 Obtaining / paying for an ID card
- 1.5 Private transit costs
- 1.6 Public transit payments

Citizens make regular payments to the state either to fulfil obligations, such as taxes, or to purchase optional public services, including transportation. This category captures the extent to which citizens can complete these various transactions electronically by assessing six indicators: online one-stop shops; income tax payments; pension contributions; obtaining/paying for an ID card; private transit costs (a composite of automotive tolls, fines, vehicle registration and public parking); and public transit payments.

¹⁷ Note to readers: In this benchmarking model, scores were normalised on a 0-100 scale using the min-max value of each indicator. Scores are normalised on a 0-100 scale in benchmarking models in order to compare countries to one another and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines *relative to other countries in the study* and thus ranks the highest in this benchmarking model.

Citizen-to-Government key findings

Only two countries provide a complete suite of Citizen-to-Government e-payment facilities.

France and the UAE top the Citizen-to-Government (C2G) category, reflecting their long-standing commitments to facilitating multiple public services through e-payments and broadening citizen access to information and electronic transaction services through numerous channels.

France, for instance, launched the “Service-Public.fr” public services portal in 2000, and in 2008 enhanced it with an “Administration 24h/24” online one-stop shop for both citizens and businesses that includes services such as applications for ID cards and taxes. The latter features, among other things, a search engine and—in keeping with structural labour shifts—a dedicated section for freelancers (independent contractors) and small and medium-sized businesses.

France was an early adopter of mobile applications, launching a mobile Service-Public.fr in 2011 and today offering seamless apps for parking and public transport payments. Paris’s Navigo public transit card is illustrative of France’s comprehensive, multi-channel approach. It works on all public transportation services, is available through web and mobile portals, allows for monthly direct debits or pay-as-you-go service and can be topped up automatically.

Meanwhile, the UAE has made huge strides in making citizen services available through electronic platforms. Its one-stop shop e-services portal, The United Arab Emirates Government Portal, provides an all-encompassing range of e-services including taxation, identification, and benefit transfers, with these services available in both Arabic and English. The portal is also available as a mobile app, allowing citizens to transact with the government on-the-go.

One interesting development in the UAE is that citizens can not only pay their pension

contributions via automatic pay deductions, but can also track these contributions on the federal authority’s website. In addition, private and public transit costs can be seamlessly managed electronically. For instance, the Nol Smart Card, which provides access to public transportation, can be applied for, paid for and topped up on the Nol e-services portal.

Middle- and lower-income countries are surging ahead by emulating best practices in a targeted, cost-efficient way or by innovating to meet their needs.

The progress achieved by India (see Case study: Aadhaar, p. 34, as one example) and Russia, both of which are tied for third place (with Argentina, Denmark and Norway), constitutes a remarkable jump from joint 41st in the C2G category in 2011. While the criteria used in the 2011 study were changed in 2018, the large improvement in performance in this category represents significant changes in the enabling environments in both India and Russia.

Russia’s State Service (Госуслуги) portal has grown rapidly since its inception in 2009. Today, more than 62m Russians use it for a comprehensive basket of state and municipal services, including managing pensions, registering their children for kindergarten and paying for vehicle licences. To spur usage, the site offers a 30% discount on certain state duties and a 50% discount on certain fines. The portal’s attendant mobile app is designed to function as a personal assistant, reminding the user of doctor’s appointments and payments coming due. Its newly launched geo-locating functionality alerts the user to nearby government services.

India’s performance is reflective of some older initiatives, such as a fully electronic pension platform (the National Pension System portal, or eNPS), and also of newer ones, such as the development of an online portal to begin the

process of obtaining an ID card.

In Mumbai—India's most populous city, known for its snarling traffic—the traffic police introduced in 2016 an electronic system to automate the issuance and payment of fines for traffic violations.

In addition, roadside constables in Mumbai have been equipped with handheld devices through which spot fines can be issued and paid immediately via payment cards or mobile wallets. One aim of "e-challan"—after the Hindi word for "notice" or "summons"—is to ease the traffic gridlock that often follows the apprehension of violators on narrow streets. Although numerous implementation challenges remain, other Indian cities are already planning to emulate the system.

Other middle-income countries that have made big leaps in C2G payments include Poland and Ukraine (joint 15th). Poland previously tied for 41st place in this category, while Ukraine ranked last. Both countries have made it significantly easier to obtain ID cards, pay private automotive fees and pay for public transportation through electronic means.

Finally, countries such as Iraq and Mozambique (neither of which was included in the previous version of this study)—their numerous development challenges notwithstanding—should consider implementing basic C2G e-payment facilities for income tax payments and pension contributions, given that they are the only two countries covered by the Index that lack such facilities. This should yield a rapid return on investment through increased revenue collection and process efficiencies.

Countries generally perform better when providing e-payment facilities for private rather than public transportation.

Almost half the countries in the Index have complete e-payment facilities for private transit costs—a composite of automotive tolls, fines, vehicle registration and public parking. Of those elements, the highest penetration is in automotive fines, with more than 90% of countries providing an electronic platform through which drivers can pay for speeding tickets, parking fines and the like.

Meanwhile, less than a third of countries have a fully electronic public transit payment system. Some countries, such as Costa Rica and Morocco, have yet to implement contactless payments in public transit, while others, such as Chile and Mexico, do not yet allow the purchase of public transit cards electronically.

There are several possible reasons why governments may find it easier to implement e-payment initiatives for private rather than public transportation, including the belief that adoption rates will be higher among wealthier, vehicle-owning citizens. It is nevertheless important for countries to continue with public transportation e-payments implementation, with an eye to narrowing any digital divide.

Progress is mixed on establishing a one-stop shop for government e-payments.

One way that governments have sought to streamline their public e-services is through a single portal or one-stop shop, which enables citizens to access a myriad of public services. In recognition of this, the 2018 GEAR ranking introduces a new indicator that assesses whether a government has a single online access point for three transaction services at the national level: taxation, benefit transfers and ID. Only about a third of countries provide all three through a single platform. However, many of them are lower- and

Table 1

Citizen-to-Government (C2G) performance by World Bank income classification

MATURE		INTERMEDIATE		EMERGING		NASCENT	
Score 75.1 to => 100		Score 50.1 to => 75		Score 25.1 to => 50		Score 0 to => 25	
Rank	Country/Region	Rank	Country/Region	Rank	Country/Region	Rank	Country/Region
=1	France	=39	Chile	=64	Lebanon	72	Iraq
=1	United Arab Emirates	=39	Georgia	=64	Mauritius	73	Mozambique
=3	Argentina	=39	Indonesia	=64	Pakistan		
=3	Denmark	=39	Mexico	=64	Philippines		
=3	India	=39	Peru	=68	Jordan		
=3	Norway	=39	Serbia	=68	Tunisia		
=3	Russia	=45	Austria	=68	Vietnam		
=8	Australia	=45	Czech Republic	71	Cambodia		
=8	Hong Kong	=45	Egypt				
=8	Italy	=48	Azerbaijan				
=8	Malaysia	=48	Mainland China				
=8	Singapore	=48	Ghana				
=8	South Korea	=48	Kuwait				
=8	United Kingdom	=48	Morocco				
=15	Brazil	=48	Turkey				
=15	Canada	=54	Belarus				
=15	Germany	=54	Ecuador				
=15	Ireland	=54	Kenya				
=15	Kazakhstan	=54	Thailand				
=15	Poland	=54	Venezuela				
=15	Sweden	=59	Dominican Republic				
=15	Ukraine	=59	Oman				
=23	Bahrain	=61	Costa Rica				
=23	Finland	=61	Nigeria				
=23	Hungary	=61	Uganda				
=23	Japan						
=23	Qatar						
=23	Saudi Arabia						
=23	Taiwan						
=23	United States						
=31	Colombia						
=31	Greece						
=31	Israel						
=31	Netherlands						
=31	New Zealand						
=31	Rwanda						
=31	South Africa						
=31	Spain						

 High income
 Upper-middle income
 Lower-middle income
 Low income

Sources: The Economist Intelligence Unit;
World Bank.

middle-income countries, including the likes of Brazil, Hungary, Morocco and the Philippines.

Though its C2G efforts are still in their infancy, Rwanda could one day be a model for other low-income countries seeking to rapidly scale e-payments access. In 2015 Rwanda launched Irembo, an online e-governance portal. Today on Irembo—a Kinyarwanda word which loosely translates as "gateway"—there are more than 50 services available (out of a planned 500), including national ID applications and driving test registrations.

Irembo has also hired some 1,500 Internet cafes to provide Irembo access to people who lack Internet connections. The eventual plan is for 2,200 agents to be spread out across the country, representing at least one agent for every 3 sq km.

2. Government-to-Citizen (G2C)



- | | |
|-----|------------------------------|
| 2.1 | Income tax refunds |
| 2.2 | Pension benefits |
| 2.3 | Unemployment benefits |
| 2.4 | Government social safety net |

Governments need to make regular payments to certain segments of the population to fulfil core responsibilities such as providing a social safety net. This category captures the extent to which various government transfers to citizens can be completed electronically, by assessing four indicators: income tax refunds, pension benefits, unemployment benefits and the government social safety net.

Government-to-Citizen key findings

Seven countries provide a complete suite of Government-to-Citizen e-payment facilities.

Five high-income European countries—Austria, Finland, France, Norway and Sweden—join Brazil (see Case study: Brazil's Bolsa Família, p. 26) and the US at the top of the Government-to-Citizen (G2C) category.

Consider Norway, where all tax refunds and pension benefits payments are automated. Tax refunds are processed automatically: the government simply sends the tax calculation, and if the recipient disagrees with the automated amount a complaints process can be initiated online (although such cases are rare).

Individuals can also track and receive pension contributions from their employers online if they have an electronic ID. They can stipulate how they want to receive them, including via electronic

means such as online banking.

The Norwegian Labour and Welfare Administration makes it easy for eligible citizens to register online for social security benefits, which are paid out as a lump sum rather than as specific subsidies for, say, food or fuel.

In Austria, meanwhile, Arbeitsmarktservice Österreich, the country's employment agency, has a simple online facility for individuals seeking to maintain or renew their unemployment benefits. It offers this convenience in case, among other reasons, the jobless person happens to be abroad on holiday.

Countries/regions can do more to deliver assistance to the unemployed, money to pensioners and aid to those in disaster areas.

Just over a quarter of countries have a mature environment for e-payments of unemployment benefits. With growing debate globally about the future of work, some countries may start focusing more strongly on this category.

Given the challenges associated with catering for ageing populations, there are some middle- and high-income jurisdictions that could be delivering pension benefits more efficiently. For instance, Hong Kong, Ireland, Japan and New Zealand do not have electronic platforms through which individuals can register to receive pension benefits. (The 2018 GEAR Index characterises Ireland's and New Zealand's pension benefits environments as nascent.)

Meanwhile, just over half the countries have a stated mechanism to make emergency monetary assistance transfers to individuals via electronic payments (for example, in the case of natural disasters)—a sub-indicator under the social safety net indicators. In addition to the challenges associated with global population growth and rapid urbanisation, there are a number of risks, including increased frequency of extreme weather and climate change. For areas with a high risk of natural

disasters, particularly lower-income countries, speedy money transfers could be vital. Even some high-income countries without such mechanisms are susceptible to these risks, including Spain (where extreme temperatures could affect farmers) and the Netherlands, Singapore, and Taiwan (where rising sea levels could inundate these coastal or island states).

Mexico offers one possible model. After earthquakes, Mexico's National Housing Commission surveys the damage and provides those affected with debit cards linked to accounts at a government-owned bank. The Mexican government channels emergency relief through these debit cards.

Innovative approaches in Latin America, such as conditional cash transfer programmes, boost the region's G2C score.

North America and Europe have the best government-to-citizen e-services. The Middle East and North Africa (MENA) region has the most room for improvement in this domain. After North America and Europe, Latin America performs best in G2C e-payments. The success of Brazil's Bolsa Familia programme and Cadastro Único database has inspired other Latin American countries. Colombia, which in 2012 instituted Más Familias en Acción (More families in action), its own nationwide conditional cash transfer programme, has risen from joint 52nd in the 2011 GEAR's G2C category to joint 16th in 2018. Today beneficiaries of its numerous social programmes receive their money either through bank transfers or via mobile banking.

Costa Rica has also improved its ranking considerably, from joint 40th in the 2011 GEAR's G2C category to joint 24th in 2018. As unemployment insurance is compulsory in Costa Rica, the government manages an e-payments-enabled labour capital fund, thus acting as a fulcrum between employers and employees.

Employers contribute 3% of payroll to finance the scheme, which accumulates in workers' accounts. Workers can check balances online and request electronic disbursement of the money if they lose their jobs or after every five years in a job.

The private sector, with its experience in transaction services, can pioneer technologies that governments often adopt as part of the technology life cycle. One example of this is the Dominican Republic's Visa Solidaridad card that, with private-sector technology, allows the government to track and control benefits distribution more effectively.

Table 2

Emergency e-monetary assistance by World Bank income classification

Does the government have a mechanism to make emergency monetary assistance transfers to individuals via electronic payments (eg, in the case of natural disasters)?

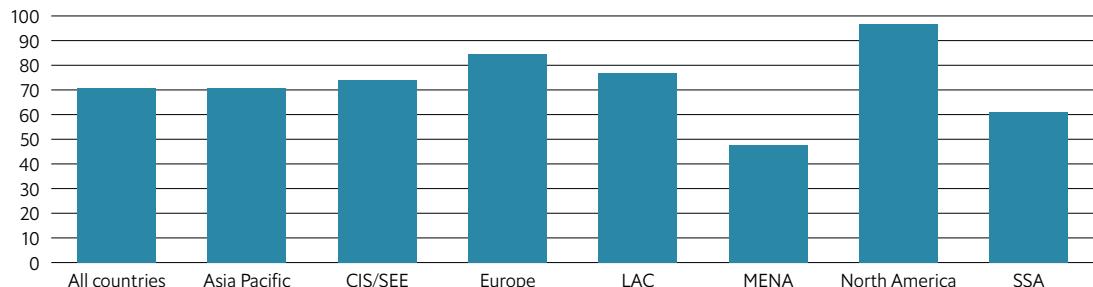
Yes	No
Australia	Argentina
Austria	Azerbaijan
Bahrain	Cambodia
Belarus	China
Brazil	Colombia
Canada	Dominican Republic
Chile	Ecuador
Costa Rica	Egypt
Czech Republic	Georgia
Denmark	Indonesia
Finland	Iraq
France	Italy
Germany	Jordan
Ghana	Kazakhstan
Greece	Lebanon
Hong Kong	Mauritius
Hungary	Morocco
India	Mozambique
Ireland	Netherlands
Israel	Nigeria
Japan	Pakistan
Kenya	Philippines
Kuwait	Qatar
Malaysia	Rwanda
Mexico	Serbia
New Zealand	Singapore
Norway	South Africa
Oman	Spain
Peru	Taiwan
Poland	Tunisia
Russia	Turkey
Saudi Arabia	Uganda
South Korea	Venezuela
Sweden	Vietnam
Thailand	
Ukraine	
United Arab Emirates	
United Kingdom	
United States	

- High income
- Upper-middle income
- Lower-middle income
- Low income

Sources: The Economist Intelligence Unit; World Bank.

Chart 1: Government-to-Citizen (G2C)

(Average score by region)



Note to reader: In this benchmarking model, scores were normalised on a 0-100 scale using the min-max value of each indicator. Scores are normalised on a 0-100 scale in benchmarking models in order to compare countries to each other and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines *relative to other countries in the study* and thus ranks the highest in this benchmarking model.

Source: The Economist Intelligence Unit.

CASE STUDY: Brazil's Bolsa Família and Cadastro Único

Brazil's Bolsa Família (Family Bag) programme of conditional cash transfers to the poor—what *The New York Times* called “likely the most important government anti-poverty program the world has ever seen”—has justifiably won plaudits globally and become a household name among development stakeholders.¹⁸

Yet Bolsa Família's efficient delivery and outcomes are underpinned by Cadastro Único (Single Registry), which collates and updates information on household size, income and address—with provisions to accommodate people, including those living in *favelas* (shanty-towns in Brazil), who may not have regular, permanent homes. For example, instead of an address, recipients can specify the sort of public space, such as a street or a river, that they live close to. Other qualitative questions allow them to describe their habitation as, for instance, a shack or an abandoned lot, or as an improvised or temporary home.

Cadastro Único's comprehensive and

meticulous identification of at-risk Brazilians—about 80m people, or some 40% of households—allows it to serve as the nerve centre for some 30 G2C social programmes, including emergency relief and housing subsidy programmes.¹⁹

The Caixa Econômica Federal (Federal Savings Bank) maintains the registry and disburses payments through an electronic card, a process that has evolved in tandem with technological advances and more ambitious financial inclusion efforts. Since 2009 recipients have been able to open a Caixa Easy Account, which offers them greater flexibility with withdrawals and allows them to access other financial services such as microcredit and insurance. In 2015 the Caixa launched a Bolsa Família mobile application that allows users to access information about benefits status, payment schedules, programme rules and conditions, as well as the Caixa's local service network, including automatic teller machine (ATM) locations.

¹⁸ The New York Times, “To beat back poverty, pay the poor”, January 3, 2011. (<https://opinionator.blogs.nytimes.com/2011/01/03/to-beat-back-poverty-pay-the-poor/>)

¹⁹ Apolitical, “Brazil lifts millions out of poverty with direct cash transfer scheme”. (https://apolitical.co/solution_article/brazil-lifts-millions-poverty-direct-cash-transfer-scheme/)

3. Business-to-Government (B2G)



- 3.1 Business income tax payments
- 3.2 VAT / sales tax payments
- 3.3 Business pension contributions
- 3.4 Company registration and payment of fees

Businesses typically make payments to the state for one of three reasons: to fulfil national obligations, such as taxes; as a form of indirect payment to their employees, such as pension contributions; or for direct business costs, including licence fees.

The B2G category captures the extent to which businesses can complete these various transactions electronically by assessing four indicators: income tax payments, value-added/sales tax payments, pension contributions, and company registration and payment of fees.

Business-to-Government key findings

Countries have done the most to enhance the B2G e-payments pillar, with 32 countries providing a full suite of facilities.

Governments around the world have been most proactive about facilitating their own revenues. In particular, almost 90% of governments provide electronic facilities for the filing of income and sales taxes and for the registration of businesses. Given the ongoing global efforts to rationalise and improve corporate taxation policies—in a bid to encourage some multinational corporations to repatriate profits to their home countries—it seems likely that countries around the world will continue to enhance their B2G e-payments.

Governments in many countries also rely on

businesses to pay into pension and other social benefits programmes as well as to collect these payments from their employees and transfer them to government.

The Middle East and North Africa region can do more to enhance B2G e-payments, thereby improving its business environment.

The MENA²⁰ region lags most of the world in government e-payments (see Case Study: Iraq, p. 38). However, it is in the B2G category where the gap between MENA and the top-ranked countries is particularly noticeable, with well-resourced countries in the region underperforming in surprising areas. Some of these MENA countries also have lower scores in the World Bank's Doing Business 2018 than other countries in the study that perform better in the B2G category. Governments with higher B2G scores are making it easier to do business, as shown by the trend line of the World Bank's Doing Business 2018 score.

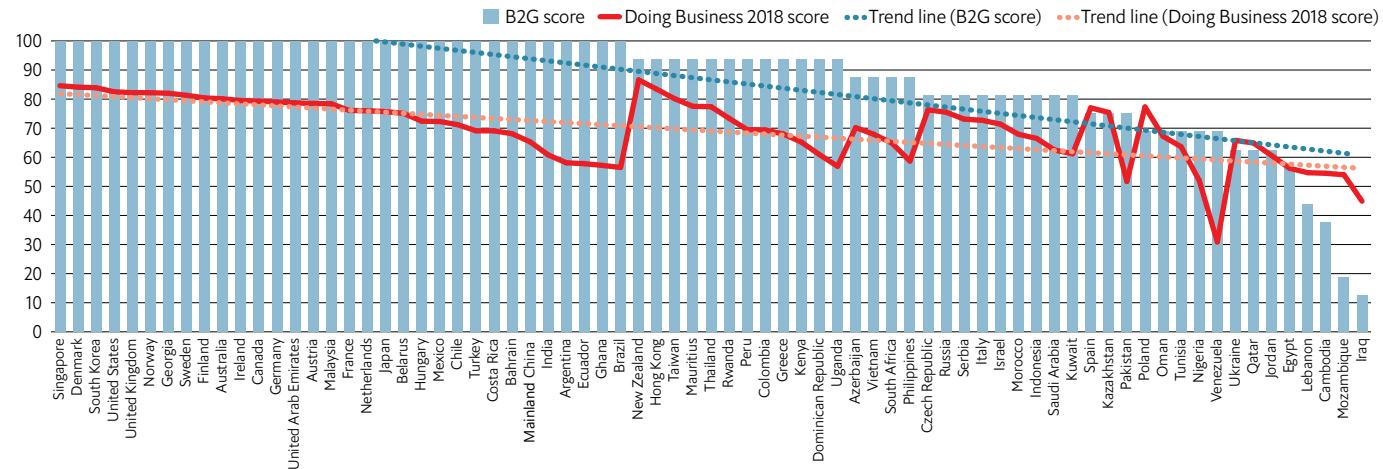
Consider Qatar, a country with one of the highest levels of GDP per capita in the world, but which does not offer an electronic facility for companies to register their businesses or calculate their corporate income taxes—two things that firms take for granted in many countries.

Attracting new businesses is important for MENA countries that are seeking to diversify their economies—an imperative in our mooted lower-carbon future—as well as those engaging in post-conflict reconstruction and economic development. Facilitating B2G e-payments is an area that MENA countries can strengthen.

²⁰ Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Morocco, Oman, Pakistan, Qatar, Saudi Arabia, Tunisia and the UAE.

Chart 2: Business-to-Government (B2G) scores vs World Bank's Doing Business 2018

(Average score by region)



Notes:

The trend lines suggest a relationship between countries with higher B2G scores and ease of doing business.

In this benchmarking model, scores were normalised on a 0-100 scale using the min-max value of each indicator. Scores are normalised on a 0-100 scale in benchmarking models in order to compare countries/regions to each other and rank them. A normalised score of 100 in the index does not signify that a country/region has a perfect score and has no more room for improvement. Rather, it signifies that the country/region has the highest score based on the scoring guidelines relative to other countries/regions in the study and thus ranks the highest in this benchmarking model.

Source: The Economist Intelligence Unit.

Some countries offer a combination of online and offline options (downloadable forms) to firms.

Kenya's B2G e-payments rank has risen from joint 53rd in the 2011 GEAR ranking to joint first in 2018. Kenya's government facilitates these payments partly through the use of forms that can be uploaded to government sites—something that a number of other countries, among them Singapore, also do.

For instance, in order to file a value-added tax (VAT) return with the Kenya Revenue Authority (KRA), a business is required to download an Excel or Open Document Spreadsheet from the KRA website. The business fills in the document offline, validates its automated macro calculations and then uploads it to the KRA's iTax platform. The process is similar for corporate tax and pension contributions.

Ecuador's rank in this category has risen from joint 14th in the 2011 GEAR ranking to joint first in

2018. The country's Internal Income Service (SRI) allows companies to fill out and submit corporate income tax returns online. The SRI provides a downloadable application that taxpayers can use to fill out their returns; they can also complete them via a fully online system. The SRI accepts payment via automatic bank debit, credit card and electronic money, as well as cash.

4. Government-to-Business (G2B)



- 4.1 Business income tax refunds
- 4.2 VAT / sales tax refunds
- 4.3 Payments for goods and services
- 4.4 Disbursement of loans

The state typically makes payments to businesses for one of three reasons: to refund excessive tax collection, to pay for goods and services purchased, or to disburse small grants or loans to spur business activity. This category captures the extent to which various government transfers to businesses can be completed electronically, by assessing four indicators: income tax refunds, VAT/sales tax refunds, payments for goods and services, and the disbursement of loans.

Government-to-Business key findings

With only seven countries offering a full suite of G2B e-payments, it is clear that governments can improve payment services to businesses.

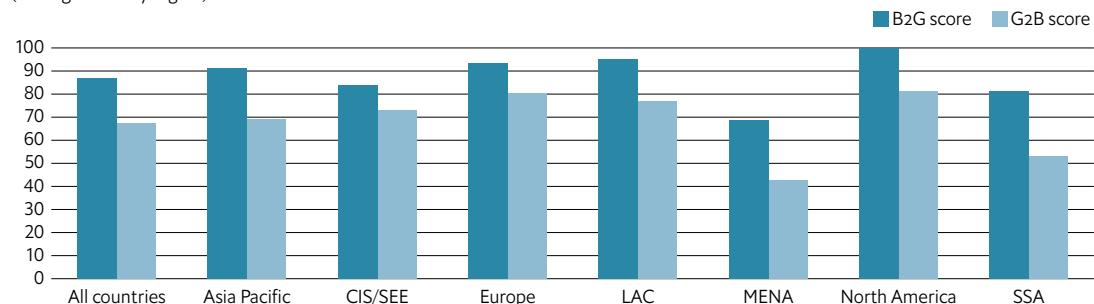
Strained public budgets in many countries could be one reason for lower scores in G2B transactions and payments than those for B2G. For instance, while almost 90% of countries offer a corporate tax e-payments option, fewer than 70% offer the facility for corporate tax refunds.

Yet there are several bright spots, including an improved performance in payments for goods and services. The private sector consists of critical suppliers to government in the areas of infrastructure, education, health and more, and electronic payments to these businesses can facilitate efficiency in government management.

More than 90% of countries have electronic platforms for procurement of goods and services from businesses, which helps to foster transparency and bolster faith in the public tender process.

Chart 3: Comparison between Business-to-Government (B2G) and Government-to-Business (G2B) scores

(Average score by region)



Note to reader: In this benchmarking model, scores were normalised on a 0-100 scale using the min-max value of each indicator. Scores are normalised on a 0-100 scale in benchmarking models in order to compare countries to each other and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines *relative to other countries in the study* and thus ranks the highest in this benchmarking model.

Source: The Economist Intelligence Unit.

Some developed countries are surprising laggards in this category; they can do more to foster a more conducive environment for businesses.

There are several developed countries that perform particularly poorly in the G2B category versus their performance in B2G e-payments, including Austria (G2B score of 81.3), New Zealand (75.0), the UK (81.3) and the UAE (62.5).

Some countries, such as Austria and New Zealand, allow for e-payments of tax refunds but do not offer businesses an easy way to calculate their refunds or check their status. In others, such as the UK, although the public procurement portal lists tenders, it does not facilitate payments tracking. In some countries, such as the UAE, applications for government loans require face-to-face interaction.

The underperformance of developed countries in this category suggests that, if they are to continue to breed world-class firms and attract foreign businesses, they would do well to emulate current best practices in G2B e-payments.

Hungary is one of a number of countries that have improved their G2B scores with the right legislative backing.

For Hungary, the past few years have seen concerted government action to improve G2B e-payments—the country has risen 20 places since 2011—as part of broader efforts to improve perceptions of its business environment within the EU (to which it acceded in 2004). Its G2B

e-payments rank has risen from joint 21st in 2011 to joint first in 2018. The new company gateway portal, Cégkapu, allows businesses to perform all relevant corporate and VAT tax-related issues, including online calculation of tax obligations.

Meanwhile, Hungary has taken some steps to streamline processes and improve public tender efficiency. They include a reorganisation undertaken in 2014 that consolidated several public procurement functions within the Prime Minister's Office, and an updated Public Procurement Act in 2015 that further implemented EU directives and is currently in force. As part of its geographic outreach, the Public Procurement Authority's website offers detailed information in English and German. These steps have provided the necessary political and legislative foundation for the government's continued e-procurement adoption. Although it is still in its infancy, the hope is that this digital push will make the tender process more efficient.²¹

Argentina has also made significant progress in G2B e-payments, rising from joint 39th in 2011 to joint sixth in 2018. The Federal Public Income Administration's online application caters to all corporate income and sales tax issues, while the National Office of Procurement has a portal that streamlines the public tender process electronically. Several decrees have provided the legislative backing for the government's electronic push, including General Resolution 2675/2009, which states that all refund payments by the federal government must be completed via bank transfer through the Banco de la Nación Argentina.

²¹ European Union, "Public procurement – Study on administrative capacity in the EU: Hungary Country Profile" (http://ec.europa.eu/regional_policy/sources/policy/how/improving-investment/public-procurement/study/country_profile/hu.pdf)

5. Infrastructure



5.1.1	Fixed-line broadband subscribers
5.1.2	Active mobile broadband subscribers
5.1.3	Mobile subscribers
5.1.4	Network coverage (minimum 4G)
5.1.5	Government initiatives to make Wi-Fi available
5.1.6	Existence of national digital identification system
5.2.1	Automatic teller machines (ATMs) per 10,000 people
5.2.2	Point-of-sale (POS) terminals per 10,000 people
5.2.3	Development of contactless payments

E-payments adoption is driven by the confluence of modern, ubiquitous financial and technological infrastructure. This category examines this supportive infrastructure by assessing nine indicators grouped in two buckets.

Internet infrastructure includes: fixed-line broadband subscribers; active mobile broadband subscribers; mobile subscribers; network coverage (minimum 4G); government initiatives to make Wi-Fi available; and the existence of a national digital identification system. Payment infrastructure includes: automatic teller machines (ATMs) per 10,000 people; point-of-sale (POS) terminals per 10,000 people; and the development of contactless payments.

Infrastructure key findings

The gap between the world's infrastructure leaders and the rest is wider than ever.

More than 80% of countries today have 4G coverage over at least half of their territory, and almost 80% offer free public Wi-Fi access in their respective largest city. In addition, almost 80% have more mobile subscriptions than people. Despite all this, the global infrastructure average score has

fallen from 49.5 in 2011 to 43.6 in 2018. This could be partly due to the inclusion of less developed countries such as Iraq and Mozambique in the Index this year and the addition of more advanced indicators, such as 4G access. Yet perhaps the more important development is that the world's infrastructure leaders, such as South Korea, are advancing at a faster rate than the majority of countries.

It is important to note, however, that the world's infrastructure leaders still have room to improve. For example, some rural and remote populations in Australia and Canada (ranked second and third respectively) do not yet have reliable broadband or are required to pay more for lower speeds. In 2016, 18% of Canadians did not yet have access to the minimum performance standard (of 50 Mbps for downloads and 10 Mbps for uploads) set by the Canadian Radio-television and Telecommunications Commission (CRTC).²²

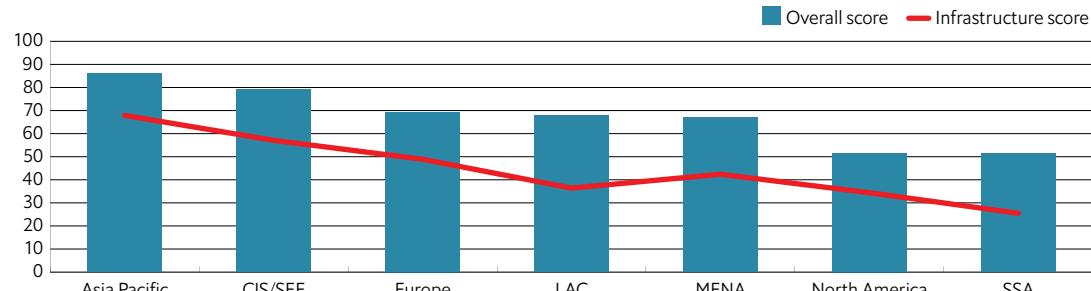
Although infrastructure remains fundamental to e-payments adoption, Latin America shows that it need not hold back progress in the e-payments space.

All but one Latin American country included in this study (Costa Rica being the exception) ranks in the bottom half of the Infrastructure category. The region is dragged down by underdeveloped Internet infrastructure, including low fixed and mobile broadband penetration and limited access to payment infrastructure (for example, ATMs and POS terminals). Despite the fact that Latin America has less adequate infrastructure (average score 36.0) than the all-country average (44.0) as well as marginally less sophisticated social, economic and policy contexts, it performs well on all four e-payment pillars, thus registering a higher overall score than the all-country average (68.0 in Latin

²² Internet Society, "The State of Broadband Connectivity in Canada's Rural and Remote Regions", May 2018. (<https://www.internetsociety.org/blog/2018/05/the-state-of-broadband-connectivity-in-canadas-rural-and-remote-regions/>)

Chart 4: Relationship between Infrastructure and overall scores

(Average score by region)



Note to reader: In this benchmarking model, scores were normalised on a 0-100 scale using the min-max value of each indicator. Scores are normalised on a 0-100 scale in benchmarking models in order to compare countries to each other and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines relative to other countries in the study and thus ranks the highest in this benchmarking model.

Source: The Economist Intelligence Unit.

America versus 67.0 across all countries). The region's remarkable progress is partly due to its willingness to experiment with conditional cash transfers—for example, paying parents to ensure that their children attend school—that boost G2C e-payment facilities in many countries. All Latin American countries assessed in the 2018 GEAR study provide a mechanism for disbursing subsidies to low-income families with school-aged children through electronic payments. They also all provide monetary assistance for food, fuel, housing and utilities through electronic methods.

Low-scoring countries are improving their performance and the productivity of their citizens by promoting mobile subscriptions, fixed-line broadband penetration and free public Wi-Fi.

Kazakhstan has seen the biggest improvement in infrastructure since the 2011 GEAR ranking, with its score roughly doubling to 44.0 in 2018, pushing its category ranking up from 56th to 42nd. Over that period, the household fixed-line broadband penetration rate has risen from 6.3% to 13.7% while mobile subscriptions per 100 people have grown from 104 to 150. As in other countries where the first Internet experience for many may be through a mobile phone, growth in mobile broadband

penetration—which currently stands at 71%—will likely temper fixed-line broadband growth.

Kazakhstan also has a national e-ID with payment capabilities.

Like other large middle-income countries, Kazakhstan's persistent challenge will be to narrow the digital divide between its densely populated urban centres and its rural areas.

One country that is taking significant steps to bridge that divide is Thailand. Free public Wi-Fi is available in 50,000 hotspots around the country, including in the largest city, Bangkok. The original programme to provide public Wi-Fi is a collaboration between the government and a private provider, True Move H, offering 30 minutes of free high-speed Internet per user per day. The Ministry of Digital Economy and Society is currently expanding this project well beyond Bangkok with the aim of creating hotspots in 24,700 rural villages.

Furthermore, Thailand has expanded its mobile data network coverage from 50% of the country with access to 3G in 2011 to 98% with access to 4G in 2018.

Countries/regions have yet to embrace the full potential of electronic IDs.

Globally, less than a third of countries/regions provide e-IDs with e-payment capabilities. Even technologically

advanced countries/regions such as Mainland China, Hong Kong, Israel, Singapore and the US have yet to do so. Common concerns include data security and privacy. Yet as regulatory frameworks and digital technologies evolve to manage these risks better, the spread of digital IDs and a concomitant deepening of their capabilities appear to be inevitable trends in this increasingly digital world. Emerging markets such as India, Kazakhstan, Rwanda and Uganda are some of the surprising leaders here.

Jordan is among the minority of countries to issue an e-ID with e-payment capabilities. Its stated intentions in doing so were to improve security, combat identity fraud and build a stable infrastructure for public e-services. The payment card-like polycarbonate ID allows some user data to be printed on the card while other information remains in its microprocessor. The card may eventually be used for everything from filing taxes to the remote signing of contracts and e-commerce. More than 3m people have signed up for it since its inception in June 2016.²³

The life cycle of payment cards with personal identifiers began with the private sector. In some countries where e-IDs with a payment capability are introduced the private sector may also be a partner, assisting in adoption of the technology. This is the case with the e-IDs adopted in Qatar with Gemalto and in Sweden with Telia.

Although some countries have moved rapidly in promoting contactless payments, the average penetration rate globally is low.

Even though contactless payment methods promise to improve greatly the efficiency of transactions, global performance on this indicator offers a sobering reminder that progress is slow. In only 13 countries—or less than a fifth of those in the Index—are at least 26% of retail payments made

²³ Gemalto, "Jordan launches its new national ID card program". (<https://www.gemalto.com/govt/customer-cases/national-id-card-jordan>)

with contactless technology.

The Czech Republic is one of the global leaders in adopting contactless payments, with around 2,000 bus and tram services nationwide accepting contactless payment. The country has recovered quickly from the problems that beset Opencard, an electronic card system introduced in Prague in 2007 that became mired in controversy because of a dispute between the city government and the system's operator.²⁴ Today the country has one of the highest contactless card penetration rates in Europe and is one of three nations globally, alongside Australia and New Zealand, that has a mature environment for contactless retail payments.

For countries that have not yet implemented contactless payments, adoption challenges include consumer security worries (for example, fear of losing a mobile phone with payment ability). In some countries, such as Singapore, the proliferation of competing contactless payment technologies, with new ones being released every year, also seems to lead to a paradox of choice and implementation confusion, with different retailers accepting different methods.

The remarkable story of QR code adoption in China suggests one way forward. Denso Wave, a Japanese firm, developed QR (quick response) codes in 1994 for use in the automotive industry. Yet their adoption for payments has been catalysed over the past few years in China, first by Alipay and then WeChat Pay, which together accounted for more than 90% of the country's total of US\$5.5trn in mobile payments in 2016.²⁵ QR codes have become so commonplace for micro payments that they are being used by waiters, street vendors, brides for collecting gifts and even beggars.

China is, however, tightening its hitherto laissez-faire regulation of this segment, partly to

²⁴ CZ, "Prague takes over administration of Opencard". (<http://www.czeh.cz/en/News/Current-Affairs/Prague-takes-over-administration-of-Opencard>)

²⁵ The Financial Times, "Race for China's \$5.5tn mobile payment market heats up". (<https://www.ft.com/content/e3477778-2969-11e7-bc4b-5528796fe35c>)

mitigate risks and promote competition. In 2018, new regulations will force all electronic payment settlements through a clearing house at the People's Bank of China (they have thus far been routed directly), and daily consumer spending caps have been mandated for QR code payments. There is also a shift towards greater standardisation and

interoperability of QR codes.

Although QR code adoption may not be as feasible in some emerging markets (partly because of the need for a smartphone and a data connection), it is already being emulated in many parts of Asia.

CASE STUDY: Aadhaar

India is one of the biggest risers in our Index, with its overall rank improving from 36th in the 2011 GEAR to 28th in 2018. This has propelled it past countries with much higher per-capita incomes, including Mexico and South Africa. For example, India does well in the study's electronic identification indicator, an addition to the research framework since the 2011 GEAR report.

Part of the reason for India's progress is the sea change in identity assessment with the introduction of the Aadhaar biometric identity system in 2009. Today, with almost 1.2bn Indians—more than 99% of the country's adult population—enrolled in Aadhaar ("foundation" in Hindi), it is recognised as the world's largest biometric identity system.²⁶

One of Aadhaar's early goals was to improve the efficiency of state aid. By linking welfare and other transfers to unique 12-digit ID numbers tagged to biometric markers, so the argument went, Aadhaar would reduce leakage from the system (for example through graft by middlemen). The government claims to have saved US\$8bn in subsidy payments in two and a half years. Hundreds of thousands of "ghost" schoolchildren and phantom voters have also

been expunged across the country.²⁶

Yet as more and more data, including mobile numbers and bank accounts, are linked to an individual's Aadhaar ID number, some worry that what started out as a nominally voluntary system is, through mission creep, slowly becoming effectively mandatory.

Critics say that this makes it unconstitutional and, worse, that it ends up harming those it was meant to help, since some people without Aadhaar IDs may now be deprived of aid. Other complaints include bribe requests in exchange for faster service, and poor data security and privacy. (India's Supreme Court is working its way through a raft of legal challenges to Aadhaar.)²⁷

Optimists suggest these are expected growing pains. Other large emerging markets will be keenly observing the evolution of Aadhaar and India's other ambitious programmes.

²⁶ *The Economist*, "India's ID system is reshaping ties between state and citizens". (<https://www.economist.com/news/asia/21720609-long-they-have-mobile-signal-indias-id-system-reshaping-ties-between-state-and-citizens>)

²⁷ BloombergQuint, "The Key Arguments In Supreme Court Against Aadhaar", March 21, 2018. (<https://www.bloombergquint.com/aadhaar/2018/03/21/the-key-arguments-in-supreme-court-against-aadhaar>)

6. Social and economic context



6.1.1	Educational attainment
6.1.2	Internet access
6.2.1	Population using banks / other financial institutions
6.2.2	Percentage of firms with a bank loan / line of credit
6.3.1	Proportion of businesses placing orders via the Internet
6.3.2	Internet shoppers as a percentage of Internet users
6.3.3	Percentage of population with debit card(s)
6.3.4	Used a mobile phone or the Internet to access an account

For e-payments adoption, as important as the physical infrastructure are the social and economic attitudes, behaviours and preferences of businesses and citizens. This category examines this supporting environment by assessing eight indicators grouped in three buckets: Readiness, Banking access and E-commerce.

Readiness includes educational attainment and Internet users. Banking access looks at how prevalent the use of banks and other financial institutions is among (a) the general population and (b) businesses. E-commerce includes the proportion of businesses placing orders via the Internet, the proportion of Internet shoppers as a share of Internet users, the percentage of the population with payment card(s) and the percentage of the population above 15 who have transacted through mobile phones.

Social and economic context key findings

High-income countries top the category, with Northern European societies generally the most comfortable with online commerce and activities.

The top 17 countries in this category are high-income ones, led by Denmark (first), Canada (second) and Norway (third). Given the dominance

of its technology firms and the size of its economy, the US tends to garner much publicity in the e-commerce world. Yet as the E-commerce sub-category shows, it is the Northern European societies, led by Denmark, the Netherlands, Norway and Sweden, where online shopping is most developed and prevalent.

Consider Denmark, where 84% of the population and more than 55% of businesses shop online. In addition, some 30% of Danish companies make sales online.²⁸ With possibly the world's highest smartphone penetration (77%)²⁹, almost a third of Danes transact through their mobile phones.³⁰ Denmark topped the EU's 2017 Digital Economy and Society Index, which found that 60% of Danes make video calls over the Internet, 72% read news online and 90% consume music, video and games online.

A number of middle-income countries are leaders in providing banking access to their populations, as well as boasting prolific e-commerce use among corporations and mobile users.

Chile (ranked first) and Argentina, Costa Rica, Mauritius and Turkey (all joint second) are some of the leaders in the Banking access sub-category, which assesses the percentage of the population using financial institutions and the percentage of firms with bank loans or lines of credit.

For the corporate sector, Argentina, Belarus, Brazil and Colombia join a slew of high-income countries in having more than 55% of enterprises (with more than ten employees) placing orders over the Internet. Growth in firm-level Internet orders has been particularly strong in Colombia,

²⁸ The Local, "Denmark jumps 12 spots in global e-commerce". (<https://www.thelocal.dk/20150408/denmark-jumps-12-spots-in-global-retail-e-commerce>)

²⁹ Netimperative, "Denmark 'has highest smartphone penetration rate in the world'". (<http://www.netimperative.com/2017/12/denmark-highest-smartphone-penetration-rate-world/>)

³⁰ Ecommerce News, "Ecommerce in Denmark". (<https://ecommercenews.eu/ecommerce-per-country/ecommerce-in-denmark/>)

which has seen a 19-percentage-point increase between 2011 (37%) and 2018 (56%).

Meanwhile, Kenya (ranked first) and Uganda

(fifth) rank highly alongside high-income countries for their citizens' use of their mobile phones or the Internet to access accounts.

Chart 5: Social and economic context performance by World Bank income classification

(Average score by income group)

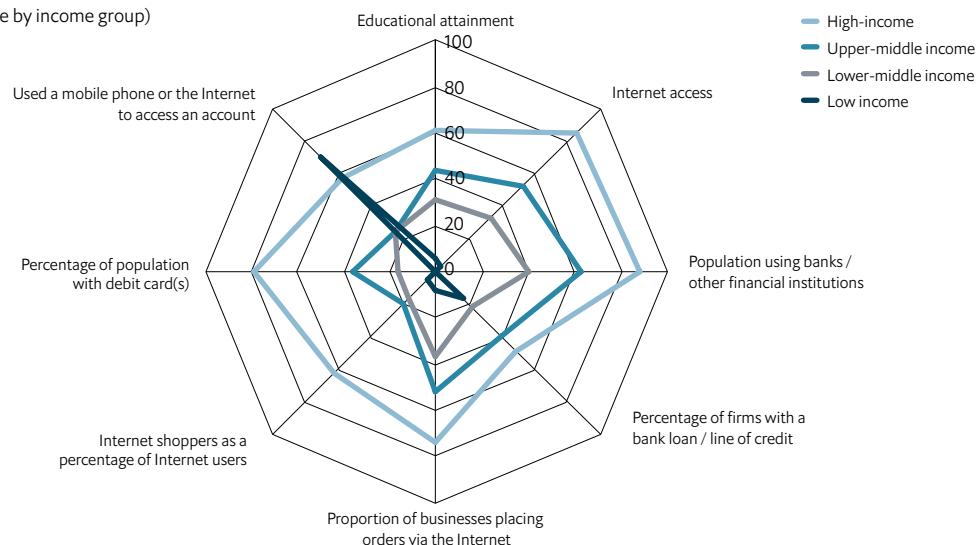
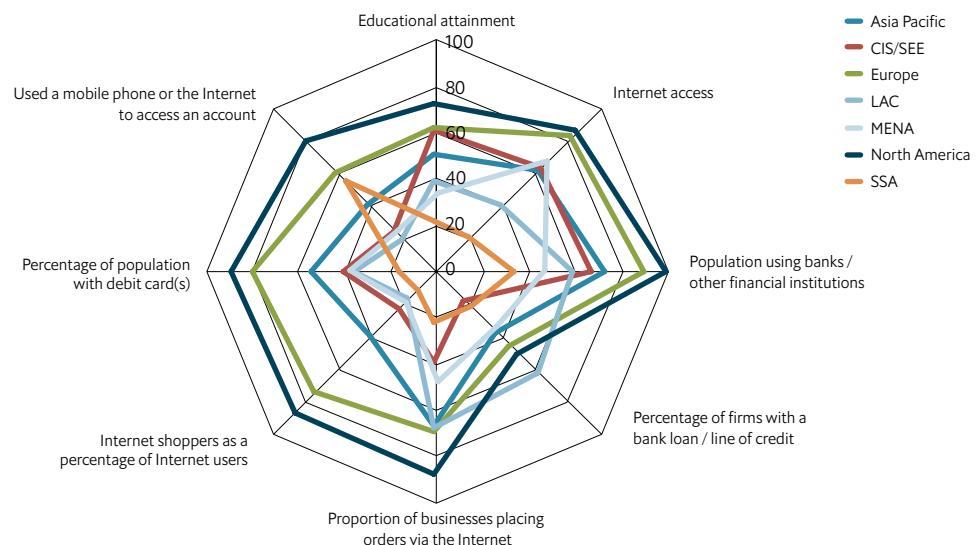


Chart 6: Social and economic context performance by region

(Average score by income group)



Note to reader: In the above benchmarking models, scores were normalised on a 0-100 scale using the min-max value of each indicator. Scores are normalised on a 0-100 scale in benchmarking models in order to compare countries to each other and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines relative to other countries in the study and thus ranks the highest in this benchmarking model.

Source: The Economist Intelligence Unit.

Countries are improving their scores by focusing on literacy, educational attainment, Internet use and financial inclusion.

Qatar has made significant progress here over the past decade. The gas- and oil-rich state has been on an aggressive modernisation drive for more than a decade, partly in a bid to diversify its economy away from natural resources. These efforts have paid off, with clear improvements in literacy, educational attainment and Internet use. This indicates that the country is reinvesting its natural dividends productively, thereby enhancing the enabling environment for e-payments.

Since 2011 several countries, including Kazakhstan, Saudi Arabia and Ukraine, have managed to raise Internet use significantly among their populations. Although the GEAR indicator on Internet use has changed from 2011, when this study included a qualitative score on Internet/technology savviness, the overall trajectory of

growth in use can be noted. Kazakhstan, which in 2011 was categorised as having a population that was neither Internet-savvy nor particularly eager to adopt technology, now has 84.4% of households using the Internet. Saudi Arabia was categorised in the same way in 2011 and now has 94.6% of households using the Internet.

In Saudi Arabia, several public and private initiatives have helped to drive Internet use. For instance, some members of the royal family and senior government officials have become active social media users, moving citizen engagement online. Separately, a collaboration between Google and the Prince Mohammed Bin Salman Foundation (Misk) initiated in 2017 saw Google-trained staff provide online-literacy training to some 10,000 students in 50 public and private schools.³¹

Kenya, Nigeria and Vietnam, meanwhile, have done well in terms of financial inclusion, getting more people to use banks and other financial institutions.

³¹ Saudi Gazette, "We are all online' is new MiSK-Google initiative". (<http://saudigazette.com.sa/article/173134/We-are-all-online-is-new-MiSK-Google-initiative>)

CASE STUDY: Iraq

In the 2018 GEAR Iraq scored 9.8 out of a possible 100, which puts it at the bottom of the Index. However, simply to conclude that Iraq's e-payments ecosystem is completely underdeveloped would be to gloss over the remarkable changes that have taken place in arguably one of the world's most unstable countries of recent decades.

In 2008 a consortium of state-owned banks started issuing Qi Cards—debit cards with biometric identity markers. Today these are used by more than 5m Iraqis in order, among other things, to receive social welfare aid, salaries and pensions. Citizens collect their payments in cash from a network of some 6,000 agents across the country. Yet because the payments are not yet fully electronic—for example, direct to a bank account—Iraq is marked down in the Index.

Since the beginning of 2017 the UNHCR (the UN Refugee Agency) has worked with Zain Cash, a mobile wallet, to deliver cash assistance through mobile money transfers.³² Thus, even though the Iraqi government does not provide social safety net e-payments (part of the reason for its score of 0 out of 100 in the G2C category), there are Iraqis—mostly internally displaced people—who are receiving foreign aid support electronically.

³² Reliefweb, "UNHCR Regional Cash Assistance Update Syria & Iraq Situations, January to June 2017". (<https://reliefweb.int/report/syrian-arab-republic/unhcr-regional-cash-assistance-update-syria-iraq-situations-january-june>)

These numerous efforts are preparing Iraqis for a modern financial and technological future in ways that are perhaps not adequately captured by raw Index scores. Although the journey ahead may be long, Iraq could target some quick wins by implementing some commonplace government e-payment facilities. For instance, Iraq is one of only three countries (alongside Cambodia and Mozambique) that does not have an online access point for any transaction services (taxation, benefits or identification). Iraq's Citizen E-gov portal currently only allows citizens to register complaints or requests. There is thus a clear opportunity to broaden the state-citizen relationship.

Meanwhile, Iraq allows income tax payments to be made by bank transfer but mandates that pension contributions be made monthly by certified cheque from an Iraqi bank. It could score a quick win by harmonising both or, even better, enabling more advanced e-payments for both. It is a similar story for G2C, B2G and G2B e-payments in Iraq.

One thing that Iraq could do to improve its enabling environment is to make Wi-Fi more freely available. Although the country has a mobile penetration rate of 82.2% and 4G coverage of 55%, only 16.2% of the population subscribe to mobile broadband. More widespread Wi-Fi would bring more people online.

7. Policy context



7.1.1	Fair competition in the payments industry
7.1.2	Policy on acceptance and usage of e-payments
7.1.3	Protection of intellectual property rights
7.1.4	Access to jurisdictions
7.1.5	Government support for FinTech innovation
7.2.1	Government commitment to e-payments security
7.2.2	Government commitment to the Financial Action Task Force (FATF)
7.3.1	Government commitment to integrating the informal economy
7.3.2	Existence of government e-inclusion strategy
7.3.3	Government commitment to financial inclusion

For e-payments, as with many other new technologies, governments around the world have a responsibility to foster an environment in which citizens, businesses and other stakeholders can feel confident experimenting with and adopting new behaviours and processes. This category examines this enabling environment by assessing ten indicators grouped in three buckets: Operating environment, Trust and safety, and Inclusiveness.

Operating environment includes the fairness of the competitive environment in the payments

industry, policies on acceptance and usage of e-payments, protection of intellectual property rights, access to jurisdictions, and government support for fintech innovation. Trust and safety assesses government commitment to e-payments security and the Financial Action Task Force (FATF). Inclusiveness examines government commitment to integrating the informal economy, the existence of an e-inclusion strategy and government commitment to financial inclusion.

Policy context key findings

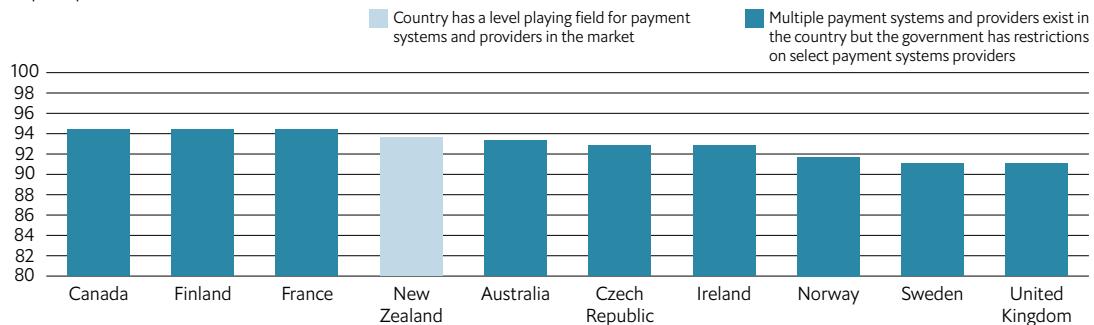
Top performers in Policy context perform poorly on promoting completely free and fair competition among payment systems and providers.

Of the ten countries with the highest Policy context scores only one, New Zealand, has a level playing field for payments systems and providers in the region. Interestingly, they are all marked down for the same shortcoming: having some competitive restrictions on payments systems and providers.

Open, competitive environments provide natural incentives to innovate and grow digital payment adoption. Certain regulatory policies, such as price restrictions, scheme and processing

Chart 7: **Policy context**

(Top ten performers)



Note to reader: In this benchmarking model, scores were normalised on a 0-100 scale using the min-max value of each indicator. Scores are normalised on a 0-100 scale in benchmarking models in order to compare countries to each other and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines *relative to other countries in the study* and thus ranks the highest in this benchmarking model.

Source: The Economist Intelligence Unit.

separations, the promotion of specific networks over others, and the mandating of local processing may act as barriers to entry and hinder growth.

There is a spectrum of restrictions and competition among payment providers depending on the region or country. Canada, for example, has a system in which the national payment network is extremely popular with both merchants and consumers due to the low cost of payments for merchants to accept. The EU on the other hand has a more restrictive environment with international payment providers required to separate their scheme and processing operations.

Governments are embracing comprehensive, modern security measures, given their continued privacy and security concerns.

More than 90% of countries have regulations on e-payments security as well as requirements for vendors to protect their customers' data. Almost 85% also support standards for added security, such as EMV chips. Governments appreciate the data and security challenges inherent in the e-payments ecosystem and are adopting a conservative approach to managing them. In India, for example, Aadhaar's data usage is being questioned in the country's Supreme Court.³³ In Estonia, following a report that chips embedded in the country's national digital ID cards were vulnerable to security risks, the government blocked use of the IDs until holders applied for updated certificates to correct the issue.³⁴

Countries are improving their scores by promoting e-inclusion, fostering fintechs, and beefing up security and data protection regulations.

Out of 73 countries, 64 promote e-inclusion, 51 have measures to support fintech, 68 have secure connection requirements for websites and 66 have data protection regulations. This has boosted scores in the policy context category for the majority of countries.

Ukraine has made impressive enhancements to its policy environment. In 2014 it established a State Agency for E-Governance that, among other things, is responsible for maintaining the security of government websites and driving the country's e-inclusion strategy. In 2015 Ukraine passed an Electronic Commerce Law to regulate electronic transactions for consumer protection; it covers data protection and other security measures. In 2017, the National Bank of Ukraine supported the creation of a fintech incubator. In the same year the bank also received an international award for its work in raising financial awareness among young people.

Egypt has also seen its policy environment score rise, from 58.3 (ranked joint 45th) in 2011 to 73.9 (joint 36th) in 2018. The government promotes fair competition among payments providers. For instance, it is working with Fawry, a local payments network, to enable citizens to pay water, electricity and other bills through a number of different providers. The EIU assesses Egypt's intellectual property (IP) environment as being "fair" (score of 50), on a par with the likes of Qatar and South Korea. The country also scores well in terms of financial and e-inclusion. The Ministry of Communications and Information Technology, for instance, has an e-inclusion programme aimed at enhancing access to information and communications technology for people with disabilities as well as women (in particular those lacking basic literacy), young people and remote

³³ BloombergQuint, "The Key Arguments In Supreme Court Against Aadhaar", March 21, 2018. (<https://www.bloombergquint.com/aadhaar/2018/03/21/the-key-arguments-in-supreme-court-against-aadhaar>)

³⁴ Engadget, "Estonia freezes resident ID cards due to security flaw". (<https://www.engadget.com/2017/11/04/estonia-freezes-resident-id-cards-security-flaw/>)

rural communities.

Chile has also improved on almost all sub-categories of its policy environment. For example, through ProChile, the government's investment and export promotion agency, significant support is provided for fintechs. Chile maintains financial sector stability through, for example, clear e-payments security and data protection regulations. The country is also in the process of migrating to the use of EMV chips (embedded microprocessor chips that store and protect cardholder data) through the issuance of EMV-enabled cards and the installation of EMV-enabled terminals. In December 2017, the state-owned BancoEstado and Visa (this study's sponsor) announced an agreement to issue debit cards with EMV chips to all BancoEstado account holders, including some 10m CuentaRUT accountholders. The CuentaRUT is available to all Chileans and is one of the country's primary tools for financial inclusion.

Although governments are making progress on e-inclusion and financial inclusion, more can be done to integrate the informal economy.

More than 85% of countries have documented strategies for e-inclusion or financial inclusion. However, only around 65% of countries have a strategy to integrate participants in the informal economy.

This may seem more of an imperative for the lower-middle- and upper-middle-income countries, such as China, Indonesia, Mauritius and Tunisia, in their efforts to ensure equitable development. However, even in high-income countries that do not have a strategy to tackle the informal economy, such as New Zealand and Singapore, the rapid emergence of the "gig economy" is forcing governments to rethink their approach to the informal sector; self-employment is due to increase as contract workers are more able to perform jobs for clients near and far.

CASE STUDY: Kudo

In recent years, Indonesia has been proactively supporting fintech development, which has helped overall e-payments performance. Consider Kudo, an Indonesian fintech start-up that emerged from the ideals of digital and economic inclusion. Its founders were alarmed by the excessive focus of start-ups on addressing the needs only of middle- and higher-income consumers.

In 2014 they started Kudo—an acronym for Kios untuk dagang online, or Kiosks for online trading—with the intention of making available e-commerce and other online services to the multitude of low-income, non-connected people across the country's 17,000 islands (under 30% of Indonesia's 260m people accessed the Internet from their mobile phones in 2017).³⁵

They experimented with two delivery

³⁵ Statista, "Mobile phone internet user penetration in Indonesia from 2015 to 2022". (<https://www.statista.com/statistics/309017/indonesia-mobile-phone-internet-user-penetration/>)

models—first, physical computer kiosks located in high-use areas such as shopping malls, and then tablets wielded by a mobile salesforce—before discovering the most effective channel: small independent shops and local entrepreneurs, who just need smartphones to become Kudo agents. Personal connection and trust, they realised, are important ingredients for digital first-timers.

Through these store and non-store agents, who earn commissions, Indonesians can purchase goods online, pay bills, top up phone credits and buy insurance products. Kudo has also grown to encompass C2G payments, including electric and water bills and premiums for Indonesia's national healthcare insurance service.

Kudo, then, is a private-sector-driven fintech initiative that has helped to broaden access to government e-payments in Indonesia.

Conclusion

The 2018 GEAR study captures some of the essential changes occurring in the worlds of finance and technology. Consumers in locations ranging from the least developed to the most developed countries are becoming ever more comfortable with having touchscreen computers in their pockets and are constantly finding new and novel ways to use them—not least in their efforts to make payments through more convenient and secure digital methods.

Governments, private-sector firms and non-governmental organisations, sensing that traditional banking models are evolving and disintermediated, are competing and collaborating in equal measure as they vie for influence in this new age of digital finance.

These forces have changed finance and technology in ways few could have predicted. What seemed futuristic in 2011 is pedestrian in 2018. Although most countries have improved on their e-payments performance, each is simply one of a galloping pack, collectively pushing benchmarks forward. It is no surprise, then, that despite visible progress many countries' scores have stagnated or declined over the years. Countries are all constantly playing catch-up.

While few developing countries feature at the top of the rankings, the seminal trend of these past few years is the continued leapfrogging to more

advanced platforms and technologies by emerging markets. Not long ago, Kenya's M-PESA, a mobile phone-based money transfer and financing service, was seen as a novelty. Today it is just one of numerous emerging-market initiatives, including the Dominican Republic's Solidaridad programme (in partnership with Visa, this study's sponsor) and Rwanda's Irembo, that are reshaping the way governments and citizens use finance and technology. The diffusion of global best practices is no longer only from high-income to low-income countries.

Developed countries, on the other hand, where many advances in technology and transaction services have already reached completion, can focus on boosting adoption of systems that have already been enabled while also improving user experiences. At the same time, they need to decide which of the multitude of available new technologies they wish to experiment with. Blockchain-based identity verification and transactions, for instance, appear promising, but it is unclear whether their marginal short-term benefits will justify significant investments, particularly for cash-strapped governments.

Although it may seem that technology's democratising and decentralising forces are liberating individuals to operate beyond the ambit of the state, the reality is that government policy

has never been more important. Countries with proactive governments are the ones that are fostering an enabling environment for fintechs, ensuring financial inclusion and, more generally, striking the appropriate balance between

regulatory oversight and unbridled innovation.

Government e-payment systems have evolved significantly since the first GEAR study in 2007, and yet in some ways the journey is just beginning.

Future e-payment trends

- Governments will continue to prioritise improving standard e-payment services, such as tax payments/refunds and pension contributions, over other services. They will also focus on enhancing one-stop shops with, for example, more powerful search engines and more intuitive interfaces. Welfare payments will also be increasingly digitalised, partly as a means to ensure financial inclusion among poorer segments of the population.
- Technological infrastructure will develop rapidly, underpinning the evolution of novel processes. Within the next few years, many around the world will likely be connected to the imminent 5G networks—CCS Insight, a research house, expects 1bn users by 2023, half of whom will be in China.³⁶ These networks promise speeds ten times faster than today's 4G networks, and much bigger data capacities that will pave the way for, among other things, augmented- and virtual-reality technologies, driverless cars, and numerous other sensors around smart cities communicating with one another as part of the Internet of Things.³⁷ If the recent advent of checkout-free stores is any indication, e-payments will become even more seamless.
- As part of the broader development of fintech, governments around the world will experiment with blockchain's distributed ledger technology (DLT) for money transfers, asset/identity authentication and other uses. This is partly due to DLT's promise to reduce transaction costs and mitigate some security concerns.
- Alipay is currently trialling facial recognition payment technology—what some call “smile to pay”. Similarly, Apple's Face ID technology—embedded in the latest iPhone—allows users to access mobile applications (including payment apps) by simply looking at their phones. These developments could, privacy and security issues notwithstanding, herald the next wave of contactless payment advances.
- A central bank digital currency (CBDC), something that Sweden intends to introduce over the next few years and which countries such as Japan and Singapore have also considered, promises numerous potential benefits, from faster and more secure cross-border transactions to a broadening of the monetary policymaker's toolkit. There appears to be much more enthusiasm currently for a wholesale CBDC—for use between the central bank and other financial institutions—and far less for a retail CBDC that individuals or firms might use. Nevertheless, it is a space worth following, for if retail CBDCs ever took off they could in theory enhance the processing of government e-payments.
- Managing data security and privacy will remain a priority for policymakers. Given varying degrees of discomfort with government surveillance around the world, different jurisdictions will approach regulation in different ways. This could lead to some regulatory arbitrage as fintechs seek out less onerous regulatory regimes. The more radical e-payment innovations—for instance, those incorporating facial recognition technology—could emerge in countries such as China, where citizens seem to be more tolerant of potential privacy intrusions.

³⁶ CNBC, “1 billion could be using 5G by 2023 with China set to dominate”, October 18, 2017. (<https://www.cnbc.com/2017/10/18/5g-to-have-1-billion-users-by-2023-with-china-set-to-dominate.html>)

³⁷ CNN, “What is 5G?”, January 29, 2018. (<http://money.cnn.com/2018/01/29/technology/what-is-5g/index.html>)

Appendix I: Overall and category rankings

Overall scores and rankings

MATURE

Score 75.1 to => 100

Rank	Country/Region	Score
1	Norway	89.7
2	France	89.4
3	Denmark	88.8
4	Canada	88.6
5	Australia	88.1
6	United Kingdom	87.9
7	South Korea	87.7
8	Singapore	87.6
9	Finland	86.2
10	Sweden	85.8
11	Netherlands	83.7
12	United States	83.6
13	Austria	82.9
14	Germany	82.1
15	New Zealand	80.9
16	Hungary	79.7
17	Brazil	79.5
18	Ireland	78.9
19	Malaysia	78.8
20	Chile	78.5
21	Italy	78.2
22	Japan	77.9
23	Hong Kong	76.5
24	Spain	75.8
25	Taiwan	75.6

INTERMEDIATE

Score 50.1 to => 75

Rank	Country/Region	Score
26	Argentina	74.8
27	United Arab Emirates	73.5
28	India	73.3
=29	Colombia	70.8
=29	Russia	70.8
31	Czech Republic	70.3
32	Mexico	69.8
33	Poland	69.4
34	Kazakhstan	69.0
35	Saudi Arabia	68.9
36	Georgia	68.7
37	Costa Rica	68.6
38	Ecuador	68.1
39	Greece	67.9
40	Belarus	67.1
41	Peru	66.5
42	South Africa	66.4
43	Ukraine	66.3
44	Israel	66.0
45	Turkey	64.8
46	Azerbaijan	64.6
47	Thailand	63.8
=48	Mainland China	62.4
=48	Serbia	62.4
50	Oman	62.3
51	Bahrain	61.7
52	Qatar	61.6
53	Mauritius	59.1
54	Kenya	58.5
=55	Kuwait	58.2
=55	Philippines	58.2
57	Morocco	57.9
58	Dominican Republic	56.7
59	Rwanda	56.2
60	Indonesia	55.5
61	Ghana	53.3
62	Vietnam	51.1

EMERGING

Score 25.1 to => 50

Rank	Country/Region	Score
63	Uganda	49.7
64	Pakistan	47.0
65	Jordan	45.1
66	Nigeria	44.7
67	Venezuela	44.6
68	Egypt	42.8
69	Tunisia	42.2
70	Lebanon	39.9

NASCENT

Score 0 to => 25

Rank	Country/Region	Score
71	Mozambique	24.0
72	Cambodia	23.8
73	Iraq	9.8

Note to readers: In this benchmarking model, scores were normalised on a 0-100 scale using the min-max value of each indicator. Scores are normalised on a 0-100 scale in benchmarking models in order to compare countries to one another and rank them. A normalised score of 100 in the index does not signify that a country has a perfect score and has no more room for improvement. Rather, it signifies that the country has the highest score based on the scoring guidelines relative to other countries in the study and thus ranks the highest in this benchmarking model.

Citizen-to-Government (C2G) rankings

MATURE		INTERMEDIATE		EMERGING		NASCENT	
Rank	Country/Region	Rank	Country/Region	Rank	Country/Region	Rank	Country/Region
Score 75.1 to => 100							
=1	France	=39	Chile	=64	Lebanon	72	Iraq
=1	United Arab Emirates	=39	Georgia	=64	Mauritius	73	Mozambique
=3	Argentina	=39	Indonesia	=64	Pakistan		
=3	Denmark	=39	Mexico	=64	Philippines		
=3	India	=39	Peru	=68	Jordan		
=3	Norway	=39	Serbia	=68	Tunisia		
=3	Russia	=45	Austria	=68	Vietnam		
=8	Australia	=45	Czech Republic	71	Cambodia		
=8	Hong Kong	=45	Egypt				
=8	Italy	=48	Azerbaijan				
=8	Malaysia	=48	Mainland China				
=8	Singapore	=48	Ghana				
=8	South Korea	=48	Kuwait				
=8	United Kingdom	=48	Morocco				
=15	Brazil	=48	Turkey				
=15	Canada	=54	Belarus				
=15	Germany	=54	Ecuador				
=15	Ireland	=54	Kenya				
=15	Kazakhstan	=54	Thailand				
=15	Poland	=54	Venezuela				
=15	Sweden	=59	Dominican Republic				
=15	Ukraine	=59	Oman				
=23	Bahrain	=61	Costa Rica				
=23	Finland	=61	Nigeria				
=23	Hungary	=61	Uganda				
=23	Japan						
=23	Qatar						
=23	Saudi Arabia						
=23	Taiwan						
=23	United States						
=31	Colombia						
=31	Greece						
=31	Israel						
=31	Netherlands						
=31	New Zealand						
=31	Rwanda						
=31	South Africa						
=31	Spain						

Government-to-Citizen (G2C) rankings

MATURE		INTERMEDIATE		EMERGING		NASCENT	
Rank	Country/Region	Rank	Country/Region	Rank	Country/Region	Rank	Country/Region
Score 75.1 to => 100							
=1	Austria	=32	Azerbaijan	=57	Czech Republic	72	Cambodia
=1	Brazil	=32	Belarus	=57	Mozambique	73	Iraq
=1	Finland	=32	Hungary	=57	Nigeria		
=1	France	=32	Ireland	=57	Turkey		
=1	Norway	=32	Israel	=57	Uganda		
=1	Sweden	=32	Kenya	=62	Bahrain		
=1	United States	=32	New Zealand	=62	Egypt		
=8	Australia	=32	Peru	=62	Mauritius		
=8	Canada	=32	Saudi Arabia	=62	Tunisia		
=8	Denmark	=32	South Africa	=66	Qatar		
=8	Ecuador	=32	Thailand	=66	Venezuela		
=8	Malaysia	=43	Mainland China	=66	Vietnam		
=8	Netherlands	=43	Greece	=69	Jordan		
=8	Singapore	=43	Hong Kong	=69	Lebanon		
=8	United Kingdom	=43	Indonesia	=69	Serbia		
=16	Chile	=43	Japan				
=16	Colombia	=43	Kuwait				
=16	Costa Rica	=43	Morocco				
=16	Germany	=50	Dominican Republic				
=16	Italy	=50	Philippines				
=16	Russia	=50	Rwanda				
=16	South Korea	=50	United Arab Emirates				
=16	Spain	=54	Argentina				
=16	Ukraine	=54	Oman				
=25	Georgia	=54	Pakistan				
=25	Ghana						
=25	India						
=25	Kazakhstan						
=25	Mexico						
=25	Poland						
=25	Taiwan						

Business-to-Government (B2G) rankings

MATURE		INTERMEDIATE		EMERGING			
Score 75.1 to => 100							
Rank Country/Region							
=1	Argentina	=1	United Arab Emirates	=58	Kazakhstan		
=1	Australia	=1	United Kingdom	=58	Pakistan		
=1	Austria	=1	United States	=58	Spain		
=1	Bahrain	=33	Colombia	=61	Nigeria		
=1	Belarus	=33	Dominican Republic	=61	Oman		
=1	Brazil	=33	Greece	=61	Poland		
=1	Canada	=33	Hong Kong	=61	Tunisia		
=1	Chile	=33	Kenya	=61	Venezuela		
=1	China Mainland	=33	Mauritius	=66	Jordan		
=1	Costa Rica	=33	New Zealand	=66	Qatar		
=1	Denmark	=33	Peru	=66	Ukraine		
=1	Ecuador	=33	Rwanda	69	Egypt		
=1	Finland	=33	Taiwan				
=1	France	=33	Thailand				
=1	Georgia	=33	Uganda				
=1	Germany	=45	Azerbaijan				
=1	Ghana	=45	Philippines				
=1	Hungary	=45	South Africa				
=1	India	=45	Vietnam				
=1	Ireland	=49	Czech Republic				
=1	Japan	=49	Indonesia				
=1	Malaysia	=49	Israel				
=1	Mexico	=49	Italy				
=1	Netherlands	=49	Kuwait				
=1	Norway	=49	Morocco				
=1	Singapore	=49	Russia				
=1	South Korea	=49	Saudi Arabia				
=1	Sweden	=49	Serbia				
=1	Turkey						

Government-to-Business (G2B) rankings

MATURE		INTERMEDIATE		EMERGING		NASCENT	
Score 75.1 to => 100		Score 50.1 to => 75		Score 25.1 to => 50		Score 0 to => 25	
Rank	Country/Region	Rank	Country/Region	Rank	Country/Region	Rank	Country/Region
=1	Brazil	=27	Azerbaijan	59	China Mainland	=64	Bahrain
=1	France	=27	Belarus	60	Tunisia	=64	Egypt
=1	Hungary	=27	Czech Republic	=61	Israel	=64	Ghana
=1	India	=27	Ireland	=61	Nigeria	=64	Indonesia
=1	Norway	=27	Japan	63	Venezuela	=64	Jordan
=6	Argentina	=27	Malaysia			=69	Kuwait
=6	Chile	=27	Mauritius			=69	Lebanon
=6	Denmark	=27	Mexico			=69	Mozambique
=6	Singapore	=27	Oman			72	Cambodia
=6	South Korea	=27	Philippines			73	Iraq
=11	Canada	=27	Taiwan				
=11	Ecuador	=27	United States				
=11	Finland	=27	Vietnam				
=11	Italy	=40	Costa Rica				
=11	Netherlands	=40	Dominican Republic				
=11	Spain	=40	Georgia				
=11	United Kingdom	=40	Greece				
=18	Australia	=40	Hong Kong				
=18	Austria	=40	Kenya				
=18	Colombia	=40	Morocco				
=18	Germany	=40	Pakistan				
=18	Kazakhstan	=40	Peru				
=18	New Zealand	=40	Saudi Arabia				
=18	Serbia	=40	Ukraine				
=18	South Africa	=51	Russia				
=18	Sweden	=51	Rwanda				
		=51	Turkey				
		=51	United Arab Emirates				
		=55	Poland				
		=55	Qatar				
		=55	Thailand				
		=55	Uganda				

Infrastructure rankings

MATURE		INTERMEDIATE		EMERGING		NASCENT	
Rank	Country/Region	Rank	Country/Region	Rank	Country/Region	Rank	Country/Region
Score 75.1 to => 100							
1	South Korea	4	United Kingdom	26	China Mainland	63	Tunisia
2	Australia	5	Singapore	27	Turkey	64	Ghana
3	Canada	6	Denmark	28	Malaysia	65	Kenya
		7	Italy	=29	Hungary	66	Vietnam
		8	New Zealand	=29	Ireland	67	Dominican Republic
		9	Sweden	31	Costa Rica	68	Uganda
		10	Japan	32	Greece	69	Egypt
		11	Austria	33	Israel	70	Pakistan
		12	France	34	Qatar	71	Cambodia
		13	Netherlands	35	Georgia	72	Mozambique
		14	Finland	=36	Jordan	73	Iraq
		15	United States	=36	Thailand		
		16	Norway	38	Chile		
		17	Hong Kong	=39	Argentina		
		18	Poland	=39	Belarus		
		=19	Russia	=39	Kuwait		
		=19	Spain	42	Brazil		
		21	Germany	43	Kazakhstan		
		22	Bahrain	44	Oman		
		23	Taiwan	45	Serbia		
		24	United Arab Emirates	46	Saudi Arabia		
		25	Czech Republic	47	South Africa		
				48	Peru		
				49	Mexico		
				50	Indonesia		
				51	Azerbaijan		
				52	Ukraine		
				53	Lebanon		
				54	Mauritius		
				55	Colombia		
				56	Ecuador		
				57	Morocco		
				58	India		
				59	Nigeria		
				60	Rwanda		
				61	Philippines		
				62	Venezuela		

Social and economic context rankings

MATURE		INTERMEDIATE		EMERGING		NASCENT	
Rank	Country/Region	Rank	Country/Region	Rank	Country/Region	Rank	Country/Region
Score 75.1 to => 100							
1	Denmark	15	Ireland	40	Serbia	66	Iraq
2	Canada	16	Taiwan	41	Russia	67	Egypt
3	Norway	17	Japan	42	Lebanon	68	Cambodia
4	Australia	18	Czech Republic	43	Ukraine	69	Nigeria
5	Germany	19	France	44	Brazil	70	Rwanda
6	New Zealand	20	Hong Kong	45	Colombia	71	Pakistan
7	United Kingdom	21	Spain	46	Venezuela	72	Uganda
8	South Korea	=22	Chile	47	Azerbaijan	73	Mozambique
9	Netherlands	=22	Poland	48	South Africa		
10	United States	24	Israel	49	Mainland China		
11	Finland	25	Hungary	50	Georgia		
12	Singapore	26	Qatar	51	Kazakhstan		
13	Sweden	27	Kuwait	52	Ecuador		
14	Austria	28	United Arab Emirates	53	Peru		
		29	Argentina	54	Vietnam		
		30	Greece	55	Thailand		
		31	Saudi Arabia	56	Indonesia		
		32	Turkey	57	Mexico		
		33	Bahrain	58	Jordan		
		34	Malaysia	59	Kenya		
		35	Oman	60	India		
		=36	Costa Rica	61	Tunisia		
		=36	Mauritius	62	Dominican Republic		
		38	Italy	63	Morocco		
		39	Belarus	64	Philippines		
				65	Ghana		

Policy context rankings

MATURE		INTERMEDIATE		EMERGING		NASCENT	
Score 75.1 to => 100		Score 50.1 to => 75		Score 25.1 to => 50		Score 0 to => 25	
Rank	Country/Region	Rank	Country/Region	Rank	Country/Region	Rank	Country/Region
=1	Canada	39	Kazakhstan	70	Mozambique	73	Iraq
=1	Finland	=40	India	71	Venezuela		
=1	France	=40	Jordan	72	Tunisia		
4	New Zealand	42	Azerbaijan				
5	Australia	43	Poland				
=6	Czech Republic	=44	Egypt				
=6	Ireland	=44	Taiwan				
8	Norway	=46	Bahrain				
=9	Sweden	=46	Georgia				
=9	United Kingdom	48	Turkey				
11	Hungary	=49	Costa Rica				
12	Singapore	=49	Kuwait				
13	Austria	51	Indonesia				
=14	Denmark	52	Mauritius				
=14	United States	=53	Dominican Republic				
16	Malaysia	=53	Russia				
17	Netherlands	55	Ecuador				
18	Hong Kong	56	South Africa				
19	Mexico	57	Belarus				
20	Chile	58	Mainland China				
21	Qatar	=59	Morocco				
22	Japan	=59	Uganda				
23	Germany	61	Greece				
24	Oman	62	Nigeria				
25	Italy	63	Kenya				
=26	Israel	64	Rwanda				
=26	Spain	65	Lebanon				
28	Saudi Arabia	66	Vietnam				
29	Thailand	67	Ghana				
=30	Brazil	68	Cambodia				
=30	South Korea	69	Pakistan				
32	Philippines						
=33	Serbia						
=33	United Arab Emirates						
35	Colombia						
=36	Argentina						
=36	Peru						
38	Ukraine						

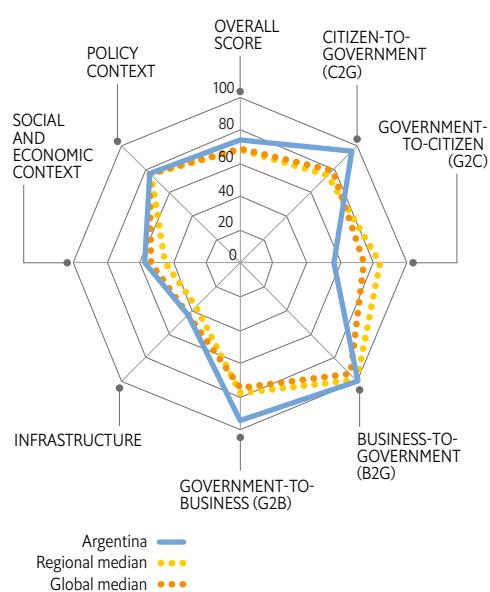
Appendix II: Country profiles

<i>Country/Region</i>	<i>page</i>	<i>Country/Region</i>	<i>page</i>	<i>Country/Region</i>	<i>page</i>
Argentina	54	Hungary	79	Philippines	104
Australia	55	India	80	Poland	105
Austria	56	Indonesia	81	Qatar	106
Azerbaijan	57	Iraq	82	Russian Federation	107
Bahrain	58	Ireland	83	Rwanda	108
Belarus	59	Israel	84	Saudi Arabia	109
Brazil	60	Italy	85	Serbia	110
Cambodia	61	Japan	86	Singapore	111
Canada	62	Jordan	87	South Africa	112
Chile	63	Kazakhstan	88	South Korea	113
China	64	Kenya	89	Spain	114
Colombia	65	Kuwait	90	Sweden	115
Costa Rica	66	Lebanon	91	Taiwan	116
Czech Republic	67	Malaysia	92	Thailand	117
Denmark	68	Mauritius	93	Tunisia	118
Dominican Rep.	69	Mexico	94	Turkey	119
Ecuador	70	Morocco	95	Uganda	120
Egypt	71	Mozambique	96	Ukraine	121
Finland	72	Netherlands	97	United Arab Emirates	122
France	73	New Zealand	98	United Kingdom	123
Georgia	74	Nigeria	99	United States	124
Germany	75	Norway	100	Venezuela	125
Ghana	76	Oman	101	Vietnam	126
Greece	77	Pakistan	102		
Hong Kong, China	78	Peru	103		

ARGENTINA



NOMINAL GDP (US\$ bn)	637.4
POPULATION (m)	44.3
GDP PER CAPITA (US\$)	14,397.6



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

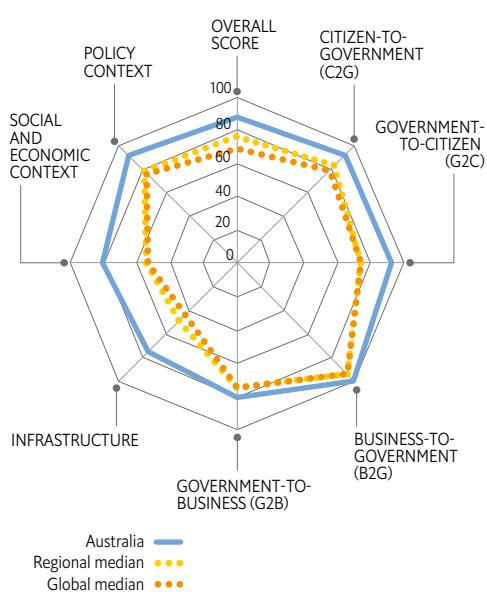
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	26	74.8	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=1	100.0	25.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	25.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=63	25.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	87.5	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=33	39.5	27.3	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	30	44.1	30.3	36.5
MOBILE SUBSCRIBERS*	11	53.4	34.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	40	85.0	73.4	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=30	21.3	18.6	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=35	22.5	21.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=37	47.7	39.0	47.7
INTERNET ACCESS*	=43	60.8	41.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=28	75.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	75.0	75.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=36	29.4	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=52	19.7	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	50.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

AUSTRALIA



NOMINAL GDP (US\$ bn)	1,379.9
POPULATION (m)	24.5
GDP PER CAPITA (US\$)	56,436.2



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GDP and Population figures are EU estimates for 2017.

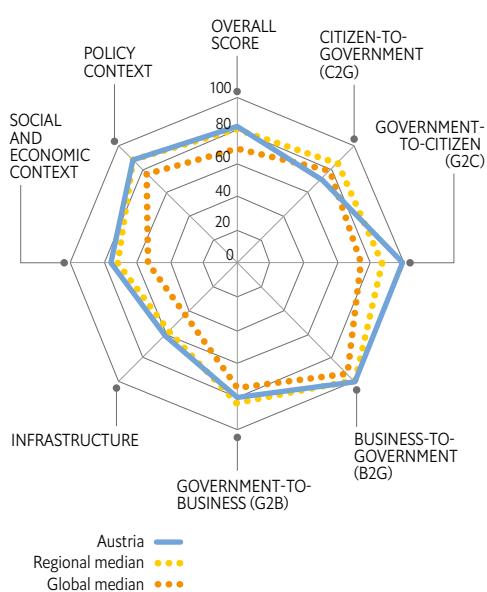
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	5	88.1	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=11	75.0	50.0	50.0
INCOME TAX PAYMENTS	=60	75.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=41	75.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	17	71.0	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	6	78.1	51.7	36.5
MOBILE SUBSCRIBERS*	=52	30.5	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=17	98.0	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=48	33.3	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	4	58.8	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	3	90.9	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=1	100.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=3	73.5	50.0	47.7
INTERNET ACCESS*	15	88.2	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	15	70.6	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	12	75.8	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	50.0	50.0
ACCESS TO JURISDICTIONS	=1	100.0	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

AUSTRIA



NOMINAL GDP (US\$ bn)	418.0
POPULATION (m)	8.6
GDP PER CAPITA (US\$)	48,588.3



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GDP and Population figures are EU estimates for 2017.

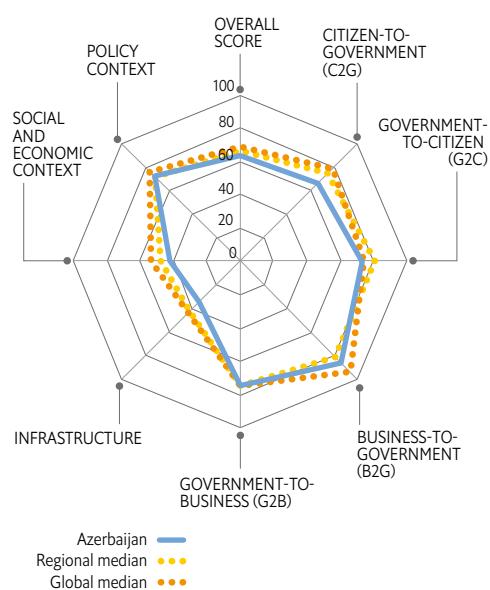
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	13	82.9	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	87.5	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	19	68.7	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	24	49.4	48.9	36.5
MOBILE SUBSCRIBERS*	6	62.0	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=17	98.0	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	10	41.9	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	22	35.1	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=26	59.1	64.0	47.7
INTERNET ACCESS*	20	84.4	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	11	78.8	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	21	56.0	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	87.5	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

AZERBAIJAN



NOMINAL GDP (US\$ bn)	40.7
POPULATION (m)	9.8
GDP PER CAPITA (US\$)	4,146.4



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GDP and Population figures are EU estimates for 2017.

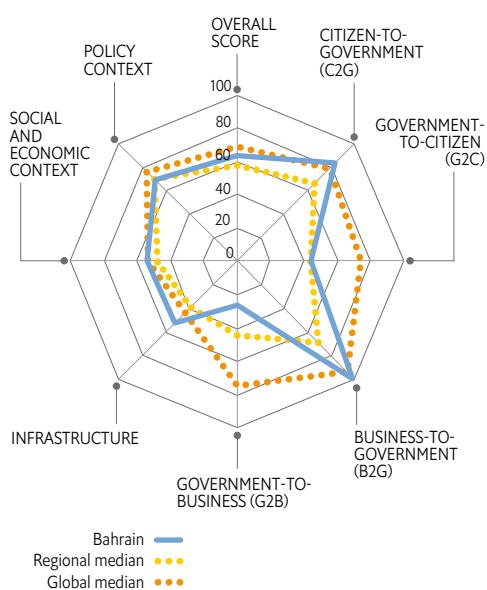
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	46	64.6	67.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=60	75.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=56	25.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=38	75.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	32	43.4	43.4	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	52	28.2	35.1	36.5
MOBILE SUBSCRIBERS*	55	28.6	41.4	38.6
NETWORK COVERAGE (MINIMUM 4G)*	63	41.0	59.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	100.0	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=53	12.3	24.5	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	46	16.1	16.1	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=28	58.3	62.1	47.7
INTERNET ACCESS*	32	75.9	61.8	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=63	0.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=70	0.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=70	2.4	22.9	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=70	2.2	28.2	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	0.0	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

BAHRAIN



NOMINAL GDP (US\$ bn)	35.3
POPULATION (m)	1.5
GDP PER CAPITA (US\$)	23,520.6



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GDP and Population figures are EU estimates for 2017.

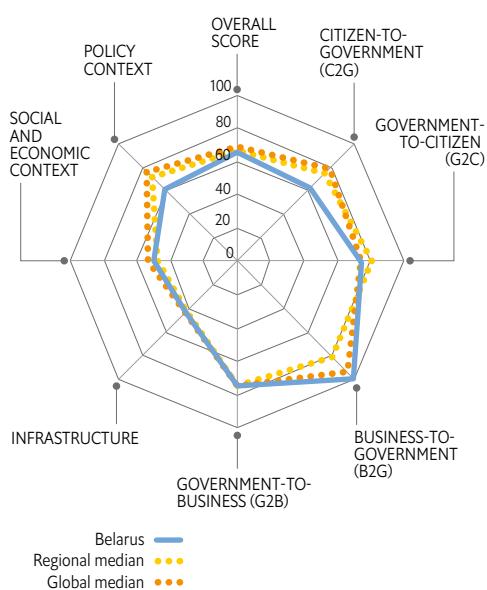
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	51	61.7	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=23	83.3	66.7	79.2
INCOME TAX PAYMENTS	=11	75.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=62	43.8	43.8	75.0
PENSION BENEFITS	=65	0.0	0.0	100.0
UNEMPLOYMENT BENEFITS	=55	50.0	75.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=49	25.0	25.0	50.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	68.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=64	25.0	43.8	75.0
VAT/SALES TAX REFUNDS	=66	0.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	22	54.1	38.9	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	35	39.2	13.5	36.9
MOBILE SUBSCRIBERS*	1	100.0	35.0	36.5
NETWORK COVERAGE (MINIMUM 4G)*	2	90.4	51.1	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	88.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	64	4.7	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	27	29.9	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	33	55.2	48.0	53.4
INTERNET ACCESS*	=42	44.7	34.8	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	2	98.7	76.2	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=41	50.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	50.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	40.0	20.0	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=13	75.0	25.0	50.0
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=46	70.6	70.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=68	0.0	100.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=48	0.0	0.0	50.0
ACCESS TO JURISDICTIONS	=29	50.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=30	33.3	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	50.0	100.0

BELARUS



NOMINAL GDP (US\$ bn)	52.7
POPULATION (m)	9.3
GDP PER CAPITA (US\$)	5,689.4



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

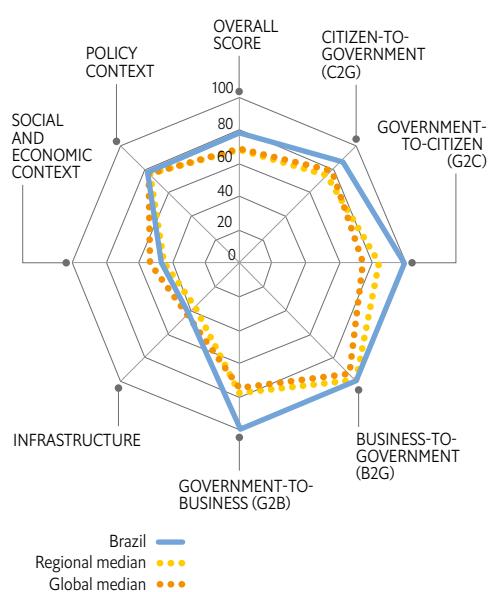
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	40	67.1	67.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=56	75.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=55	50.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	11	77.8	43.4	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=37	36.5	35.1	36.5
MOBILE SUBSCRIBERS*	37	38.6	41.4	38.6
NETWORK COVERAGE (MINIMUM 4G)*	62	41.5	59.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	37	19.1	24.5	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=36	22.2	16.1	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=17	64.4	62.1	47.7
INTERNET ACCESS*	45	59.4	61.8	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	38	27.1	22.9	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	31	41.9	28.2	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	0.0	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

BRAZIL



NOMINAL GDP (US\$ bn)	2,055.1
POPULATION (m)	207.7
GDP PER CAPITA (US\$)	9,896.5



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GDP and Population figures are EU estimates for 2017.

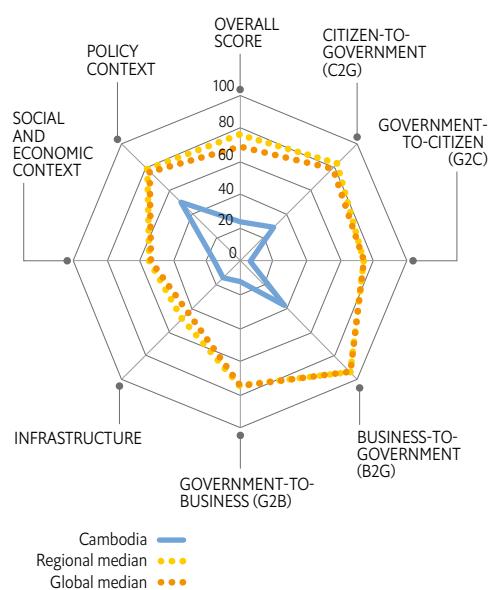
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	17	79.5	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=1	100.0	25.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	25.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	87.5	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	41	30.4	27.3	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	23	50.2	30.3	36.5
MOBILE SUBSCRIBERS*	44	35.7	34.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	55	56.5	73.4	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=13	40.4	18.6	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	14	57.1	21.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	56	32.6	39.0	47.7
INTERNET ACCESS*	51	48.2	41.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	75.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	27	43.5	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	59	15.8	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	50.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

CAMBODIA



NOMINAL GDP (US\$ bn)	22.1
POPULATION (m)	16.0
GDP PER CAPITA (US\$)	1,378.3



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GDP and Population figures are EU estimates for 2017.

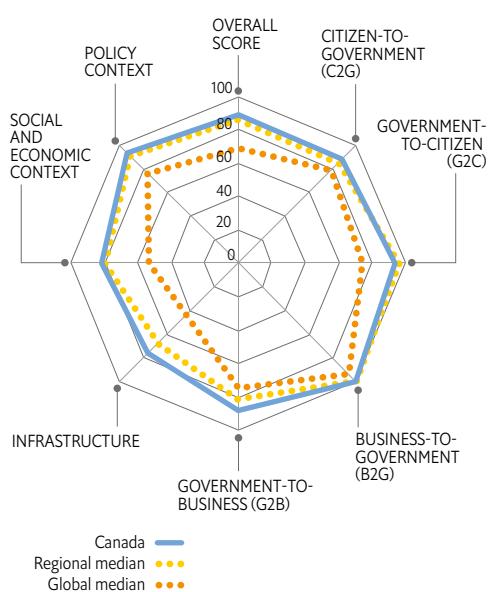
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	72	23.8	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)	71	29.2	83.3	79.2
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=71	0.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=71	25.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=70	25.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)	72	6.3	75.0	75.0
INCOME TAX REFUNDS	=56	25.0	100.0	100.0
PENSION BENEFITS	=72	0.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=68	0.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=67	0.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)	71	37.5	93.8	93.8
BUSINESS INCOME TAX PAYMENTS	=70	25.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=72	25.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=69	0.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)	72	12.5	75.0	75.0
BUSINESS INCOME TAX REFUNDS	=66	0.0	100.0	75.0
VAT/SALES TAX REFUNDS	=66	0.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=62	50.0	75.0	75.0
DISBURSEMENT OF LOANS	=68	0.0	50.0	50.0
INFRASTRUCTURE	71	14.5	49.1	44.2
FIXED-LINE BROADBAND SUBSCRIBERS*	66	1.4	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	56	23.3	51.7	36.5
MOBILE SUBSCRIBERS*	35	39.0	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	60	50.0	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=69	0.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	66	4.0	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=67	1.4	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT	68	15.9	54.8	53.4
EDUCATIONAL ATTAINMENT*	71	9.1	50.0	47.7
INTERNET ACCESS*	64	18.9	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=69	0.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=59	8.2	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	48	26.7	35.5	36.8
POLICY CONTEXT	68	50.8	78.6	76.4
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	73	25.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

CANADA



NOMINAL GDP (US\$ bn)	1,652.3
POPULATION (m)	36.6
GDP PER CAPITA (US\$)	45,113.8



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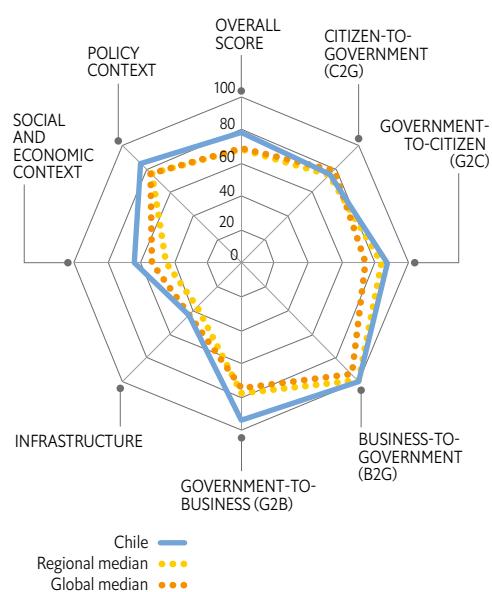
GDP and Population figures are EU estimates for 2017.

An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	4	88.6	86.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=15	87.5	85.4	79.2
INCOME TAX PAYMENTS	=29	50.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=26	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	87.5	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=11	87.5	81.3	75.0
VAT/SALES TAX REFUNDS	=33	75.0	87.5	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	87.5	75.0
DISBURSEMENT OF LOANS	=15	75.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	3	75.6	67.9	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	8	87.1	81.4	36.9
MOBILE SUBSCRIBERS*	45	34.3	52.7	36.5
NETWORK COVERAGE (MINIMUM 4G)*	65	16.2	28.3	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	23	97.4	98.6	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	50.0	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	2	79.1	62.1	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	5	81.9	89.9	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	2	81.6	79.9	53.4
INTERNET ACCESS*	6	72.7	73.1	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	14	88.9	86.0	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=1	100.0	87.5	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	12	78.5	85.7	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=1	100.0	87.5	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	11	78.0	79.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	94.4	91.4	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	100.0	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	87.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

CHILE

NOMINAL GDP (US\$ bn)	277.0
POPULATION (m)	18.1
GDP PER CAPITA (US\$)	15,341.7



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

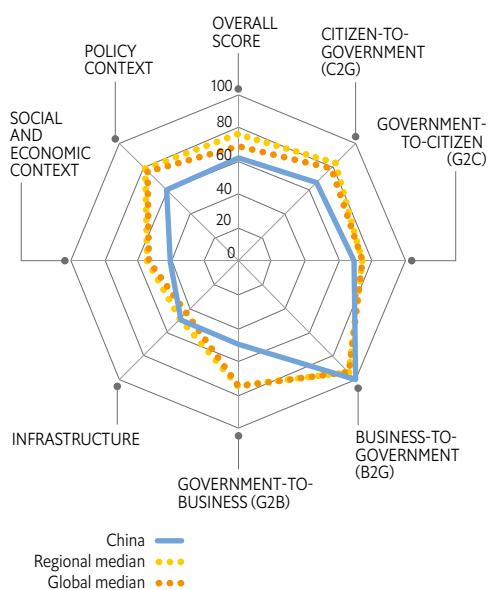
GDP and Population figures are EU estimates for 2017.

An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	20	78.5	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=39	75.0	75.0	79.2
INCOME TAX PAYMENTS	=11	75.0	25.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	25.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=6	93.8	78.1	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	38	44.1	37.7	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	36	37.4	27.3	36.9
MOBILE SUBSCRIBERS*	39	36.2	30.3	36.5
NETWORK COVERAGE (MINIMUM 4G)*	31	40.2	34.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	44	79.0	73.4	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=1	100.0	33.3	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=35	19.5	18.6	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	=32	23.5	21.8	22.2
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=22	63.9	45.1	53.4
INTERNET ACCESS*	36	48.5	39.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	46	57.8	41.5	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=28	40.0	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=36	39.2	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	20	85.0	76.4	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=42	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=15	75.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	50.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

CHINA

NOMINAL GDP (US\$ bn)	12,264.0
POPULATION (m)	1,372.0
GDP PER CAPITA (US\$)	8,936.7



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

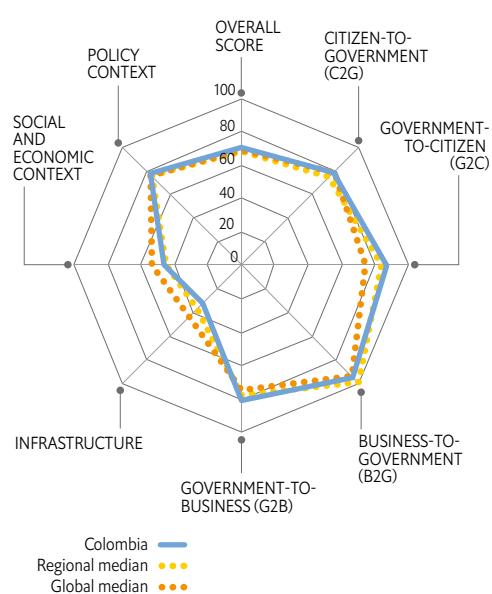
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	=48	62.4	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)	=48	66.7	83.3	79.2
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)	=43	68.8	75.0	75.0
INCOME TAX REFUNDS	=56	25.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)	=1	100.0	93.8	93.8
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)	59	50.0	75.0	75.0
BUSINESS INCOME TAX REFUNDS	=57	25.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	50.0	50.0
INFRASTRUCTURE	26	49.1	49.1	44.2
FIXED-LINE BROADBAND SUBSCRIBERS*	28	53.5	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=37	36.5	51.7	36.5
MOBILE SUBSCRIBERS*	=58	23.4	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	24	97.0	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=20	26.7	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	21	37.9	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT	49	41.1	54.8	53.4
EDUCATIONAL ATTAINMENT*	=58	31.1	50.0	47.7
INTERNET ACCESS*	48	51.6	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=61	25.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	13	74.1	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	24	53.6	35.5	36.8
POLICY CONTEXT	58	60.8	78.6	76.4
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=68	0.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

COLOMBIA



NOMINAL GDP (US\$ bn)	309.2
POPULATION (m)	49.1
GDP PER CAPITA (US\$)	6,301.7



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

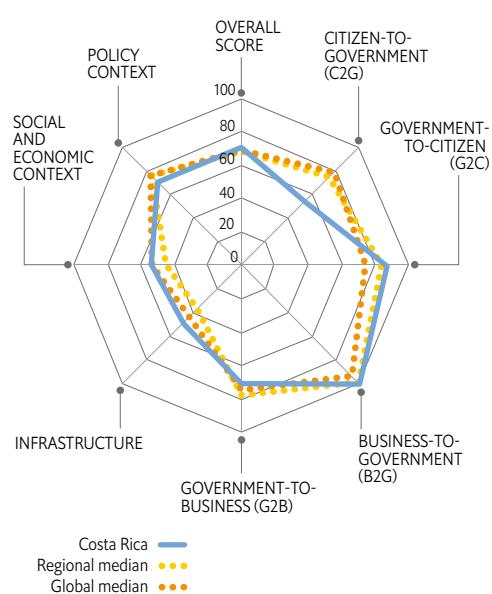
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	=29	70.8	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	25.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	25.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=41	75.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	87.5	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	44	27.6	27.3	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	63	20.2	30.3	36.5
MOBILE SUBSCRIBERS*	45	34.7	34.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	28	92.0	73.4	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=50	14.1	18.6	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	48	14.8	21.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=58	31.1	39.0	47.7
INTERNET ACCESS*	55	40.9	41.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=28	75.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	75.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=55	10.6	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	58	16.3	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	50.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

COSTA RICA



NOMINAL GDP (US\$ bn)	57.6
POPULATION (m)	4.9
GDP PER CAPITA (US\$)	11,734.1



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GDP and Population figures are EU estimates for 2017.

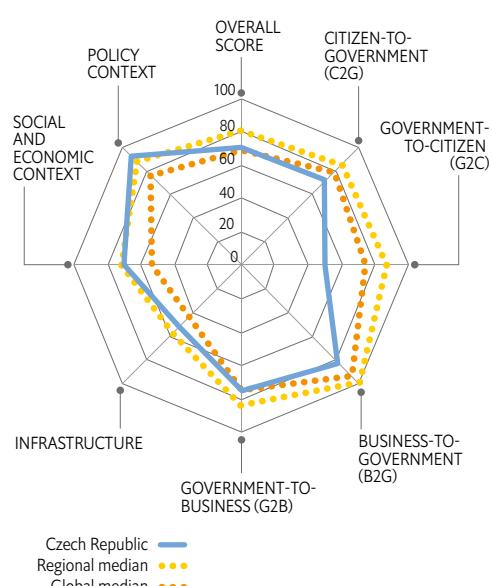
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	37	68.6	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=61	54.2	75.0	79.2
INCOME TAX PAYMENTS	=46	25.0	25.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	25.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=38	75.0	100.0	100.0
PENSION BENEFITS	=41	75.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=40	68.8	78.1	75.0
VAT/SALES TAX REFUNDS	=33	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=26	75.0	87.5	75.0
DISBURSEMENT OF LOANS	=1	100.0	100.0	75.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	31	47.9	37.7	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	45	27.1	27.3	36.9
MOBILE SUBSCRIBERS*	13	63.9	30.3	36.5
NETWORK COVERAGE (MINIMUM 4G)*	=8	58.2	34.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	53	64.1	73.4	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=60	50.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=57	0.0	33.3	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=30	21.3	18.6	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	4	84.2	21.8	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=36	53.4	45.1	53.4
INTERNET ACCESS*	47	39.4	39.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	41	61.9	41.5	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=28	75.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=50	12.9	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	49	25.1	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=49	68.9	76.4	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=48	0.0	50.0	50.0
ACCESS TO JURISDICTIONS	=15	75.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=30	33.3	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	0.0	50.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

CZECH REPUBLIC



NOMINAL GDP (US\$ bn)	216.0
POPULATION (m)	10.6
GDP PER CAPITA (US\$)	20,343.8



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GDP and Population figures are EU estimates for 2017.

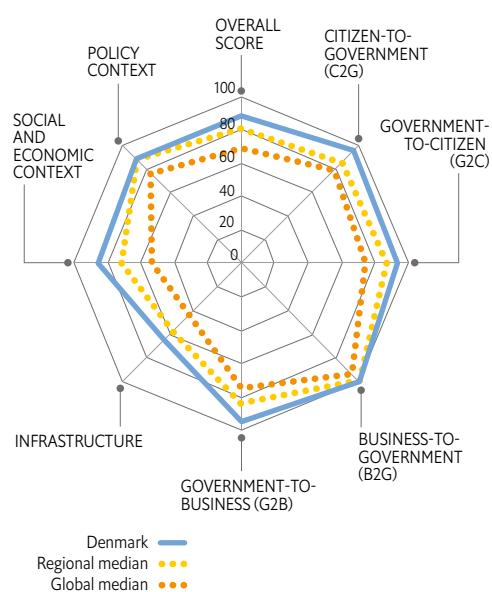
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	31	70.3	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=65	50.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	100.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=48	50.0	100.0	100.0
PENSION BENEFITS	=63	25.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=59	50.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=56	75.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=50	50.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	23	64.7	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	33	41.0	48.9	36.5
MOBILE SUBSCRIBERS*	47	33.8	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=7	99.7	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=60	50.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=48	33.3	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=40	17.7	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	26	30.4	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=1	100.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=12	66.7	64.0	47.7
INTERNET ACCESS*	35	74.4	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=28	75.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=17	65.9	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	13	72.0	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=15	75.0	87.5	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

DENMARK



NOMINAL GDP (US\$ bn)	324.7
POPULATION (m)	5.7
GDP PER CAPITA (US\$)	56,636.9



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

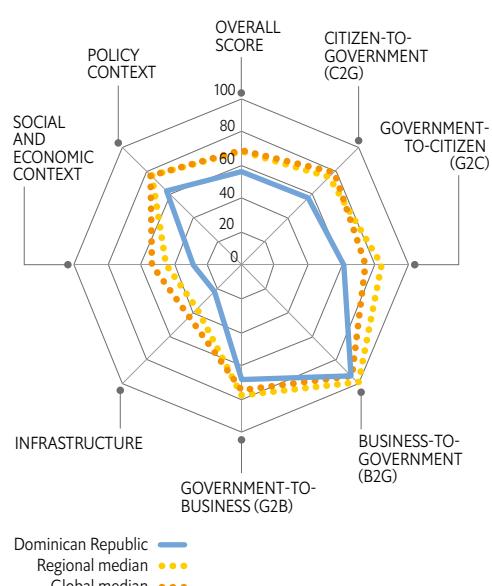
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	3	88.8	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=11	75.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	1	100.0	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	9	74.0	48.9	36.5
MOBILE SUBSCRIBERS*	38	37.9	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=1	100.0	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=38	18.4	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	15	55.7	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=8	69.7	64.0	47.7
INTERNET ACCESS*	8	94.2	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	2	97.6	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	3	94.0	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	87.5	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

DOMINICAN REPUBLIC



NOMINAL GDP (US\$ bn)	75.9
POPULATION (m)	10.8
GDP PER CAPITA (US\$)	7,052.3



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

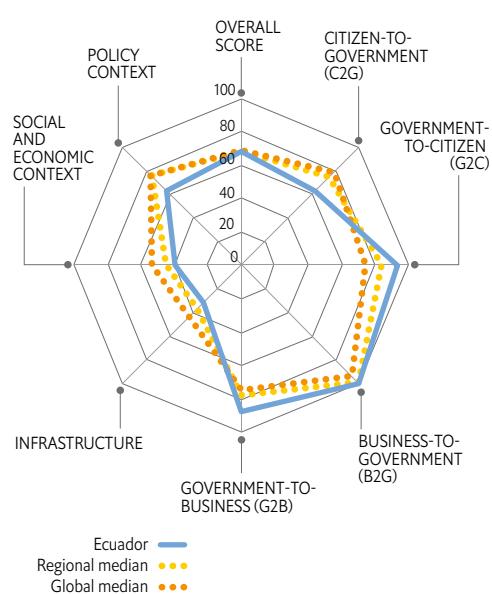
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	58	56.7	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)	=59	58.3	75.0	79.2
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	25.0	50.0
INCOME TAX PAYMENTS	=60	75.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	25.0	75.0
PRIVATE TRANSIT COSTS	=61	50.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)	=50	62.5	84.4	75.0
INCOME TAX REFUNDS	=38	75.0	100.0	100.0
PENSION BENEFITS	=55	50.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)	=33	93.8	100.0	93.8
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)	=40	68.8	78.1	75.0
BUSINESS INCOME TAX REFUNDS	=33	75.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	87.5	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	50.0	50.0
INFRASTRUCTURE	67	21.3	37.7	44.2
FIXED-LINE BROADBAND SUBSCRIBERS*	54	15.2	27.3	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	58	22.6	30.3	36.5
MOBILE SUBSCRIBERS*	69	14.4	34.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	39	86.8	73.4	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=69	0.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=53	12.3	18.6	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	39	21.0	21.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT	62	28.7	45.1	53.4
EDUCATIONAL ATTAINMENT*	57	31.8	39.0	47.7
INTERNET ACCESS*	63	19.2	41.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=61	25.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	75.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=65	5.5	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	64	11.7	17.1	36.8
POLICY CONTEXT	=53	63.3	76.4	76.4
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	50.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

ECUADOR



NOMINAL GDP (US\$ bn)	97.0
POPULATION (m)	16.8
GDP PER CAPITA (US\$)	5,785.3



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GDP and Population figures are EU estimates for 2017.

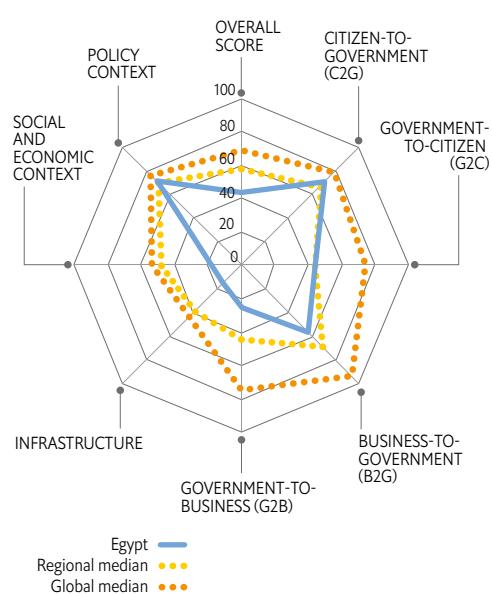
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	38	68.1	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=54	62.5	75.0	79.2
INCOME TAX PAYMENTS	=46	25.0	25.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=56	25.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=8	93.8	84.4	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=11	87.5	78.1	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=62	50.0	100.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	56	31.2	37.7	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	50	22.6	27.3	36.9
MOBILE SUBSCRIBERS*	59	21.2	30.3	36.5
NETWORK COVERAGE (MINIMUM 4G)*	64	16.3	34.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	58	51.0	73.4	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	33.3	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=57	9.0	18.6	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	=49	14.5	21.8	22.2
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	52	39.2	45.1	53.4
INTERNET ACCESS*	50	36.4	39.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	58	30.0	41.5	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=41	50.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=65	5.5	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=68	6.7	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	55	62.8	76.4	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=68	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=22	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=53	25.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=30	33.3	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	0.0	50.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=45	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

EGYPT



NOMINAL GDP (US\$ bn)	194.5
POPULATION (m)	95.2
GDP PER CAPITA (US\$)	2,042.9



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GDP and Population figures are EU estimates for 2017.

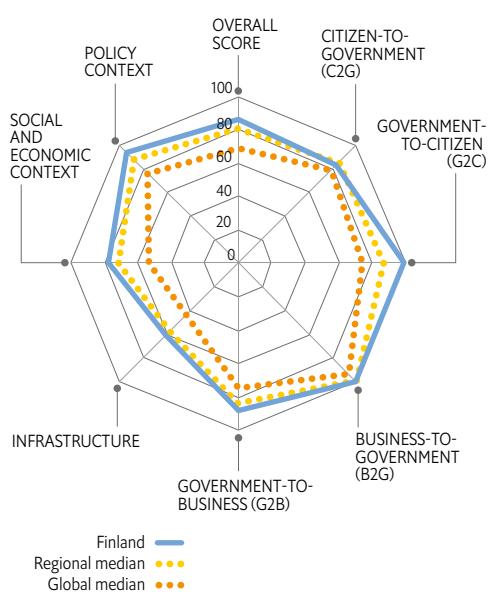
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	68	42.8	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	75.0
PRIVATE TRANSIT COSTS	=70	25.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=51	50.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=65	0.0	0.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=63	50.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=69	0.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=64	50.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=66	0.0	25.0	75.0
VAT/SALES TAX REFUNDS	=66	0.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=68	0.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	59	12.1	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	53	24.9	35.0	36.5
MOBILE SUBSCRIBERS*	49	32.8	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	73	0.0	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=60	50.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	65	4.3	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=65	1.5	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=61	27.3	34.8	47.7
INTERNET ACCESS*	56	38.1	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=61	25.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=63	0.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=70	0.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	67	4.7	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	71	2.0	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	50.0	100.0

FINLAND



NOMINAL GDP (US\$ bn)	252.4
POPULATION (m)	5.5
GDP PER CAPITA (US\$)	45,701.4



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

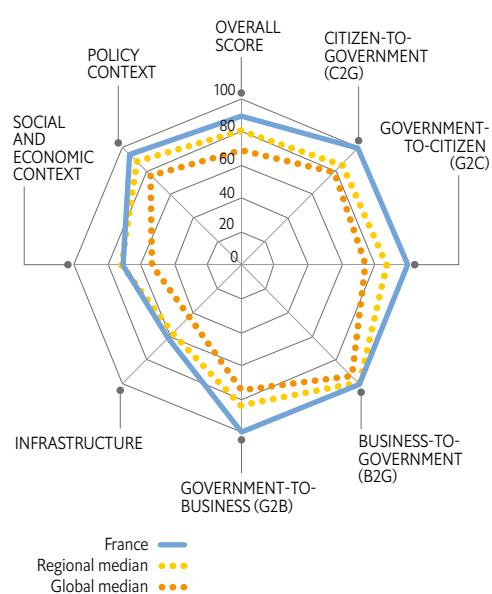
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	9	86.2	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=23	83.3	85.4	79.2
INCOME TAX PAYMENTS	=46	25.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	87.5	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	14	60.5	58.0	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	16	72.9	70.9	36.9
MOBILE SUBSCRIBERS*	3	93.8	48.9	36.5
NETWORK COVERAGE (MINIMUM 4G)*	23	44.4	36.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	6	99.9	98.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	55	11.2	24.7	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	12	63.3	44.0	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	11	77.8	72.1	53.4
INTERNET ACCESS*	=28	58.3	64.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	21	83.8	84.1	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=7	75.0	75.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	9	83.5	80.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=1	100.0	75.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	4	90.6	62.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	94.4	88.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	87.5	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

FRANCE



NOMINAL GDP (US\$ bn)	2,585.5
POPULATION (m)	65.0
GDP PER CAPITA (US\$)	39,789.1



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

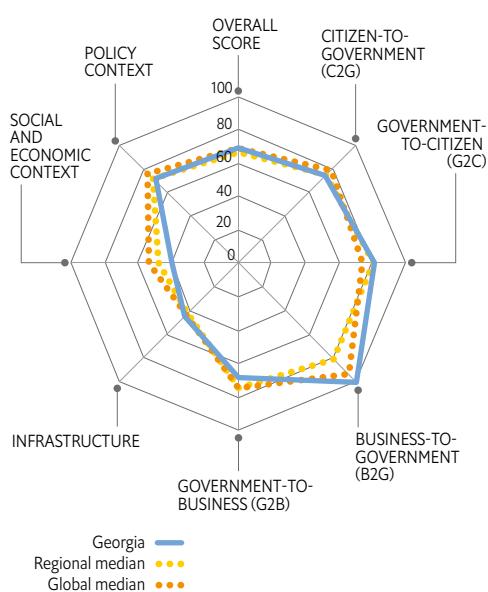
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	2	89.4	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=1	100.0	85.4	79.2
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	2	99.1	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	28	44.9	48.9	36.5
MOBILE SUBSCRIBERS*	=56	27.1	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=31	90.0	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	15	37.9	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	16	51.9	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=23	61.4	64.0	47.7
INTERNET ACCESS*	18	85.3	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=28	75.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	8	87.1	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	20	56.8	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	87.5	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

GEORGIA



NOMINAL GDP (US\$ bn)	15.2
POPULATION (m)	3.9
GDP PER CAPITA (US\$)	3,893.4



Notes: Rank is out of 73 countries. '=' before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

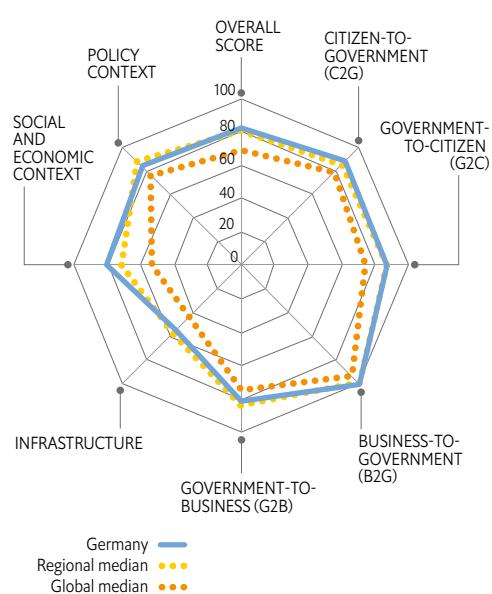
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	36	68.7	67.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=39	75.0	75.0	79.2
INCOME TAX PAYMENTS	=29	50.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=40	50.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=48	50.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	81.3	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=40	68.8	75.0	75.0
VAT/SALES TAX REFUNDS	=33	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=26	75.0	100.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	35	45.0	42.6	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	37	36.9	43.4	36.9
MOBILE SUBSCRIBERS*	51	28.4	35.1	36.5
NETWORK COVERAGE (MINIMUM 4G)*	28	41.4	41.4	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=28	92.0	59.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	100.0	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	24	24.5	24.5	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	51	12.7	16.1	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	50	40.6	47.8	53.4
INTERNET ACCESS*	=15	65.9	62.1	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	52	45.3	61.8	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=28	75.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=47	25.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	25.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=70	2.4	22.9	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=45	25.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	63	12.2	28.2	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=46	70.6	72.2	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=22	50.0	25.0	50.0
ACCESS TO JURISDICTIONS	=29	50.0	25.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=30	33.3	0.0	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

GERMANY



NOMINAL GDP (US\$ bn)	3,689.7
POPULATION (m)	82.8
GDP PER CAPITA (US\$)	44,587.2



Notes: Rank is out of 73 countries. '=' before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

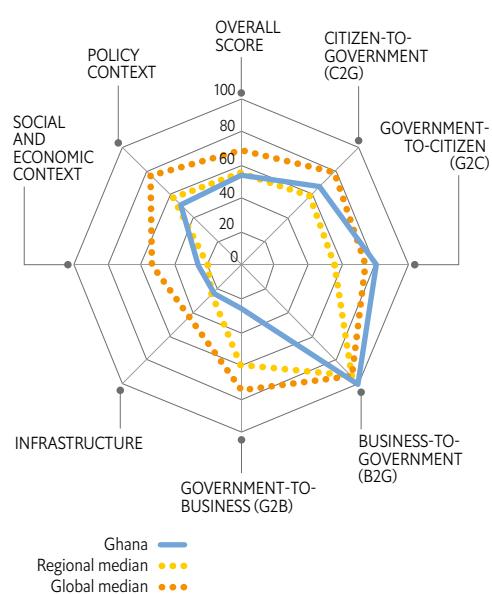
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	14	82.1	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)	=15	87.5	85.4	79.2
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)	=16	87.5	87.5	75.0
INCOME TAX REFUNDS	=48	50.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)	=1	100.0	100.0	93.8
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)	=18	81.3	84.4	75.0
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	75.0	50.0
INFRASTRUCTURE	21	54.8	58.0	44.2
FIXED-LINE BROADBAND SUBSCRIBERS*	7	89.0	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	31	43.9	48.9	36.5
MOBILE SUBSCRIBERS*	48	33.2	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	26	95.7	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	8	43.0	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	38	21.5	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT	5	80.5	72.1	53.4
EDUCATIONAL ATTAINMENT*	=3	73.5	64.0	47.7
INTERNET ACCESS*	13	90.7	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	3	95.3	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	14	67.5	56.4	36.8
POLICY CONTEXT	23	83.1	88.6	76.4
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=42	25.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	87.5	50.0
ACCESS TO JURISDICTIONS	=30	33.3	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

GHANA



NOMINAL GDP (US\$ bn)	47.0
POPULATION (m)	28.9
GDP PER CAPITA (US\$)	1,628.6



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GDP and Population figures are EU estimates for 2017.

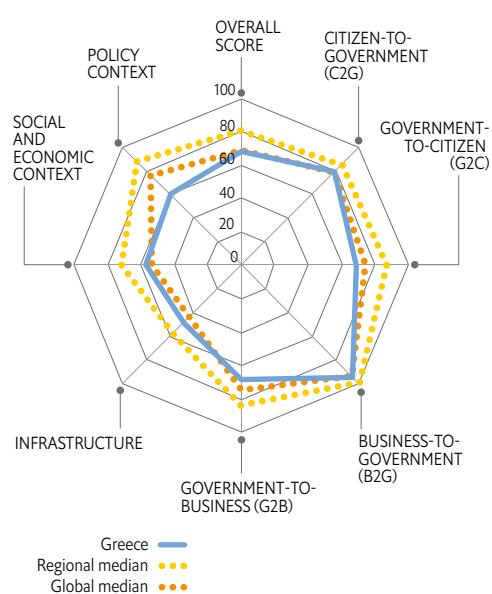
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	61	53.3	54.8	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	25.0	50.0
INCOME TAX PAYMENTS	=1	100.0	87.5	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=40	50.0	62.5	75.0
PRIVATE TRANSIT COSTS	=61	50.0	62.5	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=48	50.0	62.5	100.0
PENSION BENEFITS	=1	100.0	87.5	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	37.5	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=50	50.0	62.5	75.0
VAT/SALES TAX REFUNDS	=56	50.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=70	0.0	62.5	75.0
DISBURSEMENT OF LOANS	=68	0.0	62.5	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=67	0.7	0.7	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	35	37.8	17.4	36.5
MOBILE SUBSCRIBERS*	22	47.0	14.8	38.6
NETWORK COVERAGE (MINIMUM 4G)*	66	34.9	35.8	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=67	2.9	2.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	71	0.4	1.6	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	63	25.8	20.1	47.7
INTERNET ACCESS*	61	26.1	11.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=61	25.0	25.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=63	5.9	9.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	12.5	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=15	67.3	60.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	0.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	75.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=72	0.0	37.5	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	25.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	75.0	100.0

GREECE



NOMINAL GDP (US\$ bn)	200.1
POPULATION (m)	11.2
GDP PER CAPITA (US\$)	17,928.3



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GDP and Population figures are EU estimates for 2017.

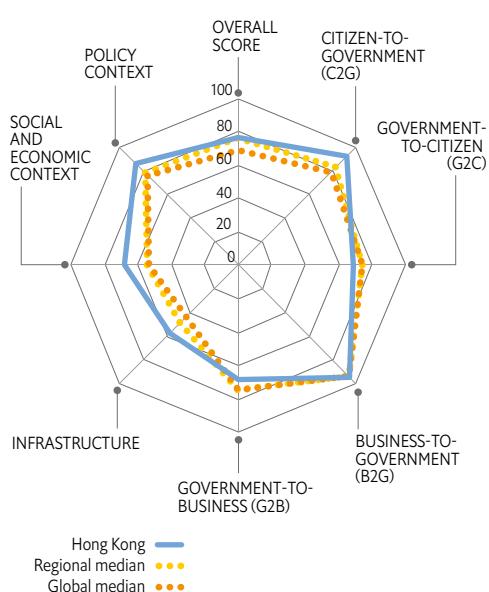
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	39	67.9	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=31	79.2	85.4	79.2
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=40	50.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=38	75.0	100.0	100.0
PENSION BENEFITS	=41	75.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=56	75.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=50	50.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	12	75.9	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	55	24.1	48.9	36.5
MOBILE SUBSCRIBERS*	50	32.3	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	27	93.0	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=60	50.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	33	20.6	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	17	44.2	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	32	53.0	64.0	47.7
INTERNET ACCESS*	39	66.7	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	23	51.8	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	54	18.9	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=18	75.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	87.5	50.0
ACCESS TO JURISDICTIONS	=62	0.0	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=67	0.0	100.0	100.0

HONG KONG



NOMINAL GDP (US\$ bn)	341.7
POPULATION (m)	7.4
GDP PER CAPITA (US\$)	46,395.1



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

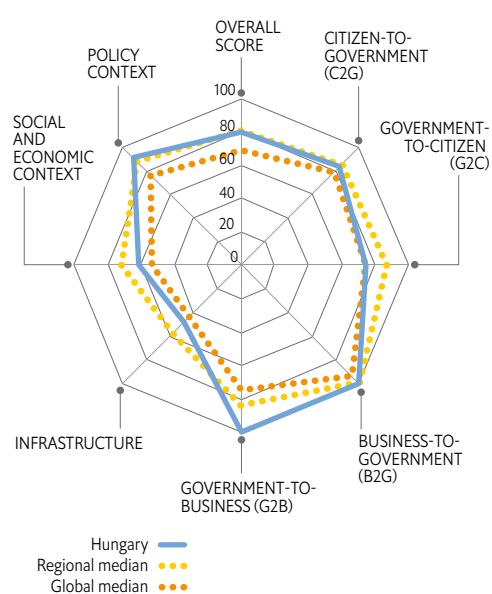
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	23	76.5	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=8	91.7	83.3	79.2
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=43	68.8	75.0	75.0
PENSION BENEFITS	=38	75.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=41	75.0	75.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=49	25.0	50.0	50.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=40	68.8	75.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	17	58.1	49.1	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	10	82.9	53.5	36.9
MOBILE SUBSCRIBERS*	14	61.5	51.7	36.5
NETWORK COVERAGE (MINIMUM 4G)*	1	100.0	39.1	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=10	99.0	97.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=43	17.3	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=24	34.4	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	20	68.3	54.8	53.4
INTERNET ACCESS*	=23	61.4	50.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	25	81.0	75.3	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	32	36.5	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	26	48.5	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	18	86.1	78.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=18	75.0	50.0	50.0
ACCESS TO JURISDICTIONS	=15	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

HUNGARY



NOMINAL GDP (US\$ bn)	138.9
POPULATION (m)	9.7
GDP PER CAPITA (US\$)	14,290.7



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

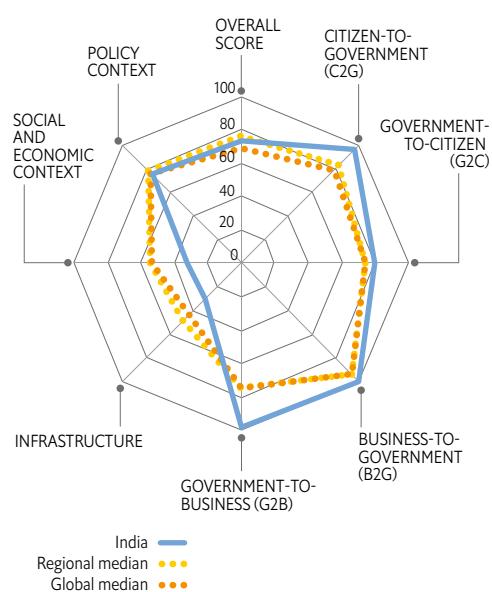
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	16	79.7	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=23	83.3	85.4	79.2
INCOME TAX PAYMENTS	=1	100.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=32	75.0	87.5	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	84.4	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=29	48.1	58.0	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=20	66.6	70.9	36.9
MOBILE SUBSCRIBERS*	65	19.4	48.9	36.5
NETWORK COVERAGE (MINIMUM 4G)*	43	35.8	36.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=17	98.0	98.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=60	50.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	34	19.9	24.7	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	=29	25.8	44.0	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	25	60.7	72.1	53.4
INTERNET ACCESS*	=17	64.4	64.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	29	77.2	84.1	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=47	25.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=33	50.0	75.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	22	55.3	80.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=28	50.0	75.0	50.0
ACCESS TO JURISDICTIONS	35	39.7	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	11	90.6	88.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	75.0	50.0
ACCESS TO JURISDICTIONS	=15	75.0	87.5	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=30	33.3	66.7	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

INDIA



NOMINAL GDP (US\$ bn)	2,588.0
POPULATION (m)	1,339.0
GDP PER CAPITA (US\$)	1,932.5



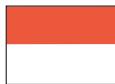
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GDP and Population figures are EU estimates for 2017.

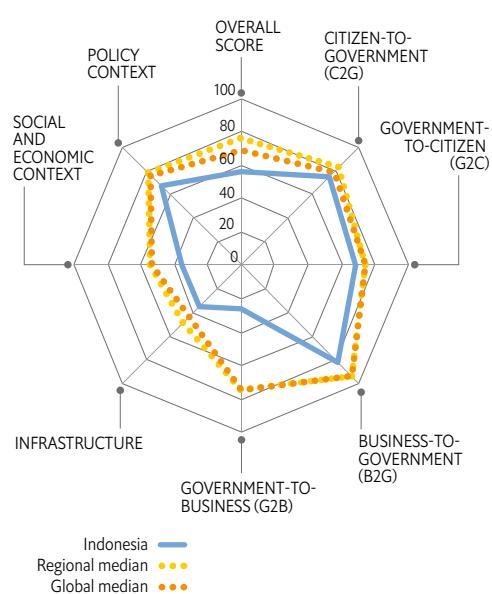
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	28	73.3	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=1	100.0	50.0	50.0
INCOME TAX PAYMENTS	=60	75.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	64	3.2	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	72	0.4	51.7	36.5
MOBILE SUBSCRIBERS*	=62	17.8	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	47	73.5	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	62	6.5	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	63	1.9	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=65	21.2	50.0	47.7
INTERNET ACCESS*	66	15.2	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=28	75.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=39	24.7	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	72	1.7	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=69	50.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

INDONESIA



NOMINAL GDP (US\$ bn)	1,015.5
POPULATION (m)	260.6
GDP PER CAPITA (US\$)	3,897.2



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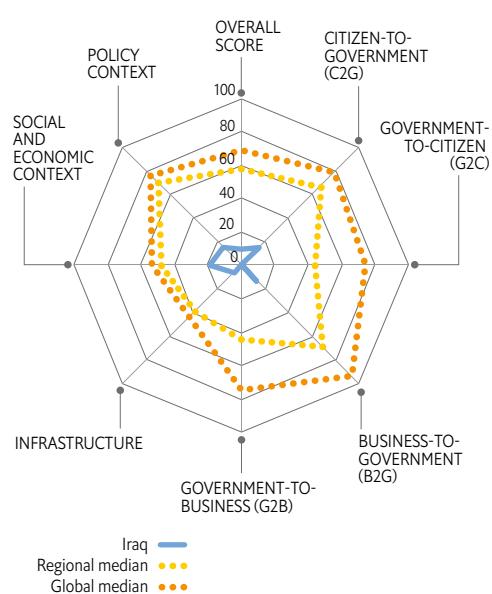
GDP and Population figures are EU estimates for 2017.

An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	60	55.5	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=40	50.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=65	0.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=56	75.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=66	0.0	100.0	75.0
VAT/SALES TAX REFUNDS	=66	0.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	63	4.4	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=41	35.0	51.7	36.5
MOBILE SUBSCRIBERS*	13	52.5	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	64	37.9	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=48	33.3	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=38	18.4	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	57	8.9	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=53	33.3	50.0	47.7
INTERNET ACCESS*	53	42.4	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	57	9.4	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	62	12.8	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

IRAQ

NOMINAL GDP (US\$ bn)	184.4
POPULATION (m)	38.2
GDP PER CAPITA (US\$)	4,826.0



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

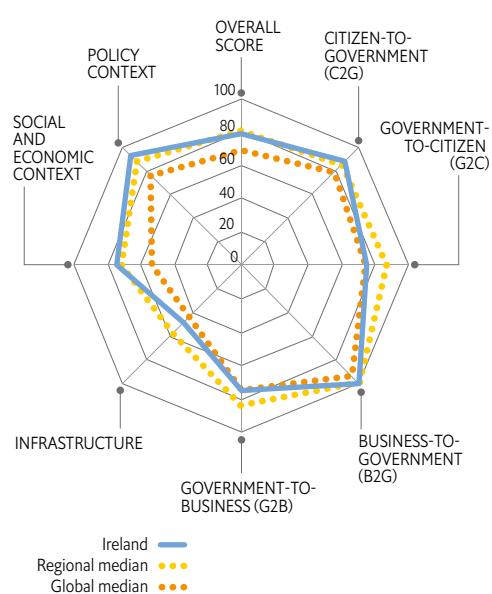
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	73	9.8	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	72	16.7	66.7	79.2
INCOME TAX PAYMENTS	=71	0.0	50.0	50.0
PENSION CONTRIBUTIONS	72	50.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=73	0.0	75.0	100.0
PRIVATE TRANSIT COSTS	=40	50.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	73	0.0	43.8	75.0
PENSION BENEFITS	=65	0.0	0.0	100.0
UNEMPLOYMENT BENEFITS	=72	0.0	75.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=68	0.0	25.0	50.0
GOVERNMENT PENSION CONTRIBUTIONS	=67	0.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	73	12.5	68.8	93.8
VAT / SALES TAX PAYMENTS	=70	25.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=72	25.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	73	0.0	43.8	75.0
VAT/SALES TAX REFUNDS	=66	0.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=66	0.0	25.0	75.0
DISBURSEMENT OF LOANS	=70	0.0	100.0	100.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	73	5.8	38.9	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=72	0.0	13.5	36.9
MOBILE SUBSCRIBERS*	=73	0.0	35.0	36.5
NETWORK COVERAGE (MINIMUM 4G)*	=66	15.1	51.1	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=56	55.0	88.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=69	0.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=68	0.0	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=73	0.0	9.7	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	=73	0.0	6.4	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	66	18.4	48.0	53.4
INTERNET ACCESS*	64	23.5	34.8	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	69	12.3	76.2	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=41	50.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=63	0.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	50.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=73	0.0	20.0	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=64	0.0	25.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=50	24.2	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	73	15.3	70.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=68	0.0	100.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=48	0.0	0.0	50.0
ACCESS TO JURISDICTIONS	73	0.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=62	0.0	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=69	50.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=69	25.0	100.0	100.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=59	25.0	75.0	75.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=67	0.0	50.0	100.0

IRELAND



NOMINAL GDP (US\$ bn)	334.0
POPULATION (m)	4.8
GDP PER CAPITA (US\$)	70,152.9



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

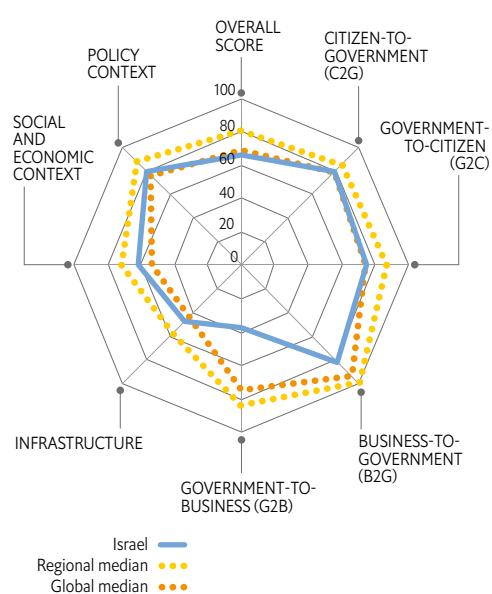
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	18	78.9	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=15	87.5	85.4	79.2
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=40	50.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=63	25.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=20	66.6	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	17	56.2	48.9	36.5
MOBILE SUBSCRIBERS*	56	27.1	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=31	90.0	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=69	0.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	22	25.3	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	42	18.6	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	12	66.7	64.0	47.7
INTERNET ACCESS*	16	86.5	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	10	82.4	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	27	46.9	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=18	75.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	87.5	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

ISRAEL



NOMINAL GDP (US\$ bn)	349.6
POPULATION (m)	8.7
GDP PER CAPITA (US\$)	40,139.4



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GDP and Population figures are EU estimates for 2017.

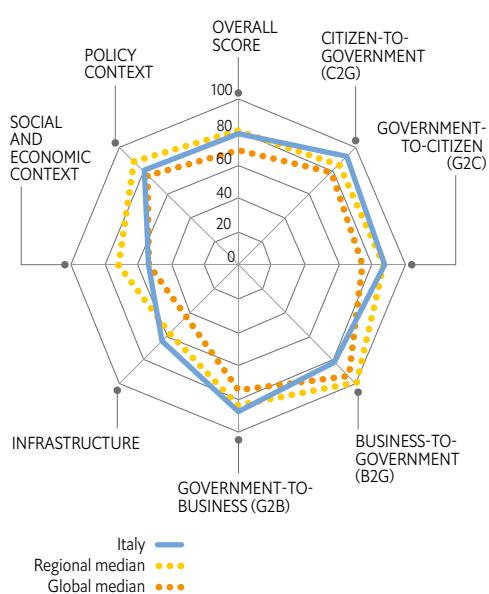
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	44	66.0	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=31	79.2	85.4	79.2
INCOME TAX PAYMENTS	=11	75.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=32	75.0	87.5	75.0
PENSION BENEFITS	=48	50.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=41	75.0	100.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=49	81.3	100.0	93.8
VAT / SALES TAX PAYMENTS	=55	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=56	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=50	50.0	100.0	75.0
VAT/SALES TAX REFUNDS	=56	50.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	68	25.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	33	46.9	58.0	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	22	65.6	70.9	36.9
MOBILE SUBSCRIBERS*	19	52.9	48.9	36.5
NETWORK COVERAGE (MINIMUM 4G)*	25	42.8	36.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	49	70.0	98.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=48	33.3	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	16	35.7	24.7	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	20	38.2	44.0	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	24	61.5	72.1	53.4
INTERNET ACCESS*	7	70.5	64.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	36	74.0	84.1	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=28	75.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	45	75.0	75.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	26	44.7	80.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=45	25.0	75.0	50.0
ACCESS TO JURISDICTIONS	22	54.6	62.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	26	80.6	88.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=15	0.0	75.0	50.0
ACCESS TO JURISDICTIONS	=4	75.0	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	66.7	66.7	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

ITALY



NOMINAL GDP (US\$ bn)	1,941.0
POPULATION (m)	59.4
GDP PER CAPITA (US\$)	32,698.6



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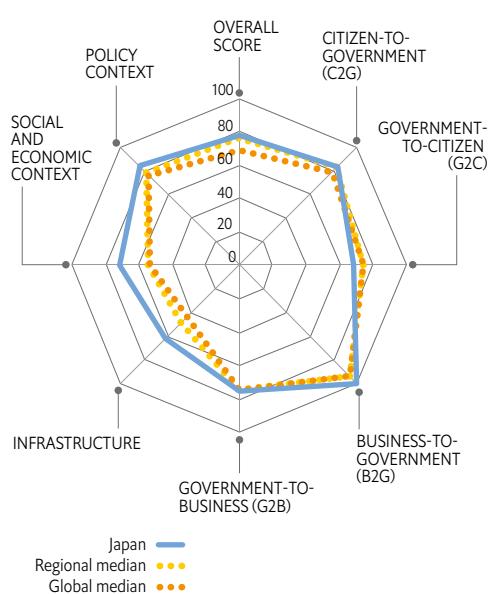
GDP and Population figures are EU estimates for 2017.

An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	21	78.2	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=25	59.3	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	27	48.3	48.9	36.5
MOBILE SUBSCRIBERS*	21	47.7	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	25	96.0	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	17	33.9	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	7	75.3	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	30	56.1	64.0	47.7
INTERNET ACCESS*	38	66.8	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	25	47.1	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	51	22.3	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=15	75.0	87.5	50.0
ACCESS TO JURISDICTIONS	=30	33.3	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

JAPAN

NOMINAL GDP (US\$ bn)	4,873.4
POPULATION (m)	127.5
GDP PER CAPITA (US\$)	38,227.5



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GDP and Population figures are EU estimates for 2017.

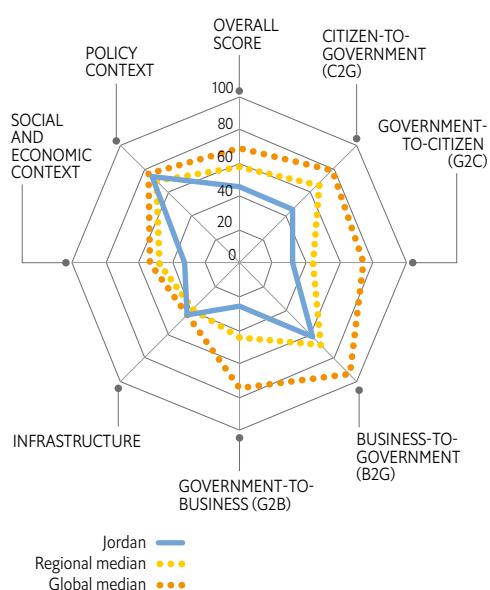
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	22	77.9	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=23	83.3	83.3	79.2
INCOME TAX PAYMENTS	=46	25.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=43	68.8	75.0	75.0
PENSION BENEFITS	=38	75.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=41	75.0	75.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=49	25.0	50.0	50.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	93.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=27	75.0	75.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=26	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=29	50.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	10	62.8	49.1	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	15	73.6	53.5	36.9
MOBILE SUBSCRIBERS*	5	79.3	51.7	36.5
NETWORK COVERAGE (MINIMUM 4G)*	27	41.8	39.1	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=10	99.0	97.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	6	45.5	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	24	34.4	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	17	71.5	54.8	53.4
INTERNET ACCESS*	=10	68.2	50.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	3	97.8	75.3	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=33	50.0	50.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	17	65.9	34.1	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=13	75.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	41	34.7	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	22	84.2	78.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=42	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=15	75.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	66.7	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=54	75.0	100.0	100.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=18	75.0	75.0	75.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

JORDAN



NOMINAL GDP (US\$ bn)	40.1
POPULATION (m)	10.1
GDP PER CAPITA (US\$)	3,970.0



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

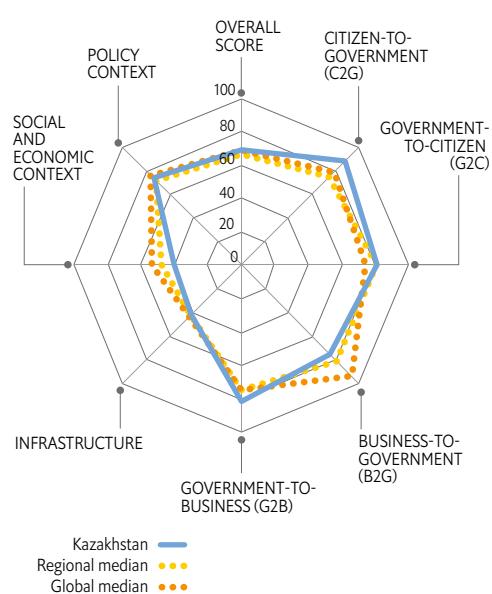
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	65	45.1	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=65	50.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=48	50.0	0.0	100.0
PENSION BENEFITS	=41	75.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=68	0.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=67	0.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=66	25.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=57	25.0	25.0	75.0
VAT/SALES TAX REFUNDS	=61	25.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=70	0.0	100.0	75.0
DISBURSEMENT OF LOANS	=34	50.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	56	13.5	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	11	70.3	35.0	36.5
MOBILE SUBSCRIBERS*	4	78.9	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	38	87.0	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	56	9.7	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	59	5.4	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=34	50.0	34.8	47.7
INTERNET ACCESS*	28	77.6	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=61	25.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=63	0.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	35	30.6	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	69	6.0	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	50.0	100.0

KAZAKHSTAN



NOMINAL GDP (US\$ bn)	152.9
POPULATION (m)	18.2
GDP PER CAPITA (US\$)	8,396.6



Notes: Rank is out of 73 countries. '=' before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

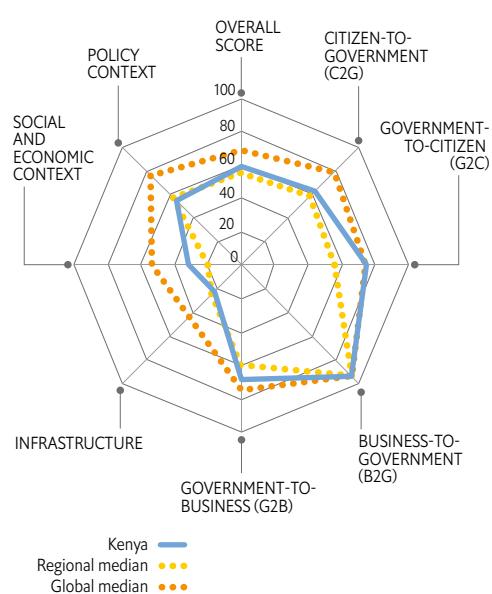
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	34	69.0	67.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=1	100.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=63	50.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=61	25.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	38	32.0	43.4	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	36	37.6	35.1	36.5
MOBILE SUBSCRIBERS*	12	53.0	41.4	38.6
NETWORK COVERAGE (MINIMUM 4G)*	50	69.0	59.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	23	24.9	24.5	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	56	9.9	16.1	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	22	62.1	62.1	47.7
INTERNET ACCESS*	22	83.6	61.8	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=63	0.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	11.8	22.9	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	43	31.1	28.2	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	0.0	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

KENYA



NOMINAL GDP (US\$ bn)	78.3
POPULATION (m)	49.7
GDP PER CAPITA (US\$)	1,575.4



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

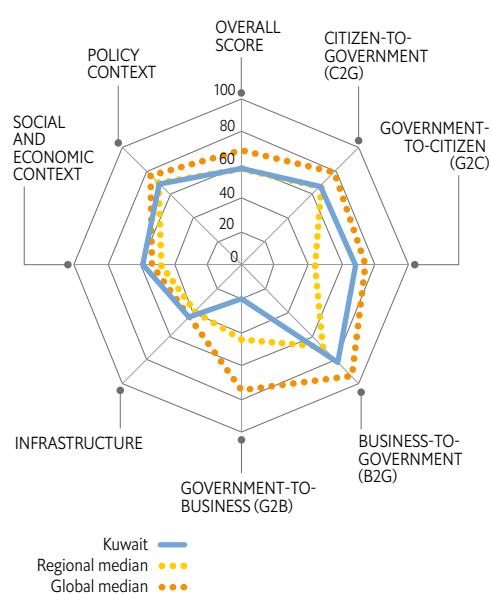
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	54	58.5	54.8	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=54	62.5	58.3	79.2
INCOME TAX PAYMENTS	=46	25.0	25.0	50.0
PENSION CONTRIBUTIONS	=60	75.0	87.5	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=26	75.0	62.5	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	62.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=32	75.0	56.3	75.0
PENSION BENEFITS	=38	75.0	62.5	100.0
UNEMPLOYMENT BENEFITS	=63	25.0	87.5	100.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=33	93.8	93.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=40	68.8	59.4	75.0
VAT/SALES TAX REFUNDS	=1	100.0	62.5	75.0
PAYMENTS FOR GOODS AND SERVICES	=26	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=62	50.0	62.5	75.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=67	22.4	25.1	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=68	0.7	0.7	36.9
MOBILE SUBSCRIBERS*	=68	6.9	17.4	36.5
NETWORK COVERAGE (MINIMUM 4G)*	=68	14.6	14.8	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	21.5	35.8	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=67	2.9	2.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=65	1.5	1.6	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	1.5	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=59	32.5	20.1	53.4
INTERNET ACCESS*	=65	21.2	20.1	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=67	14.8	11.5	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=41	50.0	25.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=47	25.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	25.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=46	17.6	9.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=45	25.0	12.5	50.0
ACCESS TO JURISDICTIONS	1	100.0	60.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=63	54.4	57.2	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	100.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	50.0	25.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	0.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	75.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=69	25.0	37.5	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	25.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	100.0	75.0	100.0

KUWAIT



NOMINAL GDP (US\$ bn)	120.0
POPULATION (m)	4.5
GDP PER CAPITA (US\$)	26,689.2



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

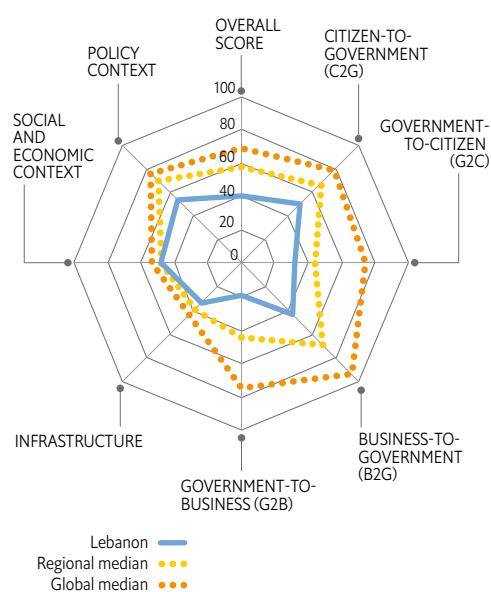
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	=55	58.2	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=11	75.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=56	75.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=65	0.0	0.0	100.0
PENSION BENEFITS	=41	75.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	64	50.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=66	0.0	25.0	75.0
VAT/SALES TAX REFUNDS	=66	0.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=62	50.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	61	6.5	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	43	34.7	35.0	36.5
MOBILE SUBSCRIBERS*	16	51.1	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	17	98.0	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	35	19.5	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	32	23.5	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	60	28.8	34.8	47.7
INTERNET ACCESS*	=30	76.2	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=42	22.4	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	45	29.8	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=4	66.7	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=66	50.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	50.0	100.0

LEBANON



NOMINAL GDP (US\$ bn)	51.5
POPULATION (m)	6.2
GDP PER CAPITA (US\$)	8,368.6



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

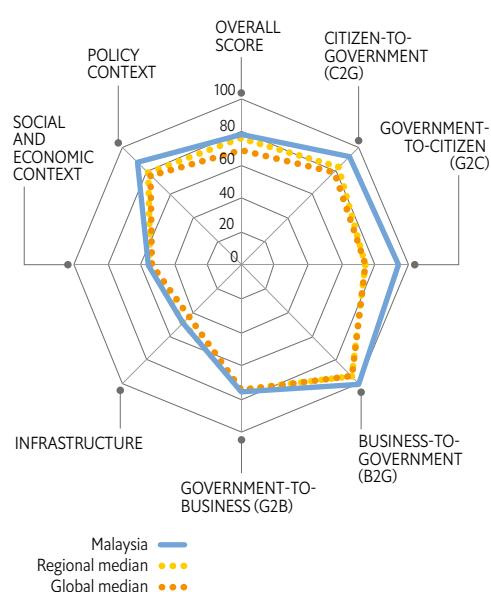
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	70	39.9	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=56	75.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=61	50.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=56	25.0	0.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=68	0.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=67	0.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=69	0.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=70	0.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=66	0.0	25.0	75.0
VAT/SALES TAX REFUNDS	=66	0.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=62	50.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	24	59.8	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	41	35.0	35.0	36.5
MOBILE SUBSCRIBERS*	60	23.1	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	34	89.2	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	52	13.0	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	54	10.5	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=48	38.6	34.8	47.7
INTERNET ACCESS*	=30	76.2	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	31	37.6	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	66	8.4	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=67	0.0	50.0	100.0

MALAYSIA



NOMINAL GDP (US\$ bn)	314.5
POPULATION (m)	31.6
GDP PER CAPITA (US\$)	9,944.9



Notes: Rank is out of 73 countries. '=' before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

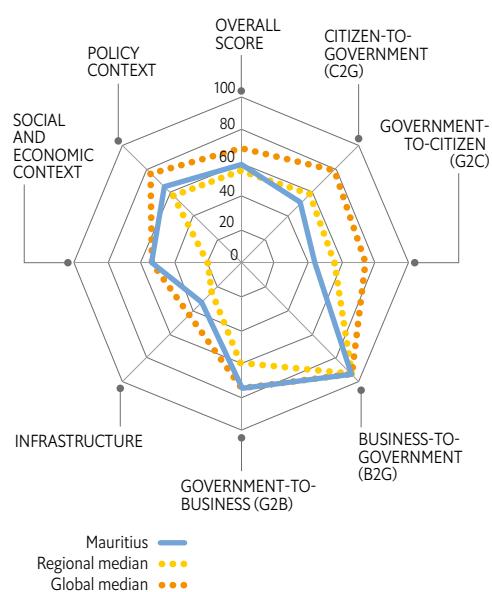
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	19	78.8	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=8	91.7	83.3	79.2
INCOME TAX PAYMENTS	=11	75.0	50.0	50.0
PENSION CONTRIBUTIONS	=60	75.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=8	93.8	75.0	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	93.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=27	75.0	75.0	75.0
VAT/SALES TAX REFUNDS	=33	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=26	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	75.0	75.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	28	48.7	49.1	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	51	20.3	53.5	36.9
MOBILE SUBSCRIBERS*	20	51.7	51.7	36.5
NETWORK COVERAGE (MINIMUM 4G)*	20	48.1	39.1	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=36	88.0	97.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=40	17.7	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	41	20.6	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	34	54.8	54.8	53.4
INTERNET ACCESS*	=34	50.0	50.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	33	75.3	75.3	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=47	25.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=33	50.0	50.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=46	17.6	34.1	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=28	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	34	39.8	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	16	87.8	78.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=22	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=29	50.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	66.7	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

MAURITIUS



NOMINAL GDP (US\$ bn)	13.0
POPULATION (m)	1.3
GDP PER CAPITA (US\$)	10,296.2



Notes: Rank is out of 73 countries. '=' before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

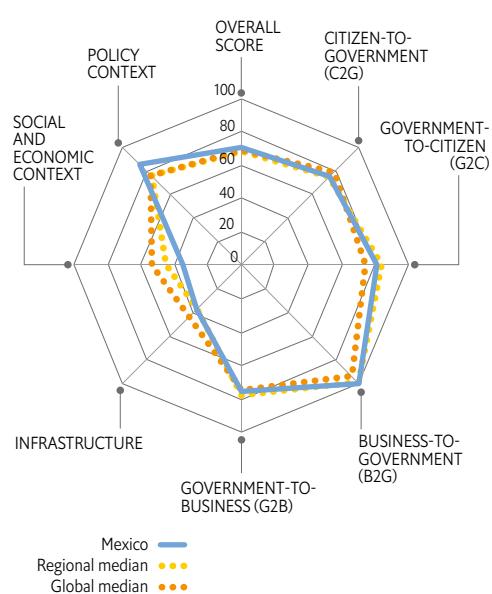
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	53	59.1	54.8	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=64	25.0	25.0	50.0
INCOME TAX PAYMENTS	=1	100.0	87.5	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	62.5	75.0
PRIVATE TRANSIT COSTS	=61	50.0	62.5	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	62.5	100.0
PENSION BENEFITS	=41	75.0	87.5	100.0
UNEMPLOYMENT BENEFITS	=68	0.0	37.5	50.0
GOVERNMENT SOCIAL SAFETY NET	=67	0.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	62.5	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	62.5	75.0
DISBURSEMENT OF LOANS	=15	75.0	62.5	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	33	39.5	0.7	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	54	24.3	17.4	36.5
MOBILE SUBSCRIBERS*	18	49.8	14.8	38.6
NETWORK COVERAGE (MINIMUM 4G)*	65	36.7	35.8	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=48	33.3	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=46	15.9	2.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	44	17.2	1.6	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	45	42.4	20.1	47.7
INTERNET ACCESS*	43	60.8	11.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	25.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=44	20.0	9.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	12.5	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	61	14.1	60.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=15	75.0	25.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	0.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	75.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	37.5	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	25.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	75.0	100.0

MEXICO



NOMINAL GDP (US\$ bn)	1,150.6
POPULATION (m)	129.2
GDP PER CAPITA (US\$)	8,907.9



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GDP and Population figures are EU estimates for 2017.

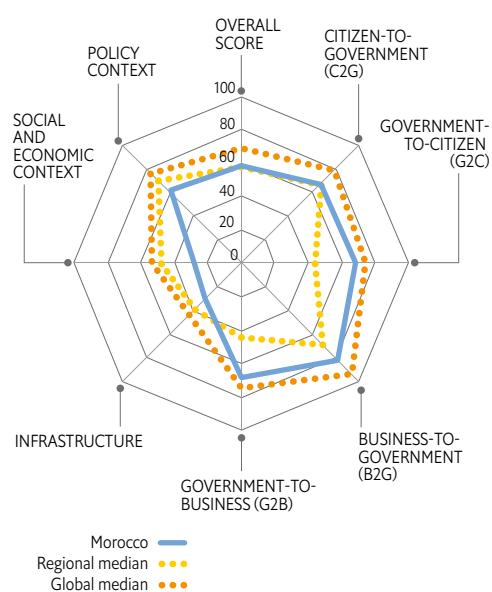
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	32	69.8	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=39	75.0	75.0	79.2
INCOME TAX PAYMENTS	=11	75.0	25.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	25.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=51	50.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=27	75.0	78.1	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	49	37.4	37.7	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	42	29.7	27.3	36.9
MOBILE SUBSCRIBERS*	49	29.2	30.3	36.5
NETWORK COVERAGE (MINIMUM 4G)*	61	18.5	34.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	41	83.8	73.4	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	33.3	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=40	17.7	18.6	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	43	17.9	21.8	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	57	34.6	45.1	53.4
INTERNET ACCESS*	=48	38.6	39.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	54	42.2	41.5	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=41	50.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=47	25.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=33	50.0	50.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	55	10.6	10.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=45	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	56	17.9	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	19	85.6	76.4	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	50.0	50.0
ACCESS TO JURISDICTIONS	=29	50.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	50.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

MOROCCO



NOMINAL GDP (US\$ bn)	110.6
POPULATION (m)	35.7
GDP PER CAPITA (US\$)	3,093.7



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GDP and Population figures are EU estimates for 2017.

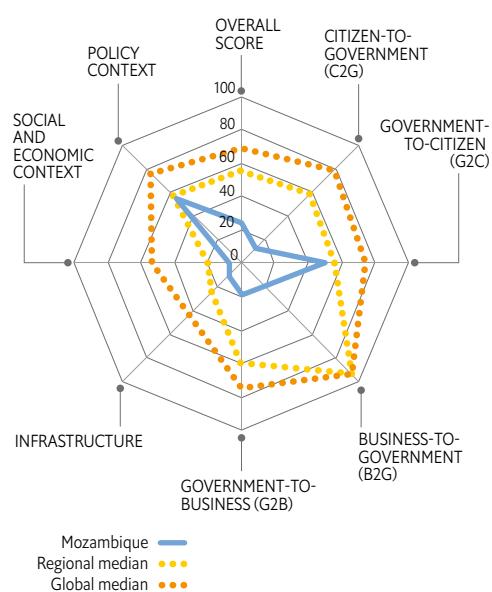
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	57	57.9	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=11	75.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=70	0.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=51	50.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=48	50.0	0.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=66	25.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	25.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	60	8.6	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	62	20.4	35.0	36.5
MOBILE SUBSCRIBERS*	41	36.7	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	51	68.0	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	59	8.7	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=67	1.4	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	70	11.4	34.8	47.7
INTERNET ACCESS*	40	66.0	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=61	25.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	50	12.9	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	73	0.0	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	50.0	100.0

MOZAMBIQUE



NOMINAL GDP (US\$ bn)	12.5
POPULATION (m)	29.7
GDP PER CAPITA (US\$)	421.6



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GDP and Population figures are EU estimates for 2017.

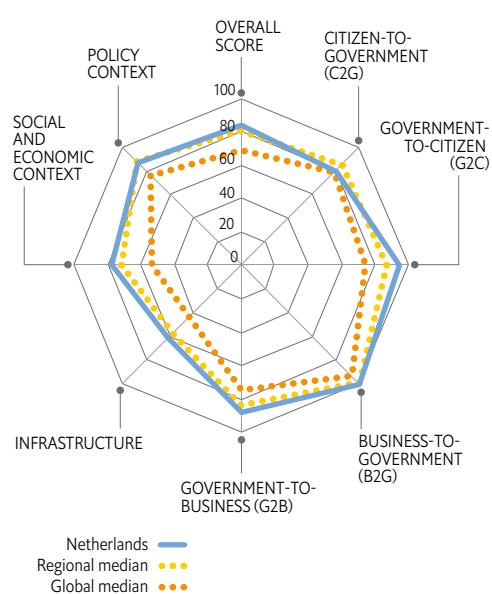
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	71	24.0	54.8	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	73	12.5	58.3	79.2
INCOME TAX PAYMENTS	=71	0.0	25.0	50.0
PENSION CONTRIBUTIONS	73	0.0	87.5	100.0
OBTAINING / PAYING FOR AN ID CARD	=65	50.0	100.0	100.0
PRIVATE TRANSIT COSTS	=70	25.0	62.5	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=57	50.0	56.3	75.0
PENSION BENEFITS	=56	25.0	62.5	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	87.5	100.0
GOVERNMENT SOCIAL SAFETY NET	=68	0.0	37.5	50.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	73	0.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=69	0.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=70	0.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=66	0.0	62.5	75.0
VAT/SALES TAX REFUNDS	=66	0.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	62.5	75.0
DISBURSEMENT OF LOANS	68	0.0	62.5	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	71	0.2	0.7	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	57	22.8	17.4	36.5
MOBILE SUBSCRIBERS*	72	6.3	14.8	38.6
NETWORK COVERAGE (MINIMUM 4G)*	69	16.0	35.8	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=69	0.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=48	33.3	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=67	2.9	2.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	64	1.6	1.6	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	73	6.8	20.1	53.4
INTERNET ACCESS*	70	8.1	11.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=69	0.0	25.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=63	0.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=70	0.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	61	7.4	9.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	12.5	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=18	57.7	60.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	0.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	75.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=69	25.0	37.5	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	25.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	75.0	100.0

NETHERLANDS



NOMINAL GDP (US\$ bn)	828.4
POPULATION (m)	17.1
GDP PER CAPITA (US\$)	48,480.1



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

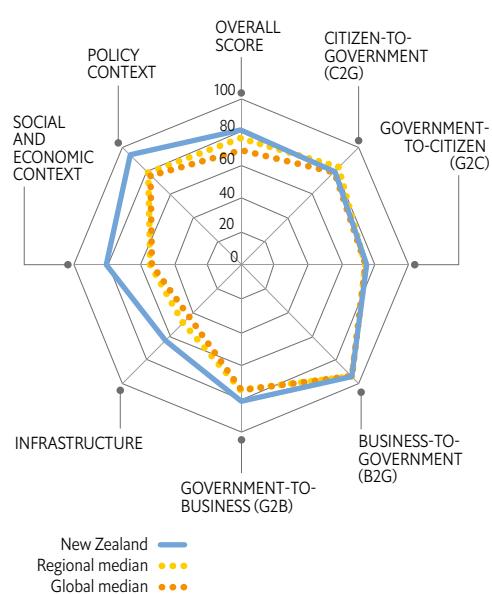
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	11	83.7	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=31	79.2	85.4	79.2
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	3	98.6	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	25	49.1	48.9	36.5
MOBILE SUBSCRIBERS*	26	41.9	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=10	99.0	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	43	17.3	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	18	43.8	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=20	63.6	64.0	47.7
INTERNET ACCESS*	9	92.2	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=28	75.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=6	91.8	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	7	85.6	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=15	75.0	87.5	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

NEW ZEALAND



NOMINAL GDP (US\$ bn)	2015
POPULATION (m)	4.8
GDP PER CAPITA (US\$)	42,156.7



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GDP and Population figures are EU estimates for 2017.

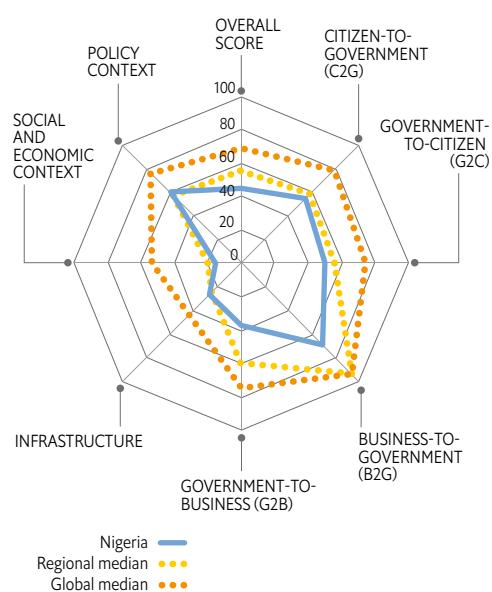
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	15	80.9	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=31	79.2	83.3	79.2
INCOME TAX PAYMENTS	=60	75.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=63	25.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=56	75.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=50	50.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	13	75.7	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	16	58.3	51.7	36.5
MOBILE SUBSCRIBERS*	34	39.1	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=31	90.0	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=25	24.2	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	6	76.2	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	1	100.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=10	68.2	50.0	47.7
INTERNET ACCESS*	19	85.0	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	14	71.8	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=8	83.3	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	50.0	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

NIGERIA



NOMINAL GDP (US\$ bn)	376.4
POPULATION (m)	190.9
GDP PER CAPITA (US\$)	1,971.8



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GDP and Population figures are EU estimates for 2017.

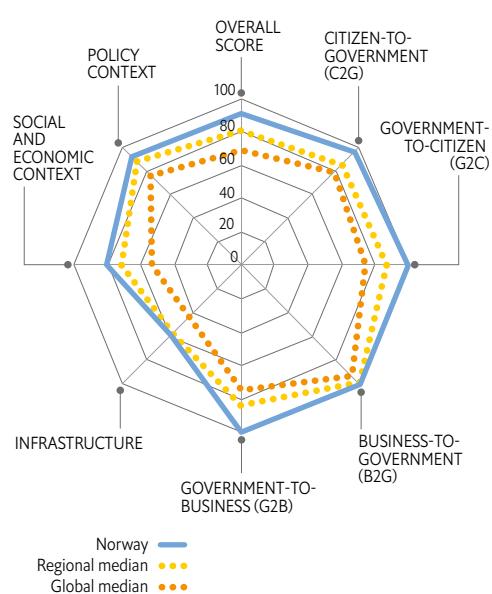
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	66	44.7	54.8	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	25.0	50.0
INCOME TAX PAYMENTS	=60	75.0	87.5	100.0
PENSION CONTRIBUTIONS	=56	75.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	62.5	75.0
PRIVATE TRANSIT COSTS	=37	75.0	62.5	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=56	25.0	62.5	100.0
PENSION BENEFITS	=41	75.0	87.5	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	37.5	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=61	25.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=56	75.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=57	25.0	62.5	75.0
VAT/SALES TAX REFUNDS	=61	25.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=70	0.0	62.5	75.0
DISBURSEMENT OF LOANS	=1	100.0	62.5	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	72	0.0	0.7	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	70	3.8	17.4	36.5
MOBILE SUBSCRIBERS*	67	14.9	14.8	38.6
NETWORK COVERAGE (MINIMUM 4G)*	59	50.8	35.8	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	63	5.1	2.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=67	1.4	1.6	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	67	18.9	20.1	47.7
INTERNET ACCESS*	71	7.0	11.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=61	25.0	25.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=63	0.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	11.8	9.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	12.5	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=57	17.2	60.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	0.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	75.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=72	0.0	37.5	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	25.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	75.0	100.0

NORWAY



NOMINAL GDP (US\$ bn)	396.7
POPULATION (m)	5.3
GDP PER CAPITA (US\$)	74,985.4



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GDP and Population figures are EU estimates for 2017.

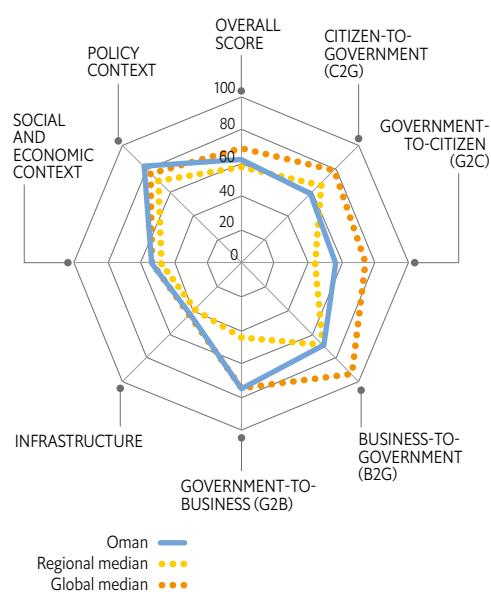
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	1	89.7	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=3	95.8	85.4	79.2
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	1	100.0	87.5	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	16	59.5	58.0	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	5	94.4	70.9	36.9
MOBILE SUBSCRIBERS*	15	58.7	48.9	36.5
NETWORK COVERAGE (MINIMUM 4G)*	51	30.7	36.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=10	99.0	98.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=46	15.9	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	11	66.4	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	3	81.1	72.1	53.4
INTERNET ACCESS*	=8	69.7	64.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	4	97.7	84.1	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=28	75.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=1	100.0	75.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=6	91.8	80.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=1	100.0	75.0	50.0
ACCESS A JURISDICTION	2	96.8	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	8	91.7	88.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	87.5	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

OMAN



NOMINAL GDP (US\$ bn)	70.2
POPULATION (m)	4.6
GDP PER CAPITA (US\$)	15,127.9



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GDP and Population figures are EU estimates for 2017.

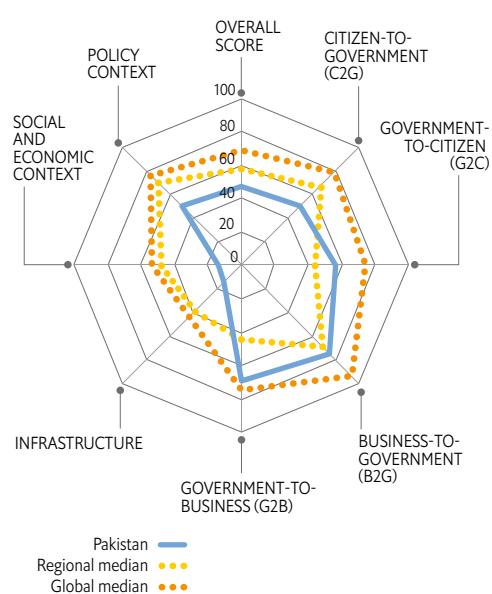
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	50	62.3	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=65	0.0	0.0	100.0
PENSION BENEFITS	=41	75.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=61	25.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	25.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=34	50.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	55	14.5	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=21	51.5	35.0	36.5
MOBILE SUBSCRIBERS*	=8	58.2	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	35	88.8	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=46	15.9	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	58	6.4	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	51	34.8	34.8	47.7
INTERNET ACCESS*	17	85.5	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	11.8	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=32	40.0	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	50.0	100.0

PAKISTAN



NOMINAL GDP (US\$ bn)	304.0
POPULATION (m)	197.0
GDP PER CAPITA (US\$)	1,543.0

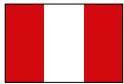


Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

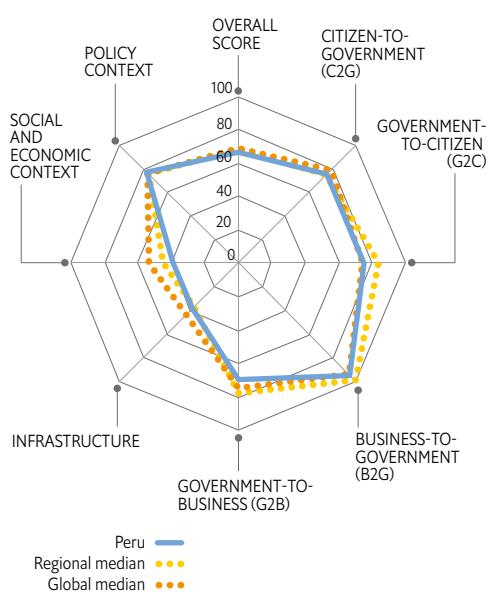
GDP and Population figures are EU estimates for 2017.

An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	64	47.0	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=71	25.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	75.0
PRIVATE TRANSIT COSTS	=61	50.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	0.0	100.0
PENSION BENEFITS	=63	25.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=61	25.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	25.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	65	2.1	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	71	2.7	35.0	36.5
MOBILE SUBSCRIBERS*	70	9.1	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	67	27.0	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=60	50.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=48	33.3	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	70	2.5	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	70	0.5	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	69	12.1	34.8	47.7
INTERNET ACCESS*	68	14.6	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=69	0.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=63	0.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=42	22.4	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	38	36.7	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=69	50.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=72	0.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	50.0	100.0

PERU

NOMINAL GDP (US\$ bn)	215.2
POPULATION (m)	31.9
GDP PER CAPITA (US\$)	6,751.1



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

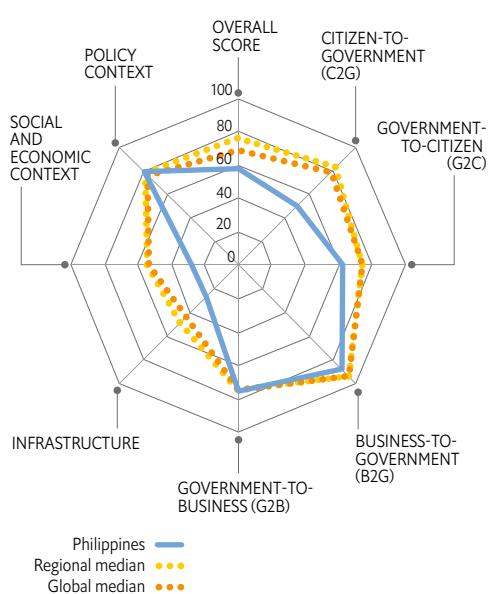
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	41	66.5	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=39	75.0	75.0	79.2
INCOME TAX PAYMENTS	=46	25.0	25.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=46	25.0	25.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=32	75.0	84.4	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=41	75.0	75.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=49	25.0	50.0	50.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=33	93.8	100.0	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=56	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=40	68.8	78.1	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=26	75.0	87.5	75.0
DISBURSEMENT OF LOANS	=29	75.0	100.0	75.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	48	38.0	37.7	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	53	15.6	27.3	36.9
MOBILE SUBSCRIBERS*	47	31.4	30.3	36.5
NETWORK COVERAGE (MINIMUM 4G)*	45	34.7	34.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	61	44.0	73.4	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	33.3	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	9	42.2	18.6	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	=49	14.5	21.8	22.2
SOCIAL AND ECONOMIC CONTEXT				
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	53	38.5	45.1	53.4
EDUCATIONAL ATTAINMENT*	46	41.7	39.0	47.7
INTERNET ACCESS*	62	19.4	41.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	75.0	75.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=63	5.9	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	65	8.6	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	36	76.4	76.4	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=18	75.0	50.0	50.0
ACCESS TO JURISDICTIONS	=29	50.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	0.0	50.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

PHILIPPINES



NOMINAL GDP (US\$ bn)	313.3
POPULATION (m)	104.9
GDP PER CAPITA (US\$)	2,985.9



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GDP and Population figures are EU estimates for 2017.

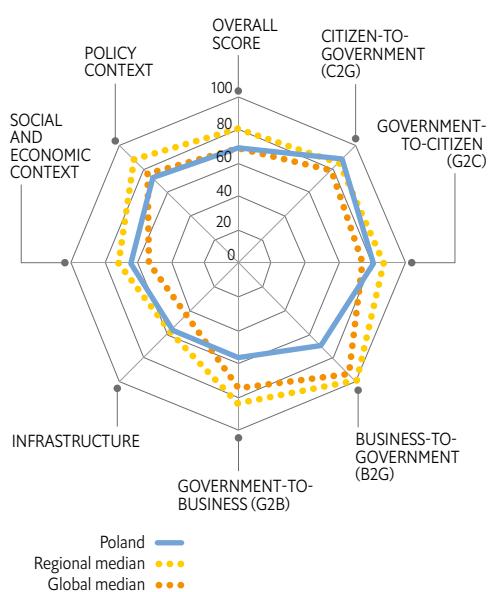
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	=55	58.2	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=11	75.0	50.0	50.0
INCOME TAX PAYMENTS	=60	75.0	100.0	100.0
PENSION CONTRIBUTIONS	=65	50.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=61	50.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=56	25.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=55	50.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=34	50.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	58	12.8	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	61	20.6	51.7	36.5
MOBILE SUBSCRIBERS*	54	30.2	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	43	80.0	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	60	8.3	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	61	3.3	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	44	43.9	50.0	47.7
INTERNET ACCESS*	57	33.4	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=61	25.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	62	7.1	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	55	18.2	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

POLAND



NOMINAL GDP (US\$ bn)	524.6
POPULATION (m)	38.3
GDP PER CAPITA (US\$)	13,715.4



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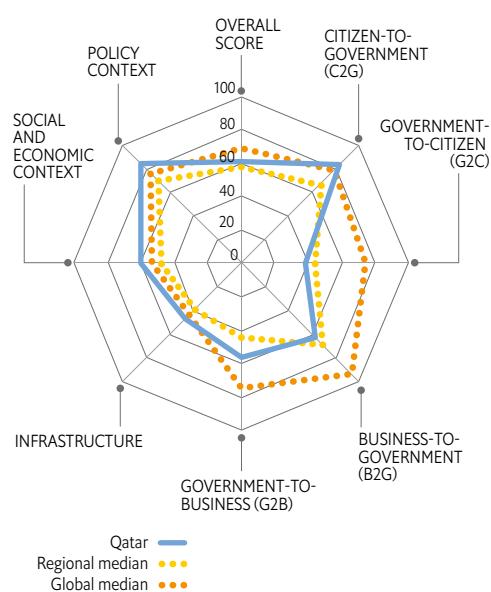
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	33	69.4	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=15	87.5	85.4	79.2
INCOME TAX PAYMENTS	=11	75.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=25	81.3	87.5	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=61	68.8	100.0	93.8
VAT / SALES TAX PAYMENTS	=70	25.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	71	50.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=55	56.3	84.4	75.0
VAT/SALES TAX REFUNDS	=57	25.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=61	25.0	100.0	75.0
DISBURSEMENT OF LOANS	=29	75.0	75.0	75.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	18	56.5	58.0	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	30	44.8	70.9	36.9
MOBILE SUBSCRIBERS*	48	29.3	48.9	36.5
NETWORK COVERAGE (MINIMUM 4G)*	17	50.9	36.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	98.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=25	24.2	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	28	27.3	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=22	63.9	72.1	53.4
INTERNET ACCESS*	=20	63.6	64.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	27	79.2	84.1	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=47	25.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	75.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	19	64.7	80.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=13	75.0	75.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	16	66.6	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	43	71.9	88.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	75.0	50.0
ACCESS TO JURISDICTIONS	=15	75.0	87.5	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	66.7	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=67	75.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=67	0.0	100.0	100.0

QATAR



NOMINAL GDP (US\$ bn)	167.2
POPULATION (m)	2.6
GDP PER CAPITA (US\$)	63,370.1



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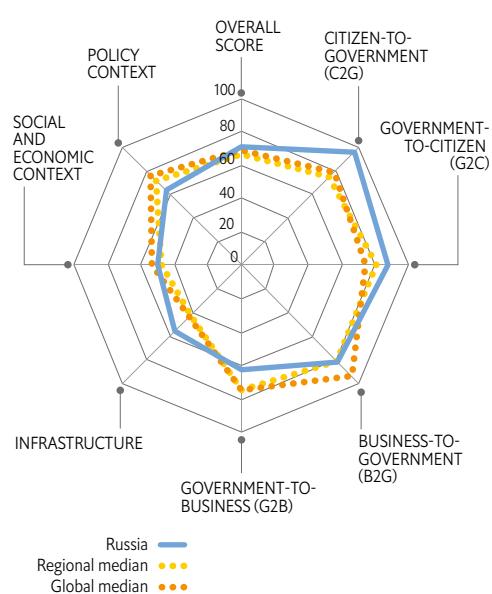
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	52	61.6	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=23	83.3	66.7	79.2
INCOME TAX PAYMENTS	=1	100.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=56	75.0	75.0	100.0
PRIVATE TRANSIT COSTS	=26	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=37	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	66	37.5	43.8	75.0
PENSION BENEFITS	=65	0.0	0.0	100.0
UNEMPLOYMENT BENEFITS	=55	50.0	75.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=49	25.0	25.0	50.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=70	62.5	68.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	59	50.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	0.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=55	56.3	43.8	75.0
VAT/SALES TAX REFUNDS	=57	25.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=61	25.0	25.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	100.0	100.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	34	46.8	38.9	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=46	25.2	13.5	36.9
MOBILE SUBSCRIBERS*	7	77.5	35.0	36.5
NETWORK COVERAGE (MINIMUM 4G)*	14	51.4	51.1	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=10	99.0	88.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	24	66.7	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	28	23.8	9.7	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	=36	22.2	6.4	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	26	60.2	48.0	53.4
INTERNET ACCESS*	=37	47.7	34.8	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	5	96.2	76.2	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=41	50.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=1	100.0	50.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=44	20.0	20.0	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=13	75.0	25.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=32	40.0	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	21	84.4	70.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=42	25.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	50.0	100.0

RUSSIA



NOMINAL GDP (US\$ bn)	1,574.4
POPULATION (m)	147.0
GDP PER CAPITA (US\$)	10,708.2



Notes: Rank is out of 73 countries. '=' before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

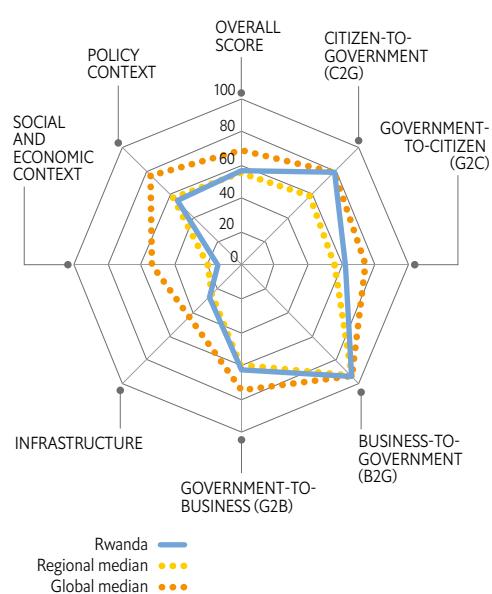
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	=29	70.8	67.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=1	100.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	29	45.5	43.4	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	34	40.3	35.1	36.5
MOBILE SUBSCRIBERS*	7	60.5	41.4	38.6
NETWORK COVERAGE (MINIMUM 4G)*	54	59.0	59.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	3	61.7	24.5	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	34	22.9	16.1	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=17	64.4	62.1	47.7
INTERNET ACCESS*	37	73.0	61.8	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=28	40.0	22.9	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	28	46.6	28.2	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=68	0.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	0.0	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

RWANDA



NOMINAL GDP (US\$ bn)	8.5
POPULATION (m)	12.2
GDP PER CAPITA (US\$)	695.6



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

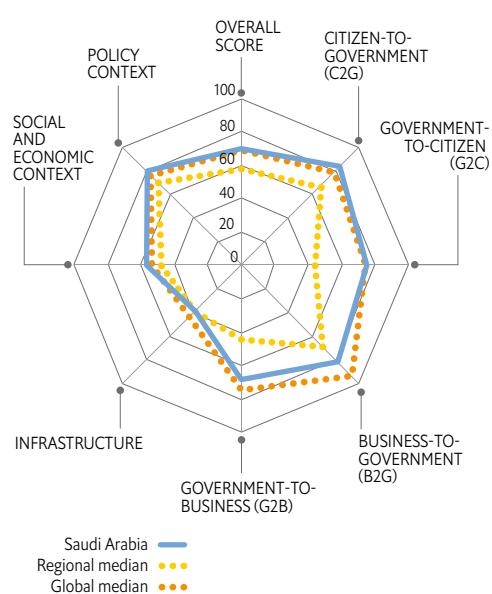
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	59	56.2	54.8	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=31	79.2	58.3	79.2
INCOME TAX PAYMENTS	=1	100.0	87.5	100.0
PENSION CONTRIBUTIONS	=56	75.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	62.5	75.0
PRIVATE TRANSIT COSTS	=37	75.0	62.5	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=38	75.0	62.5	100.0
PENSION BENEFITS	=41	75.0	87.5	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	37.5	50.0
GOVERNMENT SOCIAL SAFETY NET	=63	50.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	62.5	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	62.5	75.0
DISBURSEMENT OF LOANS	=41	25.0	62.5	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	70	0.4	0.7	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	67	7.4	17.4	36.5
MOBILE SUBSCRIBERS*	71	8.3	14.8	38.6
NETWORK COVERAGE (MINIMUM 4G)*	56	55.0	35.8	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	71	1.4	2.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	72	0.3	1.6	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	72	2.3	20.1	47.7
INTERNET ACCESS*	72	0.4	11.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=69	0.0	25.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=70	0.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	68	3.5	9.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	12.5	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	17	63.3	60.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	0.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	75.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=66	50.0	37.5	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	25.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	75.0	100.0

SAUDI ARABIA



NOMINAL GDP (US\$ bn)	683.8
POPULATION (m)	32.7
GDP PER CAPITA (US\$)	20,908.4



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GDP and Population figures are EU estimates for 2017.

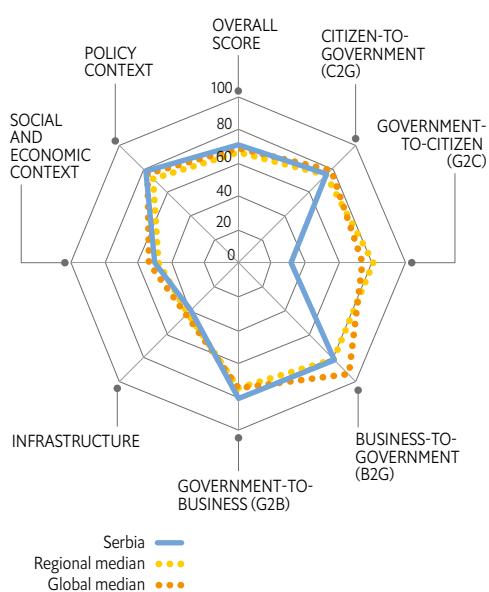
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	35	68.9	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=23	83.3	66.7	79.2
INCOME TAX PAYMENTS	=11	75.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	100.0
PRIVATE TRANSIT COSTS	=37	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=51	50.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=32	75.0	43.8	75.0
PENSION BENEFITS	=48	50.0	0.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=33	50.0	25.0	50.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=49	81.3	68.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=61	25.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=40	68.8	43.8	75.0
VAT/SALES TAX REFUNDS	=57	25.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=56	50.0	25.0	75.0
DISBURSEMENT OF LOANS	=1	100.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	46	38.9	38.9	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=46	25.2	13.5	36.9
MOBILE SUBSCRIBERS*	32	42.7	35.0	36.5
NETWORK COVERAGE (MINIMUM 4G)*	10	57.3	51.1	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=36	88.0	88.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=60	50.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	20	26.7	9.7	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	45	16.5	6.4	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	31	55.7	48.0	53.4
INTERNET ACCESS*	40	46.2	34.8	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	6	94.9	76.2	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=41	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	39	24.7	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	37	36.8	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	28	79.4	70.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	100.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=22	50.0	0.0	50.0
ACCESS TO JURISDICTIONS	=29	50.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	50.0	100.0

SERBIA



NOMINAL GDP (US\$ bn)	41.9
POPULATION (m)	7.0
GDP PER CAPITA (US\$)	5,958.9



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

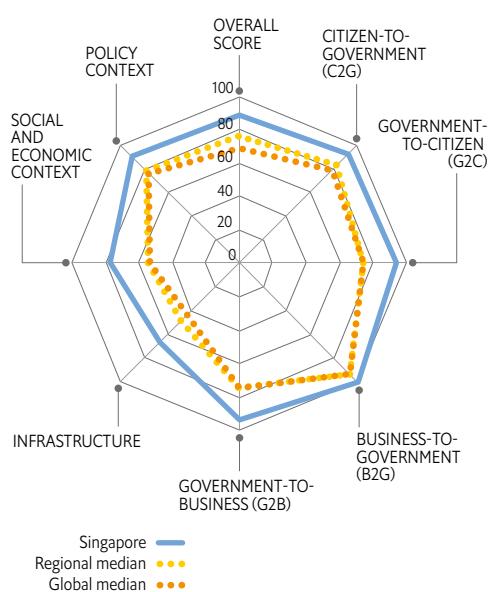
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	=48	62.4	67.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=65	0.0	100.0	100.0
PENSION BENEFITS	=63	25.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=66	25.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	31	44.1	43.4	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	40	35.1	35.1	36.5
MOBILE SUBSCRIBERS*	42	36.6	41.4	38.6
NETWORK COVERAGE (MINIMUM 4G)*	45	78.2	59.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	100.0	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=46	15.9	24.5	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	40	20.8	16.1	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	31	55.3	62.1	47.7
INTERNET ACCESS*	42	61.8	61.8	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	41	22.9	22.9	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	60	14.2	28.2	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=42	25.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	25.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	0.0	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

SINGAPORE



NOMINAL GDP (US\$ bn)	323.9
POPULATION (m)	5.6
GDP PER CAPITA (US\$)	57,713.3



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

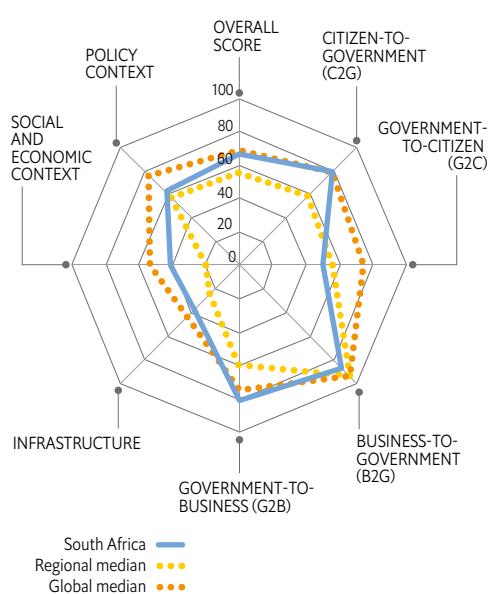
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	8	87.6	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)	=8	91.7	83.3	79.2
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=11	75.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)	=8	93.8	75.0	75.0
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)	=1	100.0	93.8	93.8
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)	=6	93.8	75.0	75.0
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	50.0	50.0
INFRASTRUCTURE	=5	67.0	49.1	44.2
FIXED-LINE BROADBAND SUBSCRIBERS*	=25	59.3	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	4	88.0	51.7	36.5
MOBILE SUBSCRIBERS*	15	51.3	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=1	100.0	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	32	20.9	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	8	73.6	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT	12	77.3	54.8	53.4
EDUCATIONAL ATTAINMENT*	=23	61.4	50.0	47.7
INTERNET ACCESS*	12	91.0	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=1	100.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	16	69.4	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	23	53.8	35.5	36.8
POLICY CONTEXT	12	89.7	78.6	76.4
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	50.0	50.0
ACCESS TO JURISDICTIONS	=1	100.0	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

SOUTH AFRICA



NOMINAL GDP (US\$ bn)	349.7
POPULATION (m)	56.7
GDP PER CAPITA (US\$)	6,165.6



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

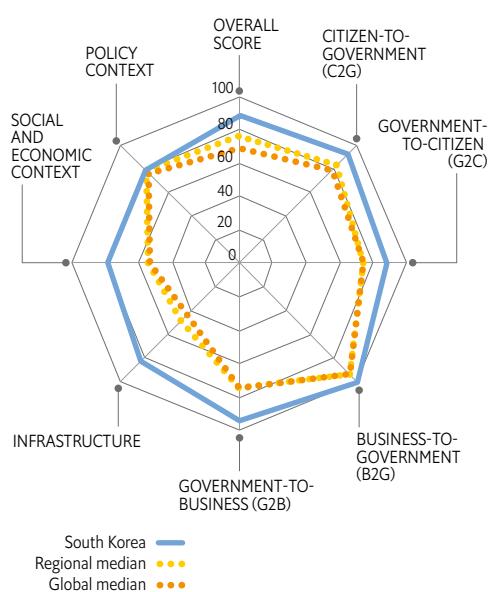
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	42	66.4	54.8	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=31	79.2	58.3	79.2
INCOME TAX PAYMENTS	=46	25.0	25.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	87.5	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=61	50.0	62.5	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=32	75.0	56.3	75.0
PENSION BENEFITS	=1	100.0	62.5	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	37.5	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=45	87.5	93.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=56	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=44	75.0	75.0	100.0
=1	100.0	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=18	81.3	59.4	75.0
VAT/SALES TAX REFUNDS	=33	75.0	62.5	75.0
PAYMENTS FOR GOODS AND SERVICES	=26	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=29	75.0	62.5	75.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	47	38.1	25.1	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=61	6.5	0.7	36.9
MOBILE SUBSCRIBERS*	50	29.1	17.4	36.5
NETWORK COVERAGE (MINIMUM 4G)*	19	48.8	14.8	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	46	77.6	35.8	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=25	24.2	2.9	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	47	15.0	1.6	22.2
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	48	41.3	20.1	53.4
INTERNET ACCESS*	33	51.5	20.1	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	50	48.8	11.5	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=28	75.0	25.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=47	25.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	25.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=48	15.3	9.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=45	25.0	12.5	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	46	29.6	60.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	56	62.5	57.2	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	100.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=48	0.0	25.0	50.0
ACCESS TO JURISDICTIONS	=15	75.0	25.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=30	33.3	33.3	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	0.0	0.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=52	75.0	75.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	37.5	100.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=18	75.0	25.0	75.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=67	0.0	75.0	100.0

SOUTH KOREA



NOMINAL GDP (US\$ bn)	1,530.0
POPULATION (m)	51.0
GDP PER CAPITA (US\$)	30,009.9



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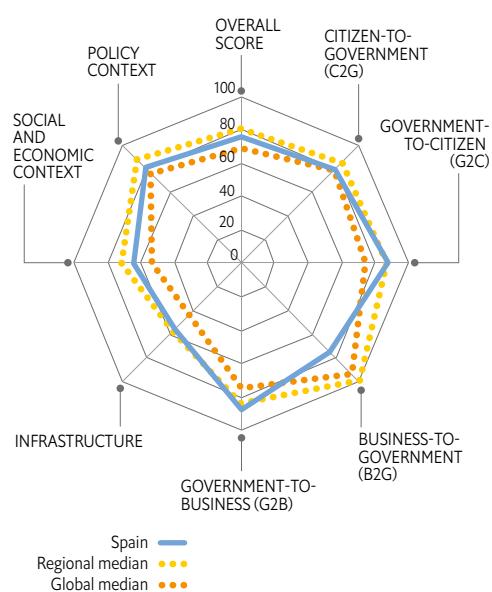
GDP and Population figures are EU estimates for 2017.

An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	7	87.7	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=8	91.7	83.3	79.2
INCOME TAX PAYMENTS	=1	100.0	50.0	50.0
PENSION CONTRIBUTIONS	=60	75.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=26	75.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	93.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=6	93.8	75.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	1	83.2	49.1	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	4	96.0	53.5	36.9
MOBILE SUBSCRIBERS*	12	65.3	51.7	36.5
NETWORK COVERAGE (MINIMUM 4G)*	39	37.8	39.1	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=10	99.0	97.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	1	100.0	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	1	100.0	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	8	79.0	54.8	53.4
INTERNET ACCESS*	=15	65.9	50.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	1	100.0	75.3	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=1	100.0	50.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=20	62.4	34.1	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=13	75.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	10	79.1	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=30	78.6	78.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	50.0	50.0
ACCESS TO JURISDICTIONS	=29	50.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	66.7	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=54	75.0	100.0	100.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=18	75.0	75.0	75.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

SPAIN

NOMINAL GDP (US\$ bn)	1,314.1
POPULATION (m)	46.4
GDP PER CAPITA (US\$)	28,349.4



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GDP and Population figures are EU estimates for 2017.

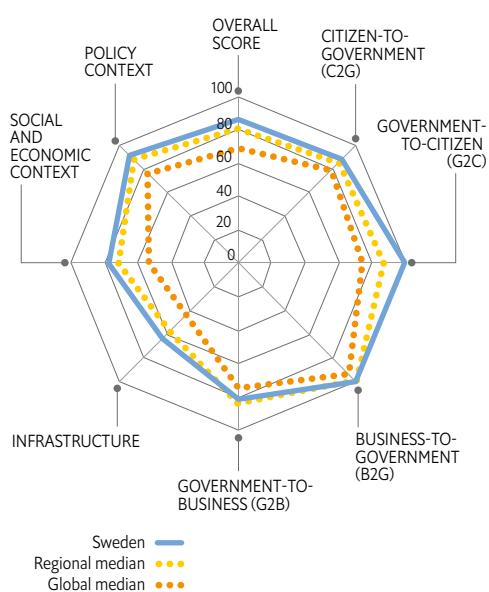
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	24	75.8	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=31	79.2	85.4	79.2
INCOME TAX PAYMENTS	=29	50.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=65	50.0	100.0	100.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=38	75.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=58	75.0	100.0	93.8
VAT / SALES TAX PAYMENTS	=55	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=11	87.5	84.4	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=19	56.2	58.0	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	18	68.9	70.9	36.9
MOBILE SUBSCRIBERS*	26	48.7	48.9	36.5
NETWORK COVERAGE (MINIMUM 4G)*	=52	30.5	36.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=30	91.3	98.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=24	66.7	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	11	41.5	24.7	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	=10	67.5	44.0	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=21	64.7	72.1	53.4
INTERNET ACCESS*	=37	47.7	64.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=26	80.8	84.1	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=33	50.0	75.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=20	62.4	80.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=13	75.0	75.0	50.0
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=42	32.1	56.4	36.8
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=48	0.0	75.0	50.0
ACCESS TO JURISDICTIONS	=15	75.0	87.5	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	66.7	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

SWEDEN



NOMINAL GDP (US\$ bn)	538.8
POPULATION (m)	9.9
GDP PER CAPITA (US\$)	54,360.1



Notes: Rank is out of 73 countries. '=' before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

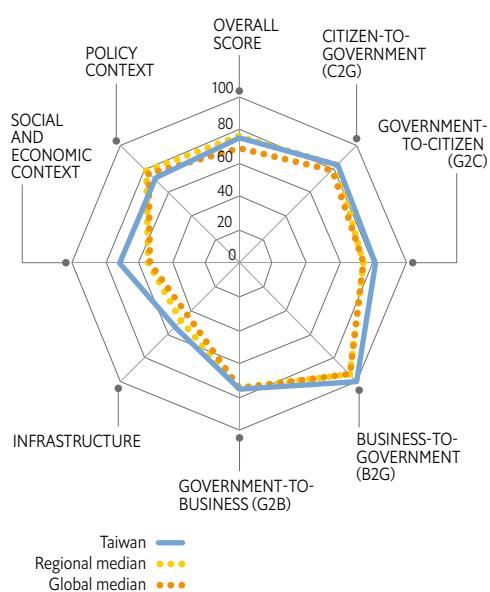
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	10	85.8	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=15	87.5	85.4	79.2
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	9	84.8	70.9	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	8	74.7	48.9	36.5
MOBILE SUBSCRIBERS*	32	40.0	36.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=1	100.0	98.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=50	14.1	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	19	42.6	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=12	66.7	64.0	47.7
INTERNET ACCESS*	10	92.0	84.1	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=47	25.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	75.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=4	92.9	80.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	6	89.7	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	75.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	87.5	50.0
ACCESS TO JURISDICTIONS	=1	100.0	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

TAIWAN



NOMINAL GDP (US\$ bn)	573.0
POPULATION (m)	23.6
GDP PER CAPITA (US\$)	24,310.2



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

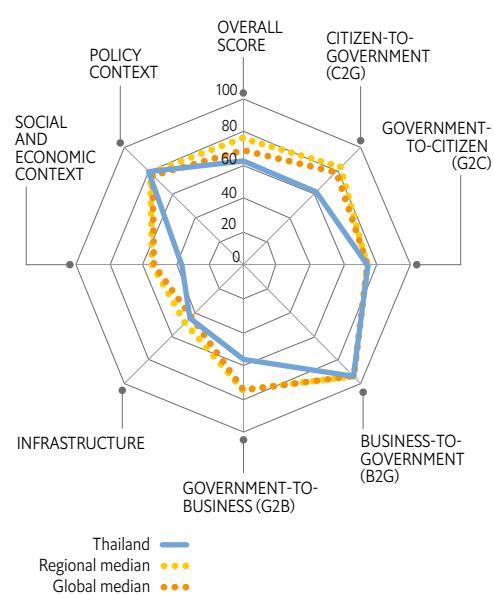
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	25	75.6	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	75.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	27	56.5	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	29	44.4	51.7	36.5
MOBILE SUBSCRIBERS*	36	38.8	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	9	99.5	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=12	40.8	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=29	25.8	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=16	50.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	1	100.0	50.0	47.7
INTERNET ACCESS*	=23	83.2	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	33	34.1	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	40	35.5	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=42	25.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=15	75.0	50.0	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

THAILAND



NOMINAL GDP (US\$ bn)	455.4
POPULATION (m)	69.0
GDP PER CAPITA (US\$)	6,596.2



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

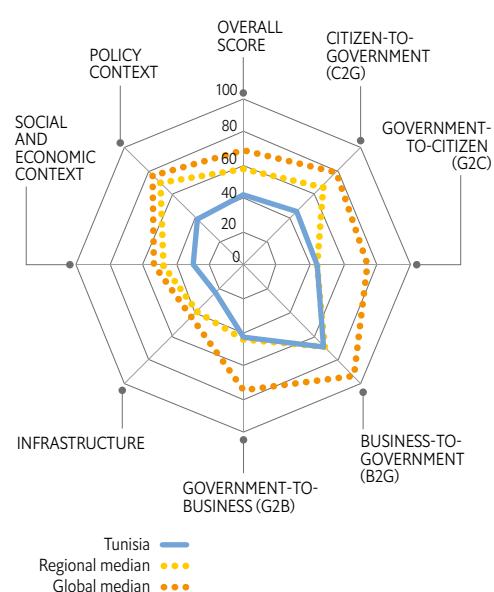
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	47	63.8	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=54	62.5	83.3	79.2
INCOME TAX PAYMENTS	=46	25.0	50.0	50.0
PENSION CONTRIBUTIONS	=60	75.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=46	25.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=37	75.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=55	50.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=33	93.8	93.8	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=56	75.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=55	56.3	75.0	75.0
VAT/SALES TAX REFUNDS	=50	50.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=26	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=29	75.0	75.0	75.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	48	25.0	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	18	53.8	51.7	36.5
MOBILE SUBSCRIBERS*	5	65.7	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	17	98.0	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=48	33.3	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=13	40.4	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	53	11.7	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	55	36.0	54.8	53.4
INTERNET ACCESS*	=53	33.3	50.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	47	56.4	75.3	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=28	75.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=63	0.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	50.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=59	8.2	34.1	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=28	50.0	50.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=53	19.4	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	29	79.2	78.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=30	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=1	33.3	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=47	50.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

TUNISIA



NOMINAL GDP (US\$ bn)	39.6
POPULATION (m)	11.5
GDP PER CAPITA (US\$)	3,433.6



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GDP and Population figures are EU estimates for 2017.

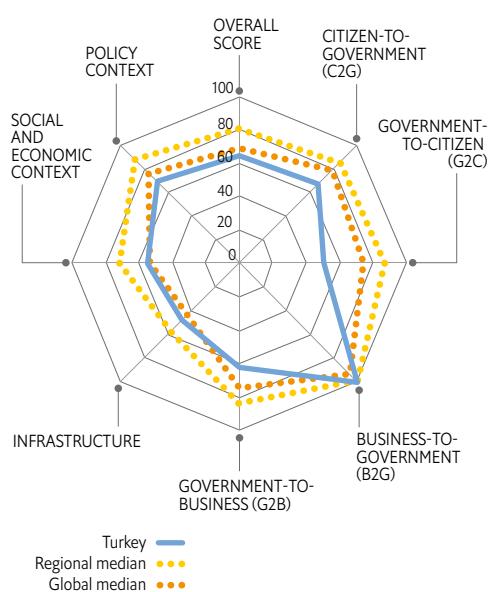
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	69	42.2	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=56	75.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	75.0	75.0
PRIVATE TRANSIT COSTS	=61	50.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=56	25.0	0.0	100.0
PENSION BENEFITS	=63	25.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=63	50.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=66	25.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=57	25.0	25.0	75.0
VAT/SALES TAX REFUNDS	=61	25.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	57	13.1	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	46	32.1	35.0	36.5
MOBILE SUBSCRIBERS*	33	39.5	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	48	73.0	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=60	50.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=57	9.0	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	62	2.6	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=61	31.1	48.0	53.4
INTERNET ACCESS*	60	26.7	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	58	8.8	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	67	7.0	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=67	0.0	50.0	100.0

TURKEY



NOMINAL GDP (US\$ bn)	848.1
POPULATION (m)	80.8
GDP PER CAPITA (US\$)	10,503.2



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GDP and Population figures are EU estimates for 2017.

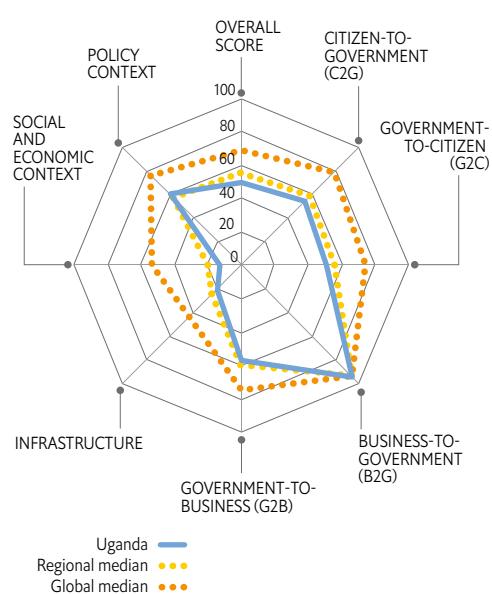
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	45	64.8	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=48	66.7	85.4	79.2
INCOME TAX PAYMENTS	=29	50.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=70	0.0	100.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=57	50.0	87.5	75.0
PENSION BENEFITS	=56	25.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=55	50.0	100.0	100.0
GOVERNMENT SOCIAL SAFETY NET	=33	50.0	75.0	50.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=38	100.0	100.0	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=51	62.5	84.4	75.0
VAT/SALES TAX REFUNDS	=33	75.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=56	50.0	100.0	75.0
DISBURSEMENT OF LOANS	=29	75.0	75.0	75.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	27	48.8	58.0	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	39	31.8	70.9	36.9
MOBILE SUBSCRIBERS*	=43	34.7	48.9	36.5
NETWORK COVERAGE (MINIMUM 4G)*	=58	23.4	36.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	42	82.5	98.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=48	33.3	66.7	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	19	27.8	24.7	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	13	62.4	44.0	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	32	55.5	72.1	53.4
INTERNET ACCESS*	=53	33.3	64.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	34	74.6	84.1	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	75.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	34	32.9	80.6	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=28	50.0	75.0	50.0
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	48	69.7	88.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=48	0.0	75.0	50.0
ACCESS TO JURISDICTIONS	=29	50.0	87.5	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=30	33.3	66.7	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=52	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

UGANDA



NOMINAL GDP (US\$ bn)	27.1
POPULATION (m)	42.9
GDP PER CAPITA (US\$)	631.4



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

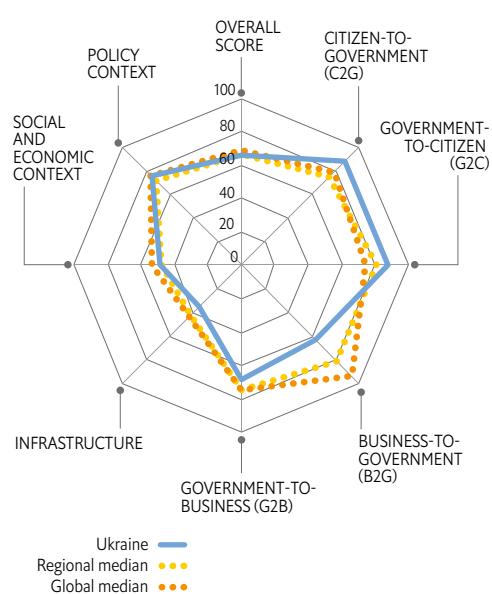
An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE				
	63	49.7	54.8	68.6
CITIZEN-TO-GOVERNMENT (C2G)	=61	54.2	58.3	79.2
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	25.0	50.0
INCOME TAX PAYMENTS	=60	75.0	87.5	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=46	25.0	62.5	75.0
PRIVATE TRANSIT COSTS	=1	100.0	62.5	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=56	25.0	62.5	100.0
PENSION BENEFITS	=1	100.0	87.5	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	37.5	50.0
GOVERNMENT SOCIAL SAFETY NET	=67	0.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=57	25.0	62.5	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=62	50.0	62.5	75.0
DISBURSEMENT OF LOANS	=15	75.0	62.5	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=67	0.7	0.7	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	66	12.0	17.4	36.5
MOBILE SUBSCRIBERS*	73	0.0	14.8	38.6
NETWORK COVERAGE (MINIMUM 4G)*	70	15.0	35.8	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=60	50.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	72	1.1	2.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	55	10.2	1.6	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	68	16.7	20.1	47.7
INTERNET ACCESS*	73	0.0	11.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=69	0.0	25.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=63	0.0	25.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=68	3.5	9.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=64	0.0	12.5	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	5	90.0	60.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	25.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	25.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	0.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	75.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=66	50.0	37.5	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=59	25.0	25.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	75.0	100.0

UKRAINE



NOMINAL GDP (US\$ bn)	112.1
POPULATION (m)	42.4
GDP PER CAPITA (US\$)	2,647.1



Notes: Rank is out of 73 countries. "=" before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

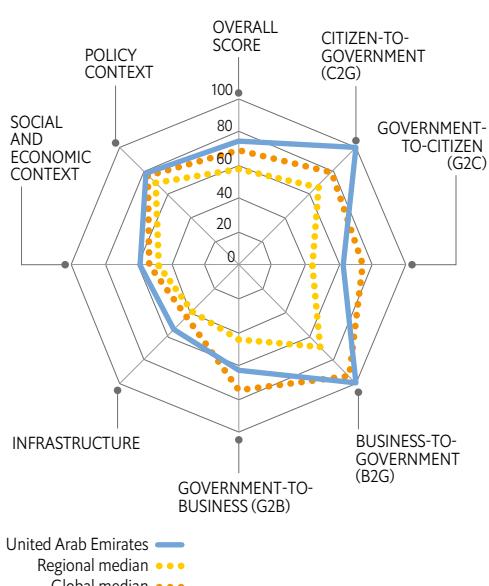
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	43	66.3	67.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=15	87.5	75.0	79.2
INCOME TAX PAYMENTS	=11	75.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=56	75.0	100.0	100.0
PRIVATE TRANSIT COSTS	=1	100.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=37	75.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=66	62.5	81.3	93.8
VAT / SALES TAX PAYMENTS	69	50.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=56	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=61	25.0	75.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	100.0	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=68	0.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	52	34.5	42.6	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	43	28.0	43.4	36.9
MOBILE SUBSCRIBERS*	69	4.4	35.1	36.5
NETWORK COVERAGE (MINIMUM 4G)*	24	43.3	41.4	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	72	1.4	59.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	100.0	100.0
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	=1	100.0	100.0	66.7
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	18	30.7	24.5	19.1
DEVELOPMENT OF CONTACTLESS PAYMENTS	52	12.5	16.1	22.2
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	43	47.8	47.8	53.4
INTERNET ACCESS*	=26	59.1	62.1	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	49	50.8	61.8	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	50.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=63	0.0	25.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=52	25.0	25.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	24	50.6	22.9	29.4
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=28	50.0	50.0	50.0
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	47	75.6	72.2	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=48	0.0	25.0	50.0
ACCESS TO JURISDICTIONS	=53	25.0	25.0	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=62	0.0	0.0	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	100.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

UNITED ARAB EMIRATES



NOMINAL GDP (US\$ bn)	389.8
POPULATION (m)	9.4
GDP PER CAPITA (US\$)	41,464.1



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GDP and Population figures are EU estimates for 2017.

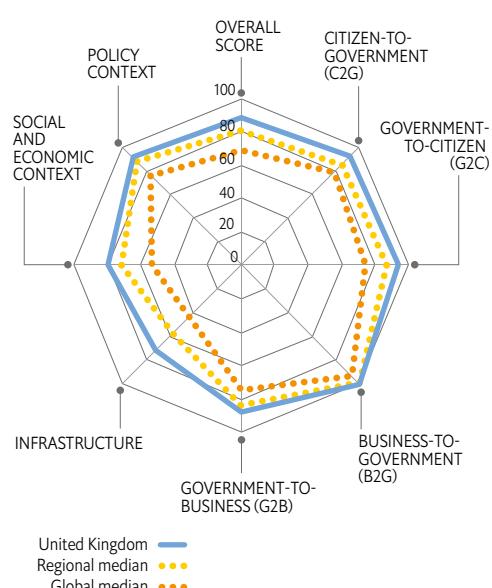
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	27	73.5	57.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=1	100.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	75.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	75.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	0.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=65	0.0	0.0	100.0
PENSION BENEFITS	=1	100.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=33	50.0	25.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	75.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	50.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	50.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=50	50.0	25.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	25.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=1	100.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	25.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	40	31.1	13.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	2	96.3	35.0	36.5
MOBILE SUBSCRIBERS*	3	83.2	51.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	=17	98.0	88.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=24	66.7	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	29	21.7	9.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	23	35.0	6.4	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	41	45.5	34.8	47.7
INTERNET ACCESS*	7	94.6	76.2	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=28	75.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=52	25.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=48	15.3	20.0	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	19	57.5	29.8	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	100.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=22	50.0	0.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=29	50.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	50.0	100.0

UNITED KINGDOM



NOMINAL GDP (US\$ bn)	2,626.8
POPULATION (m)	65.5
GDP PER CAPITA (US\$)	40,097.0



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GDP and Population figures are EU estimates for 2017.

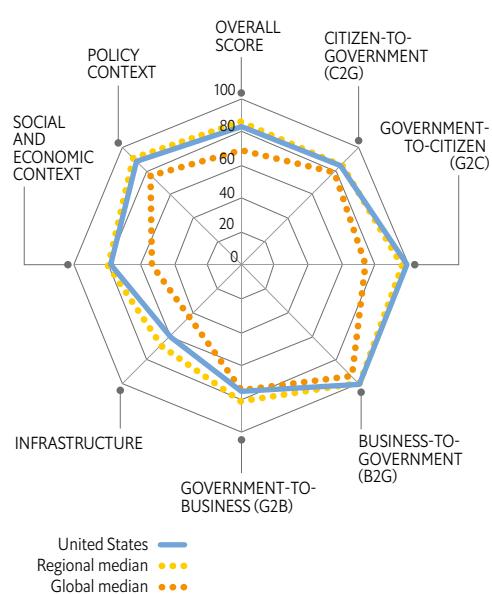
An "*" represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	6	87.9	80.9	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=8	91.7	85.4	79.2
INCOME TAX PAYMENTS	=11	75.0	50.0	50.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	100.0	100.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=1	100.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=8	93.8	87.5	75.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=20	75.0	75.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	93.8
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=11	87.5	84.4	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	75.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	4	71.7	58.0	44.2
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	6	91.6	70.9	36.9
MOBILE SUBSCRIBERS*	=21	51.5	48.9	36.5
NETWORK COVERAGE (MINIMUM 4G)*	40	37.6	36.7	38.6
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=10	99.0	98.0	88.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=1	100.0	66.7	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	5	46.9	24.7	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	9	68.4	44.0	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=4	75.0	62.5	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	7	79.8	72.1	53.4
INTERNET ACCESS*	2	74.2	64.0	47.7
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	11	91.3	84.1	73.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	100.0	100.0	75.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=7	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=16	75.0	75.0	50.0
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=1	100.0	75.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	=25	51.9	56.4	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=9	91.1	88.6	76.4
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=24	50.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=22	50.0	75.0	50.0
ACCESS TO JURISDICTIONS	=1	100.0	87.5	50.0
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=4	66.7	66.7	33.3
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=1	100.0	100.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

UNITED STATES



NOMINAL GDP (US\$ bn)	19,390.6
POPULATION (m)	326.5
GDP PER CAPITA (US\$)	59,392.4



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GDP and Population figures are EU estimates for 2017.

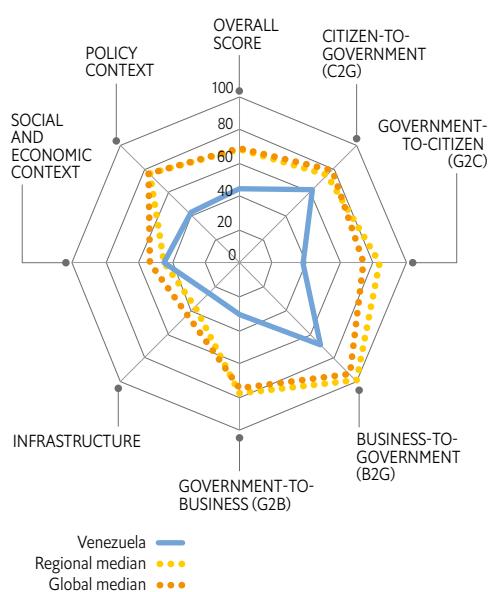
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	12	83.6	86.1	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=29	50.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=26	75.0	75.0	75.0
PRIVATE TRANSIT COSTS	=1	100.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=24	75.0	87.5	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=1	100.0	100.0	100.0
PENSION BENEFITS	=1	100.0	100.0	100.0
UNEMPLOYMENT BENEFITS	=1	100.0	87.5	50.0
GOVERNMENT SOCIAL SAFETY NET	=1	100.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=1	100.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=1	100.0	87.5	75.0
VAT/SALES TAX REFUNDS	=1	100.0	100.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	87.5	75.0
DISBURSEMENT OF LOANS	=41	25.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	=13	75.7	81.4	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	=10	71.1	52.7	36.5
MOBILE SUBSCRIBERS*	30	40.3	28.3	38.6
NETWORK COVERAGE (MINIMUM 4G)*	7	99.7	98.6	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	50.0	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	7	45.1	62.1	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	2	97.9	89.9	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=3	73.5	73.1	47.7
INTERNET ACCESS*	=23	83.2	86.0	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=1	100.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=16	75.0	87.5	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=4	92.9	85.7	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=13	75.0	87.5	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	9	80.9	79.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=1	100.0	75.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=1	100.0	100.0	50.0
ACCESS TO JURISDICTIONS	=4	66.7	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	87.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=1	100.0	100.0	100.0

VENEZUELA



NOMINAL GDP (US\$ bn)	501.6
POPULATION (m)	31.3
GDP PER CAPITA (US\$)	16,012.5



Notes: Rank is out of 73 countries. '=' before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EU estimates for 2017.

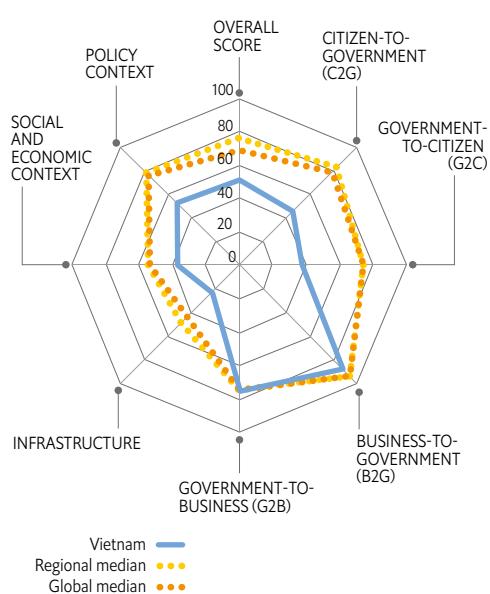
An '*' represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	67	44.6	69.2	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	25.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=65	50.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=1	100.0	25.0	75.0
PRIVATE TRANSIT COSTS	=61	50.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=51	50.0	75.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=56	25.0	100.0	100.0
PENSION BENEFITS	=63	25.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=38	75.0	87.5	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=55	75.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=56	75.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=61	25.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=1	100.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=57	25.0	100.0	75.0
VAT/SALES TAX REFUNDS	=56	50.0	87.5	75.0
PAYMENTS FOR GOODS AND SERVICES	=68	25.0	100.0	75.0
DISBURSEMENT OF LOANS	=41	25.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	52	19.1	27.3	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	64	19.5	30.3	36.5
MOBILE SUBSCRIBERS*	=62	17.8	34.7	38.6
NETWORK COVERAGE (MINIMUM 4G)*	52	67.8	73.4	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	45	16.2	18.6	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	31	25.1	21.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=72	0.0	25.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	=42	44.7	39.0	47.7
INTERNET ACCESS*	59	27.8	41.5	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	50.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=1	75.0	75.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	72	0.1	10.6	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=28	50.0	25.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	29	42.6	17.1	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=68	0.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=1	100.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=62	0.0	33.3	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	50.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=69	50.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=18	75.0	62.5	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=65	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=67	0.0	100.0	100.0

VIETNAM



NOMINAL GDP (US\$ bn)	220.6
POPULATION (m)	95.5
GDP PER CAPITA (US\$)	2,308.5



Notes: Rank is out of 73 countries. “=” before the rank indicates that there is a tie in rank with another country. Score is normalised on a scale of 0-100, where 100 = best. Global median is of all 73 countries. See Methodology section of this report for regional groupings.

GDP and Population figures are EIU estimates for 2017.

An “*” represents a quantitative indicator.

	RANK	SCORE	REGIONAL MEDIAN	GLOBAL MEDIAN
OVERALL SCORE	62	51.1	75.6	68.6
CITIZEN-TO-GOVERNMENT (C2G)				
PAYMENTS PLATFORM FUNCTIONALITY FOR TRANSACTION SERVICES	=46	25.0	50.0	50.0
INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
PENSION CONTRIBUTIONS	=56	75.0	100.0	100.0
OBTAINING / PAYING FOR AN ID CARD	=70	0.0	75.0	75.0
PRIVATE TRANSIT COSTS	=37	75.0	100.0	75.0
PUBLIC TRANSIT PAYMENTS	=59	0.0	100.0	75.0
GOVERNMENT-TO-CITIZEN (G2C)				
INCOME TAX REFUNDS	=38	75.0	100.0	100.0
PENSION BENEFITS	=55	50.0	75.0	100.0
UNEMPLOYMENT BENEFITS	=49	25.0	50.0	50.0
GOVERNMENT SOCIAL SAFETY NET	=67	0.0	100.0	100.0
BUSINESS-TO-GOVERNMENT (B2G)				
BUSINESS INCOME TAX PAYMENTS	=1	100.0	100.0	100.0
VAT / SALES TAX PAYMENTS	=1	100.0	100.0	100.0
BUSINESS PENSION CONTRIBUTIONS	=44	75.0	100.0	100.0
COMPANY REGISTRATION AND PAYMENT OF FEES	=56	75.0	100.0	100.0
GOVERNMENT-TO-BUSINESS (G2B)				
BUSINESS INCOME TAX REFUNDS	=33	75.0	100.0	75.0
VAT/SALES TAX REFUNDS	=26	75.0	75.0	75.0
PAYMENTS FOR GOODS AND SERVICES	=29	75.0	75.0	75.0
DISBURSEMENT OF LOANS	=15	75.0	50.0	50.0
INFRASTRUCTURE				
FIXED-LINE BROADBAND SUBSCRIBERS*	49	23.1	53.5	36.9
ACTIVE MOBILE BROADBAND SUBSCRIBERS*	60	20.8	51.7	36.5
MOBILE SUBSCRIBERS*	29	40.7	39.1	38.6
NETWORK COVERAGE (MINIMUM 4G)*	71	5.0	97.0	88.0
GOVERNMENT INITIATIVES TO MAKE WI-FI AVAILABLE	=1	100.0	100.0	100.0
EXISTENCE OF NATIONAL DIGITAL IDENTIFICATION SYSTEM	=57	0.0	33.3	66.7
AUTOMATIC TELLER MACHINES (ATMs) PER 10,000 PEOPLE*	61	7.9	20.9	19.1
POINT-OF-SALE (POS) TERMINALS PER 10,000 PEOPLE*	=59	5.4	25.8	22.2
DEVELOPMENT OF CONTACTLESS PAYMENTS	=31	25.0	50.0	25.0
SOCIAL AND ECONOMIC CONTEXT				
EDUCATIONAL ATTAINMENT*	52	34.1	50.0	47.7
INTERNET ACCESS*	65	18.8	75.3	73.0
POPULATION USING BANKS / OTHER FINANCIAL INSTITUTIONS*	=41	50.0	100.0	75.0
PERCENTAGE OF FIRMS WITH A BANK LOAN / LINE OF CREDIT*	=7	50.0	50.0	50.0
PROPORTION OF BUSINESSES PLACING ORDERS VIA THE INTERNET*	=33	50.0	50.0	50.0
INTERNET SHOPPERS AS A PERCENTAGE OF INTERNET USERS*	=36	29.4	34.1	29.4
PERCENTAGE OF POPULATION WITH DEBIT CARD(S)*	=45	25.0	50.0	50.0
USED A MOBILE PHONE OR THE INTERNET TO ACCESS AN ACCOUNT*	44	29.9	35.5	36.8
POLICY CONTEXT				
FAIR COMPETITION IN THE PAYMENTS INDUSTRY	=24	50.0	50.0	50.0
POLICY ON ACCEPTANCE AND USAGE OF E-PAYMENTS	=48	0.0	50.0	50.0
PROTECTION OF INTELLECTUAL PROPERTY RIGHTS	=53	25.0	50.0	50.0
ACCESS TO JURISDICTIONS	=30	33.3	66.7	33.3
GOVERNMENT SUPPORT FOR FINTECH INNOVATION	=52	0.0	100.0	100.0
GOVERNMENT COMMITMENT TO E-PAYMENTS SECURITY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO THE FINANCIAL ACTION TASK FORCE (FATF)	=54	75.0	100.0	100.0
GOVERNMENT COMMITMENT TO INTEGRATING THE INFORMAL ECONOMY	=72	0.0	75.0	75.0
EXISTENCE OF GOVERNMENT E-INCLUSION STRATEGY	=1	100.0	100.0	100.0
GOVERNMENT COMMITMENT TO FINANCIAL INCLUSION	=45	50.0	100.0	100.0

Appendix III: Methodology

1. Scoring criteria and categories

The Government E-Payments Adoption Ranking (GEAR) is a dynamic quantitative and qualitative global benchmarking model of 45 indicators across seven categories. The model measures specific attributes of the electronic payments (e-payments) environment for governments across 73 countries. For the purposes of this Index, we define e-payments as the electronic exchange or transfer of funds over an electronic platform, examples of which include the Internet (accessed via multiple devices, such as personal computers, mobile phones, smart watches and tablets) and mobile phone networks. Payments can be made through various means, including but not limited to payment card, e-wallet, direct deposit, direct debit, electronic funds transfer and wire transfer. The payment component is only one part of the e-payments process, which can also include online submission of forms, or the provision of online instructions or calculators to facilitate the use of an e-payments system.

The indicators and categories researched in this study improve upon the approach of the 2011 GEAR study, which analysed 37 indicators across seven categories. While we used most of the same indicators from the 2011 study so cross-time comparisons could be made, we made changes to the methodology and scoring schemes underlying these indicators to add more detail and objectivity. In addition, 12 new indicators were added to the 2018 GEAR study, and four indicators (from the 2011 GEAR study) were removed. These modifications reflect the changing landscape for government e-payments overall and the desire to incorporate a wider range of analysis into our research. The research includes a mix of both qualitative and quantitative indicators.

The seven category scores are calculated from the weighted mean of underlying indicators and scaled from 1–100, where 100 = most favourable. The overall score is a weighted mean of the category scores. The default weight profile is neutral, where each category and indicator is assigned an equal weight.

The seven categories and 45 indicators included in the 2018 GEAR study are shown below:

1 CITIZEN-TO-GOVERNMENT (C2G)	6 SOCIAL AND ECONOMIC CONTEXT
1.1 Payments platform functionality for transaction services	
1.2 Income tax payments	
1.3 Pension contributions	
1.4 Obtaining/paying for an ID card	
1.5 Private transit costs	
1.6 Public transit payments	
2 GOVERNMENT-TO-CITIZEN (G2C)	
2.1 Income tax refunds	
2.2 Pension benefits	
2.3 Unemployment benefits	
2.4 Government social safety net	
3 BUSINESS-TO-GOVERNMENT (B2G)	
3.1 Business income tax payments	
3.2 VAT/sales tax payments	
3.3 Business pension contributions	
3.4 Company registration and payment of fees	
4 GOVERNMENT-TO-BUSINESS (G2B)	
4.1 Business income tax refunds	
4.2 VAT/sales tax refunds	
4.3 Payments for goods and services	
4.4 Disbursement of loans	
5 INFRASTRUCTURE	
5.1 Internet infrastructure	
5.1.1 Fixed-line broadband subscribers	
5.1.2 Active mobile broadband subscribers	
5.1.3 Mobile subscribers	
5.1.4 Network coverage (minimum 4G)	
5.1.5 Government initiatives to make Wi-Fi available	
5.1.6 Existence of national digital identification system	
5.2 Payment infrastructure	
5.2.1 Automatic teller machines (ATMs) per 10,000 people	
5.2.2 Point-of-sale (POS) terminals per 10,000 people	
5.2.3 Development of contactless payments	
6.1 Readiness	
6.1.1 Educational attainment	
6.1.2 Internet access	
6.2 Banking access	
6.2.1 Population using banks/other financial institutions	
6.2.2 Percentage of firms with a bank loan/line of credit	
6.3 E-commerce	
6.3.1 Proportion of businesses placing orders via the Internet	
6.3.2 Internet shoppers as a percentage of Internet users	
6.3.3 Percentage of population with debit card(s)	
6.3.4 Used a mobile phone or the Internet to access an account	
7 POLICY CONTEXT	
7.1 Operating environment	
7.1.1 Fair competition in the payments industry	
7.1.2 Policy on acceptance and usage of e-payments	
7.1.3 Protection of intellectual property rights	
7.1.4 Access to jurisdictions	
7.1.5 Government support for FinTech innovation	
7.2 Trust and safety	
7.2.1 Government commitment to e-payments security	
7.2.2 Government commitment to the Financial Action Task Force (FATF)	
7.3 Inclusiveness	
7.3.1 Government commitment to integrating the informal economy	
7.3.2 Existence of government e-inclusion strategy	
7.3.3 Government commitment to financial inclusion	

The countries/regions included in the 2018 GEAR study are listed below. Regional groupings are based on Visa's internal region categorisation. The countries delineated in blue are those that were not included in the 2011 GEAR research. Iran was excluded from the 2018 study.

Asia Pacific	Georgia, Non-EU Balkan States, and Commonwealth of Independent States	Europe	Latin America and Caribbean	Middle East and North Africa	North America	Sub-Saharan Africa
Australia	Azerbaijan	Austria	Argentina	Bahrain	Canada	Ghana
Cambodia	Belarus	Czech Republic	Brazil	Egypt	United States	Kenya
China Mainland	Georgia	Denmark	Chile	Iraq		Mauritius
Hong Kong	Kazakhstan	Finland	Colombia	Jordan		Mozambique
India	Russia	France	Costa Rica	Kuwait		Nigeria
Indonesia	Serbia	Germany	Dominican Republic	Lebanon		Rwanda
Japan	Ukraine	Greece	Ecuador	Morocco		South Africa
Malaysia		Hungary	Mexico	Oman		Uganda
New Zealand		Ireland	Peru	Pakistan		
Philippines		Israel	Venezuela	Qatar		
Singapore		Italy		Saudi Arabia		
South Korea		Netherlands		Tunisia		
Taiwan		Norway		United Arab Emirates		
Thailand		Poland				
Vietnam		Spain				
		Sweden				
		Turkey				
		United Kingdom				

2. Methodology

a. Data modelling

Data were collected across 45 indicators for each country, and include both qualitative indicators (also referred to as ordinal variables) and quantitative indicators. Qualitative indicators were collected through desk research (eg, from the domestic websites of the appropriate government body), and then provided a score based on an integer scale (eg, 0–1, 0–2, 0–3, 0–4) depending on the question at hand. Scores were then calibrated by indicator across all 73 countries to ensure that they were assessed both consistently and objectively.

To ensure standardisation across all countries and preserve the robustness of the analysis, quantitative data were collected from uniform sources (eg, ITU, World Bank, UNCTAD). Where data were unavailable, we provided an estimate based on countries with similar profiles.

The integer scale (eg, 0–1, 0–2, 0–3, 0–4) by which qualitative indicators are measured is normalised on a scale of 0–100. Quantitative indicators are measured by data points, which are also normalised on a scale of 0–100. All but two indicators (risk indicators 7.1.3 and 7.1.4) are constructed such that a higher value associates with a more favourable e-payments environment. For example, for the pension contributions indicator, a country in which an electronic portal enables employee pension contributions to be fully managed electronically is assigned a score of 4, whereas a country with no electronic system in place is assigned a score of 0.

The scoring scheme for each component of the Government E-Payments Adoption Ranking (GEAR) is listed below:

1	CITIZEN-TO-GOVERNMENT (C2G)	Normalised score 0–100 (100=best)
1.1	Payments platform functionality for transaction services	Score 0–4 (4 = best)
1.2	Income tax payments	Score 0–4 (4 = best)
1.3	Pension contributions	Score 0–4 (4 = best)
1.4	Obtaining/paying for an ID card	Score 0–4 (4 = best)
1.5	Private transit costs	Score 0–4 (4 = best)
1.6	Public transit payments	Score 0–4 (4 = best)
2	GOVERNMENT-TO-CITIZEN (G2C)	Normalised score 0–100 (100=best)
2.1	Income tax refunds	Score 0–4 (4 = best)
2.2	Pension benefits	Score 0–4 (4 = best)
2.3	Unemployment benefits	Score 0–4 (4 = best)
2.4	Government social safety net	Score 0–4 (4 = best)
3	BUSINESS-TO-GOVERNMENT (B2G)	Normalised score 0–100 (100=best)
3.1	Business income tax payments	Score 0–4 (4 = best)
3.2	VAT/sales tax payments	Score 0–4 (4 = best)
3.3	Business pension contributions	Score 0–4 (4 = best)
3.4	Company registration and payment of fees	Score 0–4 (4 = best)
4	GOVERNMENT-TO-BUSINESS (G2B)	Normalised score 0–100 (100=best)
4.1	Business income tax refunds	Score 0–4 (4 = best)
4.2	VAT/sales tax refunds	Score 0–4 (4 = best)
4.3	Payments for goods and services	Score 0–4 (4 = best)
4.4	Disbursement of loans	Score 0–4 (4 = best)
5	INFRASTRUCTURE	Normalised score 0–100 (100=best)
5.1	Internet infrastructure	
5.1.5	Fixed-line broadband subscribers	Number/100 inhabitants
5.1.2	Active mobile broadband subscribers	Number/100 inhabitants
5.1.3	Mobile subscribers	Number/100 inhabitants
5.1.4	Network coverage (minimum 4G)	%
5.1.5	Government initiatives to make Wi-Fi available	Score 0–2 (2 = best)
5.1.6	Existence of national digital identification system	Score 0–3 (3 = best)
5.2	Payment infrastructure	
5.2.1	Automatic teller machines (ATMs) per 10,000 people	Number/10,000 people
5.2.2	Point-of-sale (POS) terminals per 10,000 people	Number/10,000 people
5.2.3	Development of contactless payments	Score 0–4 (4 = best)

6	SOCIAL AND ECONOMIC CONTEXT	Normalised score 0–100 (100=best)
6.1	Readiness	
6.1.1	Educational attainment	Number (of years)
6.1.2	Internet access	%
6.2	Banking access	
6.2.1	Population using banks/other financial institutions	Score 0–4 (4 = best)
6.2.2	Percentage of firms with a bank loan/line of credit	Score 0–4 (4 = best)
6.3	E-commerce	
6.3.1	Proportion of businesses placing orders via the Internet	Score 0–4 (4 = best)
6.3.2	Internet shoppers as a percentage of Internet users	%
6.3.3	Percentage of population with debit card(s)	Score 0–4 (4 = best)
6.3.4	Used a mobile phone or the Internet to access an account	%
7	POLICY CONTEXT	Normalised score 0–100 (100=best)
7.1	Operating environment	
7.1.1	Fair competition in the payments industry	Score 0–2 (2 = best)
7.1.2	Policy on acceptance and usage of e-payments	Score 0–4 (4 = best)
7.1.3	Protection of intellectual property rights	Score 0–4 (0 = best)
7.1.4	Access to jurisdictions	Score 0–4 (0 = best)
7.1.5	Government support for FinTech innovation	Score 0–1 (1 = best)
7.2	Trust and Safety	
7.2.1	Government commitment to e-payments security	Score 0–4 (4 = best)
7.2.2	Government commitment to the Financial Action Task Force (FATF)	Score 0–4 (4 = best)
7.3	Inclusiveness	
7.3.1	Government commitment to integrating the informal economy	Score 0–4 (4 = best)
7.3.2	Existence of government e-inclusion strategy	Score 0–1 (1 = best)
7.3.3	Government commitment to financial inclusion	Score 0–2 (2 = best)

b. Calculating the Index

Normalisation

Qualitative indicators

Qualitative indicators are measured on an integer scale (eg, 0–1, 0–2, 0–3, 0–4), where the highest figure equals the most favourable conditions (except for indicators 7.1.3 and 7.1.4, where 0 equals the most favourable conditions). In order to facilitate comparison across indicators, qualitative scores are normalised using the following formula:

$$x = \{x^*1 / [\text{Max}(x) - \text{Min}(x)]\} * 100$$

where $\text{Min}(x) = 0$, and $\text{Max}(x) = 1, 2, 3$ or 4 depending on the indicator (or vice versa for indicators 7.1.3 and 7.1.4).

An example of normalisation of a qualitative indicator:

Using the following example dataset (which contains fewer countries than the actual dataset for simplification):

Argentina: 4, normalised score = $[4^*1 / (4-0)] * 100 = 100$

Australia: 3, normalised score = $[3^*1 / (4-0)] * 100 = 75$

Austria: 2, normalised score = $[2^*1 / (4-0)] * 100 = 50$

Azerbaijan: 0, normalised score = $[0^*1 / (4-0)] * 100 = 0$

Quantitative indicators

Quantitative indicators are rescaled using the following formula, which calculates a country score based on the minimum value (which scores 0) and the maximum value (which scores 100) for the indicator across all countries:

$$x = 100 * \{[x - \text{Min}(x)] / [\text{Max}(x) - \text{Min}(x)]\}$$

where $\text{Min}(x)$ and $\text{Max}(x)$ are, respectively, the lowest and highest values in the 73 countries for any given indicator. The normalised value is then transformed to a 0–100 score to make it directly comparable with other indicators.

An example of normalisation of a quantitative indicator:

Using the following example of a dataset (which contains fewer countries than the actual dataset for simplification):

Argentina: 328.0

Australia: 256.0

Austria: 188.4

Azerbaijan: 90.3

$\text{Max}(x) = \text{Maximum Value} = 328.0$

$\text{Min}(x) = \text{Minimum Value} = 90.3$

Range of dataset $[\text{Max}(x) - \text{Min}(x)] = 328.0 - 90.3 = 237.7$

Argentina score = $100 * ((328.0 - 90.3) / 237.7) = 100$

Australia score = $100 * ((256.0 - 90.3) / 237.7) = 69.7$

Austria score = $100 * ((188.4 - 90.3) / 237.7) = 41.27$

Azerbaijan score = $100 * ((90.3 - 90.3) / 237.7) = 0$

Note that the country with the lowest data value (Azerbaijan) scores 0 and the country with the highest data value (Argentina) scores 100. Scores for other countries are distributed across the 0–100 scale in the same proportion that their original data points are distributed across the scale from Min(x) to Max(x).

c. Index weights

The default weight profile in the GEAR currently assigns the following weights to categories and indicators:

CATEGORY WEIGHTS		Weight %	INFRASTRUCTURE		Weight %
1	CITIZEN-TO-GOVERNMENT (C2G)	14.3%	5.1	Internet infrastructure	
2	GOVERNMENT-TO-CITIZEN (G2C)	14.3%	5.1.1	Fixed-line broadband subscribers	16.7%
3	BUSINESS-TO-GOVERNMENT (B2G)	14.3%	5.1.2	Active mobile broadband subscribers	16.7%
4	GOVERNMENT-TO-BUSINESS (G2B)	14.3%	5.1.3	Mobile subscribers	16.7%
5	INFRASTRUCTURE	14.3%	5.1.4	Network coverage (minimum 4G)	16.7%
6	SOCIAL AND ECONOMIC CONTEXT	14.3%	5.1.5	Government initiatives to make Wi-Fi available	16.7%
7	POLICY CONTEXT	14.3%	5.1.6	Existence of national digital identification system	16.7%
INDICATOR WEIGHTS					
1	CITIZEN-TO-GOVERNMENT (C2G)		5.2	Payment infrastructure	
1.1	Payments platform functionality for transaction services	16.7%	5.2.1	Automatic teller machines (ATMs) per 10,000 people	33.3%
1.2	Income tax payments	16.7%	5.2.2	Point-of-sale (POS) terminals per 10,000 people	33.3%
1.3	Pension contributions	16.7%	5.2.3	Development of contactless payments	33.3%
1.4	Obtaining/paying for an ID card	16.7%	6	SOCIAL AND ECONOMIC CONTEXT	
1.5	Private transit costs	16.7%	6.1	Readiness	
1.6	Public transit payments	16.7%	6.1.1	Educational attainment	50.0%
2	GOVERNMENT-TO-CITIZEN (G2C)		6.1.2	Internet access	50.0%
2.1	Income tax refunds	25.0%	6.2	Banking access	
2.2	Pension benefits	25.0%	6.2.1	Population using banks/other financial institutions	50.0%
2.3	Unemployment benefits	25.0%	6.2.2	Percentage of firms with a bank loan/line of credit	50.0%
2.4	Government social safety net	25.0%	6.3	E-commerce	
3	BUSINESS-TO-GOVERNMENT (B2G)		6.3.1	Proportion of businesses placing orders via the Internet	25.0%
3.1	Business income tax payments	25.0%	6.3.2	Internet shoppers as a percentage of Internet users	25.0%
3.2	VAT/sales tax payments	25.0%	6.3.3	Percentage of population with debit card(s)	25.0%
3.3	Business pension contributions	25.0%	6.3.4	Used a mobile phone or the Internet to access an account	25.0%
3.4	Company registration and payment of fees	25.0%	7	POLICY CONTEXT	
4	GOVERNMENT-TO-BUSINESS (G2B)		7.1	Operating environment	
4.1	Business income tax refunds	25.0%	7.1.1	Fair competition in the payments industry	20.0%
4.2	VAT/sales tax refunds	25.0%	7.1.2	Policy on acceptance and usage of e-payments	20.0%
4.3	Payments for goods and services	25.0%	7.1.3	Protection of intellectual property rights	20.0%
4.4	Disbursement of loans	25.0%	7.1.4	Access to jurisdictions	20.0%
7.3	Inclusiveness		7.1.5	Government support for FinTech innovation	20.0%
7.3.1	Government commitment to integrating the informal economy	33.3%	7.2	Trust and safety	
7.3.2	Existence of government e-inclusion strategy	33.3%	7.2.1	Government commitment to e-payments security	50.0%
7.3.3	Government commitment to financial inclusion	33.3%	7.2.2	Government commitment to the Financial Action Task Force (FATF)	50.0%

Category scores are calculated as the weighted average of all underlying indicator scores (set as equal per the default neutral weighting).

Category score = \sum weighted individual indicators

An example calculation of a category score (indicator weighting not equal):

	Normalised score (0–100)	Weight (%)	Weighted score	
1.1	Payments platform functionality for transaction services	100	16.7%	16.7% of 100 = 16.7
1.2	Income tax payments	100	16.7%	16.7% of 100 = 16.7
1.3	Pension contributions	0	16.7%	16.7% of 0 = 0
1.4	Obtaining/paying for an ID card	75	16.7%	16.7% of 75 = 12.5
1.5	Private transit costs	0	16.7%	16.7% of 0 = 0
1.6	Public transit payments	25	16.7%	16.7% of 25 = 4.2
1	CITIZEN-TO-GOVERNMENT (C2G)		= (16.7 + 16.7 + 0 + 12.5 + 0 + 4.2) =	50.1

In the example above, the weighted score for each indicator is calculated as the normalised score multiplied by the weight percentage. The weighted scores are added together to create a weighted average score for the category.

The overall score for each country is the weighted sum of the category scores, as determined by the weighting profile:

Overall score = \sum weighted category scores

An example calculation of an overall score (equal weighting of categories):

	Normalised score (0–100)	Weight (%)	Weighted score	
1	CITIZEN-TO-GOVERNMENT (C2G)	55.0	14.3%	14.3% of 55.0 = 7.9
2	GOVERNMENT-TO-CITIZEN (G2C)	37.5	14.3%	14.3% of 37.5 = 5.4
3	BUSINESS-TO-GOVERNMENT (B2G)	87.5	14.3%	14.3% of 87.5 = 12.5
4	GOVERNMENT-TO-BUSINESS (G2B)	43.8	14.3%	14.3% of 43.8 = 6.3
5	INFRASTRUCTURE	57.9	14.3%	14.3% of 57.9 = 8.3
6	SOCIAL AND ECONOMIC CONTEXT	68.8	14.3%	14.3% of 68.8 = 9.8
7	POLICY CONTEXT	66.7	14.3%	14.3% of 66.7 = 9.5
	OVERALL SCORE		= (7.9 + 5.4 + 12.5 + 6.3 + 8.3 + 9.8 + 9.5) =	59.6

In the example above, the weighted score for each category is calculated as the normalised score multiplied by the weight percentage. The weighted scores are added together to create a weighted average overall score.

3. Notes on the comparison between 2011 and 2018

The electronic payments landscape has evolved considerably over the past seven years, with newer, more advanced payment technologies making their foray along with an expanded variety of transactional modes. These changes required us to rethink the benchmarks for assessing governments' e-payment landscapes with adjustments to indicator topics in domains on infrastructure, social and economic context, and policy context. It should also be noted that due to the greater number of countries in the 2018 study, normalised scores and averages within cross-time comparisons are different from normalised scores and averages within each study individually. This section provides greater detail on how countries were compared and the methodology used to facilitate the comparison between the 2011 and 2018 studies.

The comparison between 2011 and 2018 includes only those countries that were in the 2011 study. The following 12 countries were added to the 2018 model:

Azerbaijan	Ghana	Lebanon	Belarus	Greece	Mauritius
Cambodia	Iraq	Mozambique	Georgia	Jordan	Serbia

Iran was a part of the 2011 study, but does not form part of the 2018 research.

Changes to indicator scoring schemes

We updated the scoring criteria for existing qualitative indicators to add more detail and objectivity. To support comparability of scores between 2011 and 2018, we maintained the score range of indicators from 2011 for 2018. For example, if an indicator had a range of 0–4 (where 4 = most favourable environment) in 2011, we added detail and objectivity by building sub-questions under the indicator that add up to a 0–4 score range for 2018. However, while score ranges may be compatible across indicators, a change in how the indicators are measured means that the 2011 and 2018 indices are not directly comparable. Rather the difference between a 2011 and a 2018 score would indicate directionality, or a trend, in the development of a government's e-payment capabilities. Also, given the expanded availability of public datasets, we used quantitative data for a greater number of indicators in 2018. In such cases, we changed the basis of the underlying research to a quantitative source.

Changes to indicator methodology

The EIU updated the methodology—including standardisation of sources where relevant—for the below list of indicators. The scores for these indicators in 2011 and 2018 are not directly comparable.

2018 indicator number	2018 indicator name	2011 indicator number	2011 indicator name
1.2	Income tax payments	1.1	Income tax payments
1.3	Pension contributions	1.2	Social security contributions
1.4	Obtaining/paying for an ID card	1.3	Obtaining/paying for an ID card
1.5	Private transit costs	1.4	Automotive costs: tolls and fines
1.6	Public transit payments	1.5	Public transit payments
2.1	Income tax refunds	2.1	Income tax refunds
2.2	Pension benefits	2.2	Social security benefits
2.3	Unemployment benefits	2.3	Unemployment, workers' comp and welfare benefits
2.4	Government social safety net	2.4	Government health benefits

2018 indicator number	2018 indicator name	2011 indicator number	2011 indicator name
3.1	Business income tax payments	3.1	Income tax payments
3.2	VAT/sales tax payments	3.2	VAT/sales tax payments
3.3	Business pension contributions	3.3	Social security and other contributions
3.4	Company registration and payment of fees	3.4	Company registration and payment of fees
4.1	Business income tax refunds	4.1	Income tax refunds
4.2	VAT/sales tax refunds	4.2	VAT/sales tax refunds
4.3	Payments for goods and services	4.3	Payments for goods and services
4.4	Disbursement of loans	4.4	Disbursement of loans
5.1.1	Fixed-line broadband subscribers	5.3	Diffusion of broadband
5.1.4	Network coverage (minimum 4G)	5.7	Level of development of 3G and other technologies
5.2.3	Development of contactless payments	5.8	Level of development of contactless and mobile payment
6.1.2	Educational attainment	6.2	Educational level
6.1.3	Internet access	6.3	Internet/technology savviness
6.2.2	Percentage of businesses with a bank loan/line of credit	6.5	Percentage of businesses using banks/other financial institutions
6.3.2	Internet shoppers as a percentage of Internet users	6.8	Proportion of consumer orders of goods via the Internet
6.3.3	Percentage of population with debit card(s)	6.9	Percentage of population with payment card(s)
7.2.1	Government commitment to e-payments security	7.1	Government commitment to e-payments security
7.3.1	Government commitment to integrating the informal economy	7.2	Government commitment to integrating the informal economy

New indicators

The following 12 indicators were added to the 2018 research framework. These indicators are not included in the comparison between 2011 and 2018:

Domain	Sub-domain	Indicator number	Indicator name
Citizen-to-government (C2G)	N/A	1.1	Payments platform functionality for transaction services
Infrastructure	Internet infrastructure	5.1.2	Active mobile broadband subscribers
Infrastructure	Internet infrastructure	5.1.5	Government initiatives to make Wi-Fi available
Infrastructure	Internet infrastructure	5.1.6	Existence of national digital identification system
Social and economic context	E-commerce	6.3.4	Used a mobile phone or the Internet to access an account
Policy context	Operating environment	7.1.1	Fair competition in the payments industry
Policy context	Operating environment	7.1.2	Policy on acceptance and usage of e-payments
Policy context	Operating environment	7.1.3	Protection of intellectual property rights
Policy context	Operating environment	7.1.4	Access to jurisdictions
Policy context	Operating environment	7.1.5	Government support for FinTech innovation
Policy context	Inclusiveness	7.3.2	Existence of government e-inclusion strategy
Policy context	Inclusiveness	7.3.3	Government commitment to financial inclusion

Indicators that were removed from the study

The following four indicators were removed from the 2018 study and therefore are not included in the comparison:

Domain	Indicator	Reason for removal
Infrastructure	5.4 Public-access terminals per capita	We excluded this indicator given the growing irrelevance of public-access terminals.
Infrastructure	5.6 Level of development of stored value cards	We excluded this indicator due to the limited uptake (and relevance) of stored value cards across many countries.
Social and economic context	6.1 Literacy level	We excluded this indicator due to the lack of differentiation in literacy levels across countries.
Social and economic context	6.6 Provision of financial education	We excluded this indicator and included the topic of financial literacy explored under 7.3.3 Government commitment to financial inclusion.

4. Indicator framework and scoring guidelines

Below are tables outlining the 2018 indicator framework. Indicators are marked either with an (i) to denote a qualitative indicator or a (ii) to denote a quantitative indicator.

i Qualitative indicator: A qualitative variable is also called an ordinal variable. Performance along an indicator was evaluated based on informed assessment. It was measured on an integer scale (eg, 0–1, 0–2, 0–3, 0–4), where the highest figure equals the most favourable conditions (except for indicators 7.1.3 and 7.1.4, where 0 equals the most favourable conditions). In order to facilitate comparison, qualitative scores were normalised and translated into a score on a 0–100 scale.

ii Quantitative indicator: A quantitative variable is a variable that can be measured by a number. In order to facilitate comparison, quantitative indicators were normalised and statistical figures were translated into a score on a 0–100 scale.

Note: When assessing payment transaction questions, a country was given a score of 1 if the payment transaction could be made via an electronic method (e.g., via credit card, debit card, bank transfer), regardless of whether a government-provided web-based electronic platform exists.. This applies to payment transaction questions in domains 1–4. This scoring scheme allows for greater differentiation between those countries that offer no e-payment services at all and those that at least allow for payment to be made electronically.

1) CITIZEN-TO-GOVERNMENT (C2G)

The Citizen-to-Government (C2G) category captures the extent to which individuals can complete various transactions through an e-government platform. This category is composed of payments platform functionality for transaction services, income tax payments, pension contributions, obtaining/paying for an ID card, private transit costs, and public transit payments.

Indicator	Source(s)	Scoring guidelines	Unit
1.1 ⁱ Payments platform functionality for transaction services	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the existence of a single-access point for individuals to interact with the government to conduct transactions. A single-access point provides citizens access to information and service transactions at the national level. In this study, we focus on the ability to pay taxes, arrange for electronic government transfers, and manage identification. A best-case example is "Service-Public.fr", which allows for information and transaction services. Full credit (a score of 4) was given if all three transactional services could be conducted through the single-access point, as well as whether the single-access point could be accessed via a mobile app.</p> <p>a. Does the government have a single, online access point for transaction services at the national level? Services include: taxation, benefit transfers and identification. 3 = Yes, there is an online access point that allows for all three of these transaction services 2 = Yes, there is an online access point that allows for two of these transaction services 1 = Yes, there is an online access point that allows for one of these transaction services 0 = No</p> <p>b. If the government has a single access point for transaction services at the national level, is it available in mobile app form? 1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit	
1.2 ⁱ	Income tax payments	<p>Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.</p>	<p>This indicator assesses the process of paying income taxes by individuals, including whether income taxes can fully and easily be calculated and filed electronically. Countries that do not have an individual income tax (eg, many GCC countries) were scored using a proxy tax on a case-by-case basis. Countries that have automatic deduction and payment of taxes by employers were given credit.</p> <p>a. Can national (or federal) individual income tax return forms be submitted via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>b. Can national (or federal) individual income tax payments be made to the government via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>c. If an electronic platform exists, does it include instructions on how to use it to submit tax return forms and pay national (or federal) income taxes?</p> <p>1 = Yes 0 = No</p> <p>d. Are individuals required to pay a fee to submit national (or federal) income tax returns or to make national (or federal) income tax payments via an electronic platform?</p> <p>1 = No 0 = Yes, or sometimes (eg, using a third-party service provider or payment processor)</p>	0–4
1.3 ⁱ	Pension contributions	<p>Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.</p>	<p>This indicator assesses the process of making pension contributions by individuals, including whether contributions can fully and easily be calculated and filed electronically. It only covers national (or federal) government pension programmes (eg, Social Security in the US), and does not include contributions into any other social safety net programme. Countries that have automatic deduction and payment of pension contributions by employers were given credit.</p> <p>a. Can individuals calculate pension contributions via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>b. Can individuals submit pension contributions via an electronic platform?</p> <p>1 = Yes, or contributions are automatically deducted from pay 0 = No</p> <p>c. If an electronic platform exists, does it include instructions on how to use it to calculate and submit pension contributions?</p> <p>1 = Yes 0 = No</p> <p>d. Can individuals track their lifetime pension contributions via an electronic platform?</p> <p>1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
1.4 ⁱ Obtaining/paying for an ID card	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process for obtaining/paying for an ID card (such as a national ID card or a driver's licence). Countries that do not offer a national ID card or driver's licence are scored using a proxy ID on a case-by-case basis (eg, state-level ID cards). This indicator assumes that some countries have an in-person requirement to complete an ID application, but gives credit if an individual can begin the process via an electronic platform.</p> <p>a. Can individuals apply (for the first time) for an identification card via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>b. Can individuals renew an identification card via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>c. Can individuals pay for a new identification card or renewal of an identification card via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to obtain (apply for, renew or pay for) an identification card?</p> <p>1 = Yes 0 = No</p>	0–4
1.5 ⁱ Private transit costs	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process for paying for private vehicle-related costs in the country's largest city. Such costs may include tolls (roads and bridges), various traffic fines, parking fees or vehicle registration.</p> <p>a. Can individuals pay for an automotive toll pass/card via an electronic platform?</p> <p>1 = Yes, or the country does not have toll roads 0 = No</p> <p>b. Can individuals pay automotive fines (eg, speeding tickets, parking tickets) via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>c. Can individuals pay for public parking via an electronic platform (eg, via a POS terminal, mobile application)?</p> <p>1 = Yes 0 = No</p> <p>d. Can individuals pay for automotive registration via an electronic platform?</p> <p>1 = Yes 0 = No</p>	0–4
1.6 ⁱ Public transit payments	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses whether public transit costs can fully and easily be paid via an electronic platform in the country's largest city.</p> <p>a. Can individuals purchase public transit cards via an electronic payment system?</p> <p>1 = Yes 0 = No</p> <p>b. Can individuals' public transit cards/accounts be refilled (topped up) automatically?</p> <p>2 = Yes 1 = No, individuals must access the electronic payment system to refill (top up) public transit cards/accounts 0 = No such electronic payment system exists</p> <p>c. Can individuals access public transportation by making a payment through a contactless system?</p> <p>1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
2) GOVERNMENT-TO-CITIZEN (G2C)			
The Government-to-Citizen (G2C) category captures whether various government transfers to individuals can be completed through an e-government platform. This category is composed of income tax refunds, pension benefits, unemployment benefits and government social safety net.			
2.1 ⁱ Income tax refunds	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process of calculating and requesting income tax refunds electronically. Countries that do not have an individual income tax (eg. many GCC countries) shall be scored by a proxy tax on a case-by-case basis.</p> <p>a. Can individuals calculate their national (or federal) income tax refunds via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>b. Can individuals check the status of their national (or federal) income tax refunds via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>c. Can individuals receive national (or federal) income tax refunds via electronic payment?</p> <p>1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to obtain income tax refunds?</p> <p>1 = Yes 0 = No</p>	0–4
2.2 ⁱ Pension benefits	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses whether individuals can register for pension benefits, calculate benefits, submit benefit requests, and track benefits via an electronic platform. This indicator covers only national (or federal) government pension programmes (eg. US Social Security). It does not include contributions into any other social safety net programme. It assumes that some countries have an in-person requirement, but gives credit if an individual can begin the process via an electronic platform.</p> <p>a. Can individuals register to receive pension benefits via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>b. Can individuals calculate pension benefits via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>c. If an electronic platform exists, does it include instructions on how to use it to register for and receive pension benefits?</p> <p>1 = Yes 0 = No</p> <p>d. Can individuals receive pension benefits via electronic payment?</p> <p>1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
2.3 ⁱ Unemployment benefits	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process of requesting unemployment benefits electronically. For the purposes of this study, and for comparison's sake, unemployment benefits are used as a proxy for different benefits such as workers' compensation. The research focuses on programmes that provide unemployment benefits to eligible workers. This indicator assumes that some countries have an in-person requirement, but gives credit if an individual can begin the process via an electronic platform.</p> <p>a. Can individuals register for unemployment benefits via an electronic platform? 1 = Yes 0 = No</p> <p>b. Can individuals calculate unemployment benefits via an electronic platform? 1 = Yes 0 = No</p> <p>c. Can individuals comply with information requests to maintain (or renew) unemployment benefits via an electronic platform? 1 = Yes 0 = No</p> <p>d. Can individuals receive unemployment benefits via electronic payment? 1 = Yes 0 = No</p>	0–4
2.4 ⁱ Government social safety net	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process for government payments of social safety net benefits electronically. Examples of government social safety net programmes include the Bolsa Familia programme in Brazil and Solidaridad in the Dominican Republic. Proxies were often used to score indicator questions a, b and c (below). Proxies were not used for indicator question d; if no mechanism to make emergency monetary assistance transfers to individuals via electronic payments (eg, in the case of natural disasters) exists, the country did not receive credit.</p> <p>a. Does the government provide monetary assistance as subsidies for food or fuel to eligible individuals through electronic payments? 1 = Yes, for at least one of these subsidies 0 = No</p> <p>b. Does the government provide monetary assistance as subsidies for housing or utilities to eligible individuals through electronic payments? 1 = Yes, for at least one of these subsidies 0 = No</p> <p>c. Does the government provide monetary assistance as subsidies to low-income families with school-aged children through electronic payments? 1 = Yes 0 = No</p> <p>d. Does the government have a mechanism to make emergency monetary assistance transfers to individuals via electronic payments (eg, in the case of natural disasters)? 1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
3) BUSINESS-TO-GOVERNMENT (B2G)			
The Business-to-Government (B2G) category captures the extent to which businesses can complete various transactions through an e-government platform. This category consists of business income tax payments, VAT/sales tax payments, business pension contributions, and company registration and payment of fees.			
3.1 ⁱ Business income tax payments	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process of paying income taxes by businesses, including whether income taxes can fully and easily be calculated and filed electronically. Countries that do not have an income tax are scored by a proxy tax on a case-by-case basis.</p> <p>a. Can national (or federal) business income tax returns be submitted via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>b. Can businesses calculate national (or federal) business income taxes via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>c. Can national (or federal) business income tax payments be made to the government via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to file or pay national (or federal) income taxes?</p> <p>1 = Yes 0 = No</p>	0–4
3.2 ⁱ VAT/sales tax payments	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process of paying value-added and sales taxes by businesses, including whether these taxes can fully and easily be calculated and filed electronically. Countries that do not have a VAT or sales tax are scored by a proxy tax on a case-by-case basis.</p> <p>a. Can businesses calculate VAT/sales taxes via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>b. Can businesses file VAT/sales taxes via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>c. Can VAT/sales tax payments be made to the government via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to file or pay VAT/sales taxes?</p> <p>1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
3.3 ⁱ	Business pension contributions Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process of paying government pension and other contributions by businesses, including whether these contributions can fully and easily be calculated and filed electronically. This indicator only covers national (or federal) government pension programmes (eg, US Social Security). It does not include contributions into any other social safety net programme.</p> <p>a. Can businesses file pension contribution forms via an electronic platform? 1 = Yes 0 = No</p> <p>b. Can businesses calculate pension contributions via an electronic platform? 1 = Yes 0 = No</p> <p>c. Can businesses make pension contribution payments via an electronic platform? 1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to file or pay pension contributions? 1 = Yes 0 = No</p>	0–4
3.4 ⁱ	Company registration and payment of fees Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process by which companies register and pay associated registration fees. This indicator assumes that some countries have an in-person requirement, but gives credit if a business can begin the process via an electronic platform. Countries also receive credit if business registration or renewal fees are not required.</p> <p>a. Can businesses register via an electronic platform? 1 = Yes 0 = No</p> <p>b. Can businesses pay registration fees via an electronic platform? 1 = Yes 0 = No</p> <p>c. Can businesses renew their registration via an electronic platform? 1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to register and pay registration fees? 1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
4) GOVERNMENT-TO-BUSINESS (G2B)			
The Government-to-Business (G2B) category captures the extent to which various government transfers to businesses can be completed through an e-government platform. This category is composed of business income tax refunds, VAT/sales tax refunds, payments for goods and services, and disbursement of loans.			
4.1 ⁱ Business income tax refunds	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process of calculating and requesting income tax refunds electronically. Countries that do not have an income tax are scored using a proxy tax on a case-by-case basis.</p> <p>a. Can businesses calculate national (or federal) income tax refunds via an electronic platform? 1 = Yes 0 = No</p> <p>b. Can businesses check the status of national (or federal) income tax refunds via an electronic platform? 1 = Yes 0 = No</p> <p>c. Can businesses receive national (or federal) income tax refunds via electronic payment? 1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to obtain business income tax refunds? 1 = Yes 0 = No</p>	0–4
4.2 ⁱ VAT/sales tax refunds	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses the process of calculating and requesting value-added or sales tax refunds electronically. Countries that do not have a VAT or sales tax will be scored by a proxy tax on a case-by-case basis.</p> <p>a. Can businesses calculate VAT/sales tax refunds via an electronic platform? 1 = Yes 0 = No</p> <p>b. Can businesses check the status of VAT/sales tax refunds via an electronic platform? 1 = Yes 0 = No</p> <p>c. Can businesses receive VAT/sales tax refunds via electronic payment? 1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to obtain VAT/sales tax refunds? 1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
4.3 ⁱ Payments for goods and services	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses whether the government offers an electronic platform (website) for procurement, and whether the platform has payment capabilities. To receive credit for indicator question d, payment tracking must be available through the government procurement platform (ie, solely channelling payments through bank transfers is not considered trackable).</p> <p>a. Does the government have an electronic platform (website) for procurement of goods and services from businesses?</p> <p>1 = Yes 0 = No</p> <p>b. If an electronic platform exists, does it include instructions on how to use it to procure goods and services from businesses?</p> <p>1 = Yes 0 = No, or no website exists</p> <p>c. If the government has an electronic platform (website), does it have electronic payment capabilities to pay businesses?</p> <p>1 = Yes 0 = No, or no website exists</p> <p>d. Can businesses check the status of payments from the government using an electronic platform (website)?</p> <p>1 = Yes 0 = No, or no website exists</p>	0–4
4.4. ⁱ Disbursement of loans	Economist Intelligence Unit analyst qualitative assessment based on information obtained from the domestic websites of the appropriate government body.	<p>This indicator assesses whether government business loan requests and the disbursement of loans can be completed electronically via a government provider. Government business loans include loans made to small and medium-sized enterprises by the government. This indicator assumes that some countries have an in-person requirement, but gives credit if a business can begin the process via an electronic platform. While countries receive credit for indicator question b if loans are disbursed via bank transfer, to receive credit for indicator question c, payment tracking must be available through the government procurement platform.</p> <p>a. Can businesses apply for government business loans via an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>b. Does the government disburse business loans to businesses via electronic payment?</p> <p>1 = Yes 0 = No</p> <p>c. Can businesses track business loan disbursements from the government using an electronic platform?</p> <p>1 = Yes 0 = No</p> <p>d. If an electronic platform exists, does it include instructions on how to use it to apply for a business loan?</p> <p>1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
5) INFRASTRUCTURE			
The Infrastructure category captures the existing technological infrastructure that supports the adoption of e-payments. This category consists of two sub-categories: Internet infrastructure and Payment infrastructure. The Internet infrastructure sub-category comprises fixed-line broadband subscribers, active mobile broadband subscribers, mobile subscribers, network coverage (minimum 4G), government initiatives to make Wi-Fi available, and the existence of a national digital identification system. The Payment infrastructure sub-category comprises automatic teller machines (ATMs) per 10,000 people, point-of-sale (POS) terminals per 10,000 people and development of contactless payments.			
5.1 Internet infrastructure			
5.1.1 ⁱⁱ Fixed-line broadband subscribers	The primary source of data is the International Telecommunication Union (ITU). If ITU data are not available, a national statistical source or other reliable source is used.	This indicator looks at fixed-line broadband subscriptions, per 100 inhabitants. Fixed broadband subscriptions refers to fixed subscriptions to high-speed access to the public Internet (a TCP/IP connection), at downstream speeds equal to, or greater than, 256 kbit/s. This includes cable modem, DSL, fibre-to-the-home/building, other fixed (wired)-broadband subscriptions, satellite broadband and terrestrial fixed wireless broadband. This total is measured irrespective of the method of payment. It excludes subscriptions that have access to data communications (including the Internet) via mobile cellular networks. It should include fixed WiMAX and any other fixed wireless technologies. It includes both residential subscriptions and subscriptions for organisations.	Number/100 inhabitants
5.1.2 ⁱⁱ Active mobile broadband subscribers	The primary source of data is the International Telecommunication Union (ITU). If ITU data are not available, a national statistical source or other reliable source is used.	This indicator looks at active mobile broadband subscriptions, per 100 inhabitants. Active mobile broadband subscriptions refer to the sum of active handset-based and computer-based (USB/dongles) mobile broadband subscriptions to the public Internet. It covers actual subscribers, not potential subscribers, even though the latter may have broadband-enabled handsets. Subscriptions must include a recurring subscription fee or pass a usage requirement: users must have accessed the Internet in the previous three months. It includes subscriptions to mobile broadband networks that provide download speeds of at least 256 kbit/s (e.g. WCDMA, HSPA, CDMA2000 1x EV-DO, WiMAX IEEE 802.16e and LTE), and excludes subscriptions that only have access to GPRS, EDGE and CDMA 1xRTT.	Number/100 inhabitants
5.1.3 ⁱⁱ Mobile subscribers	The primary source of data is the International Telecommunication Union (ITU). If ITU data are not available, a national statistical source or other reliable source is used.	This indicator looks at mobile cellular telephone subscriptions, per 100 inhabitants. Mobile cellular telephone subscriptions are subscriptions to public mobile telephone services that provide access to the public switched telephone networks (PSTN) using cellular technology. This includes (and is split into) the number of postpaid subscriptions, and the number of active prepaid accounts (ie, that have been used during the previous three months) and applies to all mobile cellular subscriptions that offer voice communications. It excludes subscriptions via data cards or USB modems, subscriptions to public mobile data services, private trunked mobile radio, telepoint, radio paging and telemetry services.	Number/100 inhabitants
5.1.4 ⁱⁱ Network coverage (minimum 4G)	The primary source of data is the International Telecommunication Union (ITU). If ITU data are not available, a national statistical source or other reliable source is used.	This indicator looks at the percentage of the population covered by a 4G network. It refers to the percentage of inhabitants that live within range of LTE/LTE-Advanced, mobile WiMAX/WirelessMAN or other more advanced mobile cellular networks, irrespective of whether or not they are subscribers.	%

Indicator	Source(s)	Scoring guidelines	Unit
5.1.5 ⁱ Government initiatives to make Wi-Fi available	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country.	<p>This indicator assesses whether the government provides public Wi-Fi access, and whether the network is free to join or not, in the country's largest city. If the network specified has limited availability, indicated by very few hotspots or only one or two public places that allow for access, the country was given a score of 1. "Public" means that the Wi-Fi network and associated hotspot(s) must be accessible in a public park, library, public building, airport, train, ferry terminal, etc.</p> <p>Does the government provide public Wi-Fi access in the largest city in the country and is it free to connect to?</p> <p>2 = Yes, the government does provide public Wi-Fi access in the largest city in the country and it is free 1 = Yes, the government does provide public Wi-Fi access in the largest city in the country 0 = No, the government does not provide public Wi-Fi access in the largest city in the country</p>	0–2
5.1.6 ⁱ Existence of national digital identification system	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country.	<p>This indicator assesses the presence of a national digital identification (e-ID) system, and whether it allows individuals to access government services online (e-services). E-services include, for example, digital signature and/or remote online services. To score a 3, the country's e-ID system must also be capable of facilitating payments.</p> <p>Does the country have a national digital identification (e-ID) system that is used to access government services online?</p> <p>3 = Yes, national e-ID is used for one or more e-services in addition to unique identification, and has e-payment capabilities 2 = Yes, national e-ID is used for one or more e-services in addition to unique identification, but does not have e-payment capabilities 1 = Yes, national e-ID is used for unique identification only 0 = No, there is no national e-ID system</p>	
5.2 Payment infrastructure			
5.2.1 ⁱⁱ Automatic teller machines (ATMs) per 10,000 people	The primary source of data is the Financial Access 2017 report published by the World Bank. If World Bank data are not available, a national statistical source or other reliable source is used.	This indicator looks at the number of ATMs, per 10,000 people.	Number/ 10,000 people
5.2.2 ⁱⁱ Point-of-sale (POS) terminals per 10,000 people	The primary source of data is the World Bank Global Payment Systems Survey (GPSS). If World Bank data are not available, a national statistical source or other reliable source is used.	This indicator looks at the number of POS terminals, per 10,000 people. POS terminals refer to the use of payment cards at a retail location (point of sale). The payment information is captured either by paper vouchers or by electronic terminals, which in some cases are designed also to transmit the information. Where this is so, the arrangement may be referred to as "electronic funds transfer at the point of sale" (EFTPOS). The dataset does not account for the latest generation of POS terminals (eg, contactless capabilities for emerging forms of mobile payments).	Number/ 10,000 people
5.2.3 ⁱ Development of contactless payments	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country, and Euromonitor International.	<p>This indicator assesses the development of contactless payments.</p> <p>4 = Contactless payments are widely deployed, and acceptance/usage is high 3 = Contactless payments are in place, and acceptance/usage is at a moderate stage of development 2 = Contactless payments are emerging, but suffer from low acceptance/usage 1 = Contactless payments exist, but on a very limited scale 0 = Contactless payments do not exist in the region</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
6) SOCIAL AND ECONOMIC CONTEXT			
The Social and economic context category captures the social and economic environment that supports the adoption of e-payments. This category comprises three sub-categories: Readiness, Banking access and E-commerce. The Readiness sub-category includes educational attainment and Internet access. The Banking access sub-category is composed of percentage of population using banks/other financial institutions and percentage of firms with a bank loan/line of credit. The E-commerce sub-category consists of proportion of businesses placing orders via the Internet, Internet shoppers as a percentage of Internet users, percentage of population with debit card(s) and who used a mobile phone or the Internet to access an account.			
6.1 Readiness			
6.1.1 ⁱⁱ Educational attainment	The primary source of data is United Nations Development Programme (UNDP). If UNDP data are not available, a national statistical source or other reliable source is used.	This indicator looks at mean years of schooling (ISCED 1 or higher).	Number of years
6.1.2 ⁱⁱ Internet access	The primary source of data is the International Telecommunication Union (ITU). If ITU data are not available, a national statistical source or other reliable source is used.	This indicator looks at the percentage of households with Internet. Data are obtained by countries through national household surveys.	%
6.2 Banking access			
6.2.1 ⁱⁱ Population using banks / other financial institutions	The primary sources of data are the Financial Access Survey 2017 of the IMF and the Consultative Group to Assist the Poor (CGAP). If these data are not available, a national statistical source or other reliable source is used.	This indicator looks at the extent to which commercial entities utilise financial institutions, based on the metric: Percentage of firms with a bank loan/line of credit. This indicator suggests that access to credit/finance is fundamental to enhance digital payment usage. 4 = >2,000 deposit accounts in a commercial bank, per 1,000 adults 3 = 1,500–1,999 2 = 1,000–1,499 1 = 500–999 0 = <500	0–4
6.2.2 ⁱⁱ Percentage of firms with a bank loan/line of credit	The primary source of data is the World Bank Enterprise Surveys. If World Bank Enterprise Surveys data are not available, a national statistical source or other reliable source is used.	This indicator looks at the extent to which commercial entities use financial institutions, based on the metric: Percentage of firms with a bank loan/line of credit. This indicator suggests that access to credit/finance is fundamental to enhance digital payment usage. 4 = 80%+ use banks or other financial institutions 3 = 60–79% 2 = 40–59% 1 = 20–39% 0 = 0–19%	0–4
6.3 E-commerce			
6.3.1 ⁱⁱ Proportion of businesses placing orders via the Internet	The primary source of data is the United Nations Conference on Trade and Development (UNCTAD). If UNCTAD data are not available, a national statistical source or other reliable source is used.	This indicator looks at the proportion of enterprises placing orders over the Internet. To maximise consistency across all countries, research considered enterprises with 10 or more persons employed placing orders via the Internet (as defined by the primary source used in the analysis). 4 = 55%+ place orders over the Internet 3 = 40–54% 2 = 25–39% 1 = 10–24% 0 = 0–9%	0–4

Indicator	Source(s)	Scoring guidelines	Unit
6.3.2 ⁱⁱ Internet shoppers as a percentage of Internet users	The primary source of data is the United Nations Conference on Trade and Development (UNCTAD). If UNCTAD data are not available, a national statistical source or other reliable source is used.	This indicator looks at Internet shoppers as a percentage of Internet users.	%
6.3.3 ⁱⁱ Percentage of population with debit card(s)	The primary source of data is the World Bank's Global FINDEX database. If these data are not available, a national statistical source or other reliable source is used.	<p>This indicator looks at the percentage of the total population with a debit card(s). This is referred to as a penetration rate—the number of debit cards relative to the total population in a given country.</p> <p>4 = 90%+ of the population has a payment card (very high penetration) 3 = 75–89% of the population has a payment card (high penetration) 2 = 50–74% of the population has a payment card (moderate penetration) 1 = 25–49% of the population has a payment card (low penetration) 0 = Less than 25% of the population has a payment card (very low penetration)</p>	0–4
6.3.4 ⁱⁱ Used a mobile phone or the Internet to access an account	The primary source of data is the World Bank's Global FINDEX database. If these data are not available, a national statistical source or other reliable source is used.	This indicator looks at the percentage of the population over the age of 15 with a financial institution account or a mobile money account who report using a mobile phone or the internet to make a payment, to make a purchase, or to send or receive money through their financial institution account or through the use of a mobile money service in the past 12 months.	%

Indicator	Source(s)	Scoring guidelines	Unit
7) POLICY CONTEXT			
The Policy context category captures the policy environment that helps to support e-payments adoption. This category comprises three sub-categories: Operating environment, Trust and safety, and Inclusiveness. The Operating environment sub-category consists of fair competition in the payments industry, policy on acceptance and usage of e-payments, protection of intellectual property rights, access to jurisdictions, and government support for FinTech innovation. The Trust and safety sub-category includes government commitment to e-payments security and government commitment to the Financial Action Task Force (FATF). The Inclusiveness sub-category is composed of government commitment to integrating the informal economy, existence of government e-inclusion strategy and government commitment to financial inclusion.			
7.1 Operating environment			
7.1.1 ⁱ Fair competition in the payments industry	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country.	<p>This indicator assesses the operating environment for the payments industry within each country. For a score of 2, the region has multiple payment systems and providers operating in the region, and the government does not promote one system over others. There are low barriers to entry for payment providers. For a score of 1, the region has multiple payment systems and providers, but there are restrictions on doing business such as limits on fees that payment providers can charge, or strict rules on how payment providers must set up their business. One example is the EU's rule for international payment providers to split their business between operations and strategy. For a score of 0, the government either promotes a national payment system over international payment providers or the government has one preferred international payment provider and discourages new entrants to the region.</p> <p>Does the government promote free and fair competition between payment systems and providers?</p> <p>2 = Yes, there is a level playing field for payment systems and providers in the region</p> <p>1 = There are multiple payments systems and providers in the region but the government has restrictions on select payment system providers</p> <p>0 = Government policy promotes one payment system over others so that the preferred payment system has a majority share of transaction in the region</p>	0–2
7.1.2 ⁱ Policy on acceptance and usage of e-payments	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country.	<p>This indicator assesses the extent of government support for acceptance and usage of e-payments by merchants and consumers. An example of a government incentive for a government-led programme would be discounts to purchase public transit tickets electronically rather than in cash. An example of a government incentive for government-led programmes as well as private-sector acceptance and usage would be a reduction in sales tax, or a discount for several types of purchases, if they are made using a payment card.</p> <p>a. Does the government provide incentives (eg, subsidies for POS terminals and tax reductions, such as value-added tax credits) for transactions using electronic means of payment to encourage e-payments use by merchants?</p> <p>2 = Yes, for electronic payments in government-led programmes as well as private-sector acceptance and usage</p> <p>1 = Yes, for electronic payments in government-led programmes only</p> <p>0 = No</p> <p>b. Does the government provide incentives (eg, VAT rebates or income tax deductions) to encourage e-payments use by consumers?</p> <p>2 = Yes, for electronic payments in government-led programmes as well as private-sector acceptance and usage</p> <p>1 = Yes, for electronic payments in government-led programmes only</p> <p>0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
7.1.3 ⁱ Protection of intellectual property rights	The primary source of data is the Economist Intelligence Unit Risk Briefings.	<p>This indicator assesses risk to intellectual property protection.</p> <p>0 = Very good: A high standard of comprehensive IP laws is strongly enforced. 1 = Good: A good standard of comprehensive IP laws is enforced effectively. 2 = Fair: IP Laws are of a moderate standard with some gaps and enforcement may be inconsistent. 3 = Poor: IP laws have substantial gaps and are often not enforced. 4 = Very poor: IP protection is codified or enforced.</p>	0–4
7.1.4 ⁱ Access to jurisdictions	The primary source of data is the Economist Intelligence Unit Risk Briefings.	<p>This policy indicator assesses risk to foreign companies in gaining access inside the jurisdiction.</p> <p>0 = No restrictions: Foreign companies can rely on funding from domestic sources to the same extent as domestic companies. 1 = Few restrictions: Foreign companies may face a small degree of restrictions that are slightly higher than those for local companies in accessing funding from domestic sources. 2 = Moderate restrictions: Foreign companies sometimes face moderately higher restrictions than local companies in accessing funding from domestic sources. 3 = High restrictions: Foreign companies often face significantly higher restrictions than local companies in accessing funding from domestic sources. 4 = Very high restrictions: Foreign companies invariably face significantly greater restrictions than local companies in accessing funding from domestic sources.</p>	0–4
7.1.5 ⁱ Government support for FinTech innovation	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country.	<p>This indicator assesses whether the government is supporting FinTech innovation. Support (from government entities such as the financial regulator) can include regulatory guidance/handholding specific for FinTech companies, regulatory sandboxes dedicated to the FinTech sector, tax breaks for FinTech companies or FinTech startups, or government-led innovation hubs that support FinTech innovation. To score a 1, the country must have a clear example of government support at the institutional, regulatory or financial level for FinTech innovation.</p> <p>Does the government provide support to FinTech firms?</p> <p>1 = Yes 0 = No</p>	0–1
7.2 Trust and safety			
7.2.1 ⁱ Government commitment to e-payments security	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country.	<p>This indicator assesses government commitment to electronic payment security, including Europay, MasterCard, and Visa (EMV) standard (a global standard for cards equipped with computer chips and the technology used to authenticate chip-card transactions) and Hyper Text Transfer Protocol Secure (HTTPS, a privacy and integrity protection system for public web connections).</p> <p>a. Does the government have regulations on e-payments security? 1 = Yes 0 = No</p> <p>b. Do government regulations require vendors to protect their customers' data? 1 = Yes 0 = No</p> <p>c. Does the government support standards for added security, such as EMV (chip standard)? 1 = Yes 0 = No</p> <p>d. Does the government have a requirement that all government websites provide transaction services through a secure connection (eg, HTTPS)? 1 = Yes 0 = No</p>	0–4

Indicator	Source(s)	Scoring guidelines	Unit
7.2.2 ⁱ Government commitment to the Financial Action Task Force (FATF)	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country, and FATF Mutual Evaluation Reports.	<p>This indicator assesses how compliant a country is with the 49 Financial Action Task Force (FATF) recommendations on anti-money laundering and combating the financing of terrorism. The FATF outlines four compliance ratings: Compliant, Largely compliant, Partially compliant, Non-compliant, or Not applicable. States receive points for being Compliant, Largely compliant or Partially compliant on a recommendation according to the scoring criteria above. If a recommendation is not applicable, a state's score is based on the total number of applicable recommendations.</p> <p>4 = 80%+ compliant with the FATF's 49 recommendations 3 = 60–79% compliant 2 = 40–59% compliant 1 = 20–39% compliant 0 = less than 20% compliant</p>	0–4
7.3 Inclusiveness			
7.3.1 ⁱ Government commitment to integrating the informal economy	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country, as well as International Labour Organisation (ILO) and World Bank data.	<p>This indicator assesses government commitment to integrating the informal economy, through the size of the informal economy and the existence of a strategy to integrate the informal economy.</p> <p>a. Informal employment as a share of total employment: 3 = 0–25% 2 = 26–50% 1 = 51–75% 0 = 75% and above</p> <p>b. Does the government have a current strategy to integrate the informal economy? A current strategy means that implementation is still active (eg, 2014–2018). 1 = Yes 0 = No</p>	0–4
7.3.2 ⁱ Existence of government e-inclusion strategy	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country.	<p>This indicator assesses whether the country has initiatives or plans that address e-inclusion.</p> <p>Does the national government have any current initiatives or strategies in place that address e-inclusion—the inclusion and promotion of Internet access for underserved groups?</p> <p>1 = The national government has current initiatives or strategies in place that address e-inclusion 0 = The national government does not have any current initiatives or strategies in place that address e-inclusion</p>	0–1
7.3.3 ⁱ Government commitment to financial inclusion	Economist Intelligence Unit analyst qualitative assessment based on official national sources, which vary by country.	<p>This indicator assesses whether there is a financial inclusion strategy, whether it has specific commitments, and if it has been implemented. Countries were given credit if they had separate G2C and financial literacy strategies.</p> <p>Does the government have a documented strategy on financial inclusion that includes specific commitments? Specific commitments include: G2C electronic payments and financial literacy.</p> <p>2 = Yes, the government has a documented strategy and it has specific commitments for electronic G2C payments and financial literacy 1 = Yes, the government has a documented strategy and it has one of these specific commitments 0 = No</p>	0–2

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