

Digital Financial Services Pricing

Codebook

Innovations for Poverty Action

The Digital Financial Services Pricing provider-level data is available in the Digital Financial Services Pricing website, [here](#).

The methodology is available [here](#).

The following conventions were used for missing information:

<i>Type</i>	<i>Value</i>
No information on website	-99
Fee listed as "variable"	-88
Transaction confirmed to be not available	-77
Ambiguous or unclear information	-66
Did not collect fee due to technical issue	-55

Variable Names and Definitions

<i>Variable Name</i>	<i>Label</i>	<i>Definition</i>
country	Country	Name of the Country
fsp_type	Type of Financial Service Provider	Options: Mobile Money, Mobile Banking, Other FSPs
provider	Provider Name	Name of the Financial Service Provider
		<ol style="list-style-type: none"> 1. cash-in via agent – depositing physical cash into an account through an agent 2. cash-in via atm – depositing physical cash into an account using an automated teller machine 3. cash-out via agent – withdrawing physical cash through an agent 4. cash-out via atm - withdrawing physical cash into an account using an automated teller machine 5. p2p on-network transfer – sending funds to another user who is on the same provider network 6. p2p off-network transfer – sending funds to a user on a different provider network 7. p2p to unregistered user – sending funds to someone not registered on the provider network platform, typically using a voucher code or token that the recipient can redeem 8. wallet to bank - pushing funds from a non-bank wallet to a linked bank account. This is relevant for non-bank providers. 9. bank to wallet - pushing funds from a bank account to a non-bank wallet. This is relevant for bank providers. 10. utility payment – payment for electricity services. When both prepaid and postpaid options are available, select prepaid, as it is more commonly used in low- and middle-income countries (LMICs). 11. payment at merchant – payment for goods or services directly at a merchant using mobile money
transaction_type	Transaction Type	
currency	Local Currency	Name of Country's Local Currency
exchange_rate	Exchange Rate	USD Exchange Rate based on Oanda , as of December 31, 2024
value_min	Minimum transaction amount	Minimum transaction amount of a fee

value_max	Maximum transaction amount	Maximum transaction amount of a fee
fee	Fixed/slab-based provider fee	<p>Notes:</p> <ol style="list-style-type: none"> 1. When possible, taxes should be excluded from this variable and included in the "tax" and "tax_pct" variables. 2. If no distinction between agent and ATM channels is made for cash-in and cash-out transactions, we assume that only agent channels are available for mobile money providers, while only ATM channels are available for mobile banking providers. Any channel outside agents would be missing for mobile money providers and any channel outside ATMs would be missing for mobile banking providers. 3. If transfer is not differentiated between on-network and off-network, then we apply the fee to both on-network and off-network transfer types. 4. If fixed/slab fee is not stated and a percentage-based fee is included in the price list, assume that this variable is equal to zero. 5. Agent commission is interpreted as agent fee and not a provider fee.
fee_pct	Percentage-based provider fee	Same as notes for "fee"
tax_type	Application of mobile money tax	<p>=1 if fees are exclusive of all taxes =2 if fees are inclusive of all taxes =3 if fees are inclusive of some but not all taxes =4 if unable to determine if fees include no/some/all taxes</p>
tax	Fixed/slab-based tax	Note: If fixed/slab tax is not stated and a percentage-based tax is included in the price list, assume that this variable is equal to zero
tax_pct	Percentage-based tax	Note: If percentage-based tax is not stated and a fixed/slab tax is included in the price list, assume that this variable is equal to zero
date_collection	Date of data collection	Format: YYYY-MM-DD
web_address	Web address	Website address for pricelist
notes	Notes	