Projected Enabled Reach by 2020 (#)
The number (in millions of adults) of new account holders that WBG projects and investments are projected to enable by 2020. Based on WBG operational data.

IFC Projected Enabled Reach by 2020 (#)
The number (in millions of adults) of new accountholders that IFC projects/investments (as of the latest semi-annual reporting period) are projected to enable by 2020. Based on WBG operational data.

WB Projected Enabled Reach by 2020 (#)
The number (in millions of adults) of new accountholders that World Bank projects/investments (as of the latest semi-annual reporting period) are projected to enable by 2020. Based on WBG operational data.

Unbanked adults in 2014 (#)
The number in millions of adults (15+) who report not having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months.

Unbanked females in 2014 (#)
The number in millions of females (15+) who report not having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months.

Commitment by 2020 (#)
The number (in millions of adults) of unbanked adults that the WBG has committed to enable to be reached by 2020.

Transaction Account
Transaction account is an account that can be held with banks or other authorized and/or regulated service providers (including non-banks) and can be "deposit transaction accounts" or "e-money accounts," which allow for storing of value and making payments.

Total opportunity to provide transaction accounts (#)
The number in millions of adults (15+) that can be reached by exploiting the total country opportunities to provide transaction accounts to unbanked adults. Includes those that receive G2P payments in cash or OTC; those that are transacting outside the formal financial system that can be reached by opening the regulatory environment and market; and/or those that can be reached due to the design, launch and implementation of a national financial inclusion strategy which promotes a more efficient and effective process to achieve improvements in financial inclusion.

Opportunity of drafting and implementing a strategy (#)
The number in millions of adults (15+) that can be reached by exploiting the country

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1 All demand-side indicators are calculated using raw data from the Global Findex database unless otherwise noted. For Global Findex database, please see: http://www.worldbank.org/financialinclusion
opportunity of drafting and implementing of a national financial inclusion strategy.

Opportunity of digitizing G2P transfers (#)
The number in millions of adults (15+) that can be reached by exploiting the country opportunity of digitizing government to person (G2P) payments.

Opportunity of improving regulatory/market environments (#)
The number in millions of adults (15+) that can be reached by exploiting the country opportunity of improving and opening the market and legal/regulatory environment.

% Females that own a transaction account
Female Global Findex respondents that reported owning an account at a bank or another type of financial institution or personally using a mobile money service in the past 12 months as a percentage of total female respondents.

% Males that own a transaction account
Male Global Findex respondents that reported owning an account at a bank or another type of financial institution or personally using a mobile money service in the past 12 months as a percentage of total males.

% Adults that own a transaction account
The percentage of Global Findex survey respondents (15+) who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months.

% of Adults that are unbanked and receive government to person (G2P) payments in cash
The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report personally receiving any type of financial support or wage payments from the government in the past 12 months (these payments are delivered directly in cash). This includes payments for educational or medical expenses, unemployment benefits, subsidy payments, public wages, or any kind of social benefits.

% of Adults that are unbanked and receive government to person (G2P) social transfers in cash
The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report personally receiving financial support from the government in the past 12 months (these payments are delivered directly in cash). This includes payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of social benefits not related to public wages.

% of Adults that are unbanked and receive government to person (G2P) public wages in cash
The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report personally receiving public wage payments from the government in the past 12 months (these payments are delivered directly in cash). This includes public wages only and does not include payments for educational or medical expenses, unemployment benefits, subsidy payments, or any kind of social benefits.

% of Adults that report distance as a major barrier to owning a transaction account
The percentage of Global Findex survey respondents who are both unbanked
(see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to financial institutions being too far away.

% of Adults that report cost as a major barrier to owning a transaction account
The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to financial services being too expensive.

% of Adults that report lack of documentation as a major barrier to owning a transaction account
The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to lack of documentation (identify card, wage slip, etc).

% of Adults that report trust as a major barrier to owning a transaction account
The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to lack of trust in financial institutions.

% of Adults that report religion as a major barrier to owning a transaction account
The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to religious reasons.

% of Adults that are unbanked and either save or make payments outside the formal financial system
The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report any combination of (i) saving in cash; (ii) saving through informal methods; (iii) sending or receiving remittances both domestically or internationally; (iv) paying utility bills or school fees in cash.

% of Adults that used an electronic payment instrument to transact
The percentage of Global Findex survey respondents that used an electronic payment instrument to transact (including ATMs, mobile money, etc).

% of Adults who borrowed money within the last 12 months
The percentage of Global Findex survey respondents who report borrowing any money for any reason and from any source in the past 12 months.

% Adults that are banked and saved at a regulated financial institution
The percentage of Global Findex survey respondents who are both banked and report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months.

% Adults that are banked and borrowed from a regulated financial institution
The percentage of Global Findex survey respondents who are both banked and report borrowing any money from a bank or another type of financial institution in the past 12 months.

% Adults that do not own an account
The percentage of Global Findex survey respondents (15+) who report not having an
account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months.

**Adults reporting distance as a barrier (#)**
The number in millions of adults (15+) who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to financial institutions being too far away.

**Adults reporting cost as a barrier (#)**
The number in millions of adults (15+) who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to financial services being too expensive.

**Adults reporting documentation as a barrier (#)**
The number in millions of adults (15+) who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due not having the necessary documentation (identify card, wage slip, etc).

**Adults reporting trust as a barrier (#)**
The number in millions of adults (15+) who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to lack of trust in financial institutions.

**Adults reporting religion as a barrier (#)**
The number in millions of adults (15+) who are both unbanked (see definition of Unbanked Adults) and report that they do not own an account at a bank or other financial institution due to religious reasons.

**Adults transacting electronically (#)**
The number in millions of adults (15+) who used an electronic payment instrument to transact (including ATMs, mobile money, etc).

**Adults that borrowed (#)**
The number in millions of adults (15+) who report borrowing any money for any reason and from any source in the past 12 months.

**Adults that are banked and saved at a regulated financial institution (#)**
The number in millions of adults (15+) who are both banked and report saving or setting aside any money by using an account at a bank or another type of financial institution in the past 12 months.

**Adults that are banked and borrowed from a regulated financial institution (#)**
The number in millions of adults (15+) who are both banked and report borrowing any money from a bank or another type of financial institution in the past 12 months.

**% of Adults that don’t own a transaction account and either send / receive remittances or pay bills** The percentage of Global Findex survey respondents (15+) who are both unbanked and report any combination of (i) sending or receiving remittances both domestically or internationally; (iv) paying utility bills or school fees.

**% of Adults that are unbanked and saved in past year** The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report any saving in past 12 months.
% of Adults that are unbanked and saving through informal methods (like savings clubs or village associations) The percentage of Global Findex survey respondents who are both unbanked (see definition of Unbanked Adults) and report saving through informal methods (like a rotating saving club).

% of Adults who pay utility bills or school fees in cash The percentage of Global Findex survey respondents who report paying utility bills or school fees in cash.

% of Adults that are banked and paid utility bills or school fees in cash The percentage of Global Findex survey respondents who are both banked and report paying utility bills or school fees in cash.

% Adults that own a debit/credit card The percentage of Global Findex survey respondents who report owning either a debit card or credit card.

% Banked adults that used their account in last 12 months The percentage of Global Findex survey respondents who are both banked and report actively using their account, measured as any combination of (i) depositing; (ii) withdrawing; or (iii) conducted a mobile transaction within the last 12 months.

% Sales (person-to-business) that are made electronically The estimated size of electronic sales, including retail sales, made from clients to micro, small or medium retailers using any of the following electronic transaction methods (i) electronic fund transfers; (ii) card payment transactions; or (iii) mobile money transactions.

% Sales (person-to-business) that are paper-based The estimated size of paper-based sales, including retail sales, made from clients to micro, small or medium retailers, using a paper-based method like cash.

% Supplier payments (business-to-business) that are made electronically The estimated size of business-to-business payments, including immediate supplier payments, made from micro, small or medium retailers to other retailers using any of the following electronic transaction methods (i) electronic fund transfers; (ii) card payment transactions; or (iii) mobile money transactions.

% Supplier payments (business-to-business) that are paper-based The estimated size of business-to-business payments, including immediate supplier payments, made from micro, small or medium retailers, using a paper-based method like cash.

% Wages (business-to-person) that are disbursed electronically The estimated size of salary payments, including wages, made from micro, small or medium retailers to employees using any of the following electronic transaction methods (i) electronic fund transfers; (ii) card payment transactions; or (iii) mobile money transactions. These wages are often disbursed electronically directly to an account.

% Wages payments (business-to-person) that are paper-based The estimated size of salary payments, including wages, made from micro, small or medium retailers to employees using a paper-based method like cash.
Number of transaction accounts / 1,000 adults.
Sum of deposit transaction accounts and e-money accounts.

Number of deposit transaction accounts / 1,000 adults
Deposit accounts held with banks and other authorized deposit-taking financial institutions that can be used for storing value, and making and receiving payments.

Number of e-money accounts / 1,000 adults
E-money is a record of funds or value available to a consumer stored on a payment device such as chip, prepaid cards, mobile phones or on computer systems as a non-traditional account with a banking or non-banking entity.

Number of traditional (non e-money) payment cards / 1,000 adults
Sum of debit and credit cards. Does not include cards with an e-money function.

Number of debit cards / 1,000 adults
Debit cards are payment cards where the funds are debited in full for every transaction. Some issuers could provide an overdraft feature, allowing the payer to use the card even without sufficient balance in the underlying account.

Number of credit cards / 1,000 adults
A credit card is a type of payment card, indicating that the holder has been granted a line of credit. It enables the holder to make purchases and/or withdraw cash up to a pre-arranged ceiling; the credit granted can be settled in full by the end of a specified period or in part, with the balance taken as extended credit. Interest is charged on the amount of any extended credit. Annual fees may be charged.

Number of ATMs / 100,000 adults
An ATM is an electromechanical device that permits authorized users, typically using machine-readable plastic cards, to withdraw cash from their accounts and/or access other services, such as balance enquiries, transfer of funds or acceptance of deposits. ATMs may be operated either online with real-time access to an authorization database or offline.

Number of POS terminals / 100,000 adults.
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 case 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).

Number of branches of payment service providers / 100,000 adults
Total number of branches of PSPs. A PSP is an entity that provides payment services, including remittances. Payment service providers include banks and other deposit-taking institutions, as well as specialized entities such as money transfer operators and e-money issuers.

Number of agents of payment service providers / 100,000 adults
An agent is an entity that provides certain banking/retail payment services on behalf of a payment service provider (e.g. commercial banks, other deposit-taking institutions, and non-bank PSPs.)
Number of cashless transactions per capita. Includes: number of cheques, credit transfers, direct debits, payment card transactions (debit cards, credit cards), and payments by e-money instruments (card-based e-money instruments, mobile money products, and online money products).