The Missing Middle of Africa's Digital Public Infrastructure: A Regional Payment DPI Framework for Inclusive Digital Integration

Abstract

While Africa is being shaped by Digital Public Infrastructure (DPI) for its digital transformation, Policy and research discussions around DPI are still frequently framed in terms of various national ecosystems or increasingly as continent-wide efforts. Perhaps less attention has been paid to the regional bridge layer between national payment ecosystems and continental digital integration. This paper tackles this "missing middle" by asking: can regional interoperable payment systems be identified and governed as a distinct layer of DPI that will promote financial inclusion, multi-country interoperability, and economic integration in Africa?

Based on the example of the Central African Economic and Monetary Community (CEMAC), this study analyses how the complementarity databases grew across six member countries as well as an ecosystem in which banks, microfinance institutions, mobile money operators, fintechs, payment service providers, and public institutions partner. It uses a qualitative case-study approach that combines analysis of documents, institutional and regulatory evidence, observations of payment systems, and comparative insights within Africa's dynamic digital payment landscape. They focus on interoperability, governance, accessibility, affordability, cross-border functionality, safeguards, and the connectivity between national as well as regional and continental payment infrastructures.

The paper makes three contributions. It first develops the idea of a Regional Payment DPI (RP-DPI), as an analytical category above national payments infrastructures and below continental payment systems. It puts forward, for the second, a Regional Payment DPI Framework underpinned by interoperability standards, inclusive participation, affordable access, trusted governance and user protection mechanisms, cross-border settlement and continent-wide connectivity. Third, it highlights institutional and policy conditions that allow for regional payment infrastructures to be scalable bridges for broader African digital and economic integration.

It suggests that Africa cannot let the debate on how to succeed in creating an inclusive digital economy be reduced only to one about national systems versus continental platforms. Regional interoperability can provide the missing institutional and infrastructural layer that links them, an effective means of expanding inclusive digital ecosystems across borders.

Keywords: Digital Public Infrastructure, Payment Interoperability, Financial Inclusion, Regional Integration, Digital Payments