# DESIGNING SUSTAINABLE AND TRUSTED REGIONAL DIGITAL PUBLIC INFRASTRUCTURE: EVIDENCE FROM THE GIMACPAY PAYMENT SWITCH IN CENTRAL AFRICA


**Abstract**

A regional payment switch can connect banks, mobile money providers, and other financial institutions across borders. Keeping that network useful is a harder task. Participants must have reasons to join and remain active; fees must be affordable to users while covering the cost of operating the infrastructure; and people need confidence that payments will arrive and problems will be resolved. This research examines those conditions through GIMACPAY, the interoperable payment infrastructure serving the six countries of the Central African Economic and Monetary Community (CEMAC).

The study asks how governance, pricing and funding, institutional coordination, participant incentives, technical design and consumer protection shape the sustainability and use of a regional payment system. It proposes to examine GIMACPAY's institutional and operating arrangements alongside available evidence on participation, service use and cross-border activity. Documentary analysis and, subject to access and consent, interviews with relevant ecosystem actors would help identify where rules and incentives support participation and where they create friction. The analysis would also consider how disputes are handled and how responsibilities are divided among the switch, participating institutions, and public authorities.

The research treats sustainability, inclusion, and trust as connected questions. A financially viable switch has limited public value if smaller institutions cannot participate or low-value transactions remain too costly. Wider connectivity, in turn, will not necessarily lead to regular use if transactions fail, redress is difficult, or users do not understand the service. GIMACPAY offers a case for examining these tensions within a shared infrastructure that spans countries, institution types, and payment channels.

The proposed output is a practical framework for assessing regional payment DPI: whether its governance is accountable, its operating model can endure, its pricing supports use, and its protections work when payments go wrong. Rather than assuming that interoperability alone produces inclusion, the study will identify the institutional choices needed to turn a connected network into infrastructure that participants can sustain and people can trust. Findings and recommendations will depend on the evidence collected; the proposal does not claim that these outcomes have already been demonstrated.



**Keywords:** Digital Public Infrastructure; payment interoperability; GIMACPAY; CEMAC; governance; financial sustainability; pricing; consumer protection; digital trust; financial inclusion.