



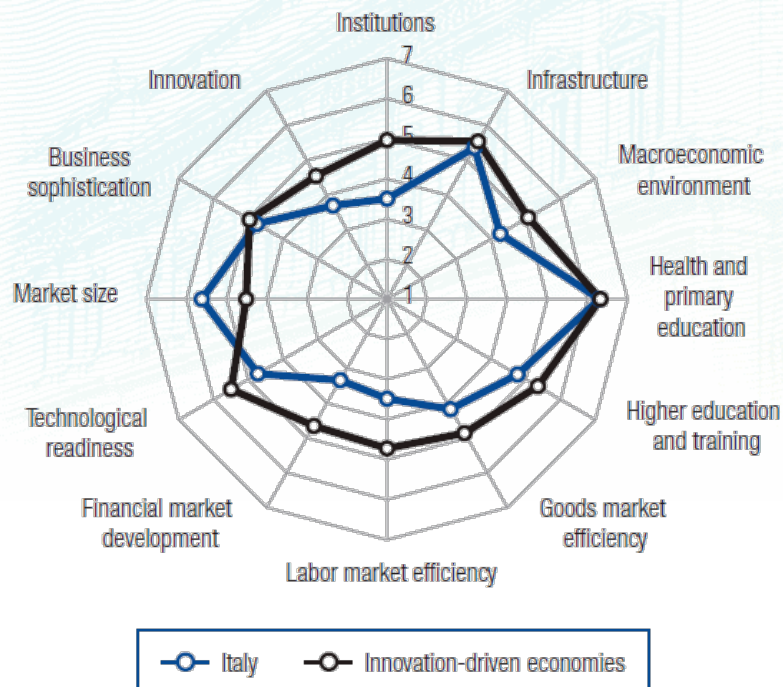
# Le potenzialità inesprese dei pagamenti pubblici

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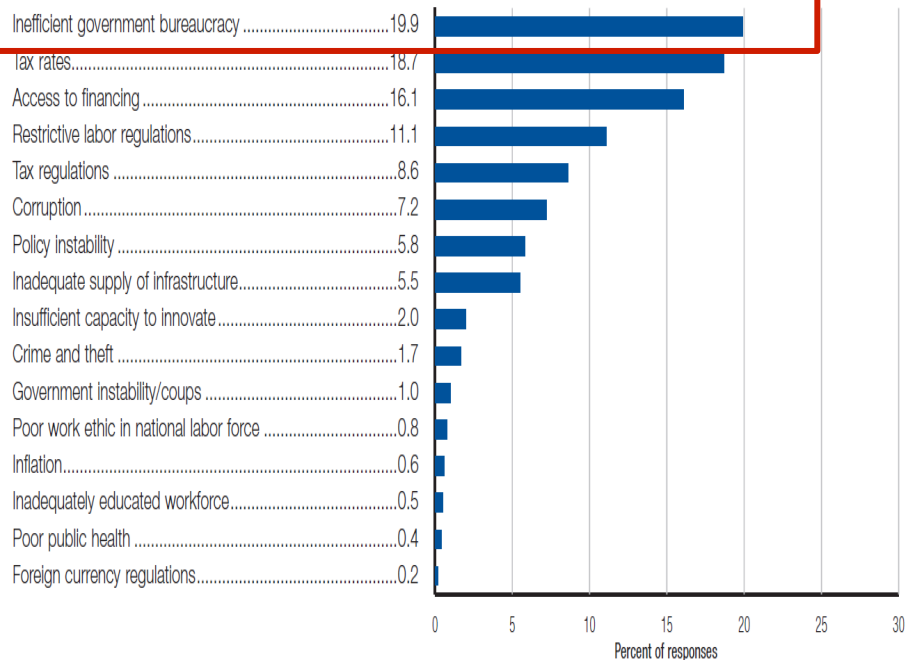
*Roma, 30 Ottobre 2014*

# La situazione della competitività in Italia

## Global Competitiveness Index



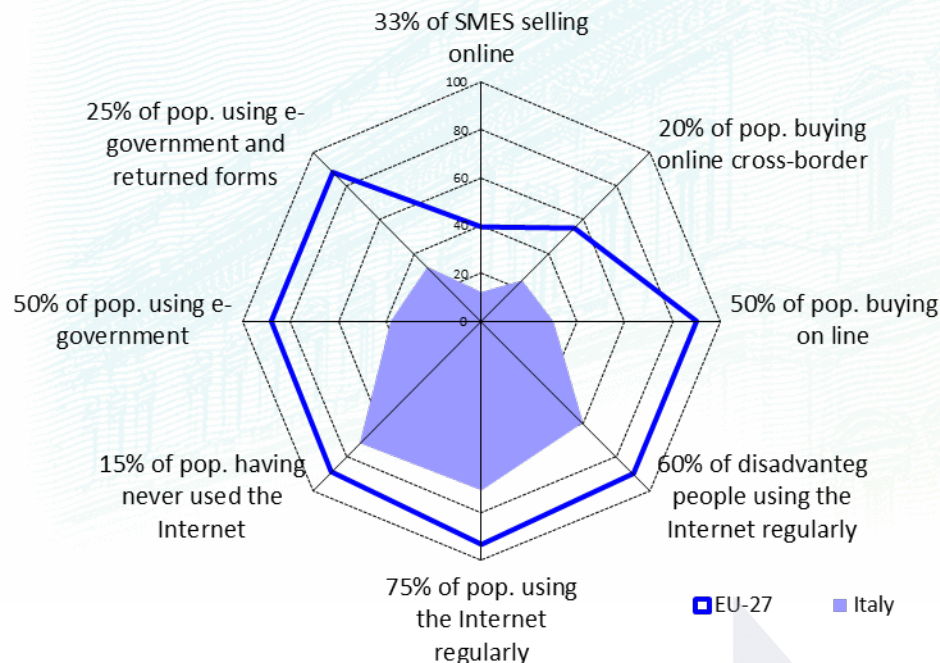
### The most problematic factors for doing business



Note: From the list of factors above, respondents were asked to select the five most problematic for doing business in their country and to rank them between 1 (most problematic) and 5. The bars in the figure show the responses weighted according to their rankings.

# Il ritardo dell'Italia nell'agenda digitale

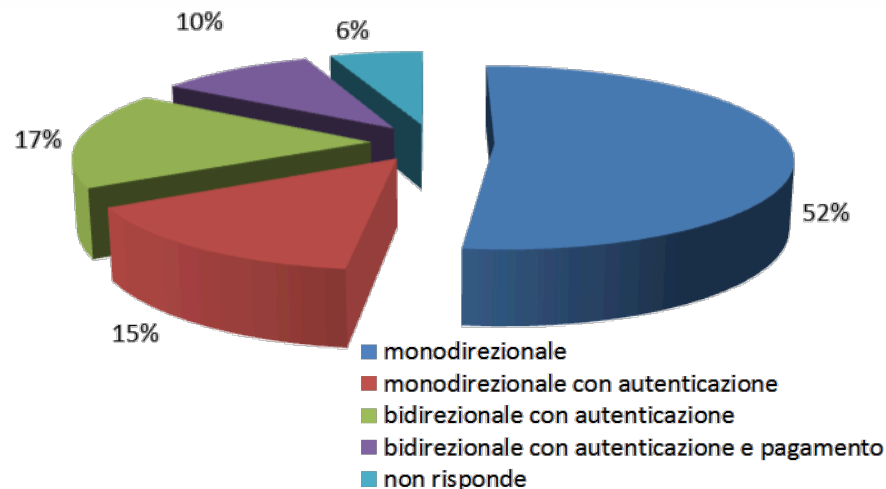
Agenda Digitale Europea – livello di raggiungimento degli obiettivi



- L'indagine indica un forte deficit nell'**offerta** di servizi on-line
- Metà degli enti offre servizi meramente informativi
- Solo 10% degli enti permette pagamento online

- Agenda Digitale EU è uno dei 7 pilastri di EU2020
- L'Italia mostra un ritardo rispetto agli altri Paesi, in particolare per gli obiettivi che riguardano l'e-gov

Indagine Bdl info AALL: sofisticazione dei servizi offerti on-line





# Government Payments:

## il punto di vista della World Bank

*“Improvements in government payment programs that lead to higher levels of efficiency, safety and transparency can **have a significant impact in the economy as a whole**. Moreover, due to their scale and nature, government payments programs can also become an effective tool in the pursuit of **other public policy objectives**, such as the modernization of the national payments system or to promote financial inclusion for certain population segments”*

**(World Bank, General guidelines for the development of government payment programs)**

# Approccio strategico e *governance*



## *1. Program governance and risk management...*

Ensure proper program governance and risk management: governance arrangements should ensure accountability, transparency, and effectiveness in managing the risks associated with government payment programs.



## *4. Create organizational arrangements to foster the continuous development...*

Create appropriate organizational arrangements to foster the continuous development of government payment programs: the national treasury/ministry of finance should consider engaging in collaborative schemes with the central bank and other stakeholders to identify additional improvement opportunities for these programs and, eventually, facilitate their implementation.



## *9. Strategic approach...*

Adopt a strategic approach to the development of government payment programs: the reforming of government payment programs has the potential to trigger the development of a robust payments infrastructure, which in turn will support the safe and efficient processing of government payments.

# Automazione e pagamenti elettronici



## *2. Review and streamline of processes, then automation...*

Review and streamline treasury processes, then work on their automation: the treasury should devote extensive efforts to identifying all relevant needs with regard to improved safety, efficiency and transparency.



## *3. Take full advantage of electronic payments...*

Take full advantage of electronic payment methods: the extensive use of electronic payments in government payment programs can reduce costs and improve transparency and traceability.



# Il quadro normativo



## *5. Appropriate legal framework...*

An appropriate legal framework with specific applicability to government payment programs can further underpin their safe and efficient operation: laws and/or regulations that provide clarity and certainty to the various parties involved, and that promote effectiveness and transparency in the execution of programs should be enacted/approved.



## *6. Legal basis should support fair practices and accomodate innovations...*

Laws and regulations on payment instruments and systems, competition and consumer protection can also have an important bearing on government payment programs: the legal basis should support sound and fair practices in the market place, and be flexible enough to accommodate innovations.

# Le infrastrutture di pagamento



## *7. Appropriate payments infrastructure...*

An appropriate payments infrastructure should be in place: the potential to obtain substantial benefits from migrating government expenditures and collections to electronic payments relies on there being the required payments infrastructures to process such payments safely, efficiently and at a reasonable cost.



## *8. Maximize the potential of available infrastructures through interoperability...*

Maximize the potential of the available infrastructures through interoperability and widespread usage: payment service providers being able to channel their payment operations through any of the key mainstream infrastructures promotes efficiency, network expansion, and a level playing field for all players.



# Government payments e inclusione finanziaria...



## *10. Promote financial inclusion...*

Leverage on government payment programs to promote financial inclusion: the large volume of payments issued by governments, as well as the nature of some specific programs like social spending programs, represents an opportunity to promote or facilitate financial inclusion on a large scale.

# Le potenzialità «inespresse» dei pagamenti pubblici

## Esercizio di assessment sulle guidelines WB



*1. Program governance and risk management...*



*2. Review and streamline of processes, then automation...*



*3. Take full advantage of electronic payments...*



*4. Create organizational arrangements to foster the continuous development...*



*5. Appropriate legal framework...*



*6. Legal basis should support fair practices and accomodate innovations...*



*7. Appropriate payments infrastructure...*



*8. Maximize the potential of available infrastructures through interoperability...*



*9. Strategic approach...*



*10. Promote financial inclusion...*

# Possibili aree di intervento

## Automazione e Pagamenti elettronici

Puntare alla massima integrazione tra sistemi informativo contabili delle PPAA e procedure di pagamento (es. Nodo pagamenti SPC)

## Quadro normativo

Comporre il trade-off tra specificità dei government payments e armonizzazione dei servizi di pagamento nel quadro europeo

# Governance

## Public policy goals

Valorizzare le potenzialità dei pagamenti pubblici anche per raggiungere obiettivi non direttamente collegati all'efficienza della PA (inclusione finanziaria, guerra al contante...)