

1. **account\_fin** "Has an account at a financial institution"

Equal to 1 (2 otherwise) if the respondent, personally or together with someone else, has an account at a bank or another type of financial institution, such as a credit union, microfinance institution, cooperative, or the post office; has a debit card connected to an account at a financial institution with their name on it; received wages, government transfers, or payments for agricultural products directly into an account at a financial institution in the past year; or personally paid utility bills or school fees from an account at a financial institution in the past year.

2. **account\_mob** "Has a mobile money account"

Equal to 1 (2 otherwise) if the respondent, personally, used a GSM Association (GSMA) mobile money service to pay bills or to send or receive money in the past year; or received wages, government transfers, or payments for agricultural products through a mobile money account in the past year. Available only for countries where a GSMA mobile money service is available.

3. **account** "Has an account"

Equal to 1 (2 otherwise) if the respondent has an account at a financial institution, a mobile money account, or both.

4. **borrowed** "Borrowed in the past year"

Equal to 1 (2 otherwise) if the respondent, personally or together with someone else, borrowed money in the past year, including from a financial institution, a store (by using installment credit), family or friends, or another private lender, or for education or school fees, medical purposes, to start, operate, or expand a farm or business, or for any other reason.

5. **saved** "Saved in the past year"

Equal to 1 (2 otherwise) if the respondent, personally, saved or set aside money in the past year, including using an account at a financial institution, a savings club or person outside the family, or for education or school fees, old age, or to start, operate, or expand a farm or business, or for any other reason.

Additional constructed indicators related to payments can be obtained by using the STATA do-file (micro14\_indicators.do) in the supplementary materials. These indicators are used in the Global Findex 2014 report in figures 2.1, 2.5 - 2.8, and 2.11 and cover how people receive wages, government transfers, and payments for agricultural products, how people make utility and school payments, and how people send or receive domestic remittances.