Mobile Money for the Unbanked

Leadership Forum 2013

PATHWAYS TO DIGITAL FINANCIAL INCLUSION AND CASH-LITE ECONOMIES

Thursday 11 July 2013, 08:30–16:15

Sarova Stanley Hotel, Nairobi, Kenya – Invitation Only

Time	Session
08:00	Tea & coffee on arrival
08:30	**Welcome and opening remarks** ▪ Chris Locke, Managing Director, Mobile For Development, GSMA ▪ Tiémoko Meyliet Kone, Governor, Banque Centrale des Etats de l'Afrique de l'Ouest (BCEAO) and Vice-Chair, African Mobile Phone Financial Services Policy Initiative (AMPI) (TBC)
08:45	**Session 1: Enabling the potential of mobile money** During this first session, regulators and mobile money providers will discuss how they developed enabling regulatory frameworks and successful deployments, sharing examples of how risks associated with the protection of customer funds, customer due diligence and distribution can be mitigated. They will also discuss the engagement process and how this can maximize the value and experience of different stakeholders. *Panellists:* ▪ Valentin Claude Ramazani, Secretary of the Mobile Banking Task Force, Banque Central du Congo, RDC ▪ Mireille Kabamba, M-Commerce Director, Airtel, Democratic Republic of Congo (TBC) ▪ Jonathan Johannesen, Head of Mobile Financial Services, Tigo Millicom, Democratic Republic of Congo ▪ Fariq Cader, Mobile Money Manager, Dialog Axiata, Sri Lanka ▪ Central Bank of Sri Lanka (TBC) *Moderator:* ▪ David Porteous, Managing Director, Bankable Frontier Associates
10:00	Tea & coffee break
10:15	**Session 2: Mobile money and the I-SIP objectives** This panel will discuss how mobile money is helping to build cash-lite economies and inclusive financial sectors, contributing to the stability and integrity of the financial system, protecting financial consumers, and driving economic and social growth. *Panellists:* ▪ Carlos Conesa, Secretariat, Committee on Payment and Settlement Systems (CPSS), Bank for International Settlements ▪ Anne Françoise Lefevre, Financial Inclusion Specialist, Financial Action Task Force (FATF/GAFI) (TBC)
11.00	**Session 3: Proportional risk-based customer due diligence (CDD)** During this session the Financial Action Task Force (FATF) will present the 2012 Recommendations, which require regulators to design proportional risk-based know-your-customer (KYC) regimes that allow for simplified customer due diligence (CDD) based on the specific risk that each product offers, leveraging operational and transactional mitigation measures. Misapplying these recommendations with onerous identification requirements will slow the uptake of mobile money and the development of a digitalized inclusive financial sector. *Panellists:* ▪ Anne Françoise Lefèvre, Financial Inclusion Specialist, FATF/GAFI (TBC) ▪ Caroline Pickering, Senior Policy Manager, Financial Intelligence Unit at the Reserve Bank of Fiji (TBC) ▪ Enrique Nort Mantecon, Gerente de Organismos Internationales, Comisión National Bancaria y de Valores, Mexico (TBC)
11:45	**Session 4: Building connected environments** Building an effective interoperable environment requires mobile money providers to share a road map and to engage with policy makers and regulators to assess risks and solutions. This panel explores the experiences of providers and regulators that are finding solutions that make commercial sense and create value for customers. *Panellists:* ▪ Omar Moeen Malik, Head of Strategy and Projects at Easypaisa, Telenor Pakistan (TBC) ▪ State Bank of Pakistan (TBC) ▪ Tongai Maramba, Product Manager, Tigo Rwanda, Millicom (TBC) ▪ John Bosco Sebabi, Director of Payment System Department, Central Bank of Rwanda (TBC)
12:30	Buffet lunch

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13:45	**Session 5: The technologies behind mobile money**	**Session 6: Partnerships and next generation products**
	Secure and efficient technology platforms are the foundation of sound mobile money deployments. This panel will explore the various service delivery mechanisms and technology platforms used by mobile money providers and discuss the security and efficiency challenges associated with each. *Panellists:* ▪ Aleeda Fazal, Head of Mobile Commerce, SICAP ▪ Lester Evans, Technology and Security Expert, Orange Group (TBC) ▪ Fionnan McGrath, MMU Manager, GSMA	MNOs are playing an essential role in extending access to a broad range of financial services beyond payments and transfers, and in connecting other financial services providers to their mobile money platforms. This session explores some of those products and partnerships and discusses the related challenges and opportunities. *Panellists:* ▪ Betty Mwangi-Thuo, General Manager, Financial Services, Safaricom ▪ Fatima Popal, Deputy Head, M-Paisa Project, Roshan, Afghanistan (TBC) ▪ Curberth Tembedza, Head of Mobile Money, Econet Zimbabwe (TBC) ▪ Karan Ponnudurai, Chief Innovation Officer, Axiata Digital (TBC)
14:45	Coffee break	
15:00	**Session 7: Roadmaps for building inclusive digital financial sectors**	
	Mobile payments and transfers are the building blocks of digital financial inclusion. Mobile money has great potential to give millions of people access to payment and transfer services, to store their money safely, and to build low-cost 'on-ramps' for digital financial inclusion that other providers can leverage to expand access to a broader range of financial services. This panel aims to identify the processes and activities through which diverse stakeholders can bring value and contribute to digital financial inclusion. *Panellists:* ▪ Prof. Njuguna Ndung'u, Governor, Central Bank of Kenya, and AMPI Chair ▪ Chidi Okpala, Director and Africa Head, Airtel Money, Bharti Airtel International (TBC) ▪ David Porteous, Managing Director, Bankable Frontier Associates ▪ Janine Firpo, Deputy Director, Financial Services for the Poor, The Bill & Melinda Gates Foundation *Moderator:* ▪ Simone di Castri, Regulatory Director, Mobile Money for the Unbanked, GSMA	
16:15	Meeting concludes	

16:30	**AMPI PUBLIC/PRIVATE SECTOR ROUNDTABLE**

Mobile Money for the Unbanked

AMPI The African Mobile Phone Financial Services Policy Initiative

afi Alliance for Financial Inclusion

SHARED ROADMAPS FOR DIGITAL FINANCIAL INCLUSION IN AFRICA

The aim of the roundtable is to reflect on the challenges and opportunities for mobile money on the African continent, discuss the solutions shared during the Leadership Forum, and identify initiatives that AMPI members and the private sector can undertake to improve learning, increase efficiency, and scale up mobile money soundly and safely to create inclusive financial systems.

18:00	Roundtable concludes