Mobile Money for the Unbanked

Workshops & Breakout Sessions

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Sarova Stanley Hotel Nairobi, Kenya

Ecosystem workshop - How to position yourself in the centre of the growing mobile money ecosystem: Capturing the value of an open platform

This is a closed-door workshop to show how external parties can help grow your mobile money service. There is a strong demand for new payments methods and external companies can act as resources to capture niche use cases. This workshop is designed to show how to overcome barriers to capture this value and identify what the opportunity looks like for operators. Topics that will be covered include:

- The business opportunity for open ecosystems in mobile money
- How to maintain deliberate axes of control in an open approach
- Technical solutions to enable affordable connections to external parties

Regulatory training - Operators only

MMU aims to increase the ability of mobile money providers to address the regulatory barriers which prevent them from serving unbanked customers. As part of this effort, MMU trains mobile network operators with the purpose to improve their capacity to assess regulatory frameworks and to equip them to engage successfully with financial sector regulators.

Breakout Sessions

Mobile Money 101

The recently published MMU Mobile Money 101 guide covers the main commercial topics in mobile money services. This breakfast presentation and discussion will serve as a useful introduction or refresher to staff within mobile money services.

Market research and customer segmentation

MNOs are no stranger to market research, but when it comes to mobile money, are operators using market research to its fullest capacity? Robust market research can be a powerful tool for an operator to identify and understand the needs of their target population. Market research can also assist an operator in evaluating customer satisfaction and dissatisfaction. This breakout session will focus on how operators can use market research to help direct and drive their mobile money business. The discussion will include formulating research questions, employing the right kind of tool and incorporating findings into an operational strategy.

Choosing the right technical partnership

This breakout will be made up of both MNOs and Vendors and will discuss the RFP process, Group versus OpCo engagement, Middleware vendors and Security SW vendors.

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Managing the risk of fraud in mobile money

This session is a continuation of virtual conference calls focused on establishing best practice in mobile money. This session is by invitation only.

Mobile Money business intelligence workshop - A little data can go a long way

It is widely accepted that business intelligence can help to grow mobile money service offerings. Data analytics can support mobile money distribution efforts, from agent recruitment to performance management. And analytics can help operators effectively segment their customer base to understand usage drivers and focus marketing campaigns. But what is the appropriate level of effort in data work at various stages of maturity? And how can operators resource data efforts (e.g. external vs. internal)? This session will discuss various approaches to integrate analytics into core mobile money operations, with the aim of demonstrating how a little data can go a long way.

Designing and managing effective mobile money KPIs

Performance measures are critical for any mobile money deployment because it provides guidance to senior management about the state of the business. In this breakout session, we will discussed how to define and implement KPIs, including Sales & Distribution KPIs (Agent Recruitment, Training & Management), Operations KPIs (Back office, Call Centre, Fraud and Risk/Compliance), and Marketing KPIs.

Building effective bank-MNO partnerships

This session will discuss the bank and MNO perspective as to why to engage in mobile financial services: "What do banks want, what do MNOs want." The conversation will delve into the range of activities which can be performed by the two parties, the differences in perceived risks, the issues around who owns the client and organizational structures which can support effective partnerships.

Women and mobile financial services

GSMA mWomen will facilitate a discussion on the potential value of the women's segment to achieving scale within mobile money deployments. The team will present findings from their recent report *Unlocking the Potential: Women and Mobile Financial Services in Emerging Markets*. Based on research in 5 African and Asian markets, the study demonstrates that women are active household financial managers whose interest in convenience, reliability, security, and privacy may lead them to value mobile money over existing financial management tools.

Clearing and settlement options for interoperability

In this session we will go through the various options MNOs have for clearing and settlement when money is transferred across other MNOs and financial institutions. As the volume of funds transferred across schemes increases, identifying a cost-effective and scalable solution becomes an important strategic decision. This session will present the most common options with their strengths and weaknesses.

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