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 |
|---|---|
| | Tea & coffee on arrival |
| 08:30 | **Welcome remarks** |
| | ▪ Chris Locke, Managing Director, Mobile for Development, GSMA |
| | **Keynote address** |
| | ▪ Carlos Conesa, Secretariat, Committee on Payment and Settlement Systems (CPSS), Bank for International Settlements |
| 09:00 | **Session 1: Enabling the potential of mobile money** |
| | During this first session, regulators and mobile money providers from the Democratic Republic of Congo and Sri Lanka will present 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.<br>▪ Valentin Claude Ramazani, Secretary of the Mobile Banking Task Force, Banque Central du Congo, RDC<br>▪ Mireille Kabamba, M-Commerce Director, Airtel, Democratic Republic of Congo<br>▪ Jonathan Johannesen, Head of Mobile Financial Services, Tigo Millicom, Democratic Republic of Congo<br>▪ Fariq Cader, Mobile Money Manager, Dialog Axiata, Sri Lanka<br>▪ Central Bank of Sri Lanka (TBC)<br>Moderator:<br>▪ Tillman Bruett, Mobile Money for the Poor Manager, United Nations Capital Development Fund |
| 10:00 | Tea & coffee break |
| 10:30 | **Session 2: 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. Following the presentation the discussion will focus on the measures to mitigate money laundering risks and on the assessment of those risks and measures for the design of proportional regulation.<br>▪ Anne Françoise Lefèvre, Financial Inclusion Specialist, FATF/GAFI (TBC) |
| 11:15 | **Session 3: Geospacial Analysis** |
| | Following on from last year's successful session on data for business development and better policymaking, Bank of Uganda and the Bill & Melinda Gates Foundation will share progresses made on the Spatial Data Analysis for Financial Inclusion and Operational Efficiency project.<br>▪ Alex Ochan, Financial Inclusion Project, Bank of Uganda<br>▪ Karina Nielsen, Program Officer, The Bill & Melinda Gates Foundation |
| 11:30 | **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.<br>▪ Omar Moeen Malik, Head of Strategy and Projects at Easypaisa, Telenor Pakistan (TBC)<br>▪ State Bank of Pakistan (TBC)<br>Moderator:<br>▪ David Porteous, Managing Director, Bankable Frontier Associates |

DRAFT

| | | |
|---|---|---|
| 12:45 | Buffet lunch | |
| 13:30 | **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 session 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.<br>▪ Aleeda Fazal, Head of Mobile Commerce, SICAP<br>▪ Lester Evans, Technology and Security Expert, Orange Group (TBC)<br>Moderator:<br>▪ 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.<br>▪ Betty Mwangi-Thuo, General Manager, Financial Services, Safaricom<br>▪ Jeremy Ngunze, Chief Executive Officer, Commercial Bank of Africa, Kenya<br>▪ Curberth Tembedza, CEO, EcoCash, Econet Zimbabwe<br>Moderator:<br>▪ Philip Levin, MMU Manager, GSMA |
| 14:30 | 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.<br>▪ Njuguna Ndung'u, Governor, Central Bank of Kenya, and AMPI Chair<br>▪ Chidi Okpala, Director and Africa Head, Airtel Money, Bharti Airtel International<br>▪ Janine Firpo, Deputy Director, Financial Services for the Poor, The Bill & Melinda Gates Foundation<br>▪ David Porteous, Managing Director, Bankable Frontier Associates<br>Moderator:<br>▪ Simone di Castri, Regulatory Director, Mobile Money for the Unbanked, GSMA | |
| 16:15 | Meeting concludes | |