Mobile Money for the Unbanked

Breakout Sessions

Tuesday 9th July 2013, 15:00 – 17:00

Sarova Stanley Hotel, Nairobi, Kenya

15:00	**Ecosystem workshop - How to position yourself in the centre of the growing mobile money ecosystem: Capturing the value of an open platform – INVITATION ONLY**
	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
15:30	**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.
15:30	**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.
15:30	**Managing the risk of fraud in mobile money – INVITATION ONLY**
	This session is a continuation of virtual conference calls focused on establishing best practice in mobile money. This session is by invitation only and is now closed.
15:30	**Agent visits to the field**
	Small groups will be given a tour of mobile money in action within the urban centre of Nairobi. The tours will be led by experts in the field and will focus on the agent/customer experience.

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07:45	**Breakfast Session - 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 at all levels of maturity.		
10:00	**Designing and managing effective mobile money KPIs**	**Clearing and settlement options for interoperability**	**Agent visits to the field**
	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.	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.	Small groups will be given a tour of mobile money in action within the urban centre of Nairobi. The tours will be led by experts in the field and will focus on the agent/customer experience.
11:45	**Market research and customer segmentation**	**Choosing the right technical partnership**	**Agent visits to the field**
	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.	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.	Small groups will be given a tour of mobile money in action within the urban centre of Nairobi. The tours will be led by experts in the field and will focus on the agent/customer experience.
14:00	**Women and mobile financial services**	**Building effective bank-MNO partnerships**	**Agent visits to the field**
	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.	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.	Small groups will be given a tour of mobile money in action within the urban centre of Nairobi. The tours will be led by experts in the field and will focus on the agent/customer experience.

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16:00	Mobile Money business intelligence workshop - A little data can go a long way	Clearing and settlement options for interoperability	Agent visits to the field
	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.	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.	Small groups will be given a tour of mobile money in action within the urban centre of Nairobi. The tours will be led by experts in the field and will focus on the customer experience.

Mobile Money for the Unbanked

Regulatory Training

Wednesday 10 July 2013, 10:00–18:00

Sarova Stanley Hotel, Nairobi, Kenya – Invitation Only

Are regulatory barriers keeping your MNO from serving unbanked customers? GSMA's Mobile Money for the Unbanked Programme (MMU) offers regulatory training that equips your mobile money team with the skills you need to assess regulatory frameworks and to engage with financial sector regulators successfully.

During the training, we cover the regulatory topics most relevant to your organization, and we work with your team to learn how to assess regulatory frameworks. We provide materials and case studies that your team can use to prepare an effective case for proportionate regulation, and we help to design strategies and tools to effectively engage in a constructive dialogue with the relevant authorities. During this highly interactive session we draw on the experiences and expertise of the participants and apply them to different scenarios, advocacy strategies and regulatory issues.

TRAINERS

- Simone di Castri, Regulatory Director, Mobile Money for the Unbanked (MMU), GSMA
- Gunnar Camner, Manager, Mobile Money for the Unbanked (MMU), GSMA
- Ahmed Dermish, Director of Financial Inclusion Policy and Regulation, Bankable Frontier Associates (BFA)

KEY LEARNING AREAS

Subjects covered in the training may include:

1. REGULATORY CONTENT
   - Business models for mobile money
   - Regulatory principles
     - Risk-based approaches
     - Proportional regulatory standards
   - Key regulatory issues
     - Licensing procedures and requirements for providers (capital, governance)
     - Safeguard of customer funds (pooled funds, etc.)
     - Approved products and transaction limits
     - Know Your Customer (KYC) regulations and compliance with AML/CFT regimes
     - Distribution network and outsourcing of services
     - Consumer protection
     - Interoperability
2. REGULATORY PROCESSES AND ADVOCACY STRATEGIES
   - Banking versus payment services
   - The complexity of the policy environment
   - Developing a bespoke strategy to engage with the country regulator
   - The role of mobile money in achieving government goals and integration with other public policies (cashless economy, G2P, CCT, etc.)