



GSR 16
11-14 MAY 2016
Sharm el-Sheikh
EGYPT



PROVISIONAL
PROGRAMME

A long, straight wooden pier extends from the foreground into the distance, leading towards a bright sunset over the ocean. The pier is flanked by a railing made of dark vertical posts and thick, light-colored ropes. The sky is a mix of yellow and orange, and the water is a deep blue. The overall mood is serene and hopeful.

**BE EMPOWERED,
BE INCLUDED
BUILDING BLOCKS
FOR SMART
SOCIETIES IN A
CONNECTED WORLD**



As ICTs are recognized as the foundation upon which the pillars of economic and social development can grow, recognition has grown that we need ecosystems that include ICT/telecommunication operators and service providers, but also banks and others as partners to connect the world and create value for business. We need to work together to create an inclusive dialogue to foster an enabling regulatory environment between regulators across the sectors and remove the barriers that hinder progress.

GSR-16 is organized by the International Telecommunication Union (ITU), in collaboration with the Government of Egypt. The event will be held at the Maritim Jolie Ville International Congress Center, Sharm el-Sheikh, Egypt and chaired by Eng. Mostafa Abd El-Wahed, Acting Chairman of the National Telecommunication Regulatory Authority of Egypt (NTRA).

WHAT'S HAPPENING AT GSR-16?

GSR pre-events: 11 May 2016

▶ Thematic Pre-Conference for a Global Dialogue on Digital Financial Inclusion (9h00-16h00)

▶ Closed "by invitation only" Regional Regulatory Associations Meeting (RA) and Private Sector Chief Regulatory Officers Meeting (16h30-18h00)

GSR-16: 12 -14 May 2016

▶ Global Regulators-Industry Dialogue (GRID) sessions with regulators, policy-makers and ITU-D Sector Members (12-13 May)

▶ A Regulators' track, open only to regulators and policy makers, and an Industry track, open to ITU-D sector members (14 May).

For latest updates, please check www.itu.int/gsr16



“The Global Symposium for Regulators (GSR) is a place where regulators have come together every year since 2000 to discuss policy and regulatory challenges, opportunities and best practices. Today, our sector and the surrounding ecosystem is evolving rapidly and there is an even greater need for inclusive dialogue, cooperation and collaboration, with other sectors where ICTs are bringing a huge value. GSR provides a neutral platform where we can hold that inclusive dialogue to foster the enabling environment for ICTs for development.”

Brahima Sanou, Director ITU BDT

GSR also fosters a dynamic global dialogue among regulators, policy-makers, industry leaders and other key ICT stakeholders, where ITU Sector Members can engage in interactive discussions and identify best practices moving forward, not only in the ICT/telecommunications sector, but also in terms of how ICT/telecommunications interacts with other regulation so that we can leverage our head start on regulation in a collaborative ICT regulatory environment.

GSR offers unique networking opportunities in the lead up to and during the event through the online interactive networking platform to set up appointments using a tablet or a smartphone.

**GSR-16 Thematic
Pre-Conference:
Global Dialogue
on Digital Financial
Inclusion**

Background

More than 2 billion adults mostly in developing countries are considered “financially excluded” as they operate almost entirely in cash and rarely have easy access to formal financial services such as basic bank accounts at a regulated financial institution. Lack or limited access to financial services presents a barrier to socio-economic development in particular for developing countries. **ICTs plays a key role in empowering people** by helping them make better-informed decisions, by providing access to education resources and health information, and by delivering services such as digital payments, mobile banking, e-government and social media networks, among others. With more than 7 billion mobile cellular subscriptions worldwide, today, access to, and use of ICTs and emerging innovative technologies provide a promising way to increase access to financial services to the “un- and underbanked”, particularly in poor and rural areas, and to allow them to participate in the global digital economy. In this context, digital financial inclusion has become the cornerstone

of national Financial Inclusion strategies in many countries around the world. Ensuring safe, secure and simple access to ICT-enabled digital financial services is increasingly becoming a priority for governments, regulators, industry and communities alike. The complexity of different digital and mobile banking models that are broadening the digital financial services value chain creates an increased need for dialogue between the financial sector and telecommunications/ICT sectors.

The Initiative

The Telecommunication Development Bureau of the International Telecommunication Union (ITU) has launched a new initiative to organize Global Symposium for Regulators (GSR) thematic pre-conferences to foster and strengthen collaborative regulation between ICT regulators and regulators from other sectors. Recognizing the imperative importance of promoting the dialogue on digital financial inclusion, the Global Dialogue on Digital Financial Inclusion (GDDFI), to be held on 11 May 2016 back-to-back with ITU’s GSR, will be the first of a series of global events organized by ITU in collaboration

with its partners the Bill & Melinda Gates Foundation and the Alliance for Financial Inclusion (AFI).

The aim of this unique high level Global Dialogue is to bring together the telecom/ICT and financial regulators from around the world, establish a constructive dialogue and provide all parties with the opportunity to meet, explore synergies, identify possible regulatory overlap(s), share views and experiences, to learn from all stakeholders’ concerns and successes, identify good practices, strengthen coordination and cooperation and identify means of developing collaborative approaches to policy and regulation. The event will conclude with the identification of collaborative guiding measures needed to turn today’s digital financial challenges into tomorrow’s digital financial opportunities for all, and such results will be widely disseminated to stakeholders. The event will be organized around high level interactive panel sessions composed of financial regulators, telecom/ICT regulators, market players, development banks, and other stakeholders.



**BILL & MELINDA
GATES foundation**

WEDNESDAY 11 MAY

**GSR-16 Thematic
Pre-Conference:
*Global Dialogue
on Digital Financial
Inclusion***

**PROVISIONAL
PROGRAMME**

08H00 – 09H30 **DELEGATES REGISTRATION**

09H00 – 09H30 **OPENING CEREMONY**

09H30 – 11H00 **SESSION 1: DIGITAL FINANCIAL SERVICES: THE STATE OF PLAY**

Ensuring full digital financial inclusion is of utmost importance in a digital world where more people have a mobile phone than a bank account. Reducing not only the digital divide but also the financial/banking divide will contribute to alleviating poverty by empowering the population at the base of the pyramid and ultimately foster social and economic growth.

Different digital and mobile banking models have been developed, following different regulatory and policy approaches leading to various experiences and degrees of successes. Learning from these experiences, the regulatory frameworks in place, the co-existence and interconnection of the banking and ICT ecosystems, the various roles of financial and ICT regulators and the views of the market players will help shape the discussions on means to achieve digital financial inclusion.

Panellists will share their views, experiences and success stories on topics such as:

- Definition of digital financial inclusion. How can digital financial services contribute to poverty alleviation? Where do we stand today?
- What are the pathways to digital financial services? What kinds of digital financial services are available for end users, SMEs? Adoption/usage of electronic payments, micro-credits and loans, savings, insurance, digital remittances, etc.
- Overview of the existing digital transactions models and payment platforms, mobile money strategies, emerging business models and innovative technologies in use
- What regulation is needed to support effectively the bank-led and non-bank-led (operator and third party) models and interaction? What is the interplay between both regulatory frameworks? Does existing regulation cover new digital finance service providers?
- Who is in charge of regulating? What role do key stakeholders play, in particular financial and ICT regulators?

11H00 – 11H15 **COFFEE BREAK**

11H15 – 12H45 ► SESSION 2: PROSPECTS AND CHALLENGES: SETTING IT RIGHT

Panellists will share their experiences and views on the major challenges and risks currently preventing the digital financial ecosystem from developing into a competitive and innovative way to effectively reach the poor. In an environment where banking and telecom/ICT regulations co-exist and intersect, how to ensure consistency, coordination, avoid overlaps and mitigate risks?

- Technical gaps: reliability and security of networks, interoperability of platforms, enabled devices, standards setting to ensure security of transactions, authentication of users, etc
- Business and commercial gaps: sustainability, return on investment, online payment platforms, taxation, advances in digital payments risk mitigation (fraud), interplay of existing and new actors in a broaden digital financial services value chain
- Regulatory gaps: ensuring a level playing field, how to prevent de facto monopoly position of dominant service providers, number and data portability, interoperability, quality of service, universal access (gender inclusive), consumer protection (privacy and data protection, prevent misuse, recourse mechanisms) regional and international harmonization of regulation, etc

12H45 - 14H00 LUNCH

14H00 – 15H15 ► SESSION 3: SHAPING COLLABORATIVE APPROACHES TO PROMOTE DIGITAL FINANCIAL SERVICES

This interactive panel will examine the respective roles and responsibilities of the financial and ICT regulators and market players involved, discuss how to build synergies and identify collaborative approaches to address existing challenges, promote and enable digital financial inclusion to turn today's challenges into tomorrow's digital financial opportunities for all.

15H15 – 15H30 COFFEE BREAK

15H30 – 16H00 ► SESSION 4: THE WAY FORWARD – CLOSING

- This final session will bring it all together by identifying potential options as well as concrete actions needed from all stakeholders to move forward the digital financial inclusion agenda. Collaborative guiding measures will be presented for adoption by participants.



Be Empowered, Be Included! Building Blocks for Smart Societies in a Connected World

Aim of GSR16 and beyond: Our promise is to recognize and integrate emerging trends in regulation to maintain GSR as the unique, neutral platform for regulators to come so that they can keep a head start on regulation and create a feeding ground for collaborative regulation. We want to give our Members the tools to share their experiences and expertise, and get ahead of the curve in terms of regulation, not only in the ICT/telecommunications sector, but also in terms of how ICT/telecommunications interacts with other regulation so that we can leverage our head start on regulation in a collaborative, 4th, and even 5th generation ICT regulatory environment. That through inclusion enables empowering citizens.

Entering Behaviour: The evolution in the sector has brought about changes – there are new players on the market and discussions as to new and existing business models, new technologies, and new opportunities. Regulators around the world have become more conscious of the changing ecosystem and are

aware that they need to adapt to the changing environment. From a time when they mainly focused on their creation as independent entities opening monopolistic markets, to one where they became active in promoting investment in infrastructure and services development and overseeing budding competitive markets, they now have many more issues at stake – they have become 4th Generation Regulators fostering the development of ICTs for economic and social development.

What is the Challenge: Today we are seeing a new opportunity arise because of the changing landscape, where we are dealing with the Internet of Everything and yet see billions still unconnected, which also affects their ability to participate in the digital economy – socially, financially, and economically. As ICTs are recognized as the foundation upon which the pillars of economic and social development can grow, recognition has grown that we need ecosystems that include ICT/telecommunication operators and service providers, but also banks and

others as partners to connect the world and create value for business. We need to work together to create an enabling regulatory environment between regulators across the sectors and remove the barriers that hinder progress. We also need greater focus on standardization and interoperability between borders and also between technologies. The ability to offer secure and real time transactions on strong, resilient ICT networks is essential to build consumer trust, and this also requires a focus on protecting privacy.

Description of Sessions: We have designed GSR-16 around the theme: **BE EMPOWERED, BE INCLUDED: BUILDING BLOCKS FOR SMART SOCIETIES IN A CONNECTED WORLD**, and have identified various tracks to allow regulators to exchange on the challenges of collaborative regulation in a digital, connected, smart society. In addition, information sessions will be held during coffee and lunch breaks, including a cyber drill, and information sessions on key BDT projects, programmes and initiatives.

GSR-16 / GRID Sessions**PROVISIONAL
PROGRAMME**

09H00-10H00

OPENING CEREMONY

10H00-10H15

COFFEE BREAK/ PHOTO OPPORTUNITY

10H15-12H00

LEADERSHIP DEBATE: BEYOND 2020 - CHALLENGES, OPPORTUNITIES, SCENARIOS

This high-Level debate will examine...

- Artificial Intelligence, smart Sensors, smart networks – where do we go from here?
- How to maintain trust in ICTs in an era of big data, Internet of everything, machine learning and smart digital environments?
- As things get smarter, will smart machines take over?
- How can consumers get smarter?
- What are the kind of policy and regulatory frameworks needed to ensure disruptive technologies bring new opportunities for all in a sustainable manner?
- Will it be business as usual?

12H00-14H00

LUNCH / PRESS CONFERENCE**TRACK 1 BE SMART: BUILDING BLOCKS FOR A SMART SOCIETY IN A CONNECTED WORLD**

14H00-15H30

**SESSION 1: A CHANGING REGULATORY LANDSCAPE:
COLLABORATIVE REGULATION – HOW TO PAVE THE ROAD TOWARDS ADOPTION OF IOT, M2M?**

Presentation of GSR Discussion Paper on Building Blocks for Smart Societies in a Connected World

This session will explore ...

- Setting the context - impact (efficiency, QoS, resilience of infrastructure, and sustainability)
- Redefining collaboration along the value chain from infrastructure to services to institutions: smart infrastructure, smart transport, smart grid, smart delivery of services, smart health, smart financial services, smart education, smart businesses
- How does ICT link with and contribute to other sectors and what is needed in terms of regulation – case study on smart energy/grids
- Challenges – the case of energy efficiency for ICT development

15H30- 15H45

COFFEE BREAK

15H45-17H00

▶ **SESSION 2: DIGITAL FINANCIAL INCLUSION – HOW TO INCLUDE THE UNBANKED AND UNCONNECTED IN TODAY'S SMART SOCIETY?**

This session will be an interactive panel session on:

- How to include the unbanked and unconnected in today's smart society?
- Collaborative Regulation to foster an enabling environment for digital financial services

FRIDAY 13 MAY

GSR-16 / GRID Sessions

PROVISIONAL PROGRAMME

TRACK TWO: TOWARDS A SMART DIGITAL SOCIETY

9H00-10H30

SESSION 3: FUTURE TECHNOLOGY DEVELOPMENTS: OPPORTUNITIES, CHALLENGES AND BUSINESS STRATEGIES

Presentation of GSR discussion paper on Future Technology Developments and Regulatory Impacts
This session will examine...

Future Technologies: Drones, nano-satellites, Wifi, M2M/5G (HetNet), Future cables, NFV, WebRTC

- What are the requirements for future technologies? Reliability, latency, integrity and safety, openness, quality?
- Preparing the regulatory landscape: what kind of regulation is needed and who's in charge?
- Spectrum as a tool for innovation – where do we stand post WRC 2015? What are the new frontiers?
- 5G: what to expect? A revolution or evolution?

10H30-10H45

COFFEE BREAK

10H45-12H00

SESSION 4: BE EMPOWERED! WHAT ICTS CAN DO FOR YOU!

Presentation of GSR discussion paper on Digital Platforms in a Collaborative Economy
This session will examine ...

- What does the Ecosystem Look Like Today
- Do Free Basic Services Empower Communities and Individuals?
- Business and Investment Incentives and Sustainability in a Collaborative Economy – how the mass adoption of connected digital technologies and applications by consumers, enterprises, and governments is driving strategic and operational decisions and creating opportunities to empower citizens and business
- How extending access must be accompanied by the development of relevant content and new services so that innovation and entrepreneurship can be fostered and local digital platforms and content can help develop local digital economies

12H00-14H00

LUNCH

INFORMATION SESSION ON LET'S ROAM THE WORLD (IMR) INITIATIVE

14H00-15H30

▶ **SESSION 5: BE INCLUDED!**

This panel discussion will examine ...

- Improving digital skills for new business opportunities/SMEs
- Smart policies and regulatory measures: entrepreneurship in a smart, collaborative economy - monetizing apps and smart services, cloud services, networks, crowdsourcing – crowdfunding
- What can regulators do to facilitate entrepreneurship in a digital economy?

15H30-15H45

COFFEE BREAK

15H45-17H00

▶ **SESSION 6: REAL LIFE IMPACT OF SMART SOCIETIES – HOW TO MAINTAIN TRUST?**

Presentation of GSR discussion paper on maintaining trust in a digital connected society

This interactive debate will see panellists share their views on Privacy, Trust and Cybersecurity – the foundation for the development of our smart society (e.g., securing e-commerce/ financial transactions, digital identity)

Demo: Cyberdrill – illustration of what needs to be done when there is a cyberattack

**PROVISIONAL
PROGRAMME**

GSR-16

08H00-09H30 **DIRECTOR'S BREAKFAST (UPON INVITATION ONLY)**

09H00-09H30 **INFORMATION SESSION ON UNIVERSAL SERVICE REFORM PROGRAMME**

09H45-12H15 **09H45-12H15 REGULATOR TRACK**

GSR16 Best Practices Guidelines: Discussion and Adoption

This session will address the GSR Best Practice Guidelines with a view to their adoption by regulators.

Meet the Regulators – Exchange Platform between regulators – e.g. Content, Telecoms, Financial Services, and Energy? Regulators will share their experiences and expertise, not only in the ICT/telecommunications sector, but also in terms of how ICT/telecommunications interacts with other regulation so that they can define tools and guidelines to leverage their head start on regulation in a collaborative, 4th, and even 5th generation ICT regulatory environment. This session will examine case studies on e-health, electricity, content, and include regulators from financial sector, energy sector, health sector and broadcasting.

09H45-12H15 INDUSTRY TRACK

Industry Leaders Debate – Impact of open innovation and new business models on Collaborative regulation
Open innovation, shared resources, and networked business models are key components of innovations and new developments in most industries, including ICTs. Companies cannot develop and control everything alone, but will use services from other companies and open their own services to third parties. Success may depend more on how companies can be a hub in the ICT ecosystem than just on building and owning infrastructure. This session will allow participants to exchange on business models, partnership models and regulation.

Industry Leaders Debate – Regulatory KPIs

This session will examine Regulatory KPIs in a 1st to 4th Generation Regulation Context – ICT Regulatory Tracker as Basis for Discussion.

12H15-13H30

WAY FORWARD AND CLOSING CEREMONY:

- Presentation of GSR16 Best Practices
- Summary of Pre-event Workshops
- Presentation of CRO and RA reports
- Guru impressions

Moderator: Brahim Sanou, BDT Director

Panelists: GSR past, present and future chairs

Highlights Video

13H30-14H30

LUNCH



GSR June 2015

GSR May 2016
www.itu.int/gsr16