



ITU Workshop on “Digital Financial Services and Financial Inclusion”


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Digital Financial Services Interoperability

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DSFi

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- Ecosystem
 - Roadmaps
 - Technical Issues
 - Operational Issues

DFSi Ecosystem Questions

- What is DFSi?
- Is there a need for DFSi for FI?
 - Advantages & disadvantages
 - 'Hype factor'?
- Drivers?
- Role of Regulators?
 - Mandated or Organic?
 - Enabling & coordination?

DFSi Roadmap Questions

- When should DFSi be implemented?
- Who should be involved in DFSi?
- What use cases should be implemented first?
- What settlement models should be used?
 - Post or pre funding?

DFSi Technical Questions

- Bilateral/Multilateral DFSi without CB?
- Technical roadmap
 - Via industry only?
 - Or mandate via CB or other regulator?
- Is a switch absolutely necessary?
 - National or ACH?
- What standards to be used?
 - APIs, ISO
 - Or soup-to-nuts
- Who should do clearing and/or settlement?

DFSi Operational Questions

- QoS issues
- Agent Liquidity
- Fraud & risk management
- Rules & their enforcement
 - ➔ Who sets & enforces the rules?
- Settlement Guarantees
- Consumer Protection
 - ➔ Who's responsible?