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| **ITU‑T Study Group 3** | | |
| TARIFF AND ACCOUNTING PRINCIPLES AND INTERNATIONAL TELECOMMUNICATION/ICT ECONOMIC AND POLICY ISSUES | | |
| Report of ITU-T SG3 to the World Telecommunication Standardization Assembly (WTSA-20), part II: QUESTIONS PROPOSED FOR STUDY DURING THE NEXT STUDY PERIOD (2022-2024) | | |

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| **Abstract:** | This contribution contains the text of the Study Group 3 Questions proposed for approval by the Assembly for the next study period. | |
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**Note by the TSB:**

The report of Study Group 3 to the WTSA-20 is presented in the following documents:

Part I: **Document 3** – General

Part II: **Document 4** – Questions proposed for study during the study period 2022-2024

# 1 List of Questions proposed by Study Group 3

| New number | Current Question title | Status | Previous number | Previous Question title |
| --- | --- | --- | --- | --- |
| 1/3 | Development of charging and accounting/settlement mechanisms for current and future international telecommunication/ICT services and networks | Continuation of Q1/3 and Q2/3 | 1/3 | Development of charging and accounting/settlement mechanisms for international telecommunica­tions services using the next-generation networks (NGNs), future networks, and any possible future development, including adaptation of existing D-series Recommendations to the evolving user needs |
| 2/3 | Development of charging and accounting/settlement mechanisms for international telecommunica­tions services, other than those studied in Question 1/3, including adaptation of existing D-series Recommendations to the evolving user needs |
| 3/3 | Study of economic and policy factors relevant to the efficient provision of international telecommunication services | Continued | 3/3 | Study of economic and policy factors relevant to the efficient provision of international telecommunication services |
| 4/3 | Regional studies for the development of cost models together with related economic and policy issues | Continued | 4/3 | Regional studies for the development of cost models together with related economic and policy issues |
| 6/3 | International Internet and fibre cables connectivity including relevant aspects of Internet protocol (IP) peering, regional traffic exchange points, fibre cables optimization, cost of provision of services and impact of transition from Internet protocol version 6 (IPv6) deployment | Continuation of Question 6/3 and Question 13/3 | 6/3 | International Internet connectivity including relevant aspects of Internet protocol (IP) peering, regional traffic exchange points, cost of provision of services and impact of transition from Internet protocol version 4 (IPv4) to Internet protocol version 6 (IPv6) |
| 13/3 | Study of Tariff, Charging Issues of Settlements Agreement of Trans-multi-country Terrestrial Telecommunication Cables |
| 7/3 | International mobile roaming issues (including charging, accounting and settlement mechanisms and roaming at border areas) | Continued | 7/3 | International mobile roaming issues (including charging, accounting and settlement mechanisms and roaming at border areas) |
| 8/3 | Economic aspects of alternative calling procedures in the context of international telecommunications/ICT services and networks | Continued | 8/3 | Alternative calling procedures and misappropriation and misuse of facilities and services including calling line identification (CLI), calling party number delivery (CPND) and origin identification (OI) |
| 9/3 | Economic and policy aspects of the Internet, convergence (services or infrastructure) and OTTs in the context of international telecommunication/ICT services and networks | Continued | 9/3 | Economic and regulatory impact of the Internet, convergence (services or infrastructure) and new services, such as over the top (OTT), on international telecommunication services and networks |
| 10/3 | Competition policy and relevant market definitions related to the economic aspects of international telecommunication services and networks | Continued | 10/3 | Definition of relevant markets, competition policy and identification of operators with significant market power (SMP) as it relates to the economic aspects of the international telecommunication services and networks |
| 11/3 | Economic and policy aspects of big data and digital identity in international telecommunications services and networks | Continued | 11/3 | Economic and policy aspects of big data and digital identity in international telecommunications services and networks |
| 12/3 | Economic and policy issues pertaining to international telecommunication/ICT services and networks that enable Mobile Financial Services (MFS) | Continued | 12/3 | Tariffs, Economic and Policy Issues Pertaining to Mobile Financial Services (MFS) |

# 2 Wording of Questions

The proposed text of the Questions is provided in the remaining part of this document.

Question 1/3

Development of charging and accounting/settlement mechanisms for current and future international telecommunication/ICT services and networks

(Merger of Question 1/3 and Question 2/3)

### A.1 Motivation

The topic of accounting rate reform has been studied in the past, with agreements reached regarding certain changes. However, there is a need to continue studies, taking into account the continuing technical, policy, and regulatory evolution of the telecommunication sector. Recognizing the effects of advancements in technology such as Internet Protocol (IP)-based networks and next generation networks for the delivery of international telecommunication services, and of changes in international, regional and national market structures, this Question will provide the study group with the ability to study the potential need, if any, for new or adapted charging and accounting/settlement mechanisms for the provision of international telecommunication services using the next-generation networks (NGNs) and any possible future development. High priority should be given to find additional tools and ways to implement existing recommendations and to improve the current accounting rate system.

In particular, new remuneration systems should be studied. It is expected that IP-based networks and multimedia applications will continue to expand in scale and importance, replacing traditional services or requiring new forms of interconnection with traditional services. Study Group 3 may need to consider new appropriate remuneration procedures for international telecommunication services, which may comprise different combinations of services with different characteristics. Such studies could involve investigation of a complex range of cost components that may apply in the provision of international services in a multi service provider networks and integrated multimedia service environment.

Other items to be studied under this Question are the charging and accounting principles of the mobile telephone services (including termination charge) and the review of current recommendations on traditional services (excluding packet services).

### A.2 Question

Study items to be considered include, but are not limited to:

Development of charging and accounting/settlement mechanisms for current and future international telecommunication/ICT services and networks including adaptation of existing D-series Recommendations to the evolving user needs.

### A.3 Tasks\*

Tasks include, but are not limited to:

The study should cover all international telecommunication services taking into account advances in technology, next-generation networks (NGN), and regulatory developments. In studying this Question, special explicit consideration should be given to the needs of developing countries\*\*, and in particular to the least developed countries.

In this context, the international and/or regional aspects of the following topics should be included:

1) mobile communications, including broadband;

2) mobile termination rate;

3) fixed termination rate;

4) flat rate for fixed to mobile and vice versa;

5) accounting rates for fixed;

6) settlement rates for fixed;

7) alternative accounting procedures (*e.g.*, changes in deadlines for settlements);

8) tariff issues for cross-border connectivity for mobile;

9) tariff issues for short message service (SMS) and multimedia messaging service (MMS);

10) leased line tariff;

11) transit traffic;

12) guidelines based on international and regional practices for resolution of disputes regarding charging (*e.g.*, duration, origin of traffic, etc.);

13) accounting and settlement procedures, including their evolution;

14) “IP telephony”;

15) next-generation networks (NGN); and

16) other charging, accounting, and economic issues arising out of use of next-generation networks and any future development.

Other topics may be studied as appropriate, based on contributions.

Terms and definitions for recommendations or studies dealing with this Question.

Texts under development: STUDY\_DRCI, TR\_AccountingIOT, and TR\_DLTUSF.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

**NOTE –**

\* Based on the results of WTSA, other tasks could be added to those listed in this Question and also in the other Questions.

\*\* In this document, the term “developing countries” is used in the generic sense and includes countries with economies in transition and least developed countries.

### A.4 Relationships

Recommendations

– None

Questions

– None

Study Groups

– Relevant ITU-T study groups

– NGN work

– ITU-D SG1 and SG2

Standardization bodies

– IETF

WSIS Action Lines

– C2

Sustainable Development Goals

– 9

Question 3/3

Study of economic and policy factors relevant to the efficient provision of international telecommunication services

(Continuation of Question 3/3)

### B.1 Motivation

The economic and policy environment for international telecommunication services continues to evolve rapidly along with the regulatory environment. Developments of national and international scope require operators and administrations to keep under study the implications for international accounting and settlements arrangements, including development of appropriate cost models.

We should expect increasing emphasis on policy and economic issues that need to be addressed in reviewing the D-Series Recommendations. Recommendations or other policy positions must be developed which can be widely implemented and accepted, so as to fulfil the ITU’s basic task of promoting regional and international network development.

In addition, during this period, Study Group 3 will be expected to contribute to discussions on review of the International Telecommunication Regulations, and on the handling of policy issues generally.

### B.2 Question

Study of economic and policy factors relevant to the efficient provision of international telecommunication services.

### B.3 Tasks

The study under this question should cover general principles and considerations that may apply to all international telecommunication services. Outputs could include recommendations and/or supplements to facilitate the application of recommendations or implementation of general principles of transparency, non-discrimination, cost-orientation and efficient development of international networks.

In studying this Question, special explicit considerations should be given to the needs of developing countries and in particular to the least developing countries.

In this context, the international and/or regional aspects of the following topics should be included:

1) policy and economic issues - understanding the economic effect of changes in the market;

2) network externalities;

3) universal service obligations;

4) impact of the choice of accounting rate currency;

5) impact of convergence and globalization on pricing;

6) impact, if any, of the revised International Telecommunication Regulations;

7) revenue protection mechanisms;

8) misuse of facilities and services (see WTSA Resolution 20);

9) financial aspects of network security;

10) taxation and impact of double taxation on the telecom market;

11) financial data gathering from operators;

12) mechanisms for pricing and valuation of telecom licenses (for mobile, fixed and broadband).

Other topics may be studied as appropriate, based on contributions.

Terms and definitions for recommendations or studies dealing with this question.

Texts under development: D.Classification, D.datatariff, D.GVR, D.IoTpolicy, D.Licensing, STUDY\_DTRANS, Study\_EPQoS, and STUDY\_IMT2020MVNOs.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### B.4 Relationships

Recommendations

– None

Questions

– None

Study Groups

– Relevant ITU-T study groups

– ITU-D SG1 and SG2

Standardization bodies

– None

WSIS Action Lines

– C2

Sustainable Development Goals

– 9

Question 4/3

Regional studies for the development of cost models together with related economic and policy issues

(Continuation of Question 4/3)

### C.1 Motivation

This Question covers the work of the Regional Tariff Groups. Although they are part of Study Group 3’s work programme, these regional groups are free to organize their own work and undertake studies appropriate to their region. However, in doing so, some coordination may be beneficial in order to exchange experience between regions, and to ensure that the results achieved by the Regional Tariff Groups are consistent with the general approaches that are being developed in Study Group 3.

With the recognition of the importance of aligning the basic components of tariffs for international accounting purposes based on costs and on common costing methodologies, Study Group 3 should continue to carry out studies on a regional basis for the development of cost models.

In view of different environments in various regions, studies under Questions 1/3, 2/3, 4/3, 6/3, 9/3 and 10/3 on a global basis should be supplemented by studies on the regional aspects of the issues concerned.

The regional Tariff Groups can make input into Study Group 3 of their findings.

### C.2 Question

Regional studies for the development and application of cost models together with related economic and policy issues.

### C.3 Tasks

The studies are to be carried out on a regional basis by the regional groups set up within Study Group 3 to deal with international tariff and accounting principles, namely:

– Study Group 3 Regional Group for Africa (SG3RG-AFR);

– Study Group 3 Regional Group for Latin America and the Caribbean (SG3RG-LAC);

– Study Group 3 Regional Group for Asia and Oceania (SG3RG-AO);

– Study Group 3 Regional Group for Europe and Mediterranean Basin (SG3RG-EURM)[[1]](#footnote-2)

– Study Group 3 Regional Group for Arab Region (SG3RG-ARB)

– Study Group 3 Regional Group for Eastern Europe, Central Asia and Transcaucasia (SG3RG-EECAT)

Results of the studies should be developed in the form of new or revised D.300R to D.600R-series Recommendations, as well as regional inputs (reports and liaison statements) to the studies of Questions 1 through 10, as appropriate. In studying this Question, special explicit consideration should be given to the needs of developing countries.

In this context, the following topics should be included, in addition of course to the topics listed under Questions 1 through 10:

1) regional cost study and improvement of cost models;

2) effect of new technologies in the specific region (Internet, IP-based network, IMT-2000, etc.);

3) effect of new policies and new operating procedures in the specific region (carrier alliances, re-file, hubbing, least cost routing, etc.).

Other topics may be studied as appropriate, based on contributions.

Terms and definitions for recommendations or studies dealing with this question.

Texts under development: None.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### C.4 Relationships

Recommendations

– None

Questions

– None

Study Groups

– Relevant ITU-T study groups

– ITU-D SG1

– Regional telecommunication organizations

Standardization bodies

– None

WSIS Action Lines

– C2

Sustainable Development Goals

– 9

Question 6/3

International Internet and Fibre Cables connectivity including relevant aspects of Internet protocol (IP) peering, regional traffic exchange points, Fibre Cables optimization, cost of provision of services and impact of Internet protocol version 6 (IPv6) deployment

(Merger of Question 6/3 and Question 13/3)

### D.1 Motivation

The Internet has become a fundamental conduit for the global economy and society as a whole. However, the cost of international internet connectivity remains high in many regions of the world. In addition, to ensure the continuity of Internet growth and stability at the regional and global levels, it is necessary to promote and encourage the adoption of IPv6. As more and more devices come online around the world, IPv6 preparedness is increasingly urgent, and an understanding of the economic impact of the necessary deployment of IPv6 merits further study.

The work of ITU-T study groups is key the continuing growth and accessibility of information and communications technologies (ICT), and Study Group 3 provides a unique global forum to improve the understanding of the financial and economic aspects associated with International Internet connectivity and related topics.

Nowadays, trans-border terrestrial telecommunication cables are well utilized only between neighbouring countries, once a third or more countries are involved, the settlements agreement among those very difficult to reach, therefore the cables are under-used due to over-priced charging. By utilizing existing or new trans-border terrestrial telecommunication cables, each countries' existing domestic telecommunication networks can be opened up and linked together, to become a fully connected international terrestrial cable network, which will greatly contribute to Connect 2020, UN Sustainable Development Goal (number 9C), and the development of the Internet globally, considering the role of ITU in developing settlement Recommendations and guidelines for trans-multi-country terrestrial telecommunication cables.

Broadband connectivity comes in many forms. Fibre cables, including submarine and terrestrial cables, provide the basic bandwidth, either directly or through backhaul traffic, for the international connection of the Internet and traditional telecommunication networks. The improvement of the connectivity and utilization of fibre cables will greatly help reduce the cost of the International Internet Connectivity (IIC).

Enhancing the ability of developing countries to exchange traffic locally at a national level and regionally, would lower the cost of international bandwidth. In this context, the establishment of Internet exchange points (IXPs), facilities where all Internet players can interconnect directly to each other, can improve quality of service, and reduce transmission costs. Furthermore, with the exponential growth of devices connected to the internet, it is also important to assess the adoption and the implementation IPv6 migration.

### D.2 Question

Study the high cost of international internet and fibre cable connectivity (including IP peering, Regional Traffic Exchange Points, optimization of fibre cables, and the cost of provision of services) and study the economic impact of IPv6 deployment.

### D.3 Tasks

The tasks to be undertaken by this Question include:

– Understand the basis of the cost of international Internet and fibre cable connectivity, and identify factors contributing to high costs.

– Identify mechanisms for reducing costs of IIC.

– Identify costs associated with integration of IPv6 and develop scope and methodology for monitoring the impact of IPv6 deployment on international telecommunications services and networks.

– Continue identifying the consideration of various issues/aspects related to the policy, tariffs, charging and economic aspects of trans-multi-country terrestrial telecommunication cables.

– Study and develop Recommendations and guidelines, as appropriate, regarding the settlement agreements of trans-multi-country terrestrial telecommunication cables.

– Terms and definitions for recommendations or studies dealing with this question.

Texts under development: D.BGPE, D.CompIIC, D.CostModelIIC, D.50.Suppl.3, STUDY\_IIC, and STUDY\_TCST.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### D.4 Relationships

Recommendations:

– ITU-T D.50

– ITU-T D.50 Supplements

– ITU-T D.265

Questions

– None

Study Groups

– ITU-D SG1

– ITU-T SG2

Standardization bodies

– None

WSIS Action Lines

– C2

Sustainable Development Goals

– 9

Question 7/3

International mobile roaming issues (including charging, accounting and settlement mechanisms and roaming at border areas)

(Continuation of Question 7/3)

### E.1 Motivation

Cross-border connectivity is an increasing topic of relevance to certain developing regions in the world.

The global economy is increasingly dependent on reliable, cost-effective, competitive and affordable mobile communications technology.

International mobile roaming is a service that allows mobile users to continue to use their mobile phone or other mobile device to make and receive voice calls and text messages, browse the internet, and send and receive emails, while visiting another country.

Roaming extends the coverage of the home operator’s current, emerging, and other future services.

### E.2 Question

The study of international mobile roaming, with a view to enhancing access, availability and affordability for users worldwide.

### E.3 Tasks

The tasks to be undertaken by this Question include:

– Cross-border connectivity issues - the study of avoidance/mitigation of roaming in border zones.

– Identify mechanisms for reducing cost of international mobile roaming.

– Terms and definitions for recommendations or studies dealing with this question.

Texts under development: D.IoT/M2M Roaming, STUDY\_ROAMREG, TR\_DLT, and TR\_IoTM2M\_roaming.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### E.4 Relationships

Recommendations

– ITU-T D.97

– ITU-T D.98

Questions

– None

Study Groups

– ITU-D SG1

Standardization bodies

– WTO

WSIS Action Lines

– C2

Sustainable Development Goals

– 9

Question 8/3

Economic aspects of alternative calling procedures in the context of international telecommunications/ICT services and networks

(Continuation of Question 8/3)

### F.1 Motivation

As Plenipotentiary Resolution 21 considers, the use of certain alternative calling procedures that are not harmful to networks may contribute to competition in the interests of consumers; at the same time, however, the use of some alternative calling procedures may adversely affect the economies of developing countries and may seriously hamper the efforts made by those countries to ensure the sound development of their telecommunication/ICT networks and services. As such, this Question aims to study the economic effects of alternative calling procedures pursuant to Plenipotentiary Resolution 21 and WTSA Resolution 29.

### F.2 Question

Economic effects of alternative calling procedures, including call-back, refilling, hubbing, and the misappropriation and misuse of facilities and services (e.g., spoofing), including the issues of calling party number delivery (CPND), calling line identification (CLI) and origin identification (OI).

### F.3 Tasks

The tasks to be undertaken by this Question include:

– Evaluation of the economic impact of alternative calling procedures on developing countries, and on various stakeholders (government, industry, and consumers).

– Developing relevant definitions in collaboration with ITU-T Study Group 2, pursuant to Plenipotentiary Resolution 21, WTSA Resolution 29, and WTSA Resolution 61.

Texts under development: D.SIMBOX and STUDY\_ACPMIS.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### F.4 Relationships

Recommendations

– None

Questions

– None

Study Groups

– ITU-T SG2

– ITU-D SG1

Standardization bodies

– None

WSIS Action Lines

– C2

Sustainable Development Goals

– 9

Question 9/3

Economic and policy aspects of the Internet, convergence (services or infrastructure) and OTTs in the context of international telecommunication/ICT services and networks

(Continuation of Question 9/3)

### G.1 Motivation

Convergence and new services are fostered by advances in radio access networking and by the uptake of mobile devices, which enable consumptions of communication, videos, personalized services and other content.

These developments may have implications for access, affordability, competitiveness, investment and innovation in the international telecommunication ecosystem.

### G.2 Question

Economic and regulatory relationship between the Internet, convergence (services or infrastructure), and Over the Top (OTT) and international telecommunications networks and services.

### G.3 Tasks

The tasks to be undertaken by this Question include:

– Study the specific international and regional aspects of the economic and regulatory relationship between the Internet, convergence, OTTs, and international telecommunication networks and services, with explicit consideration to developing countries.

– Terms and definitions for recommendations or studies dealing with this question.

Texts under development: D.OTTBypass, STUDY\_Convergence, and TR\_OTTbypass.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### G.4 Relationships

Recommendations

– None

Questions

– None

Study Groups

– ITU-T SG2

– ITU-D study groups

Standardization bodies

– Regional and International Organizations

WSIS Action Lines

– C2

Sustainable Development Goals

– 9

Question 10/3

Competition policy and relevant market definitions related to the economic aspects of international telecommunication services and networks

(Continuation of Question 10/3)

### H.1 Motivation

Competition policy plays a central role in the growth and the evolution of the telecommunications sector. It has long been recognized that competitive markets benefit consumers, in terms of the diversity, affordability and quality of services, and stimulate innovation and economic development as a whole.

### H.2 Question

Relevant market definitions as they relate to international telecommunication services and networks.

### H.3 Tasks

The tasks to be undertaken by this Question include:

– The study of relevant market definitions, with a view to enabling Member States to identify where significant market power (SMP) exists (or other kinds of market dominance).

– Determination of whether regulatory asymmetries may be needed, in special measures to help ensure transparency and equality in any relevant markets.

– Terms and definitions for recommendations or studies dealing with this question.

Texts under development: D.CrossBorderSMP, D.DynamicTariff, and D.NumberPort.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### H.4 Relationships

Recommendations

– None

Questions

– None

Study Groups

– ITU-D study groups

Standardization bodies

– Regional and International Organizations

WSIS Action Lines

– C2

Sustainable Development Goals

– 9

Question 11/3

Economic and policy aspects of big data and digital identity in international telecommunications services and networks

(Continuation of Question 11/3)

### I.1 Motivation

The advent of the digital world has implied a progressively ambient and ubiquitous use of technology and communication services, leading to an increase in the amount, quality, and accuracy of data generated and collected on a global scale. With the increasingly rapid innovation and developments in big data, and the consequent need for comprehensive, global, secure, interoperable and minimalistic digital identity policies assumes a greater urgency. As the nameless and faceless environments of ICT networks and the internet continue to expand, the lack of systems in place to safely and securely use big data and at the same time protect the consumer, will have significant implications for access, innovation, investment, and the global economy as a whole.

Further, new technology like Distributed Ledger Technology (DLT), has the potential to bring a paradigm shift in accounting/settlement process as we use to know it. DLT provides an opportunity for the first time where competing market participants can cooperate even in an untrusted environment. In spite of such far-reaching benefits, DLT is bound to pose economic and policy challenges*.*

### I.2 Question

Economic and policy aspects of big data and digital identity in international telecommunications services and networks.

### I.3 Tasks

The tasks to be undertaken by this Question include:

– Studies of the economic impact of big data.

– Guidelines on policy and economic aspects of digital identity systems.

– Terms and definitions for recommendations or studies dealing with this question.

Texts under development: D.princip\_bigdata and Study\_bigdata.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### I.4 Relationships

Recommendations

– None

Questions

– None

Study Groups

– ITU-T SG13

– ITU-T SG17

Standardization bodies

– UN Global Pulse

WSIS Action Lines

– C2

Sustainable Development Goals

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## Question 12/3

Economic and policy issues pertaining to international telecommunication/ICT services and networks that enable Mobile Financial Services (MFS)

(Continuation of Question 12/3)

### J.1 Motivation

In the past years, the number of active Mobile Financial Services (MFS) customers have increased significantly. Mobile network operators have taken the lead in the provision of these services which are becoming increasingly diversified. MFS have been instrumental in stimulating economic development as well as fostering digital, social, and financial inclusion particularly in areas with low penetration of financial services.

Poorer unbanked populations need to have access to affordable, secure, and reliable mobile financial services. In many countries, the bulk of mobile financial transactions are micropayments and low-value transactions, making it difficult to establish appropriate retail charging options, commensurate with the income level of users.

Plenipotentiary Resolution 204 and WTSA Resolution 89 both address the use of information and communication technologies to bridge the financial inclusion gap. WTSA Resolution 89 *resolves* to continue and further develop the ITU-T work programme, including the ongoing work in SG3, in order to contribute to the wider global efforts to enhance financial inclusion.

### J.2 Question

Economic and policy issues pertaining to international telecommunication/ICT services and networks that enable Mobile Financial Services (MFS).

### J.3 Tasks

The study should cover tariff, economic, policy, and regulatory developments related to Mobile Financial services. In studying this Question, special explicit consideration should be given to the innovation and the leadership of developing countries not only in implementing but also pioneering the development of MFS for financial inclusion.

In this context, the issues to be studied shall inter alia include:

1) Affordability of telecommunication services related to the provision of MFS

2) Consumer Protection in Mobile Financial Services

3) Competition in Mobile Financial Services

4) Cooperation and collaboration between the relevant stakeholders in the mobile and banking sectors e.g. interoperability across the stakeholders

5) Effectiveness of the delivery chain of MFS

6) Charging, accounting, and economic issues arising out of use of MFS

Other topics may be studied as appropriate, based on contributions.

Terms and definitions for recommendations or studies dealing with this question.

Texts under development: D.AgentMFS, D.InteropCompetition, D.MFSCM, D.MFScoop, and STUDY\_DCB.

An up-to-date status of work under this Question is contained in the SG3 work programme at [https://www.itu.int/ITU-T/workprog/wp\_search.aspx?sg=3](http://www.itu.int/ITU-T/workprog/wp_search.aspx?sg=3).

### J.4 Relationships

Recommendations

– None

Questions

– None

Study Groups

– ITU-T SG2

– ITU-T SG12

Standardization bodies

– None

WSIS Action Lines

– C2

Sustainable Development Goals

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1. The SG3RG-EURM Group will meet when needs are identified. [↑](#footnote-ref-2)