



ITU Regional Development Forum for Africa (RDF-AFR)

**‘Digital transformation for a sustainable and equitable digital future:
Accelerating the implementation of the SDGs in Africa’**

organized by the International Telecommunication Union in collaboration with the
Ministry of Innovation and Technology, Ethiopia

**3-5 October 2023
Addis Ababa, Ethiopia**

Please note that submitted information will be presented during the RDF-AFR P2C Roundtables and it will also be reflected on the pledging platform of the Partner2Connect Digital Coalition.

CONTRIBUTION FORM

ORGANIZATION: International Telecommunication Union

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TITLE: Enhancing cybersecurity in digital financial services in Africa

DESCRIPTION OF ACTION:

With the rapid growth of Digital Financial Services (DFS) in Africa, the need for a robust cybersecurity framework is more crucial than ever. Recognizing this, the International Telecommunications Union (ITU) is established a comprehensive cybersecurity programme specifically tailored for the African DFS ecosystem.

The primary goal of this programme is to provide regulators, developers, and DFS providers with a standard approach to test and verify the compliance of mobile payment applications against international standards and security best practices. Given the complexity of the mobile ecosystem in Africa, with its unique blend of challenges and opportunities, a region-specific approach is necessary.

The ITU DFS Security Lab services serve as the backbone of this programme. Established as an outcome of the Financial Inclusion Global Initiative (FIGI), this lab focuses on several key activities:

- Adoption of DFS Security recommendations:** Conduct security clinics to provide guidance to regulators, DFS providers and Central Banks on how to implement the DFS security recommendations developed under FIGI.
- DFS Security Testing:** The lab offers a standard methodology based on OWASP to test mobile payment applications based on USSD & STK, iOS, and Android platforms.
- Knowledge transfer for regulators:** In addition to testing, the lab aims to serve as a knowledge hub, providing guidance on DFS ecosystem security risks and their mitigation. Regular workshops and training sessions will be organized, targeting DFS regulators and providers.
- Cyber Resilience Toolkit:** This toolkit provides technical guidance to DFS regulators and stakeholders on the methodology for conducting a self-assessment of the critical infrastructure for digital financial services to evaluate the current state of their cyber resilience and identify areas where intervention is needed. The development of the toolkit benefited from the kind support of the Ministry of Information and Communication Technology (MoICT) of Korea.





5. **Knowledge Sharing on security:** Recognizing the importance of collective intelligence, the lab will also provide a neutral platform for sharing insights on security incidents and vulnerabilities in the digital finance domain.

The success of DFS in Africa hinges on the trust users place in the system. By bolstering the security framework for digital financial services and ensuring that the DFS regulators and providers have the resources and knowledge to address potential cyber threats, ITU aims to accelerate the journey towards a trusted and more financially inclusive Africa.

COUNTRIES in FOCUS:

Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cape Verde, Cameroon, Central African Republic, Chad, Comoros, Democratic Republic of the Congo, Republic of the Congo, Djibouti, Egypt, Equatorial Guinea, Eritrea, Eswatini (formerly Swaziland), Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Ivory Coast, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Morocco, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Tanzania, Togo, Tunisia, Uganda, Zambia, and Zimbabwe.

YEARS of IMPLEMENTATION:

☒ 2023

☒ 2024

☐ 2025

RELEVANT ITU REGIONAL INITIATIVE:

- ☒ AFR1: Supporting digital transformation to usher in a rapid transition to a digital economy while accelerating innovation in Africa
- ☐ AFR2: Implementation and expansion of broadband infrastructures, connectivity and emerging technologies
- ☒ AFR3: Building trust, safety and security in the use of telecommunications/ICTs and protection of personal data
- ☐ AFR4: Fostering emerging technologies and innovation ecosystems

Please find more information on the ITU Regional Initiatives 2023-2025, as defined by WTDC-22, [here](#).

RELATED ITU-D PRIORITIES AS DEFINED BY THE ITU WORLD TELECOMMUNICATION DEVELOPMENT CONFERENCE 2022

- ☐ Affordable connectivity
- ☒ Digital transformation
- ☒ Enabling policy and regulatory environment
- ☐ Resource mobilization and international cooperation
- ☒ Inclusive and secure telecommunications/ICTs for sustainable development

Please find more information on the ITU-D Priorities, as defined by WTDC-22, [here](#).





RELATED ITU PRIORITIES AS DEFINED BY ITU PLENIPOTENTIARY CONFERENCE 2022

- ☐ Spectrum use for space and terrestrial services
- ☐ International telecommunication numbering resources
- ☒ Inclusive and secure telecommunication/ICT infrastructure and services
- ☐ Digital applications
- ☐ Enabling environment

Please find more information on the ITU Priorities, as defined by PP-22, [here](#)

RELATED WSIS ACTION LINE:

- ☐ C1: The role of governments and all stakeholders in the promotion of ICTs for development
- ☐ C2: Information and communication infrastructure
- ☐ C3: Access to information and knowledge
- ☐ C4: Capacity building
- ☒ C5: Building confidence and security in the use of ICTs
- ☐ C6: Enabling environment
- ☐ C7: ICT applications
- ☐ C8: Cultural diversity and identity, linguistic diversity and local content
- ☐ C9: Media
- ☐ C10: Ethical dimensions the Information Society
- ☐ C11: International and regional cooperation

RELATED SDG:

- | | |
|---|---|
| <input checked="" type="checkbox"/> SDG 1: No Poverty | <input type="checkbox"/> SDG 10: Reduced Inequalities |
| <input type="checkbox"/> SDG 2: Zero Hunger | <input checked="" type="checkbox"/> SDG 10: Reduced Inequalities |
| <input type="checkbox"/> SDG 3: Good Health and Well- being | <input type="checkbox"/> SDG 11: Sustainable Cities and Communities |
| <input type="checkbox"/> SDG 4: Quality Education | <input type="checkbox"/> SDG 12: Responsible Consumption and Production |
| <input type="checkbox"/> SDG 5: Gender Equality | <input type="checkbox"/> SDG 13: Climate Action |
| <input type="checkbox"/> SDG 6: Clean Water and Sanitation | <input type="checkbox"/> SDG 14: Life Below Water |
| <input type="checkbox"/> SDG 7: Affordable and Clean Energy | <input type="checkbox"/> SDG 15: Life on Land |
| <input type="checkbox"/> SDG 8: Decent Work and Economic Growth | |





☐ SDG 9: Industry, Innovation and Infrastructure

☐ SDG 16: Peace, Justice and Strong Institutions

☐ SDG 17: Partnerships for the SDGs

