



الهيئة القومية للإتصالات
National Telecom Corp.

ITU Arab Regional Workshop on “Digital Financial Inclusion”: Policies and Regulation
Khartoum-Sudan, 24-25 August 2016

Brief Description

Innovative digital payment systems can reduce transaction costs up to 90 per cent, giving financial institutions, mobile network operators and a new set of service providers the ability to create innovative new financial products tailored to the needs of the poor.”

Regulation is a key factor. However, the payment industry has found it challenging to launch and scale services for the unbanked – an issue that affects up to 2 billion people globally. This is because many policy and regulatory environments are not genuinely enabling the organic development of a competitive Digital Financial Services (DFS) ecosystem that can reach the poor. In addition, the conversation around DFS has primarily taken place at a national level and between ICT and financial service regulators.

Given the important role that mobile can play in addressing DFS, ITU is in a unique position to bring together both telco and financial service regulators and industry from around the world to develop a common international framework that generates better understanding and provides practical solutions”.

Therefore, among other issues related to the Mobile Money and Digital Financial Inclusion, the workshop is aiming to discuss the harmonized framework to be adopted by the countries and what are the regulatory issues and requirements related to each framework? What are the main regulatory issues that should be taken into consideration to guarantee success of Mobile Money Framework? What are the main operations requirements (security, interoperability, risk management and reconciliation? What are the main issues that are hampering competition in digital financial services markets and what kind of interventions are needed which will foster equitable competition and market growth?

Draft Agenda

Day1 24 August 2016	
08:30 – 09:00	Registration
09:00 – 09:30	Opening and welcome Remarks <ul style="list-style-type: none"> - ITU - NTC-Sudan
09:30-10:00	Coffee break and Group Photo
10:00 – 11:00	Session 1: Digital Financial Inclusion, Scope and Policy The objective of this session is describe the scope of Digital Financial Services (DFS), DFS Ecosystem, its evolution and Its main components. The session also will explore the Enabling Environment of the DFS (Laws and regulations, national policies, socioeconomic impact particularly with respect to financial inclusion,...etc).

	<p>Speakers:</p> <ul style="list-style-type: none"> - Eng. Mustafa Al Mahdi, ITU - Dr Mona Badran , ITU expert <p>Q&A</p>
11:00 – 12:30	<p>Session 2: Mobile Money and Digital Financial Services: Challenges and Opportunity</p> <p>The session will discuss the major challenges and risks currently preventing the digital financial ecosystem from developing into a competitive and innovative way to effectively reach the poor. The session also will discuss the opportunities of the co-existence of banking and telecom/ICT regulations and intersect and how to ensure consistency, coordination, avoid overlaps and mitigate risks?</p> <p>Speakers:</p> <ul style="list-style-type: none"> - Dr Izzeldin Kamil Amin, ITU expert - Eng Mohammed Abd Elraheem, DG of NIC-Sudan <p>Q&A</p>
12:30 – 14:30	Lunch Break
14:30 – 15:30	<p>Session 3: Competition in Digital Financial Services</p> <p>The objective of this session is to discuss the main issues that are hampering competition in digital financial services markets and what kind of interventions are needed which will foster equitable competition and market growth.</p> <p>Speakers:</p> <ul style="list-style-type: none"> - Mr Ahmed Said, Director of Economic Affairs, NTRA-Egypt - Eng Mohammed Sharief Mahmoud, Senior Director, Business Development & Adjacent Market - ZAIN <p>Q&A</p>
15:30 – 16:30	<p>Session 4: Digital Financial Services: Access, Infrastructure, Security, Digital Identity, Authentication and Risk Management</p> <p>The objective of this session is to discuss the main operations requirements of the Mobile Money (Access, infrastructure, security and risk management). The session also will explore the digital identity management and authentication (enhancing sign-up and sign-on for DFS)</p> <p>Speakers:</p> <ul style="list-style-type: none"> - Dr Izzeldin Kamil Amin, ITU expert - Mr Vishal Mathur, Head of Strategic Engagement, Middle East and Africa (Remotely) <p>Q&A</p>

Day2 25 August 2016	
09:00 – 10:00	<p>Session 5: Harmonized Regulatory Framework of the Digital Financial Services</p> <p>The objective of this session is to discuss the different regulatory frameworks in place, the co-existence and interconnection of the banking and ICT ecosystem, the various roles of financial and ICT regulators and the views of the market players that will help to achieve digital financial inclusion.</p> <p>Speakers:</p>

	<ul style="list-style-type: none"> - Dr Izzeldin Kamil Amin, ITU expert - Brian Muthiora, Senior Mobile Money Regulatory Specialist -GSMA (Remotely) Q&A
10:00 – 11:00	<p>Session 6: Interoperability of Digital Financial Services</p> <p>This session will explore the impediments and critical success factors to achieve interoperability in digital financial services in general and digital payments in specific, on a domestic, regional and global level.</p> <p>Speakers:</p> <ul style="list-style-type: none"> - Dr Izzeldin Kamil Amin, ITU expert - Eng Omer Omarabi –General Manager of Electronic Banking Services-Sudan (EBS) Q&A
11:00 – 11:15	Coffee Break
11:15 – 12:15	<p>Session 7: Quality of Service (QoS) and Quality of Experience (QoE) aspects of Digital Financial Services</p> <p>The objective of this session is to discuss the Key Performance Indicators (KPIs) to be considered for digital financial services.</p> <p>Speakers:</p> <ul style="list-style-type: none"> - Vijay Mauree, Programme Coordinator-Study Group Dept, TSB (Remotely) - Joachim Pomy, OPTICOM GmbH Germany (Remotely) Q&A
12:15 – 13:45	<p>Session 8: Mobile Money and Digital Financial Services: Practical Cases from the region</p> <p>The objective of this session is to share the real success cases from the region with their challenges and opportunities.</p> <p>Moderator: Eng Mustafa Al Mahdi, ITU</p> <p>Speakers:</p> <ul style="list-style-type: none"> - Dr Mona Badran , ITU expert - Eng Omer Omarabi –General Manager of Electronic Banking Services-Sudan (EBS) - Mr Malik Melamu, CEO, MTN-Sudan - Mr Elrasheed Ahmed, Director of Economic Affairs, NTC-Sudan - Mr Ahmed Said, Director of Economic Affairs, NTRA-Egypt
13:45 – 14:00	<p>Session 9: CLSOING AND RECOMMENDATIONS</p> <p>Objective: This session will provide the key point findings on the Mobile Money and Digital Financial Inclusion along with recommendations for ITU Member States, ICT regulatory agencies, Central banks, policy makers, private sector (ICT and financial and banking service providers, telecommunication operators, manufacturers and solution providers).</p>
14:00 – 16:00	Lunch Break