



The 2011 AFI Global Policy Forum

Taking stock Setting goals Moving forward

28-30 September, Riviera Maya, Mexico



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¡Bienvenido!

Welcome to the 2011 AFI Global Policy Forum and to Riviera Maya, Mexico.

AFI, CNBV (Mexico) and SBS (Peru), are pleased to welcome you to what has become a yearly landmark event for financial inclusion policymakers.

At the GPF 2010 in Bali, AFI members were challenged to take financial inclusion to the next level, and working together, incredible progress has been made. This year our theme is “Taking stock, setting goals, moving forward” reflecting both our development as a network and recognizing our need to focus and commit to common objectives as we look to the future.

During 2011 the AFI network expanded rapidly both in size and in the knowledge sharing activities of its membership. As professional community of eighty members, the AFI network is now present in every region of the globe. Never before has the developing world seen such a comprehensive network of financial policymakers dedicated to improving the lives of the world’s poor.

The cornerstone of AFI’s work is reflected in our five working groups, and we have chosen to highlight the importance of their efforts in the agenda of GPF 2011. The dedicated working group sessions planned for this year’s forum will provide a fascinating insight into some of the most important financial inclusion policy success stories over the past two years and will provide an opportunity for you to help shape the direction of our work in 2012.

GPF 2011 will also be a forum for making new connections and re-establishing old ones. Our venue will provide exhibit and meeting spaces for you to engage with AFI policy champions, explore potential grant projects or just talk with your peers.

We look forward to this opportunity for AFI members, both new and old, to meet, exchange ideas, learn valuable lessons, engage in interesting discussions and leave this forum with a common dedicated vision of how we can move forward and continue ‘bringing smart policies to life’.

Enjoy the forum!



Guillermo Babatz
President, CNBV Mexico



Daniel Schydrowsky
Superintendent, SBS Peru



Alfred Hannig
Executive Director, AFI

Forum program

Taking stock, setting goals,
moving forward

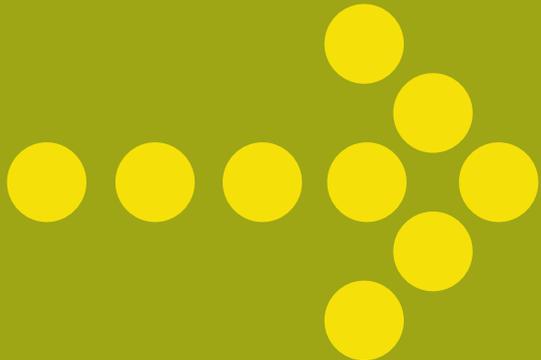
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The 2010 Forum Theme

Agenda at a glance

Day-by-day agenda

Session modalities



About the Global Policy Forum

Taking stock, setting goals, moving forward

AFI's first Global Policy Forum, held in Nairobi, Kenya, addressed challenges and showcased solutions under the AFI theme of **"Bringing smart policies to life"**.

The second annual meeting of the AFI network, held in Bali, Indonesia, September 2010, attracted nearly 300 participants. The theme of the Forum, **"Taking financial inclusion to the next level"**, aimed to build on the momentum that had been gathering in the network since the inaugural 2009 GPF.

One year on, significant strides have been made to drive forward policy innovations and reforms that help expand access to financial services. AFI members have utilized the growing peer network to exchange ideas and have lent their voice to international debates on the issue of financial inclusion.

Under the overarching theme **"Taking stock, setting goals, moving forward"**, this year's Global Policy Forum aims to provide AFI members with an opportunity to self-assess progress made in financial inclusion policymaking and to share concrete policy objectives for 2012 and beyond. The Forum will also provide a venue for AFI members to come together as one community and develop clear commitments that could be the basis of its future work plan as a global network of financial inclusion policymakers and regulators. The challenge now is to take on a more proactive role to ensure that financial access is expanding not only through smart and innovative policies but also through increased usage and quality that is sustainable and positively impacts individual consumers.



About the Global Policy Forum continued

How we have evolved



● AFI Member institutions, by country

About the Global Policy Forum continued

“

We each come to the Forum because we are trying to figure out how, as policymakers, we can foster success of financial inclusion and even come up with new models in our own countries that work. We are happy in the network to share experiences that work. This is what AFI network is all about.”

Njunguna Ndung'u, Central Bank of Kenya



“

We are leaders in poverty alleviation and financial inclusion in our own jurisdictions; we face diverse and unique challenges requiring innovative mindsets to overcome obstacles; and we are in close cooperation by sharing and exchanging experiences and viewpoints”

Halim Alamsyah, Bank Indonesia



“

We hope to have a conference as successful as the ones that we've had in Kenya and Indonesia, where we can exchange experiences. We can exchange views; we can update each other on what's been happening in our countries over the year, and hopefully get that feeling of improving financial inclusion throughout the world.”

Guillermo Babatz, CNBV Mexico



The 2011 Forum theme

Taking stock, setting goals, moving forward

Each day of the Forum will focus on a set of thematic issues designed to walk participants through:

Wednesday, 28 September

Critical stocktaking

Thematic discussions will kick off on the first day of the Forum with a focus on taking stock, defining success and making commitments. Participants will be invited to critically assess progress made in financial inclusion within and beyond the AFI network. Based on the reflections from this critical stocktaking, participants will then be invited to define their definition of success and from there develop a broader vision of financial inclusion that can be outlined in a form of a commitment that the AFI network can collectively commit to.

Thursday, 29 September

Setting concrete milestones and targets based on pragmatic policy solutions

The second day of the Forum will showcase sessions led by the AFI Working Groups on Financial Inclusion Data, Financial Integrity, Mobile Financial Services, and Consumer Empowerment and Market Conduct. This will provide a unique opportunity to AFI network members to engage and interact with their peers from different working groups and possibly develop synergies that build on their own policy interests. A series of interactive discussions on other emerging topics such as G2Ps, simplified accounts opening, and interconnectivity and interoperability will also be featured on the second day of the Forum. These policy discussions will provide practical solutions in different areas that participants face based on their own circumstances and help set informed milestones and targets towards financial inclusion.

Friday, 30 September

Leading up to making achievable commitments

The final day of the Forum which is also a lead up to the upcoming GPFI will highlight the AFI network commitment, also known as the Maya Declaration. Based on discussions before and during the Forum, the AFI network will release a collective commitment that outlines its broader vision as a global community of financial inclusion policymakers. Practical sessions on the implementation of policies, such as developing national strategies and lessons learned and outcomes from AFI's member services will also be showcased on the third day of the Forum.

Agenda at a glance

Tuesday, 27 September 2011* (Pre-Forum meetings)

9.00-18.00	GPF Participant Registration
9.00-13.00	Meeting of the Fletcher School Leadership Program
9.00-17.00	International Advisory Group for Government Payments - Technical Meeting
9.00-18.00 *	AFI Working Group Meetings (M-FS, CEMC, FIDWG, FINTWG, PIWG)
15.00-18.00	AFI Steering Committee Meeting
19.00-21.30	Welcome Reception

*Note: Sessions on the 27th are closed door sessions. If you are a member of one of these groups you will receive separate invitation. The timing of the working group sessions can be changed based on each working group's agenda.

Wednesday, 28 September 2011

8.00-9.00	Registration & Welcome Coffee
9.00-11.00	Opening Ceremony & Keynote Speech
11.00-11.30	Break
11.30-12.30	Annual Progress Report to AFI Members: From Bali to Riviera Maya
12.30-14.00	Lunch
14.00-18.00	Financial Inclusion: Identifying Challenges, Defining Success, Making Commitments (three-part series session)
14.00-15.30	Part I: The Current State of Financial Inclusion: A Critical Stocktaking
15.30-16.00	Coffee Break
16.00-17.00	Part II: Striving to Bring Financial Inclusion to Scale: Defining Success
17.00-18.00	Part III: Moving Towards a More Inclusive Financial Future: Making Commitments
19.00-21.00	Welcome Dinner hosted by SBS Peru

Thursday, 29 September 2011

Morning sessions will be led by AFI working groups	
8.30-8.45	Introduction to the AFI Working Groups
8.45-10.00	Tackling the Data Challenge: New Measurement Tools for Policymaker, by Policymakers
10.00-10.30	Coffee Break
10.30-11.45	Striking a Balance: AML/CFT Risk and Proportional Response
11.45-12.15	Coffee Break
12.15-13.30	Challenges on Mobile Financial Services: Regulatory Response
13.30-14.45	Lunch
14.45-16.00	Advancing Financial Inclusion through Innovative G2P Payment Schemes
16.00-17.00	Networking
17.00-18.30	Breakout Sessions Interconnectivity & Interoperability Simplified Account Opening Financial Literacy & Inclusion
19.30-21.30	Gala Dinner hosted by CNBV Mexico

Friday, 30 September 2011

9.00-9.30	Keynote Speech
9.30-10.45	Breakout Sessions Organizing for Financial Inclusion: A Strategic Approach Improved Transparency Standards for Financial Inclusion
10.45-11.15	Coffee Break
11.15-12.45	AFI as a Learning Network: A Peer-Sharing Model in Action
12.45-14.00	Lunch
14.00-15.00	Mexican Experience in Financial Inclusion
15.00-16.00	Peru: Good Practices in Financial Inclusion
16.00-16.30	Coffee Break
16.30-17.00	The AFI Member Commitment to Financial Inclusion: Maya Declaration
17.00-18.00	Closing Plenary

Day-by-day agenda

Tuesday, 27 September 2011

9:00 -18:00	Participant registration				
	Venue: Conference Center Foyer				
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9:00 - 13:00	Meeting of the Fletcher School Leadership Program				
	Venue: Copal				
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9:00 - 17:00	International Advisory Group for Government Payments -Technical Meeting				
	Venue: Mimosa				
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9:00- 18:00	AFI Working Group Meetings				
	11:00 - 17:00 Mobile Financial Services Venue: Palma	9:00 - 17:00 Consumer Empowerment and Market Conduct Venue: Flamboyan	10:00-15:00 Financial Inclusion Data Venue: Ceiba	10:00 - 16:00 Financial Integrity Venue: Cordia	14:00 - 18:00 Pacific Islands Venue: Copal
<hr/>					
15:00 - 18:00	AFI Steering Committee Meeting				
	Venue: Las Brisas Petit				
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19:00 - 21:30	Welcome to the AFI Network: Reception				
	Welcoming remarks and opening toasts: <ul style="list-style-type: none"> > Kingsley Moghalu, Deputy Governor, Central Bank of Nigeria and AFI Steering Committee Member > Christoph Beier, Member of the Board, GIZ and AFI Steering Committee Member 				
	Venue: La Isla Lawn				
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Please note that this is a draft agenda which will be continuously updated as more details are confirmed. You will find the final program at the venue.

Day-by-day agenda

Wednesday, 28 September 2011

8:00 - 9:00 **Registration & Welcome Coffee**
Venue: Terrace

9:00 - 11:00 **Financial Inclusion: Taking stock, Setting goals and Moving forward
Opening Ceremony and Keynote Address**

Welcome remarks:

- > Alfred Hannig, Executive Director, Alliance for Financial Inclusion (AFI)
- > Daniel Schydrowsky, Superintendent, Superintendencia de Banca, Seguros Y AFP (SBS), Peru
- > Guillermo Babatz, President, Comisión Nacional Bancaria y de Valores (CNBV), Mexico
- > Njuguna Ndung'u, Governor, Central Bank of Kenya (CBK) and Chair of AFI Steering Committee

Keynote address

- > Agustin Carstens, Governor, Central Bank of Mexico (TBC)

Venue: Riviera

11:00 - 11:30 **Coffee Break**
Venue: Terrace

11:30 - 12:30 **Annual Progress Report to AFI members: From Bali to Riviera Maya**

AFI network progress

- > Sung-Ah Lee, AFI
- > Raul Hernandez Coss, CNBV
- > Pia Roman, Central Bank of the Philippines (TBC)
- > Matu Mugo, Central Bank of Kenya (TBC)

Open discussion with audience

Venue: Riviera

12:30 - 14:00 **Lunch**
Venue: Terrace

14:00 - 18:00 **Financial Inclusion: Identifying Key Challenges, Defining Success,
Making Commitments**

*Three-part
afternoon
session*

Continued on next page 

Day-by-day agenda continued

Wednesday, 28 September 2011

14:00- 15:30 **Part I: The Current State of Financial Inclusion: A Critical Stocktaking**

Expert insights:

- > Global state of financial inclusion: David Porteous, Managing Director, Bankable Frontier Associates (BFA)
- > Infrastructure: Tilman Ehrbeck, CEO, Consultative Group to Assist the Poor
- > Capacity of regulators and supervisors: Alex Counts, President & CEO, Grameen Foundation
- > Channels: Ignacio Mas, Independent Consultant

Roundtable discussion

- > Rodger Voorhies, Acting Director Financial Services for the Poor, Bill & Melinda Gates Foundation
- > Roy Sosa, CEO, RevWorldwide
- > Jon Eddy Abdullah, CEO, DTAC Thailand (TBC)
- > Chris de Noose, Managing Director, World Savings Bank Association
- > Nestor Espenilla Jr., Deputy Governor, Central Bank of the Philippines
- > IDB (TBC)

Moderator: Alfred Hannig, Executive Director, AFI

Venue: Riviera

15:30 - 16:00 **Coffee Break**
Venue: Terrace

16:00 - 17:00 **Part II: Striving to Bring Financial Inclusion to Scale: Defining Success**

- > Data: Gaspard Sindayigaya, Governor, Banque de la Republique du Burundi (TBC)
- > Channels: Koné Tiémoko Meylet, Governor, BCEAO
- > Infrastructure: Oleg Fomichev, Deputy Minister, Ministry of Economic Development of the Russian Federation (TBC)
- > Capacity of Regulators: Tan Sri Dato' Zeti Akhtar Aziz, Governor, Bank Negara Malaysia (TBC)

Moderator: Alfred Hannig, Executive Director, AFI

Venue: Riviera

Day-by-day agenda

Wednesday, 28 September 2011

17:00 - 18:00 **Part III: Moving Toward a More Inclusive Financial Future: Making Commitments**

- > Alexander Antonio Tombini, Governor, Banco Central do Brasil (TBC)
- > Jose Lima Massano, Governor, Banco Nacional de Angola (TBC)
- > Caleb Fundanga, Governor, Bank of Zambia
- > Kingsley Moghalu, Deputy Governor, Central Bank of Nigeria
- > Benno Ndulu, Governor, Bank of Tanzania (TBC)
- > Daniel Schydrowsky, Superintendent, Superintendencia de Banca, Seguros Y AFP (SBS), Peru
- > Guillermo Babatz, President, Comisión Nacional Bancaria y de Valores (CNBV), Mexico
- > Darmin Nasution, Governor, Bank Indonesia
- > Perks Ligoya, Governor, Reserve Bank of Malawi

Moderator: Njuguna Ndung'u, Governor, CBK and Chair of AFI Steering Committee

Venue: Riviera

19:00 - 21:00 **Welcome Dinner hosted by SBS, Peru**

Welcome remarks by:

- > Daniel Schydrowsky, Superintendent, SBS, Peru
- > Muliaman Hadad, Deputy Governor, Bank Indonesia (TBC)

Venue: Mimosa

Day-by-day agenda continued

Thursday, 29 September 2011

8:30 - 8:45 **AFI Working Groups: Introduction to the AFI Working Groups**

> Alyson Slater, AFI

Venue: Riviera

8:45 - 10:00 **Tackling the Data Challenge: New Measurement Tools for Policymakers, By Policymakers**

Led by the AFI Financial Inclusion Data Working Group (FIDWG)

Panelists include:

- > Rochelle Tomas, Central Bank of the Philippines
- > Raul Hernandez Coss, CNBV
- > Norbert Mumba, Bank of Zambia
- > Zarina Rahman, Bank Negara Malaysia
- > Pirajit Padmasuta, Bank of Thailand

Moderator: Peer Stein, IFC

Venue: Riviera

10:00 - 10:30 **Coffee Break**

Venue: Terrace

10:30- 11:45 **Striking a Balance: AML/CFT Risk and Proportional Response**

Led by the AFI Financial Integrity Working Group (FINTWG)

Panelists include:

- > Christian Carreon, Ministry of Finance, Mexico
- > FATF Secretariat (TBC)
- > Pierre Laurent Chatain, World Bank
- > Alejandro Medina, SBS Peru
- > James Manyonge, Central Bank of Kenya
- > Prudence Kasala, Central Bank of the Philippines

Moderator: Raadhika Sihin

Venue: Mimosa

11:45 - 12:15 **Coffee Break**

Venue: Terrace

Day-by-day agenda continued

Thursday, 29 September 2011

12:15- 13:30 **Challenges on Mobile Financial Services : Regulatory Responses**

Panelists include:

- > Carlos Lopez-Moctezuma, CNBV
- > Raymond O. Estioko, Central Bank of the Philippines
- > Ingrid Goodspeed, National Treasury, South Africa (TBC)
- > Neil Davidson, GSMA
- > Representative, Banking Sector

Moderator: David Porteous, BFA

Venue: Riviera

13:30- 14:45 **Lunch**

Venue: Terrace

14:45- 16:00 **Advancing Financial Inclusion through Innovative G2P Payment Schemes**

Panelists include:

- > Irene Espinosa, Federal Treasury, Mexico
- > Eliko Boletawa, Reserve Bank of Fiji
- > Carlos Moya, Banca de las Oportunidades, Colombia
- > Noor Ahmed, State Bank of Pakistan
- > Massimo Cirasino, World Bank

Moderator: Michael Tarazi, CGAP

Venue: Riviera

16:00 - 17:00 **AFI Member Marketplace: Ask Your Questions, Find Your Answers**

- > Login and connect on the online member-zone
- > Explore your project ideas with AFI grant managers
- > Meet AFI working group members and get involved
- > Ask policy champions tough questions
- > Learn about and provide input to the G20 Global Partnership for Financial Inclusion
- > Learn more about the AFI community using interactive maps

Venue: Networking Spaces

Continued on next page 

Day-by-day agenda continued

Thursday, 29 September 2011

17:00 - 18:30 **Parallel Sessions**

Interconnectivity and Interoperability

Panelists include:

- > Ricardo Mourão, Central Bank of Brazil
- > Walter Volker, Payment Association, South Africa (TBC)
- > Clarissa Kudowor, Central Bank of Ghana
- > Nigeria (TBC)
- > Tanzania (TBC)

Moderator: Ignacio Mas

Venue: Riviera

Simplified Account Opening

Panelists include:

- > Juan Manuel Valle, MOF, Mexico
- > Roelof Goosen, National Treasury, South Africa
- > Mansoor Siddiqui, State Bank of Pakistan
- > Malawi (TBC)

Moderator: Nicola Jentzsch, AFI Associate

Venue: Mimosa

Financial Literacy and Inclusion

Panelists include:

- > Deepali Pant Joshi, Reserve Bank of India (TBC)
- > Joao Filho da Souza, Brazil (TBC)
- > Representative, SBS, Peru

Moderator: Ahmed Dermish, BFA

Venue: Mimosa

19:00 - 21:00 **Gala dinner hosted by CNBV**

- > Remarks by Guillermo Babatz, President, CNBV

Venue: TBD

Day-by-day agenda continued

Friday, 30 September 2011

9:00- 9:30

Key note Address

- > H.R.H. Princess Máxima

UN Secretary-General's Special Advocate for Inclusive Finance for Development and Honorary Patron of the G20 Global Partnership for Financial Inclusion

Venue: Riviera

9:30 - 10:45

Parallel Sessions

Organizing for financial inclusion: A Strategic approach

Panelists:

- > Denton Rarawa, Governor, Central Bank of Solomon Islands
- > Pia Roman Tayag, Central Bank of the Philippines
- > Rodrigo Pereira Porto, Central Bank of Brazil
- > Emma Haiyambo, Bank of Namibia (TBC)
- > Laura de Alcantara Monteiro, National Bank of Angola (TBC)
- > Sebastián Echeverría, Ministry of Planning, Chile (TBC)

Moderator: Till Bruett, Pacific Financial Inclusion Program

Venue: Riviera

Transparency and competence in financial markets

Panelists (TBC):

- > Antoine Traore, BCEAO
- > Giovanna Priale, SBS, Peru (TBC)
- > Hastings Mzoma, Central Bank of Malawi (TBC)
- > Katherine McKee, CGAP
- > Alexandra Fiorillo, Microfinance Transparency
- > Gabriel Davel, AFI Associate

Moderator: Shaun Mundy, AFI Consultant

Venue: Mimosa

10:45 -11:15

Coffee Break

Venue: Terrace

Continued on next page 

Day-by-day agenda continued

Friday, 30 September 2011

11:15- 12:45 **AFI as a Learning Network: The Peer-Sharing Model in Action**

Panelists:

- > Mikhail Mamuta, Russian Microfinance Centre
- > Lucy Kinunda, Bank of Tanzania
- > BCEAO (TBC)

Moderator: Kimanthi Mutua, AFI Associate

Venue: Riviera

12:45 - 14:00 **Lunch**

Venue: Terrace

14:00 -15:00 **Mexican Experience in Financial Inclusion**

- > Guillermo Babatz, President, CNBV
- > Gerardo Rodriguez, SHCP
- > David Margolin, Central Bank of Mexico
- > Irene Espinosa, Federal Treasury, Mexico
- > Luis Alberto Balbuena, Mexican Financial Intelligence Unit
- > Luis Pazos, CONDUSEF

Moderator: TBC

Venue: Riviera

15:00- 16:00 **Peru: Good Practices in Financial Inclusion**

- > Daniel Schydrowsky, Superintendent, SBS, Peru
- > Javier Poggi, SBS, Peru
- > Giovanna Prialé, SBS, Peru

Moderator: TBC

Venue: Riviera

16:00 - 16:30 **Coffee Break**

Venue: Terrace

Day-by-day agenda continued

Friday, 30 September 2011

16:30 - 17:00 **The AFI Member Commitment to Financial Inclusion: Maya Declaration**

- > Maya Declaration, Njuguna Ndung'u, Chair of AFI Steering Committee
- > Commitment statements by AFI members

Venue: Riviera

17:00 - 18:00 **Closing Plenary**

Forum evaluation

Summary and next steps:

- > Alfred Hannig, Executive Director, AFI
- > Guillermo Babatz, President, CNBV
- > Daniel Schydrowsky, Superintendent SBS

Closing remarks:

- > H.R.H. Princess Máxima
- > H.E. President of Mexico Felipe Calderon Hinojosa

Venue: Riviera

Saturday, 01 October 2011

8:30 - 13:30 **Optional
Tulum Half Day Tour**

Session modalities

How each session takes place

Roundtable Discussion

A roundtable discussion seeks to identify solutions to pressing policy problems by bringing together a group of 4-6 people to exchange ideas and strategize over a particular issue. Based on dialogue and fast-paced interaction amongst peers, a roundtable is guided by a professional moderator and set around a table. Once participants have tackled key aspects of the chosen issue with one another, the audience is given the opportunity to pose direct questions to the panelists, stimulating further exchanges.

Fishbowl

Fishbowls are interactive discussions that solicit a diverse range of opinions and experiences in order to bring in fresh perspectives, develop consensus, and identify options and next steps for addressing particular issues. An AFI fishbowl consists of an “inner circle” of 4-6 participants and one expert moderator who tackle pressing policy issues in a moderated debate and mutual knowledge-exchange around a complex policy issue. The conversation is then widened to include members of the “outer circle,” or audience, who challenge the panelists and bring their own insights. The expert moderator concludes the fishbowl by summarizing the discussion and highlighting priority next steps. A “challenger fishbowl” is similar, but also introduces two challengers who push the other participants to think about a wider range of ideas on how to shape solutions while also considering the risks involved.

Open Fishbowl

Similar to a fishbowl, an open fishbowl allows interactive discussions that aim to consolidate a diverse range of opinions and experiences in order to bring in fresh perspectives and discuss next steps forward on specific issues. In this variant of the fishbowl experience though, the moderator can choose to engage the members of the audience by inviting those who are interested to fill in two empty seats within



Panel discussion



Policymakers discussing in the roundtable about financial inclusion regulation

Session modalities continued



We see peer-to-peer learning as a forum for creating technical partnerships among ourselves”

George Sije, Bank of Tanzania

the panel for a chance to engage with the inner circle of panelists. Only question and comments from within the panel will be entertained. It is therefore the responsibility of the moderator to keep comments and questions short and concise and make sure the panelists focus on providing to-the-point and succinct answers. Members of the audience who wish to engage in conversations within the inner circle of panelists have to keep their questions and comments short and focused in order to give other members of the audience an opportunity to put their own questions and comments forward as well.

Panel Discussion

A panel discussion is a conversation about a specific topic conducted by a group of experts before an audience. It allows participants to be exposed to various people and viewpoints during one session, providing a diversity of facts and opinions. A panel consists of a group of 4-6 people, who engage in a moderated discussion as if they were meeting alone - volunteering facts, asking questions, and stating opinions, without speech making. At the end of the discussion, members of the audience have an opportunity to ask their own questions to the panelists.



Marketplace stall



Members from diverse countries sharing their experiences in a World Café session

Session modalities continued



**It is two-way- learning-be
prepare to share”**

Matu Mugo, Central Bank of Kenya

Talk Show

A talk show or a modified panel discussion format is an open dialogue driven by key questions asked by an experienced facilitator or “host”. The atmosphere will be more relaxed and intimate than a typical panel discussion, with panelists seated in armchairs and no formal, prepared presentations. Following a brief introduction of the topic for discussion, a question and answer period facilitated by the moderator will follow to delve deeper into provocative questions that further explore the topic at hand. At the end of the discussion, members of the audience will have an opportunity to ask their own question and raise comments to the panelists.

Hybrid World Café

The modified world café is a highly interactive method that engages all participants in a dialogue in café-style atmosphere. Following a brief presentation by a panel member, the audience (in groups of 8-10) will be given ample time to discuss key questions related to a specific topic. When the given time is up, the moderator will select a number of representatives from each group to share their reflections and then allow panelists to give feedback on the reflections. Depending on the issues raised and the flow of discussions, the moderator can let representatives from each group interact with the panelists and facilitate a meaningful exchange of ideas and opinion on the issue at hand.

Interactive Storytelling

An interactive storytelling format borrows its concept from TED Talks—a conference that showcases “big ideas” by “big thinkers”, presenting their stories in smart, concise, and enjoyable manner. Instead of conventional presentations, an interactive storytelling format allows speakers to dress down and casually talk about key issues in a manner they would tell a story to a peer, using graphic visuals that catch and hold audience attention. At the end of presentations, the session moderator will gather all the presenters and engage them in a casual discussion about their respective presentations. The moderator can also use this time to allow the audience to engage by allowing them to ask their questions and make comments.

Session modalities continued

Peer-to-Peer Coaching

A peer-to-peer coaching format groups panelists into two: 1) a group of four “experienced” panelists who have designed and implemented a strategy for financial inclusion and the relevant structures and processes; and 2) a group of two “starter” panelists who have recently embarked on this journey and are seeking insights and advice from the experiences of their peers on how to move forward. The “experienced” panel will briefly present the critical elements of their structures and blueprints for financial inclusion which are also their “credentials” for serving on the expert panel. Individually, each “starter” will present their existing challenges and press “experienced” panelists with questions and concerns to get a deeper understanding and better assess potential fit of the strategies employed by the “experience” panelists. This format allows peers to coach each other and develop strategies in a congenial consultation atmosphere. “Experienced” and “starters” from the audience will also be allowed to participate in the discussions moderated by the facilitator.

Advisory Teams

The “advisory teams” format is a highly interactive method that aims to spark meaningful discussions within small groups (around 10 people), focusing on specific questions and key themes. Each team has an assigned leader who will facilitate discussions and make sure the group addresses the key issues and questions posed by the moderator. After brief presentations from the panelists, each team will be asked to discuss one key question which they have to answer in a sentence or bullet point or two. At the end of the session, all the collected summaries from each advisory group will be presented by the moderator who will also get feedback from the panelists. Based on these, the moderator will summarize the overall session, identifying all the salient discussion points and steps forward.



Consumer protection interaction



World cafe led by members of the AFI Financial inclusion Data working group

Explore the forum

Something for everyone

[Venue map](#)

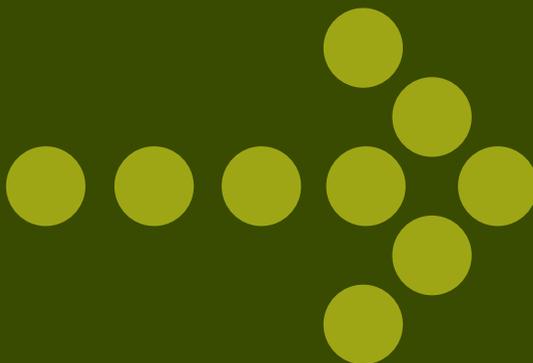
[Exhibitions](#)

[Finding people](#)

[Forum services](#)

[Additional information](#)

2



Venue map

Fairmont Mayakoba

The 2011 GPF will take place on the grounds of the Fairmont Mayakoba. The main sessions will be held in the Riviera and Mimosa rooms. The location of break out rooms and exhibit areas has been indicated on the map below.

Please ask one of our Forum Assistants or visit the AFI helpdesk if you need any help finding your way around the Forum venue.



Exhibitions

Learn more about the services and activities available to you through the AFI network by visiting the 2011 GPF exhibits in the networking lounge areas

AFI's working groups 7

You will find a series of five panel exhibits that describe the objectives and activities of AFI's working groups. Working groups are formed by members wishing to work together to advance various elements of financial inclusion - whether by issue or region. Get to know more about the groups and how you can get involved or benefit from their work. Current groups include Financial Inclusion Data, Mobile Financial Services, Consumer Empowerment, Financial Integrity, and Pacific Islands.

Member Zone Network Bar 3

Near to the reception area, AFI members are invited to explore the online AFI Member Zone, a secure and private space for policymakers to meet and exchange ideas. Drop by to get your profile photo uploaded and take a quick tutorial on how to use and access the Member Zone.

AFI help desk 2

Come in to meet your member services team, provide feedback and suggestions, or have any of your AFI related questions answered. Here you can inquire about or finalize your institutions' membership process.

Policy champions 4

Take the opportunity to meet your AFI policy champions. Find out more about their specific areas of expertise and exchange ideas on current financial inclusion issues.

Grants and knowledge exchanges 5 6

Meet the AFI grant manager responsible for your region and find out more about the grants program. AFI can support research, or regulatory design and implementation through grants. You can utilize the global knowledge exchange program to visit your peers to learn how they have implemented various policy solutions.

GPFI 1

The Global Partnership for Financial Inclusion (GPFI) is the main implementing mechanism for the G20 Financial Inclusion Action Plan. The group engages partners from G20 and non-G20 countries, private sector, civil society, and others. AFI has been given a special mandate to foster the participation of non-G20 developing countries via the AFI membership. Find out how you can get involved at the exhibit.

Exhibitions



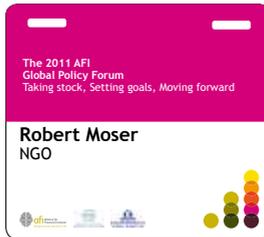
Finding people

Who are you looking for?

To help you identify the people you are looking for at the Forum - from policymakers and strategic partners to AFI staff and Forum assistants - there are different colored badges for different types of participants.



Policymaker



Strategic partner



AFI management team



Forum assistant



Working group member



Member of the AFI steering committee



Member of the AFI member zone



French/Spanish speaking forum assistant

Forum services

How can we help you?

Whether you'd like to find someone to discuss a policy solution, a potential grant, or just need help finding a room, our AFI help desk is here to assist you.

Interpretation

Sessions during the Forum will be held primarily in English. However, simultaneous interpretation between English, French and Spanish will be available for the duration of the Forum. During the sessions, participants are welcome to make comments or pose questions in any of the three languages. If you wish to take advantage of our interpretation service, please pick up a personal headset from the AFI help desk. Please note that you will need to exchange a piece of identification, such as a passport or drivers' license, to obtain a headset.

Connecting you to other people

The AFI help desk will be happy to answer any question you may have, and can also help you link up with the right people during the Forum - policymakers, strategic partners, or members of the AFI management team.

Speaker services

Our Forum Secretariat is there to provide any administrative support required by speakers and panelists at the Forum, including printing, computer and photocopy services. Internet services are also available at the Mayakoba business center.

Logistical and emergency assistance

Please contact our Forum Secretariat at if you need any help organizing airport transfers, changing your travel plans, or arranging other services.

If you require medical assistance, please contact the hotel reception or operator.



The GPF is a platform where different countries get together and where we can exchange our views, our ideas”

Raymond Estioko, Bangko Sentral ng Pilipinas

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The GPF mobile web application is accessible through the web browser of most mobile devices including iPhone, iPad, Windows Phone, Android, Blackberry, and others.



Use your 3Gphone to scan this QR code and bring GPF 2011 to your Mobile Device.



Hotel details

Fairmont Mayakoba, Riviera Maya

Carretera Federal Cancún-
Playa del Carmen Km. 298
Playa del Carmen Solidaridad, Quintana Roo
Riviera Maya,
Mexico 77710

Toll free 1(800) 540-6088 (International Numbers)

Telephone +52 (984) 206-3000

Fax +52 (984) 206-3030

E-Mail mayakoba@fairmont.com

Shuttle Service

Upon arrival and departure, AFI participants will be provided with free shuttle service between the Cancun international airport and the Mayakoba resort. Please ensure that your travel details have been provided in the online GPF registration form.

Internet Access

High-Speed Internet Access, powered by Cisco Systems - The Mayakoba is outfitted with broadband connectivity enabling Virtual Private Network (VPN) capabilities as well as wireless Internet access in all of our meeting rooms and public spaces, such as lobbies and lounges. Please contact the resort reception for more details.

Taxi Service

Please contact the hotel reception if you need a taxi or other transportation.

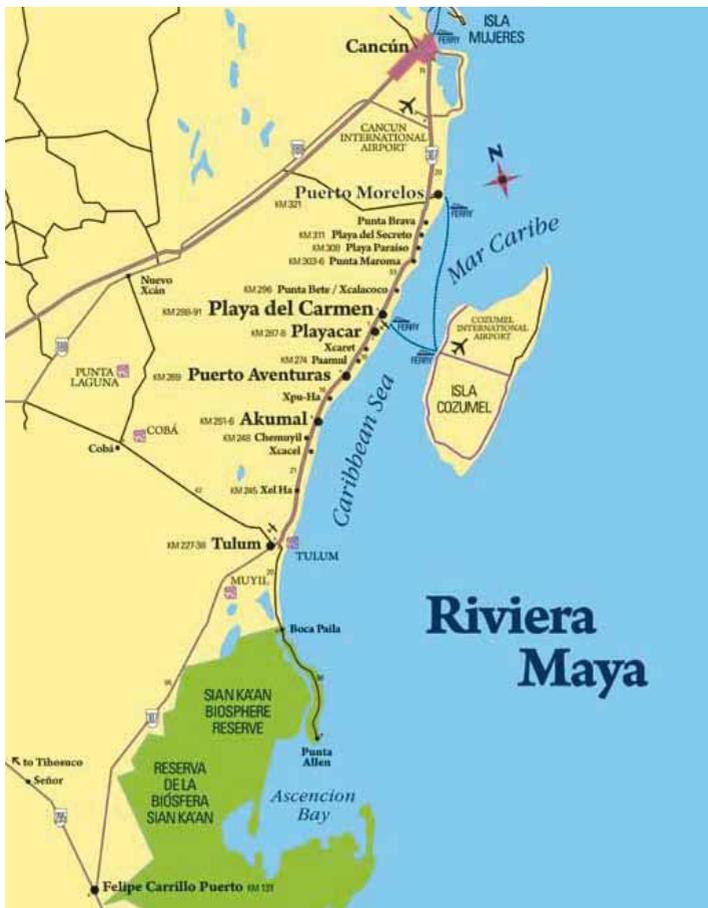


Additional information

Riviera Maya at glance

About Riviera Maya

The Riviera Maya refers to an area lying on the Eastern coast of Mexico. This coastal strip stretches more than 120 km (75 mi) from Puerto Morelos to Punta Allen, in the state of Quintana Roo. A major attraction of the area is Mesoamerican Barrier Reef System (also known as the Belize Barrier Reef) which begins near Cancun and continues along the whole length of the Riviera Maya continuing southward to Guatemala. This barrier reef system is the second longest in the world.



Additional information continued

Riviera Maya Climate

The mean annual temperature is 24-25 °C (75-77 °F). The climate is dominated by a rainy season from May through November, and within the dry season there is a period dominated by northerly winds, called El Norte, which usually occurs in the months of January and February. While the Caribbean coast of the Yucatan experiences a large number of tropical storms and hurricanes, the storm tracks and therefore landfalls of these are divergent to both the north (Cancun) and the south (south of Tulum and down to Belize) striking generally outside the Riviera Maya.

Culture and religion

Mexico is predominantly Roman Catholic (about 89% of the population), with 6% adhering to various Protestant faiths (mostly Pentecostal), and the remaining 5% of the population adhering to other religions or professing no religion. Some of the country's Catholics (notably those of indigenous background) syncretize Catholicism with various elements of Aztec or Mayan religions.



Language

Spanish is the official language of Mexico and is spoken by the majority of the population. About 7% of the population speaks an Amerindian language. The government officially recognizes 62 Amerindian languages. Of these Nahuatl, and Maya are each spoken by 1.5 million, while others, such as Lacandon, are spoken by less than 100. The Mexican government has promoted and established bilingual education programs in indigenous rural communities. English is widely used in business and in tourist areas such as Riviera Maya.

Additional information continued

Money

Mexico's currency is the peso, usually denoted by the 'M\$' sign. Any prices quoted in US dollars will normally be written 'US\$5' or '5 USD' to avoid misunderstanding. The peso is divided into 100 centavos. Coins come in denominations of 20 and 50 centavos and one, two, five, 10, 20 and 100 pesos. There are notes of 20, 50, 100, 200, 500 and 1000 pesos. The most convenient form of money in Mexico is a major international credit card or debit card - preferably two if you have them. Visa, MasterCard and American Express cards can be used to obtain cash easily from ATMs in Mexico, and are accepted for payment by most airlines, car-rental companies and travel agents, plus many upper midrange and top-end hotels, and some restaurants and stores.

Banks

Banking Hours are normally Monday to Friday 9 am to 5 pm.

Post Office

The main post office is located in Playa del Carmen on Juarez between 20th and 15th. Open Monday through Friday from 8 am to 5pm and Saturday from 9 am to 12 pm.



International calling codes

The area code for Playa del Carmen, Riviera Maya is 984. All local numbers have seven digits, and all numbers begin with 8.

- > If a number is written (984) 873-1234, when in Riviera Maya you must dial 873-1234.
- > International code while calling from abroad is + 52.

Additional information continued

Voltage

110V/60 Hz with North American-style outlets.

Water

Avoid drinking tap water in Mexico unless it has first been properly boiled. Bottled water is widely available and used by restaurants in tourist areas, but always ask to make sure.

Newspapers

Most hotel gift shops and newsstands carry English-language magazines, and Mexican newspapers in English.

Entry and Exit Requirements

Proof of citizenship is necessary to cross the border into Mexico. A current passport, birth certificate or voter's registration will suffice (*for citizens not arriving from USA and Canada please check with your local consulate or embassy*).

Upon arrival, visitors are given a Tourist Card that must be turned in upon departure at the airport. At that time, a departure tax is charged and payable in U.S. dollars or Mexican pesos. Most of the time this airport tax (approximately 48USD) is included in the price of your ticket. *Please check with your airline or check your airline ticket to make sure the tax is included.*

Cultural Sightseeing

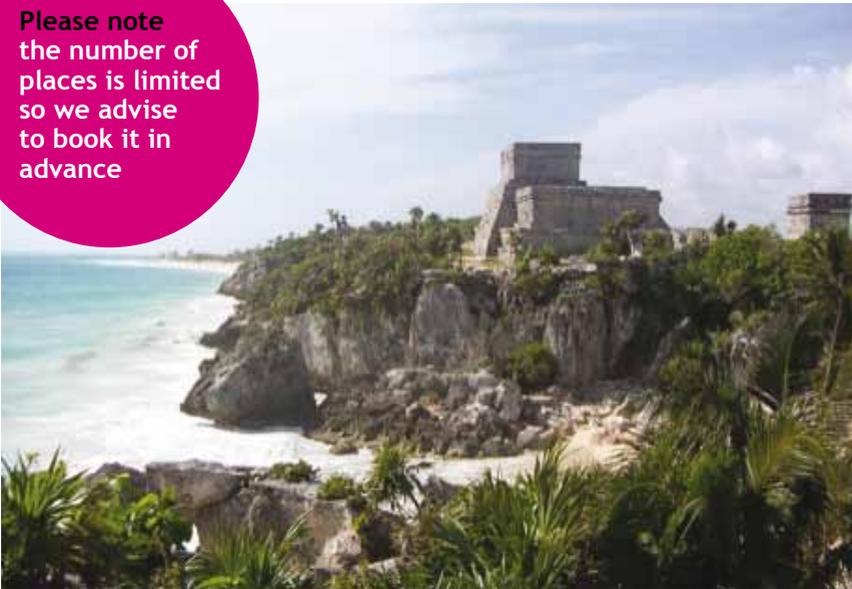
Experience the Tulum ruins on 01 October 2011

Tulum is the site of a Pre-Columbian Maya walled city serving as a major port for Cobá. The ruins are situated on 12-meter (39 ft) tall cliffs, along the east coast of the Yucatán Peninsula on the Caribbean Sea in the state of Quintana Roo, Mexico. Tulum was one of the last cities inhabited and built by the Mayans, it was at its height between the 13th and 15th centuries and managed to survive about 70 years after the Spanish began occupying Mexico. One of the best-preserved coastal Maya sites, Tulum is today a popular site for tourists.

Join the tour by obtaining your free ticket at the GPF2011 Help Desk

Time	8.30-13.30h
Meeting point	Conference center lobby (registration area)
Dress code	Casual, hat and sun screen recommended

**Please note
the number of
places is limited
so we advise
to book it in
advance**



About AFI

What we can do for you

Mission

Members

Policy focus areas

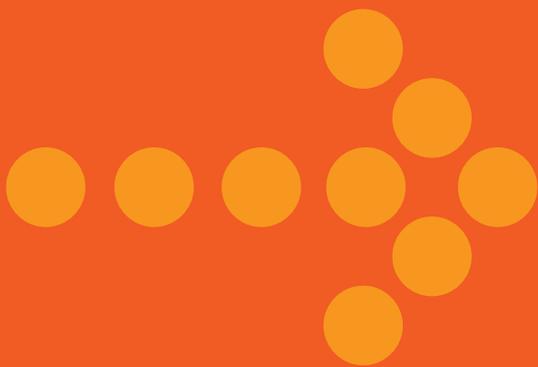
Policy champions

Steering Committee

Meet the team

Thanks to our supporters

3



Our Mission

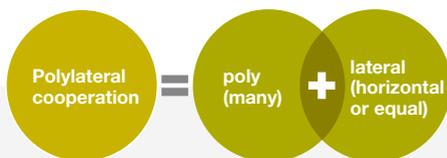
AFI is a global network of financial policymakers from developing and emerging countries working together to increase access to appropriate financial services for the poor. The mission of the AFI network is to accelerate the adoption of proven and innovative financial inclusion policy solutions with the ultimate aim of making financial services more accessible to the 2.5 billion people who do not have access to the formal financial system.

Bringing the unbanked population into the financial mainstream leads to higher per capita income, larger personal investments in small businesses, improved health and education systems and increased financial stability both nationally and globally. The global networks peer-to-peer learning model helps AFI member institutions share knowledge and identify and implement effective policy solutions in their home countries.

Working groups, knowledge exchanges, online networking, and in person meetings all promote information sharing and cross fertilization of ideas. Grants support and compliment peer exchanges by providing members with long-term and short-term funding to implement innovative policy approaches.

AFI's work is guided by a Steering Committee of six AFI member institutions. A small management unit in Bangkok, Thailand stewards the global network and coordinates member services.

AFI is funded by the Bill and Melinda Gates Foundation and administered on behalf of its member by the German International Cooperation (GIZ).



Polyilateral Development

The AFI network has several key components:

- > **Inclusivity:** all partners and proven solutions are welcome
- > **Diversity:** unique member conditions, unique member solutions
- > **Demand-Driven:** action is derived from member needs and demands
- > **Empowerment:** unlocking the knowledge of the AFI membership
- > **Ownership:** members shape and drive AFI activities
- > **Alignment:** actions reflect national priorities of the

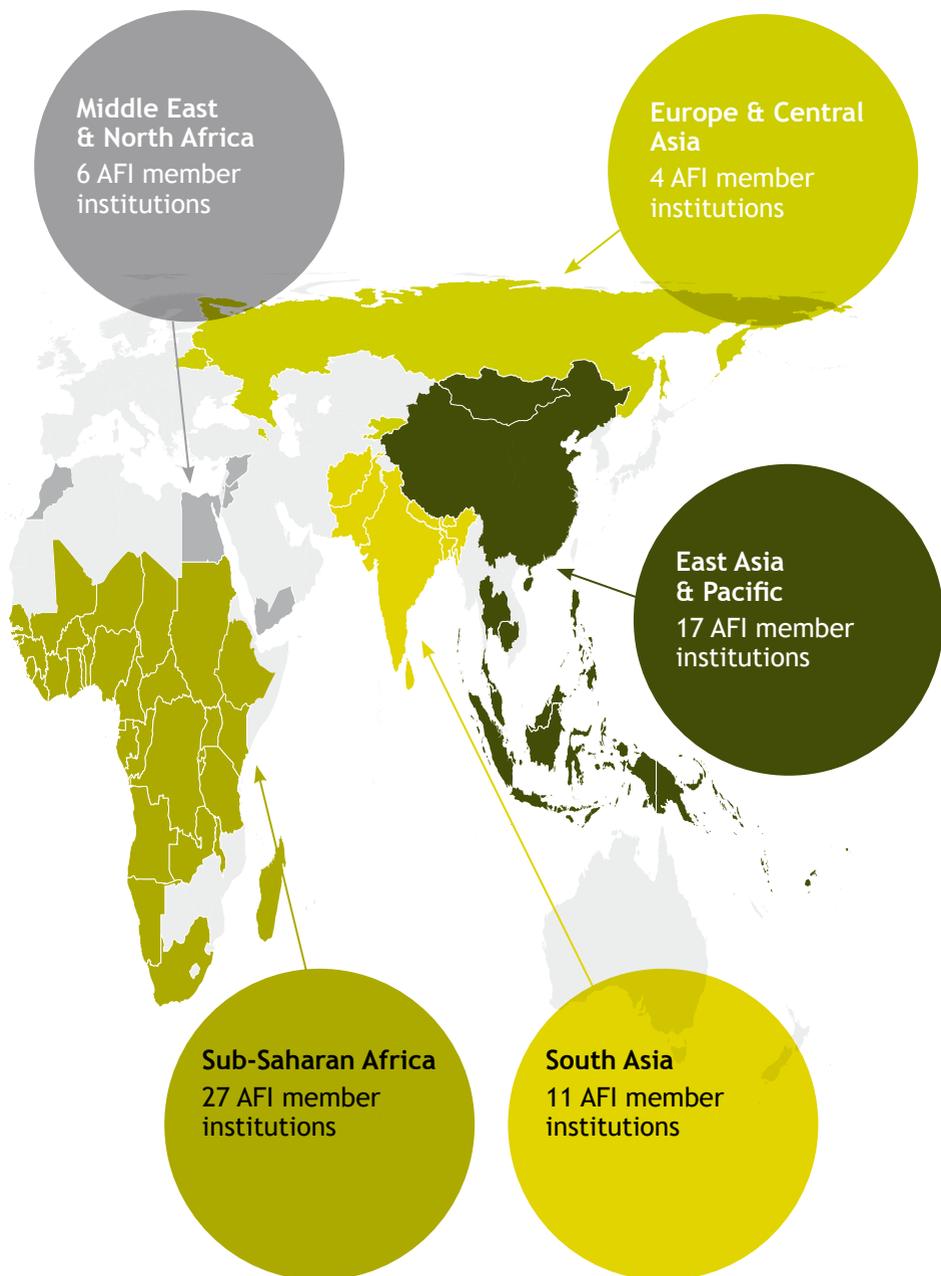
Member institutions, by country

AFI currently has 80 member institutions from 76 countries, and the network continues to grow

AFI currently has 80 member institutions from 76 countries, and the network continues to grow. This represents nearly 80% of the world's unbanked population. This global network of central banks and other financial regulatory bodies not only provides our members with a huge pool of knowledge but also a massive economic opportunity that is in everyone's interest.



Member institutions, by country continued



AFI Member institutions, by country

continued

East Asia & Pacific

Cambodia	Securities and Exchange Commission - Cambodia
China	China Banking Regulatory Commission People's Bank of China
Fiji	Reserve Bank of Fiji
Indonesia	Bank Indonesia
Malaysia	Bank Negara Malaysia
Mongolia	Financial Regulatory Commission of Mongolia
Papua New Guinea	Bank of Papua New Guinea
Philippines	Central Bank of the Philippines Cooperative Development Authority of the Philippines People's Credit and Finance Corporation Philippines
Samoa	Central Bank of Samoa
Solomon Islands	Central Bank of Solomon Islands
Thailand	Bank of Thailand
Timor-Leste	Banking and Payments Authority of Timor-Leste
Tonga	National Reserve Bank of Tonga
Vanuatu	Reserve Bank of Vanuatu

Europe & Central Asia

Armenia	Central Bank of Armenia
Belarus	National Bank of the Republic of Belarus
Kyrgyzstan	National Bank of the Kyrgyz Republic
Russia	Ministry of Economic Development and Trade of the Russian Federation

Latin America & Caribbean

Brazil	Central Bank of Brazil
Chile	Ministry of Planning Chile
Colombia	Banca de las Oportunidades Superintendencia Financiera de Colombia
Ecuador	Central Bank of Ecuador Ministry of Economic and Social Inclusion Ecuador

AFI Member institutions, by country

continued

El Salvador	Superintendencia del Sistema Financiero de El Salvador
Guatemala	Superintendencia de Bancos de Guatemala
Haiti	Bank of the Republic of Haiti
Jamaica	Ministry of Finance and the Public Service of Jamaica
Mexico	Comision Nacional Bancaria y de Valores (CNBV)
Panama	Superintendency of Banks of Panama
Paraguay	Central Bank of Paraguay
Peru	Superintendencia de Banca, Seguros Y AFP Peru

Middle East & North Africa

Egypt	Ministry of Investment
Jordan	Ministry of Planning and International Cooperation Jordan
Morocco	Bank Al-Maghrib Ministry of Economic and General Affairs of Marocco
Palestine	Palestine Monetary Authority
Syria	Central Bank of Syria
Yemen	Central Bank of Yemen

South Asia

Afghanistan	Da Afghanistan Bank
Bangladesh	Bangladesh Bank Microcredit Regulatory Authority Ministry of Finance Bangladesh
Bhutan	Royal Monetary Authority of Bhutan
India	National Bank for Agriculture and Rural Development Union Bank India
Maldives	Maldives Monetary Authority
Nepal	Nepal Rastra Bank
Pakistan	State Bank of Pakistan
Sri Lanka	Central Bank of Sri Lanka

AFI Member institutions, by country

continued

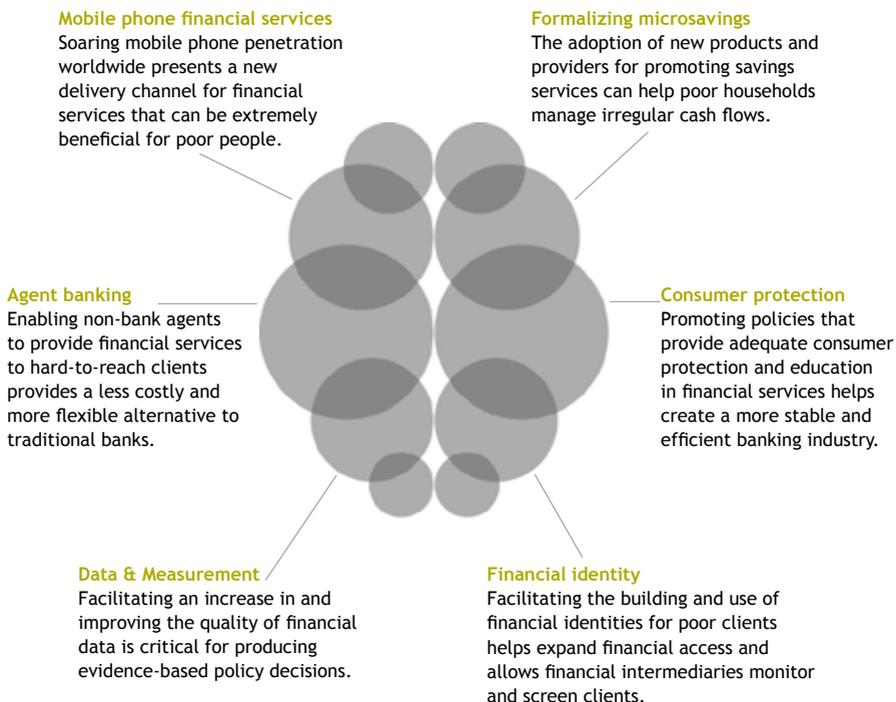
Sub-Saharan Africa

Angola	National Bank of Angola
Burkina Faso	Ministry of Economy and Finance Burkina Faso
Burundi	Bank of the Republic of Burundi
Cameroon	Banking Commission of Central Africa
Côte d'Ivoire	Ministry of Economy and Finance Ivory Coast
Democratic Republic of the Congo	Central Bank of the Congo
Ethiopia	National Bank of Ethiopia
Ghana	Bank of Ghana
Guinea	Central Bank of the Republic of Guinea
Kenya	Central Bank of Kenya
Liberia	Central Bank of Liberia
Madagascar	Central Bank of Madagascar
Malawi	Reserve Bank of Malawi
Namibia	Bank of Namibia
Niger	Ministry of Economy and Finance of Niger
Nigeria	Central Bank of Nigeria
Rwanda	National Bank of Rwanda
Senegal	Ministry of Economy and Finance of Senegal Banque Centrale des Etats de l'Afrique de l'Ouest
Sierra Leone	Bank of Sierra Leone
South Africa	National Credit Regulator, South Africa National Treasury of the Republic of South Africa
Sudan	Central Bank of Sudan
Tanzania	Bank of Tanzania
Togo	Ministry of Finance and Economy of Togo
Uganda	Bank of Uganda
Zambia	Bank of Zambia

Policy focus areas

AFI supports evidence-based policies that have been shown to deliver tangible results

We currently focus on a selection of policy areas that offer the greatest potential for creating an enabling policy environment for financial inclusion. These include:



As new evidence emerges, AFI will embrace additional policy areas.

AFI Policy Champions

Outstanding policymakers that have made a substantial impact

Within the AFI membership there are outstanding policymakers and departments that have created substantial impact in increasing access to financial services for the unbanked. The Policy Champion program is designed to help unlock their knowledge and expertise by providing them with the tools and resources they need to share their experiences with their peers.

Policy Champions are individuals who serve as a spokesperson of a department or unit of an AFI member institution that is recognized for its outstanding work in financial inclusion policy.

Central Bank of Kenya

Policy champions for mobile financial services

The team at CBK were instrumental in creating an enabling environment for mobile financial services to take root through a careful risk based approach which initially allowed for the launch of the M-Pesa mobile money transfer service in 2007. CBK has continued to innovate their regulatory approach to help create the conditions for the progressive expansion of payments to an estimated 14 million mobile clients, and links to M-Kesho savings accounts for an estimated three million clients by the end of 2011.

Stephen Mwaura, Head, National Payments Systems
Gerald Nyaoma, Director, Financial Markets



CNBV Mexico

Policy champion for financial inclusion measurement and data

To address the lack of quality supply and demand-side information on financial inclusion, CNBV designed a long term plan to measure and monitor financial access. They started by analyzing existing information to identify gaps, and created a database of existing supply side data and relevant social and demographic data for use by all stakeholders. The database will be enlarged with new demand-side data to be gathered using a multi-survey approach that will combine a large-scale national survey repeated at regular intervals with smaller, more targeted surveys.

Raul Hernandez-Coss, Director General for Access to Finance



AFI Policy Champions continued

Bank Negara Malaysia

Policy champion for consumer protection

BNM's Consumer and Market Conduct Department extends beyond the traditional supply-side influence regulators normally exert. Their approach is designed to further two strategic goals: public confidence in the financial sector and well-informed and empowered consumers. BNM pursues these goals through five initiatives: market conduct regulation and supervision, enhancing the financial capability of users of financial services, the development of avenues for these users to seek redress and help, and the promotion of deposit insurance and a credit information database.

Koid Swee Lian, Director, Consumer and Market Conduct Department



Bangko Sentral ng Pilipinas

Policy champion for strategy & innovation and mobile financial services

The Bangko Sentral ng Pilipinas has prioritized financial inclusion and taken a leadership role in moving the financial inclusion agenda forward in the country. The BSP organized itself internally for optimal implementation. Its initiatives span microsavings, consumer empowerment and literacy, data, and mobile financial services among many others. Notably, BSP innovated a regulatory framework for mobile money that has successfully enabled both bank-led and telco-led approaches to safely thrive in the marketplace.

Nestor Espenilla, Jr., Deputy Governor



State Bank of Pakistan

Policy champion on mobile financial services

The banking policy department has the aim of extending outreach of financial services to the un-banked/underserved areas of Pakistan by utilizing advances in ICT and access to this technology by citizens. The department has been instrumental in developing a broader vision of increasing financial institutions outreach to the un-banked by issuing Branchless Banking Regulations for Financial Institutions in Pakistan that create the space for banks to reach out to this underserved sector. This initiative has so far resulted in five financial institutions offering branchless services through one-to-one and one-to-many models.

Syed Irfan Ali, Director, Banking Policy and Regulations



AFI Policy Champions continued

Bank Indonesia

Policy champion for strategy & innovation

Many of Indonesia's unbanked population lack the formal form of identification and

a financial track record needed to access formal financial services.

BI has undertaken a project to assign individuals a "Financial Identification Number" which will allow many of the unbanked to leverage this unique identifier to assemble and track of their household cashflows and financial histories and eventually gain access to formal banking services.

Halim Alamsyah, Deputy Governor



in the world we are living we have the challenge of dealing with the poverty (...)to get services to the poor is a real challenge which requires very innovative solutions. You enhance inclusion in different countries using different innovations”

Stephen Mwaura, CBK

How can you engage with a Policy Champion?

Policy Champions are supported by AFI to tell their stories and share experiences through some of the following channels:

- > **Global Policy Forum:** Champions share their experiences via presentations at various sessions at the forum. Take this opportunity to meet your AFI policy champions. Find out more about their specific areas of expertise and exchange ideas on current financial inclusion issues.
- > **Online member zone:** connect with a Policy Champion to start a dialogue.
- > **Network activities:** Champions take an active role in AFI network activities, such as working groups, hosting knowledge exchange visits, and peer reviews.

Steering Committee

All AFI's work is driven by its members and overseen by its governing body, the AFI Steering Committee

The high-level representation on the Committee shows the strong ownership and commitment of the members towards the AFI network and provides AFI with continuous credibility and legitimacy. The Steering Committee provides overall strategic guidance on the future direction of AFI, offering innovative ideas and advice on meeting objectives, identifying new opportunities, and on building the AFI network.

The current Committee is comprised of the following:



Governor Njunguna Ndung'u

Chair of the AFI Steering Committee, Central Bank of Kenya

“AFI has grown from strength to strength, and as a network of policymakers we should keep up our efforts to remain in the centre of the global financial inclusion agenda... As a member of the Steering Committee our role is to lead the AFI network with home grown financial inclusion policies.”



Deputy Governor Nestor A. Espenilla, Jr.

Vice-Chair of the AFI Steering Committee, Central Bank of the Philippines

“Financial inclusion goes beyond contributing to financial stability - it has a profound impact on the overall social stability of a nation.”



Superintendent Daniel Schydrowsky

SBS Peru

“Peru has a lot to share and contribute in terms of financial inclusion, especially in financial regulation, financial education and consumer protection... We are honoured to be a part of AFI Steering Committee and look forward to benefiting from and contributing to the AFI network.”

Steering Committee continued



Deputy Governor Kingsley C. Moghalu

Central Bank of Nigeria

“Financial inclusion is a challenge in Nigeria with a population of 150 million people and only 20% being banked... We are looking forward to benefiting from the AFI network by learning from peer countries such as the advanced financial inclusion policies in Kenya and also share our experience through the network.”



President Guillermo Babatz

CNBV of Mexico

“The challenge and obligation for the States to promote use and access of the financial system by the poor requires a creative and flexible approach for identifying the tools that can foster the development of new products and services that reach new segments of the population.”



Deputy Governor Krirk Vanikkul

Bank of Thailand

“We got involve in AFI just as the network was seeded, but as the network grows and deepens it becomes of even greater value to us as we learn from each other to pursue our goals of greater financial inclusion.”



Managing Director Christoph Beier

GIZ

“AFI represents an exciting new approach to development and cooperation. Policymakers in this network are part of a coming sea change in the way international cooperation happens- a change that empowers developing country policymakers to learn from each other and implement the solutions that are right for their country circumstances”



Executive Director Alfred Hannig

Alliance for Financial Inclusion

“The network’s peer-to-peer learning model helps AFI’s member institutions share knowledge and identify and implement effective policy solutions”

Meet the team

“

The AFI team is the ‘steward’ of the global policy network. Our role is to provide the platform and service channels for members. We listen to demand, identify trends, and deliver services to meet these needs by facilitating the connections needed for member-to-member exchange or member-to-partner exchange.



Meet the team continued

Executive Director's Office and Administration

Alfred Hannig

Executive Director
alfred.hannig@afi-global.org

Alyson Slater

Senior Communication & Innovation
Advisor
alyson.slater@afi-global.org

Crispin Bokea

Anglophone Africa Senior Advisor
crispin.bokea@afi-global.org

Peter W. Foster

Communication Manager
peter.foster@afi-global.org

Krisana Pieper

Monitoring & Evaluation Specialist
krisana.pieper@afi-global.org

Celina Lee

Monitoring & Evaluation Specialist
celina.lee@afi-global.org

Lara Gidvani

Knowledge Manager
lara.gidvani@afi-global.org

Raadhika Sihin

Financial Inclusion Policy Specialist
Raadhika.Sihin@afi-global.org

Maren Leifheit

AFI Liaison Officer at GIZ Headquarters
maren.leifheit@afi-global.org

Carsten Demuth

Senior Finance Manager
carsten.demuth@afi-global.org

Marc Linneweber

Financial Manager
marc.linneweber@afi-global.org

Pruksa Krutphan

IT Specialist
pruksa.krutphan@afi-global.org

Chadarat Singharuksa

Website Manager
chadarat.singharuksa@afi-global.org

David Wong

Website Project Manager
david.wong@afi-global.org

Rose Chaparro

Associate Project Officer
rose.chaparro@afi-global.org

Sara Parks

Communication consultant
sara.parks@afi-global.org

Benjamard Mittaree

Secretary
benjamard.mittaree@afi-global.org

Surachada Kaewsritong

Secretary
surachada.kaewsritong@afi-global.org

Pakykul Godegaw

Team Assistant
pakykul.godegaw@afi-global.org

Meet the team continued

Strategy and Network Development

Sung-Ah Lee

Director, Strategy and Network Development
sungah.lee@afi-global.org

Merle Wangerin

Policy Network Manager
merle.wangerin@afi-global.org

Nancy Widjaja

Manager, Strategic Planning & External Partnership
nancy.widjaja@afi-global.org

Robin Newnham

AFI Coordinator for the G20 GPF
Robin.Newnham@afi-global.org

Bernadette Victorio

GPF Project Manager
Bernadette.Victorio@afi-global.org

Nittaya Jingjit

Team Assistant
nittaya.jingjit@afi-global.org

Policy and Grant Management

Hayder Al-Bagdadi

Policy Grant Manager
hayder.al-bagdadi@afi-global.org

Simone di Castri

Policy Grant Manager
simone.dicastri@afi-global.org

Ornpapha Lertsukhontharos

Team Assistant
ornpapha.lertsukhontharos@afi-global.org

Meet the team continued

Associates

Our associates help us build relationships with policymakers, regionally and globally, and offer strategic advice and technical expertise, based on their extensive experience in the field of financial inclusion.

Gabriel Davel

Consumer Protection and Microcredit
gabriel.davel@afi-global.org

Kimanthi Mutua

Financial Inclusion, Africa
kimanthi.mutua@afi-global.org

Nimal Fernando

Financial Inclusion, Asia
nimal.fernando@afi-global.org

Nicola Jentzsch

Financial Identity
nicola.jentzsch@afi-global.org

Eduardo Cabral Jimenez

Mobile Financial Services
eduardo.jimenez@afi-global.org

David Porteus

Mobile Financial Services & Financial
Inclusion Data
david.porteus@afi-global.org

Beatriz Marulanda

Financial Inclusion, Latin America
Beatriz.marulanda@afi-global.org

Thanks to our supporters

We would like to express our sincere thanks to our partners in GIZ and the Bill & Melinda Gates Foundation, whose generous support has allowed the AFI network to grow and deepen over the past three years.

We would also like to thank our co-hosts, CNBV Mexico and SBS Peru, for making AFI's third annual Global Policy Forum a success.

Find out more about our
co-hosts on the next pages



About the co-hosts

CNBV Mexico

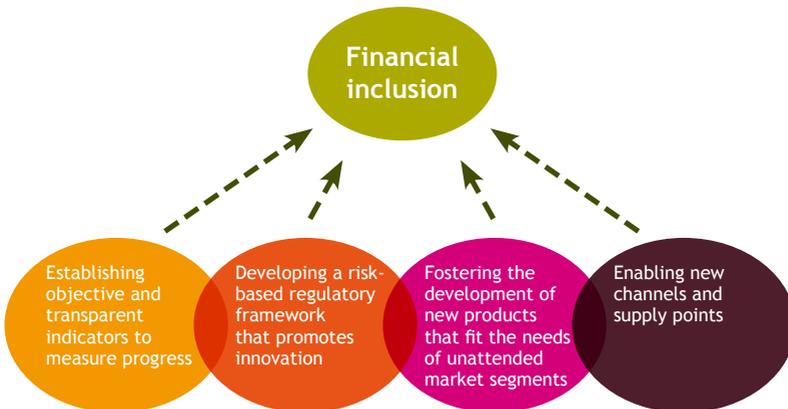


About our Institution

The Comisión Nacional Bancaria y de Valores (National Banking and Securities Commission; CNBV) is the financial authority in charge of fostering stability as well as an inclusive and orderly development of the Mexican financial system. To reach this goal, CNBV is endowed with powers to supervise and issue regulation for several of the Mexican financial market's participants including commercial and development banks, financial cooperatives, credit unions, among other relevant market participants.

About our work in financial inclusion

Fostering a greater degree of access and use of financial services, under an appropriate and proportionate regulatory framework that guarantees users' safety, is a priority among CNBV's goals. In line with this objective, several complementary measures have been taken to build an enabling regulatory and supervisory framework that allows for the deployment of innovative and technology based business models for the supply of financial products to unattended market segments. CNBV's work in financial inclusion can be classified under four broad categories:



About the co-hosts continued

CNBV Mexico

The efforts implemented in favor of greater financial inclusion opportunities for Mexico's population include, among others, the following actions:

- > **Banking Agents:** Regulations were established to allow for the deployment of agents by banks to offer financial services at their own establishments.
- > **Mobile Payments:** A flexible and risk-based regulatory framework was designed and implemented, increasing technical and operational requirements as transactional amounts and risks for users increase.
- > **Simplified account opening procedures:** Along with other financial authorities in Mexico, new easy-to-open and more readily available deposit-taking products were introduced.

All of these categories have been accompanied by the development of clear indicators to conduct impact assessments regarding financial inclusion in Mexico. Among other measurement activities, CNBV has designed a periodic publication, the Financial Inclusion Report, which includes information and comparisons on access and use of financial services by different suppliers throughout the country. Data measuring progress including the initial impact of the banking agents can be seen in graphs i and ii.

i - Municipalities with access to Financial Institutions (Before and after agents)

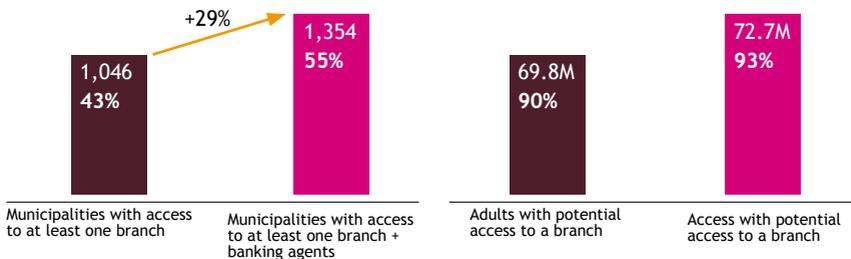
			Covered municipalities (% of each category)	Percentual increase in numbr of covered municipalities
Rural	50 123		7% to 17%	↑ 146%
In transition	190 325		28% to 48%	↑ 71%
Semi-urban	438 530		65% to 79%	↑ 21%
Urban	291 299		96% to 99%	↑ 3%
Semi-metropoli	52 52		100%	
Metropoli	9 9		100%	
DF	16 16		100%	

- Municipalities with access to at least one branch
- Municipalities with access to at least one branch + banking agents

About the co-hosts continued

CNBV Mexico

ii - Banking agents' impact over Financial Inclusion



Country profile

Mexico's GDP for the 1Q of 2011 was USD\$1,132 billions. Total population increased to over 112 millions, resulting in an average per capita GDP of approximately USD\$10,000. Access to formal financial services is limited for lower income segments of the population and rural localities. Only 43% out of total municipalities in Mexico have at least one financial entity's branch. Thus, there are only 1.83 financial entities' branches per each 10,000 adults in the country. This gap between demand and available supply points for financial services is exacerbated in rural municipalities, where there are only 0.51 branches per 10,000 adults.

Potential for expanding financial access has recently gained important momentum in Mexico. 13 commercial banks have been authorized to hire 660 agents with a network of 16,885 retail points to offer financial services on their behalf. Agents have significantly increased access to financial services in Mexico's municipalities, particularly in rural and remote localities and mobile financial services are expected to significantly increase financial inclusion throughout the country.



About the co-hosts

SBS Peru



About our institution

The Superintendencia de Banca, Seguros y AFP del Perú (Peru's Superintendency of Banking, Insurance and Private Pension Funds, SBS), the country's lead agency in this field, defines financial inclusion as the population's sustained access and use of a set of financial products and services, including credits, deposit accounts, investment opportunities, insurance, pensions and payments system, amongst others. In 2009 the Superintendency created the Committee on Financial Inclusion, to design policies that promote financial inclusion, based on good practices in other institutions, both nationally and internationally.

About our work in financial inclusion

Peru has identified four main pillars in support of its financial inclusion policy objectives, specifically; financial education, consumer protection, regulation and transparency of information and, user orientation. Of these four pillars SBS has identified financial education and consumer protection as being the most effective and as a result, having the highest priority. SBS has undertaken a variety of programs in support of these objectives, some of the most notable include:

Financial Education

- > SBS signed an agreement with the Ministry of Education for **training public high school teachers** about topics related to the Financial System. The "Programa de Asesoría a Docentes (PAD)" has coached 3,267 teachers from 1,611 schools, reaching a total of 558,657 high school students.
- > SBS organizes **free talks** aimed at the low-income sector, held in many public and private companies, with topics such as savings, household budgeting, over indebtedness and planning for retirement. By 2011 12,000 people had attended these financial education talks.
- > SBS created a **Virtual Classroom**, a web site with information on the financial system, insurance, private pension funds and asset laundering. The website contains presentations, electronic versions of educational comics, videos and other helpful tools.

Consumer Protection

- > Law N° 26702: General Law of the Financial System and the Insurance System and Organic Law of the Superintendency of Banking and Insurance (SBS).
- > Law N° 28587, Complementary Law to the Consumer Protection Law in Financial Services issues.

About the co-hosts continued

SBS Peru

- > SBS Resolution N° 1765-2005, Regulation for Information Transparency and Applicable Rules for Contracting with Users in the Financial System, and its modifications (Regulation of Transparency)
- > Consumer Guidance addressed at the users of financial services. A central piece here is the Platform of attention to the user (PAU) created as a unit within the SBS to reduce the asymmetry of information between clients and banks.

Peru Country Profile

Peru is a developing country with a market-oriented economy; its 2010 per capita income is estimated by the IMF at US\$5,195 and it has a high Human Development Index score of 0.723 based on 2010 data. Historically, the country's economic performance has been tied to exports, which provide hard currency to finance imports and external debt payments. Although they have provided substantial revenue, self-sustained growth and a more egalitarian distribution of income have proven elusive. According to 2010 data, 31.3% of its total population is considered poor.

Services account for 53% of Peruvian gross domestic product, followed by manufacturing (22.3%), extractive industries (15%), and taxes (9.7%). Recent economic growth has been fueled by macroeconomic stability, improved terms of trade, and rising investment and consumption. Peru's main exports are copper, gold, zinc, textiles, and fish meal; its major trade partners are the United States, China, Brazil, and Chile.



Member's services

Bringing the solutions to life

[Online member zone](#)

[Knowledge resources](#)

[Grants](#)

[Working Groups](#)

The AFI Online Member Zone

Stay connected to the AFI network

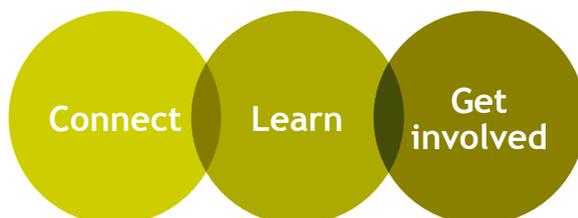
Stay connected to the AFI network, and find policymakers interested in financial inclusion by joining the AFI online community.

The member zone is the only online resource designed exclusively for financial inclusion policymakers. Use this safe and secure space to connect with other people working in central banks or similar regulatory bodies. Ask questions, share ideas, and keep the global policy dialogue about financial inclusion alive.

The member zone is easy to use and to navigate. Get started in three simple steps:

- 1 Register at www.afi-global.org/memberzone
- 2 Confirm your identity and receive your password
- 3 Login and activate your profile

Here are just some of the things you can do in the AFI online members zone:



Connect

- > Build a profile page with the information you choose to share - such as your policy interests, your experience with financial inclusion, and your contact information
- > Make connections with other policymakers in the AFI network
- > Exchange messages directly and securely with other AFI member policymakers

Learn

- > Ask an AFI Policy Champion about specific policy issues
- > Search a database of AFI member institutions to learn about key financial inclusion policy initiatives these regulatory bodies are undertaking - and share information about your own institutions' financial inclusion policy initiatives
- > Browse articles and recommended reading posted by other policymakers or post your own recommendations

Get involved

- > Join discussions on cutting edge policy issues with policymakers worldwide - or request a discussion topic of your own
- > Plan your next meeting, share documents, post a discussion topic
- > Monitor current world events on financial inclusion
- > Participate in member polls and surveys

Knowledge resources

Learn more about financial inclusion

Do you want to learn more about financial inclusion or about the work of AFI and its partners? Feel free to pick up a policy note, or case study on your topic of interest.

AFI creates a limited number of publications and multimedia pieces specifically for policymakers, with a focus on the key policy solutions promoting financial inclusion in developing countries. Magazine racks with AFI, AFI members and partner publications can be found in the networking lounge areas. For the benefit of our Francophone and Hispanic participants, many of our publications are now also available in French and Spanish.

To allow both participants and other stakeholders interested in financial inclusion policy to draw from the lessons learned from the Forum, an USB flash drive with presentations and speeches, AFI publications, newsletters and photos will be given during the forum.

A list of AFI knowledge products can be found below:

Policy Notes

Consumer protection: Leveling the playing field in financial inclusion

Formalizing microsaving: A tiered approach to regulating intermediation

Mobile Financial Services: Regulatory approaches to enable access

Financial inclusion measurement for regulators: Survey design and implementation

Case Study

Enabling mobile money transfer: The Central Bank of Kenya's treatment of M-Pesa

Malaysia case study: Empowering and protecting financial consumers

Mexican case study: Measuring financial inclusion in Mexico

Reports

The 2010 AFI survey report on financial inclusion policy in developing countries

The 2009 AFI Global Policy Forum Report

The 2010 AFI Global Policy Forum Report

The 2009 AFI Annual Report 2009

Progress Review 2010: Activating the network and delivering services

Working groups publications

PIWG: Mobile financial services regulatory action planning tool

PIWG: National Strategy Lessons Learned

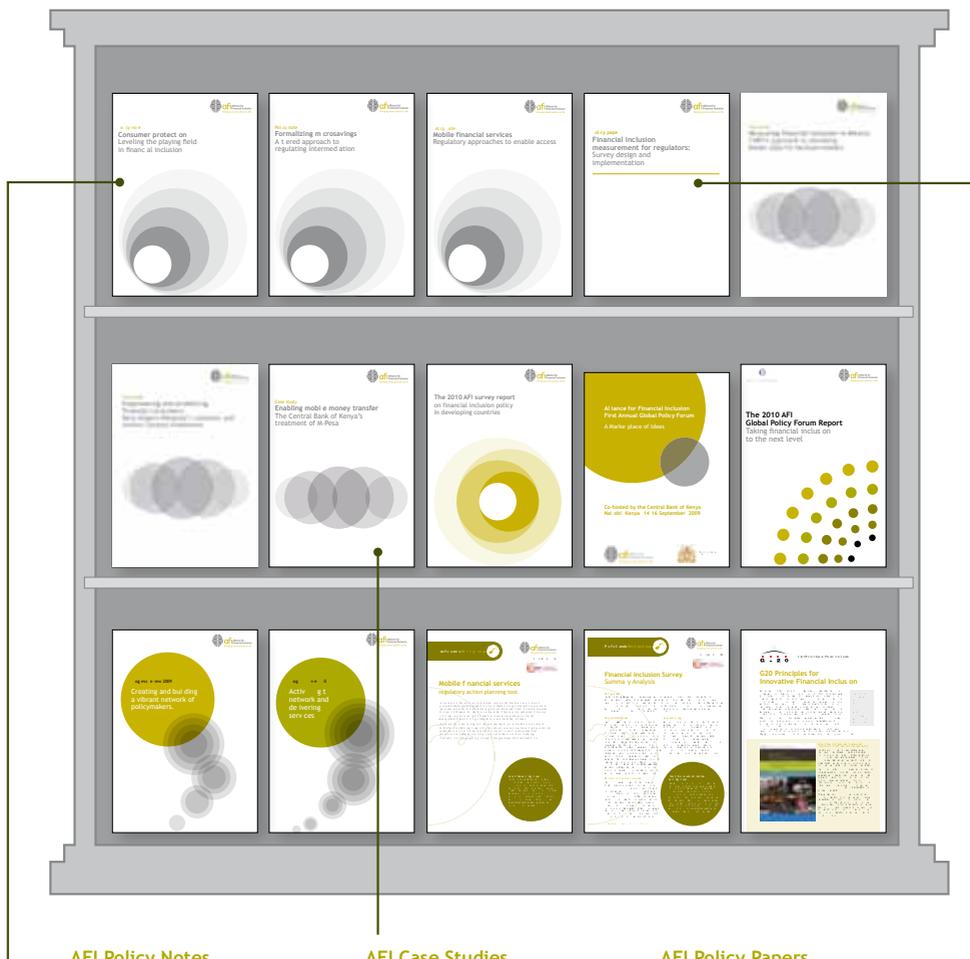
FIDWG: Measuring Financial Inclusion Core Set of Financial Inclusion Indicators

G20 Principles for Innovative Financial Inclusion

DVD

AFI virtual library

Knowledge resources continued



AFI Policy Notes

AFI's series of policy notes are made specifically for policymakers and focus on the key policy solutions that have been proven to promote financial inclusion in developing countries.

AFI Case Studies

AFI Case studies capture the actual experiences and challenges faced by regulators and policymakers pursuing financial inclusion so that other developing country policymakers may benefit from their experience and innovations.

AFI Policy Papers

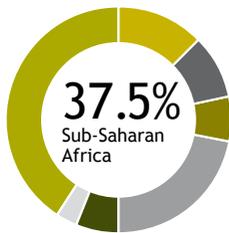
AFI produces a very limited number of research and policy analysis pieces that meet member demand for information where available knowledge resources are scarce.

Policy Grants

Since AFI was launched in 2009, 32 grants have been approved

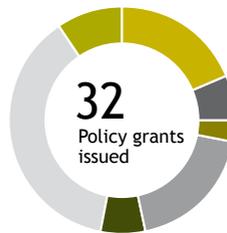
AFI’s approach to grantmaking aims to provide members with the adequate support to achieve their financial inclusion goals and to accomplish set priorities in their countries. Since its inception in 2009, AFI has issued 32 policy grants. Of this total, 17 supported knowledge exchange activities and the remaining 15 supported the design, piloting and implementation of new policy solutions. In total, the policy grant portfolio represents an amount of over €6.1 million.

Grants by region, 2009-2011



■ East Asia & Pacific	4
■ Europe & Central Asia	3
■ Global	2
■ Latin America & Caribbean	7
■ Middle East & North Africa	2
■ South Asia	1
■ Sub-Saharan Africa	13

Grants by policy area, 2009-2011



■ Agent Banking	6
■ Consumer Protection	2
■ Financial Identity	1
■ Financial Inclusion	6
Measurement/Data	
■ Formalizing Micro-Savings	2
■ M-Financial Services	12
■ Other	3

Meet the AFI grant managers

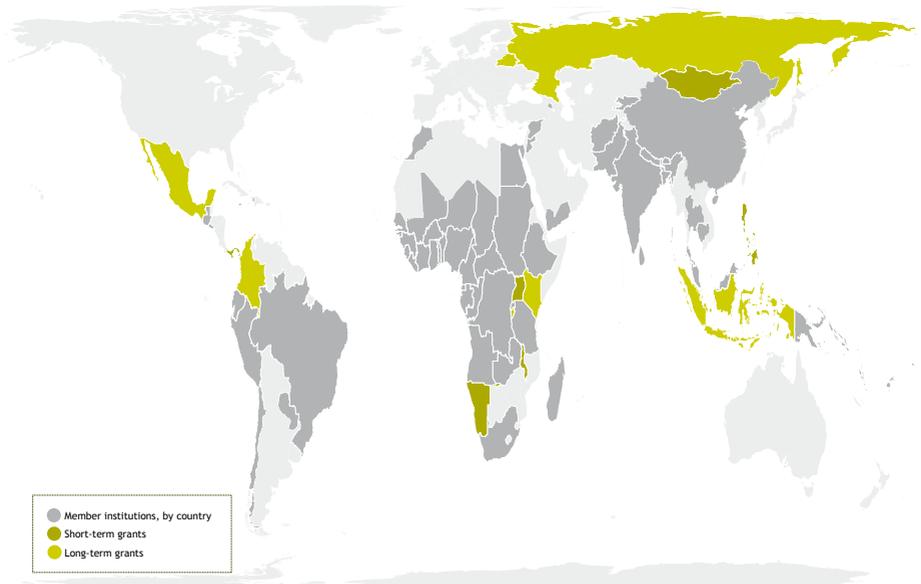
If you have a project, research, or an initiative that you would like to undertake to advance financial inclusion, this is your chance to discuss the idea with the Grant Team. Meet the AFI grant manager responsible for your region and find out more about the grants program in the AFI Grant Exhibitor (see venue map) or ask for an appointment with them through the AFI help desk.

Policy Grants continued

Short-term & long-term policy grants

These policy grants focus on addressing specific policy and regulatory issues or making advances in policy formulation and implementation. Short-term policy grants cover a period of 6 to 12 months with a maximum budget of €250,000.00.

The implementation period for a long-term policy grant is 1 to 3 years, and the maximum budget is €1.2 million.

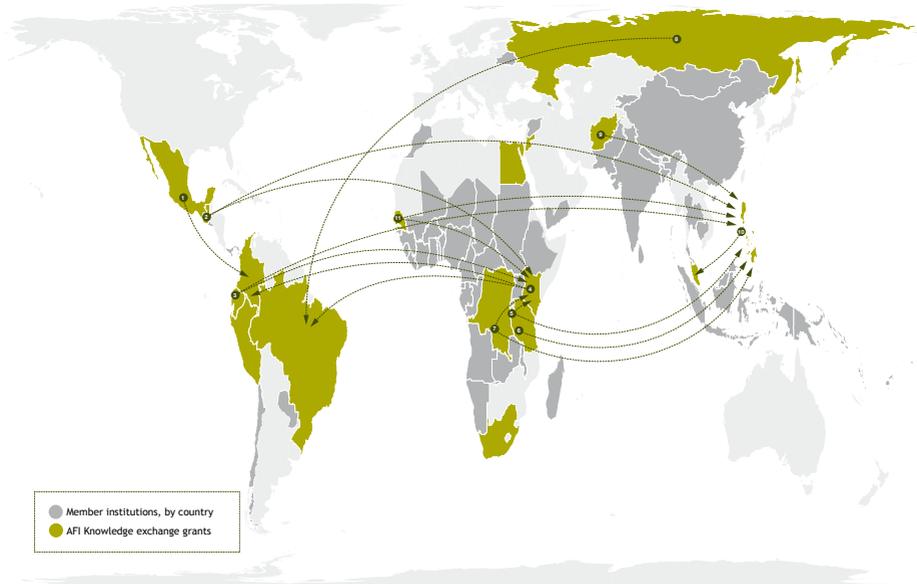


Policy Grants continued

Knowledge-exchange grants

AFI supports its members to undertake knowledge exchange activities that help raise collective awareness of policy solutions, create technical partnerships between members, and share the experience of countries that have successfully implemented new policy and regulatory solutions for financial inclusion.

The maximum budget for a knowledge exchange grant is €75,000.00.



Policy Grants continued

Knowledge-exchange visits

Year	Policy area	Grantee	To	
1	2009	Agent Banking	Russian Microfinance Center (RMC)	Brasil
2	2009	Agent Banking	Central Bank of Kenya	Brazil and Colombia
3	2010	MFS	Da Afghanistan Bank	The Philippines and Malaysia
4	2010	MFS	Bank of the Republic of Burundi	The Philippines
5	2010	Consumer Protection	Central Bank of the Philippines	Malaysia
6	2010	MFS	Central Bank of Ecuador	Kenya and the Philippines
7	2010	MFS and Agent Banking	Superintendencia de Bancos de Guatemala	Kenya and the Philippines
8	2010	MFS	Bank of Tanzania	The Philippines
9	2011	MFS	Banque Centrale des Etats de l'Afrique de l'Ouest	Kenya and the Philippines
10	2011	Microsavings	Comisión Nacional Bancaria y de Valores (CNBV)	Colombia
11	2011	MFS	Central Bank of the Congo	Kenya and the Philippines

Knowledge-exchange workshops

Year	Policy area	Grantee
2009	MFS	Fletcher School of Law and Diplomacy
2009	FI	FinMark Trust
2009	Agent Banking	Universal Postal Union
2009	Microinsurance	Egyptian Financial Supervisory Authority (EFSA)
2010	MFS	Centre for Financial Regulation and Inclusion (CENFRI)
2011	FI	Microfinance Network of Arab Countries (SANABEL)

Working Groups

The Consumer Empowerment and Market Conduct Working Group (CEMC)



Realizing the importance the empowerment and protection of financial consumers have in securing access to financial services and improving its quality, the AFI network launched the Consumer Empowerment and Market Conduct (CEMC) Working Group in April 2011.

Key objective

The CEMC Working Group is a platform for policymakers to discuss policy and regulatory issues related to their consumer empowerment initiatives and market conduct regulations.

The primary objective of the CEMC Working Group is to develop a common understanding of good practices and cost-effective policy tools, and to promote their adoption at national level as well as in a broader international context.

The CEMC Working Group focuses on four priority areas:

- > Transparency and disclosure
- > Sales and marketing practices
- > Avenues for help and redress
- > Financial literacy, capability and awareness

Activities and meetings

- > The CEMC Working Group leads discussions and knowledge-sharing activities on policies and regulations in the four priority areas.
- > Members have recently conducted an internal survey to gain a better understanding of their experiences, current plans, and challenges ahead related to four priority areas.
- > Meetings and workshops:
 - April 2011 - The CEMC Working Group Launch, co-hosted by the Bank Negara Malaysia, Kuala Lumpur, Malaysia
 - September 2011 - Second meeting at the 2011 AFI Global Policy Forum, Riviera Maya, Mexico

Expected outcomes and achievements

- > Improved market conduct regulations that govern the behavior of financial services providers.
- > Improved mechanisms to provide financial consumers with appropriate tools, knowledge and skills to interact with financial services providers on a more level playing field.

Working Groups continued

CEMC



Members

- > Banco Central do Brasil
- > Bangko Sentral ng Pilipinas
- > Banque Central des Etats de l'Afrique de l'Ouest
- > Bank Indonesia
- > Bank Negara Malaysia
- > Bank of Thailand
- > Bank of Uganda
- > Bank of Zambia
- > Banque Centrale de la République de Guinée
- > Banque Centrale du Congo
- > Central Bank of Armenia
- > Comisión Nacional Bancaria y de Valores, Mexico
- > Ministère de l'Economie et des Finances du Senegal
- > Ministry of Economic Development and Trade, Russia
- > National Credit Regulator, South Africa
- > Palestine Monetary Authority
- > Reserve Bank of Malawi
- > State Bank of Pakistan
- > Superintendencia de Banca, Seguros y AFP, Peru
- > Superintendencia de Bancos de Guatemala

Find out more - At the forum

Tuesday, 27 September 2011

09:00-17:00 Consumer Empowerment and Market Conduct (CEMC)
Working Group Meeting

Thursday, 29 September 2011

17:00 - 18:30 Financial Literacy and Financial Inclusion
CEMC Working Group members will speak in this session.

Friday, 30 September 2011

9:30 - 10:45 Improved transparency standards for financial inclusion
CEMC Working Group members that will speak in this session include:

- > Giovanna Priale, SBS Peru
- > Hastings Mzoma, Central Bank of Malawi

Find out more - Publications

- > Consumer protection: leveling the playing field in financial inclusion (AFI Focus Note)
- > Empowering and protecting financial consumers: Bank Negara Malaysia's consumer and market conduct framework (AFI Case study)
- > Opening Remarks of the Consumer Empowerment and Market Conduct Working Group Launch

Working Groups

The Financial Integrity Working Group (FINTWG)



FINTWG helps bring developing country participation into the global policy dialogue. The group provides a platform for AFI members to discuss the ways in which financial inclusion will strengthen, rather than jeopardize financial integrity, and the key factors needed to realize the synergies between financial integrity and financial inclusion policies.

Key objective

- > To support, exchange and discuss measures that strengthen and balance both financial sector integrity and financial inclusion
- > To provide a platform to policy makers for mutual learning, information sharing and dissemination of lessons learned from the experience with these cases
- > To establish a consultative mechanism with various stakeholders, including the FATF (Financial Action Task Force), FATF-style Regional Bodies (FSRBs), and other international standard-setting bodies
- > To identify promising cases on how the regulation (emerging in developing countries) has flexibly responded to new business models that impact on financial inclusion
- > To broaden the understanding of the flexibility of the 40+9 Recommendations as encouraged by FATF and to provide tools to the countries how they can implement relevant FATF 40+9 Recommendations while promoting financial integrity and inclusion
- > To exchange information on the risks associated with new technologies that could potentially impact financial sector integrity and consumer confidence and to exchange on study of risk in different countries

Activities and meetings

- > Ensuring Integrity While Promoting Financial Access Forum; co-hosted by Superintendencia de Banca, Seguros y AFP del Peru and the World Bank; Lima, Peru, May 12 & 13, 2011.
- > FINTWG Second Meeting; co-hosted by Superintendencia de Banca, Seguros y AFP del Peru; Lima Peru, May 11, 2011.
- > FINTWG, First Meeting at the AFI Global Policy Forum 2010; Co-hosted by Bank Indonesia; Bali Indonesia, September 29, 2010.

Outcome and achievements

- > Input to FATF Review of the Standards - Preparation for the 4th Round of Mutual Evaluations
- > Input to FATF Guidance Paper on AML/CFT and Financial Inclusion

Working Groups continued

FINTWG



AML/CFT measures should, and in my view, can be reconciled with financial inclusion and thus contribute to a sustainable development of international financial markets.”

Paul Vlaanderen, President, FATF

Members

- > National Treasury of South Africa
- > Reserve Bank of Malawi
- > Central Bank of the Philippines
- > Superintendency of Banking, Insurance, and Pension Funds of Peru (SBS)
- > Bank Indonesia
- > Central Bank of Kenya
- > State Bank of Pakistan (Financial Monitoring Unit)
- > Bank of Zambia
- > Ministry of Finance and Public Credit of Mexico

Find out more - At the forum

Tuesday, 27 September, 2011

9:00- 18:00	Financial Integrity Working Group Third Meeting
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Friday, 29 September 2011

10:15- 11:30	Striking a Balance: AML/CFT Risk and Proportional Response Led by the AFI Financial Integrity Working Group (FINTWG)
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Find out more - Publications

- > Reply to Consultation: FATF Review of the Standards
 - Preparation for the 4th Round of Mutual Evaluations

Working Groups

Mobile Financial Services Working Group (MFSWG)



MFSWG provides a platform for policy maker discussion concerning regulatory issues over mobile financial services (m-financial services) and promotes the broad use of m-financial services as a key solution for greater financial inclusion in emerging and developing countries. Additional objectives are to develop guidelines, principles and standards for policymaking on m-financial services and to actively engage with the industry and international standard setting bodies.

Key objective

- > Stimulate discussion and learning on risk profiles associated with emerging m-financial services business models
- > Stimulate discussion and learning on good practices to regulate m-financial services amongst policymakers through exchange of experiences
- > Provide a platform for capturing, tracking and sharing information on innovative financial products, business models and appropriate regulatory responses
- > Establish linkages and provide inputs, where appropriate, to international standard setting bodies
- > Create an enabling policy and regulatory environment for (transformational) mobile financial services

Activities and meetings

The group meets at least twice a year to:

- > Define the scope of m-financial services regulations and definitions of its terms
- > Seek greater coordination between different m-financial services actors such as financial and telecommunications regulators and bank and non-bank providers
- > Look into oversight of pilot projects, technology, and systems

> Subgroups

The working group forms vibrant subgroups that continue MFSWG's work between general meetings. Currently, there are four subgroups focused on:

- Interoperability and Interconnection
- Regulatory Reporting and Measurement
- Risk Identification and Management
- Supervision on Oversight

Working Groups continued

MFSWG



Outcome and achievements

- > Development of Risk Framework and Policy notes
The MFSWG develops a comprehensive risk framework and policy notes in the mobile money business environment in order to guide and stimulate discussion on appropriate regulatory responses.
- > Endorsed approach to the regulation and supervision of m-financial services in priority areas.
- > The MFSWG has created a glossary of terms and definitions related to m-financial services
- > Common regulatory practices and trends on m-financial services identified through cross-country regulatory survey.
- > Three peer reviews conducted to support national regulation on MFS.

Members

- > Bangladesh Bank
- > Banca de las Oportunidades
- > National Bank of Ethiopia
- > Bank of Ghana
- > Superintendencia de Bancos de Guatemala
- > Bank Indonesia
- > Central Bank of Kenya
- > Reserve Bank of Malawi
- > Comision Nacional Bancaria y de Valores (CNBV) Mexico
- > Superintendencia de Banca, Seguros y AFP (SBS) del Peru
- > Bank of Namibia
- > Ministry of Economic Development of the Russian Federation
- > State Bank of Pakistan
- > Bank of Papua New Guinea
- > Bangko Sentral ng Pilipinas
- > Bank of Tanzania
- > Bank of Uganda
- > Bank of Zambia

Working Groups continued

MFSWG



[Find out more - At the forum](#)

Tuesday, 27 September, 2011

11:00 - 17:00 Mobile Financial Services Working Group Meeting

Thursday, 29 September 2011

11:45 - 13:00 Challenges on Mobile Financial Services: Regulatory Responses

Panelists include:

- > Carlos Lopez-Moctezuma, CNBV
 - > Raymond O. Estioko, Central Bank of the Philippines
 - > Ingrid Goodspeed, National Treasury, South Africa (TBC)
 - > Neil Davidson, GSMA
 - > Representative, Banking Sector
-

[Find out more - Publications](#)

- > An Enabling Environment for Mobile Financial Service Business Models
- > Mobile money regulation in the Philippines

“

The aim of this group is to bring a committed group of policymakers together to identify smart policy and regulatory approaches that can foster the provision of mobile financial services in order to reach a higher degree of financial inclusion around the world.”

Carlos López Moctezuma, CNBV Mexico

Working Groups

The Financial Inclusion Data Working Group (FIDWG)



FIDWG is dedicated to promoting and sharing information on the topic of financial inclusion measurement. This group leverages current progress and learning from AFI members and practitioners around the world.

Key objective

- > To develop a common framework among FIDWG members for measuring financial inclusion, including the components and indicators.
- > To share lessons learned including but not limited to target setting, survey methodology, analysis and usage of data to inform policymaking.
- > To promote the adoption of the framework in a broader international context, including the utilization of the common framework in the countries of the FIDWG members.

Activities and meetings

- > The group leads discussions and knowledge-sharing activities on financial inclusion data issues, methodologies, and global standards and principles.
- > **Meetings and workshops**
 - June 2010 - The AFI Financial Inclusion Data Workshop & Working Group Launch, co-hosted by the Bank Negara Malaysia
 - September 2010 - Second meeting, hosted By Bank Indonesia at the AFI Global Policy Forum, Bali, Indonesia
 - March 2011 - third meeting, hosted by The Superintendency of Banking, Insurance and Private Pension Fund Administrators of Peru (SBS)
- > **Subgroups**

The working group forms vibrant subgroups that continue FIDWG's work between general meetings. Currently, there are three subgroups focused on:

 - Finalizing a Core Set of Financial Inclusion Indicators
 - Measuring the Quality Dimension of financial inclusion
 - Compiling a Reference Catalogue of financial inclusion indicators

Outcome and achievements

- > In March 2011 the group released the Core Set of Financial Inclusion Indicators and began testing and refining the Core Set
- > FIDWG has undertaken two peer reviews to date:
 - CNBV's Financial Inclusion Report No. 1, reviewed by the Bank of Thailand
 - Bank of Zambia's Finscope Survey Findings 2010, reviewed by Banco Central do Brasil

Working Groups continued

FIDWG



Outcome and achievements continued

- > FIDWG participated in the G-20's Global Partnership for Financial Inclusion's Subgroup on Data and Target Setting

Members

- > Bank Negara Malaysia
- > Bank of Thailand
- > Bank of the Republic of Burundi
- > Bank of Uganda
- > Banco Central do Brasil
- > Central Bank of Kenya
- > Bangko Sentral ng Pilipinas (BSP)
- > Comision Nacional Bancaria y de Valores (CNBV) of Mexico
- > Ministry of Finance, Planning And Economic Development Uganda
- > National Treasury of the Republic of South Africa
- > Bank of Zambia
- > Bank of Tanzania
- > Bank Indonesia
- > Ministry of Finance and the Public Service of Jamaica
- > Superintendencia de Banca, Seguros Y AFP of Peru

Find out more - At the forum

Tuesday, 27 September, 2011

10:00-15:00 Financial Inclusion Data Working Group Meeting

Thursday, 29 September, 2011

8:45 - 10:00 Tackling the data challenge: new measurement tools for policy makers by policy makers
Led by the AFI Financial Inclusion Data Working Group (FIDWG)

Panelists include:

- > Raul Hernandez Coss, CNBV
- > Rochelle Tomas, Bangko Sentral ng Pilipinas (TBC)
- > Diane Bizimana, Banque Central du Burundi (TBC)
- > Pirajit Padmasuta, Bank of Thailand (TBC)

Moderator: Peer Stein, IFC

Working Groups continued

FIDWG



Find out more - Publications

- > Measuring Financial Inclusion: Core Set of Financial Inclusion Indicators
- > Financial inclusion measurement for regulators: Survey design and implementation
- > Measuring financial inclusion in Mexico: CNBV's approach for obtaining better data for decision-makers



When we took on financial inclusion as a priority, we knew we had to find out where we were in order to set our goal for where we wanted to go. Data has been the foundation for our strategy and policy priorities for financial inclusion.”

Raul Hernandez-Coss, CNBV Mexico



BSP's participation in the FIDWG has influenced its data initiatives, paved the way for greater understanding of financial inclusion data/measurement and underscored the importance of matching precise definitions with appropriate measurement.”

Rochelle Tomas, Bangko Sentral ng Pilipinas

Working Groups

The Pacific Islands Working Group (PIWG)



The Pacific Islands Working Group (PIWG) was formed in 2009 at the request of the central banks of Fiji, Samoa, Solomon Islands, Vanuatu, Papua New Guinea and Timor Leste. The region has one of the highest unbanked rates globally due to factors including geographically dispersed islands with low density populations, and challenges related to physical and banking infrastructure.

Key objective

- > To identify barriers and challenges to financial inclusion unique to the Pacific, and appropriate policy responses.
- > To work together to advance financial inclusion policy in the region, including using the working group platform to achieve domestic and regional commitments.
- > To learn from each other as members develop and implement policy solutions.

Activities and meetings

- > **Financial inclusion strategy:** PIWG launched a survey to examine the state of financial inclusion policy in each country, which helped identify gaps, opportunities and priorities. The group also captured lessons learned from two members that had developed financial inclusion strategies.
- > **Mobile financial services:** The group undertook a knowledge exchange visit to Bangko Sentral ng Pilipinas (BSP) to learn more about their treatment of mobile financial services. They built on this knowledge and created a planning tool for regulators which captures key issues they would need to address related to mobile money. The group continues to monitor their progress against this tool.
- > **Financial identity:** The group jointly drafted a letter to the regional FATF body - the Asia Pacific Group on Money Laundering (APG) - outlining their concerns about AML/ CFT guidelines and KYC for the poor.
- > **Formalizing microsavings:** The group benefitted from a three day training session on how to regulate and supervise non-bank deposit taking entities.
- > **Data and measurement:** Led by Central Bank of Samoa and Reserve Bank of Fiji, the group has submitted a long term grant proposal to support survey development and implementation in two countries, a core set of definitions and data for use across the region, and to capture lessons learned for data and measurement
- > **Consumer empowerment:** Led by the Reserve Bank of Vanuatu, the group recently added consumer protection, literacy, and transparency to its learning agenda.

Working Groups continued

PIWG



“

As a result of the groups’ activities and knowledge exchanges, we have had major capacity improvements in the field of financial inclusion. As a result we have now entered new areas such as mobile financial services and strategy setting. We value this forum as a place where we can watch and learn from our regional colleagues and test our ideas with them.”

Peter Tari, Deputy Governor, Reserve Bank of Vanuatu

Outcome and achievements

- > Pacific regulators have enabled mobile financial services to deploy in nearly all countries over the past year. PIWG members have and continue to shape the supporting regulatory framework needed to make this channel a success.
- > Two members have completed national financial inclusion strategies, and three others are beginning their own processes based on lessons learned on how to best organize for financial inclusion.
- > All members have adjusted and updated their non-bank regulation and supervision approaches to reflect a risk based approach to balance the importance of small deposit taking services with financial system integrity and consumer protection.
- > All members have evolved a leadership and organizational structure in their central banks to ensure financial inclusion is a key priority with staff assigned to lead the efforts.

Members

- > Reserve Bank of Fiji (chair)
- > Central Bank of Samoa (co-chair)
- > Bank of Papua New Guinea
- > Central Bank of Solomon Islands
- > Banking and Payments Authority of Timor Leste
- > Reserve Bank of Vanuatu

Working Groups continued

PIWG



Find out more - At the forum

Tuesday, 27 September, 2011

14:00 - 18:00 Pacific Islands Working Group (PIWG) meeting

Thursday, 29 September 2011

14:30 - 16:00 Advancing Financial Inclusion through Innovative G2P Payment Schemes

Panelists include:

- > Eliko Boletawa, Reserve Bank of Fiji
-

Friday, 30 September 2011

9:30 - 10:45 Organizing for Financial Inclusion: A Strategic Approach

Panelists include:

- > Denton Rarawa, Governor, Central Bank of Solomon Islands
-

Find out more - Publications

- > Pacific Islands financial inclusion regulatory survey and analysis
- > Mobile financial services regulatory planning tool
- > Lessons learned for national financial inclusion strategy development

Alliance for Financial Inclusion (AFI)

399 Interchange Building,
24th floor, Sukhumvit Road,
Klongtoey - Nua, Wattana,
Bangkok 10110, Thailand
t + 66 (0)2 401 9370
f + 66 (0)2 402 1122

www.afi-global.org