

ASIA-PACIFIC FINANCIAL INCLUSION SUMMIT 2017

Advancing Financial Inclusion in a Digital Age



HANOI
21 - 22
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2017

Lead Partner/Co-organiser
Citi Foundation



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CGAP Pre-Summit Workshop

Opportunities and Risks in Digital Financial Inclusion: The Basel Committee's Perspective

Organized by:



Location:	JW Marriott Hotel Hanoi Event 1
Date and Time:	March 20 th , 2-6 pm
Workshop Facilitator:	Juan Carlos Izaguirre (Senior Financial Sector Specialist, CGAP)

The workshop will address the opportunities and risks associated with various aspects of digital financial inclusion: a product (digital credit), a delivery mechanism (use of agents), the use of information (big data), the use of new systems (information technology for mobile money and mobile banking), and an element of consumer protection (disclosure and transparency). The facilitator will lead the discussion, focusing on the key regulatory and supervisory issues raised by each of the five topics covered, and explaining the recommendations provided by the Basel Committee on Banking Supervision in a recently-issued [guidance paper](#). The workshop will use country examples to illustrate opportunities and risks.

The discussion will be informal, with each topic beginning with a short presentation by the facilitator followed by participation of, and discussion among, the participants. For each of the topics, the facilitator will cover: a brief description of the topic; the financial inclusion benefits; the risks and challenges; and the Basel guidance and recommendations.

Agenda

- 2:00 pm Introduction**
- 2:10 pm Key Overarching Issues in Regulation and Supervision of Digital Financial Inclusion**
Proportionality; consumer protection; collaboration; low-income customers; fast-paced change
- 2:20 pm Topic 1: Digital Credit**
- 3:00 pm Topic 2: Use of Agents**
- 3:40 pm Coffee Break**
- 4:00 pm Topic 3: Use of Big Data**
- 4:40 pm Topic 4: IT Systems for Mobile Money and Mobile Banking**
- 5:20 pm Topic 5: Disclosure and Transparency in the Digital World**
- 5:50 pm Conclusion**