CSE 490D, Winter 2016
Readings in Digital Financial Services
Richard Anderson
Ruth Anderson

Topic Overview
Improved access to financial services is recognized as an important mechanism for raising people out of poverty

- Financial Services for the Poor
  - Remittances
  - Savings accounts
  - Government payments
  - Digital payments

Computing and FSP
- Mobile Computing
  - Smartphone applications
  - GSM Applications: SMS/USSD
- Security
  - Design of secure applications
  - Development of robust systems
- Human computer interaction
  - Usability

Why this might be interesting
- New technical domain
- Start of new research effort
- Combination of technology and development
- “Full stack” problem
  - From clients to telcos

ICTD @ UW
- Long running research effort in computing for the developing world
  - Open Data Kit
  - Projecting Health
  - Community Cellular
- Change seminar - Tuesdays

490 D Administration
- One credit, graded CR/NC
- Weekly readings and discussion
  - Short answer quiz on reading due Tuesday night
- Required
  - Lead one presentation (as part of a group)
  - Submit seven of nine quizzes
Readings

<table>
<thead>
<tr>
<th>Reading/Author</th>
<th>Book Title</th>
<th>Topic</th>
<th>Issue</th>
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<tbody>
<tr>
<td>Richard</td>
<td>Leading a presentation</td>
<td>Designing a Mobile Money Service, Lessons from M-PESA</td>
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<td>Simon</td>
<td>Digital Communication</td>
<td>Digital exclusion and the role of mobile in Africa</td>
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<td>Emma</td>
<td>Customers</td>
<td>Digital financial rights: The case for stronger protection of customer rights</td>
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<td>Andrew</td>
<td>Technology</td>
<td>Financial inclusion in mobile payments: The role of mobile</td>
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<td>Michael</td>
<td>Rural Agents</td>
<td>Highlight on rural supply chain factors to create successful mobile money agents</td>
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<td>December</td>
<td>Government</td>
<td>Electronic ID: The evidence from post-independence Ghana</td>
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<td>February</td>
<td>Risk Analysis</td>
<td>Prepayment risk based AML/CFT regime for mobile money</td>
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<td>March 2</td>
<td>Project Management</td>
<td>The role of project management in mobile financial inclusion (MFIs)</td>
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<td>March 5</td>
<td>Application Security</td>
<td>Mobile Money: Mobile Money, Analysis of Mobile Money: Applications in the Developing World (IDRC Secure)</td>
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Leading a presentation

- Presentation of about 10 minutes, and about four slides based on a template
  - Moderate discussion
  - Group of three students – all should participate in the planning, although not all need to present
  - Meet with instructors prior to presentation
  - Submit preferences for week/topic in catalyst survey
  - Need volunteers for January 13 now

Basic Financial Services

- Mobile Money
  - Send money to remote location
  - No bank accounts, but mobile phones
  - Rely on basic mobile phones

DFS Challenges

1. Fraud and cyberattacks
2. Proximity payments user experience
3. Mobile phone infrastructure
4. Extending beyond established networks
5. Identity and on-boarding
6. Analytics for product development, risk scoring, and fraud detection
7. Cash-in/Cash-out (CICO) agent recruitment, training, and management
8. Financial management for end users