



Telecommunication
Development Bureau (BDT)

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Geneva, 22 May 2015

To ITU Member Administrations and
Regulators in the Asia-Pacific Region

Subject: **(1) ITU-MCMC Asia-Pacific Regulators' Roundtable, 24-25 August 2015**
(2) Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion

Dear Sir/Madam,

It is our pleasure, on behalf of the International Telecommunication Union (ITU) and the Malaysian Communications and Multimedia Commission (MCMC), to invite you to participate and join the panel discussions in the ITU-MCMC Asia-Pacific Regulators' Roundtable that will be held on 24-25 August 2015 at the Kuala Lumpur Convention Centre in Kuala Lumpur, Malaysia. The Regulators' Roundtable is hosted by MCMC and supported by the Ministry of Communications and Multimedia, Malaysia and the Department of Communications, Government of Australia.

Now on its 5th year, the ITU Asia-Pacific Regulators' Roundtable, under the central theme: ***"Facing the Telecommunication/ICT Regulatory Challenges in the Digital Economy"*** aims to provide a platform for high level participants from telecommunications, broadcasting and converged ICT regulators and policy makers in the region, that fosters dynamic and strategic discussions, sharing of information, real experiences and practices, and conclusively debate on possible solutions to address related emerging challenges and discuss opportunities for potential collaboration.

A Provisional Agenda for the Roundtable is attached (Annex 1) for your consideration. Please note that participation in the Regulators' Roundtable is **limited to senior representatives of telecommunication/ICT policy making and regulatory agencies only**. The Regulators' Roundtable will be conducted in English and will be paperless.

This senior level engagement will allow the Roundtable to explore fully such themes as the need for regulators to be agile and adaptive in order to remain relevant; the ways in which expectations are changing and increasing, not only of users and citizens, but also of political, industry, consumer groups, other sector regulatory authorities, content providers, media, Over the Top (OTT) service providers, other national regulatory authorities; what principles and practices can guide regulators to evolve from a position of sectoral regulatory authority to a stance that can facilitate the continued emergence of the digital economy, among others.

Taking the opportunity of the presence of Telecommunication/ICT regulators participating in the Asia-Pacific Regulators Roundtable, we are pleased to also invite you to participate in the ITU-MCMC Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion on 26 August 2015 (morning only) in the same venue where financial regulators from the region have also been invited to meet and engage in a discussion with telecommunication regulators on the subject: digital financial inclusion. This Forum is open to regulators/policy makers, industry players and other relevant

stakeholders from both the telecommunications and banking sectors. The provisional agenda of the Forum is attached (Annex 2) for your consideration. The Forum will be conducted in English and will be paperless.

ITU is pleased to provide one full fellowship to one participant duly authorized by the respective ITU Administrations from Least Developed Countries (LDCs) and Low-Income Developing Countries in the Asia-Pacific Region (LIDCs), subject to available budget, to facilitate their participation in the Regulators' Roundtable and the Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion (should the participant in the Regulators' Roundtable wish to attend the Forum). The last date for fellowship applications is 31 July 2015.

The provisional agenda of the Regulators Roundtable and the Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion will be updated regularly and will be available at http://www.itu.int/en/ITU-D/Regional-Presence/AsiaPacific/Pages/Events/2015/Aug-RR_ASP/home.aspx and <http://www.itu.int/en/ITU-D/Regional-Presence/AsiaPacific/Pages/Events/2015/Aug-DigitalFinancialInclusion/home.aspx> . The fellowship application form and other details on accommodation reservation and useful information for participants for the two events are also available at the same links. Enclosed are the registration forms for the Regulators' Roundtable and the Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion. Kindly submit your accomplished registration forms before 31 July 2015.

Ms Aurora A. Rubio of ITU Area Office in Jakarta (telephone +62 21 3802322, email aurora.rubio@itu.int) is at the disposal of participants who require assistance in participating in the Regulators' Roundtable and the Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion.

Mr Sean Sharidz Doral of MCMC (telephone +60 3 8688 8000, email sean.doral@cmc.gov.my) is at the disposal of participants who require assistance in registering for the above events.

We also take this opportunity to inform you that ITU and MCMC will also co-organize the International Training Programme (ITP2015) on 26-28 August 2015 in Kuala Lumpur, Malaysia. Invitations for this event will be sent separately.

At the same time, the MCMC would further like to invite you to extend your stay in Kuala Lumpur for the *KL Converge! 2015* exhibition and event which will be happening from 27-29 August 2015. Further details on this will be circulated by the MCMC at a later date. This event however will not be covered by the ITU fellowships.

We look forward to your positive reply at your earliest convenience and to welcoming you and your colleagues to Kuala Lumpur, where we are confident that your active engagement will contribute to the success of the Regulators' Roundtable and the Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion.

Yours faithfully,

[Original signed]

Brahima Sanou
Director
Telecommunication Development Bureau International
Telecommunication Union

[Original signed]

Dr Halim Shafie
Chairman
Malaysian Communication and Multimedia
Commission

Annexes: 1. Provisional Agenda for the Roundtable
2. Provisional agenda of the Forum

ITU - MCMC Asia-Pacific Regulators' Roundtable

*Facing the Telecommunication/ICT Regulatory
Challenges in the Digital Economy*

**Organized by
the Malaysian
Communications and
Multimedia
Commission and
International
Telecommunication
Union**

24-25 August 2015
Kuala Lumpur,
Malaysia



The 5th Asia-Pacific
Regulators' Roundtable
*"Facing the Telecommunication/ICT Regulatory
Challenges in the Digital Economy"*

24-25 August 2015
Kuala Lumpur, Malaysia

Under the central theme: "Facing the Telecommunication/ICT Regulatory Challenges in the Digital Economy", the 5th Asia-Pacific Regulators' Roundtable (ITU-MCMC Regulators Roundtable) aims to provide telecommunication/ICT regulators in the region a platform that fosters dynamic and strategic discussions, sharing of information, real experiences and practices and conclusively debate on possible solutions and opportunities for potential collaboration to address emerging regulatory issues and challenges.

Day 1

24 August 2015

13:00-13:30	REGISTRATION
13:30-13:40	WELCOME REMARKS: MCMC
13:40-13:50	OPENING REMARKS: ITU

13:55 – 15:20 SESSION 1: The Regulatory Challenge of Getting the Balance Right

Session Chair: Datuk Seri Dr. Halim Shafie
Chairman, Malaysia Communication and Multimedia Commission

Session Background Objectives:

Today, change is the norm, rather than stability. Telcos' core business now goes far beyond simply providing connectivity as they move into value-added services, API business, precision mobile advertising, managed security services, and adopt network

virtualization to improve their profit margins as competitors now come from a number of other industries.

Beyond the traditional core areas of protecting consumer interests, enabling fair competition and working towards universal access, regulators must now urgently address the challenges of the new industry realities. These include content in a converged market, innovation at services rather than infrastructure level, the perceived threat of too much data concentrated in too few hands, the growth of non-traditional communicators, administering the digital dividend, all-encompassing security and privacy concerns, and the need to move beyond the established silos within government, within industry sectors and between public and private players, towards cooperation and collaboration. And further beyond this lie the ethical, legal and regulatory concerns of the near future, from bio-, neuro-and nano-technology to augmented humanity and artificial intelligence.

Technology and innovations have always moved faster than regulations. The exponential pace of change transforming the industry now threatens to overwhelm current regulatory policies, either stifling innovation and growth in a tangle of outdated regulations, or exposing consumers and operators alike to an uncontrolled gold rush beyond any ethical, competitive, quality, security or privacy controls. It is crucial for regulators to stay closer to the curve of technology and industry development, if not ahead of it, addressing changes and potential impact in a much timelier, more forward-thinking manner.

Perhaps no other industry calls upon its regulators to balance economic productivity against social and cultural imperatives as much as the ICT sector. Effective and relevant regulations in ICT sector which has cross sectorial impact is central to ensuring the unprecedented growth of economies, industries, societies and human development in the digital economy.

The Session aims to cover the key trends and developments in technology, service offerings and markets, consumer ever-changing demands, business models, traditional vs. new- converged-era regulatory and policy practices, while focusing on four major scenarios: (a) the evolving roles and competencies of telcos, (b) cross-sector, multiple-jurisdiction services, markets and regulation in a borderless digital economy, (c) consumer protection and education, and (d) striking a regulatory balance between rules and flexibility and between economic productivity and social and cultural imperatives .

Session Interveners:

- Dr. Rony Mamur Bishry, Commissioner, Indonesia Telecommunication Regulation Body (BRTI)
- Mr. Leong Keng Thai, Director General (Telecoms), InfoComm Development Authority of Singapore (IDA)
- Ms. Zulaikha Ibrahim, Deputy Director, Communications Authority of Maldives

Open Discussion and Wrap Up Follow

End of Session 1

15:20 -15:45: Coffee Break and Group Photo

15:45–17:00 – Session 2: Maximizing Opportunities, Addressing Fears on Big Data

Session Chair: Mr. Leong Keng Thai

Director General (Telecoms), InfoComm Development Authority of Singapore (IDA)

Session Background and Objectives:

Big data is reality, not hype. Data is generated on an increasingly vast scale, from the millions of call detail records produced daily by mobile phones, to the whole range of smart devices, wearables, embedded technologies, machine to machine communication and physical objects in the Internet of Things.

Initially regarded as a liability, a byproduct of transactions taking up expensive storage space, data is now seen as having enormous commercial value and potential for social and public good. The power of big data lies in its actuation, using analytics, algorithms, prediction and virtualization tools, to analyze what has happened in the past, calculate what is likely to happen in the future, and suggest how that can be altered or improved, such as diverting traffic to avoid dangerous congestion or halting the spread of infectious diseases. But the opportunities of hyper connectivity are balanced by the fear of hyper surveillance, of loss of privacy and security, of data abuse for commercial or political gain.

Beyond more efficient markets and businesses, better customer relationships and service offerings, big data also promises better governance, public administration and support for citizens as a powerful tool for common good as it can provide critical information for improved policymaking, urban planning, provision of social services, monitoring and controlling the spread of infectious diseases, preventing epidemics, and targeting humanitarian aid and resources with a far higher degree of accuracy than more traditional tools such as national censuses.

For emerging markets in particular, the opportunities for accelerated development are tremendous. However, there is need to address the conflict at opposite sides of the scale - between maximizing the benefits of big data vs addressing the fear for data abuse and loss of privacy and security through transparency, clear policy and regulation and education

This session aims to exchange views and experiences on the benefits as well as risks of big data and the role of regulators in promoting big data and other new innovative services while ensuring safety, privacy and protection of consumers.

Session Interveners

- **Ms. Unutoa Auelua-Fonoti, Interim Regulator, Office of the Regulator, Samoa**
- **Mr. Abdul Malik Nasari, Board Member, Afghan Telecom Regulatory Authority**
- **MCMC (TBC)**

Open Discussion and Wrap Up Follow

End of Session 2

END OF DAY 1

Dinner hosted by MCMC

Day 2

25 August 2015

09:00-10:30 SESSION 3: Managing the Exploding Demand for and Economic Value of Spectrum

**Session Chair: Mr. Richard Bean
Deputy Chairman, Australian Communications and Media Authority (ACMA)**

Session Background and Objectives:

Spectrum is a critical natural resource for communication and a source of major contention within the ICT industry. Without sufficient spectrum, the industry will be unable to expand coverage and services to meet the ever growing demands for data transmission, deliver socioeconomic benefits at scale and bridge the digital divide.

To ensure that consumers and businesses have access to new wireless technologies, it is fundamental for the Spectrum Managers to develop an up-to-date and flexible spectrum management system. While there is constant pressure to generate revenues from auction of spectrum considering several recent examples, it needs to be balanced with the affordability of broadband and overall socio-economic gains it would drive considering suitable value for spectrum. This is becoming more challenging when we consider the pace at which technology is developing and time required by changes to spectrum management framework to take effect. On the other hand, it needs to be ensured that industry remains competitive and service providers are motivated to introduce innovative services to the market. Hence, it becomes even more important to look ahead and consider the future of spectrum management so that new services can be introduced in the timely manner and existing users have sufficient time for upgrading/migrating planning, capital budgeting and implementation of alternative technologies.

This session intends to discuss and address the issues related to spectrum management on which the Spectrum Managers need to formulate their stance on at some point. In particular, the session would include discussions on issues related to spectrum planning, new approaches to spectrum licensing for future wireless services, spectrum economics and the new roles of spectrum management authorities in the digital economy.

Session Interveners:

- **Dr. Ali Asghar Amidian, President, Communications Regulatory Authority, Iran (TBC)**
- **Mr. Soe Thein, Director General (Acting), Posts and Telecommunication Department, Ministry of Communication and Information Technology, Myanmar**
- **Mr. Kila Gulo-Vul, Director, National Information and Communications Technology Authority (NICTA), Papua New Guinea**

10:30-11:00 TEA / COFFEE BREAK

11:00- 12:30 SESSION 4: OTT in the Telecommunication/ICT Ecosystem

**Session Chair: Dr. Syed Ismail Shah
Chairman, Pakistan Telecom Authority**

Session Background and Objectives:

The world is going digital very fast. The convergence of many different technologies (such as solar technology, cloud computing, bio-tech, nano-tech, neurotechnology, 3D printing, sensors and artificial intelligence) is pushing down the half-life of an average business competency from 30 years to 5 years. Data consumption is exploding, driven by smartphone penetration of over 1500 devices per square kilometer in the world's 400 biggest cities. The IoT could multiply traffic by a factor of thirty by 2017, while cloud could result in a 440% increase over the same period¹. ICT users now encompass citizens and not just subscribers of carriage services, which have not only increased expectations but have also expanded the user categories and created multiple segments.

Massive network investments are needed to cope with demand in wireless, wireline or backhaul networks in the new telecommunication/ICT ecosystem which has arrived. However, the need for investment comes at a time of telcos' perceived degradation of service and ensuing loss of revenues, bandwidth-hungry Over-The-Top (OTT) players and outdated data connection agreements, leaving the industry reluctant to invest in network upgrades. It is no longer possible to meet the growing needs through approaches strictly confined to specific vertical sectors or geography set by existing legislations, regulations and practices but requires a much holistic and agile approach.

This session aims to (a) scope the different types of OTT services and providers, the differences between traditional telecom service providers and OTT players and related regulatory frameworks, (b) discuss the challenges and opportunities faced by ICT network operators and OTTs and how the opportunities can be maximized while addressing the challenges, (c) exchange views on how to engage OTTs and social media providers in more transparent procedures for data processing, in getting the customers' consent through opt-in before sharing their data and providing users with the option to clearly choose the status of their communications, between private or public and (e) identify possible regulatory solutions and strategies that will promote sustainability of the whole ICT ecosystem which calls for new innovative solutions.

Session Interveners:

- **Mr. Sungjoon Choi, Chairman, Korea Communications Commission (KCC)**
- **Dr. Sadegh Abbasi Shakhkouh, Vice President, Technical Investigation and Licensing , Communications Regulatory Authority, Iran (TBC)**
- **Dr. Cheang Sopheak, Deputy Director General, Ministry of Posts and Communications, Cambodia**

¹ See <http://telecomworld.itu.int/daily-highlights-2/disrupt-or-be-disrupted-to-make-broadband-universal/>

Open Discussion and Wrap Up Follow

12:30- 14:00 LUNCH

14:00- 15:30 SESSION 5: Towards a Holistic Approach on Cybersecurity

Session Chair: MCMC Commission Member (TBC)

Session Background and Objectives:

The Digital Economy has a growing dependency on information and communication technologies (ICTs) that are the driving force behind the evolution of modern societies. ICTs underpin the social, economic and political growth of individuals, organizations and governments alike. They have become not only ubiquitous, but essential for progress. Digital technology and internet connectivity are being systematically integrated into all verticals of the private and public sectors because they offer significant advantages: productivity, speed, cost-reduction and flexibility. However, this interconnectivity also creates interdependencies and risks that need to be managed at national, regional and international levels.

At the national level, this is a shared responsibility requiring coordinated action related to education and public awareness, prevention, preparation, response, and recovery from incidents on the part of government authorities, the private sector and citizens. At the regional and international level, this entails cooperation and coordination with relevant partners.

Malicious online agents are numerous, organized and of diverse persuasions: political, criminal, terrorist, hacktivist. The tools at their disposal become more sophisticated and complex over time and with experience; the growing number of connected platforms only serves to offer new attack vectors. There is no going back to simpler times. In embracing technological progress, cybersecurity must form an integral and indivisible part of that process.

Regrettably, cybersecurity is not yet at the core of many national and industrial technology strategies. Although cybersecurity efforts are numerous, they are eclectic and dispersed. Moreover, efforts have been more focused on preventing cybercrime in the technical and legal fronts rather than the promotion of “safe and worry-free” online good practices and culture. Although some initiatives have been undertaken in this area (e.g. ITU Cyberwellness Profiles², ITU Child Online Protection Guidelines³, among others), policy makers and regulators need to have a more holistic approach in dealing with cybersecurity.

Differences in internet penetration, technological development, private sector dynamics, government strategies, means that cybersecurity is emerging from a bottom up approach; a natural occurrence where disparities exist between nation states, public and private sectors, and across industries. In essence however, a global culture of cybersecurity can be more successfully initiated from the top down. Information sharing and cooperation are key to tackling national and cross-border threats. Such elements require a certain

² ITU Cyberwellness Profiles. See https://www.itu.int/en/ITU-D/Cybersecurity/Pages/Country_Profiles.aspx.

³ Child Online Protection Guidelines at <http://www.itu.int/en/cop/Pages/default.aspx>.

measure of organization in a multitude of disciplines: legal, technical, educational. While a particular country or a specific sector will have developed and adopted a highly effective cybersecurity framework, the knowledge is rarely shared outside of that circle⁴.

The aim of this Session is to (1) exchange information and views on (a) country experiences and best practices on the roles of ICT regulators and policy makers in the arena of cybersecurity, (b) the need for inter-agency, government-industry collaboration and cooperation, and (c) dealing with cross border threats and foreign jurisdictions; and (2) come up with possible recommendations on a holistic approach to promote a national and regional culture of cybersecurity/cyberwellness.

Session Interveners:

- **Dr. Mohammad Imam Nashiruddin, Commissioner, Indonesia Telecommunication Regulation Body (BRTI)**
- **Dr. Thavisak Manodham, Deputy Director –ICT, Ministry of Posts and Telecommunications, Lao PDR**

15:30- 16:00 TEA / COFFEE BREAK

16:00- 16:30 - SESSION 6: WAY FORWARD AND CLOSING

Session Chair: Datuk Seri Dr. Halim Shafie
Chairman, Malaysia Communication and Multimedia Commission

Session Objective:

This session will brainstorm on the key ideas and outcomes that have emerged through knowledge/experience sharing in previous Sessions and examine the principles, practices and recommendations that will assist regulators in the Asia-Pacific region in addressing the telecommunication/ICT regulatory challenges in the Digital Economy.

Panellists:

- **Dr. Ali Asghar Amidian, President, Communications Regulatory Authority (CRA), Iran (TBC)**
- **Dr. Syed Ismail Shah, Chairman, Pakistan Telecom Authority (PTA)**
- **Mr. Richard Bean, Deputy Chairman, Australian Communications and Media Authority (ACMA)**
- **Dr. Rony Mamur Bishry, Commissioner, Indonesia Telecommunication Regulation Body (BRTI)**

⁴ Global Cybersecurity Index Conceptual Framework. See https://www.itu.int/en/ITU.D/Cybersecurity/Documents/GCI_Conceptual_Framework.pdf.

The Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion

**Organized by
the Malaysian
Communications and
Multimedia
Commission and
International
Telecommunication
Union**

26 August 2015
Kuala Lumpur,
Malaysia

Supported by:

Ministry of
Communications and
Multimedia, Malaysia

Department of
Communications,
Government of Australia

Gates Foundation



The Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion

26 August 2015
Kuala Lumpur, Malaysia

1 BACKGROUND

Information and Communication Technologies (ICTs) have an immense impact on virtually all aspects of our lives. ICT has become a significant factor for economic and social development in all countries around the world. The rapid progress of these technologies creates new opportunities to attain higher levels of development. The capacity of ICTs to reduce many traditional obstacles, especially those of time, distance and financial status makes it possible to use the potential of these technologies for the benefit of millions of people in all corners of the world. Under favourable conditions, these technologies can be a powerful instrument, increasing productivity, generating economic growth, job creation and employability and improving the quality of life of all.

Unfortunately, the benefits of the information technology revolution are today unevenly distributed between the developed and developing countries and within societies. World leaders at the World Summit Information Society (WSIS) committed to turning this digital divide into a digital opportunity for all, particularly for those who risk being left behind and being further marginalized.

The Financially Excluded

Globally, more than 2.5 billion adults, mostly in developing economies, are considered “financially excluded” as they do not access to basic financial services such as formal bank account at a financial institution and operate almost entirely in cash.

Lack or limited access to financial services represents a barrier to socio-economic development in particular for developing countries. Mobile money can be a game changer for people of limited income and an enabler for financial inclusion in developing countries. The recent growth of digital financial services has allowed millions of people who are

otherwise excluded from the formal financial system to perform financial transactions relatively cheaply, securely, and reliably.

Financial inclusion is a must in a digital world as it allows access to all aspects of the digital economy (payment, education, health, etc.). Its overarching and cross-cutting nature has been recognized by leaders of the G20 Summit in Seoul who included it as one of the main pillars for the global development agenda.

Achieving financial inclusion would require commitments and engagement from political leaders, regulators, the private sector and other stakeholders from various sectors.

In this connection and in commemoration of the ITU's 150th anniversary, the International Telecommunication Union, the Ministry of Communications and Multimedia of Malaysia and the Malaysian Communications and Multimedia Commission are jointly organizing the "Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion" to be held in Kuala Lumpur, Malaysia on 26 August 2015. The Forum is in line with the ITU's August anniversary theme: 'Innovation to Bridge the Digital Divide'.

2 Objectives

Asia-Pacific Regional Forum for Telecommunication/ICT and Financial Regulators on Digital Financial Inclusion will be organized immediately after the ITU-MCMC Asia-Pacific Regulators Roundtable where respective regulators from the telecommunication/ICT and financial/banking sectors, together with relevant service providers and stakeholders will be invited to participate in said Forum.

The Forum will contribute to ongoing global activities related to ensuring that people who are "financially excluded", including people with the lowest incomes are targeted by efforts to bridge the digital divide.

Specific objectives of the Forum are to:

- (i) Provide a platform where financial and telecommunication regulators would discuss and address current and emerging opportunities, issues and challenges related to digital financial services, share their specialized knowledge and experience and analyze ways in which they can cooperate to promote these services in their respective countries.
- (ii) Support financial and telecommunication regulators to understand the current state of digital financial services, to clarify/define their roles and responsibilities, discuss possible regulatory approach to best fit the market context (to avoid overlap or gap).
- (iii) Establish liaisons and relationships with other relevant organizations which could contribute to the promotion of reliable, safe and affordable digital financial services
- (iv) Plan for a regular regional platform for promoting continuing dialogue and longer term cooperation.

PROVISIONAL PROGRAMME

26 August 2015

26 August 2015	
08:30–09:00	Registration
09:00–09:15	Opening Session Address by the Guest of Honor Opening Address by ITU
09:15 – 09:20	GROUP PHOTO
09:20 – 10:40	Bridging the digital divide: Targeting the “financially excluded” <p>Ensuring full digital financial inclusion is of utmost importance in a digital world where more people have a mobile phone than a bank account. Reducing not only the digital divide but also the financial/banking divide will empower the population with the lowest income to be part of the digital society and ultimately foster socio and economic growth. Different digital and mobile banking ecosystems and models have been developed, following different regulatory and policy approaches leading to various experiences and degrees of successes. Learning from these experiences, the regulatory frameworks in place, the various roles of financial and ICT regulators and the views of the market players will help shape the discussions on means to achieve digital financial inclusion.</p> <ul style="list-style-type: none"> • Regulatory environment for digital financial services • Bank-Led and/or non-bank-led (operator and third party) approaches • Roles of financial regulators (central banks) and ICT regulators: How to build synergies at the national level?
10:40 – 12:00	Performing digital financial transactions relatively cheaply, securely, and reliably <ul style="list-style-type: none"> • What kinds of digital financial services are available? Sending and receiving payments, micro-credits and loans, international remittances, etc • Technology trends in digital financial services over the coming years and how the role of various stakeholders in this ecosystem will evolve • Promoting safe and secure payments • Interoperability
12:00 – 12:20	Issues, Challenges and Opportunities: SETTING IT RIGHT <p>This Session will provide participants with opportunities to hold concluding discussions on forward looking approaches to strengthen national and regional collaboration on digital financial inclusion.</p>
12:20 – 12:30	Closing Session