Key: Innovation and Technology

Institution → Connectivity → Branches → Information systems

ATMs → POS → PC kiosks in villages

Cards → Mobile phones → Biometrics

Clients

Source: IFC
Potential of Commercial Investment

**NON-PROFIT INVESTORS**
- Private Donors (Foundations, NGOs, etc.)

**SOCIA LLY-RESPONSIBLE INVESTORS**
- Development Agencies
- Professional managers

**COMMERCIAL INVESTORS**
- Private Individuals
- Institutional Investors
- Capital market structures (securitization, IPOs, etc.)


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Need for Enabling Policies

**PROMOTING INVESTMENT**

**FACILITATING COMMERCIAL BANK PARTICIPATION**

**UPGRADING MFIs**

EXPANDING COVERAGE OF MICROFINANCE (6 key areas)
- Mobile Phone Banking
- Agent Banking
- Diversity of Service Providers
- Governance/Mgt of Public Banks
- Financial Identity
- Consumer Protection
A Role for APEC: Financial Identity

- Access to broader data sets
  - Harnessing credit bureaus
  - Data protection framework
  - Developing body of case studies to help design expanded information sharing systems
- Properly structured credit sharing information systems

Harnessing the Public Sector

- Role of public banks
- Demand-side interventions
  - Financial literacy and education
  - Empowering clients, organizing client groups
  - Social safety nets
  - Technical support for livelihood projects
  - Key rural infrastructure services
  - Health and sanitation, basic needs
- Promoting public-private partnership
Synergies: APEC and G20

G20 FINANCIAL INCLUSION PRINCIPLES
- Leadership
- Diversity
- Innovation
- Protection
- Empowerment
- Cooperation
- Knowledge
- Proportionality
- Framework

Potential for Collaboration