



Integrity in Mobile Phone Financial Services (World Bank Working Papers)

Andrew Zerzan, Kamil Borowik, Pierre-Laurent Chatain, Raul Hernandez-Coss

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Governments are challenged to make an innovation-friendly climate while simultaneously ensuring that business development remain sustainable. Criminal use of the technology—terrorist financing and money laundering—challenges long-run business viability via risk of massive investment flight and public distrust of new players entering the market. Sustainable business models are those that base regulation on a careful risk-based analysis. This study identifies the perceived risks and compares them with the actual level of risk for each category of mobile phone financial services. The comparison reveals that the perceptions do not weigh up to the reality. Based on fieldwork in seven locations where the technology has taken off, this paper finds that providers apply measures that are consistent with international standards to combat money laundering and terrorist financing. It identifies the sometimes non-traditional means the industry uses that both mitigate the risks and are in line with good business practices. Acknowledging that mobile phone financial services are no riskier than other channels, governments are called to treat them as an opportunity to expand access to finance.

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