



**AFI: BUILDING  
CAPACITIES FOR  
DEVELOPMENT  
(ABCD)**

# AGENDA

## CBE-AFI Joint Learning Program on Digital Financial Services Interoperability

25 - 28 November 2019

Cairo, Egypt

Interoperability is one of the major tools to drive account activity, thereby spurring access and usage of wider range of financial services to the underbanked population. The Joint Learning Program will focus on Central Bank of Egypt's (CBE) experience in developing robust policy and regulatory guidance to address the challenges of implementing digital financial services interoperability in Egypt.

Based on the Framework for Digital Financial Services Interoperability in Africa published by AFI in 2017 and the experience shared by CBE, participants will:

- Identify nuances of policy, governance and commercial aspects of the interoperable retail payments.
- Gain knowledge on the infrastructure and related innovations in interoperable retail payments.

The training is intended for senior officials from National Payments System of AFI member institutions who are working to develop policies/frameworks/guidelines especially focusing on digital financial services interoperability. While CBE will take a lead on providing the technical content, participants will also be invited to share their country experiences in developing an action plan and commit to its implementation.

## Monday, 25 November 2019

Theme for Day 1: Egypt and Digital Financial Services Interoperability  
Four Seasons Hotel Cairo at Nile Plaza, Cairo

08:30 - 09:00	<b>Arrival of Delegates and Registration</b>
09:00 - 09:20	<b>Welcome Remarks</b> <ul style="list-style-type: none"> <li>• <b>Representative</b>, Central Bank of Egypt</li> <li>• <b>Norbert Mumba</b>, Alliance for Financial Inclusion (TBC)</li> </ul>
09:20 - 09:30	<b>Group Photograph</b>
09:30 - 10:00	<b>Coffee Break</b> <b>Setting the Scene</b> <ul style="list-style-type: none"> <li>• Participant Introduction</li> <li>• Introduction to AFI</li> <li>• Review of Agenda and Participant Expectation Setting</li> </ul>
10:00 - 10:45	<b>Facilitators:</b> <ul style="list-style-type: none"> <li>• <b>Madhurantika Moulick</b>, Alliance for Financial Inclusion</li> <li>• <b>Adadzewa Otoo</b>, Alliance for Financial Inclusion</li> </ul> <p><i>Modality: Participant engagement activities(45 mins),</i></p>
10:45 - 12:15	<b>Session 1: Digital Ecosystem in Egypt and Financial Inclusion</b> <ul style="list-style-type: none"> <li>• Overview of digital financial services in Egypt</li> <li>• Evolution of interoperability in Egypt's digital financial services</li> <li>• Overview of the interoperability Initiatives in Egypt</li> <li>• Key lessons and best practices</li> </ul> <p><b>Theme setter:</b> <b>Representative</b>, Central Bank of Egypt</p> <p><b>Moderator:</b> <b>To be determined</b></p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• <b>Representative</b>, Central Bank of Egypt</li> <li>• <b>Representative</b>, Local Stakeholder/market player in Egypt</li> <li>• <b>Representative</b>, National Payment Systems Agency</li> </ul> <p><i>Modality: Theme setting (15 mins) Panel discussion (45 mins) and Q&amp;A (30 mins)</i></p>
12:15 - 13:00	<b>Session 2: Overview of the Framework for Digital Financial Services Interoperability in Africa</b> <p>This session will provide the background of the Framework for Digital Financial Services Interoperability in Africa and the reasons for AFI network working on this framework. The key concerns and actions for way forward will also be elaborated.</p> <p><b>Speaker:</b> <b>James Ivan Ssettimba</b>, Alliance for Financial Inclusion</p> <p><i>Modality: Presentation (30 mins) and Q&amp;A (15 mins)</i></p>
13:00 - 14:00	<b>Lunch</b>
14:00 - 15:30	<b>Session 3: Digital Financial Services Interoperability - Country Sharing</b> <p>The selected participants will share their experience on:</p> <p>Status, overview and uptake of Interoperability in the country</p>

	<ul style="list-style-type: none"> <li>• Type of interoperability - market vs govt/regulator led.</li> <li>• Role of regulator in running the interoperability payments</li> <li>• Policy and regulations</li> <li>• governance</li> <li>• pricing aspects (Both from supply and demand sides)</li> <li>• Next steps and way forward with respect to I/O</li> </ul> <p><b>Moderator:</b> Adadzewa Otoo, Alliance for Financial Inclusion</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• AFI Member Institutions</li> <li>• AFI Member Institutions</li> <li>• AFI Member Institutions</li> </ul> <p><i>Modality: Moderated &amp; interactive Tour de table (60 mins) and Q&amp;A (30 mins)</i></p>
15:30 - 15:45	<b>Coffee Break</b>
15:45 - 17:15	<p><b>Session 4: Identifying Market Viability and Sustainability of Interoperable Business Models</b></p> <ul style="list-style-type: none"> <li>• Developing a robust interoperable business models and innovative pricing models</li> <li>• Appropriate product development and designs</li> <li>• Promoting the use of digital payments</li> </ul> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• PHB - (Pricing and Interchange)</li> <li>• Ghana Interbank Payment and Settlement Systems Limited</li> <li>• BCEAO</li> </ul> <p><i>Modality: Moderated Presentation (60 mins) and Q&amp;A (30 mins)</i></p>
17:15 - 17:30	<b>Daily Evaluation</b>

## Tuesday, 26 November 2019

Theme for Day 2: Market Practises

Four Seasons Hotel Cairo at Nile Plaza, Cairo

09:00 - 09:15	<b>Reflection</b>
09:15 - 10:30	<p><b>Session 5: Key Elements for Supervision and Oversight of Interoperable Payment Systems</b></p> <ul style="list-style-type: none"> <li>• Risk Management</li> <li>• Safety and Security Standards</li> <li>• Fair and Open Access to Interoperable Solutions</li> </ul> <p><b>Moderator:</b> AFI Member</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• CGAP</li> <li>• AFI Member - Market led (Bangladesh/Uganda)</li> <li>• AFI Member - Government/Central Bank Led (Nigeria/Peru)</li> </ul> <p><i>Modality: Panel discussion (45 mins) and Q&amp;A (30 mins)</i></p>
10:30 - 11:00	<b>Coffee Break</b>
11:00 - 12:30	<b>Session 6: Developing Robust Retail Payment Platforms</b>

12:30 - 13:30	<ul style="list-style-type: none"> <li>• Government owned vs. Market led interoperable platforms</li> <li>• Complying with international standards</li> <li>• Access to transaction channels</li> </ul> <p>Moderator: Central Bank of Egypt</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• AFI Member - Kenya/Tanzania (Market led)</li> <li>• AFI Member - Thailand/Malaysia/Philippines (Govt/CB led)</li> <li>• MasterCard - to be invited by CBE</li> </ul> <p>Modality: Panel discussion (45 mins) and Q&amp;A (30 mins)</p> <p><b>Lunch</b></p>
13:30 - 15:00	<p><b>Session 7: Innovations in Retail Payments and Financial Inclusion</b></p> <ul style="list-style-type: none"> <li>• Interoperability of innovative payment products and financial inclusion             <ul style="list-style-type: none"> <li>◦ QR Code</li> <li>◦ NFA/IoT payments</li> <li>◦ Blockchain payments</li> <li>◦ App based payments</li> </ul> </li> <li>• Security and risk management in innovative payment product</li> <li>• Protection of customer funds</li> </ul> <p><b>Moderator:</b> To be determined</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• Central Bank of Cambodia- blockchain payments</li> <li>• Central Bank of Thailand (PromptPay)</li> <li>• Mastercard/Visa</li> </ul> <p>Modality: Panel discussion (45 mins) and Q&amp;A (30 mins)</p>
15:00 - 15:30	<p><b>Coffee Break</b></p>
15:30 - 17:00	<p><b>Session 8: Group Exercise: Establishing an Effective Governance Structures to Foster Cooperation Among Various Stakeholders</b></p> <p><b>Facilitator:</b> To be determined</p> <p>Modality: Group Exercise (45 mins), Sharing and Debrief (45 mins)</p>
17:00 - 17:15	<p><b>Daily Evaluation</b></p>

Commented [HH1]: AFI: Please confirm

**Wednesday, 27 November 2019**  
 Theme for Day 3: Local Interaction  
 Four Seasons Hotel Cairo at Nile Plaza, Cairo

08:30	<p>Depart to [xxx]</p>
10:00 - 13:00	<p><b>Session 9: On-site Visit to FinTech Companies/ Payment System Providers/ innovation hubs/ incubators/ accelerators</b></p> <p>Companies/ providers to share their work/technology/experience. Participants will benefit from seeing the operations of the local stakeholders on-site to relate to what they have learnt over the past two days.</p>
13:00 - 14:00	<p><b>Lunch</b></p>
14:00 - 15:30	<p><b>Session 10: Cross Boarder Interoperability Initiatives</b></p> <p>This session will explore key learning in interventions at cross border interoperability of payment services.</p>

Commented [HH2]: AFI: Usually, participants who participated in the JLP will greatly appreciate the on-site visit to the relevant local stakeholders. It helps to facilitate their learning process and enhance their knowledge much faster than in the classroom. Therefore, appreciate if CBE could suggest any local FinTech Companies/ Payment System Providers/ innovation hubs/ incubators/ accelerators for the visits.

15:30 - 16:00	<p><b>Moderator:</b> To be determined</p> <p><b>Theme setter:</b> GSMA/CGAP</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• GSMA,</li> <li>• Mastercard,</li> <li>• PHB</li> <li>• Central Bank of Thailand</li> </ul> <p><i>Modality: Presentation (15 mins), Panel (45 mins), Q&amp;A (30mins)</i></p>
16:00 - 17:30	<p><b>Session 11: Group Exercise: Creating Positive Incentives to Encourage Market Participants and Stakeholders to Actively Participate in the Governance Structure</b></p> <p><b>Facilitator:</b> To be determined</p> <p><i>Modality: Group Exercise (45 mins), Sharing and Debrief (45 mins)</i></p>
17:30 - 17:45	<b>Daily Evaluation</b>
19:00 - 22:00	<b>Cocktail &amp; Dinner Hosted by CBE and AFI</b>

## Thursday, 28 November 2019

Theme for Day 4: Closing and Action Planning  
Four Seasons Hotel Cairo at Nile Plaza, Cairo

09:00 - 09:15	<b>Reflection</b>
09:15 - 10:30	<p><b>Session 12: Group Exercise: Building an Effective Model for Coordination and Collaboration with Multiple Stakeholders</b></p> <p><b>Facilitator:</b> To be determined</p> <p><i>Modality: Group Exercise (45 mins), Sharing and Debrief (30 mins)</i></p>
10:30 - 11:00	<b>Coffee Break</b>
11:00 - 11:30	<p><b>Session 13: Action Plan by Participants</b></p> <p>The participants will develop an action plan for their countries, or institutions, taking into account the main takeaways of the MT.</p> <p><b>Facilitator:</b> M&amp;E, Alliance for Financial Inclusion</p>
11:30 - 11:45	<b>Final Evaluation</b>
11:45 - 12:15	<p><b>Closing Remarks</b></p> <ul style="list-style-type: none"> <li>• <b>Representative</b>, Central Bank of Egypt</li> <li>• <b>Madhurantika Moulick</b>, Alliance for Financial Inclusion</li> </ul> <p><b>Distribution of Certificates</b></p>
12:15 - 13:15	<b>Lunch</b>
13.15	<b>End of Programme</b>
	<b>Visit to XXX (Optional)</b>

**Commented [HH3]:** AFI: A place for sightseeing/ shopping/ historical places that CBE could suggest visiting for the participants.

