

10th Annual

Mobile Money & Financial Inclusion Summit 2019

26-27 February 2019

Yangon, Myanmar



A Special Focus on Myanmar plus Opportunities from the Digital Transformation in Emerging Asia

The Region's Definitive Event on Emerging Markets Mobile Money Digital Transformation:

Practical Solutions for the Banked and Unbanked

Into its tenth edition, the Mobile Money & Financial Inclusion Summit has experienced the most profound change in the mobile money business model since the critical topic was focused-on and the dedicated event launched over a decade ago.

Processing over a billion dollars a day globally, mobile money has evolved into the leading digital payment service in many emerging markets. Significant changes in the commercial and technological landscapes mean that the mobile money of tomorrow is likely to be based on a different and new business model. Providers are evolving to serve as payment platforms that connect consumers with third-party services across different industries.

In Myanmar, research presented this year as part of the nationwide **Making Access Possible (MAP)** financial inclusion study highlighted a significant increase in access to formal financial services products in Myanmar. Growth in formal financial inclusion between 2013 and 2018 grew by almost two thirds, an increase of over 6 million adults, exceeding previously set targets.

By 2020, Myanmar targets:

- Increase financial inclusion in Myanmar from 30% in 2014 to 40%
- Equip adults with more than one product from 6% to 15%
- Make available a full range of affordable and effective quality financial services by getting all stakeholders to work together in an integrated manner

In line with these goals, the 10th Mobile Money & Financial Inclusion Summit will focus on improving financial literacy and industry collaboration.

2019 Summit Highlights

- ❖ **The Evolution of Digital Payments:** How mobile money will be in 2020
- ❖ **Government & Industry Collaborations:** The fundamental factors that make these challenging for emerging markets
- ❖ **Inclusive Interoperability:** What are the challenges and what steps can be taken to close the gap ensuring financial inclusion for poor and rural areas?
- ❖ **Emerging Technologies:** Latest insights into innovative mobile payments platforms. What are some of the challenges of upgrading technology in Myanmar?
- ❖ **Building a Liquid and Expansive Agent Network:** The challenges and criteria for success
- ❖ **New Opportunities for Mobile Money Providers:** Where are the emerging growth markets?
- ❖ **Bank-Fintech Collaboration:** Building a win-win partnership
- ❖ **Microfinance and Other Value-Added Services:** What are the sustainable business models to serve the rural population?
- ❖ **Trust and Overcoming Barriers to Microfinance:** Financial literacy and changing the mindset
- ❖ **Distribution Networks:** What more can be done in pushing-out mobile money services to remote areas and where do people really need these services?
- ❖ **Cyber Security and Risk Management:** The threats facing emerging markets

This Summit is co-located with...



Don't miss-out on the latest Tech and Best Practices on-display with both Conferences sharing one Exhibition Floor!

Just Some of the Speakers and Panelists include:

- Allen Gilstrap, *CEO, Ongo*
- Aung Bo Bo Lin, *Director, Blockchain Development & Research Company (invited)*
- Char Sopheap, *Senior Vice President & Head of Product Development Division, Acleda Bank, Cambodia*
- Christine Engstrom, *Director Private Sector Financial Institutions Division, Asian Development Bank (invited)*
- Christopher Loh, *CEO, United Amara Bank*
- David Kleiman, *Partner & Senior Consultant, PHB Development*
- Dr Aung Min, *CIO, First Private Bank*
- Dr Thaug Han, *CEO, Myanmar Citizens Bank*
- Hal Boshier, *Special Advisor to Chairman & CEO, Yoma Bank*
- Htet Tayza, *Managing Director, AGD Bank*
- Khin Nan Myint, *Deputy General Manager, Myanmar Agricultural Development Bank*
- Nguyen Thanh Nam, *CEO, Mytel (invited)*
- Pierrick Balmain, *Head of Business Development, BlueOrchard Singapore*
- *Senior Director, TrueMoney, Myanmar*
- Silja Bellinger, *Project Manager, Frankfurt School of Finance & Management gemeinnützige GmbH*
- Suhail Bhat, *Digital Transformation Products & Services Director, Ooredoo*
- Tham Kong Fee, *Head of Mobile Banking Department, Myanmar Apex Bank*
- U Zaw Naing, *Director General, Financial Regulatory Department (invited)*
- Vanessa Vizcarra, *Senior Operations Officer, International Finance Corporation*
- Vidya Ramkumar, *Business Development Manager, Software Group*
- Win Lwin, *MD International Banking Division, Kanbawza Bank*

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GET READY TO ENGAGE THE EMERGING MOBILE MONEY AND FINANCIAL INCLUSION SECTORS!
Contact Jose at +65 6846 2366 or email jose@magenta-global.com.sg today!

Establish Your Foothold in this Rapidly Expanding Mobile Market

Determine Your Best Strategy and Secure the Necessary Partnerships for Sustainable Growth

Digital technology that promotes financial inclusion can increase GDP by as much as 6% for economies in Southeast Asia according to a report jointly published by the ADB, Oliver Wyman and Microsave. While digital financing alone cannot close the gaps in financial inclusion, the effect of leveraging digital technology to the bank and the unbanked could boost GDP by 2% to 6% in markets like Cambodia, Indonesia, Myanmar and the Philippines.

According to McKinsey Global Institute, the global effect of delivering financial services by mobile phone could benefit billions of people by spurring inclusive growth that adds \$3.7 trillion to the GDP of emerging economies within a decade.

In Myanmar, the large underbanked population and geographical features, coupled with rapid growth in mobile phones and internet penetration, have created a fertile ground for mobile money opportunities.

Here is a peek into the financial inclusion landscape in South East Asia:

<p>A GAP in financial inclusion between the higher financial access levels of Singapore, Malaysia and Thailand and the lower access levels for Cambodia, Myanmar, Lao and Vietnam</p>	<p>Indonesia is catching-up and experienced an accelerated growth in access to financial institutions from 2011 to 2017</p>
<p>WOMEN have preference for informal financial services and have lower access to emergency funds</p>	<p>YOUTH have lower access to financial accounts, but increasingly access to mobile money</p>

Source: Findex

Join the 2019 Summit to:

- ❖ Discover new mobile money opportunities and collaborations
- ❖ Be updated on trends and developments
- ❖ Form strategic alliances with other companies
- ❖ Benefit from over 20 industry leading presenters
- ❖ Showcase, promote and introduce your products, technology and services

Featured Exhibitor



Software Group is a global technology company specialized in digital channel and integration solutions for institutions that provide financial services. Founded in 2009 and headquartered

in Sofia, Bulgaria, it currently serves a worldwide client base in more than 65 countries from 9 regional offices located in Australia, Bulgaria, Egypt, Ghana, India, Kenya, Mexico, the Philippines and the USA. The company's vision is to accelerate financial inclusion by creating cutting-edge technology solutions. Some of Software Group's customers are organizations such as Bill & Melinda Gates Foundation, International Finance Corporation (IFC), Asian Development Bank, Asian Confederation of Credit Unions (ACCU), Financial Sector Deepening (FSD), 7 of the top 10 Microfinance networks (Finca, OI, VFI, Accion, Hope International, Microcred, ReAll), Bank South Pacific, National Bank of Vanuatu, Fullerton Financial Services Holding, Fidelity Bank Ghana, LAPO Nigeria, Access Holding, Grameen Koota Financial Services etc.

Previous Participants Included:

Accion, Aceda Bank, Alipay / Alibaba Inc, Amdocs, Amara Communications, AYA Bank, Ayeryawaddy Bank, Bank of Lao, CB Bank (Myanmar), CB Insurance, Central Bank of Myanmar, ConnectNPay, Controlcase, CSS Technologies, Dawn Microfinance, Doe Myanmar Social Network, Early Dawn Microfinance, Easy Pay Co Ltd, Estel Technologies, Frontier Technology Partners, Gilat Satellite Networks (India), Horizon Telecom International, Huawei, iBiz, International Finance Corp, KEB Hana Microfinance, KBZ Bank, KDDI Summit Global Corp, Leo Tech, Mahindra Comviva, LOLC Myanmar Microfinance, Mandalay Technology, Marubeni, MasterCard Worldwide, Maybank, MECTel, Microsave, Mineral Development Bank, Ministry of Communications & Information Technology (Myanmar), Mobile Access Network, Mobile Alliance Singapore, Mobile Money for the Poor, Mobilemate Telecommunications, Morakat Technology, Myanmar Agricultural Development Bank, Myanmar Apex Bank, Myanmar Citizens Bank, Myanmar Construction & Housing Development Bank, Myanmar Economic Corp, Myanmar Farmer Association, Myanmar Foreign Trade Bank, Myanmar Mobile Money Services, Myanmar Payment Union, Myanmar Rice Federation, National Bank of Cambodia, National Institute of Informatics (Japan), Ncell Nepal, Nomura Research Institute (Japan), Olswang Asia, Ongo, Ooredoo, Oxigen Services, Panamax Inc, Red Dot Network, Shenzhen Xinguodu Technology, Software Group, Software Industry Development Committee, Strategic Development International Co Ltd, Telenor Group, The World Bank, TPS Online, True Money, Tun Foundation Bank, UN Capital Development Fund, Union Pay International / China Union Pay, United Amara Bank Ltd, USAID, Viet Phu Payment Support Services Corp, Wave Money, Wirecard, Yoma Bank, Yoma Strategic Holdings, YOOSE, YTP, and many others.

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Enquire as exhibition bookings are on a first-come, first-served basis.

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"Mobile money services and agent banking would be pivotal for expanding financial inclusion."

Justin Ho, Head of MFS Products & Solutions, AMDOCS

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10th Mobile Money & Financial Inclusion Summit 2019

Conference Agenda

DAY ONE: Tuesday 26 February

8:30	Registration & Coffee
9:00	Welcome by Organisers Maggie Tan, CEO, Magenta Global
9:05	Chairman's Welcome & Introduction
9:15	Opening Address Central Bank of Myanmar (invited)
9:30	Myanmar's Financial Inclusion Roadmap: What is Needed to Achieve the 2020 Target U Zaw Naing, Director General, Financial Regulatory Department (invited)
9:45	The Rise of Thailand's Cashless Economy
10:15	Coffee Break / Networking / Exhibition Area
10:45	Overview of Mobile Banking Market Landscape in Cambodia <ul style="list-style-type: none"> Future Goal of PSI (Payment Service Institution Road Map) Benefits of Mobile Banking Services Mobile Banking Service of ACLEDA Bank, ACLEDA Unity ToanChet Char Sopheap, Senior Vice President & Head of Product Development Division, Aceda Bank, Cambodia
11:10	Technology is Not the Answer: If They Don't Use Your App... It's on You! Hal Boshier, Special Advisor to the Chairman & CEO, Yoma Bank
11:35	Enabling Access to Innovative Financial Services Senior Director, TrueMoney, Myanmar
12:00	PANEL DISCUSSION: Government and Industry Collaborations <ul style="list-style-type: none"> What are the fundamental factors that make this challenging for emerging markets? Innovative practical ways to improve the extent and quality of financial inclusion Moderator: Vanessa Vizcarra, Senior Operations Officer, International Finance Corporation Invited Panellists include: <ul style="list-style-type: none"> Azeem Azimuddin, CFO & Advisor to the Chairman, AYA Bank Htet Tayza, Managing Director, AGD Bank Senior Director, TrueMoney Khin Nan Myint, Deputy General Manager, Myanmar Agricultural Development Bank
13:00	Networking Lunch
14:00	Driving Digital Money Transformation: Reaching Scarcely Populated and Remote Locations Quickly through Profitable and Cost-Effective Integrated Ecosystems Vidya Ramkumar, Business Development Manager, Software Group
14:20	Extending Financial Services to Myanmar's Agriculture Sector: Are Smart Phones Enough for Farmers? Khin Nan Myint, Deputy General Manager, Myanmar Agricultural Development Bank
14:40	Agent Banking & Distribution Network: Recent Trends in Acquiring Suhail Bhat, Digital Transformation Products & Services Director, Ooredoo
15:00	Innovative Digital Payment Services: Myanmar's First Digital Payroll Service for Myanmar Employers Allen Gilstrap, CEO, Ongo
15:20	Coffee Break / Networking / Exhibition Area
15:40	How Emerging Economies are Digitizing Payments for Financial Inclusion: Case Studies from China, Bangladesh and Nepal and Lessons from Social Media Payments and G2P Payments (Confirming Speaker)

16:00	PANEL DISCUSSION: Partnership and Innovation in Mobile Banking and Payment Solutions - What is the Future of the Industry in Emerging Economies? <ul style="list-style-type: none"> Agent network Digital wallet solutions Rollouts to rural remote areas Cross border Payments Panellists: <ul style="list-style-type: none"> Dr Aung Min, CIO, First Private Bank Dr Thauung Han, CEO, Myanmar Citizens Bank Win Lwin, MD International Banking Division, Kanbawza Bank Christopher Loh, CEO, United Amara Bank
17:00	End of DAY ONE

DAY TWO: Wednesday 27 February

9:00	Chairman's Remarks
9:10	Scaling-up MFIs in Emerging Economies: Global Best Practices, Challenges and Opportunities for Market Players <ul style="list-style-type: none"> Boosting Governance in Microfinance Institutions and Expanding Lending to Microenterprises Vanessa Vizcarra, Senior Operations Officer, International Finance Corporation
9:30	Investing in MFIs Pierrick Balmain, Head of Business Development, BlueOrchard Singapore
10:00	How to Reap the Benefits of Blockchain or Is It All Hype? Aung Bo Bo Lin, Director, Blockchain Development & Research Company (invited)
10:20	Technology Showcases: Emerging Technologies for Digital Financial Services for Emerging Economies <ul style="list-style-type: none"> What products and services are customers demanding, and how is the industry adapting and responding? Remote customer verification – risks and implementation Fraud transformation and management in the digital era Dealing with cyber security
11:10	Coffee Break / Networking / Exhibition Area
11:30	Redefining Cross-Border Remittance Service (Reserved for Sponsor)
11:55	Financial Inclusion Across the Globe: Sharing the Experience of Frankfurt School's Projects Silja Bellinger, Project Manager, Frankfurt School of Finance & Management gemeinnützige GmbH
12:15	PANEL DISCUSSION: Building Trust and Overcoming Barriers in Digital Financial Services <ul style="list-style-type: none"> What roles and responsibilities do customers, providers and other stakeholders play in building trust? How important are client protection and regulation in driving trust? Moderator: David Kleiman, Partner & Senior Consultant, PHB Development, Nepal Panellists: <ul style="list-style-type: none"> Christine Engstrom, Director Private Sector Financial Institutions Division, Asian Development Bank (invited) Tham Kong Fee, Head of Mobile Banking Department, Myanmar Apex Bank Nguyen Thanh Nam, CEO, Mytel (invited) Silja Bellinger, Project Manager, Frankfurt School of Finance & Management gemeinnützige GmbH
13:00	Closing Remarks and End of Summit

DISCLAIMER: The program is correct at the time of publishing. The organiser may (at its sole discretion) change the format, speakers or any other aspect of the Conference at any time and for any reason, whether or not due to a Force Majeure Event, in each case without liability.

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FEE PER DELEGATE	EARLY BIRD FEE Register & Pay before 31 December 2018	REGULAR FEE Register & Pay after 31 December 2018
Myanmar Banks	US\$ 399	US\$ 599
Other Banks and MFIs	US\$ 899	US\$ 1,299
Solutions Providers	US\$ 1,299	US\$ 1,699
<i>Group of three or more Participants will save an additional 15% off the Registration Fee</i>		

Fees quoted are nett and exclusive of all taxes

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BOOKING CONDITIONS

Full payment must be received prior to the event for entrance to be guaranteed. If payment is not received a personal credit card will be required to allow entry.

A confirmation letter and invoice will be sent to you on receipt of your booking. If you are unable to attend, a substitute delegate is always welcome. If you cancel your place in writing 15 working days before the event, a cancellation fee of 10% shall be applicable. Thereafter cancellations are not refundable.

It may be necessary for reasons beyond the control of the organizers to alter the content, timing or venue. The company will not accept liability for any transport disruption or any claims whatsoever and in such circumstances the normal cancellation restrictions apply.

DATA PROTECTION

The personal information provided by you will be held on a database and may be shared with companies in the Magenta Group. Sometimes your details may be made available to external companies for marketing purposes.

If you do not wish your details to be used for this purpose, please email the Database Administrator at enquiry@magenta-global.com.sg.

CONFERENCE VENUE

PARKROYAL Yangon Hotel
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VISA REQUIREMENTS

Visitors to Myanmar must hold a valid passport. Nationals of most countries are required to obtain visas to enter the country. Please check with your respective Myanmar embassy, consulate or travel agent for the latest status.

Invitation letter for travel visa will only be issued after receipt of full payment of fees.