

Central Bank Mobile

Mr. Tanai Khiaonarong,David Humphrey

Cash Use Across Countries and the Demand for Central Bank Digital Currency Mr. Tanai Khiaonarong, David Humphrey, 2019-03-01

The level and trend in cash use in a country will influence the demand for central bank digital currency (CBDC). While access to digital currency will be more convenient than traveling to an ATM, it only makes CBDC like a bank debit card—not better. Demand for digital currency will thus be weak in countries where cash use is already very low, due to a preference for cash substitutes (cards, electronic money, mobile phone payments). Where cash use is very high, demand should be stronger, due to a lack of cash substitutes. As the demand for CBDC is tied to the current level of cash use, we estimate the level and trend in cash use for 11 countries using four different measures. A tentative forecast of cash use is also made. After showing that declining cash use is largely associated with demographic change, we tie the level of cash use to the likely demand for CBDC in different countries. In this process, we suggest that one measure of cash use is more useful than the others. If cash is important for monetary policy, payment instrument competition, or as an alternative payment instrument in the event of operational problems with privately supplied payment methods, the introduction of CBDC may best be introduced before cash substitutes become so ubiquitous that the viability of CBDC could be in doubt.

Digital Money and Central Bank Operations Mr. Charles M. Kahn, Mr. Manmohan Singh, Jihad Alwazir, 2022-05-06 The rise of new and proposed monetary vehicles, including CBDC, stablecoins, payment service providers etc., are unprecedented. An important question for central banks is the extent to which these innovations upend the role of and implementation of monetary policy. The paper focuses on the interest rate channel and if digital money (especially CBDC) will change monetary policy and central bank operations. We argue that new policy instruments make sense only to the extent that there is limited substitutability between the various payment sectors. We analyze trends in currency-in-circulation, and how it may impact central bank's seigniorage, monetary base, and transactional velocity of digital money if money demand declines. Liquidity outside the monetary base will also be important to understand.

Survey of Developments in Electronic Money and Internet and Mobile Payments, 2004

Oversight Issues in Mobile Payments Tanai Khiaonarong, 2014-07-15 This paper examines oversight issues that underlie the potential growth and risks in mobile payments. International experience suggests that financial authorities can develop effective oversight frameworks for new payment methods to safeguard public confidence and financial stability by establishing: (i) a clear legal regime; (ii) proportionate AML/CFT measures to prevent financial integrity risks; (iii) fund safeguarding measures such as insurance, similar guarantee schemes, or "pass through" deposit insurance; (iv) contingency plans for operational disruptions; and (v) risk controls and access criteria in payment systems. Such measures are particularly important for low-income countries where diffusion is becoming more widespread.

The Regulation of Mobile Money Sunduzwayo Madise, 2019-03-26 The emergence of mobile money and other new forms of payment has changed the sovereign foundations of money. Starting as a Department for International Development funded project in Kenya, mobile money has now spread to many developing countries. This book looks at the regulatory issues that mobile money poses, and the potential risks to the financial system. It undertakes a comparative study of mobile money regimes in Kenya, Malaŵi, Tanzania, and South Africa. Although the main study is on Malaŵi, the lessons learnt are valuable to Sub Saharan Africa in understanding the regulatory issues surrounding mobile money. The main argument that this book makes is that the traditional regulatory architecture of supervising the financial services is ill-suited to supervise new forms of money like mobile money. With no requirement for a bank account, mobile money is not subject to prudential regulation. Mobile money is now considered a key developmental tool to achieve financial inclusion among the poor, rural based, unbanked, and underbanked. As opposed to traditional additive forms of financial inclusion, mobile money is transformative. In most jurisdictions where it has been launched, mobile money has largely been regulated using light-touch, with regulation following innovation. This work, however, proposes an approach based on the concept of really responsive regulation. This approach is best suited to embrace mobile money as it passes from the pre-financial inclusion to the post-financial inclusion phases of its evolution. This book will appeal to students and academics in the financial regulation field.

Falling Use of Cash and Demand for Retail Central Bank Digital Currency Mr. Tanai Khiaonarong, David

Humphrey, 2022-02-04 Cash use in most countries is falling slowly. On the margin, younger adults favor cash substitutes over cash. For older adults it is the reverse. Revealed preference tied to a changing population age structure seems to be the main influence on the demand for cash and why it is falling. Cash use may continue to fall, and card use (the main cash substitute) may fall by more, if CBDC is issued. The extent of this reduction depends on the demand for retail CBDC and the incentives (primarily transaction fees) that can play a determining role in CBDC adoption and use.

50 Years of Central Banking in Kenya Patrick Njoroge, Victor Murinde, 2021 This book documents important milestones in the epic journey traversed by the Central Bank of Kenya over the last 50 years, putting into perspective the evolution of central banking globally and within the East African region, and contemplating future prospects and challenges. The book is timely, mainly because the global financial landscape has shifted. Central bankers have expanded their mandates, beyond the singular focus on inflation and consider economic growth as their other important objective. Financial crises have continued to disrupt the functioning of financial institutions and markets, the most devastating episodes being the global financial crisis, which broke out in 2008 and from which the global financial system has not fully recovered, and the unprecedented challenges posed by the global coronavirus pandemic. Bank regulation has moved from Basel I, to Basel II, and somehow migrated to Basel III, although some countries are still at the cross-roads. The book originated from the wide ranging discussions on central banking, from a symposium to celebrate the 50 year anniversary on 13 September 2016 in Nairobi. The participants at the symposium included current and former central bank governors from Kenya and the Eastern Africa region, high level officials from multilateral financial institutions, policy makers, bank executives, civil society actors, researchers and students. The book is an invaluable resource for policy makers, practitioners and researchers, on how monetary policy and financial practices in vogue today in Kenya have evolved through time and worked very well, but also about some pitfalls--

Is Mobile Money Part of Money? Understanding the Trends and Measurement Ms. Kazuko Shirono, Esha Chhabra, Ms.

Bidisha Das, Ms. Yingjie Fan, Mr. Hector Carcel Villanova, 2021-07 The rapid uptake of mobile money in recent years has generated new data needs and growing interest in understanding its impact on broad money. This paper reviews mobile money trends using mobile money data from the Financial Access Survey (FAS) and examines the statistical treatment of mobile money under the IMF's Monetary and Financial Statistics (MFS) framework. MFS guidance is straightforward in most cases, as many jurisdictions have adopted regulations which ensure that mobile money is captured in the banking system and thus in the calculation of broad money. However, in cases where mobile network operators (MNOs) act as niche financial intermediaries outside the banking regulatory perimeter and are allowed to invest their customer funds in sovereign securities and other permitted assets, mobile money liabilities may remain outside the banking system as well as monetary statistics. In that case, information on mobile money liabilities need to be collected directly from MNOs to account for mobile money as part of broad money.

World Central Banks Digital Currency Seyong Park, 2023-02-23 Historically, central banks around the world have pioneered payment services. Since then, central banks have been regarded as evolving spheres of payment innovation. In today's global economy, technology innovation has the most effect. This has become more influential and crucial as technology occupies our way of life, and naturally, money is steering to the biggest metamorphosis in reinvention. The innovative technology industry in financial services pertained even before the Covid-19 pandemic. Countless innovative technologies appeared onstage, containing the expansion of

computers and the Internet, the introduction of mobile phones and smartphones, and the development of applications. Banking innovations also allowed people to receive wages directly into their bank accounts, wire transfers, and deposit money into savings accounts online. As the utilization of digital payments perks up in the retail sector and across other industrial fields, consumers shift to non-cash transactions, resulting in massive alternations in purchasing behavior and consumer culture in both powerful nations and developing countries. Conspicuously, after the COVID-19 pandemic, mobile technology is deeply embedded in our lives. Technology has been extraordinary in the habits for consumers to use e-money without cash. Plenty of consumers are fascinated by easy payment, including PayPal, Libra, Alipay, M-Pesa, stablecoins, Paxos, Swish, WeChat Pay, and Zelle. For the national economy to function effectively, endeavors should be made to assure the people of the country's money and payment services. As the central bank of a country, the central bank must enduringly win the trust of the people by creating financial stability, stabilization of currency, and a secure payment system. Because of this, central banks are currently researching two key ways: wholesale and retail. In the retail space, an approach that could help those who currently do not have access to banking services is to allow them to open accounts with a central bank through a central bank digital currency (CBDC). In the wholesale realm, the objective is to make CBDC without difficulty better accessible to banks and other institutions. In this book, I would like to analyze the CBDC due to the recent increase in interest in central bank digital currency.

The Role of Central Bank Independence in a World of Capital Mobility Matthias Baumgarten, 2012-02 Essay from the year 2011 in the subject Economics - Finance, grade: 1,0 (80%), University of Warwick (Politics and International Studies), course: Politics of Global Finance, language: English, abstract: Historical developments during recent economic history have demonstrated a remarkably parallel development of international capital mobility (ICM) and central bank independence (CBI), making both fundamental factors of today's monetary system. Neoliberal economic models depict the anti-inflationary credibility associated with CBI as the outcome of strict market rules, insulating policy from political control. The structural power of mobile capital subsequently forced governments to adopt it as policy. However, the theoretical assumptions underlying these arguments misrepresent current realities and obscure the fact that credibility is a social phenomenon. Looking at CBI as a social institution shows that it facilitates a consensus between current political and market interests. For financial market actors, CBI functions as a guide for their intersubjective expectations and ensures the continuity of the current economic order with the financial markets at its centre. Governments consciously support the embedding of society within these markets, while shielding themselves from the reputational costs of adverse market outcomes. Within this consensus, substantial indirect state control over policy decisions remains. Consequently, CBI's central importance does not lie in anti-inflationary credibility derived from the removal of political control, but in its institutional role as a link between political and market interests in contemporary financial governance.

Integrity in Mobile Phone Financial Services Pierre-Laurent Chatain, Raul Hernandez-Coss, Kamil Borowik, Andrew Zerzan, 2008-06-10 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.

The Impact of Fintech on Central Bank Governance Ms. Marianne Bechara, Wouter Bossu, Ms. Yan Liu, Arthur Rossi, 2021-08-24 Fintech presents unique opportunities for central banks. The rapid changes in technology that are transforming the financial system will allow central banks to enhance the execution of various of their core functions, such as currency issuance and payment systems. But some aspects of fintech pose major challenges. Central banks have always been at the cutting edge of financial technology and innovation. In the past, the invention of the banknote, the processing of payments through debits and credits in book-entry accounts, and the successive transitions of interbank payment systems from the telegraph to internet protocols were all transformative innovations. Today, central banks are facing new and unprecedented challenges: distributed ledger technology, new data analytics (artificial intelligence [AI] and machine learning), and cloud computing, along with a wider spread of mobile access and increased internet speed and bandwidth. The purpose of this note is to discuss the authors' preliminary views on how, from a legal perspective, central banks can best deal with the impact of fintech on their governance. These preliminary views are based on a review of central banks' reaction thus far to the challenges posed by fintech to the legal foundations of their governance.

Migrant Remittance Flows Jacqueline Irving, Sanket Mohapatra, Dilip Ratha, 2010-03-26 Drawing on the findings from responses to a survey conducted in 2008/09 from 114 central banks worldwide (of which 33 are in Africa), this paper aims to better understand how central banks and other national institutions regulate and collect data and other information on cross-border remittance flows. Findings indicate that, although the vast majority of countries, in both sending and receiving countries, collect data on remittances, and 43 percent of receiving countries estimate informal remittances, there is a need for more frequent and better coordinated data collection, both across national institutions and among different divisions within the same national institution, as well as between countries. Survey results also indicate that many new market entrants transfer activities are unregulated. Countries must take into account new channels and technologies, such as mobile phone service providers, in monitoring remittance flows. It will be important for national regulatory authorities to work closely with mobile telecoms network operators to strike the right regulatory balance, to better understand these new channels associated risks and fully tap their potential for fostering inexpensive, efficient remittance transfer services. The high cost of transfers was cited in the survey as the top factor inhibiting migrants from using formal channels. Many countries, particularly in Africa, have made progress in rendering exclusivity contracts illegal, which helps increase competitiveness and reduce transfer costs. But further policy reforms and initiatives are needed to address the high costs of remittances. The joint African Development Bank-World Bank Africa Migration Project and G-8 Global Remittances Working Group provided partial funding support for this study.

Central Bank Digital Currency's Role in Promoting Financial Inclusion Ashley Lannquist, Brandon Tan, 2023-09-22 Financial inclusion is a key policy objective that central banks, especially those in emerging and low-income countries, are considering for retail central bank digital currency (CBDC). If properly designed to address the barriers to financial inclusion, CBDCs have the opportunity to gain acceptance by the financially excluded for digital payments. CBDC can then serve as an entry point to the broader formal financial system. CBDC has special aspects that may benefit financial inclusion, such as being a risk-free and widely acceptable form of digital money, availability for offline payments, and potentially lower costs and greater accessibility. However, CBDC is not a panacea to financial inclusion, and additional experience is needed to fully understand its potential impact.

Central Banking in a Post-Pandemic World Mustafa Yağcı, 2023-08-25 This book addresses the urgent need to examine central bank policies in response to the global supply and demand shock brought on by the Covid-19 pandemic, asking whether central banks are doing enough to address inequalities and concerns around climate change and emerging technologies. Adopting an interdisciplinary, critical perspective, the contributors to this volume provide novel theoretical, methodological, and empirical insights

on central banks around the world, including in advanced, emerging and developing economies. The chapters in this book explore the evolution of central bank mandates, the policy tools central banks are utilizing, why and how monetary policy takes different shapes (including unconventional monetary policy), the key dynamics influencing central bank policies, how central banks are adapting to the new realities and addressing emerging challenges, and how monetary policy is perceived in the wider economic policy framework. With novel theoretical approaches and diverse empirical evidence from a variety of countries, this book will appeal to readers interested in central banking, monetary policy, the economics of the pandemic and political economy.

Payment Systems in Korea The Bank of Korea (Central Bank of South Korea),2010-12-28 Institutional aspects Payment instrument Interbank funds transfer systems Systems for post-trade processing, clearing and securities settlement Payment and settlement system oversight Business continuity planning Change of environment and future directions

Protecting Mobile Money against Financial Crimes Pierre-Laurent Chatain,Andrew Zerzan,Wameek Noor,Najah Dannaoui,Louis de Koker,2011-02-24 Mobile Money is a booming industry in an increasing number of countries worldwide. The project results from increased demand for guidance and technical assistance from governments after the 2008 publication of an exploratory paper, Integrity in Mobile Phone Financial Services, which discussed mobile money and the application of international anti-money laundering (AML) and combating the financing of terrorism (CFT) standards. For most, how to craft a regulatory regime that expands access to financial services to the poor through the development of mobile phone financial services, but compliant with AML/CFT standards remains elusive. Specific AML/CFT regulations related to mobile money have not been issued in many jurisdictions, mainly due to the lack of awareness of the risks these services can pose if the right controls are not in place. Because the international standards for AML/CFT, the Financial Action Task Force s 40 + 9 Recommendations were designed and issued well before mobile money technology and business models became prevalent, even developed countries have begun to face challenges with their regulation. The project team aims to provide practical guidance to jurisdictions and the Industry on how to draft regulations and internal guidelines that allow them to comply with AML/CFT standards with enough flexibility for mobile money to thrive. Specifically, the paper (1) takes stock of new AML/CFT regulations and practices relevant to Mobile money, (2) design guidelines for drafting AML/CFT regulations that cover mobile money and (3) propose examples of best practices for the Industry to include AML/CFT in their own business model.

Designing Central Bank Digital Currencies Mr.Itai Agur,Mr.Anil Ari,Mr.Giovanni Dell'Ariccia,2019-11-18 We study the optimal design of a central bank digital currency (CBDC) in an environment where agents sort into cash, CBDC and bank deposits according to their preferences over anonymity and security; and where network effects make the convenience of payment instruments dependent on the number of their users. CBDC can be designed with attributes similar to cash or deposits, and can be interest-bearing: a CBDC that closely competes with deposits depresses bank credit and output, while a cash-like CBDC may lead to the disappearance of cash. Then, the optimal CBDC design trades off bank intermediation against the social value of maintaining diverse payment instruments. When network effects matter, an interest-bearing CBDC alleviates the central bank's tradeoff.

Law and Regulation of Mobile Payment Systems Joy Malala,2017-11-28 Over the last ten years mobile payment systems have revolutionised banking in some countries in Africa. In Kenya the introduction of M-Pesa, a new financial services model, has transformed the banking and financial services industry. Giving the unbanked majority access to the financial services market it has attracted over 18 million subscribers which is remarkable given that fewer than 4 million people in Kenya have bank accounts. This book addresses the legal and regulatory issues arising out of the introduction of M-Pesa in Kenya and its drive towards financial inclusion. It considers the interaction between regulation and technological innovation with a particular focus on the regulatory tools, institutional arrangements and government decisional processes through the examination as a whole of its regulatory capacity. This is done with a view to understanding the regulatory capacity of Kenya in addressing the vulnerabilities presented by technological innovation in the financial industry for consumers after financial inclusion. It also examines the way that mobile payments have been regulated by criticising the piecemeal approach that the Central Bank of Kenya has taken in addressing the legal and regulatory issues presented by mobile payments. The book argues there are significant gaps in the regulatory regime of mobile banking in Kenya.

Changes Among Operating Banks and Branches ,1982

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