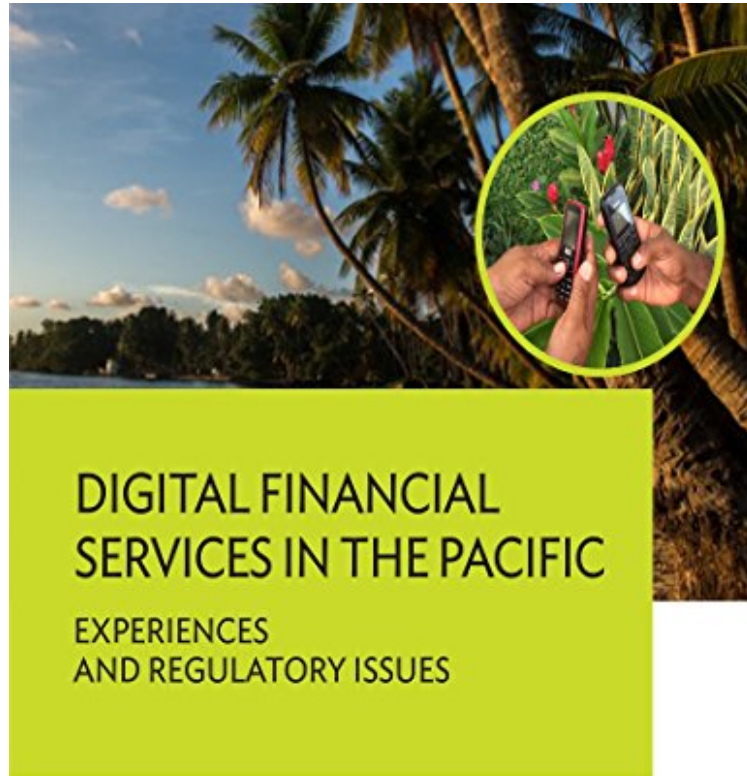



Digital Financial Services in the Pacific: Experiences and Regulatory Issues


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The challenging geography and poor infrastructure of many Pacific nations mean digital financial services (DFS) are a particularly effective means of enhancing financial inclusion in the region. However, a number of major challenges confront DFS in the Pacific, including the establishment of reliable agent networks and the building of sufficient consumer trust in DFS for it to become a viable payments channel. This report examines the current use of DFS in the Pacific, analyzes the issues that need to be addressed, and provides recommendations for increasing financial inclusion in the region. This publication was produced by the Pacific Private Sector Development Initiative, a regional technical

assistance facility cofinanced by the Asian Development Bank (ADB), the Government of Australia and the New Zealand government.