



**ASSOCIATION OF MOBILE MONEY
& BANK AGENTS IN NIGERIA
(AMMBAN)**

**CONFERENCE
BULLETIN**

5th

**AMMBAN NATIONAL
CONFERENCE
ABUJA 2021**



Theme:

**SUSTAINING THE GAINS OF FINANCIAL INCLUSION:
EXPLORING SUITABLE FRAMEWORK
FOR LAST MILE DRIVERS**

#AMMBANCONF2021



**17TH - 18TH
NOVEMBER
2021**



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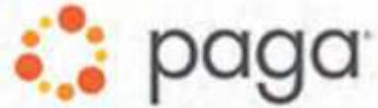
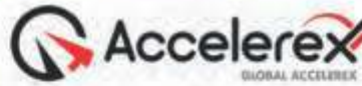
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5TH AMMBAN CONFERENCE, ABUJA, NIGERIA (DAY 1)

TIME	SEGEMENT	SESSION	SPEAKERS
OPENING CEREMONY			
8:00	Arrival of Guest and Registrations		
10:00	National Anthem		
10:05	Welcome Address	AMMBAN, the Journey so far	Olojo Victor , National President, Association of Mobile Money and Bank Agents in Nigeria
10:20			
10:20	Keynote Presentation 1	Sustaining the Gains of Financial Inclusion: Making a case for more Women in Inclusive Finance	Mrs. Aishah N, Ahmad Deputy Governor, Financial Systems Stability Directorate. Central Bank of Nigeria.
10:50	Spoken Word Performance		
11:00	Keynote Presentation 2	Sustaining the Gains of Financial Inclusion: Harnessing the gains of the informal market.	Ronke Kuye , C.E.O Shared Agent Network Expansion Facility (SANEF)
11:20	Keynote Presentation 3	Facilitating Collaborative Security Mechanism as a Measure for Enhanced Financial Inclusion Drive.	Usman Alkali Baba , Inspector General of Police, The Nigeria Police Force.
11:40	Keynote Presentation 4	The Surge of fraudulent transactions and the prevention Money Laundering schemes through agency banking network.	Abdulasheed Bawa , Chairman, Economic and Financial Crimes Commission (EFCC)
12:00	Panel Session	Sustaining the Gains of Financial Inclusion: Exploring Suitable Framework for Last Mile Drivers	Jay Alabraba , Chairman, Association of Licensed Payment Operators (ALMPO) - Lead Presenter
			Mrs. Aishah N, Ahmad Deputy Governor, Financial Systems Stability Directorate. Central Bank of Nigeria.
			Ronke Kuye , Chief Executive Officer, Shared Agent Network Expansion Facility (SANEF)
			Usman Alkali Baba , Inspector General of Police, The Nigeria Police Force.
			Abdulasheed Bawa , Chairman, Economic and Financial Crimes Commission (EFCC)
			Femi Omogbenigun , CEO, 3Line Card Management
			Olojo Victor , National President, AMMBAN
Fasasi Sarafadeen , Chairman, AMMBAN Oyo State Chapter - Moderator			
13:30	AMMBAN Industry Awards Ceremony		
2:00	Lunch, Network, Relax...		
3:00	Keynote Presentation 4	Shielding the DFS Markets from Fraudulent & Unlicensed Operators	Jay Alabraba , Chairman, Association of Licensed Payment Operators (ALMPO)
3:30	Keynote Presentation 5	Promoting Economic Inclusiveness through affordable & efficient Insurance Schemes.	Eric Idiahi , CEO, Tangerine Africa
4:00	Sponsor slot	Company 1	
4:10	Sponsor slot	Company 2	
4:20	Sponsor slot	Company 3	
4:30	Sponsor slot	Company 4	
4:40	Agent Exhibition Tour and Networking: Open to all participants		



5TH AMMBAN CONFERENCE, ABUJA, NIGERIA (DAY 2)

TIME	SEGEMENT	SESSION	SPEAKERS
8:00	Arrival of Guest and Registrations		
10:00	National Anthem		
10:05	Welcome Address	AMMBAN, the Journey so far	Alhaji Kamal Abdulkadir, National Vice- President, Association of Mobile Money and Bank Agents in Nigeria
10:20			
10:20	Presentation 1	Effective Training as a Means of Bridging the Knowledge Gap across Board	HEAD, CBN FINANCIAL INCLUSION SECRETARIAT
10:40	Presentation 2	Effective Consumer Protection Mechanism; a benchmark for Building Trust in DFS Ecosystem	HEAD, CBN CONSUMER PROTECTION DEPT.
11:00	Presentation 3	Uplifting Rural Women Through Convenient Micro Loans	Mike Ogbaa, Ceo, Sytiamo Ltd
11:20	Presentation 4	Role of Social Impact Agenda in Emerging Economies	Olojo Victor, National President, AMMBAN
12:00	Panel Session 1	Promoting Economic Prosperity Through Women	Uche Uzoebo, Head, Stakeholders Engagement, SANEF
			Modupe Janet Jile, Chairperson, AMMBAN ABUJA Chapter
			Hassan Khadija, AMMBAN Bauchi State Chapter
			Olubukola Adewale- Adewale, Vice Chairman, AMMBAN Lagos Chapter
			Maryam Sheikh, Chairperson, AMMBAN Adamawa Chapter
			Emem Jacinth, Secretary AMMBAN Akwa Ibom State Chapter
			Ruqayyat Rabi, Welfare Director, AMMBAN ABUJA
2:00	Lunch, Network, Relax...		
12:00	Panel Session 2	Pricing and Spacing: Panacea For POS Business Growth	Fasasi Sarafadeen, Chairman, AMMBAN Oyo State Chapter - Lead, Presenter
			Muyideen Adetunji, Chairman, Taskforce Spacing & Pricing AMMBAN, Lagos.
			Aina Ebenezer, Coordinator, AMMBAN Ekiti State Chapter.
			Abdulrahman, AMMBAN Gombe Coordinator
			Representative of ALMPO
			Representative of CBN
			Obioha Oti, National Vice-President, AMMBAN - Moderator
4:00	Sponsor slot	Company 1	
4:10	Sponsor slot	Company 2	
4:20	Sponsor slot	Company 3	
4:30	Sponsor slot	Company 4	
4:40	Vote of Thanks	Obioha Oti, National Vice-President, AMMBAN.	



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GODWIN EMEFIELE
Governor of the Central Bank of Nigeria



AISHA N. AHMAD
Deputy Governor of the Central Bank of Nigeria



AMMBAN PRESIDENT WELCOME ADDRESS

OLOJO VICTOR

Hello!

It is with great delight that I welcome agents, aggregators, super-agents, PSB's, Operators, Banks, Regulators, agencies and parastatals of government, stakeholders, ministries, and all delegates to the 5th AMMBAN National Conference with the theme "Sustaining the Gains of Financial Inclusion: Exploring Suitable Framework For Last Mile Drivers"

Our sojourn on the path of financial inclusion in Nigeria has come a long way. AMMBAN has been part of this journey since 2015 when we commenced operation. In retrospect, we can confidently say it's been a worthwhile journey.

This conference is the 5th in it's series and we are all glad to be gathered here, again, today. The last AMMBAN conference held in Kano State, 2years ago was a gathering of likeminds, a gathering so successful and one that we still relish a great deal.

The 5th AMMBAN Annual National Conference has been specially put together as an all inclusive, educative, interactive and insightful 2-day event that will most certainly leave you in a better place and position in terms of network and opportunities than it met you. The conference schedule is well loaded with seasoned and experienced technocrats who will be sharing knowledge and experience so far.

A major high point for the conference this year is that we shall be having a robust exhibition event as part of the conference. All delegates are strongly encouraged to make the most of the opportunities that this conference presents.

We want to specially appreciate all delegates who have travelled miles to be part of the epochal gathering, we have no doubt that your coming will be most productive and fruitful.

Lest I forget, our online community who will be following the events through our social media platforms have the opportunity to register their presence and qualify to get the certificate of participation for the 5th AMMBAN National Conference just as all delegates.

Finally, let me most heartily appreciate all of our friends who have supported and stood by us over the years, we are indeed grateful and remain committed in ensuring that we keep up on our mandate of delivering quality financial products & services especially to those at the last mile.

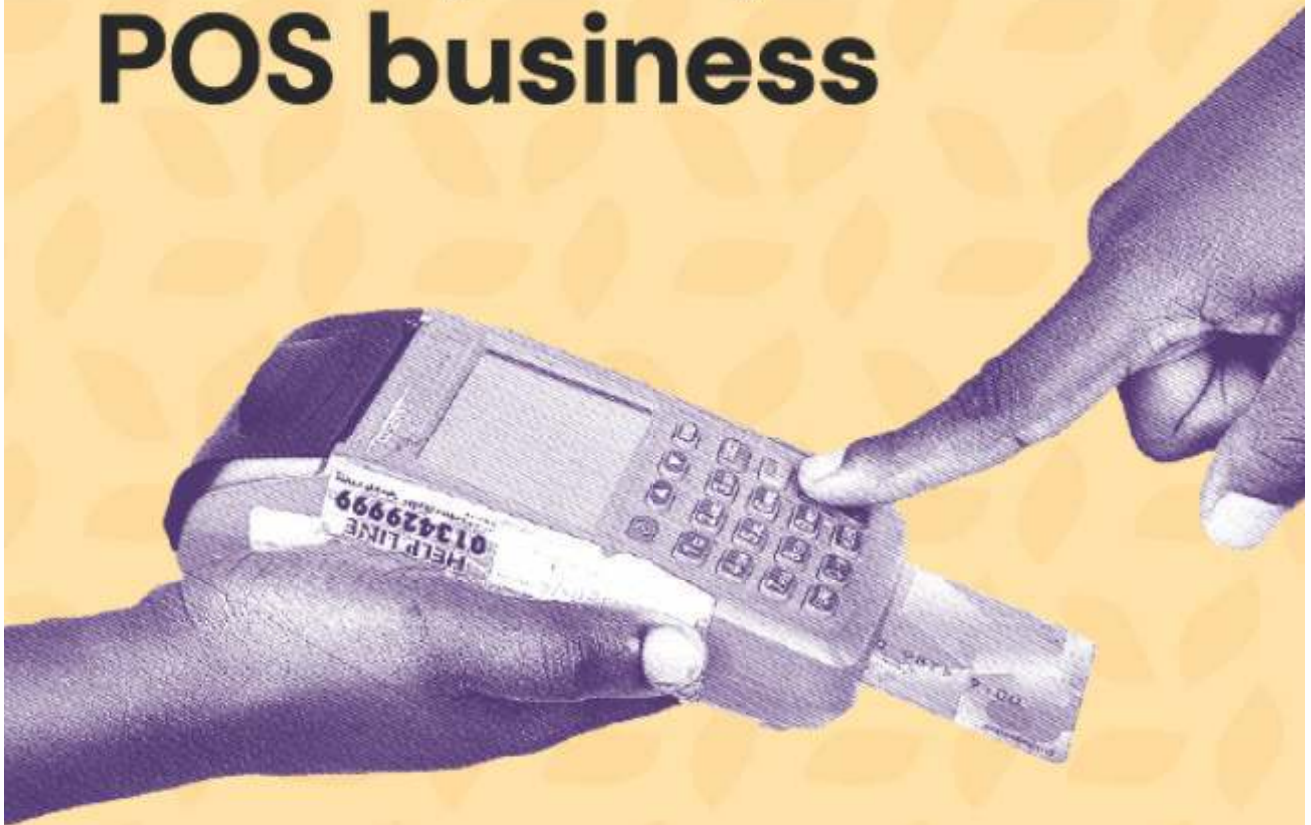
Wishing you all productive deliberations as the 5th AMMBAN Conference is officially declared opened





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5th AMMBAN NATIONAL
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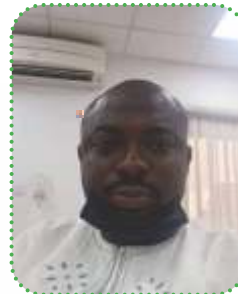
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DELTA STATE COORDINATOR



JAMILU SULE ALIYU
KANO STATE VICE CHAIRMAN



SPEAKERS PROFILE

Aishah Ahmad



Aishah Ahmad was appointed Deputy Governor at the Central Bank of Nigeria (CBN) on the 23rd March, 2018. As Deputy Governor in charge of Financial System Stability, she is responsible for leading the effort to promote a sound financial system in Nigeria; one of the principal objects of the Bank as specified within the CBN Act. In this role, Aishah is a member of the Governing Board and Committee of Governors at the CBN and Chairman, Financial Institutions Training Centre (FITC) - a not for profit organization offering training, consulting and research services for the financial services sector.

Prior to her appointment at the CBN, Aishah was Executive Director, Retail Banking at Diamond Bank PLC, with over 22 years experience as a corporate executive and finance expert. Her banking and investment career spans several financial institutions including NAL Bank Plc, Zenith Bank Plc and Stanbic IBTC Bank Plc (a member of Standard Bank Group, SA) amongst others.

Aishah's passion for finance fueled the attainment of several academic and professional qualifications over the years. She is a member of the Chartered Financial Analyst (CFA) Association and Chartered Alternative Investment Analyst (CAIA) Association. She also holds an M.Sc. in Finance and Management from the Cranfield School of Management, UK, and an MBA (Finance) from the University of Lagos, Nigeria. She obtained her B.Sc. in Accounting from the University of Abuja, Nigeria.

Aishah Ahmad is a strong advocate for female and youth empowerment; she volunteers at SOS Children's Villages, Nigeria and was former Chairperson, Executive Council of Women in Management, Business & Public Service, WIMBIZ (www.wimbiz.org); a leading women-focused NGO in Sub-Saharan Africa. She is married and blessed with two sons.

Ronke Kuye

CEO- SANEF Limited



Ronke is the Chief Executive Officer of Shared Agent Network Expansion Facilities Limited (SANEF). Ronke is a result driven Banking and Financial Services professional with over 32 years working experience, including 26 years in Banking. She has vast experience in Payment cards & E-business, Operations, Financial Inclusion, Process Transformation and Project Management.

With her passion for the payment industry, Ronke brings her expertise and wealth of knowledge in this field to enhance SANEF and boost the financial inclusion landscape in Nigeria. Ronke is a Fellow of the Chartered Institute of Bankers Nigeria (FCIB).

Jay Alabraba



Jay Alabraba is the chairman of the Association of Licensed Mobile Payment Operators (ALMPO). He is also co-founder and director of business development of Paga, a pioneering mobile payments and digital financial services company focused on emerging markets.

Before founding Paga, Jay was an Associate on the Goldman Sachs natural resources investment banking team in New York and later led an M&A team at BGL Plc in Lagos, Nigeria. Early in his career, Jay worked as a Program Manager at Microsoft in Redmond, Washington, where he received several patent awards for innovative work in the anti-piracy and software protection arena. He later accepted a one-year pre-MBA fellowship at Eli Lilly, where he managed marketing projects in North America and Europe for the company's neuroscience drugs unit.

Jay is a member of the National Financial Inclusion Steering Committee of the Central Bank of Nigeria and is actively involved in several other industry-defining forums. In 2018, he was selected as an Endeavor Entrepreneur in recognition of his impact and contributions to the entrepreneurship ecosystem in Africa. In 2021 he was named a fellow of the Aspen Institute's Finance Leaders Fellowship and a member of the Aspen Global Leadership Network.

Jay is a sector-agnostic angel investor and serves as an advisor to several companies. He earned a bachelor's degree in electrical and computer engineering, graduating cum laude, from The Ohio State University, and an MBA from Stanford University.



SPEAKERS PROFILE

Usman Alkali Baba

Nigerian Inspector-General of Police



Alkali Baba Usman, is the current substantive Nigerian inspector-general of police. He was appointed by the President of Nigeria Muhammadu Buhari to replace Mohammed Adamu who retired from Nigeria Police Force in February 2021. The Police Council on Friday, June 4, 2021, confirmed the appointment of Alkali Usman Baba as the substantive Inspector General of Police.

Alkali enlisted in the Nigeria Police Force on 15 March 1988 and later became an assistant superintendent of police, before gaining the promotion of commissioner of police on 27 January 2013. In 2014, he was posted to Delta State as the commissioner of police.[4] He served as DIG Force CID, force secretary at the force headquarters, Abuja, Nigeria. He served in FCT as the deputy commissioner, investigation and in the staff college as a directing staff. He has also served in Kaduna as the deputy commissioner, administration and assistant commissioner, CID. He served in Ilorin as an area commander. At Ebonyi State, he was the second-in-command.

He has served in Kaduna, Yola, Jos and Gombe State as divisional police officer, DPO. Baba was a former assistant inspector-general of police Zone 5, in-charge of Edo State, Delta State and Bayelsa State. Baba is a fellow of the International War College and a member of the International Association of Police.

Abdulrasheed Bawa



Abdulrasheed Bawa joined the EFCC as an Assistant Detective Superintendent (ADS) in 2004. He was in October 2015 appointed to head the commission's investigations of Diezani Alison-Madueke,[9] a former Minister of Petroleum Resources and her associates. He has been part of the prosecution of advance fee fraud, official corruption,[10] bank fraud, money laundry and other related crimes. The youngest chairman of EFCC till date.

He was trained by the United States Federal Bureau of Investigation (FBI), United States Financial Crime Enforcement Network(FINCEN), and United Nations Office of Drugs and Crimes[11] (UNODC)

Eric Idiahi



Eric is a Co-founder and Partner of Verod Capital Management Limited, a private equity firm with over \$350M under management. Prior to founding Verod Capital, Eric was the Co-founder and Managing Partner of Fountainhead Media Group, an investment and advisory firm focused on the Technology, Media and Telecoms sector in Nigeria. Eric previously worked at Financial Derivatives Company Limited. He is the Chairman of Tangerine Financial Limited and Eleva Group. He is also a Director of EMZOR Pharmaceutical Industries Limited, Greensprings Educational Services Limited, Central Securities Clearing Systems (CSCS) Limited and on the Board of Regents of Harris Manchester College, Oxford University. He received a B.Sc in Economics from the University of Houston, Texas and an MBA from Saïd Business School, University of Oxford, Oxford, England.

Tomi Araromi



Mr Tomi Araromi, is the Founder and Managing Director of iRecharge Tech-Innovations a leading Fintech organization that is adept in top-level financial services. He is also the Chief Executive Officer of Infostrategy Technology Ltd a premier Information, Communication, Technology and Software Development Company in Nigeria and the United Kingdom. He sits on the board of Pillar Micro Finance Bank, IST Prints, UniPlus Technologies and Greenfinite Nigeria LTD.

Mr Tomi Araromi has a proven executive management track record and over 20 years of experience in leading, growing and strengthening management teams in the ICT and Fintech Industry. Amongst several Professional certification and Executive Management Programs, He is a certified Software Engineer and holds a First Class degree in Information Technology and Networking from Middlesex University

SPEAKERS PROFILE

Michael Ogbaa



Michael Ogbaa is The Co-founder, Chief Executive Officer and Managing Director of Sytiam Technology Limited, a Micro Lending Institution. He's a Composite Banker, Economist, Strategist, Former Head, Agency Banking In Africa's Biggest Retail Bank and The World's Most Respected African Bank - Access Bank Group. With twenty two years of banking history that covers Strategy and Business Planning, General Administration and Resources Management, Retail Channels Management, Marketing and Sales, Strategic and Reputational Risk Management, Team Building, Management, and Financial Risk. Michael Ogbaa is an astute banking and finance professional with a Executive Middle Management Training focused in Strategic Leadership from University of Pennsylvania - The Wharton School and an MBA from the prestigious University of Liverpool, U.K.

Femi Omogbenigun



Femi is the M.D., CEO of 3Line Card Management Limited, one of the disruptive financial technology companies in Nigeria. Femi's financial services industry career has spanned more than 13 years. He is a seasoned professional and has played a major role in developing product strategies that deepen and broaden businesses within all payment verticals. Femi's wealth of experience cuts business development, product design and product development. He is passionate about problem solving with a special focus on using electronic payment systems to create financial service solutions for the un-banked and the under-banked. He spearheaded the design of the first agent banking platform in Nigeria, Freedom Network. As a proven industry leader with a remarkable expertise in developing strong client relationships, building outstanding teams and a disciple for focus on the execution of operations, Femi is known for his drive towards excellence, business transformation and agility. He earned a Bachelor of Science degree in Economics from the University of Ibadan, Nigeria and a Master of Science, International Business and Information Technology from the University of Dundee, Scotland. He holds various certifications including, ISEB Business Analysis Professional from the British Computing Society, Prince 2 Project Management Certification and Miller Heiman Business Development Certification. Femi is the M.D., CEO of 3Line Card Management Limited, one of the disruptive financial technology companies in Nigeria. Femi's financial services industry career has spanned more than 13 years. He is a seasoned professional and has played a major role in developing product strategies that deepen and broaden businesses within all payment verticals. Femi's wealth of experience cuts business development, product design and product development. He is passionate about problem solving with a special focus on using electronic payment systems to create financial service solutions for the un-banked and the under-banked. He spearheaded the design of the first agent banking platform in Nigeria, Freedom

Network. As a proven industry leader with a remarkable expertise in developing strong client relationships, building outstanding teams and a disciple for focus on the execution of operations, Femi is known for his drive towards excellence, business transformation and agility. He earned a Bachelor of Science degree in Economics from the University of Ibadan, Nigeria and a Master of Science, International Business and Information Technology from the University of Dundee, Scotland. He holds various certifications including, ISEB Business Analysis Professional from the British Computing Society, Prince 2 Project Management Certification and Miller Heiman Business Development Certification.

Victor Olojo



Olojo Victor, Currently serving National President, Association of Mobile Money and Bank Agents in Nigeria (AMMBAN). A certified Digital Financial Services (DFS) Analyst, with years of experience in Delivering DFS to the last mile across the length and breadth of the country. He served as a member of the Agent Network Covid-19 Response Working Group which was set side to address the impact of the pandemic on agent network, and to garner support for Financial Service Provider (FSP).

He has worked closely with several MMOs, Fintechs, and Financial Institutions in development DFS product, many of which are thriving in the market today. He's currently part of the Federal Government team led by the Ministry of Budget and National Planning, in collaboration with the National Social Investment Office in developing a five year social investment road map for Nigeria.

Victor was also part of the Consultative Working Group (CWC) Committee on DFS policy and regulations championed by the Lagos Business School (LBS). He has worked closely with EFINA, Intermarc, Boston Consulting Group and several other international organizations on financial inclusion projects and research.

He has his B.sc in International Relation, Masters in Development Studies both from reputable institutions of Covenant University, Ota and Bayero University, Kano and The Harvard Business School, Boston, Massachusetts where he obtained a certificate on Inclusive Finance. He currently serves the Managing Director at CreditMe Holdings Limited and privilege to serve on boards of a number of StartUps.

Stephen Ipalibo Lawson

Conference Host



Stephen Ipalibo Lawson, anipr, is arguably Nigeria's leading Corporate Master of Ceremonies (MC). He is also a TV Host, Producer, Writer, Poet, Speaker, Public Commentator, Moderator, Facilitator, Public Relations and Business Development Consultant.

As a TV Host, he anchors and associate produce Business Matters. He has anchored several other national TV shows and programmes amongst which are Nigeria's longest running TV Show, NTA Morning Ride; BusinessDayWithNTA and The NTAetv Climate Change... Our Warming World... Going Green Series" programme broadcast on NTA International and Network.

A highly sought after MC who has anchored several national and international high level conferences in Lagos, Abuja, Port Harcourt, Kano, Ogun and other States in Nigeria; including the Association of Mobile Money & Bank Agents in Nigeria (AMMBAN) Conferences, and others in oil and gas, mobile money and e-payment, financial inclusion, power, renewable energy, climate change, real estate, Ecowas, transport, health and other sectors in the economy.

He is a qualified Public Relations expert who is an associate member Nigeria Institute of Public Relations (NIPR).



ABOUT AMMBAN

Association of Mobile Money and Bank Agents in Nigeria (AMMBAN) has been incorporated to help facilitate, organize and speed-up agents', operators' and regulator's effort towards the financial inclusion policy of the Federal Government of Nigeria.

AMMBAN is an engineered approach to widen and deepen financial inclusion and to take cashless transactions and e-payments to the grassroots in order to enable mobile phone users make payments, do transfers, buy airtime, pay utility bills such as DSTV, GOTV, PHCN, pay expressway tolls and conduct any such financial transaction without cash exchange, but through their mobile phones/wallet.

AMMBAN represents the common interest of its members. These shared interests are achieved through interaction, collaboration and synergy with players in the industry on matters related to financial inclusions, strategy, security, fraud and agency network integrity.

» Association of Mobile Money and Bank Agents in Nigeria (AMMBAN) is duly registered with the Corporate Affairs Commission (CAC/IT/NO 83666), with state chapters spread across the 36 states of the federation. Our focus as an association cover four (4) broad areas, namely;

- 1. Mobile Money**
- 2. Agent Banking**
- 3. Fraud & Security**
- 4. Advocacy & Awareness**

We are committed to work closely with Telecommunication Companies, Mobile Money Operators, Financial Institutions, Regulators, Government and other stakeholders to stimulate financial inclusion for the unbanked and under-banked individuals and businesses that are enthusiastic about the 21st Century relevance of mobile technologies geared at initiating and concluding personal and business transactions, using our web of dedicated members across the country to drive policy implementation and specific business objectives of operators and institutions needing penetration, to effectively propel tangible, linear growth of Mobile Money users in Nigeria and Africa.

OUR VISION

To be the focal point and No.1 driver of financial inclusion in Nigeria by providing excellent service and delivering value to Nigeria's financially vulnerable and excluded population.

MISSION-STATEMENT

To operate as a web of agent-network spread across the federation, with a robust database and reliable infrastructure; aimed at facilitating collaboration and creating the required synergy and market stimulation; and also protecting our business interest, with the quintessential goal of being a set of formidable players in the nation's financial inclusion drive.

SHORT-TERM GOAL

To improve the capacity of agents across the country through training, communicating changes in the evolving new sector, integrating best practices, and employing aggressive approaches to onboard new and existing agents in the country.

AMMBAN OBJECTIVES

1. To promote synergy and a united front amongst Mobile Money Agents and Agent Banking partners in Nigeria
2. To help facilitate the financial inclusion and cashless policy of the Federal Government.
3. To reduce the human traffic and stress involved in carrying-out banking transactions in densely populated/rural/semi-urban areas with inadequate banking services.
4. To broaden our reach so as to target low-income and financially vulnerable segment of the population.
5. To undertake collective development and research of Mobile Money and Agency Banking operations in Nigeria
6. To provide wider access to information relating to the industry
7. To serve as a common voice for mobile money agents in Nigeria
8. To bring mobile money agents under an umbrella for operational efficiency, innovative and effective service delivery.



9. To create a platform to share operational knowledge and access to resources
10. To be a set of formidable players in shaping the Mobile money industry in Nigeria.
11. To take mobile money and agent banking services to the grassroots.

AMMBAN MEMBERSHIP BENEFITS

- » **EMPOWERMENT:** Funding agents' wallets, enhancing required operational skills, and providing basic work tools like POS, Mercury fluorescent light for detecting counterfeit currency, etc, are some of the ways AMMBAN shall gainfully engage her members.
- » **BUSINESS GROWTH AND EXPANSION:** Supporting and protecting the business interest of our members remain our cardinal objective as an association. We shall consistently advocate for a fair market share and seek to expand the frontiers of our business offerings.
- » **UPDATES ON POLICIES:** It's amazing how much one piece of legislation can impact an industry. A unit of our association will be devoted to updating members about these changes. It will also advocate for members and notify them on how to prepare for any change.
- » **COLLECTIVE RESEARCH AND DEVELOPMENT:** Industry research and development is one of the main purpose of our association. Membership participation and involvement will be required, as a key component in achieving successful outcomes and results. As an industry group, we seek to provide a focal point for government to collect the information that it needs to make informed decisions. In essence, AMMBAN becomes a sort of liaison with government — for the overall good of the industry.
- » **INDUSTRY STANDARDS:** Information will be available about continuing opportunities and latest tools in the industry. As an association that seeks to uphold industry standard, we shall often distribute e-newsletter and other relevant materials to keep members informed about new statistics and best practices in the sector.
- » **CONFERENCES:** Conferences will be organized annually. Members will have opportunity to listen, network and share experiences with

other members, industry experts and key players. AMMBAN shall provide the opportunity for members to discuss business and industry issues collectively, with a view to coming up with a collective voice and providing opportunities for peer to peer networking with service providers and regulators.

- » **ACCESS TO GROUP INSURANCE POLICIES:** As an organization with large membership base and due to the peculiarity of the sector we operate in, we shall partner with insurance companies to offer a reduced group rate to our members.
- » **A COMMON VOICE TO GOVERNMENT:** Government is not able to listen to each and every agent that comes to them for support or with concerns, let alone respond to those concerns. As a focused group with unified voice, we can bring common issues to the attention of government. We will also work with government/agencies to create viable and applicable solutions for those issues, while working to strategically move the industry forward.
- » **ACCESS TO INFORMATION:** AMMBAN will on a continuous basis provide information to its members in a variety of forms — from workshops and conferences, to field days and focus group sessions. Printed materials like newsletters, brochures, and our website will also provide valuable information. This information is also available to people outside the industry; including potential customers, partners and industry stakeholders. AMMBAN shall have dedicated employees who will be tasked with helping members and their particular needs on a daily basis.
- » **ACCESS TO RESOURCES:** A large membership base will give AMMBAN members the opportunity to benefit from collective ordering and purchasing, allowing the association to provide certain common items to our members at reduced costs.
- » **PROMOTION, BRANDING AND VISIBILITY:** AMMBAN is the face and voice of the Mobile Money and Agent banking industry in Nigeria, and as such, will spend a great deal of effort in promoting the benefits, strengths and values of the industry. We shall provide promotional materials that would direct customers to our agent-members and the product/services that they offers.



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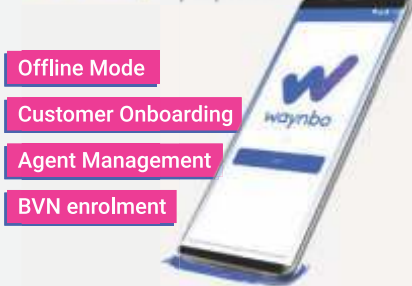


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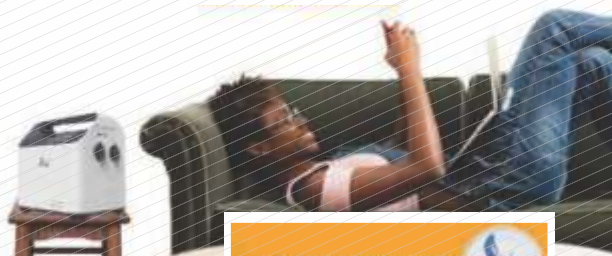
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DIGITAL FINANCE SERVICES (DFS), RISK AND FRAUD MANAGEMENT



The rising cases of fraud and risk of agency banking now becoming alarming hence call for more awareness and information knowledge sharing to bridge the gap especially among agents and consumers. In AMMBAN 2020 Assessment Feedback showing out 4 of 10 agents are victims of one risk and fraud in one way or the other. Although fraud is not to be feared but to be understood so that it can be addressed.

What is fraud?

Fraud is an act that can be intentional and/or deliberate action undertaken by players in the ecosystem of digital financial services aimed at driving gain, and/or denying other

players revenue and/or damaging the reputation of the other stakeholders. The fraud can be by means of human action or system hacking.

The DFS fraud becoming complex as many customers and agents facing tasks that outsourced to individuals that DFS provider does not fully control. The presence of third party (aggregator or master agent) between customers, agents, and the DFS provider. The peak of all are entities dealing with money, preventing, controlling, detecting and mitigating frauds is a challenges.

DIFFERENT WAYS OF FRAUD COMMITTING AND/OR DRIVING IN DFS			
Consumers	Agents	Business Partners	IT Related
Voucher Fraud	Unauthorized access to customers PIN	Employees linking wrong mobile numbers or terminal to account	Password abuse
Counterfeit currency	Unauthorized encashment of customer's voucher	Employees of business defrauding their organizations	Individual users with multiple rights
Impersonating business organization	Split withdrawals and deposits	Illegal transfers from business account to fraudsters' accounts	Weak password and transaction PIN
Unauthorized repudiation	Illegal charges on customers	Illegal reversal of funds paid to business accounts	Creation of fake/nonexistent users
Unauthorized access of agents' transaction tools	Direct deposits	Application of lower tariffs to business accounts	Fraud on multiple access channels (web and handset)
Phishing, SMS spoofing, fake SMS (various)	Parallel money transfer	Fraud on settlement of charges	Unconfirmed charge back debts
Unauthorized PIN access	Registration fraud-non-existent customers or without proper KYC	Unconfirmed charge back debts on agent/customers	
Claiming charge back on approved or successful transaction from bank	Wrong posting		

For agent in any of the any fraud occurred make sure you have your customer KYC and keep your records (ie log book and duplicate receipts) for minimum of 6 months better still keep it digitally for reference purpose at any time

KYC is refers to "Know Your Customers' or 'Know Your Client'. This act is very key to all agent at any time for each of their business transaction as this process help to verify the identity of customers to gauge or legitimacy and credibility. This process is most used by all agents principals ie Banks, Super-Agent, Mobile Money Operator, insurance and other financial institutions to establish the legitimacy of customers.

Every agents should know that keeping rules to KYC regulation will protect him against money laundering as well as any security agency issues in case of any fraud that might need interrogation of agents at any time

The keeping of good records will not only help in term of fraud but will also help in term of cash flow, overall financial health, expense, profit etc for better right decision of business growth. The following book of records need

Finally agent should educate their customers that at no time should customers share their Personal Identification Number (PIN) with anyone include the agents at all. PIN should be kept secret because it allows access to important services such as financial transactions.

Also it is duty of an agent to report suspicious transactions of any customers to the principal or nearest polices station. Note: is against law for any agents to gives third parties access to customer's details.



NOTICE TO ALL MOBILE MONEY AND AGENT-BANKING/POS BUSINESS
OPERATORS

The Association of Mobile Money and Bank Agents in Nigeria (AMMBAN) is hereby, through this notice bringing to your attention the unprecedented issues of fraud affecting the business negatively which are consequently eroding the hard earned trust members of the public reposed on Mobile Money and Bank Agents as part of the Financial Inclusion drive of the CBN.

The Association is also greatly disturbed by the spate of robbery attacks on Agents across the Country, most of which could have been averted if proper training and due precautions have been in place or applied.

We therefore urge all existing and intending agents to begin to tidy up all loose ends and comply with critical criteria for operations in a business like this, such as:

1. Having a physical location as required by regulation which could be shop, container or kiosk with identifiable address but NOT umbrella, bike, home delivery, etc.
2. Letter of authorization or Certificate from Financial Institutions/Mobile Money Operator/Super-Agent/FinTech.
3. Display logo and name of your operators e.g. Financial Institutions/Mobile Money Operator/Super-Agent/FinTech.
4. AMMBAN membership identity card, certificate and signage would also be recognized.
5. Evidence of book keeping (Record book, Transaction Log book).

This letter serves as Notice of Compliance from the Association of Mobile Money and Bank Agents in Nigeria (AMMBAN). AMMBAN is the umbrella body for registered agents of licensed Operators in Nigeria and duly registered by Corporate Affairs Commission (CAC/83666) and recognized by the key-stakeholders in the industry.

We enjoin you to comply by the laid down CBN regulations guiding the operations for Mobile Money and Agency-banking services.

For more information visit any AMMBAN State or Zonal Chapter nearest to you.

Regards!

Signed.
National President.

Contact Us:
AMMBAN National
Secretariat: 2, Bamgbola Avenue,
Bakery Bus Stop, Behind,
Old Nistech School, Akowonjo
Road, Egbeda, Lagos state.

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WHAT AGENT NEED TO KNOW ABOUT **E-NAIRA**



eNaira



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How do I fund my wallet?

Funding of your eNaira wallet can be done through your regular bank app from your bank account and via cash through an eNaira verification

eNaira is a Central Bank Digital Currency (CBDC) issued by the Central Bank of Nigeria as a legal tender. It is the digital form of the physical Naira and can be used the same way as cash.

What's the difference between eNaira and the funds in one's account?

eNaira is a digital currency and is a direct liability on the Central Bank of Nigeria while the money in your bank account is Naira held as deposit liabilities by the financial institution.

What are the benefits?

eNaira is a fast, affordable, secure, and reliable payment option designed to support the digital economy and aid financial inclusion in Nigeria. eNaira will, among other benefits, enhance the Nigerian payment ecosystem, increase revenue and tax collection, aid targeted social interventions, and improve diaspora remittances. Users can make contactless payments with eNaira by scanning a QR code.

agent, over the counter at designated bank branch or a SANEF agent. (SANEF means Shared Agent Network Expansion Facilities)

Does the eNaira Yield any Interest?

No. The eNaira has no interest component

Is your eNaira wallet safe and easily accessible?

Yes. eNaira is safe and secured with advanced cryptographic techniques against counterfeiting, cloning and other forms of breaches. The eNaira wallet operates an open system that is accessible to all users based on a tiered KYC structure.

Is data well protected?

Yes. Data protection and privacy remains fundamental to the core design of the eNaira system and users will be able to determine how their data is used, shared and processed.

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The new frontier in Agency Banking- what are the opportunities for agents

Written by Tope Alao

I could remember those days of T+1 settlement, i mean those days you have to wait for 24hours before banks will credit all POS withdrawals. Days you have about 10 to 15 customers with dispense error, i mean for a single day, and i did not include those who are yet to receive credit for the transfer you made to their account.

Those were days you were the only POS on the street. No, maybe 3 streets, and customers will call you if you resume a minute late.

Those were interesting days.

We all wish days like this could come back but as with everything in life, change is inevitable and to some of us, we love the change. No, we thrive on it.

Now to the present day, like a man using a time machine, fantasizing about the good old days. But the new frontiers in agency banking for agents are now different from what it used to be. Now you have 10, maybe more POS outlets on the street. It used to be only you, now every POS has a neighbour like a 'face me and face you' apartment.

But how do you survive in this kind of environment?

This is the question most are yet to wrap their head around.

But as with every adversity, comes some amazing opportunities.

We all know of people and companies who are making huge waves because of the change. Smiling to the bank, like my Nigerian folks will say

But how will you join the ranks of these people, who have somehow figured it out?

To join the ranks of these folks, you have to learn about the new frontiers. By now you know you can't survive on what your single outlet or in some cases multiple outlets make in profit, you need to start making money from the change itself.

I was listening to one of the world's greatest speakers, and I can't remember who at the moment. When he said one has to find ways to turn what used to be a disadvantage to advantage

It used to be that having multiple employees to handle different aspects of this business is an advantage. Now, most outlets barely survive to

make enough profit to pay a single employee. It used to be that if you had multiple outlets closer to each other it could give you a competitive hedge, but now that constitutes expenses that keeps you up at night.

But how do you turn the wave of new outlets opening to your advantage and profit instead of losing money on each new POS outlet that opens on your street or the next street?

And the answer is simple, be the go to person for any new entrant, I mean be the one anyone comes to if they need resources, to start this business.

Instead of keeping your knowledge, like you used to, share it.

Let me ask you this, How many of the new POS that opened in your area, say in the past month, opened because of your involvement? I guess maybe zero.

That means you make zero profit as well, if anything they eat part of your profit.

This is a change we can't all resist or maybe deny or delay. It's a change that has come to our doors, a change we wish never happened, a change we wish could go away like the pain of samurai's sword to one's throat.

This change is happening whether we are part of it or not.

The idea for agency banking is for every shop, small, medium or big to have their own means of accepting payment. In fact the Central Bank has spent millions of naira to make that possible. Now that you know the forces you are fighting against, I think it is wise to flow where the current goes rather than fight against it.

Now is the time you embrace the change and start building an ecosystem by sharing your knowledge with others about how this business works and empowering them with the right resources they need instead of wishing they never figured it out, because they will.

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AMMBAN; A WORTHY COLLABORATOR.

By **OLUWASEGUN ELEGBEDE**
NATIONAL P.R.O. AMMBAN

If there is anything that has never been in doubt about the Association of Mobile Money and bank Agents in Nigeria, it is its unalloyed commitments to ensuring that the financial inclusion goals are achieved in record time and within the best framework beneficial to everyone, through focus on cardinal areas which includes: Awareness and Advocacy, Agent Network, Fraud Alert and Security, Training and Research amongst others.

It is well established that the Association of Mobile money and bank Agents in Nigeria, which serves the interest of Mobile Money and bank Agents, since its inception has contributed in no small measure to the consistent growth being witnessed in the industry. The body has always ensured that the interest of all players in the industry are well protected.

It is a known fact that agents play pivotal roles in the delivery of the expected critical financial services to the last Mile. Agents go to places where others in the value chain will not thread, they endure molestation from ill informed customers and security operatives for disputes arising from duly provided financial services, invest and in many cases secure loans at interest rates not tailored for Mobile and Agency banking business, get kidnapped and killed by men of the underworld as they are seen as soft targets. It is, then, so sad to note that with all this plethora of issues faced by agents in the delivery of the needed financial services to the last Mile across the country, they are most times left to their fate when issues go down south. There is an obvious need therefore, for AMMBAN to, by all legal means, ensure its members' interests and wellbeing are not undermined.

Agents, the last mile drivers, have paid more price in the drive for financial inclusion in Nigeria. Many have lost their lives to the many attacks on them, not a few have been jailed and millions of naira lost to armed robberies.

In recent times, there has been a boom in agent population across the country. This is supposed to be a good development, however, with the rate at which spacing and due diligence are being neglected, it is should be a cause of concern for all well meaning players in the industry. Many agents out there now have no business being in the business. They are mostly poorly set up and not trained about basic record keeping.

This lack of basic training has resulted in many loosing their capital to scammers in various forms which include payments of cash for 'fake alerts', acceptance of counterfeit notes (fake currency), giving value for declined transactions and more.

It is also pathetic that AMMBAN, the body that has always stood with agents (members and non members) is being perceived to be in competition with supposed players.

For the records, AMMBAN has contributed to the drastic reduction in the frequent arrests and molestation of agents by Security operatives through engagements and continuous training of their rank and file. The Association uses various media to create awareness and educate the people of the peculiarities of our services and laid down procedure for dispute resolution. The constant engagements include the ones with the teeming bank staffs who have over time, unashamedly, shown lack of knowledge about agency banking

by inciting their customers against agents and in most cases, discouraging them from using agents' locations for their financial transactions.

The Association has active representatives who are part of CBN's Financial Inclusion State Steering Committees (FISSCO) across the country with landmark contributions.

There are a few operators in the industry today that has not enjoyed the services of AMMBAN members in the designing and distribution of their products. Many of such platforms and their products have scaled up because of the invaluable insights and resourcefulness brought about by these members. AMMBAN has always been willing to work with individuals and groups of common purpose.

The spate of attacks and killings of agents in the last one year made the Association to commence robust engagements with insurance firms on how to provide coverage at very reduced premium for its members.

It is therefore wrong for anyone to think that the Association is in competition with any group or stakeholder in the industry. AMMBAN is a worthy partner in progress in the drive to deepening financial inclusion to the last mile.

While the figures are looking good now, we need to pay closer attention to the realities on the field. Active agents are getting discouraged by the day with plethora of issues ranging from ridiculous pricing, lack of spacing, Security challenges, indecent set up of agent locations, lack of insurance policy coverage, lack of loan tailored for agency banking operations, poor backend support, among others.

The above issues if not tackled headlong, can undermine all the gains hitherto achieved in the industry.

There has to be a deliberate approach to setting a standard for entry and conduct of all relevant players in the industry. As it is now, it is all comers. The media is already beaming their light on pockets of unworthy stories of why the people should stare clear of Mobile money and bank Agents. The trend if allowed to fester can erode the confidence the people already reposed in the industry.

AMMBAN is not asking for too much. All the Association wants is that some level of sanity be brought to bear in the conduct of all players. As at today, we have MMOs and agents alike who practically hawk POS devices and financial services respectively. How did we get here?

Is this what the regulatory framework stipulates?

We seem to be getting carried away by the achievements and or the rising transaction figures while ignoring the happenings at the base of the pyramid. If only we can come to the realisation that it is the continued activeness of agents that can sustain the goals so far achieved and ensure they are surpassed. These and many more are the greatest concerns of the Association.

AMMBAN has as much stake as any other stakeholder in the industry and will appreciate the support of well meaning players in setting a sustainable framework. Let's not get carried away. A stitch in time, they say, saves nine.



FINANCIAL SERVICES ACADEMY
COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA

A DAY WITH THE NATIONAL PRESIDENT
Olojo Victor

LIVE

Adojomo Yusuf
 Director & Executive Director

Post COVID 19: IMPACT ON DFS ECOSYSTEM IN NIGERIA

Topic: **COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA**
 Date: **Thursday 26th April 2020**
 Time: **11am**

COVID-19 and Financial Inclusion in Nigeria: Effects on Agent Banking Services.

PROF. OLA WALE AJUMU
 CEO, Lagos State University

MR VICTOR OLOJO
 President, Association of Mobile Money Bank Agents in Nigeria

ENGR. BALI ADEDELE
 Managing Director, Lagos State University

Topic: COVID-19 and Financial Inclusion in Nigeria: Effects on Agent Banking Services.
Date: Wed. 26th April, 2020
Time: 10:00 a.m. prompt
Mode: Zoom Conferencing

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AGENTS IN NIGERIA (AMMBAN)
AMMBAN ONLINE DIGITAL FINANCIAL SERVICES ACADEMY

COVID-19: AGENT TOOLKITS & COPING STRATEGY

Topic: COVID-19: AGENT TOOLKITS & COPING STRATEGY
Date: Thursday, 29th April 2020
Time: 10am prompt
Mode: Online

FINANCIAL SERVICES ACADEMY
COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA

ALABRABA Jay
 Co-Founder & Director, Business Development, Fintech

LIVE

Adojomo Yusuf
 Director & Executive Director

Topic: COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA
Date: Thursday 29th April 2020
Time: 11am

ASSOCIATION OF MOBILE MONEY & BANK AGENTS IN NIGERIA

CONTACT US

HOTLINE: 8864720088, 0703294284, 09023946004
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FINANCIAL SERVICES ACADEMY
COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA

SHOGAOLU Titilola
 National CTO, InsuranceTech Financial Solutions, Nigeria (FSI)

LIVE

Adojomo Yusuf
 Director & Executive Director

Topic: COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA
Date: Thursday 16th April 2020
Time: 11am

FINANCIAL SERVICES ACADEMY
COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA

ADEJANA Tomilola
 CEO & Co-Founder, UBEA Technology (Ed Banker), Nigeria 1

LIVE

Adojomo Yusuf
 Director & Executive Director

Topic: COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA
Date: Thursday 16th April 2020
Time: 11am

FINANCIAL SERVICES ACADEMY
AGENCY BANKING BUSINESS: HOW TO IMPROVE VALUE & CUSTOMER RELATIONS

ABDULKASIM Ahmad Garba
 National President MCO, Speaker 2

LIVE

Adojomo Yusuf
 Director & Executive Director

Topic: Agency Banking Business: How to improve value & customer relations
Date: Thursday 16th April 2020
Time: 11am

MOBILE MONEY: A LOOK AT FINANCIAL INCLUSION IN NIGERIA

VICTOR OLOJO
 President, Association of Mobile Money Bank Agents in Nigeria

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8th July 2020

RADIO POLITICS

YELU OJEFURUM
 (GTAR FM 101.5)

VICTOR OLOJO
 President, Association of Mobile Money Bank Agents in Nigeria

THE ROLES OF MSMEs IN A SUSTAINABLE ECONOMY

FINANCIAL SERVICES ACADEMY
COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA

DAVID-WEST Olayinka
 Professor of Information Systems, S&P, Lagos Business School

LIVE

Adojomo Yusuf
 Director & Executive Director

Topic: COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA
Date: Thursday 16th April 2020
Time: 11am

FINANCIAL SERVICES ACADEMY
COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA

SHOGAOLU Titilola
LIVE

ALABRABA Jay
LIVE

DAVID-WEST Olayinka
LIVE

Adojomo Yusuf
 Director & Executive Director

Topic: COVID-19: IMPACT ON DFS ECOSYSTEM IN NIGERIA
Date: Thursday 16th April 2020
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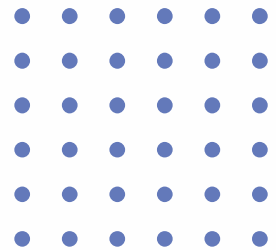
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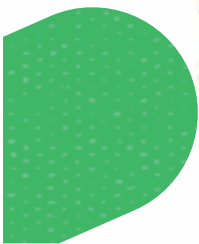


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15. Mrs Martha sunday
16. Stephen Adeoye (Lagos)
17. Malomo Saheed (Ogun)
18. Openiyi Mustapha (Ogun)

LOGISTICS/ ACCOMMODATION

(Sub Committee)

1. Prince Bello sharafa (Chairman)
2. Mr Francis Aniobi Anayochukwu
3. Alfa umar faruk
4. Mr. Tony Nweyim
5. Mr. Adeleke lukman Adebomi

WELFARE SUB COMMITTEE

1. Hajia Rukayat Mohammed (chairperson)
2. Queen Abike fehintola Durosomo
3. Mrs. Martha Sunday
4. Mrs Modupe Janet
5. Mr. Ogundele Afeez



Takaful Products



FAMILY TAKAFUL PLAN

"And those of you who die and leave behind wives should bequeath for their wife a year's maintenance and residence" Q2V240

Key Features

- Flexible contributions.
- Profit sharing (Al-Mudharabah).
- Flexible maturity period 10-40 years.
- Part-withdrawal allowed.
- Contribution not forfeited in the event of cancellation.



HAJJ / UMRAH PLAN

"The prescribed duties of Hajj is the obligation that mankind owes to Allah (swt) and whoever honours the sacred things of Allah (swt), then that is better for him with his Lord" (22:30) - Surah Al-Hajj"

Key Features

- Systematic savings for hajj.
- Returns on investment based on al-Mudharabah.
- Flexible maturity period ranging from 1 to 10 years.
- Financial assistance in the event death based on principle of al-Tabarru.
- Tax relief on contributions.
- Takaful contribution not forfeited in the event of cancellation.
- Part-withdrawal allowed.



TAKAFUL EDUCATION PLAN

The plan is designed basically for the future education of one's child or ward

Key Features

- Flexible contributions.
- Profit sharing (Al-Mudharabah).
- Flexible maturity period 5-40 years.
- Part-withdrawal allowed.
- Contribution not forfeited in the event of cancellation.



HILAL TAKAFUL CREDIT PLAN

This plan is designed for anyone with any form of short term loan.

Key Features

- Peace of mind is assured.
- Guarantor is relieved of any liability on credit facility.
- Financial assistance in the event of death based on the Islamic principle of al-Tabarru.
- Proceeds is utilized to pay the expected outstanding balance of the loan.
- Dependants will inherit assets and not liabilities.



MARRIAGE TAKAFUL PLAN

It is a flexible plan that allows you to plan towards your marriage expenses or that of your children - Marriage Made Easy

Key Features

- Flexible contributions.
- Profit sharing (Al-Mudharabah).
- Flexible maturity period 1-5 years.
- Part-withdrawal allowed.
- Contribution not forfeited in the event of cancellation.



TAKAFUL MORTGAGE PROTECTION PLAN

This plan is for anyone who has purchased, built or intends to build/purchase a house by means of a mortgage.

Key Features

- Guaranteed payment of outstanding mortgage.
- Guarantor is free of any liability from your loan.
- Peace of mind for the family with a house free of financial burden.
- Proceeds utilized to pay the expected outstanding balance of the mortgage loan.
- A simple and transparent plan.

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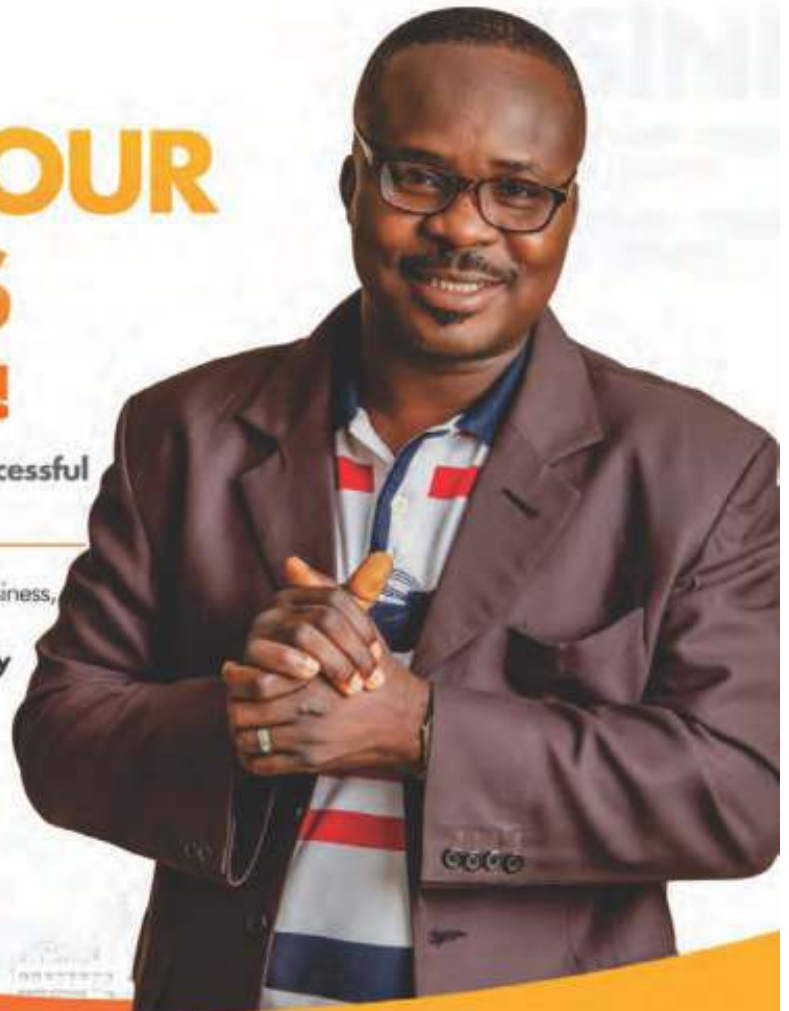




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