



Financial Inclusion in the Digital Economy

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A dark crowd of people at night, with many individuals holding up their mobile phones. The screens of the phones are illuminated, creating a sea of small, glowing rectangles against the dark background. The text "3 Billion new minds" is overlaid in the center of the image.

3 Billion new minds



A close-up photograph of a stone path. The path is composed of irregularly shaped, multi-colored stones in shades of grey, blue, purple, and brown. The stones are set in a bed of small, light-colored pebbles. A single, larger, light-colored stone is placed horizontally across the middle of the path, featuring the handwritten text "Laying the Groundwork" in black ink. The text is written in a casual, cursive style. The overall scene is outdoors, with some dried leaves scattered around the stones.

Laying the Groundwork







Regulatory Reform

A close-up photograph of two hands, one from an older person and one from a younger person, gently holding a small, light-colored object between their fingers. The background is a bright, sunny outdoor scene featuring a vast field of yellow flowers, likely rapeseed, stretching to the horizon under a clear blue sky with a few wispy clouds. The lighting is natural and bright, highlighting the textures of the skin and the vibrant colors of the landscape.

Universal Banking





“
*The future is already here
— it's just not very evenly
distributed.*”

William Gibson, NPR













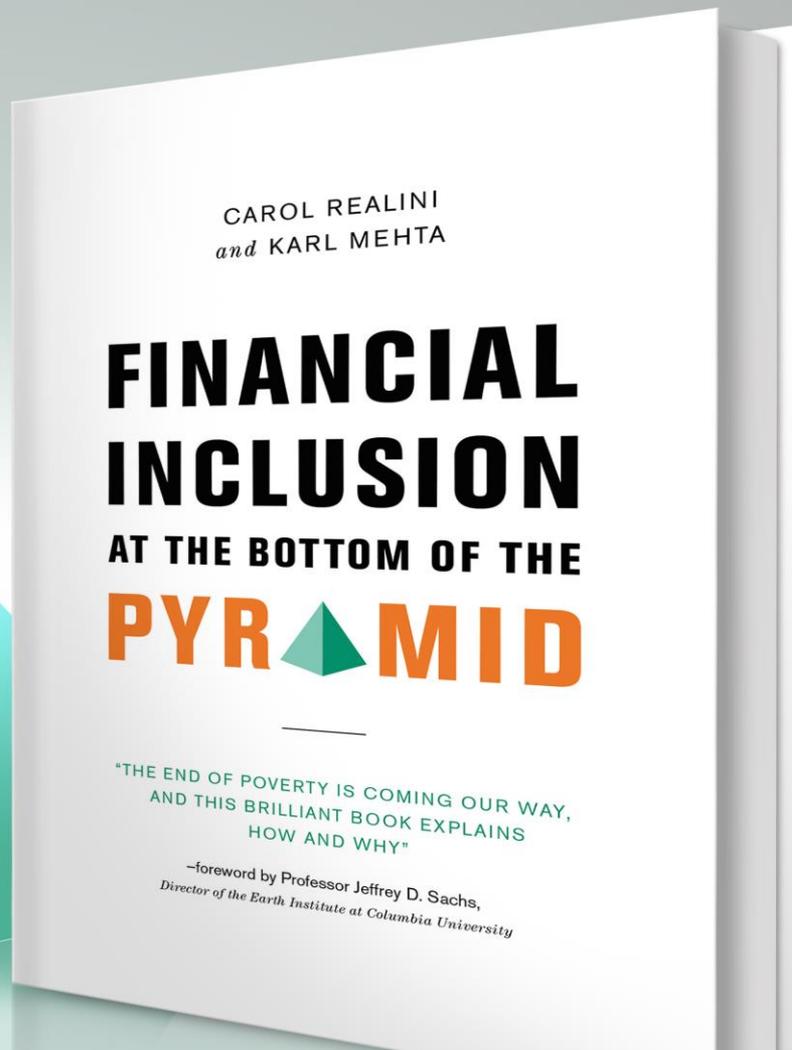
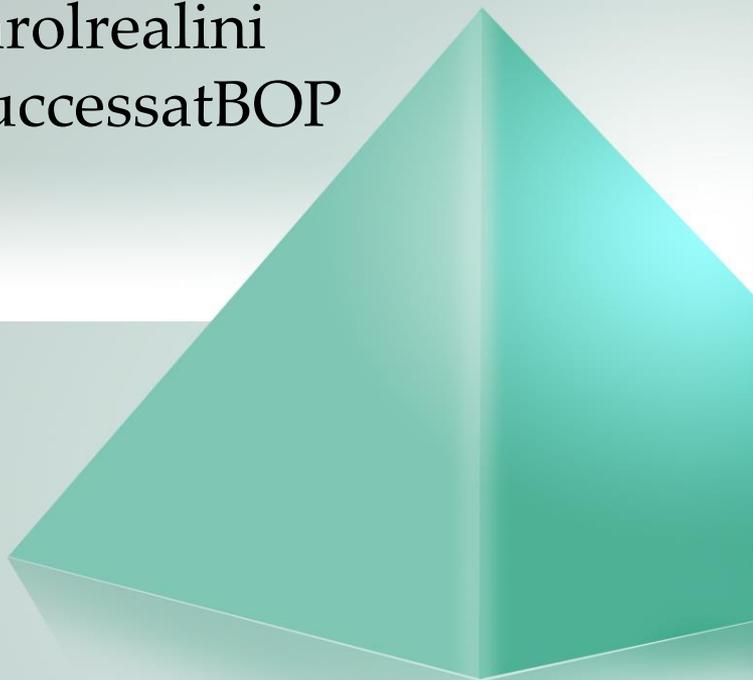
*Our job is to create a financial system that
leverages technology & ingenuity
to provide access for those who need it.*



HOW GLOBAL INNOVATION WILL CREATE A FULLY BANKED WORLD

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CAROL REALINI
and KARL MEHTA

FINANCIAL INCLUSION AT THE BOTTOM OF THE PYRAMID

"THE END OF POVERTY IS COMING OUR WAY,
AND THIS BRILLIANT BOOK EXPLAINS
HOW AND WHY"

—foreword by Professor Jeffrey D. Sachs,
Director of the Earth Institute at Columbia University