



# Trudi Egi

## Digital Access Tool





## Papua New Guinea





## MiBank



# MiCash

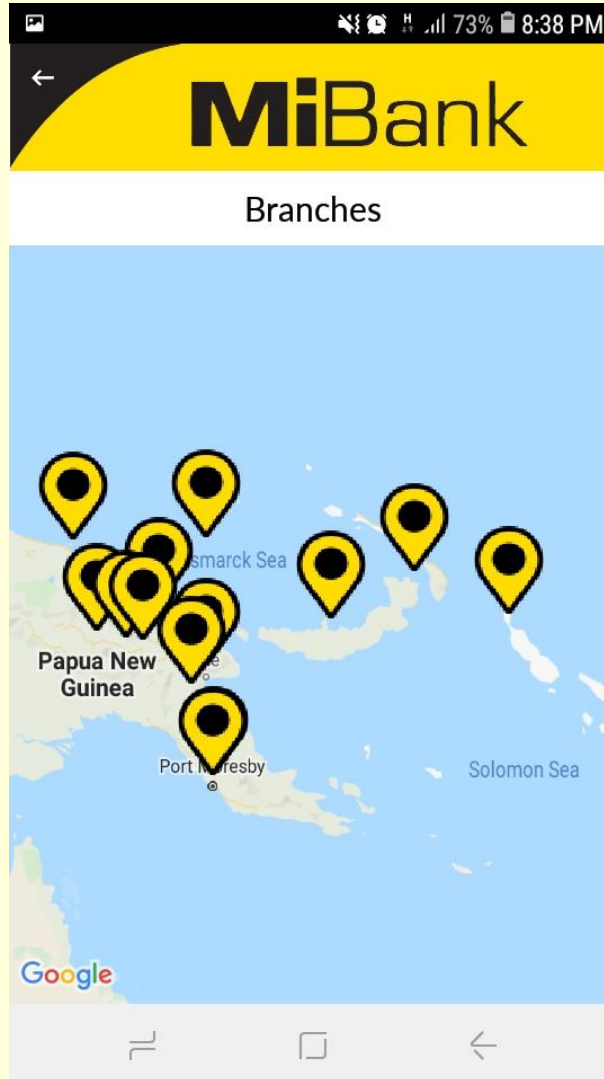
Simply dial  
**\*678#** for  
MiCash Menu

IF YOU'VE  
GOT A  
MOBILE  
YOU'VE GOT  
A BANK!





## Branch Network





## Agent Network





## Financial Inclusion



**BANK OF PAPUA NEW GUINEA**





## Challenges in extending financial inclusion via DFS



## Challenges - Remote Cash delivery via chopper for rural workers







## Innovation Lab



## Difficulty with KYC





## Lack of Trust for suitable ID



## Proof of Identity







## Digital Access Tool

ADB has chosen to pilot a Digital Access tool with MiBank in early 2020.



### **16.9**

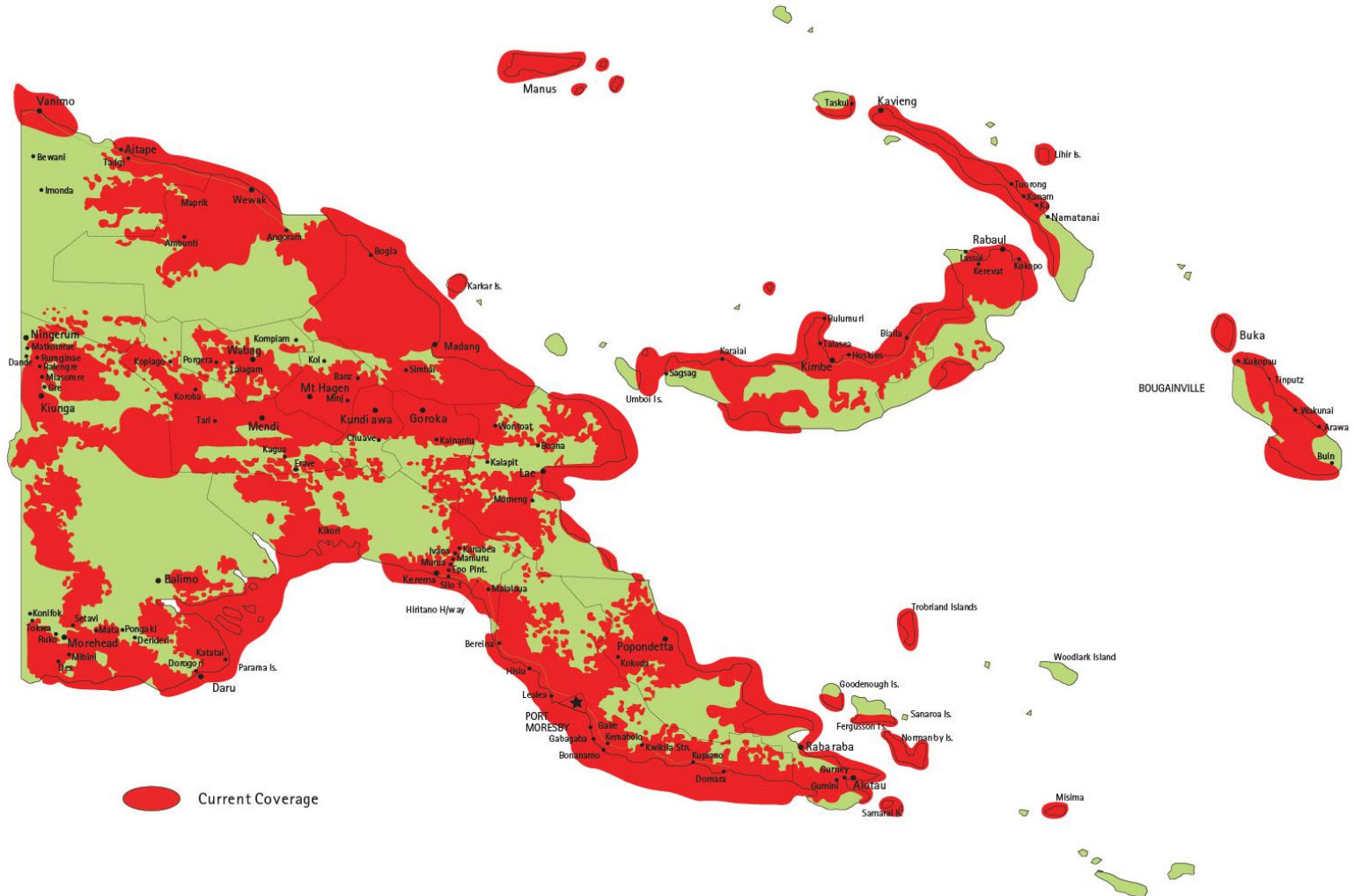
“By 2030, provide legal identity for all, including birth registration”



What is a Digital access Tool?



# Mobile Network Coverage



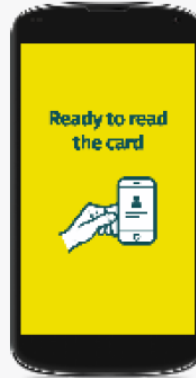
## Use of Mobile Phones







**1** User arrives to point of service



**2** Service personnel uses phone to read the card



**3** Service person checks picture matching with the person



**1** Authentication initiated with a button in online bank



**2** User provides PIN code



**3** Strong 2-factor authentication with the card



## Pilot location





# Access

