Amplifying the Impact:
Examining the Intersection of Mobile Health and Mobile Finance

mPay Connect

Client Served Include:
- Inter-American Development Bank
- World Economic Forum
- BRAC
- Citigroup
- Wellis Fargo
- mHealth Alliance (United Nations Foundation)
- U.S. Government
- Sri Telecom
- Cricket Communications
- + Others

• Publications:
  - World Economic Forum, Innovations Magazine, Inter-American Development Bank

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Agenda

- Introduction
- Linkages between mHealth and mobile finance
  - Drive demand for one another
  - Utilize common building blocks
- Next Steps and Call to Action

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mPay Connect

Menekse Gencer
CEO
- 17 years: Mobile, High Tech, and Financial Services
- PayPal Mobile
  Director Business Development
- LinkedIn Group & Series:
  Mobile Payments Series – mPay Connect (500+ members)
- Education: Wharton MBA
  Harvard BA Economics

Issues of the poor are complex and inter-related

No credit/insurance

Drought/Natural Resource

Role of Women

No Financial Safety Net

mHealth + Mobile Finance

• Patients & Providers: no cards, no bank accounts, but do have mobile
• New Financial Services: access to digital payments, insurance, credit, savings
• Digital money is better than cash
  - Faster
  - Safer
  - More traceable (less “leakage”)
  - More manageable, less costly
  - More convenient

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How to cure the world’s poor on less than $1 / day?

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their solutions are also related

mHealth and MFS are inextricably linked by common building blocks and cross-sector dependencies.

Using MFS to spur mHealth e.g. Maternal Continuum of Care

mHealth can jumpstart adoption of new MFS systems

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Common Building Blocks

- Policy Concerns
- Business Elements
- Infrastructure
- Users

Common Infrastructure:
Example: ID Management, Fraud, Security

Common Business Elements:
Reduce costs of duplicating operations - Agents

- Acquisition
- Registration
- Training
- Feedback
- Establishing Trust

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Next Steps: Call to Action

Engage in cross-sector forum among ecosystem participants to address critical questions around:

1. What will be the best method to drive these efficiency gains? Who will lead these efforts?
2. Who will build and manage the common infrastructure and distribution networks?
3. How will the various cross-sector policy frameworks be coordinated and harmonized?
4. How will integration and interoperability of disparate technologies across multiple industry and public sector domains occur? How will these efforts be driven?