



Digital Money -
Innovations that will
change the global
landscape

THREE: BANKING

MOBILE BANKING WILL HELP THE POOR TRANSFORM THEIR LIVES



A dark, crowded scene at night, likely a concert or festival. Numerous people are holding up their smartphones, with the screens glowing in various colors (blue, white, orange) against the black background. The lights from the phones create a bokeh effect, with many small, out-of-focus points of light scattered throughout the frame. The overall atmosphere is one of collective participation and digital connectivity.

3 Billion new minds



A close-up photograph of a stone path. The path is composed of irregularly shaped stones in various shades of grey, blue, and purple. The stones are set in a bed of brown and orange mulch. In the center of the path, a single, light-colored stone is placed horizontally, featuring the text "Laying the Groundwork" written in a black, handwritten-style font. The text is split across two stones, with "Laying the" on the left and "Groundwork" on the right.

Laying the Groundwork





A low-angle, upward-looking photograph of several modern skyscrapers with glass facades. The buildings are partially visible, framing a clear blue sky. The perspective creates a sense of height and scale.

Regulatory Reform



A close-up photograph of two hands, one from an adult and one from a child, gently holding each other's fingers to form a heart shape. The hands are positioned in the foreground, with the fingers interlaced. The background is a soft-focus landscape featuring a vibrant yellow field of flowers, likely rapeseed, stretching to the horizon under a bright blue sky with scattered white clouds. The text "Universal Banking" is centered within the heart shape formed by the hands.

Universal Banking

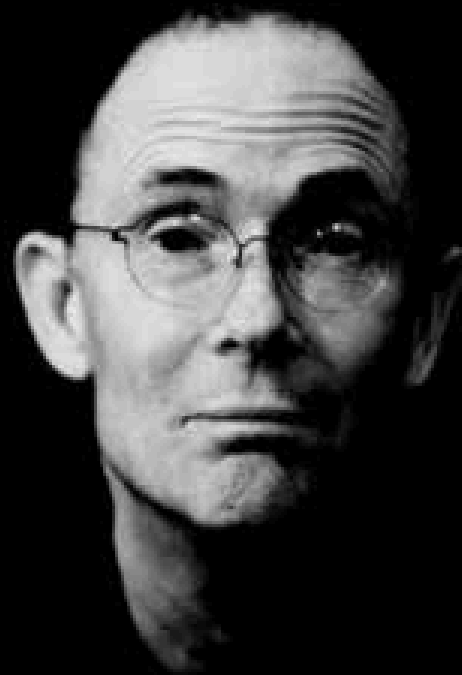


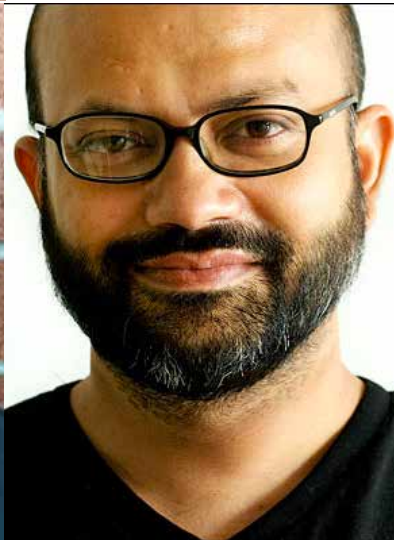


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*The future is already here
— it's just not very evenly
distributed. ”*

William Gibson, NPR















Bit coin.

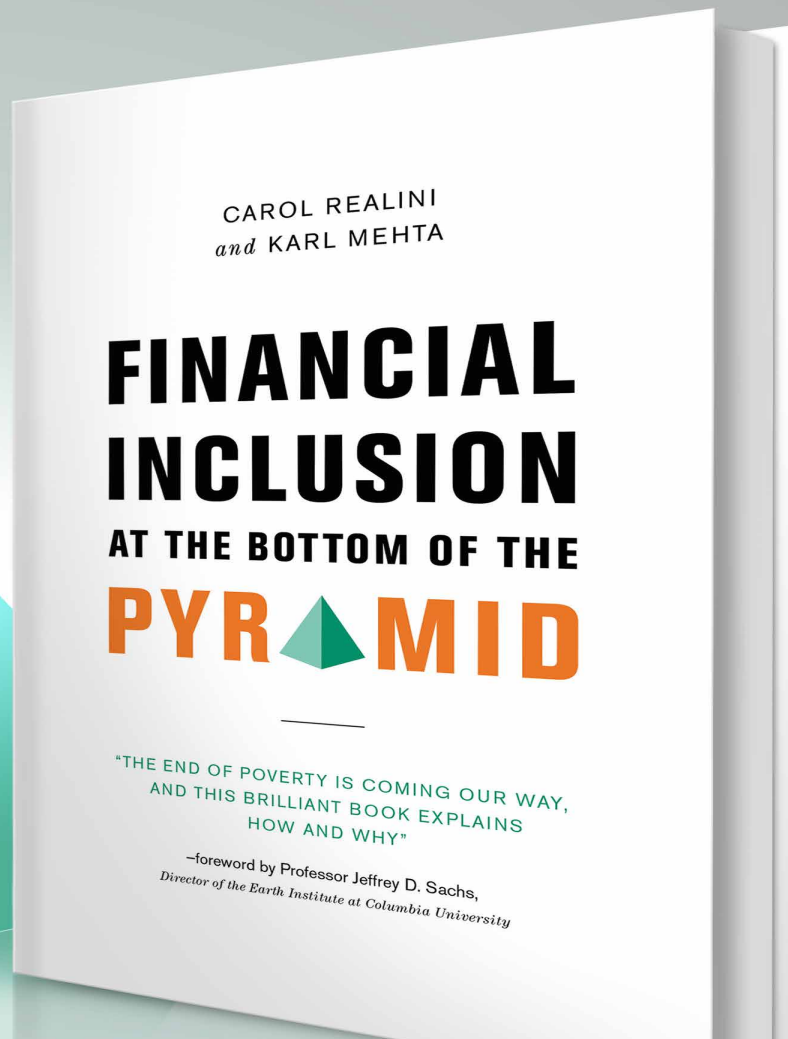
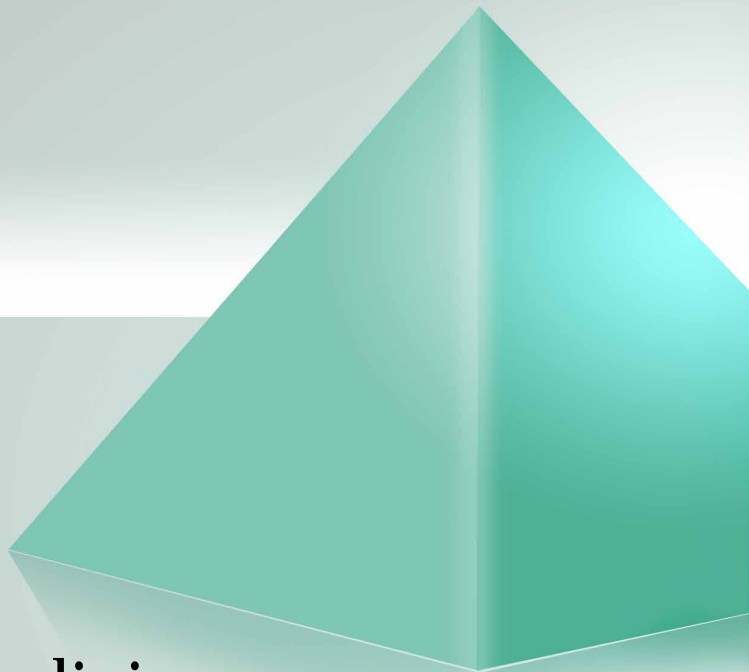
FOX HD

BaaP Banking as a Platform

*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



CAROL REALINI
and KARL MEHTA

**FINANCIAL
INCLUSION**
AT THE BOTTOM OF THE
PYR▲MID

"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

@carolrealini