MAPPING MOBILE MONEY IN RWANDA: THE MVISA PROJECT

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Abstract

After launching a partnership with the Rwandan government to drive the country's payment system from a cash-based economy to a cashless one, Visa was the first – and until today the only - major credit card company to enter the Rwandan Market fully in 2012.

In July 2013 the Bank of Kigali together with Visa launched mVISA, an interoperable mobile branchless banking solution. The goal of mVISA is to meet the needs of underserved and unbanked Rwandans by providing relevant, affordable and accessible financial services. The mVISA product is a digital wallet that targets 55 per cent of the country's population of 10.5 million that currently have mobile phones.

It will allow clients to easily access their bank's account via their phone and also encourage non-account holders mainly rural folks to become bankable.

For Visa to achieve their goal of bringing millions of additional people to profit from digital payment, the general public needs to know where to find an mVisa agent who can pay real cash withdrawn or transferred from remote accounts. To address this challenge Visa Rwanda mandated an ArcGIS Online solution showing the location and additional details of all the newly established mVisa agents.

As there is no basis for an automated geocoding yet for the whole of the country (no street names, house numbers, etc.) the mVisa Agent locations have to be collected using a GPS. Using public transport and motorbike taxis in rural areas, each agent is visited and the data thus collected is uploaded to ArcGIS Online. The resulting map is updated on a monthly basis with newly registered agents and is shared with the general public. Currently mVisa is being used by Bank of Kigali (BK) and the Urwego Opportunity Bank (UOB).

CLOUD-BASED PLATFORM FOR CREATING AND SHARING WEB MAPS

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The rise of cloud computing is one the most important thing happening in information technology today. While many things are moving into the cloud, this trend has also reached the Geographic Information System (GIS) world. For the users of GIS technology, the cloud opens new possibilities for sharing web maps, applications and spatial data.

The goal of this presentation/demo is to demonstrate ArcGIS Online which is a cloud-based collaborative platform that allows to easily and quickly create interactive web maps that you can share with anyone. With ready-to-use content, apps, and templates you can produce web maps right away. And no matter what you use - desktops, browsers, smartphones, or tablets - you always have access to your content.

ПРОБЛЕМЫ СТАНОВЛЕНИЯ РОССИЙСКИХ ИПД

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PROBLEMS OF THE SDIs IMPLEMENTATION IN RUSSIA

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