What is the landscape for financial inclusion?
Africa’s mobile money market is expected to top US $14 billion by 2020.
Digital Payment Platforms Roadmap

**Apps**
Innovation Market for Value Added Services & Products

**Accounts**
Digital Accounts & Transactions

**Rails**
Infrastructure for Connectivity & Interoperability

**Rules**
Regulatory and Governance Framework
### First Principles:
1. Digital
2. Robust
3. Open
4. Affordable
5. Personal
6. Convenient
7. Secure

### L1P Platform Principles:
1. Prefunded Accounts
2. Tiered KYC/Self-Issued Accounts
3. Push Payment Model
4. Real Time Funds Transfer
5. Irrevocability
6. Open Loop Scheme
7. System-Wide Fraud and Risk Management
8. High Volume-Low Value Payments

### Technologies:
1. Cloud
2. Big data credit scoring
3. Blockchain – distributed ledger
4. Digital Identity and biometrics
5. Big data fraud algorithms
6. Smart phone merchant terminals
Source: SWIFT
EVERYONE BENEFITS FROM AN ECONOMY THAT INCLUDES EVERYONE.

THE LEVEL ONE PROJECT
LEVELONEPROJECT.ORG