



Prof. Dr. Rolf H. Weber

# MOBILE FINANCIAL SERVICES

University of Hong Kong

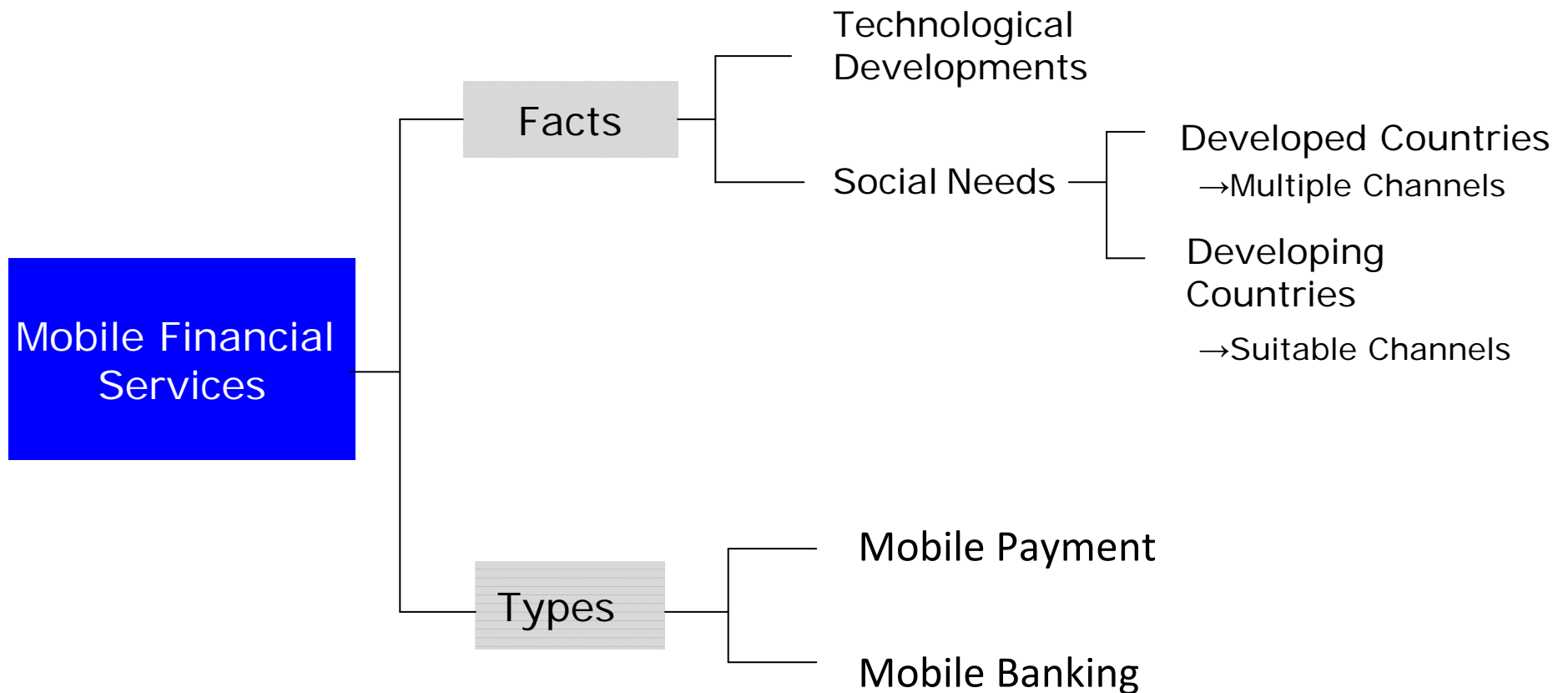
25 January 2010

Law and Technology Centre

Asian Institute of International Financial Law

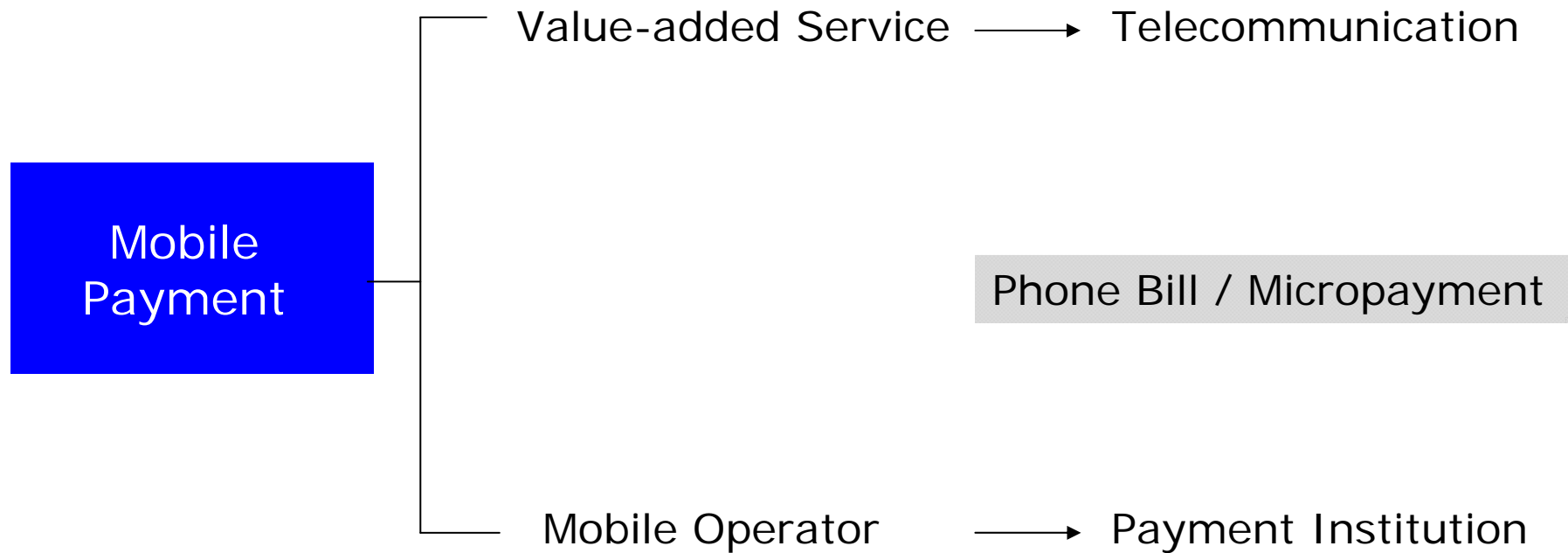


# Mobile Financial Services



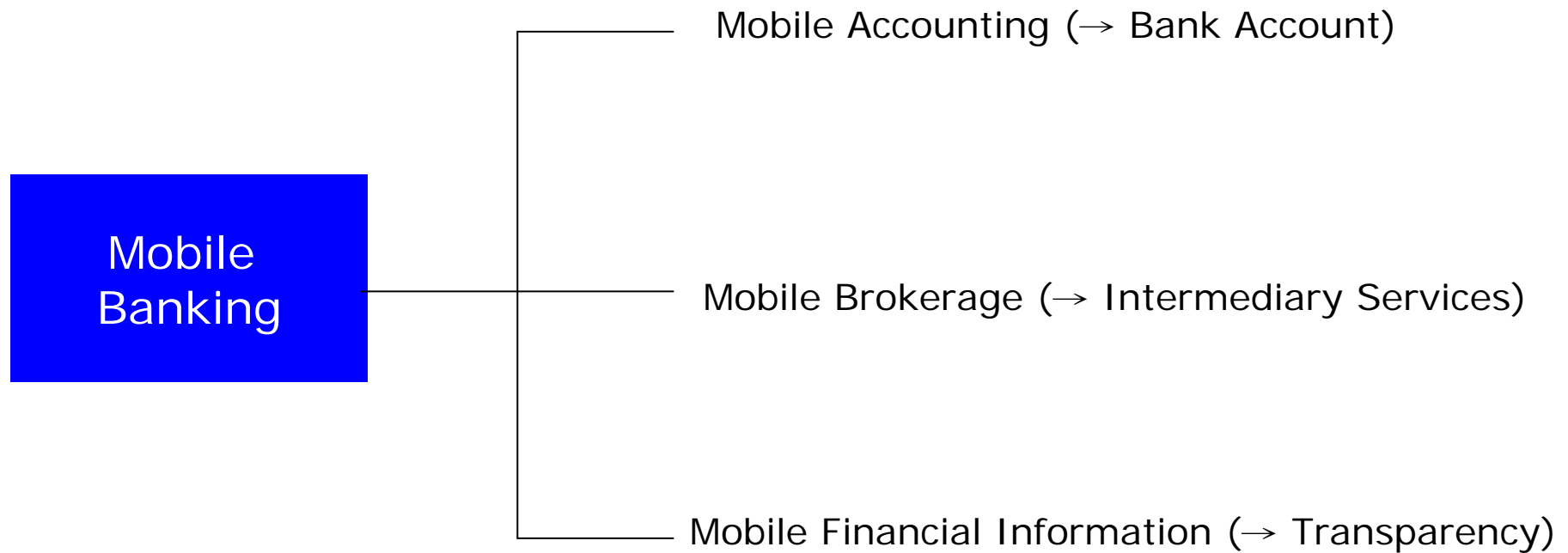


# Mobile Financial Services



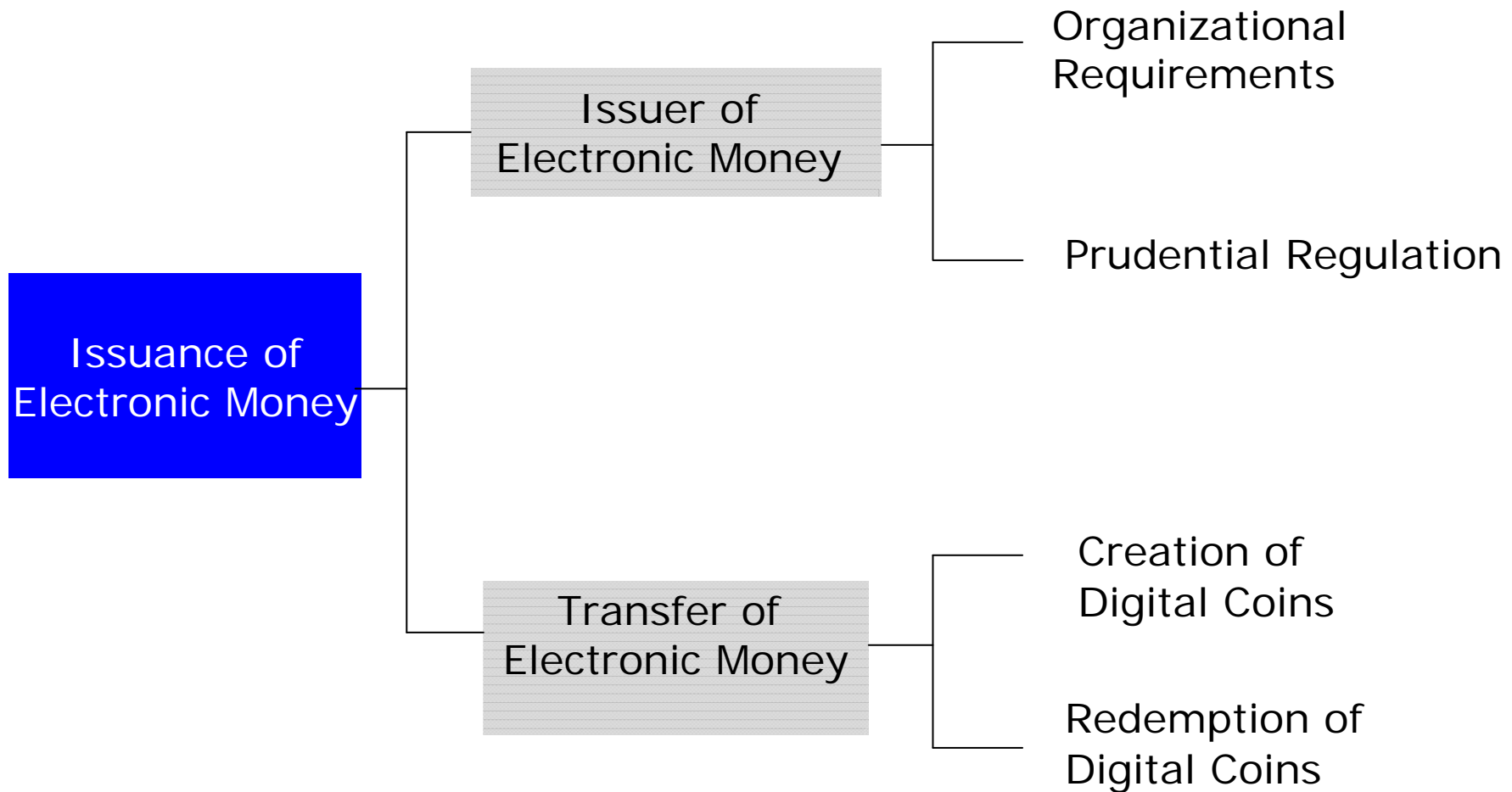


# Mobile Financial Services





# Mobile Financial Services





# Mobile Financial Services

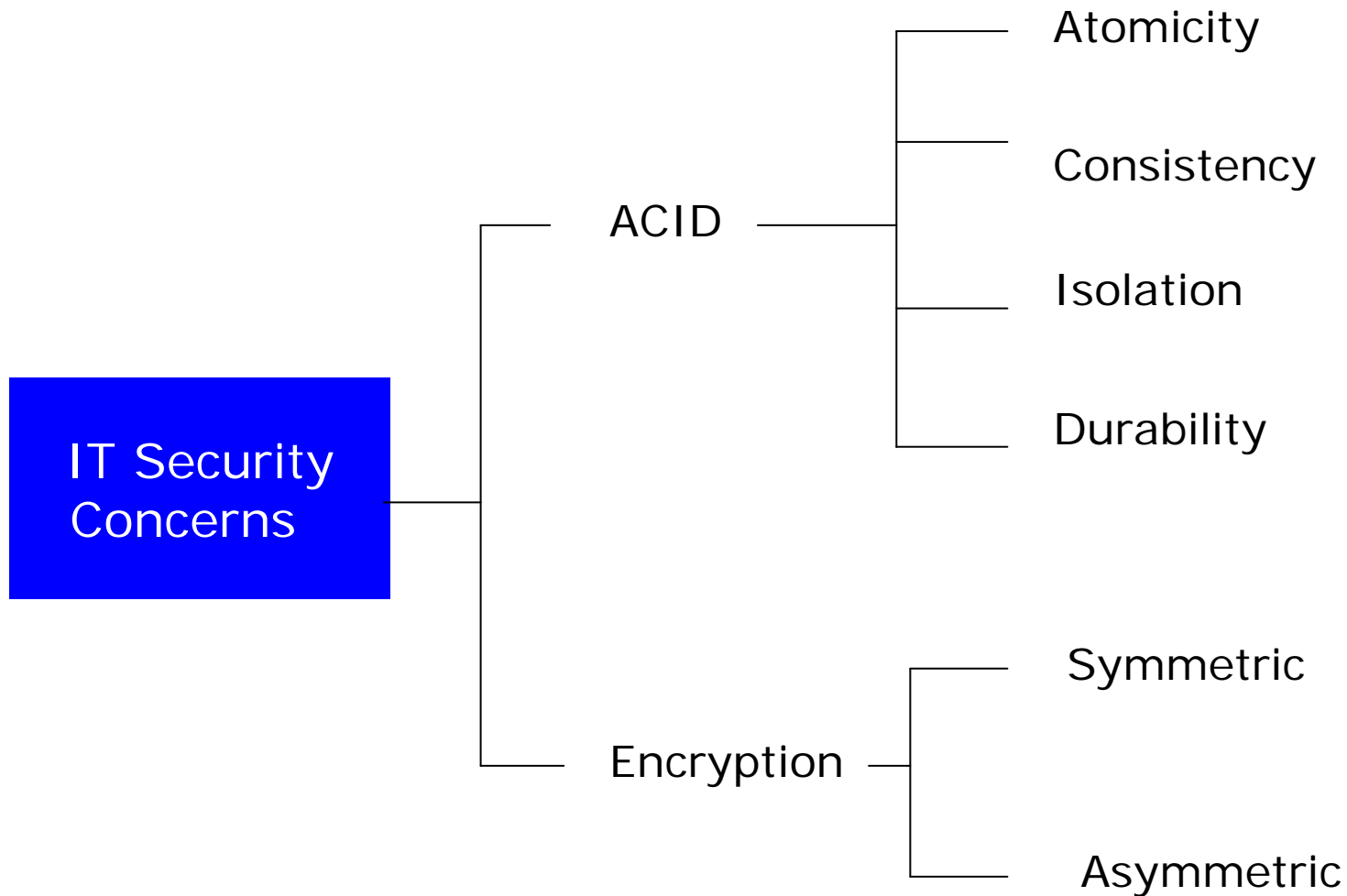
Electronic Transactions

Security

Acceptance Ability

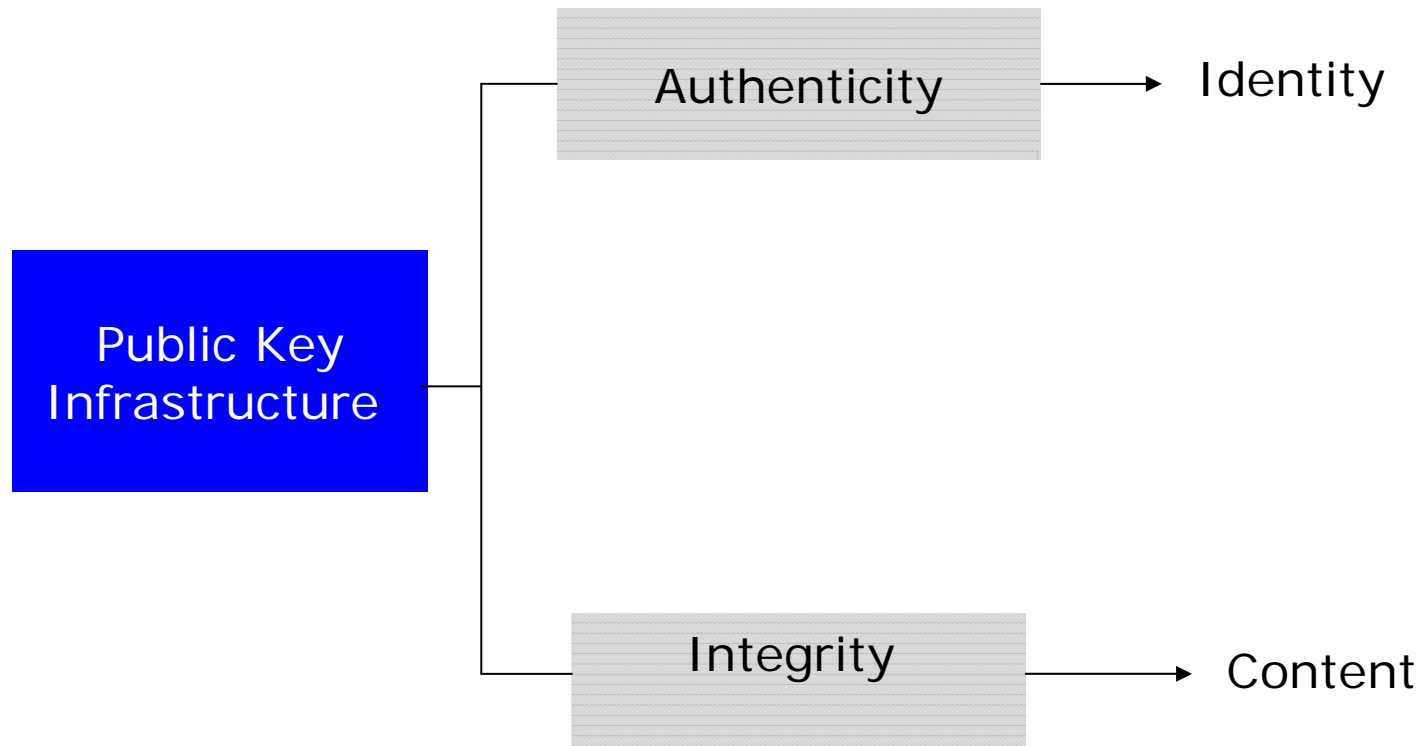
Transaction Costs

Problem of Logging





# Mobile Financial Services





## Involvement of Financial Market Authorities

License for Credit Institution /  
Electronic Money Institution

Cross-border Supervision

Conglomerate Supervision

Money-laundering Supervision



# Mobile Financial Services

Scope of  
Banking Activities

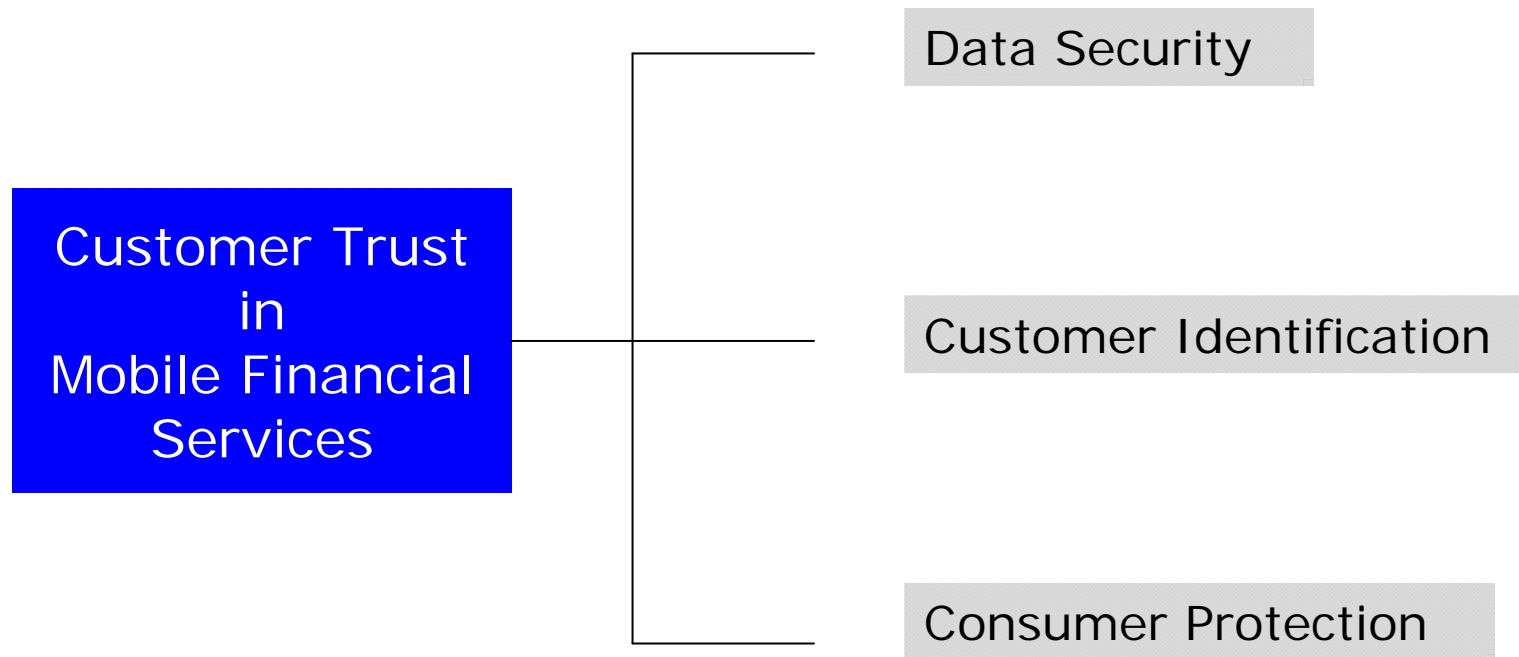
Demarcation Mobile Banking/  
Mobile Payment

Prepaid Account → Electronic Money

Savings Account for Mobile-  
money Scheme?

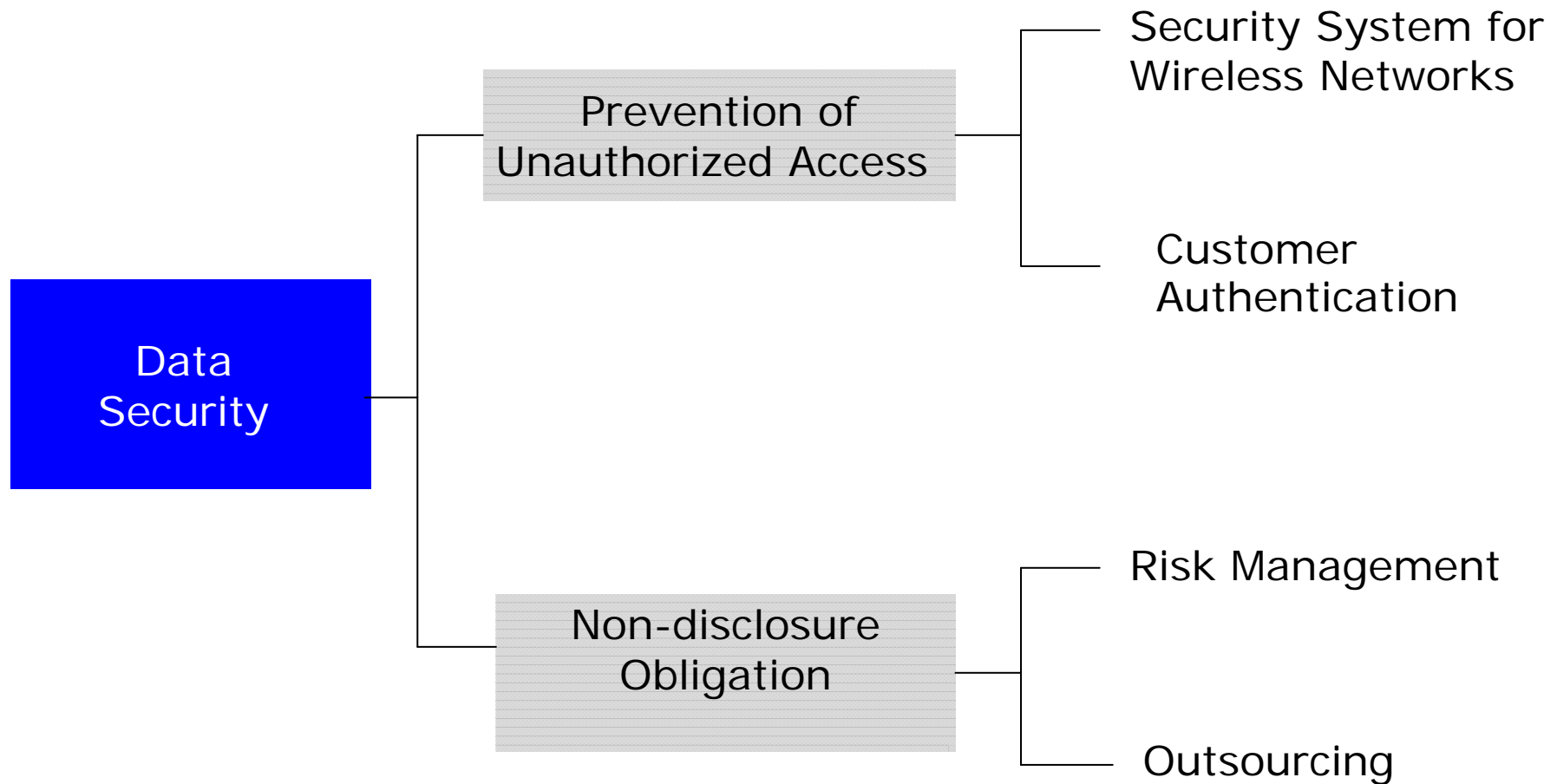


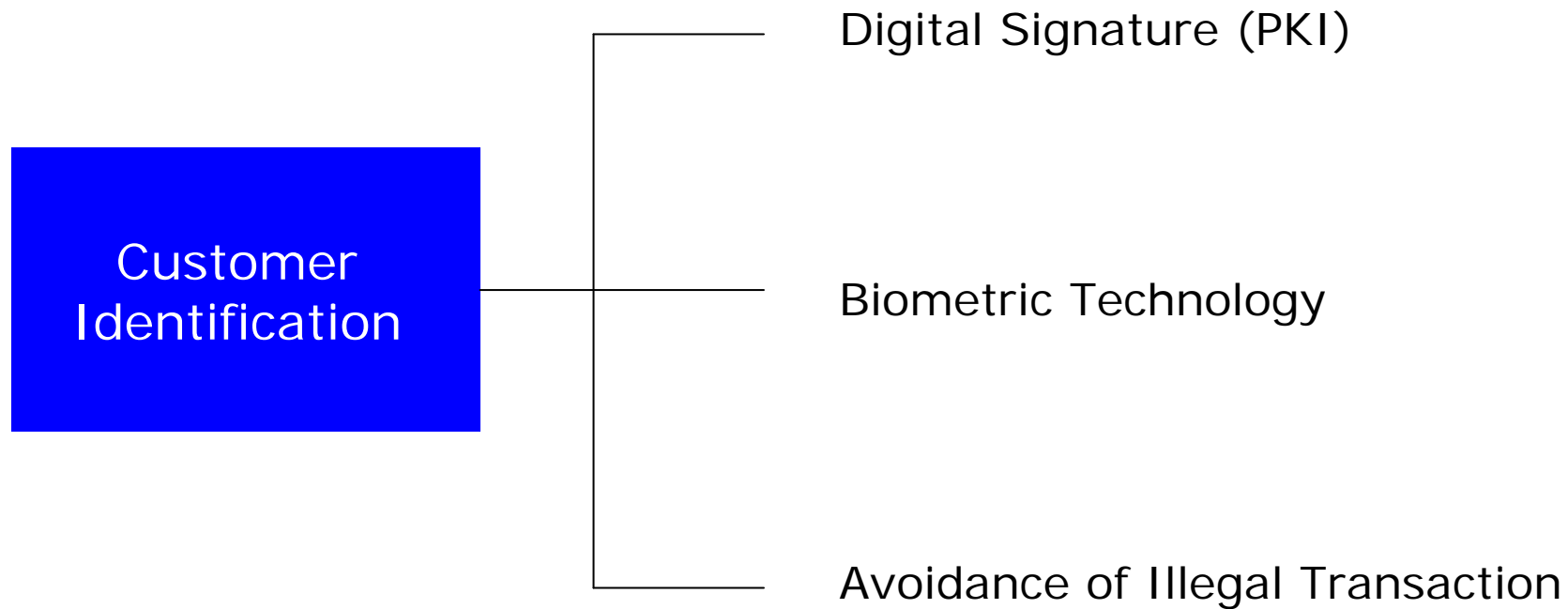
# Mobile Financial Services





# Mobile Financial Services







Consumer  
Protection

Fiduciary Duty

Transparency (Information Channel)

Reaction to Alerts