Virtual access to digital data

Challenges and opportunities

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Insights from mobile money transaction data
The challenge ahead

• Establish a secure environment for analysis via VPN
• Access to the data
• Build a database for key indicators
• Rapidly analyse trends
• Create a dashboard to visualise the data
The mobile money ecosystem: key transaction types

CREDIT TRANSACTIONS
- Bank to wallet transfer
- Loan deposits

DEBIT TRANSACTIONS
- P2P
- In-person payments
- Remote payments
- Batch payments
- Cash in
- Cash out

Agents
- Cash out

Subscribers
- P2P

Banks
- Wallet to bank transfer

Merchants and other service providers
- Remote payments

Bulk users
- Batch payments
Opportunities and challenges
Every crisis presents an opportunity

• Where is the data saved?
  - Cloud based
  - Secure send
  - VPN

• What data is needed to answer the questions?
  - One database or multiple?
  - Who owns the data?

• Can you ensure sufficient data privacy and security?
  - Anonymise the data before you get it
  - Time limit on VPN
  - Protocols for data access and governance
Challenges to be aware of

• Internal processes and bureaucracy
• Connectivity at both ends
• System overload using virtual machines
• Security challenges
• Race against time
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