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## Serie: Líderes Destacados de la Inclusión Financiera



Citi Microfinance



## EXPANSIÓN DE LOS SERVICIOS DE DINERO ELECTRÓNICO EN PERÚ

Alcance de clientes sin acceso a servicios bancarios y avance de la inclusión financiera



Perú es el primer país de Latinoamérica que pone en vigor una ley de dinero electrónico, permitiendo el desarrollo y ampliación de servicios financieros electrónicos móviles para la población rural de bajos recursos. La legislación peruana es innovadora y se distingue por permitir que tanto los bancos tradicionales como las instituciones financieras no bancarias funcionen como emisoras de dinero electrónico. La ASOMIF de Perú (la asociación de instituciones financieras no bancarias reguladas de Perú) va a la vanguardia en el proceso de implementación en el sector de microfinanzas, asegurándose así que las necesidades y perspectivas de sus miembros y de sus clientes sean contempladas en el lanzamiento de la legislación. Se espera que 1 millón de peruanos tendrán una cartera electrónica durante el primer año de ejecución, con un adicional de 4 millones servido después de 5 años. Como resultado, la expansión de los servicios de dinero electrónico tiene el potencial de mejorar de manera significativa la inclusión financiera en el Perú.



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