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# Regulating New Banking Models to Bring Financial Services to All

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## Abstract

In parts of Africa, only one in five people have access to traditional banking services. In Latin America only one in three do. Claire Alexandre, Ignacio Mas, and Daniel Radcliffe of the Bill and Melinda Gates Foundation say this need not be the case. The technology exists to make banking available at traditional retail outlets and thus spread access dramatically. For this to happen, regulations need changing. They tell us what they would do.

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