

Agent networks in selected countries¹

Country ²	# of agents (cash in/out)	Banks with largest agent network	Mobile operators with largest agent network ³	Retailers acting as agents
Brazil	95,000	Bradesco (Banco Postal), Banco Popular, Lemon Bank, Banco Nossa Caixa, Caixa Econômica Federal, ABN Amro, HSBC	—	Correios (post), Lotéricas (lottery), Pague Menos (pharmacy)
Colombia	185 (+3251 for cash out only) ⁴	AV Villas, Banagrario, Bancolombia, Banco de Bogota, Banco de Occidente, Banco Popular, BBVA, BCSC, Citibank, HSBC	—	Baloto (lottery)
Ecuador	63	Produbanco, Citibank, Unibanco, Banco Amazonas, Banco Ecuatoriano de la Vivienda, Banco Solidario, MM Jaramillo Arteaga	—	Servipagos (bill payment outlet)
India	460	ICICI, SBI	—	India Post, Zero Mass Foundation, FINO Foundation ⁵
Kenya	2,019	Equity Bank	Safaricom	G4S Security Services (courier, security, etc.), Nakumatt (supermarket), Post offices
Peru	2,303	Banco de Credito de Peru, BBVA Banco Continental, Interbank, Scotiabank	—	Boticas y Salud (pharmacy), Boticas Felicidad (pharmacy)
Pakistan	30	Tameer Bank		
Philippines	6,500	—	Globe Telecom, Smart (with Banco de Oro and 4 other banks)	VideoCity, SM Department Stores, Jollibee (fast food chain)
South Africa	~5,000	Discovery Life, First National Bank, Wizzit (South African Bank of Athens)	MTN (with Standard Bank), Smartcell/Vodacom	Pick'n'Pay (department store), Shoprite (supermarket)

¹ To find more information on the regulatory environment in Brazil, India, Kenya, Pakistan, and South Africa, visit <http://cgap.org/portal/site/Technology/policy/diagnostics/>. Reports on Colombia, Mexico, Philippines, and Russia are forthcoming.

² Bolivia's regulators enabled the use of agents in 2007, but in February 2008 there were no functioning agent outlets.

³ This column refers to banking or payments services led by mobile operators rather than banks. Although this paper has been written fundamentally from a bank point of view, similar issues arise for telecoms wanting to offer mobile wallet services.

⁴ Citibank established its Vía network in 3,251 Baloto lottery outlets, which today process only utility bill payments and cash withdrawals.

⁵ Zero Mass Foundation and FINO Foundation act as business correspondents under Indian regulation, but they engage a network of customer service points (in practice, retail outlets) to offer services to bank customers on their behalf.