International Association of Deposit Insurers

Press Release – 19 March 2020

The International Association of Deposit Insurers (IADI) is pleased to release a Research Paper titled “Deposit Insurance and Financial Inclusion: Current Trends in Insuring Digital Stored-Value Products”. The paper was prepared by the Financial Inclusion and Innovation Technical Committee chaired by Mr. Juan Carlos López, Manager of Corporate Affairs and Communications of Fogafín, the Colombia Financial Guarantee Fund. The Technical Committee was established under the IADI Core Principles and Research Council Committee.

The paper provides a review of the adoption of deposit insurance coverage for digital stored-value products (DSPs), which are rapidly evolving products used to foster financial inclusion. In addition, the paper includes a set of elements related to the involvement of deposit insurers in national arrangements to promote financial inclusion, as well as how protection of DSPs may be aligned with the IADI Core Principles for Effective Deposit Insurance Systems.

The Paper is now available on the Papers’ section of the IADI public website.