



## West Africa Payment Systems & Fraud Policy Sprint Use Cases

This document outlines the use cases that participants will work on in diverse, cross-disciplinary teams during the Policy Sprint. It was developed based on insights from [AIR's 2024 TechSprint to Combat Digital Payment Fraud](#), research conducted and a series of in-person and virtual workshops, roundtables, and discussions held with knowledgeable individuals. Outputs that teams may produce for the use cases may include, but are not limited to, policy recommendations, guidelines, and strategies to support regulatory and policy efforts in addressing the identified barriers.

Topic	Problem	Impact	Barrier	The challenge
<b>Regulatory Framework Harmonization and Fraud Prevention</b>	Inconsistent regulatory frameworks across West Africa create significant gaps in fraud prevention and weaken efforts to combat cross-border financial fraud.	These gaps result in increased financial losses, reduced consumer trust, and a setback for financial inclusion efforts across the region.	Disparate approaches to the regulation of the financial sector can make it difficult for authorities to coordinate or take joint action. Fraudsters exploit these regulatory inconsistencies by shifting operations across jurisdictions with weaker controls.	How might we develop harmonized regulatory frameworks and standardized fraud prevention protocols across jurisdictions to proactively detect, prevent, and effectively combat cross-border financial fraud?
<b>Limited Effectiveness of Consumer Redress and Protection Mechanisms</b>	Existing consumer redress frameworks sometimes fail in practice, especially in responding to fraud-related complaints.	This leads to inadequate responses to fraud complaints, prolonged resolution times, and diminished consumer trust in financial systems.	Some of the current consumer protection mechanisms struggle to provide the speed, transparency, and efficiency needed to address the scale and complexity of fraud in digital financial services.	How might we enhance existing consumer protection frameworks to ensure faster, more transparent, and more effective redress measures, proactively reducing consumer harm due to fraud?

<p><b>Data Sharing Barriers Hindering Fraud Prevention</b></p>	<p>Efforts to detect, prevent, and respond to financial fraud may be hampered by limited data sharing and coordination across institutions and jurisdictions.</p>	<p>This results in missed opportunities to identify patterns of fraud early, delayed responses to emerging threats, and weakened regulatory oversight.</p>	<p>Trust and real-time collaboration between financial institutions, regulators, and law enforcement can be challenged by the limited adoption of safe data-sharing standards, privacy concerns, and restricted information exchange.</p>	<p>How might we develop secure, standardised, and reliable cross-border and within-border data sharing frameworks to enhance fraud detection, prevention, and regulatory oversight?</p>
<p><b>Inconsistencies in the Regulation of Financial Services Providers (FinTechs, Telcos, Traditional banks)</b></p>	<p>Fintechs and Telcos are increasingly offering financial services traditionally provided by banks, but regulatory frameworks governing FinTechs and Telcos are not evolving at the same pace.</p>	<p>This lag results in inconsistent oversight, unclear mandates, and gaps in fraud risk management and consumer protection.</p>	<p>Fragmented regulations tend to create confusion over jurisdictional responsibilities, hinders collaboration across sectors, and opens the door to systemic vulnerabilities.</p>	<p>How might we harmonize regulatory approaches across banks, fintechs, and telcos to ensure consistent standards, close supervisory gaps, and enable coordinated fraud prevention and consumer protection efforts?</p>
<p><b>Gaps in Consumer Education on Financial Fraud</b></p>	<p>While many consumer education initiatives on fraud prevention exist, they can fall short in terms of reach, consistency, and impact — particularly for underserved populations.</p>	<p>This leaves large segments of the population vulnerable to fraud, undermines trust in digital financial services, and limits the long-term effectiveness of consumer protection strategies.</p>	<p>Current initiatives are not consistently designed with behavioral insights in mind and often lack feedback loops for measuring what works. Without a clear understanding of consumer motivations, fears, and habits, education efforts risk being ignored or misunderstood — and cannot adapt to emerging threats or changing user behaviors.</p>	<p>How might we strengthen and scale consumer education frameworks on fraud prevention to ensure they are inclusive, behaviorally informed, and measurable — with built-in mechanisms to assess effectiveness and continuously refine strategies based on evidence, feedback, and real-world impact?</p>