

Mr. Taoufik BACCAR, Governor of the Central Bank of Tunisia (BCT) chaired on Tuesday 23 February 2010 in Gammarth works of the international conference on " payment via mobile : reality and outlook in the Arab world".

This conference was held by the Arab Information And Communication Technologies Organisation (AICTO) in cooperation with "Arthur Doo Little", international consulting bureau, in the presence of several ambassadors accredited in Tunis, Arab and foreign experts and representatives of the sectors of telecommunications and banks.

Mr. BACCAR pointed out on this occasion that the increased use of technologies shows the integration force between the payment services and telecommunications. This is illustrated through the link between the banking card and the mobile phone " preparing thus for new logistic conditions likely to facilitate access to e-payment and its generalising".

He went through Tunisia's performance in this area through a national programme of development of monetics, modernizing of the payment systems at the legislative level, making general the use of monetics and developing security measures (adoption of international norms).

E-payment via internet or through banking or postal cards is constantly growing in Tunisia. This growth is estimated, in 2009, at 32% in terms of number of operations and 57% in terms of amount compared to 2008.

The number of traders adhering to this system (electronic payment) amounts to 250 compared to just 150 in 2008.

Adherents to this system will enjoy new payment solutions via mobile phones , the service of which will soon be developed to involve all commercial transactions, the Governor of the BCT underlined.

Mrs. Khedija Ghariani, secretary general of the AICTO expects notable growth of payment via mobile service in the forthcoming years and its spreading throughout the world.

International experts and specialists in telecommunications that met last week in Barcelona (Spain) expect that this evolution will be felt particularly, in new high-added value services, notably, in health care, social and banking services and others. As per these experts, the number of mobile phones will reach 5 billion in 2010.

Mr. Karim Taga, expert at "Arthur Doo Little", underlined that each market has its specificities with respect to development of the payment system via mobile phone and that there is no unique model to be applied in this area.

As for Tunisia's experience, the expert recommends the development of a regulatory framework and study of the market to identify the consumer's needs and expectations (invoice settlement, money transfer).

He added that operators of the telecommunications sector and those of the banking sector are called to create synergy between themselves, opt for simple applications and applications that are accessible to consumers and to promote and market offered services in an appropriate way through well designed and examined marketing campaigns.