



STATISTICS

Financial Access Survey (FAS): A Virtual Data Tour

NOVEMBER 12, 2020

Financial Institutions Division
Statistics Department

The views expressed herein are those of the author and should not be attributed to the IMF, its Executive Board, or its management.

Agenda

- **Overview of the Financial Access Survey (FAS)**
- **Reporting to the FAS**

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Financial Access Survey (FAS): Snapshot

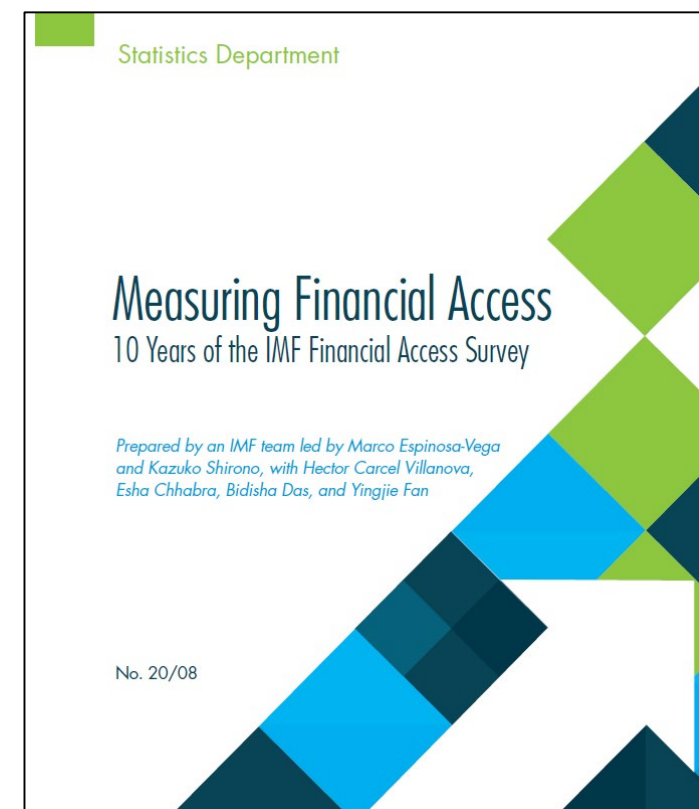
Launched in 2009, the Financial Access Survey (FAS) is a supply-side database on **access to and usage of basic financial services** by individuals and firms with data since 2004.

- FAS contains data for **189 jurisdictions** with data on **121 series** and **70 indicators** spanning **15 years**.

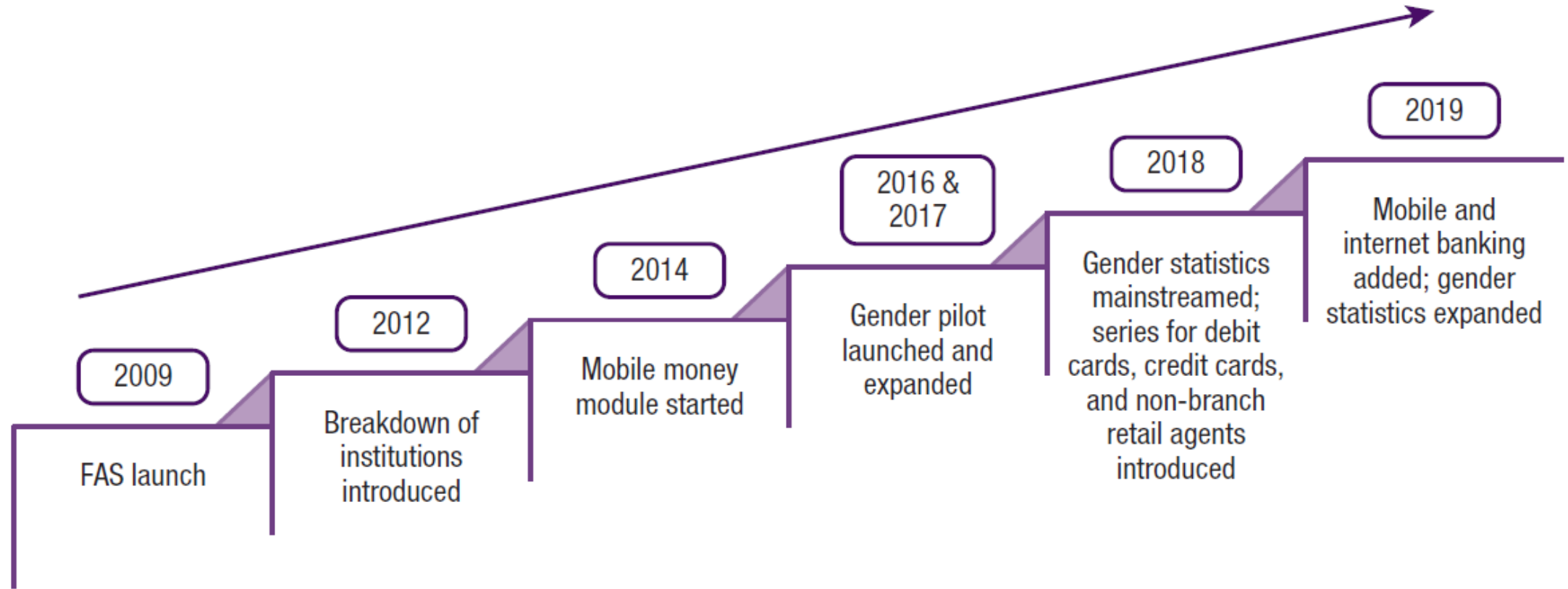
FAS collects data for both the **household sector** (further disaggregated by **gender**) and **small and medium-sized enterprises (SMEs)**.

FAS has evolved with the changing financial landscape and collects data on **digital financial services**:

- **Mobile money**: Sole source of comparable country-level supply-side data. **78 jurisdictions** report data on mobile money to the FAS.
- **Mobile and internet banking**: Collect data on value and number of mobile and internet banking transactions.



Evolution of FAS

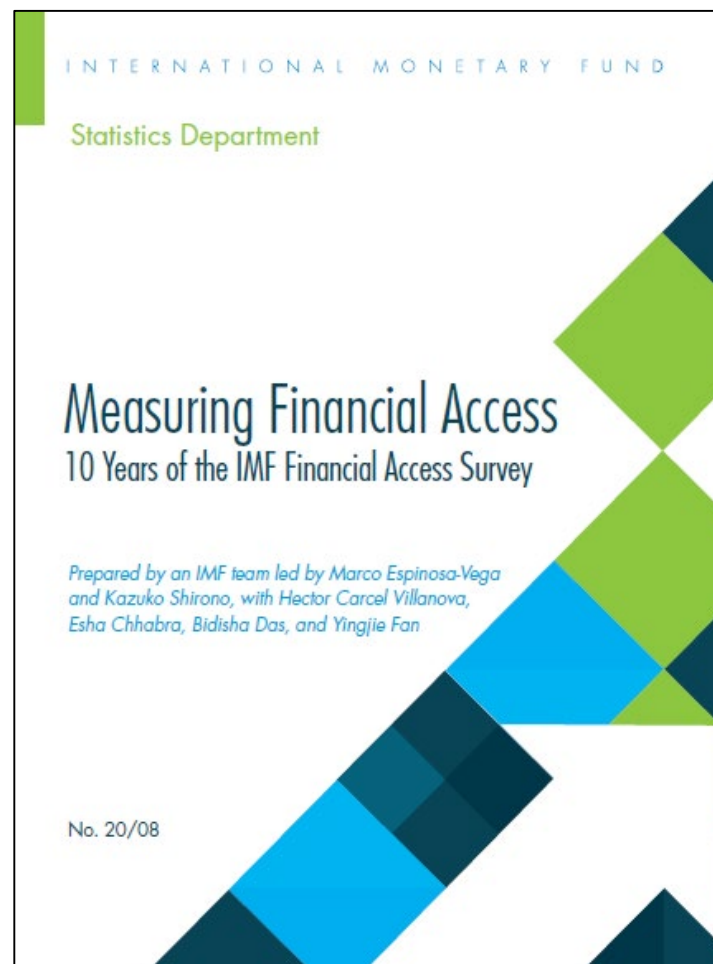


FAS data: Overview

Commercial banks
Credit unions and credit cooperatives
Microfinance institutions
Other deposit takers
Insurance corporations
Household sector
Small and medium-sized enterprises
Gender statistics

Access to financial services	
Number of institutions	Number of ATMs
Number of branches	Number of active and registered mobile money agents
Number of non-branch retail agent outlets	
Use of financial services	
Number of depositors/deposit accounts	Number of active and registered mobile money accounts
Number of borrowers/loan accounts	Number and value of mobile money transactions
Value outstanding loans	Outstanding mobile money balance
Value of outstanding deposits	Number of debit cards and credit cards
Number of insurance policy holders/policies	Number and value of mobile and internet banking transactions

Analytical work using FAS data



The screenshot shows the IMF website layout. At the top are the IMF logo, "MONETARY AND CAPITAL MARKETS", and "STATISTICS". A blue banner contains the text "Special Series on COVID-19" and a disclaimer. Below is the date "October 7, 2020" and the title "Mobile Money in the COVID-19 Pandemic" in orange. The authors' names are listed below. A grey box contains a summary of the report's findings. At the bottom, there is a section titled "MOBILE MONEY: KEY FEATURES" and a definition of mobile money.

Special Series on COVID-19
The Special Series notes are produced by IMF experts to help members address the economic effects of COVID-19. The views expressed in these notes are those of the author(s) and do not necessarily represent the views of the IMF, its Executive Board, or IMF management.

October 7, 2020

Mobile Money in the COVID-19 Pandemic
Majid Bazarbash, Jan Moeller, and Naomi Nakaguchi Griffin, Hector Carcel Villanova, Esha Chhabra, Yingjie Fan, and Kazuko Shirono¹

In today's digitized world, social distancing need not imply a disruption in financial transactions. Individuals and corporations have been increasingly embracing digital financial services (DFS), including mobile money. The IMF Financial Access Survey (FAS), which receives data on financial access and use from 189 jurisdictions, shows that the use of mobile money has grown significantly in many low- and middle-income economies. In some cases it has even surpassed traditional banking services, particularly in low- and middle-income economies where banking penetration is limited.² Recognizing the importance of mobile money in supporting remote financial service provision, particularly during the COVID-19 pandemic, several countries have adopted measures to support mobile money services. This note reviews some of these measures and their potential benefits and risks.

MOBILE MONEY: KEY FEATURES

Mobile money, as defined by the FAS, is a pay-as-you-go digital medium of exchange and store of value facilitated by a network of mobile money agents.³ It is a financial service offered by a mobile network

¹ Jointly prepared by staff of the Monetary and Capital Markets Department (MCM) (Majid Bazarbash, Jan Moeller, and Naomi Nakaguchi Griffin) and the Statistics Department (STA) (Hector Carcel Villanova, Esha Chhabra, Yingjie Fan, and Kazuko Shirono) of the IMF. For more information, please contact Naomi Nakaguchi Griffin (NNGriffin@imf.org) and Kazuko Shirono (KShirono@imf.org). Please direct any questions and comments on this note

<https://data.imf.org/FAS>

Financial Access COVID-19 Policy Tracker

What?

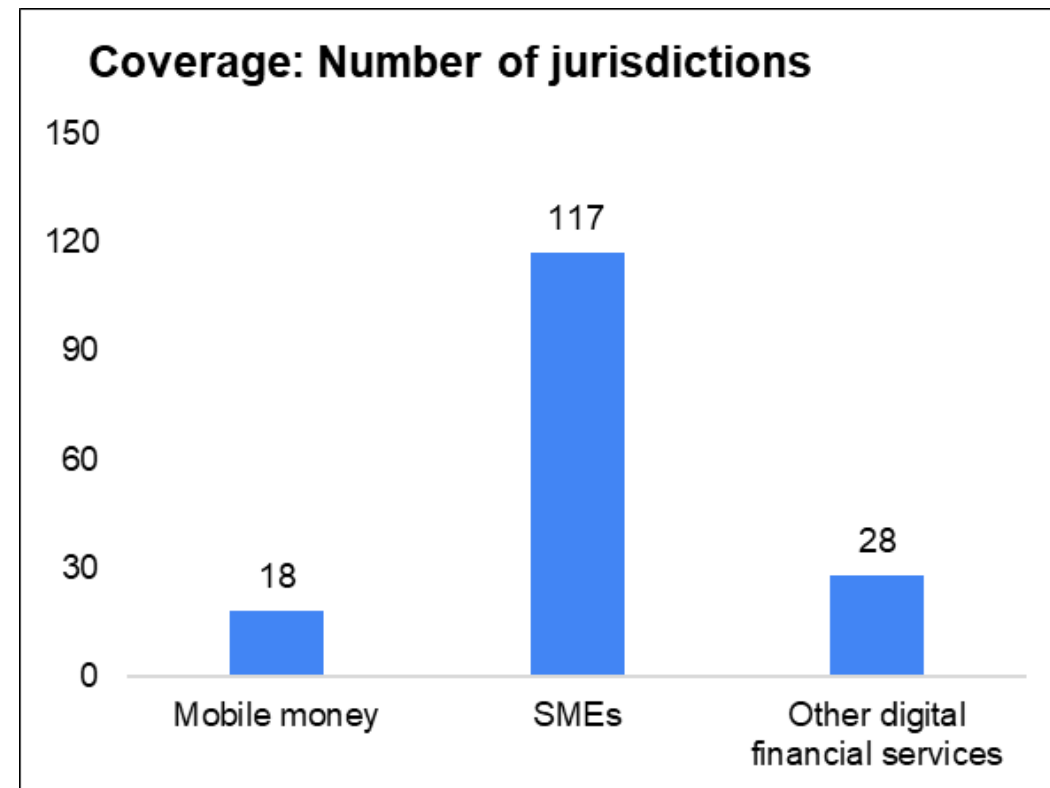
Documents policy responses enacted in response to the COVID-19 pandemic to facilitate:

- Mobile money transactions and
- SME financing.

How?

Information compiled from:

- Publicly available documentation,
- Inputs from other IMF departments, and
- Feedback received from country authorities.



The policy tracker is available on the IMF's external website

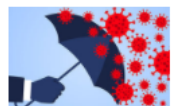
Related Links



IMF and COVID-19



COVID-19 Emergency
Financial Assistance By
Region



Notes: How Governments
Can Support People And
Firms During COVID-19



More Detail on Fiscal Actions



Tracker of COVID-19
Responses to Facilitate
Financial Access

Policy Tracker

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This policy tracker summarizes the key economic responses governments are taking to limit the human and economic impact of the COVID-19 pandemic. The tracker includes 196 economies. Last updated on October 24, 2020.

NOTE: The tracker focuses on discretionary actions and might not fully reflect the policies taken by countries in response to COVID-19, such as automatic insurance mechanisms and existing social safety nets which differ across countries in their breadth and scope. The information included is not meant for comparison across members as responses vary depending on the nature of the shock and country-specific circumstances. Adding up the different measures—tax and spending, loans and guarantees, monetary instruments, and foreign exchange operations—might not provide an accurate estimate of the aggregate policy support. The tracker includes information that is publicly available or provided by the authorities to country teams and does not represent views of the IMF on the measures listed.

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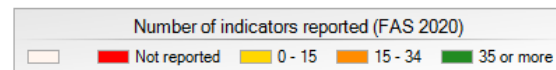
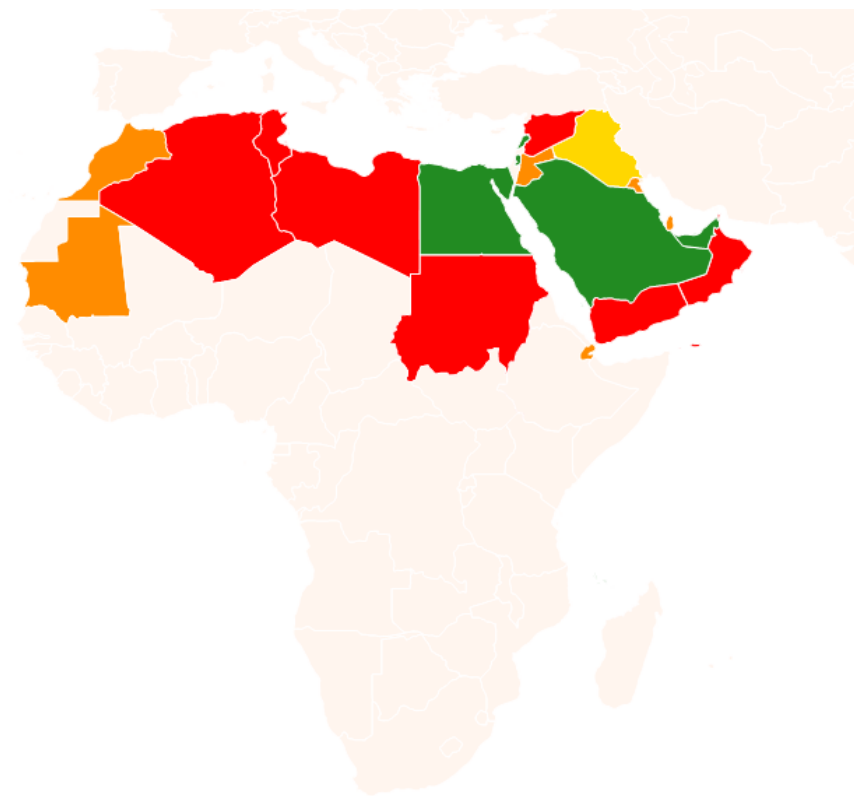
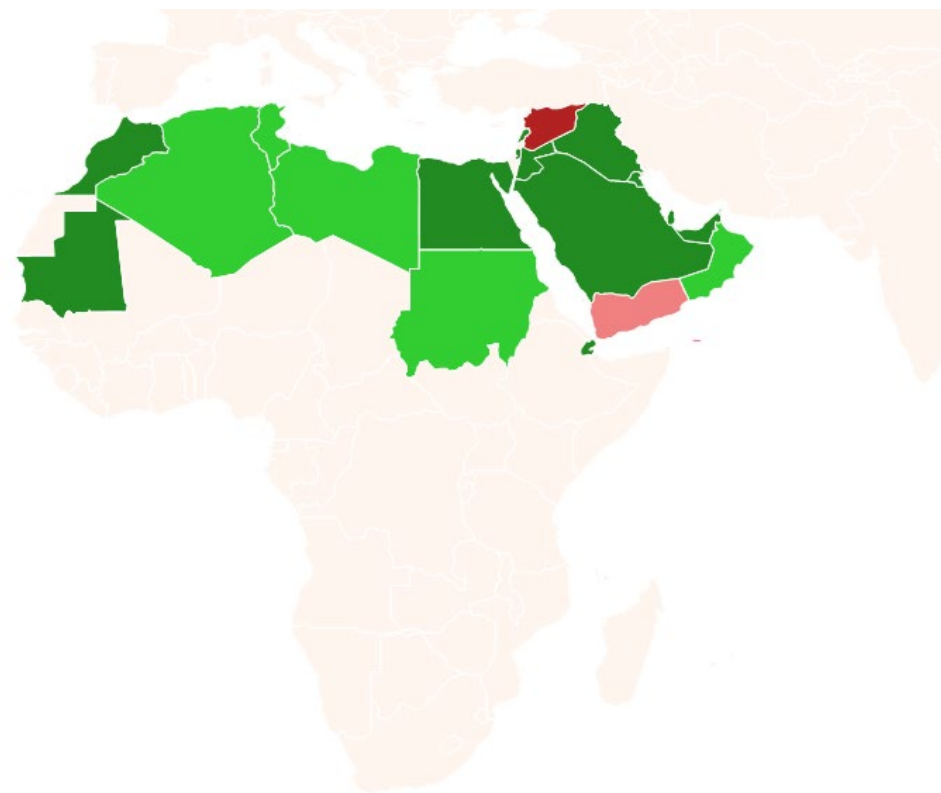
<https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19>

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- **Reporting to the FAS**

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FAS reporting and coverage



Note: Bahrain and Somalia currently do not report to the FAS.

THANK YOU!

FAS website: data.imf.org/FAS
Reach out to us at stafas@imf.org