EDIKASYON SE RICHÈS × ECOSYSTEM FINTECH AYITI

Fintèk Pou Ayiti

A concise teaching ebook for university students and professionals • September 2026

1 Purpose and evidence standard

Purpose. This resource turns five long-form conversations into a structured introduction to fintech through Haiti's realities. Its central question is practical: How can technology widen useful, affordable and safe financial access without importing systems that ignore how Haitians live and transact?

How claims are handled. "Guest synthesis" means an idea expressed or developed in the episodes. "Established concept" means the explanation is consistent with the cited institutional sources. Episode statistics that could not be independently confirmed are not repeated as facts.

2 The five-episode learning journey

EPISODE	SUBSTANCE	PRIMARY VOICES	LEARNING OUTCOME
1 Foundations	Fintech, inclusion and the case for Haiti-built design	Jean Fritz Junior Saint-Paul; Samantha Sosa	Define fintech and identify who current systems exclude.
2 Money in motion	Mobile money, wallets, agents, interoperability and safety	Jean Fritz Junior Saint-Paul; Sebastien Mortimer	Trace a digital payment and explain why agents and interoperability matter.
3 Credit	Thin-file borrowers, alternative data, digital lending and savings groups	Jean Fritz Junior Saint-Paul; Sebastien Mortimer	Evaluate inclusive credit without ignoring privacy, cost or abuse.
4 New rails	Blockchain, crypto-assets, stablecoins, remittances and legal uncertainty	Clifford Reginald Nau; Christelle Vaval; Jean Fritz Junior Saint-Paul	Separate infrastructure from assets and analyze real use cases and risks.
5 Build the ecosystem	Talent, infrastructure, governance, regulation, capital and coordination	Clifford Reginald Nau; Samantha Sosa; Jeff Desir Pierre; Jean Fritz Junior Saint-Paul	Design an ecosystem roadmap, not a single-app solution.

3 A working model

FINTECH = financial need + usable technology + trusted operations + enforceable rules

The episodes repeatedly organize finance around everyday functions: earn • save • borrow/invest • spend • transfer. Technology is valuable only when it makes those functions more accessible, efficient, secure or inclusive.

Core concepts for Haiti

Established concepts + episode applications

4 Concepts, examples and safeguards

CONCEPT	PLAIN-LANGUAGE MEANING	HAITI-RELEVANT EXAMPLE	CORE SAFEGUARD
Financial inclusion	People and firms can access and use suitable payments, savings, credit and protection.	A street vendor can receive payments, keep a transaction record and use an appropriate service.	Access must be affordable, reliable and genuinely useful—not account opening alone.
Mobile money / wallet	Electronically stored value or payment credentials accessed through a phone. Mobile banking usually links to a bank account.	Cash in with an authorized agent; pay a supplier; cash out near home.	Safeguarded customer funds, clear fees, PIN security and a complaint path.
Agent network	Local businesses perform cash-in, cash-out and account support for a provider.	A trusted neighborhood shop bridges cash and digital value.	Agent training, liquidity, identity checks, supervision and transparent pricing.
Interoperability	Different providers and payment rails can exchange value or data under agreed rules.	Send from one wallet or bank to another without forcing both parties onto one closed network.	Technical standards, governance, security and fair access.
Alternative credit data	With consent, nontraditional records help assess borrowers with little formal credit history.	Regular wallet receipts and supplier payments may show business activity.	Consent, data minimization, explainability, bias testing and fair pricing.
Blockchain / crypto / stablecoin	Blockchain is a shared ledger design; crypto-assets are applications. Stablecoins seek a stable reference value.	Possible settlement or remittance rail—only if conversion, liquidity and compliance work locally.	Verify reserves and issuer; manage volatility, custody, fraud, AML/CFT and legal status.
SWIFT	A secure financial messaging network—not a bank and not the money itself.	Banks exchange standardized cross-border payment instructions.	Accurate data, compliance controls and interoperable settlement arrangements.

5 Opportunity and constraint must be designed together

OPPORTUNITY

- Strong diaspora ties and recurring cross-border needs
- Familiarity with phones, airtime and agent-based services
- Informal commerce that already creates transaction patterns
- Demand for safer remote payments during mobility constraints
- Multidisciplinary talent in Haiti and the diaspora

CONSTRAINT

- Power, connectivity, device and cybersecurity gaps
- Cash dependence, agent liquidity and difficult “last mile” conversion
- Fragmented platforms and limited interoperability
- Identity, documentation and thin credit histories
- Fraud, weak recourse, uneven trust and enforcement capacity

GUEST SYNTHESIS — NOT INDEPENDENT FACTS

Across the series, guests argue that exclusion is often a system-design failure; Haiti should adapt rather than copy foreign models; digital trails may help “thin-file” borrowers; blockchain’s value is broader than speculation; and the durable solution is an ecosystem—users, firms, agents, universities, regulators, investors and diaspora—rather than one application.

From insight to responsible design

Teaching case • design test • discussion • glossary • references

6 Teaching case: Marie’s market stall

Scenario. Marie sells cold drinks but has no conventional credit file or real-estate collateral. She begins accepting wallet payments and paying a supplier digitally. A lender proposes a small inventory loan based partly on those records.

Potential value: a verifiable business trail, faster working capital and less cash exposure. Questions before approval: Did Marie knowingly consent to the data use? Is the decision explainable and contestable? Are the total cost and annualized rate clear? Is repayment matched to cash flow? What happens after network failure, identity theft or agent fraud? Can she complain to a human?

7 A nine-part design test

1 Need: Which user problem is being solved?

2 Access: Does it work on low-cost devices and weak networks?

3 Cash bridge: Who manages agent liquidity and cash-out?

4 Choice: Can users move value across providers?

5 Data: Is collection necessary, consensual and secure?

6 Price: Are fees and credit costs comparable and understandable?

7 Safety: Are funds, credentials and transactions protected?

8 Recourse: Can errors and fraud be reported and repaired?

9 Governance: Is the provider authorized; can a supervised pilot test risk?

8 Discussion questions

1. Which matters more at launch: reach, interoperability or consumer protection? Defend the sequence.

2. When does alternative data expand credit, and when can it become surveillance or discrimination?

3. Design an offline or low-bandwidth payment journey for a rural user.

4. Compare bank transfer, mobile money and stablecoin for a diaspora payment. Include the “last mile.”

5. What should a Haitian regulatory sandbox measure before licensing a product?

6. Which university, private-sector, government and diaspora actors belong in a 2030 ecosystem plan?

9 Glossary

Agent: authorized cash-in/cash-out service point. AML/CFT: controls against money laundering and terrorist financing. Blockchain: shared ledger using cryptographic links. Cash-in / cash-out: exchange between cash and digital value. Digital wallet: tool holding value or payment credentials. Financial inclusion: useful, affordable and responsible access and use.

Interoperability: ability of systems to exchange value or data. KYC: customer identification and verification. Mobile money: phone-accessed stored-value payment service. Regulatory sandbox: supervised, limited real-world test. Stablecoin: crypto-asset designed to track a reference value. SWIFT: standardized financial messaging network.

10 Named guest insight map

VOICE(S)	EPISODE-SOURCED TEACHING INSIGHT
Jean Fritz Junior Saint-Paul	Treat financial exclusion as a design problem; build around Haitian transaction patterns and an ecosystem of cooperating actors.
Samantha Sosa + Christelle Vaval	Law, policy and consumer protection are part of fintech design—not an afterthought—and the sector needs technically fluent legal professionals.
Sebastien Mortimer	Agent reach, interoperability and usable credit infrastructure determine whether digital finance works beyond the application screen.
Clifford Reginald Nau	Blockchain should be evaluated as infrastructure with multiple uses; crypto speculation and scams require education and restraint.
Jeff Desir Pierre	A durable ecosystem rests on digital infrastructure, talent and governance/regulation, all centered on Haitian users.

11 Sources and further reading

[1] Fintèk Pou Ayiti, Episodes 1–5, finalized Riverside transcripts (primary interview sources; accessed 18 Sept. 2026). [2] Banque de la République d’Haïti, Circulaire 121—Fournisseurs de services de paiement. [3] BRH, supervised electronic payment providers. [4] CPMI & World Bank, Payment Aspects of Financial Inclusion. [5] World Bank, Global Findex Database. [6] NIST, Blockchain Technology Overview. [7] SWIFT, Who we are. [8] FATF, Stablecoins and unhosted wallets (2026).

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