The use of mobile devices to effectuate financial operations has become quite important in developed countries and has an encouraging future in the developing world as means to reduce poverty. Therefore, the expansion of mobile financial services deserves to be supported by a favorable regulatory and supervisory system. Nevertheless, regulators need to anticipate the risks arising out of mobile financial services; for example, a proper demarcation line must be drawn between mobile banking and mobile payment. There is also a need to promote customer confidence in the electronic payment instruments. Progress can be achieved by combined efforts of IT law and financial markets law specialists.

Professor Rolf H. Weber studied at the University of Zurich and was a Visiting Scholar at the Harvard Law School. Since 1995, he has been an ordinary professor at the University of Zurich and a visiting professor at the University of Hong Kong, teaching and publishing in civil, commercial and European law with special topics in internet, media and competition law, international finance and trade regulation. He is director of the European Law Institute and the Center for Information and Communication Law at the University of Zurich; in addition he is member of the directory of the Postgraduate Studies in International Business Law and the MBA-Program at the University of Zurich.

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