The following is the list of the types of laws, regulations, and directives required for an m-banking regulatory diagnostic:

- General financial services
- E-money
- Entities that can establish agent networks
- Deposit taking, including special agencies for deposit-taking such as the Post Office
- Payment systems, including ATM/POS/pre-paid cards
- Ability for cash-in/cash-out/agent acquisition
- Microfinance institutions, savings associations, and any other form of non-bank entity
- Bank outsourcing capabilities
- Anti-money laundering (AML)
- Know Your Customer (KYC)
- Consumer protection
- Competition
- Foreign exchange/remittances
- Data privacy
- E-commerce and e-security
- Telecom and mobile network operators
- Taxation for hardware, software, and other forms of technology

These laws, regulations and directives could be housed at:

- Central Bank and/or Ministry of Finance
- Non-bank regulator, if separate from Central Bank
- Telecom and/or technology regulators
- Department of Police
- Regulator for consumer protection
- Other regulators, as appropriate for country