The following organizations should be included in a regulatory diagnostic:

1. **Financial Institutions**
   - Commercial banks
     Focus on premiere banks and those with specific interest in mobile money
   - Microfinance institutions
     Focus on premiere MFIs and those with specific interest in mobile money
   - Cooperatives/credit unions with interest in mobile money

2. **Telecom and Technology Providers**
   - Telecommunications and mobile operators
   - Distribution companies for mobile operators, if different than MNOs themselves
   - Payment services providers
     a. ATM network providers
     b. EFT POS network providers
     c. Payment system switches
   - Other technology companies with interest in mobile money

3. **Distributors**
   - Chamber of Commerce and/or other business association
   - Major export and import companies
   - Post Office, if extensive PO network across country
   - Other companies that are involved in distribution across the country

4. **Regulatory Bodies**
   - Central Bank (various departments: payment systems, regulation, supervision, foreign exchange control)
   - Regulator of non-bank financial institutions (if different from CB)
   - Ministry in charge of telecommunication and/or Telecommunications Regulatory Authority
   - Ministry in charge of data protection, if available
   - Ministry or agency in charge of consumer protection, if available
   - Ministry in charge of e-commerce, if available
   - Ministry in charge of competition, if available

5. **Other Relevant Parties**
   - Donors