

**From:** [Bill & Melinda Gates Foundation - The Optimist](#)  
**To:** [ctcinfohub@gmail.com](mailto:ctcinfohub@gmail.com)  
**Subject:** Scams are a trillion-dollar problem. Here's one open-source solution.  
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BILL & MELINDA  
GATES foundation

## The Optimist

Relentless pursuit of an equitable world

Hello,

2.5 billion more people have access to banking today than a decade ago.

This is a huge milestone, especially for people in low- and middle-income countries who have gained access to financial services to better save, access credit, and lift their families out of poverty.

[Still, people who are new to banking are especially vulnerable to fraud](#), because they haven't yet experienced what is and isn't done in digital banking and how to protect themselves.

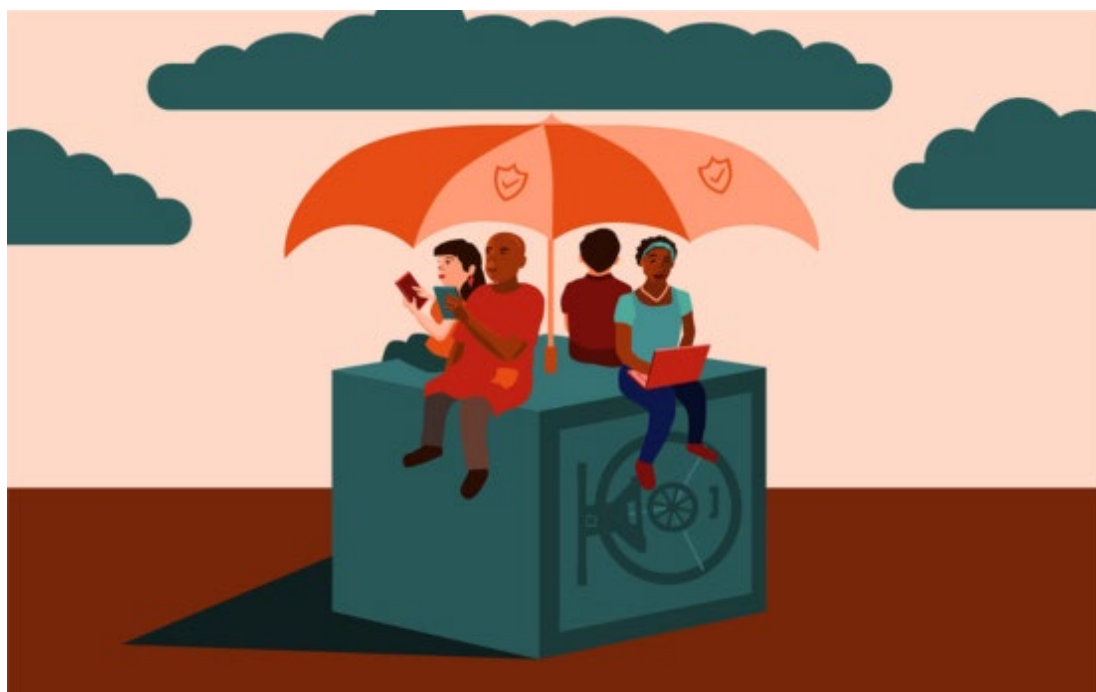
Expanding access to banking for the remaining billions of unbanked people is crucial to achieving the goals of economic mobility, public health, and gender equity. So, [what can be done to help protect people from fraud?](#)

A team of developers has identified one important way: a newly released open-source software that identifies fraudulent activities in real time. [We sat down with Kosta Peric, our in-house expert on inclusive financial systems, to ask about this exciting anti-fraud product and how it can protect millions.](#)

— *The Optimist* Editors

Discover Tazama

## Featured article



By Konstantin Peric

### How a new anti-fraud software can help millions more people bank safely

A Q+A with Gates Foundation expert Kosta Peric about the new open-source software that could open the door to more people lifting their families out of poverty.

[Read article](#)

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For Mama



As over a billion people around the world celebrate the holy month of Ramadan (10 March – 10 April, 2024), a coalition of North American and U.K. Muslim charities are combining their collective power to call attention to end today’s urgent—and solvable—maternal mortality crisis.

Every two minutes, a woman’s life is lost during childbirth. While the maternal health crisis affects women everywhere, women of color, women in low- and middle-income countries, and those living in humanitarian settings are especially vulnerable. In Muslim-majority countries, maternal and infant deaths are twice as high as the global average. Most of these deaths are entirely preventable with existing tools and access to consistent, quality care throughout pregnancy.

For Mama aims to raise awareness for the solutions to end the high rates of maternal deaths around the world and raise funds to support maternal and newborn health programs. To maximize impact, for every \$3 USD raised by the campaign, the Bill & Melinda Gates Foundation will be donating an additional \$1 USD—up to \$3 million USD. By channeling resources to these programs, we have the power to end preventable maternal death once and for all.

[Learn more](#)

## What we're reading

Our World in Data



### The global fight against polio—how far have we come?

Over the past four decades, polio rates have fallen by 99%. Here's how we reach 100%.

Devex



### Bean breeding improves farmers' lives in Uganda

"These aren't just any beans." Discover the innovations behind NARO bean 6, a crop variety that is empowering farming communities throughout Uganda.

The Guardian



### Africa is the world's youngest continent—education is key to unlocking its potential

With 40% of the continent's population under the age of 15, Africa is on the verge of becoming a global powerhouse.

Variety



### MTV, Paramount, Gates Foundation Team on female filmmaker-led global gender equity shorts anthology 'In Bloom'

Five filmmakers from five different countries shine a light on the "silent pandemics" affecting women and girls around the world.

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