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Sommario/riassunto	This study gives an overview of the intermediation of worker remittance flows from the United States to Guatemala. In contrast to other remittance corridors in the world, most transfers in this corridor are channeled in the United States through the formal sector, and distributed in Guatemala through the banking system. However, both senders and receivers have little access to financial products and services. This study argues that in a country characterized by high income inequality and low and concentrated access to credit, the large role played by domestic banks in distributing remittances