Opportunities and Risks in Digital Financial Services:

PROTECTING CONSUMER DATA AND PRIVACY

27–28 APRIL 2017
BERLIN, GERMANY
Ana Abayo is Ag. (Acting before Confirmation) Manager Licensing and Market Conduct Supervision at the Tanzania Insurance Regulatory Authority (TIRA) where she has been working since 2009. She holds a law degree (LL.B) from the University of Dar Es Salaam, an MBA in International Business from the Indian Institute of Foreign Trade, and a Diploma from the Chartered Insurance Institute in the U.K. Moreover, she serves as an Advocate of the High Court and the Court of Appeal in Tanzania. The regulatory authority is devoted to ensuring the strengthening of market conduct by promoting consumer awareness and protection. CGAP and TIRA have partnered in researching on the topic in as far as digitally offered insurance products are concerned. Ana Abayo has a central role in these research projects.

Bhairav Acharya is a Program Fellow at New America’s Open Technology Institute in Washington DC where he works on encryption and digital rights.

Bhairav is a privacy, technology, and cybersecurity lawyer with a focus on digital economy and civil liberties. As a policy advisor for the Centre for Internet and Society in Bangalore, he led a multi-stakeholder project on future Indian privacy law in collaboration with the technology industry, market regulators, civil society, and global data protection authorities. As a legal counsel for Wipro Technologies, he strategically advised on new products in the global data economy.

Bhairav is an Advocate of the Supreme Court of India. He participated in a major constitutional challenge regarding electronic surveillance and has deposed before Indian parliamentary committees. He consulted with the Indian law commission on cybersecurity for economic development. He was a member of an industry policy group on consumer privacy law. His work has been published in peer-reviewed journals and the press. Bhairav has law degrees from the National Law School of India and the University of California, Berkeley. Connect with him on Twitter: @BhairavAcharya.

Syed Mohsin Ahmed has been associated with the Pakistan Microfinance Network (PMN) since its creation as a legal entity in 2001. Initially as the Finance Manager of the entity he was promoted to the position of General Manager in 2006 and is now heading the management team as the Chief Executive Officer. He is involved in putting in place a strong management team along with internal control systems to ensure that PMN continues to perform as a cutting edge entity along with managing business risks for the institution.

As head of the representative body of microfinance providers he has been instrumental in engaging with both domestic and international organizations to influence policy and elucidate the narrative of microfinance and financial inclusion in Pakistan. Mohsin has been instrumental in advocating for development of industry infrastructure to manage risk; including establishment of a MF Credit Bureau, raising awareness around setting up of a Disaster Risk Management Fund, influencing government in creating a steering committee to regulate Non-Bank MFIs and actively pursuing establishment of a client grievance redressal mechanism. Understanding the dynamic phase of the industry he is also involved in promoting sector level structures for growth and innovations; including influencing multilateral and bilateral donors for topping up Pakistan Poverty Alleviation Fund (PPAF) and State Bank of Pakistan (SBP) guarantee facilities and engaging with the wider financial inclusion eco system to link microfinance with branchless banking, SME and insurance markets through the establishment of a Financial Inclusion lab at the PMN.

With his expertise in leading and effectively running networks, Mohsin has been involved in the setting up of South Asia Microfinance Network (SAMN) with representation from six South Asian countries including India and Bangladesh. He is currently the chairman of SAMN and also sits on global forums like the Advisory Board on Networks set up by the SEEP Network and Vision 2020 task force on credit reporting set up by Center for Financial Inclusion at Accion. He holds a Professional degree as a Cost and Management Accountant and has received trainings on microfinance and leadership from the Boulder MF Training Program and HBS-Accion leadership program.
Momina Aijazuddin

Momina Aijazuddin is IFC’s Global Head of Microfinance and also works as Principal Investment Officer in IFC’s Financial Institution Group (FIG).

She covers IFC’s microfinance investment and advisory activities globally, which exceed cumulative investments of US$3.2 billion worldwide with over 300 Micro Financial Institutions (MFIs), in addition to advisory services worth US$63.7 million in 68 projects across 30 countries. This includes oversight of the work in Responsible Finance, Microfinance Risk Management and Product Development – to better enable MFIs and Banks to provide diverse and reliable products and services to suit their clients’ needs. She is leading IFC’s efforts to scale up private sector commitments with strategic partners committed to achieving the World Bank Group’s Universal Financial Access goal of reaching 1 billion unbanked by 2020 which includes a coalition of over 30 partners committed to financial inclusion. Momina brings two decades of investment transaction experience in financial services, microfinance and manufacturing sectors in over 40 countries across Africa, Asia, Eastern Europe, MENA and LAC regions. Her technical expertise includes setting up greenfield MFIs in MENA and Asia, transforming MFIs to become regulated banks and engaging with policymakers and industry players. Momina currently serves on the Supervisory Board of the Microfinance Initiative for Asia (MIFA), a US$175 million debt fund, launched by IFC and KFW and managed by Blue Orchard. Her experience prior to joining IFC includes work in the banking sector. Momina holds a Master’s degree in Economics with Distinction from the London School of Economics.

Christine Alupo

Christine Alupo is currently Director Communications of the Bank of Uganda. She joined the Bank in the year 2000 after briefly working with the Uganda Revenue Authority’s Customs Department. Prior to joining the Communications Department, Christine served in various capacities in the Bank’s Currency Department including as Assistant Branch Manager of Jinja Branch. As Director Communications, she leads a team of staff responsible for outreach on core aspects of central banking, notably monetary policy. She supports the Bank’s Financial Inclusion efforts as Chair of the Financial Literacy Sub-committee, which pursues a stakeholder driven approach to financial literacy initiatives. She is a graduate of the 2015 class of the CEO Apprenticeship Programme (CAP) offered by the CEO Summit in conjunction with Strathmore Business School, Nairobi.

Charlene Bachman

Charlene Bachman is a development finance professional working as a Global Account Manager for Software Group. Software Group is a global technology company, focused on delivery channel and integration solutions for the financial inclusion industry. With experience working with financial institutions across Latin America, Southeast Asia, the Pacific and Africa, Charlene promotes the use of delivery channels and technology solutions that aim to expand the reach of financial inclusion, increase operational efficiency and facilitate access to financial services. Prior to joining Software Group, Charlene worked in Global Investments at Accion International where she supported multiple impact investing funds targeting the MFI and Fintech sectors with a range of business development, investment analysis and portfolio management activities. Charlene is currently based out of Frankfurt, Germany. Charlene holds dual bachelor degrees in Business Administration and International Studies from American University in Washington, DC.

Natascha Beinker

Natascha Beinker serves as Deputy Head of the Division Cooperation with the private sector/sustainable economic policy at the German Federal Ministry for Economic Cooperation and Development (BMZ). During the German G20 Presidency, she is chairing the G20 Global Partnership for Financial Inclusion. Further she is German Co-Chair of the GPFI Subgroup on SME Finance.

Natascha joined BMZ in 2002 and has since then held several responsibilities, including serving as the Head of Development Cooperation at the German embassy in Kenya. Before joining the ministry, she worked for Deutsche Post/DHL and as a business journalist. Natascha studied Economics and Political Science in Germany and Canada.
Abdelkader Benbrahim

Abdelkader Benbrahim joined the Making Finance Work for Africa Partnership (MFW4A) as a Senior Communications Specialist and is currently the Financial Sector Advisor leading MFW4A’s financial inclusion and housing finance work streams. MFW4A was established by the then G8 in the 2007 Heiligendamm Declaration. The objective of the partnership is to facilitate a scale-up in support for financial sector development in Africa by addressing key constraints to efficient development partner support within country-owned development plans. Abdelkader’s work currently focuses on promoting an enabling legal and regulatory framework for digital financial inclusion, remittances and diaspora investments, and mobilizing resources to meet Africa’s investment needs in the affordable housing sector.

Prior to joining MFW4A, Abdelkader worked for Global Affairs Canada supporting its Information Management and Technology department. He has also served for both the President’s and Minister’s Office for more than five years.

Abdelkader is a graduate of the London School of Economics and Political Science (LSE) Management Studies, where he studied information systems and digital innovation.

Francis F. Blankson

Francis Frederick Blankson is currently the Director/Head of the Financial Stability Department at the Bank of Ghana. He is leading a team that is mandated to ensure that potential risks to the efficient functioning of Ghana’s financial system are identified at an early stage and proposals made of remedial actions for any recognized vulnerabilities. Francis Blankson executes this mandate through three sub-teams that undertake: (i) market conduct supervision involving consumer protection and credit reporting, (ii) surveillance of Ghana’s financial system in terms of macro-prudential analysis in collaboration with other financial sector regulators, and (iii) financial integrity supervision of banks and non-bank financial institutions. His team also develops, assesses and researches on tools that facilitate financial system surveillance. Francis Blankson also reports periodically to the Board of Directors of the Bank of Ghana on the state of Ghana’s financial system. Previously, he was providing technical support to the Monetary Policy Committee (MPC) of the Bank of Ghana (2002–2010).

Francis Blankson holds a Master of Economics from the University of Oslo, Norway and a Bachelor of Arts (Economics major) from the University of Ghana, Legon.

Peter van den Broeke

Peter van den Broeke is Senior Policy Advisor with the Secretariat of the International Association of Insurance Supervisors (IAIS). As such he is involved in the general review of the IAIS Core Principles, financial inclusion/access to insurance, FinTech and sustainable insurance. In addition, he is a member of the Governing Council and Executive Committee of the Access to Insurance Initiative.

He started his career in financial supervision with the insurance and pensions supervisor in the Netherlands. His working experience of 22 years with the supervisory authority covers legal affairs, operational (prudential) supervision and financial integrity supervisions as well as policy advisory work and international affairs. For several years, he was head of a department for insurance supervision and responsible for the prudential supervision of about 120 fully licensed insurers and supervisory oversight of around 150 mutual insurers. At that time, he was also Chair of IAIS working groups on insurance fraud and on corporate governance. In addition, he was appointed as deputy judge adjudicating in cases of economic crime and financial regulation.

Wolfgang Bücker

Wolfgang Bücker is the Head of the Sector Program Financial Systems Development at Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). He has been working for GIZ since August 2008 in the area of financial inclusion as well as financial sector stability. His experience covers financial sector regulation and supervision, SME finance and green finance. He has wide-ranging financial sector expertise in Eastern Europe, Central Asia, Middle East and Africa.

Before joining GIZ, he worked as a consultant to banks in Germany, Austria and Eastern Europe in the field of risk management and treasury. From 1998 to 2003 he worked as an expert for micro, SME and housing loan projects in the Balkans and in Turkey. He holds a Master’s degree in Economics from the Free University of Berlin.
Lory Camba Opem
Lory Camba Opem leads responsible finance initiatives in the Global Microfinance and Digital Finance Teams at IFC’s Financial Institutions Group. She provides over 20 years of finance and private sector expertise in investment advisory operations, including due diligence assessments, results measurement, strategy, portfolio management and global/network partnerships. She launched the Responsible Finance Forum’s online platform to foster public-private sector collaboration and to advance emerging solutions for responsible financial inclusion. Previously, she was a Program Manager at IFC’s Access to Finance Advisory Services, where she structured advisory projects across microfinance, SME banking, risk management, insurance, housing, credit reporting, payments/mobile banking and digital finance. Prior to joining IFC, Lory worked at PwC Management Consulting in the International Privatization Group for East Asia & Pacific Region. At the Economic Policy Institute, she provided research and database analytics to develop economic policies in international trade & finance, labor (employment, youth & women), education and poverty issues. Lory holds an M.A. in International Development from the American University, a B.A. in Economics and a B.A. in Political Science, with Honors from the George Washington University.

Gregory Chen
Based out of Washington, DC, Gregory Chen leads the Policy Team at CGAP that advances regulation and policies at the global and national level. He brings 20 years of financial inclusion experience and more than a decade of work residing in South Asia and working with microfinance institutions, mobile money, fintech, central banks and policy makers. His recent work focuses on digital finance, competition policy and digitizing government payments.

Prior to CGAP, Greg worked for the Aga Khan Development Network, ShoreBank International, and Bank of America. An American national, he has lived and worked in Asia for over 20 years. He completed his undergraduate Studies at Wesleyan University and Masters studies at Harvard’s Kennedy School.

Mohit Davar
Mohit Davar is a payments expert and has worked in the industry for over 25 years. He has extensive hands-on experience in setting up and leading global teams and operations and managing relationships with banks/financial institutions and regulators at the most senior level. He has very diverse experience having built or helped building businesses focusing on P2P flows, B2B flows, mobile and banking networks globally.

He helped setting up the joint venture between MoneyGram Inc. (NYSE listed company) and Thomas Cook and ran this joint venture until 2003.

He then set up Travelex Money Transfer, a subsidiary of the Travelex Group. This was sold to Coinstar Inc. (NASDAQ listed company) in 2006. He continued to build Coinstar Money Transfer into a very successful global remittance company and sold it to Sigue Financial Corporation in 2011.

He then went on to set up his own consultancy/advisory service in Dubai. He is a Board member and an advisor to a number of payment companies.

He is the Chairman of International Association of Money Transfer (remittance trade body) and also a member of the Institute of Chartered Accountants in England and Wales.
Louis de Koker

Louis de Koker holds a chair in law at the La Trobe Law School (Australia). He is the program leader of the Law and Policy research program of the Australian government-funded Data to Decisions Cooperative Research Centre. This program considers the legal and policy aspects relating to Big Data analysis and Australian national security objectives. He is also a senior financial crime policy consultant to the Consultative Group to Assist the Poor (CGAP).

Louis, the former director of the Centre for the Study of Economic Crime of the University of Johannesburg, has worked with CGAP, the World Bank, the Alliance for Financial Inclusion and regulators and financial service providers on integrity and inclusion over the past decade. His research on anti-money laundering laws and their impact on financial inclusion has been cited in publications of the various international bodies including the World Bank, IMF, the Financial Action Task Force (FATF), the Basel Committee on Banking Supervision and the International Labour Organisation. He was a member of a World Bank team that researched financial crime controls relating to mobile money, a member of the core team that designed the World Bank tool for national money laundering risk assessment and a member of the FATF project group that drafted their guidance papers on aligning financial inclusion and financial integrity.

Jonathan Dixon

Jonathan Dixon is Deputy Executive Officer for Insurance at the Financial Services Board (FSB), South Africa. He was appointed to this position by the Minister of Finance in April 2008.

Prior to joining the FSB in 2008, he was Chief Director: Financial Sector Policy at the National Treasury of South Africa.

Jonathan Dixon is an Executive Committee member of the International Association of Insurance Supervisors (IAIS) and the IAIS Regional Co-ordinator for the Sub-Saharan Africa region. He is Chairman of the IAIS Implementation Committee. He also serves as Chairman of the Governing Body of the Access to Insurance Initiative (A2II), a joint initiative of the IAIS and the Microinsurance Network aimed at strengthening insurance supervision in emerging and developing markets.

Roelof Goosen

Roelof Goosen is a graduate from the University of Pretoria and the University of South Africa. He has been an active participant in the development of commercial retail banking in South Africa from the early 1980’s until 2010, focusing on the provision of financial services to low-income and small enterprises in the last decade. Prior to his current engagements he served as Director: Financial Inclusion in the National Treasury of South Africa, developing a monitoring framework as well as a policy and policy implementation plan for financial inclusion in South Africa. He promoted active coordination between government departments and agencies, as well as participating in international financial inclusion work, particularly through the efforts of the G20 and the Alliance for Financial Inclusion.

Roelof Goosen is currently involved with various aspects of financial inclusion with Insights2Impact, FinMark Trust and the Better Than Cash Alliance. He is passionate about the developmental contribution that financial services can make and believes that sustainable development and appropriate financial services are positively intertwined.
**Ruth Goodwin-Groen**

Dr. Ruth Goodwin-Groen is the Managing Director of the United Nations based Better Than Cash Alliance, leading its efforts to accelerate the global shift from cash to digital payments by governments, companies and international organizations. The digitization of payments continues her work on poverty reduction as it helps to increase transparency, efficiency and provide a pathway to financial inclusion, driving inclusive growth.

Dr. Ruth Goodwin-Groen represents Better Than Cash Alliance at the G20 Global Partnership for Financial Inclusion, is a member of the World Economic Forum Financial Inclusion Steering Committee and a member of the Reference Group of the United Nations Secretary General’s Special Advocate for Inclusive Finance for Development.

Prior to joining the Better Than Cash Alliance, Dr. Ruth Goodwin-Groen was the Australian Co-Chair of the G20’s Global Partnership for Financial Inclusion and the Financial Services for the Poor Adviser at the Australian Agency for International Development (AusAID). Dr. Ruth Goodwin-Groen has also advised leading organizations in the field of financial inclusion including the Consultative Group to Assist the Poor, the World Bank Group, the Soros Foundation, the UK Department for International Development, the FinMark Trust (South Africa), the German Technical Cooperation, Women’s World Banking, the United Nations Development Programme (UNDP) as well as Cambridge University in over 15 different countries including in Eastern Europe, Africa, Asia and the Pacific.

Dr. Ruth Goodwin-Groen holds a Ph.D. from the University of Bath, UK, an M.B.A. (Distinction) from Harvard Business School, USA and a B.Sc. Hons. (1st) from the University of Western Australia.

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**Rosamund Grady**

Rosamund Grady is an international consultant with over thirty-five years of private and public sector experience in international financial sector regulatory frameworks and related policy reform initiatives. Rosamund has a particular focus on digital financial inclusion and consumer protection. She gained experience most recently with the World Bank and previously at the global law firm King & Wood Mallesons, and with the Australian Government as a commercial law policy specialist. Prior to moving to the World Bank she was Conjoint Professor and CEO of the Centre for International Finance and Regulation at the University of New South Wales, and Adjunct Professor at the University of Sydney. Rosamund has qualifications in law and economics, and a 2010 Master of Public Administration from Harvard. In 2016 Rosamund was a lead drafter of the Better Than Cash Alliance Responsible Digital Payments Guidelines, as well as the G20 High-Level Principles for Digital Financial Inclusion.

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**Melle Tiel Groenestege**

Melle Tiel Groenestege is Digital Policy Advisor at VEON and works on a range of digital topics related to the transformation of VEON into a digital service provider. These topics include mobile financial services, data policies, and ICT4Development. Before joining VEON he started a consultancy which focused on advancing corporate interests with positive societal impact. Previously, Melle worked at International Telecommunication Union (ITU) on corporate strategy, focusing on advancing the UN SDG agenda through the use of ICTs. As the chairman of the Digital Agenda at the largest Dutch political youth organization he was instrumental in developing a progressive digital policy strategy. Melle holds a MSc in Business Information Management from the Rotterdam School of Management, two BSc in International Business Administration and Political Science, and studied at the National University of Singapore.
Jurgen Rainer Hammer

Jurgen Hammer is the Chief Investment Officer and Head of Social Performance Management at Fondation Grameen Credit Agricole (GCA, Paris). Prior to microfinance, he has over 15 years of experience in corporate and investment banking at Deutsche Bank, as Senior Banker at Banco Santander and as Co-Head of Fixed Income and Securitization at Crédit Lyonnais/CALYON, working with Sovereigns, Financial Institutions and Corporates in Eastern Europe, Africa and the Middle East.

In 2006, he joined EFSE, the leading microfinance fund for the Balkans. Before returning to Paris in 2008 to participate in the set-up of GCA, he managed a technical assistance project at JAIDA, a local Fund created to finance and support microfinance in Morocco. As an independent board member he continued serving JAIDA for over 10 years.

Since 2014, Jurgen is also Chairman of the Board of SPTF, and co-represents the Social Investor Group on its Board. He also serves as a Member of the Board of Directors at ACAD Finance Co. Ltd., a leading rural MFI in Palestine.

Jurgen holds an MBA in International Business from City University New York-Baruch, and a Master in Applied Economics from Paris University, Dauphine. He completed his primary and secondary education in Germany.

Serena Holm

Serena Holm studied law at the University of Hamburg and started her career in 2000 as Head of Law at 4 Content AG, Hamburg.

Since 2011, Serena Holm is Head of Corporate Affairs at SCHUFA Holding AG, Germany’s leading credit bureau. She is responsible for public affairs, the corporate development unit, and is supporting the board of executive.

She has over 15 years of experience in handling data protection issues, public affairs and PR-activities. She has also a wide expertise in reevaluation of business strategies and operating models for different national and international companies.

Martin Holtmann

Martin Holtmann is the Manager of the Digital Finance and Microfinance Teams in IFC’s Financial Institutions Group.

Martin started in banking with Deutsche Bank in Buenos Aires. As Project Manager and Managing Director, he spent twelve years with IPC, an access to finance and bank management consulting firm. He worked with clients in Africa, Latin America and Eastern Europe and managed the EBRD Russia Small Business Fund. Prior to joining IFC, Martin was Lead Financial Specialist at CGAP, where he co-led the Technology Team.

Martin has been on the faculty of the Boulder Microfinance Training Program since 1996. He authored a number of publications on micro- and small business finance and staff incentive schemes. Martin is a graduate of the L.B. Pearson UWC in Victoria, B.C., Canada, and holds Master’s degrees from Trier University (Business Economics) and Harvard University (Public Administration).

Michelle Kaffenberger

Michelle Kaffenberger is an applied research consultant specializing in using research to better understand and improve the lives of the poor. With ten-plus years experience in international development, she has designed, led, and advised on dozens of quantitative and qualitative research initiatives to produce meaningful and actionable insights for the World Bank, the Consultative Group to wAssist the Poor (CGAP), the Bill & Melinda Gates Foundation, the United Nations’ International Telecommunications Union, and the Grameen Foundation, among others. Her work focuses on financial inclusion, digital financial services, international education, and the role the private sector can play in achieving development outcomes.

Previously, Michelle was research manager and lead quantitative analyst for large-scale nationally representative surveys on financial inclusion in eight countries across Africa and Asia. Prior to that she established a new base of operations for an international non-profit organization in India. She is skilled in quantitative and qualitative data analysis, including econometrics, and holds a Master’s in Development Economics from Vanderbilt University.
Saliya Kanathigoda

Saliya Kanathigoda is an Advisor in the GIZ Financial Systems Development and Insurance Team, based in Eschborn, Germany. He is thematically responsible for the topics of agricultural finance, digital financial services and knowledge management, as well as providing technical backstopping to GIZ financial sector programmes around the world. Prior to taking up this position, he spent ten years as an advisor to the Bank of Uganda for the GIZ AGRUFIN Programme. In this role, he supported the implementation of a number of key reforms and developments in the Ugandan financial sector, including in the areas of financial sector regulation and supervision, agent banking, consumer protection, credit information-sharing, deposit protection, digital financial services, financial literacy and microfinance. Saliya is a dual British and Sri Lankan national and has an MBA from the University of Warwick, England.

Sonja Kelly

Sonja Kelly conducts and facilitates financial inclusion research at Center for Financial Inclusion (CFI), directing the CFI Fellows Program, developing frameworks to understand critical concepts like financial health and financial capability, and facilitating the Global Microscope research. She serves as research lead on many topics related to financial inclusion. In her own research and work, Sonja focuses on regulation and policy, the role of banks in financial inclusion, and especially vulnerable populations.

Sonja has a doctorate in international relations from American University, where her dissertation focused on financial inclusion policy and regulation. She has previously worked at the World Bank, the Consultative Group to Assist the Poor, and Opportunity International.

Sonja is currently a member of the board of directors of People Reaching People, and has held volunteer positions as president of the Washington DC chapter of Women Advancing Microfinance, and as president of the steering committee for Northwest Chicago Young Life. When not at the office, Sonja can be found spending time with her family as they renovate their home in northeast Washington DC.

Dr. Katharine Kemp

Dr. Katharine Kemp is a Research Fellow on the Digital Financial Services Research Team at the School of Law, University of New South Wales, Sydney, Australia. The Team is conducting in-depth research into the regulation of digital financial services in developing countries in particular, including through fieldwork in these countries. This project is supported by the Australian Research Council and the United Nations Capital Development Fund. Katharine’s research focuses especially on questions of consumer protection and data privacy in financial services regulation. She has also practised as a commercial lawyer in major law firms, as a barrister in sole practice, and consulted to the Competition Commission of South Africa during the six years that she lived and worked in South Africa. Katharine lectures in consumer law, contract law and antitrust, and has published widely in the fields of comparative competition law and misuse of market power.

Katharine Kemp

Dr. Katharine Kemp is a Research Fellow on the Digital Financial Services Research Team at the School of Law, University of New South Wales, Sydney, Australia. The Team is conducting in-depth research into the regulation of digital financial services in developing countries in particular, including through fieldwork in these countries. This project is supported by the Australian Research Council and the United Nations Capital Development Fund. Katharine’s research focuses especially on questions of consumer protection and data privacy in financial services regulation. She has also practised as a commercial lawyer in major law firms, as a barrister in sole practice, and consulted to the Competition Commission of South Africa during the six years that she lived and worked in South Africa. Katharine lectures in consumer law, contract law and antitrust, and has published widely in the fields of comparative competition law and misuse of market power.
SungAh Lee

SungAh Lee is currently Senior Program Officer at the Bill & Melinda Gates Foundation leading the Policy and Advocacy work of the Financial Services for the Poor focusing on digital financial inclusion. Before joining the Foundation, she was a Director of Global Partnerships at the Alliance for Financial Inclusion (AFI) and led the overall strategy development, global engagements, policy advocacy, resource mobilization and partnership building. SungAh was also a founding staff member of AFI in its inception and focused her work in developing demand-driven policy interventions and setting the strategic directions in building the global policy network. Prior to AFI, she was with the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP). Her work in UNESCAP’s Trade and Investment Division focused on SME development, global value chains and regional cooperation, and foreign direct investment. Prior to this, she worked at the International Trade Centre (ITC-UNCTAD/WTO) in Switzerland, and the External Relations Department of LG Card Co. Ltd., a financial services company in South Korea. SungAh also serves as a Board/Executive Committee member at the United Nations Capital Development Fund (UNCDF)’s Shaping Inclusive Finance Transformations (SHIFT) program, the Better than Cash Alliance (BTCA) and as an Advisory Group member at the Alliance for Financial Inclusion (AFI).

Caroline Louveaux

Caroline Louveaux is Assistant General Counsel, Privacy & Data Protection, International Markets, at MasterCard. She is responsible for MasterCard’s Privacy and Data Protection Programs in Europe, Asia-Pacific, Middle East and Africa as well as Latin and Central America. Caroline and her team are managing privacy and data protection compliance and regulatory engagement in those regions.

Prior to joining MasterCard in 2007, Caroline worked in private practice, where she specialized in EU and Competition Law. She also worked at the CRID, a well-known research center for computer and law in Belgium, where she performed legal research in the area of new technologies. Caroline holds a law degree from the U.C.L. (Belgium) and U.B.A. (University of Buenos Aires, Argentina) and a LLM degree in International Trade Regulation from the New York University (NYU). Caroline is admitted to the NY Bar and is Certified Information Privacy Professional/Europe (CIPP/E) as well as Certified Information Privacy Manager (CIPM – IAPP).

Kate McKee

Kate McKee leads CGAP’s agenda on consumer protection policy and responsible digital finance, which works to ensure transparency, fair treatment and secure financial services through forward-looking industry standards and proportional regulation. CGAP’s guidance draws on demonstrations with firms and financial authorities and findings from consumer and behavioral research. Topics covered to date include disclosure, recourse, responsible lending including for digitally-delivered credit, ensuring customer-centric delivery of digital payments, and data protection. Kate started her career with the Ford Foundation in West Africa and New York and then led various US initiatives to promote innovative financial services delivery, including senior roles at Self-Help (the largest US community development financial institution (CDFI)) and start-up of the national CDFI Fund at the US Treasury. She also headed USAID’s global Microenterprise Development office. Kate is a development economist (MPIA Princeton University). She previously chaired the US Federal Reserve’s Consumer Advisory Council. Her most recent publication is Doing Digital Finance Right. She has written widely on policy and regulation, financial services, enterprise, housing and community development.
Ana Ruth Medina Arias

Ana Ruth Medina Arias is the Lead Specialist for Latin America and the Caribbean at the Smart Campaign. She supports the efforts of financial institutions in reforming their policies and practices to best serve their clients. In this capacity, she develops partnerships with regional institutions, provides technical assistance to key decision makers, and develops new approaches to client protection across the region. Ana has over nine years of experience within Accion. As part of her responsibilities she has supported different functional teams and projects by providing technical assistance to Accion’s partners in Latin-America, Africa and Asia. Ana has experience conducting client protection and social performance institutional assessments, as well as building capacity within institutions to create client-centered products and services. She has led the conceptualization, adaptation and translation of financial manuals and entrepreneurial training for low-income segments, rollout of financial education curricula, validation of educational models, training of loan officers, and implementation of trainers of trainers.

Ana holds a Bachelor’s Degree in Languages and Socio-cultural Studies and earned a Master’s Degree in Development Studies, both from Los Andes University in Bogotá, Colombia. Ana is fluent in English and German.

Margaret Miller

Margaret Miller is Lead Financial Sector Economist at the World Bank in the Finance and Markets Global Practice and holds the position of Global Lead for Responsible Financial Access. Margaret has broad expertise in the financial sector and depth in a number of areas including financial infrastructure and financial inclusion. Margaret has also worked extensively on financial inclusion with a focus on issues of financial capability, consumer protection and responsible finance including during time spent at CGAP (2009–2011), as part of the Financial Inclusion team at the Bank and as a member of the core team for the 2014 Global Financial Development Report (GFDR). Margaret is also interested in the use of media for development, for which she won a WBI Innovation award, and has promoted the use of entertainment education for finance in projects in Mexico, India and South Africa. Margaret enjoys working on projects that incorporate finance into solutions in other sectors and was part of the F&M team involved in the Ebola response in 2014. Margaret is fluent in Spanish, French and Portuguese. She holds a PhD in Economics from the University of California at Berkeley, an MA in International Policy Studies and a BA in Economics with honors – both from Stanford University.

Denis Moniotte

Denis Moniotte is CTO and Chief Innovation Officer at Microcred. Denis leads the financial product innovation. He delivers an effective approach to innovation resulting in ready to scale innovative products for financial inclusion. The innovation process comes from orchestrating customer research, product development, scoring algorithm development, UX design, piloting and business planning. With his team, he has delivered innovative loan and saving products and new delivery channels.

Denis has more than 10 years of experience in managing large and complex technology programs for financial services, defining and leading technology strategy with a strong focus on core banking solutions, delivery channels, mobile payments in developing countries. He is responsible for Microcred’s IT strategy and has made the company achieve major transformation to become a 100% cloud based, single codebase and centrally serviced financial institution group on the African continent and in China, enabling breakthrough innovation and cost savings. Previously, Denis was a consultant at Accenture helping large European banks and insurance companies delivering new technology implementation projects.
Peace Osangir
Peace Osangir is the Chief Operating Officer, Kopo Kopo Inc. Prior to joining Kopo Kopo Inc., Peace Osangir worked as a Financial Risk Manager at Commercial Bank of Africa, where she mainly spearheaded the development of the M-Shwari and the M-Pawa credit risk decision algorithms/models to enable the advancement of financial services to the unbanked/under-banked populations in Kenya and Tanzania respectively. In addition, she provided guidance to the business on effective investment and business risk management strategies. At American Express Company in New York City, Peace Osangir was primarily focused on the development of the American Express long-range strategic plans in addition to the provision of insights to senior management on the overall company financial performance vis-à-vis the expectations of the street. Osangir also propagated the development of effective transfer pricing management strategies across the American Express US, Latin America, EMEA and Asia Pacific legal entities.

John V. Owens
John V. Owens is an attorney and senior advisor who has provided policy and regulatory guidance, training, and research as well as managed several long-term international development efforts focused on digital financial services and financial inclusion in emerging markets for more than 25 years. Previously with the Alliance for Financial Inclusion, he supported the Digital Financial Services Working Group, the African Mobile Phone Financial Services Policy Initiative, the Latin America Initiative and the G20 GPFI subgroup on Markets and Payments Systems.

Javier Pimentel
Javier Pimentel, SVP Legal & Compliance, handles all the legal and regulatory aspects of the business, ranging from the regulatory authorization processes in all new markets to the protection of the group’s IP portfolio. He is what you could call a full-stack counsel with a strong background of consulting and advising companies in highly regulated industries (and several jurisdictions) on the whole array of legal and regulatory aspects that pertain to critical aspects of their businesses. In particular, he has a strong background and is very passionate about the intersection between Law, Finance and Technology. He holds a Master of Law and Business double degree from Hamburg’s own Bucerius Law School and WHU Otto Beisheim School of Management.

Malavika Raghavan
Malavika Raghavan is Project Head for the Future of Finance Initiative at the IFMR Finance Foundation in India. The Initiative seeks to address new challenges for policy and regulation around customer protection in India, given the waves of digital innovation currently sweeping financial services.

Malavika is a lawyer qualified in India and in England, with experience in policy and strategy. Previously, she worked with the global law firm Allen & Overy LLP in London on structured debt issues in the international capital markets. She is also a fellow of the On Purpose leadership programme, through which she consulted on policy and strategy for two innovative UK government-backed organisations: Big Society Capital (the social investment finance wholesaler) and the National Citizen Service (a youth programme to build social mobility, cohesion and volunteering). She graduated with an MPhil in Public Policy from the University of Cambridge and completed a five-year undergraduate law-degree at the National Academy of Legal Studies and Research (NALSAR).
Antoine Renard

Antoine Renard is currently Programme Policy Advisor at the World Food Programme (WFP) in the Market Access Programme Unit which focuses mainly on Cash Based Transfers related matters, based in Rome. Antoine has been working for WFP for more than 13 years, and past work experiences include Deputy Country Director and Head of Programme in Haiti (2012–2014), Head of Programme Support Unit in Palestine (2009–2012), Liaison Officer in Brussels for the EU/ECHO and Belgian Government (2004–2009), and emergency response programme officer in Pakistan (2005), Lebanon (2006), Haiti (2010), and Tunisia (2011).

Prior to joining World Food Programme, Antoine Renard has been in charge of the Humanitarian Food Assistance portfolio within the Belgian Development Cooperation for nearly 5 years (2000–2004), liaising with WFP, Food and Agriculture Organization, International Committee of the Red Cross, NGOs, the European Council/European Commission and the Food Aid Convention.

Stanley Shanapinda

Ph.D. Candidate at the Australian Centre for Cyber Security (ACCS), University of New South Wales (UNSW); Data to Decisions Cooperative Research Centre (D2D CRC), South Australia; and a Research Fellow at FGV Direito Rio (Brazil) at the Centro de Tecnologia e Sociedade (CTS).
He has a Master's of Management degree in ICT Policy and Regulation (MM ICT PR) from the University of the Witwatersrand (Johannesburg, South Africa). Stanley is currently researching the tripartite relationship between the powers of law enforcement and national security agencies to access and use telecommunications metadata; the development of communications technologies and the role of oversight. He is the Journal Assistant for the Information Security Journal: A Global Perspective. He is a Legal Practitioner of the High Court of Namibia. He is the inaugural CEO of the Communications Regulatory Authority of Namibia (CRAN). Prior to that he was the Head: Legal Advice at Telecom Namibia Limited.

Thomas Silberhorn

Thomas Silberhorn was appointed Parliamentary State Secretary to the Federal Minister for Economic Cooperation and Development in February 2014. Prior to this, he was Deputy Chairman of the CDU/CSU parliamentary group in the German Parliament (Bundestag). The focus of his work as Parliamentary State Secretary is on core development issues for the future: human rights and good governance, education, health, poverty reduction, water supply and sanitation, energy and resources. Silberhorn also concerns himself with globalisation and trade issues and the new agenda for United Nations Sustainable Development Goals. Thomas Silberhorn was born on 12 November 1968 in Kemmern, Germany; he is married with two children. He has been a Member of the German Bundestag since 2002, representing the constituency of Bamberg-Forchheim. At the parliamentary elections in 2013, he won 52.2 per cent of first votes in his constituency.

Phillip Simpson

Phillip Simpson is Equifax’s General Counsel with responsibilities across all of its European operations.

Headquartered in Atlanta USA, Equifax is a Credit Reference Agency providing data and analytics services in the Banking, Insurance, Telecommunications and Public sectors, as well to consumers. Phillip has over 20 years in house commercial legal experience in the banking, consumer finance and motor finance sectors.

Prior to his current role Phillip worked for the Graduate Management Admission Council (GMAC) where he was Head of Legal Services and Company Secretary in its UK mortgage lending operation, and latterly as European Legal Counsel in their International Operations division. He was previously Director of Legal Services and Company and Partnership Secretary for Motability Operations, one of Europe’s largest vehicle leasing companies.

Phillip originally spent 10 years in private practice.
Matthias Spielkamp

Matthias Spielkamp is the founder and executive director of AlgorithmWatch, an advocacy organisation focused on the consequences automated decision making (ADM) has on societies. He is co-founder and now publisher of the online magazine iRights.info – about legal issues in the digital world, which in 2006 received the Grimme Online Award, Germany’s most prestigious award for online journalism. He was invited as an expert witness in several committees of the German Bundestag on issues ranging from artificial intelligence and robotics to future developments of journalism and government surveillance. Currently, Matthias is a Bucerius Fellow of ZEIT-Stiftung; in 2015/16 he was a Fellow at Stiftung Mercator. He serves on the governing board of the German section of Reporters Without Borders and as co-chair for the academia and civil society stakeholder groups in the steering committee of the German Internet Governance Forum (IGF-D). Matthias has co-authored and edited several books on Internet governance, journalism and copyright regulation and holds master’s degrees in Journalism from the University of Colorado at Boulder and Philosophy from the Free University of Berlin.

Hugh Stevenson

Hugh Stevenson is Deputy Director for International Consumer Protection at the Federal Trade Commission (FTC), leading the team coordinating the agency’s international consumer protection and privacy work. He heads the U.S. delegation to the OECD’s consumer policy committee, and for 2008–16 served as the U.S. vice chair of the OECD working party on security and privacy in the digital economy. Recent work includes participating in negotiations on the EU-U.S. Privacy Shield Framework, the 2015 United Nations consumer protection guidelines, and the 2016 OECD guidelines on consumer protection in e-commerce. Hugh earlier coordinated FTC work on the 2006 U.S. SAFE WEB Act, legislation to enhance the FTC’s international enforcement cooperation. He has worked in various other positions at the FTC, and has litigated for the FTC, for state government, and in private practice. Hugh, a Harvard Law School graduate, has taught comparative US-EU privacy law as an adjunct professor at Georgetown law school.

Anja Wagner

Anja Wagner is Head of Division of the division Cooperation with the Private Sector, Sustainable Economic Policy since 2015. She started her professional career in the Federal Ministry of Environment where she was responsible for Central and Eastern Europe. Since 2004, she is working in the division for EU, Civil society Engagement, General strategic and political planning, G7/G20 at the Federal Ministry for Economic Cooperation and Development (BMZ). Anja Wagner has a degree in law from Europa Universität Frankfurt (Oder) and a Master’s in European Studies from College of Europe and the 2nd State Exam law (State of Berlin).

David Watts

David Watts is Commissioner for Privacy and Data Protection for the State of Victoria in Australia. Before that he was Commissioner for Law Enforcement Data Security and Acting Privacy Commissioner. David is Adjunct Professor of Law at LaTrobe University and Deakin University, Big Data and Open Data Task Force leader for the UN Special Rapporteur on the Right to Privacy, a member of the Privacy Advisory Group for UN Global Pulse and a Key Researcher at the Data to Decisions Cooperative Research Centre in Australia.

David’s key data protection research interests include identity, information sharing, security (including cyber security), data and advanced analytics and de-identification of personal information.