6TH ANNUAL
FINTECH CEO SUMMIT
DUBAI | DECEMBER 5-6, 2018
FINANCE IN THE NEW ECONOMY
PROGRAM

International Finance Corporation
World Bank Group
Creating Markets, Creating Opportunities

Dubai International Financial Centre
WELCOME TO IFC’s 6TH ANNUAL FINTECH CEO SUMMIT

IFC FinTech: The largest dedicated emerging market FinTech investor
11 years, 41 FinTech companies, $300MM+ invested

FINO (India)  DINEROMAIL (LatAm)
PAYNET (Vietnam)  INTERSWITCH (Nigeria)

2007  2008  2009  2010  2011  2012

WIZZIT (S. Africa)  SUVIDHAA (India)
YELLOWPEPPER (LatAm)  FAWRY (Egypt)
F-ROAD (China)
# I UAL FINTECH CEO SUMMIT

<table>
<thead>
<tr>
<th>Year</th>
<th>Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>BKASH (Bangladesh), EARTHPORT (Global), SAFETYPAY (LatAm)</td>
</tr>
<tr>
<td>2014</td>
<td>MOVIIRED (Colombia), SCANNTech (Uruguay), VIAMERICAS (LatAm)</td>
</tr>
<tr>
<td>2015</td>
<td>INVOINET (Argentina), IYZICO (Turkey), MYUNIVERSE (India), SAB SAS (Global)</td>
</tr>
<tr>
<td>2016</td>
<td>AFLUENTA (Argentina), COMPARAONLINE (Chile), GUIA BOLSO (Brazil), KREDITECH (E. Europe), NET 1 (S. Africa), NETWORK INTL (UAE), REMITLY (Global), ZOONA (Zambia)</td>
</tr>
<tr>
<td>2017</td>
<td>BRANCH (Kenya), CONTABILIZEI (Brazil), COVERFOX (India), DEMICA (Global), E FACTOR (Mexico), FORIBA (Turkey), HELLAS DIRECT (Greece), KOIN (Brazil), RECARGA (Brazil), ROOJAI (Thailand), VOYAGER (Philippines)</td>
</tr>
<tr>
<td>2018</td>
<td>COMPAREASIA (East Asia), CREDITAS (Brazil), KONFIO (Mexico), LMRKTS (Global), MONI (Argentina), WELAB (China)</td>
</tr>
</tbody>
</table>

*Image Credit: International Finance Corporation (IFC)*
Dear Guests,

Welcome to IFC’s 6th Annual FinTech CEO Summit in Dubai. We are delighted to have you join us at our first CEO Summit hosted outside of Washington D.C. Thanks for taking the time out of your busy schedule to join us. We also want to thank our hosts at the DIFC for extending us their generous hospitality in welcoming us to their home this year, and Network International LLC for being a key sponsor.

IFC FinTech team has been investing in the industry for over a decade. Along our journey we have met over 2000 companies in over 50 countries, building an unmatched network of innovators and forward-thinkers like yourselves. They have helped us understand how each one of them is shaping the financial services world, helping us build a mental picture of what it may look like in a few decades. We remain committed and excited to adjust this picture as we meet more of you and as we follow your journey, and we are equally committed to share this picture back to you.

In this light, it makes sense for us to meet and continue this exchange in the interest of building an industry that is leaner, inclusive, balanced and transparent for all involved. The perspective, knowledge and experience you individually bring to the table is so vast and diverse. We hope these discussions and interactions become useful as you position your companies in this fast-changing industry.

Please take advantage of this forum to establish as many contacts as possible and renew old ties.

We welcome you to our family, enjoy the summit!

Sincerely,

Andi Dervishi
Global Head, Fintech Investments Group
We are extremely grateful to **Dubai International Financial Centre (DIFC)** for hosting our Summit in their home. DIFC is one of the world’s top financial centers and leading financial hub for the Middle East, Africa as well as South Asia region and we are thrilled to be welcoming our participants in this vibrant city of Dubai. DIFC is committed to accelerating the growth of FinTech in the region, establishing the regional’s first and largest FinTech accelerator “FinTech Hive” and bringing technology and financial firms together. IFC FinTech team is excited to be sharing this commitment with DIFC and we look forward to seeing DIFC’s continued contribution in fostering more and more innovation in the region. We came together in our common goal of providing a venue for our network of innovators to meet and exchange ideas, and we hope this Summit will mark only the beginning of our collaboration together. On behalf of all participants attending the Summit, the IFC FinTech Team would once again like to express our most sincere gratitude for DIFC’s generosity in making this Summit possible.

our deepest gratitude to **Network International LLC** for sponsoring our reception on the first evening, in helping us bring together thought leaders from around the world in a friendly environment to network and share ideas. Established in 1994, Network International is a leading payments technology and solutions provider across the Middle East and Africa region, servicing more than 65,000 merchant outlets and 220 financial institutions in more than 50 countries. Network International has been a significant component of IFC’s FinTech portfolio since 2016, with a common goal to enhance financial access throughout Africa and the developing Middle East. IFC FinTech Team is excited and honored to be part of Network International’s journey and look forward to our ongoing partnership.
AGENDA

WEDNESDAY, DECEMBER 5, 2018

12:30 PM  IFC Portfolio Networking Lunch - INVITE ONLY - CLOSED SESSION
Welcome Remarks from Andi Dervishi, Global Head of FinTech, IFC
Global Macro Trends by Jean Pierre Lacombe, Director of IFC Economics Department
Followed by a networking lunch

REGULATORY SESSION

2:30 PM  Opening Remarks
Speaker: Andi Dervishi, Global Head, Fintech Investment Group, IFC

2:45 PM  Regulatory Roundtable 1
Open Banking and PSD2 – Are you prepared?
A discussion with policy experts from a selection of key emerging markets on the fast-moving changes on
PSD2, open APIs and the new era of Open Banking. The discussion will pull from varied contexts to identify
what Fintech players need to know to take advantage of the opportunities and to prepare themselves for the
risks and resistance to change.
Panelists:
Smita Aggarwal, Director Investments, Omidyar Network
Bernardo Gonzalez, Former President, National Banking and Securities Commission (CNBV), Mexico
Moderator: Greg Chen, Policy Lead, CGAP

3:45 PM  Networking Break

4:30 PM  Regulatory Roundtable 2
Online Lending – How can we best regulate?
Alternative lending has grown fast globally and has been subject to different regulatory frameworks and approaches
- from an initial hands-off regulation in China culminating in a formal crackdown to requiring a full bank license in
Brazil and formal rules on crowdfunding under Mexico’s Fintech Law. Regulators are learning and keeping pace with
the industry and frameworks are adapting to new and developing business models. The panel will discuss what
regulators consider when they draft legal frameworks for this sector, and what lenders should pay attention to when
they design and offer their lending services.
Panelists:
Bernardo Gonzalez, Former President, National Banking and Securities Commission (CNBV), Mexico
Duoguang Bei, President, CAFI, Renmin University, China
Gabriel Davel, Executive Director, former CEO of South Africa’s National Credit Regulator
Moderator: Sharmista Appaya, Senior Financial Sector Expert, World Bank Group

7:00 PM  NETWORKING DINNER RECEPTION SPONSORED BY NETWORK INTERNATIONAL
Venue: Pier Chic - Al Qasr at Madinat - Transportation will not be provided
### MAIN EVENT

**8:00 AM**  
Registration and Networking Breakfast

**9:15 AM**  
Welcome Remarks  
**H.E Essa Kazim**, Governor, DIFC

**9:30 AM**  
Bird’s eye perspective on key trends in the fintech landscape  
**Andi Dervishi**, Global Head of FinTech, IFC

**10:00 AM**  
A Year in Review  
**Greg Smith**, Managing Director, FT partners

**10:30 AM**  
SESSION 1: Payments  
**Payments 2030 – Dominant platforms or segmented players? Who wins?**  
In an era where the largest payment networks in emerging markets are dominated by payment platforms such as Alipay and Wechat Pay, will this model become the standard for all emerging markets? Do we expect there to be segmentation of merchant acquirers, issuers and network providers? Which model survives? What does the payment ecosystem of the future look like?  
**Panelists:**  
- **Douglas Feagin**, Head of International Operations, Ant Financial  
- **Wendy Sun**, Senior Product Director, Tencent Financial Technology  
- **Mohamed Abdelsadek**, EVP of Corporate Development, Strategy and M&A, Mastercard  
- **Otto Williams**, Head of Strategic Partnerships, Fintech & Ventures, VISA  
**Moderator:** **Greg Smith**, Managing Director, FT Partners

**11:15 AM**  
Networking Break

**11:45 AM**  
SESSION 2: Consumer Lending  
**Will it be the end of or the new beginning of online lending?**  
The collapse of P2P lending in China, the poor performance of listed Fintech Lenders, banks’ renewed appetite for assets, concerns of over-indebtedness late in a credit cycle, and even predictions of a new global recession all challenge the sustainability of Fintech Lenders. We will discuss if and where Online Lenders have a sustainable advantage, what business models are proving successful and whether a second generation of Fintech Lenders can arise.  
**Panelists:**  
- **Juan Pablo Bruzzo**, CEO Moni  
- **Nitya Sharma**, CEO Simpl  
- **Kshitij Puri**, CEO Ziploan  
- **Alejandro Cosentino**, CEO Afluenta  
**Moderator:** **Kai Schmitz**, Global Lead, FinTech Lending, IFC

**12:30 PM**  
Networking Lunch
THURSDAY, DECEMBER 6, 2018

2:00 PM  SESSION 3: Business Lending

Innovations in Business to Business Payments and Financing. What's the future?
Fintech companies are using new technologies and new business processes to better serve working capital needs of corporations and small businesses. Digitalization of all steps of business transactions (ordering, fulfilling, delivering and payment) across ERP systems, enhances visibility and reliability of information which then opens the door for highly automated supply chain, distribution chain or inventory finance. Emerging winners will be those that integrate deeply, develop strong operational capacity, can partner across industries and geographies and can catalyze the funding required.

Panelists:
Matthew Wreford, CEO, Demica
Koray Bahar, CEO, Foriba
Charles Song, CEO and Founder, Linklogis

2:45 PM  Networking Break

3:15 PM  SESSION 4: InsurTech

Technology and AI are transforming the traditional insurance value chain. Who will be the winners? How will products change?
Internet of Things and Big Data is changing the type of data that insurers use to assess risk. Non-insurers with key consumer insights from their own operations (the likes of Amazon) are also starting to offer insurance services. What will the roles of players in the traditional value chain be? Who will “own” the customers and what does it mean for reinsurers, insurers, brokers, agents or new entrants?

Panelists:
Alexis Pantazis, Co-Founder and Co-CEO, Hellas Direct
Premanshu Singh, CEO, CoverFox
Nicolas Faquet, CEO, Roojai
Chai Phrompechrut, Head of Strategy and Business Development, Partner Re

Moderator: Levan Shalamberidze, Global Lead, InsurTech, IFC

4:00 PM  Networking Break

4:30 PM  SESSION 5: Capital Markets

The “manufacturing base” of financial systems is moving into capital markets
With advances in technology, rise of very large distribution systems for financial products and the growth of extra-large pools of capital in form of insurance, pension, debt and hedge funds, the “manufacturing base” of financial systems is moving into capital markets. With increase in participation, the infrastructure supporting capital markets operations is being revamped.

Panelists:
Frank Wang, CEO, Sumscope
Ankur Kamalia, Head of Venture Portfolio Management, Deutsche Boerse
Charles Wong, CEO, Prive Managers

Moderator: Faroq Jaffrey, Global Lead, FinTech Capital Markets, IFC

5:15 PM  Closing Remarks & Farewell
<table>
<thead>
<tr>
<th>Company</th>
<th>CEO</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACKO GENERAL INSURANCE</td>
<td>Varun Dua</td>
<td>Founder &amp; CEO</td>
</tr>
<tr>
<td>AFLUENTA</td>
<td>Alejandro Cosentino</td>
<td>Founder &amp; CEO</td>
</tr>
<tr>
<td>AMP CREDIT TECHNOLOGIES</td>
<td>Thomas DeLuca</td>
<td>CEO</td>
</tr>
<tr>
<td>ANT FINANCIAL</td>
<td>Douglas Feagin</td>
<td>SVP, Head of International Operations</td>
</tr>
<tr>
<td>ARBOR VENTURES</td>
<td>Melissa Guzy</td>
<td>Managing Partner</td>
</tr>
<tr>
<td>AREEBA</td>
<td>Maher Mikati</td>
<td>CEO</td>
</tr>
<tr>
<td>ASANTE FINANCIAL SERVICES GROUP</td>
<td>Chidi Okpala</td>
<td>Executive Chairman</td>
</tr>
<tr>
<td>AVENTIO MB</td>
<td>Omer Unsal</td>
<td>Managing Partner</td>
</tr>
<tr>
<td>AXETRADING</td>
<td>Ralf Henke</td>
<td>CEO</td>
</tr>
<tr>
<td>BAYZAT</td>
<td>Talal Bayaa</td>
<td>CEO</td>
</tr>
<tr>
<td>BEAM AG</td>
<td>Shezan Amiji</td>
<td>CEO</td>
</tr>
<tr>
<td>BITOASIS</td>
<td>Ola Doudin</td>
<td>CEO</td>
</tr>
<tr>
<td>BKA SH</td>
<td>Kamal Quadir</td>
<td>CEO</td>
</tr>
<tr>
<td></td>
<td>Selim Hussain</td>
<td>Board Member &amp; BRAC Bank CEO</td>
</tr>
<tr>
<td>BKM</td>
<td>Soner Canko</td>
<td>CEO</td>
</tr>
<tr>
<td>BRAC BANK</td>
<td>Selim Reza Farhad Hussain</td>
<td>Managing Director &amp; CEO</td>
</tr>
<tr>
<td>BRANCH</td>
<td>Matt Flannery</td>
<td>CEO</td>
</tr>
<tr>
<td>CAPRICORN DIGITAL</td>
<td>Dee Abudu</td>
<td>CEO</td>
</tr>
<tr>
<td>CAREEM</td>
<td>Mudassir Sheikh</td>
<td>CEO</td>
</tr>
<tr>
<td>CASH PLUS</td>
<td>Hazim Sebba</td>
<td>CEO</td>
</tr>
<tr>
<td>CASHU</td>
<td>Thaer Suleiman</td>
<td>CEO</td>
</tr>
<tr>
<td>CELLUM GLOBAL</td>
<td>Janos Koka</td>
<td>CEO</td>
</tr>
<tr>
<td>CHINESE ACADEMY OF FINANCIAL INCLUSION</td>
<td>Duoguang Bei</td>
<td>President</td>
</tr>
<tr>
<td>COLENDI</td>
<td>Bulent Tekmen</td>
<td>CEO</td>
</tr>
<tr>
<td>COMPARAONLINE</td>
<td>Sebastian Valin</td>
<td>Founder &amp; CEO</td>
</tr>
<tr>
<td>COMPA RAASI GROUP</td>
<td>Sam Allen</td>
<td>CEO</td>
</tr>
<tr>
<td>CONTABILIZEI</td>
<td>Vitor Torres</td>
<td>CEO</td>
</tr>
<tr>
<td>COVERFOX</td>
<td>Premanshu singh</td>
<td>CEO</td>
</tr>
<tr>
<td>CRDC</td>
<td>Fernando Kalleder</td>
<td>Co-Founder &amp; CEO</td>
</tr>
<tr>
<td>CREDITAS</td>
<td>Sergio Furio</td>
<td>CEO</td>
</tr>
<tr>
<td>CREDITMANTRI</td>
<td>Gowri Thyagarajan Mukherjee</td>
<td>CEO &amp; Co-Founder</td>
</tr>
<tr>
<td>DAHABSHIIL</td>
<td>Abdirashid Duale</td>
<td>CEO</td>
</tr>
<tr>
<td>DEMICA</td>
<td>Matt Wreford</td>
<td>CEO</td>
</tr>
<tr>
<td>DEUTSCHE BOERSE</td>
<td>Ankur Kamalia</td>
<td>Managing Director &amp; Head of Venture Portfolio Management</td>
</tr>
<tr>
<td>DIFC</td>
<td>H.E Essa Kazim</td>
<td>Governor</td>
</tr>
<tr>
<td></td>
<td>Arif Amiri</td>
<td>Chief Executive Officer</td>
</tr>
</tbody>
</table>
Salmaan Jaffery  
Chief Business Development Officer

Raja Al Mazrouei  
Executive Vice President, FinTech Hive

Marcus Bailey  
Senior Vice President, Marketing & Corporate Communications

Vikrant Bhansali  
Chief Representative

Khadija Ali  
Chief Representative

Pinaki Aich  
Vice President, Group Strategy

Ahmed Al Aulaqi  
Vice President, Banks & Capital Markets

Dr. Christopher Payne  
Group Strategy

Mohammad Alblooshi  
Senior Manager, Corporates & Service Provider

DIGITAL IDENTITY  
Niki Luhur  
CEO

EARLYSALARY  
Akshay Mehrotra  
Co-Founder & CEO

EARTHPORT  
Amanda Mesler  
CEO

EFACTOR NETWORK  
Hector de la Garza  
CEO

Gilberto Madrigal  
CTO

EUREECA  
Chris Thomas  
Co-CEO

EUROGIRO  
Jacob Thomsen  
Chairman of the Board

EXPRESSPAY  
Curtis Vanderpuije  
CEO

FAMOCO  
Lionel Baraban  
CEO

FAWRY  
Ashraf Sabry  
CEO

Mohamed Okasha  
COO

FIDOR GROUP  
Gé Drossaert  
Board Member & CEO, Fidor International

FIDOR SOLUTIONS  
Brad Whittfield  
CFO

FINJA  
Monis Rahman  
Chairman

FINO PAYTECH LIMITED  
Rishi Gupta  
CEO

FINOVA FINANCIAL  
Gregory Keough  
CEO

FLEXILOANS  
Deepak Jain  
Co-Founder

Abhishek Kothari  
Co-Founder

FLUTTERWAVE INC  
Olugbenga Agboola  
CEO

FONEPAY  
Bashir Sheikh  
Co-Founder & Co-CEO

Hasnain Sheikh  
Co-Founder

FORIBA  
Koray Gultekin Bahar  
CEO

FSS  
Nagaraj Mylandla  
Founder & Managing Director

FT PARTNERS  
Greg Smitch  
Managing Director

GEN.LIFE LIMITED  
Stephen Monaghan  
CEO

GUIABOLSO  
Benjamin Gleason  
Founder

HABALL  
Omer Ahsan  
CEO & Founder

HELIOS INVESTMENT PARTNERS  
John Chaplin  
Payments & Fintech Advisor

HELLAS DIRECT  
Alexis Pantazis  
Executive Director

Emilios Markou  
Executive Director

HISHAB LTD  
Zubair Ahmed  
CEO & Founder

HU INVESTMENTS LLC  
Hank Ubouri  
Managing Partner & Board Member
GUEST LIST

MARLIN & ASSOCIATES
Kenneth Marlin
Founder & Managing Partner

MAROC TRAITEMENT DE TRANSACTIONS (M2T)
Mourad Mekouar
CEO

MASTERCARD
Mohamed Abdelsadek
Executive Vice President

MERCHANTRADE ASIA SDN BHD
Ramasamy K Veeran
Founder & CEO

MINTIFI
Anup Agarwal
Founder & CEO

MOBIKWIK
Bipin Preet Singh
Founder & CEO

MOKA
Ahmet Selim Güsar
General Manager

MONETA TECHNOLOGIES SC - AMOLE
Yemiru Chanyalew
CEO

MONEYOVERIP
Eric Barbier
CEO

MONEYTAP
Bala Parthasarathy
Chairman & CEO

MONI
Juan Pablo Bruzzo
CEO

MOVIIRED
Hernando Rubio
CEO

MYUNIVERSE
Zutshi Gaurav
CEO
<table>
<thead>
<tr>
<th>Company</th>
<th>Leader</th>
</tr>
</thead>
<tbody>
<tr>
<td>NATIONAL CLEARING COMPANY OF PAKISTAN LIMITED</td>
<td>Muhammad Lukman (CEO)</td>
</tr>
<tr>
<td>NET1 UEPS TECHNOLOGIES, INC</td>
<td>Herman Kotze (CEO)</td>
</tr>
<tr>
<td>NETWORK INTERNATIONAL</td>
<td>Simon Haslam (CEO)</td>
</tr>
<tr>
<td>NYMTCARD</td>
<td>Haider Wahab (CEO)</td>
</tr>
<tr>
<td>OMIDYAR NETWORK</td>
<td>Smita Aggarwal (Director, Investments)</td>
</tr>
<tr>
<td>OMNIBNK</td>
<td>Diego Caicedo (CEO)</td>
</tr>
<tr>
<td>ONEFI/PAYLATER</td>
<td>Chijioke Dozie (Co-Founder)</td>
</tr>
<tr>
<td>OMEGA</td>
<td>Saoirse Dozie (Co-Founder)</td>
</tr>
<tr>
<td>PAKISTAN MERCANTILE EXCHANGE</td>
<td>Ejaz Ali Shah (CEO)</td>
</tr>
<tr>
<td>PALPAY</td>
<td>Iyad Qumsieh (CEO)</td>
</tr>
<tr>
<td>PAPARA</td>
<td>Ahmed Karsli (Chairman)</td>
</tr>
<tr>
<td>PARTNER RE</td>
<td>Chai Phrompechrit (Head of Strategy &amp; Business Development)</td>
</tr>
<tr>
<td>PAY SYSTEM</td>
<td>Alexander Efano (CEO &amp; Founder)</td>
</tr>
<tr>
<td>PAYACTIV INC.</td>
<td>Sajwan Shah (President &amp; CEO)</td>
</tr>
<tr>
<td>PAYFORT</td>
<td>Omar Soudodi (CEO)</td>
</tr>
<tr>
<td>PAYMAYA</td>
<td>Paolo Azzola (COO)</td>
</tr>
<tr>
<td>PAYMENTS INTERNATIONAL</td>
<td>Sunil Sabharwal (President)</td>
</tr>
<tr>
<td>PAYMOB</td>
<td>Shady El Tohfa (Co-Founder &amp; CCO)</td>
</tr>
<tr>
<td>PAYSENSE</td>
<td>Prashanth Ranganathan (CEO)</td>
</tr>
<tr>
<td>PAYSTACK</td>
<td>Shola Akinlade (CEO)</td>
</tr>
<tr>
<td>PAYTAB</td>
<td>ABDULAZIZ AL JOUF (CEO)</td>
</tr>
<tr>
<td>PAYU</td>
<td>Emre GUZER (CEO Turkey, Global Product Strategy)</td>
</tr>
<tr>
<td>PAYU, NASPERS GROUP</td>
<td>Laurent Le Moal (CEO)</td>
</tr>
<tr>
<td>PINPAY</td>
<td>Omar Bader (CEO)</td>
</tr>
<tr>
<td>PLANET N GROUP</td>
<td>Nadeem Hussain (CEO)</td>
</tr>
<tr>
<td>PRIME VENTURE PARTNERS</td>
<td>Amit Somani (Managing Partner)</td>
</tr>
<tr>
<td>PRIVÉ TECHNOLOGIES</td>
<td>Charles Wong (CEO)</td>
</tr>
<tr>
<td>PROPELL</td>
<td>Willem le Roux (CEO)</td>
</tr>
<tr>
<td>QUONA CAPITAL</td>
<td>Ganesh Rengaswamy (Co-Founder &amp; Partner)</td>
</tr>
<tr>
<td>MONICA BRAND ENGEL</td>
<td>Monica Brand Engel (Partner)</td>
</tr>
<tr>
<td>JONATHAN WHITTLE</td>
<td>Jonathan Whittle (Partner)</td>
</tr>
<tr>
<td>RECARGAPAY</td>
<td>Rodrigo Teijeiro (Founder &amp; CEO)</td>
</tr>
<tr>
<td>REMITLY</td>
<td>Matt Oppenheimer (Co-Founder &amp; CEO)</td>
</tr>
<tr>
<td>RESPONSABILITY INVESTMENTS AG</td>
<td>Scott Richards (Principal, Financial Institutions Equity)</td>
</tr>
<tr>
<td>ROOJAI</td>
<td>Nicolas Faquet (CEO &amp; Founder)</td>
</tr>
<tr>
<td>RS2</td>
<td>Radi El Haj (CEO)</td>
</tr>
</tbody>
</table>
GUEST LIST

S

**SAB**
Henri Assaf
CEO

**SAFETYPAY**
Gustavo Ruiz
CEO

**SCANNTech**
Raul Polakof
CEO

**SIMPL**
Nitya Sharma
CEO

**SOFTWARE GROUP**
Kalin Radev
CEO

**SPARROW PAY PVT LTD. (KHALTI)**
Amit Agrawal
Director & Co-Founder

**SQUID**
Adam Smith
CEO

**SUMSCOPE**
Feng Wang
CEO

**Marvin Ma**
COO

**SURYODAY SMALL FINANCE BANK**
Baskar Babu Ramachandran
CEO

**SUVIDHAA**
Paresh Rajde
Founder & Chairman

**SWITCH IRAQ E-GATE**
Ahmad Hanandeh
CEO

**TAAPAY**
Yves Eonnet
CEO

T

**TENCENT**
Wendy Sun
Senior Product Director

**TERRAPAY**
Ambar Sur
Founder & CEO

**TPAY**
Sahar Salama
CEO & Founder

**TRUSTING SOCIAL**
Rohit Narang
Co-Founder & COO

**VERICASH**
Ashraf Zaki
CEO

**VIAMERICANs**
Paul Dwyer
CEO

**VICTORY PARK CAPITAL ADVISORS**
Gordon Watson
Partner

**VISA**
Otto Williams
Vice President, Head of Strategic Partnerships, Fintech & Ventures

**VORTEX**
Juliano Cornacchia
CEO

**ALEXANDRE ASSOLINI**
Co-Founder

**VOYAGER**
Orlando B. Vea
CEO

**VOYAGER INNOVATIONS, INC.**
Duane Williams
Group CFO

**WAHED INVEST**
Junaid Wahedna
CEO

**WELAB**
Simon Loong
CEO

**WING**
Jojo Malolos
CEO

**WIZZIT INTERNATIONAL**
Brian Richardson
CEO

**WORLD BANK - CGAP**
Gregory Chen
Lead Financial Sector Specialist

**WORLD BANK**
Sharmista Appaya
Senior Financial Sector Specialist

**YELLOWTEPPEPER**
Serge Elkiner
CEO

**YOCA TECHNOLOGIES**
Katlego Maphai
CEO

**ZIPLOAN**
Kshitij Puri
Co-Founder & CEO

**ZOONA**
Mike Quinn
CEO

6TH ANNUAL FINTECH CEO SUMMIT 2018 PROGRAM | 13
Dubai International Financial Centre is one of the world’s top financial centres and the leading financial hub for the Middle East, Africa and South Asia region. A vibrant business ecosystem of over 22,000 professionals working across more than 2,000 active registered firms that benefit from an independent regulatory and judicial system, a global financial exchange, inspiring architecture, and enabling support services.

H.E Essa Kazim
Governor

His Excellency Essa Kazim is the Governor of Dubai International Financial Centre (DIFC), Chairman of Borse Dubai, Chairman of Dubai Financial Market (DFM), Deputy Chairman of the Supreme Legislation Committee in Dubai and a member of the Dubai Supreme Fiscal Committee.

His Excellency Kazim began his career as a Senior Analyst in the Research and Statistics Department of the UAE Central Bank in 1988 and then moved to the Dubai Department of Economic Development as Director of Planning and Development in 1993. He was then appointed as Director General of the DFM from 1999 to 2006.

His Excellency Kazim holds an honorary Doctorate from Coe College, a Master’s degree in Economics from the University of Iowa, a Master’s Degree in Total Quality Management from the University of Wollongong and a Bachelor degree in Math, Economy and Computer Science from Coe College.

His Excellency Kazim currently sits on a number of official advisory committees and boards; he is Member of the Higher Board of Directors of the Dubai International Financial Centre (DIFC), Chairman of DIFC Authority Board of Directors, Chairman of DIFC Investments Board of Directors, Board Member of Nasdaq Dubai, Board Member of Nasdaq Inc., Board Member of Noor Bank, Board Member of Etisalat, Board Member of Free Zones Council, and Member of the Board and Secretary General of Dubai Islamic Economy Development Center.

His Excellency Essa Kazim also serves as a board member for a number of educational institutions, both in the region and around the world.

Arif Amiri
Chief Executive Officer

In his capacity as Chief Executive Officer, Arif Amiri is responsible for overseeing the strategic and operational functions of the Authority, in line with DIFC’s 2024 Strategy, and maintaining the Centre’s position as one of the most significant and advanced financial centres across the globe.
Salmaan Jaffery
Chief Business Development Officer

In his capacity as Chief Business Development Officer, Salmaan Jaffery is responsible for developing and executing business strategies aligned with the DIFC’s 2024 growth ambitions. The business development team, under Mr. Jaffery’s direction, identifies and evaluates potential partnership opportunities that serve business and client growth within the DIFC community.

Mr. Jaffery has 20 years of extensive operating and advisory experience working with global financial services and consulting firms across the Middle East & North Africa, Asia and North America. During this time, he has established a track record for earning trust and delivering value to clients by developing new revenue opportunities, improving performance and driving organisational change. Mr. Jaffery has cultivated a vast network of peer and C-Suite relationships and is an accomplished thought leader in customer centricity and Islamic finance.

Before joining the DIFC Authority, Mr. Jaffery held leadership roles in Conventional & Islamic Finance at PricewaterhouseCoopers and Ernst & Young Middle East. Prior to that, he held operating and finance roles at Citibank and American Express in New York. Mr. Jaffery has also led client teams at Oliver Wyman focused on customer driven growth strategies and new venture analyses.

Mr. Jaffery holds an MBA from Cornell University and a BA in International Relations (Phi Beta Kappa) from Colgate University in the United States. He is President of the Cornell University and Johnson School Clubs, Middle East and serves on the Boards of several non-profit organizations.

Raja Al Mazrouei
Executive Vice President

As Executive Vice President of FinTech Hive at DIFC, Raja Al Mazrouei oversees the region’s first FinTech accelerator, which brings together Financial Institutions, Government entities, technology partners and entrepreneurs to develop technologies that benefit the financial industry. Ms. Al Mazrouei plays an integral role in building awareness, increasing media outreach and facilitating partnerships in emerging FinTech markets, such as China, India, the UK, the US and Africa.
Marcus Bailey  
*Senior Vice President, Marketing and Corporate Communications*

As Senior Vice President of Marketing & Corporate Communications, Marcus Bailey is responsible for driving brand awareness and consideration with prospects, clients, influencers and the community. He leads a team which is responsible for public relations, communications, brand, marketing, digital and social media, institutional partnerships and CSR. He plays an integral role in the delivery of the organization’s 2024 Strategy by driving marketing activities that demonstrate DIFC’s continued growth story, as well as promote its property development projects to ensure the district is positioned as a leading destination in Dubai.

Bringing over 20 years of experience to his current role, Mr. Bailey was previously Regional Head of Corporate Affairs and Brand & Marketing for Africa and the Middle East at Standard Chartered Bank. Before this, he served as Chief Operating Officer and Regional Head of MENAP and Corporate Affairs for the organization. Prior to this, he held several positions within the Marketing team at Lloyd’s Bank.

Mr. Bailey holds a Master of Science in Marketing from the University of South Wales and a Post Graduate diploma in Marketing from the Chartered Institute of Marketing.

Vikrant Bhansali  
*Chief Representative*

Vikrant Bhansali joined the DIFC Authority in 2016 to drive business development activities across the Centre’s key international markets, bringing more than 20 years of experience to the role. He has held a number of leadership positions in India, Europe, the MENA region as well as emerging markets in Sub-Saharan Africa including time working at leading US and European investment banks.

Prior to joining the DIFC Authority in 2016, Mr Bhansali was Regional Head of Institutional Sales at Standard Chartered Bank, where he was responsible for planning and implementing institutional sales strategy in Africa and across MENA. Prior to this he was Managing Director, Head of MENA FICC Sales and Head of Islamic Finance & Coordinator of DCM Business at Société Générale in London where he was responsible for the regional expansion strategy and investment banking business.

He has also held senior management positions with Morgan Stanley in London; Citigroup in London, Dubai and Bahrain; HSBC in India; and Arthur Andersen & Co. in India.

Vikrant has considerable expertise in FX, fixed income, structured products and derivatives, and is well versed with both local and international regulatory and compliance matters, all backed by a strong academic background.

Mr Bhansali holds an LLB, Bachelor of Law degree from the University of Rajasthan and he also graduated from the Institute of Chartered Accountants of India, where he ranked 18th in the All-India Merit list. A Chartered Financial Analyst from the CFA Institute in the USA (2001-2003), he is also an adjunct lecturer at the University of Middlesex, Dubai.
I am a senior strategy and investment executive with two decades of experience in helping companies scale through tactical thinking, financial engineering, innovation and cross-border investment linkages. I have a proven record of strategy & investment leadership in the US and Middle East across technology and financial services. I have successfully helped build companies as a venture investor, entrepreneur and mentor in highly specialized sectors including AI, Blockchain & Crypto-currencies, Fintech and big data in Silicon Valley by co-founding a $100 million VC fund.

Dr. Christopher Payne

Dr. Christopher Payne works in Group Strategy at the DIFC. He has previously worked in Kuwait, Washington DC and London; including at JP Morgan Chase, Bloomberg and PriceWaterhouseCoopers. He holds an undergraduate degree from Cambridge University, and a doctorate from the London School of Economics. He has also written two books, the second of which, “The Economists’ Diet”, was published by Simon & Schuster in 2018.

Mohammad Alblooshi

A highly motivated and ambitious individual, with ten years of experience in the financial sector. I began my career in the banking industry, with a set of challenging roles and duties, starting from Operations, Wealth Management and Corporate Banking roles. Working for a number of years in the likes of Barclays and Standard Chartered, I moved out of the banking field into the government sector. Considering my background in the financial field Dubai International Financial Centre is the most suited government authority for me to join.

I have been working as the Senior Business Development Manager, at one of the top financial hubs – Dubai International Financial Centre (DIFC), from the last two years. As part of the Business development team, my main task is to attract new companies to invest in Dubai, through DIFC. As a member of this critical team, I am directly involved in the center’s strategic growth.

One of the recent and major initiatives of the DIFC is growing the Fintech sector in Dubai and establishing itself as a hub for Fintech in the region. I have taken over the lead for the Fintech in DIFC, and achieved great results so far in attracting Fintech companies from across the globe.
IFC has a long history of supporting the technology, telecommunications, and financial services sectors. Financial Technology is at the core of the growing interaction between those industries. It holds great potential to help countries overcome development challenges, by making widespread access to financial services possible. The FinTech investment team focuses on technology-driven innovation in financial infrastructure, products, services, and their distribution. As of today, we have invested over $400 million in equity and debt in early and growth stage FinTech companies around the globe. We aim to be a long-term partner to the FinTech companies we support—with growth and expansion capital, sector knowledge, and our global expertise and presence.

**IFC FINTECH TEAM**

**Andi Dervishi**  
*Fintech Global Head*

Andi leads IFC’s FinTech Investment Group. An entrepreneur at heart, he loves helping management build companies as an equity investor. He started investing in his native country Albania in financial services, real estate, retail, and manufacturing. While with IFC he has been investing around the world in over 25 countries and for the past 11 years he and his team have focused exclusively on Fintech helping IFC build the largest such dedicated portfolio in emerging markets.

**Kareem Aziz**  
*Digital Payments / Europe, Central Asia, Middle East*

Kareem Abdel Aziz is a founding member of IFC's Global Fintech Group. He is the global payments lead for IFC and also leads IFC's fintech investments in Eastern Europe, Central Asia and the Middle East (EMENA). Kareem has over 20 years of investment and consulting experience and has been personally responsible for more than US$1.25 billion in investments, globally. He has extensive investment experience in Latin America, South Asia and the Middle East. Kareem has an MBA from Columbia University and a BS from Rutgers University.

**Kai Martin Schmitz**  
*Fintech Lending / Latin America*

Kai leads IFC’s Fintech investments in Latin America and Africa. Before joining IFC, Kai led the Remittance Team at the Payment Systems Development Group of the World Bank where he was advising governments, central banks and multilateral organizations on payment system regulation and policy. Amongst other things he led the groups advisory work with the G20 on market and regulatory issues. Previously, Kai co-founded and later became Executive Vice President and COO of MFIC, a financial service provider in the US.
Farooq Jaffrey
Fintech Capital Markets

Farooq has over 20 years of combined fintech and investment banking experience. He began his career at Bankers Trust, New York and later became head of credit structuring at Merrill Lynch, London. He was subsequently partner at CreditTrade, a London-based internet pioneer of e-trading of OTC derivatives which exited, after combining with Creditex, for $625m. He holds BSc and MBA degrees from Columbia University.

Levan Shalamberidze
Insuretech

Levan Shalamberidze is a senior investment professional at Financial Institutions Group (FIG) of IFC. He brings over 15 years of investment experience in EMs globally including landmark equity, debt and structured finance transactions in banking, insurance, microfinance & fintech. Levan currently leads the insurtech investment vertical. Levan is a Georgian national and has an MBA from London Business School, MS in information science from St. John’s University, NY and a 5-year diploma in physics from Tbilisi State University.

Henrik Bläute
Cross Border Payments

Henrik has worked with IFC’s FinTech team for more than 5 years and is currently being based in Singapore to build out IFC’s presence in the East Asia Pacific region. He is also the vertical lead for cross-border payments. Henrik works with IFC’s portfolio companies Earthport, Iyzico, Net1, Remitly, Scanntech, Viamericas, Welab, and Zoona. He holds an M.A. from the Johns Hopkins School of Advanced International Studies (SAIS), a Bachelor of Business Administration (BBA), and he is also a CFA charter holder.

Stephanie Leydier
East Asia

Stephanie is leading IFC FINTECH investments in the South East Asia region, based in Singapore. Before joining the FINTECH global investment group, Stephanie was part of the Telecoms and Infrastructures team based in Washington DC working on transactions across Africa, Asia, Middle East and Latin America. Before joining IFC in 2006, Stephanie worked for 3 years as an advisor to the Executive Director representing France at the Board of the IFC and the World Bank and for 6 years in project finance in emerging markets with Proparco, the French Investment Corporation, working on debt and equity transactions.
Anup has almost 20 years of experience in equity, debt, structured transactions, exits, portfolio management, credit rating, and consulting across sectors with deep experience in financial sector. Anup is currently working as Regional Lead, South Asia, Fintech Investments and Senior Investment Officer in IFC, leading investments (both equity and debt) in the financial sector and fintech in South Asia. During the last ten years in IFC, he has led investments across the financial services space in India.

Rostan Schwab is Senior Investment Officer at the International Finance Corporation (IFC) in charge of Fintech investments for Sub-Saharan Africa. Joined IFC in 2004 through the Global Transaction Team program, Rostan closed multiple advisory transactions, which led to the mobilization of over US$1 billion of private sector investments and worked on IFC’s North African Investments in the Telecommunications, Media and Technology sector. Rostan speaks French, Portuguese, Spanish, German and English. He is currently based in JoBurg.

Mr. Xu is leading the investment services and advisory services to financial sector clients in China. He has 20-year experience in Chinese financial sector, involving banking, insurance, microfinance as well as regulatory reforms. He is now also spearheading IFC’s engagement in Chinese fintech sector and initiated strong partnership with top fintech players, including Ant, Tencent, JD, Xiaomi and DiDi, etc. Prior to joining IFC in 2004, Mr. Xu worked in the state investment platform of the Beijing Municipality Government.

Shinya Yoshino joined IFC in 2007 and has over 15 years’ experience in tech sectors in Japan, US, Asia, Latin America and other emerging markets. At IFC, Shinya focuses on early stage/growth investments for Fintech companies. He is the Portfolio CFO leading the portfolio operations for the Fintech team. Prior to joining IFC, Shinya was an assistant manager at Mitsubishi Corporation, where he was responsible for investments in IT businesses, business development, and strategic partnerships. Shinya holds a BA from Keio University and an MBA from Harvard Business School.
Leila Search
Investment Officer

Leila has 15+ years of experience in financial services investments and technology. She leads investments for IFC in FinTech companies globally and actively manages those investee companies. Prior to IFC she worked at both Bank of America in financial lending and structured products, and the World Bank Group in financial sector development in emerging markets. Leila also had a previous career in technology and development that contributes to her enthusiasm for financial technology innovation.

Takao Takahashi
Investment Officer

Takao Takahashi is an investment officer at IFC. He focuses on equity investment in fintech companies globally, having closed deals in insurtech, lending and payment companies. Till 2015, he was based in IFC Jakarta office, covering FIG clients in Southeast Asia. Previously, he worked for McKinsey based in Frankfurt, focusing on financial sector. He also worked in Bhutan for financial inclusion and Gross National Happiness. Takao is a Japanese national and has a Master of Foreign Service from Georgetown University.

Joanna Abousleiman
Investment Officer

Joanna Abousleiman is an Associate Investment Officer based in Washington, D.C., and covers fintech opportunities globally. Prior to IFC, Joanna was a strategy consultant at Booz & Company based in Abu Dhabi, working with public and private sector clients across the Middle East and North Africa. Joanna holds an MBA in Finance from the Wharton School of the University of Pennsylvania and an AB in Economics and International Relations from Brown University.

Varun Bhandari
Investment Officer

Varun joined the IFC as a Young Professional in 2016, and is currently based in Mumbai where he looks at Fintech investments in India. Previously he worked for Lok Capital, a financial services focused impact fund in New Delhi, and Deutsche Bank’s Financial Institutions Group in London. He holds an MPA from Harvard Kennedy School, an MBA from IIM Bangalore and a BSc in Economics from the LSE.
Anissa Kanoun
Investment Officer

Anissa is based in Dubai and is a member of the Fintech and VC teams, covering the Middle East, North Africa, and Pakistan. Anissa got her MBA from Wharton and went to Stanford University for undergrad, earning a BA in Science, Technology & Society. Her prior experience includes investment banking at Goldman Sachs, impact investing, and emerging market PE.

Amandine Lobelle
Investment Officer

Amandine Lobelle is an Associate Investment Officer for the IFC FinTech investment team, based in Lagos. She has been covering FinTech investments across Sub-Saharan Africa for the last two years and was previously working from Washington DC. Amandine also spent time with the IFC’s public-private partnership infrastructure advisory team in Dakar. She started her career in investment banking working for Morgan Stanley out of London and Johannesburg. Amandine holds a Master in Public Policy from the Harvard Kenney School of Government, and a B.A. from Trinity College, Dublin, in Business & Economics.

Erica Bressan
Associate Investment Officer

Erica joined IFC’s FinTech Investments Group in 2018 and is currently based in Washington, DC. Previously, she was Capital Markets Manager at Zopa, the world’s first peer-to-peer lending platform, where she managed institutional investors and completed two securitizations of marketplace-originated consumer loans. Erica started her finance career as a Debt Capital Markets Analyst with Bank of America Merrill Lynch in London. She holds a Bachelor’s Degree in Economics and Finance, and a Master’s Degree in Finance from Bocconi University.

Robert Hamlin
Associate Investment Officer

Robert (“Bob”) Hamlin is an Associate Investment Officer based in Washington, DC. Previously, he was an Investment Analyst in IFC’s Infrastructure & Natural Resources Department. He first gained experience covering fintech with Marlin & Associates, a New York-based boutique investment bank. Bob began his career with Goldman Sachs as an investment banker advising infrastructure clients on debt financing solutions. Bob received an AB in Social Studies from Harvard University and an MBA from the Wharton School of the University of Pennsylvania.
Mariyam Zhumadil
Associate Investment Officer

Mariyam joined IFC’s Financial Institutions Group in 2017 through the Young Professionals Program. Previous, she has held various positions in the financial institutions in the emerging markets with her most recent role as an associate banker at EBRD covering Russia, Caucasus and Central Asia. Mariyam is a CFA charterholder, and has an MBA from Kellogg School of Management and a Master of Accounting from Stephen M. Ross School of Business.

Irene Song
Associate Investment Officer

Irene has been with the IFC FinTech team since 2016. Prior to joining IFC, Irene was with Goldman Sachs as an Equity Research Analyst based in London, U.K., where she had primary coverage of European Construction companies worth US$14bn market cap in total. She holds an MPhil in Economics from Oxford University and a BSc in Economics from London School of Economics.

Marianne Chin
Investment Analyst

Marianne is an Investment Analyst based in Singapore. Prior to joining the IFC, Marianne was part of the Morgan Stanley (Singapore) Equity Research team, where she analyzed the consumer sector in the ASEAN region. She holds a Bachelor in Business Administration (Finance) and Bachelor of Social Sciences (Psychology) from Singapore Management University.

Will Arnold
Consultant

I recently joined the IFC Fintech team as a consultant from IFC Asset Management Company where I was an analyst for 4 years covering a variety of private equity portfolio companies across industries and regions. Prior to IFC, I was an associate at H.I.G. Capital in Dallas, where I focused on debt investments across a variety of industries. Previously, I was an investment banking analyst at Citigroup in New York in the Global Energy Group.
IFC FINTECH INVESTMENT COMMITTEE

Paulo De Bollle  
Senior Director, Financial Institutions Group

Paulo de Bollle was appointed as Global Industry Head, Financial Institutions Group, in January 2018. Before his appointment as Global Industry Head, FIG, Paulo was leading IFC’s equity work in the Financial Institutions Group. In that role, he oversaw all IFC’s equity investments in financial markets around the world. Paulo is also a voting member in IFC’s Fintech Investment Committee and IFC’s representative at the Sao Paulo Stock Exchange Sustainability Index board. Prior to his current position, Paulo was IFC’s Regional Industry Head, Financial Institutions Group in Latin America and the Caribbean (LAC). He joined IFC in 2000 after starting his career in the private sector working on project finance transactions across several sectors and regions. Paulo is an Economist and holds a M.Sc. in Economics from the London School of Economics and Political Science.

Giri Jadeja  
Global Head, Financial Innovation

Giri is currently the Global Head – Financial Innovations for IFC based in Singapore. He joined IFC in 1995 in the strategy division and later moved to operations, where he developed financial markets investments in Africa and Asia. In 2002 he became a Principal Investment Officer and led the financial markets division for the Middle East, North Africa and South Asia, based in Washington D.C. In 2006 he moved to Hong Kong to manage financial markets in the East Asia and Pacific region.

Giuliano Caloia  
Regional Risk Officer

Mr. Caloia is Regional Chief Risk Officer for Latin America at the IFC. In addition to overseeing risk for the region he focuses on infrastructure, fintech, early stage and venture equity investments. He also regularly provides training in equity and project finance. Prior to joining the Credit and Investment Review Department, he was a Principal Investment Officer in the Infrastructure and Sub-National Departments including time in Mexico City where he was responsible for new business generation in Mexico, Central America and Colombia. Prior to IFC Mr. Caloia worked in investment banking in London focusing on the Telecom sector. He holds a BA in Business Administration from Bocconi University and an MBA from Cornell University. He is a member of the WB Pension finance committee and serves on Advisory Councils of Private Equity funds.
Mr. Flavio Guimaraes serves as Head of Equity of International Finance Corporation.

**IFC DELEGATES**

**Flavio Guimaraes**  
Chief Investment Officer

Mr. Flavio Guimaraes serves as Head of Equity of International Finance Corporation.

**Mouayed Makhlouf**  
Director, MENA Region

Mouayed Makhlouf is the Director of the Middle East and North Africa (MENA) region with IFC. He is responsible for the institution’s investments and advisory programs from Morocco to Pakistan. Under his leadership, IFC committed $1.7 billion in MENA last fiscal year (FY17), part of an effort to combat poverty and spur economic growth by supporting the development of the region’s private sector. Mouayed holds a Master of Science in Finance degree from George Washington University in Washington, DC.

**Atul Mehta**  
Senior Director, Telecom, Venture Capital, Funds

Atul Mehta is the Global Head of Telecom Media Technology, Venture Capital and Funds at the International Finance Corporation, the private sector arm of the World Bank Group. In this role, Atul is responsible for a team that manages US$5 billion of investments and undertakes new investments of about US$1 billion annually in these sectors. Atul has held several leadership positions within the World Bank Group. Atul holds an MBA from the Wharton School, Masters degree in Mathematics from Syracuse Unv. and is a qualified CA.
Jean Pierre Lacombe  
Director, Global Macro Economics Research

Jean Pierre Lacombe is the Director of IFC’s Global Macro, Market and Portfolio Research Department in Washington DC, providing to IFC’s management, operational departments and external clients with applied macroeconomics research, sector/country risk evaluations and strategic asset allocation recommendations on emerging markets and global industries. Prior to joining IFC, Jean Pierre spent 15 years in the private sector, working for Lehman Brothers and Barclays Capital in New York, Hong Kong, Sao Paulo and London. During his investment banking career, he headed institutional and proprietary trading in foreign exchange, fixed income, equities and derivatives for Latin America and selected Asian emerging markets.

Vipul Bhagat  
Chief Investment Officer

Mr. Bhagat is a Global Client Leader at IFC, managing key relationships with private equity groups and financial institutions, many of which at active in the Fintech space in emerging markets. He is a 25+ year veteran at IFC, of which 11 of those years were living and working in Asia. Investment expertise in financial sector and infrastructure within emerging markets. With an MBA from The Wharton School of the University of Pennsylvania and a BS in Computer Sciences from The American University, DC, he is also a CFA and a CPA.

Deepak Khanna  
Chief Investment Officer

Mr. Deepak C. Khanna, an Indian national, is currently Country Manager and Chief Investment Officer, stationed in Dubai, U.A.E. His current responsibilities as Country Manager, include developing new business and maintaining relationships with the authorities and the local and foreign business community. Between 2001 and 2005, he was IFC’s Regional Manager for Vietnam, Laos and Cambodia and from 1998 to 2001 he served as IFC’s Country Manager for the Republic of Korea.

Bachar Samra  
Chief Banking Specialist

Bachar has 28 years of experience in consumer, corporate, and investment banking after a career in engineering. Prior to IFC, completed the acquisition of strategic shareholding of Chinese bank and managed the restructuring to develop to major publicly listed bank. Received Beijing Government award for contributing to the development of financial sector. MBA (DePaul University), MS in Civil Engineering (University of Memphis) and Executive Program (Stanford University).
Sanjeev Goel  
Principal Investment Officer

Sanjeev leads IFC’s FIG equity business for the EMENA and South Asia regions. He is based in Dubai. He has 20+ experience in investing in emerging markets. Prior to his current assignment, he was the Global Co-Head FIG Equity based in Washington DC managing $7 billion equity business. Prior to that he was Portfolio Head for East Asia in Hong Kong. Before that, Sanjeev worked in IFC’s Global Transaction Group, Latin America and Caribbean Financial Markets, and Global Financial Markets Group.

Andres Gomez  
Principal Investment Officer

Andres was born in Colombia and over his 19-year career, he has focused on equity, structured debt, and distressed assets investments in emerging markets. Based in Singapore, Andres currently leads IFC’s FIG equity investment business in EAP. He holds a degree in economics from Los Andes University in Colombia, and an MBA from Georgia Institute of Technology in the United States. Andres is a former Fulbright scholar and a CFA charter holder.

Parshu Adiraja  
Senior Investment Officer

BIO - Parshu is a Senior Investment Officer at IFC focusing on Financial Institutions and Fintech transactions across the Asia-Pacific region. He was previously with the Capital Markets Origination business at Citigroup based in Hong Kong, covering financial institutions transactions in Asia, across both debt and equity asset classes. Prior to that, he worked at Citigroup and ABC Capital in New York. Parshu graduated from the Carnegie Mellon University and the Indian Institute of Technology Bombay.
Afluenta connects lenders and borrowers over its proprietary, secure and user-friendly platform. The technology bypasses traditional financial providers and offers lower-cost, convenient loans to borrowers while also delivering attractive yields to lenders. Afluenta has the potential to disrupt traditional financial services and create significant impact, especially in Latin America where financial intermediation has been amongst the most inefficient in the world, resulting in exorbitant borrowing rates and few attractive alternatives for lenders.

Alejandro Cosentino
CEO

Alejandro is a thought leader in the fintech industry and well-respected in the financial and entrepreneurship sectors in Latin America. He has over three decades of experience, combining expertise in financial services and technology, both in corporate environments and as an entrepreneur, having been in top management positions in financial institutions like American Express and Santander and technology/media companies like StarMedia. He has a Business Administration and CPA degree from Universidad Católica Argentina.

Arbor Ventures is a venture capital fund focusing on the Fintech sector in Asia.

Arbor Ventures is a visionary VC focused on shaping the way the world transacts by investing in early stage companies at the intersection of financial services, data and digital commerce, through partnering with extraordinary founders and accelerating the growth of next gen FinTech, facilitated by unparalleled strategic networks. The partners bring extensive venture and entrepreneurial knowledge, together with established strategic networks, creating a unique platform to recruit world-class board members, advisors and investors from across the globe, ensuring collaboration with the right strategic partners. Arbor’s team focuses on bridging the Asian opportunity with a Western approach to accelerate impact and reach globally.

Melissa Guzy is the co-founder and Managing Partner of Arbor Ventures, Asia’s largest FinTech focused venture fund. Melissa has over 25 years experience as an entrepreneur and venture investor in Asia and Silicon Valley. Prior to Arbor Ventures, Melissa was Managing Director and head of VantagePoint Asia, establishing VantagePoint’s investment practice in the region. Melissa brings with her a unique set of experience and perspective, with deep technological and business know-how, anchored in an extensive global network. She currently sits on several boards, including DemystData, Paidy, Evercompliant and 2c2p. Melissa attended Wellesley College and received a Master’s degree in Finance from the University of Florida. She has been a guest lecturer on the Venture Capital Industry at universities both in Asia and US. Melissa is a member of the Venture Operating Committee for HKVCA, a Hopkins Fellow and participated in the Women’s Leadership Program at Harvard.
bKash is a mobile financial service provider in Bangladesh. The ultimate objective of bKash is to ensure access to a broader range of financial services for the people of Bangladesh. It has a special focus to serve the low income masses of the country to achieve broader financial inclusion by providing services that are convenient, affordable and reliable. bKash serves its customers through a network of community based agents. The company was founded in 2011 and operates as a subsidiary of BRAC Bank Limited. Other investors include the Bill & Melinda Gates Foundation.

Kamal Quadir is a technology entrepreneur. Prior to heading bKash, Kamal created CellBazaar which, after reaching 4 million users, was acquired by the Norwegian telecommunications operator Telenor in 2010. CellBazaar won the Best Use of Mobile for Social and Economic Development Award 2008 from GSM Congress and Asia Telecom’s Innovation of the Year 2008 Award. He received the “Tech Award 2007” for “Applying Technology to Benefit Humanity.” Kamal was also chosen as a Young Global Leader by the World Economic Forum in 2009 and has won numerous technology awards including the MIT Ideas Award.

Mr. Selim R. F. Hussain joined BRAC Bank Limited as the Managing Director and CEO on November 8, 2015. Mr. Hussain is a career banker and an immediate past CEO and Managing Director of IDLC Finance Limited who is widely recognized and highly acclaimed across the financial sector for being the architect of IDLC Finance’s meteoric rise over the past six years. He was also the Chairman of the Board of Directors from 2010 to 2012 of IDLC Finance’s two subsidiaries – IDLC Investments Limited and IDLC Securities Limited. Mr. Hussain has an Honors degree in Accounting from Dhaka University and an MBA (Major in Finance) from the Institute of Business Administration, Dhaka University.

Branch delivers world-class financial services to the mobile generation. The spread of smartphones presents an incredible opportunity for the world’s emerging middle class to access banking options and achieve financial flexibility. Branch is revolutionizing banking in Africa through accessible mobile lending in Kenya, Tanzania and Nigeria, and will soon expand to other regions across the globe.

Matt serves as the CEO for Branch. Prior to founding the company, he co-founded the ground-breaking microfinance non-profit Kiva.org, where he served as CEO for nearly a decade.
Compara Online is an online marketplace for insurance in Chile, Brazil and Colombia. It helps customers access and compare quotes from competing insurance providers. Leveraging information technology, the company currently focuses on car insurance. Compara Online became a licensed insurance broker in Chile and Brazil in 2014.

Sebastian is a bold young entrepreneur who studied civil engineering at the Universidad de los Andes in Chile. As he researched business opportunities, his brother asked him to help find car insurance. Sebastian realized that gathering pricing information and comparing auto insurance policies in Chile was a nightmare. Sensing demand for an online aggregator, Sebastian launched Compara Online in 2009 with funding from his father, friends, and Enrique Marmentini, a prominent Chilean entrepreneur.

CompareAsiaGroup is Asia’s leading personal finance platform dedicated to helping consumers compare, select, apply for and manage their financial and insurance products. CompareAsiaGroup empowers individuals to build healthy financial lives by connecting them with the best products for their needs and risk profile. CompareAsiaGroup operates in Hong Kong, Singapore, Taiwan, Indonesia, the Philippines, Malaysia and Thailand.

Sam is passionate about raising the level of financial literacy in the region and saving consumers time and money. Prior to CompareAsiaGroup, Sam spent 9 years at KKR where he was a Director in KKR’s portfolio operations team and a member of the Asia Leadership Team. Sam worked with KKR’s portfolio companies across Asia, acting as an advisor, board member, and interim executive. Prior to KKR, Sam worked at McKinsey & Company and at AT&T Wireless. Sam holds an MBA from the Graduate School of Business at Stanford, and graduated magna cum laude from the University of Pennsylvania.

Before joining CompareAsia Group as Chief Commercial Officer, Prashant was Head of Commercial Products at Visa for the Southeast Asia region. Prior to this, Prashant held various leadership positions at American Express and Oracle and has worked in 7 countries across APAC region before calling Singapore home. Prashant is a Chartered Accountant and holds a Bachelor of Commerce (Hons) from the University of Delhi, India.
Contabilizei is Tax Filing and Accounting SaaS for SMB’s in Brazil. Tax filing and accounting are mandatory for every SMB, who have to outsource these to accountants. By switching from the traditional accountant to Contabilizei, the SMB owners stay in compliance with the government and save up to 80% in monthly fees whilst receiving a higher quality service. The company is spearheading the larger revolution in the industry by bringing accountancy services to the cloud for more than 6 million SMBs in Brazil and already helped thousands of SMBs saving more than USD50M in accounting fees.

Vitor Torres  
CEO

Vitor is the CEO and co-founder at Contabilizei, leading the largest revolution in the accounting industry in Brazil. Prior to Contabilizei, Vitor founded Supernova, one of the first tech startup accelerators in Brazil which helped over 10 startups to test and validate its business model. Vitor is also a former officer in the Brazilian army.

Coverfox is India’s fastest growing online insurance broking firm in India. We are the first Indian firm to take a digital first approach to insurance. We throw technology, product and innovation at our problems, we don’t throw people. Funded by SAIF partners, Accel and Narayan Murthy’s Catamaran Ventures, Coverfox has been recognized at the Business Today Coolest Startup of the Year (2017), The Smart CEO Startup50 (2016), India FinTech Awards (2016) and the IAMAI Digital Marketer Awards (2016).

Premanshu Singh  
CEO

Premanshu Singh is the Chief Executive Officer of Coverfox Insurance Broking Pvt Ltd, which owns the online insurance broking portal www.coverfox.com. He has over 14 years of experience in FMCG, technology and startups. Premanshu has a reputation of being a strategic thinker and a scaling up-expert. He is an active angel investor and Coverfox was one of his early investments. Premanshu holds an MBA from IIM, Ahmedabad.

Creditas is a Brazilian digital lending platform that reinvents the secured lending experience, by enabling borrowers to obtain home equity or auto equity loans online. In a country where borrowers pay as much as 200% for consumer loans, Creditas offers them the ability to access credit at a lower cost and a better customer experience through the use of technology.

Sergio Furio  
CEO

Sergio Furio is the founder and CEO of Creditas, a Brazilian digital lending platform reinventing secured loans in Brazil. Before launching Creditas in 2012, Sergio was a Principal at The Boston Consulting Group (BCG) in New York, where he specialized in advising retail banks. During his eight years at BCG, Sergio worked in three countries: the US, Spain and Turkey. His work for top-tier retail banks included strategic planning, segmentation, pricing, operational efficiency and technology. He also led a major technology transformation for one of the top European players after acquiring a US-based bank.
Demica is a rapidly growing Fintech providing working capital solutions to large corporates and banks with a broad range of receivables, inventory and supply chain finance products. The company focuses on non-investment grade, multinational clients all over the world, across industries and sectors, requiring facilities of $50m - $750m+. Today, over $9bn of funding is outstanding on the platform, provided by a diverse range of banks and institutional investors.

Earthport specializes in the provision of a white label cross-border payments service. Through an innovative payments framework, specifically designed for high volumes of low value cross-border payments, Earthport provides a cost-effective and transparent service for secure international payments. It brings increased efficiency to banks and other organizations while reducing delays, errors and fees. Earthport operates globally, with offices in London and New York. The company is listed on the London Stock Exchange.

Amanda has over 25 years of experience at senior management and board level for large international companies as well as smaller, high growth enterprises. Prior to Earthport, Amanda was General Manager at Microsoft, managing the Enterprise Business in Central and Eastern Europe across 33 countries. And before that, Amanda was the Chief Operating Officer of Misys (now Finastra), a financial services software company, on the Executive Committee of Logica and Partner at KPMG/BearingPoint.

Integrated by the best financial, technological and customer service talent, eFactor Network is a Mexican fintech company that provides, through its web platform, electronic factoring to suppliers who wish to discount their accounts receivable in advance. With a multi-funding, multi-region and multi-currency model, it is possible to mitigate financing risks through the diversification of funding and increase the scale through greater financing offer by integrating domestic and foreign banks into the currency according to the terms of payment with your suppliers. eFactor Network operates in pesos, dollars and euros with suppliers in Mexico and foreign suppliers located in more than 20 countries. eFactor Network is led by Héctor de la Garza and has offices in Monterrey, Mexico City and El Bajío.

Prior to founding eFactor Network along with his partners in 2009, Hector De La Garza had key roles in Supply Chain Finance and Business Development in several financial institutions such as Grupo Financiero Banorte, Bancomext, Nacional Financiera (NAFIN), and Banca Afilme. Héctor De La Garza Ramos graduated from Instituto Tecnológico y de Estudios Superiores de Monterrey, Mexico (ITESM) in 1993. He post-graduated on Bank Efficiency and holds an MBA from University of Oviedo, Spain.
Gilberto Madrigal is responsible for the development of new products and the integration of new customers and financial institutions into the supply chain finance platform. Prior to working at eFactor Network, he worked at Banorte where he was in charge of the design and the development of electronic banking and payroll solutions. From 2008 to 2012, he worked at Banco Ahorro Famsa and was responsible for the development and the maintenance of new banking products.

Fawry is a pioneering Electronic Payment Platform, offering financial services to consumers and businesses through more than 90 thousand locations and a variety of channels. Fawry offers a convenient and reliable way to pay bills and other services in multiple channels (online, using ATMs, mobile wallets and retail points). Fawry’s network of retailers includes small groceries, pharmacies and stationaries, and post-offices, all equipped with point-of-sale machines.

Ashraf Sabry is a technology business expert and the founder and CEO of Fawry, currently Egypt’s largest Electronic Payment Network. With 20 years of experience in finance and IT, and a vision to enable nationwide electronic financial services, Mr. Sabry managed to establish Fawry as one of the fastest growing ventures in the Middle East. Mr. Sabry holds an MBA from Leeds University in the United Kingdom.

Mohamed Okasha is a co-Founder, member of the Board of Directors and the Managing Director of Fawry Egypt. With over 20 years of experience in the corporate retail sales, marketing and operations management of both IT and telecom Industries, Okasha launched the retail operation of Fawry across Egypt and built the strong client base of Fawry billers. Before joining Fawry, Okasha held top executive roles at Raya and Vodafone, where he contributed to the launch and establishment of various successful initiatives in IT and Telecom.

FINO PayTech is an Indian financial inclusion solutions and services company. FINO offers a banking and payments system that uses smart cards and agent-operated mobile point-of-transaction terminals to facilitate reliable, low-cost financial transactions between institutions and customers. The Company offers a suite of products to banking, microfinance, insurance and government clients serving primarily rural and semi-urban regions of India. Fino has a customer base of over 78 million and 45,000 transaction points. Its shareholders include ICICI Bank, Intel Capital, and Blackstone Group.

Rishi Gupta leads a team focused on bringing to fruition Fino’s vision of being the universally preferred choice of customers by fulfilling all their financial service needs. Earlier as COO and CFO, Rishi successfully built and managed cutting-edge operational and financial capabilities at Fino. Rishi brings over two decades of experience across diverse verticals, such as, manufacturing, banking and international institutions. He began his career with Maruti Udyog Ltd and then joined ICICI Bank, before joining Fino.
Foriba is the leading reg-tech player in the region, transforming all business transactions from invoicing to bookkeeping to paperless with its first-in-market solution. Rooted in the enterprise market (grew out of SAP consulting), Foriba leads the market in e-invoicing, commanding 60% of the volume in Turkey. Foriba established a strong brand in the market with a solid R&D foundation and product reliability, built to give businesses all they need to be able to stay ahead of continuously increasing regulatory burdens and risks.

GuiaBolso is a Brazilian personal finance hub which acts as a virtual financial advisor, using advanced algorithms to help users to control their finance and to restructure their debt. GuiaBolso developed unique technology to aggregate users’ bank account and credit bureau data into a digital financial hub. The app connects Brazilian consumers to curated financial products that can be evaluated and acquired real-time via an in-app marketplace.

Previously, Ben was CFO and Managing Director of Groupon LatAM and prior to that Engagement Manager at McKinsey in Brazil. He was board member of the NGO Instituto Dois Irmãos in the ‘favela’ of Rocinha (RJ) and led two social impact projects for Ashoka. An American living in Brazil for the last 11 years, Ben majored in Economics and holds an MBA from the Wharton School.

Hellas Direct is a digital-first, full-stack insurance company, empowered by cutting-edge technology and artificial intelligence. Founded in 2011 and modelled after Amazon, the company aims to revolutionize the insurance value chain by adopting an extreme focus on operational excellence. Hellas Direct is currently operating in Greece and Cyprus, having a regional expansion focus.

Prior to Hellas Direct, Alexis was an Executive Director at Goldman Sachs where he led principal investing and new strategic initiatives for the firm in the European investment management field. A former strategy consultant with the Boston Consulting Group, Alexis also worked for Miramax Films in New York and the Competition Directorate General of the European Commission in Brussels. Alexis started his career as an investment-banking analyst at Credit Suisse First Boston, focusing on Mergers & Acquisitions and Equity Capital Markets transactions. Over the past few years, Alexis has privately invested in a number of different ventures.
Prior to Hellas Direct, Emilios was a Director in the European Financial Institutions Structuring team at Barclays Capital. Before that, he was an Executive Director at the Goldman Sachs Investment Banking Division where he led a number of projects within the firm's European insurance practice. A former strategy consultant with McKinsey & Company, Emilios advised a number of European, US and Asian clients on numerous strategic issues in insurance, banking, energy and transportation.

Interswitch is the leading electronic payments business focused on Africa, the world's most exciting growth market for the industry, and is using new technology to develop products and services that are highly tailored to African markets. Founded in 2002, Interswitch set out to connect all the banks in Nigeria, the biggest economy in Africa, and built the country's payment processing and transaction switching infrastructure. Interswitch is the market leader in Nigeria with an expanding footprint across Africa.

Mitchell Elegbe founded Interswitch in 2002 and is currently its Group Managing Director/Chief Executive Officer. Under his leadership, the company has diversified its business, broadened its distribution channels, expanded into new markets and delivered strong growth in revenue and profits. Mitchell is an Electrical/Electronic Engineer from the University of Benin, Nigeria. He is also an alumnus of the IESE/Wharton/CEIBS Global CEO Program.

Invoinet is the first interactive invoice management portal where customers, suppliers and funds providers interact together for the management of invoices and the financing of working capital. To date, the platform has processed over 20 million invoices worth $45 billion for 200,000 users in over 100 countries. The cloud-based system provides real-time information through its invoice marketplace increasing transparency in accounts receivable and accounts payables processes.

Pablo is a serial entrepreneur in the financial services sector. During the last 30 years, he has developed many startups, among which we can highlight the first Factoring company in Argentina – sold to a local bank, the first mortgage marketplace for individuals, and the first online invoice management company in Latin America – sold to the French Group Coface. After this last sale, he worked as President and CEO of Coface Invoice Management. He is currently the founding President and CEO of Invoinet, a collaborative platform for electronic invoices management in which buyers, sellers and the financial sector run transactions in real time.
Iyzico is Turkey’s leading PSP and offers local and international e-commerce merchants a superior way to accept online payments in Turkey, supported by strong and localized services in analytics, fraud protection, and settlement.

Barbaros has more than 15 years of experience in the global Payments and Telecom sectors. Since 2012, he has been co-founder and CEO of Iyzico, one of the fastest growing start-ups in Turkey. Prior to Iyzico, Barbaros worked across Europe in different management positions in Payments, with Firstdata, TeleCash and Klarna, where he was as Country Manager responsible for one of the biggest e-commerce markets. Before stepping into Payments, he started his career in the Telecommunication at O2 Telefonica.

Koin is an innovative consumer financing company that provides an instant, simple and safe installment-based payment method. Payment is made through boletos, which don’t require consumers financial information and don’t impose credit limit restrictions. Koin’s main focus markets are e-commerce and travel agencies, and its solutions are available at different channels: checkout, offline and online cart recovery, and offline merchants.

Ricardo Siqueira is Koin’s Founder and CEO. Before founding Koin, Mr. Siqueira founded maxiPago!, a leading payment gateway company in Latin America, which he sold in 2014 to Rede (Itaú).

Konfio is an online Mexican lending platform that helps financially underserved microenterprises in Latin America to obtain convenient and affordable loans through a propriety algorithm that uses technology to measure creditworthiness. The platform grants small businesses loans that help them grow their operations and develop their businesses with competitive rates and through an online process.

David Arana is the Founder and CEO of Konfio, an online lending platform that uses alternative data analysis to help MSMEs in Mexico obtain affordable working capital loans. The digital platform allows for low-cost customer acquisition and rapid credit assessment, which enables competitive pricing. Prior to this he spent over 6 years at Deutsche Bank, based in New York, NY, as Vice President of the Credit Derivatives Structuring division for Latin America. David received his Bachelor of Science degree in Mathematics from Massachusetts Institute of Technology (MIT). He was recognized as a National Society of Collegiate Scholar in 2005, a Hispanic Recognition Scholar in 2003, and he won the Rensselaer Math & Science Medal and Scholarship in 2003. He speaks English, Spanish and Portuguese as a native, having lived throughout the United States, Brazil and Mexico since an early age.
KREDITECH

Founded in 2012 and headquartered in Hamburg, Germany, Kreditech operates in India, Poland, Russia and Spain. Kreditech’s mission is to offer improved financial services for the underbanked through technology. Combining non-traditional data sources and machine learning, the company provides access to better credit and more convenience for digital banking. The product offerings include a variety of consumer loans, as well as “Lending as a Service”, allowing partners to integrate Kreditech’s credit products via an API into their own platform and services.

David Chan is a seasoned financial services professional, with extensive knowledge and experience in Credit Cards, Payments, and Consumer Lending. Before being appointed CEO at Kreditech, David ran his own consulting firm, leveraging over 20 years of experience in the financial services industry to advise clients on business issues and opportunities. Previously, he was Chief Executive for Barclaycard Consumer Europe. Under his leadership the credit card division, spanning seven countries, doubled its profits and Barclaycard became the No. 1 in the UK.

LMRKTS

LMRKTS provides portfolio trade compression services which involves identifying redundant derivatives trade exposure and recommending offsetting ones to reduce counterparty and systemic risk. At present, the Company primarily serves banks and central counterparty clearing houses. Its proprietary algorithms have been demonstrated to eliminate client exposures with high efficiency and with little operational disruption to existing financial infrastructure. The Company was founded in 2012 and is headquartered in New York City.

Hilary Park serves as the President at LMRKTS, LLC. Prior to LMRKTS, Ms. Park worked as a proprietary trader at Goldman Sachs, Morgan Stanley and Credit Suisse for over 8 years. She was one of the first credit analysts for Marathon Asset Management. She graduated from Princeton University summa cum laude, Phi Beta Kappa in Theoretical Mathematics. She obtained the Wilmott Quantitative Finance Certificate in 2007.

MONI

Moni is a mobile wallet that offers a broad option of financial services to banked consumers in Argentina and Mexico. Its mobile platform allows to request a cash advance or long-term loan, top-up cell phones a transport card, make transfers and payments, and pay any bill eliminating bureaucracy and friction.

Juan Pablo Bruzzo is the CEO and co-founder of Moni, and also serves as the President of the Argentinean Fintech Chamber. Previously, he was Co-Founder and Co-CEO of DineroMail, a PSP focused on Latam, which was sold to Naspers and rebranded as PayU. Before that, he was Marketing Director at Deremate.com, a marketplace founded in 1999 and acquired by MercadoLibre.
Moviired is a payment network with over 80,000 affiliated points of sales doing all sorts of payments. Movii is a financial institution with a mobile app aiming to resolve the issue of granting access to the unbanked population in the country and gather data about their behavior to ultimately allow them to become subjects of credit.

Hernando Rubio is a serial entrepreneur with a track record in bringing early-stage technology products and transforming them into projects that hack disruptive growth. His work in more than 19 companies over the last 15 years have combined innovative products, technologies and business models in developing markets to create a real impact across the region. As an entrepreneur, Rubio has encountered several obstacles and breakthroughs. Nevertheless, he’s always driven on building great companies, with highly performing teams, focused on challenging the status quo; always taking into account the massive transformational purpose, in order to end scarcity and change the rules of the financial system, through the power of technology.

Attorney and MBA, serial entrepreneur has founded or cofounded several companies in sectors such as logistics, financial services, real estate and agriculture. Special interest in Fintech and new technologies in general to fund and start new ventures and scale them. Currently as Cofounder of Moviired and Movii in Colombia the companies are aiming to become the most successful wallet in the country for the unbanked.

MyUniverse is an integrated online money management platform, offering customers an opportunity to manage their finances in India. The app is primarily used by customers to aggregate their bank accounts, investments (including offline investments such as gold and real estate), credit cards, loans, incomes and expenses in a secure environment, in order to get a single window into their financial universe. The technology offers additional features such as expense tracking, setting budgets, tracking transactions, registering for bill payment and online tax filing services.

Gaurav Zutshi joined Aditya Birla Financial Services Group as Chief Digital Officer in 2016. Prior to this he has worked at Citibank, Visa, ANZ Bank, IBM, First Data and entrepreneurial stints at Obopay and Money on Mobile. He was Asia Pacific Head of Product and Innovation at First Data serving banks and merchants across region with digital solutions in payments and mobility. At Citibank, Gaurav was SVP in Asia Pacific Innovation Lab, where he developed product solutions and new business models around international payments, corporate cards. Gaurav was Global Head of Product Management and SVP of Obopay Inc, a pioneer in mobile payments across America, Europe, Africa and Asia. His team was involved in launching Nokia Money wallet in India, much before the term mobile wallet was understood by common man. As Head of Business Development for Visa in Southeast Asia, Gaurav launched innovative payment products in Asia – NFC based contactless cards, Transit payment solutions, prepaid cards across Southeast Asia. He is an investor and mentor to few startups in FinTech, mobility and SaaS platform space. Gaurav has an Engineering degree in Computer Science from NIT Trichy.
Net1 is a leading provider of payment solutions, transaction processing services and financial technology across multiple industries and in a number of emerging and developed economies. We have developed a comprehensive transaction processing solution that encompasses our smart card-based alternative payment system for the unbanked and under-banked populations of developing economies and for mobile transaction channels.

Net1

Herman Kotze qualified as a Chartered Accountant and joined the newly formed Net1 group in 1998 as strategic financial analyst. He was appointed as Chief Financial Officer in 2000 and was responsible for the group’s financial and support services management and the group’s listing on NASDAQ in 2005. He was appointed as Chief Executive Officer in June 2017.

Herman Kotze
CEO

Network International is a leading provider of payment solutions in the Middle East. Network International is well-equipped to meet the growing needs of its customers, making payment transactions secure, fast and easy for banks, financial institutions, retailers and their customers. Established in 1994, Network International has grown to become the region’s most innovative payment solutions provider. Be it credit and debit card processing, ATM management and monitoring, merchant acquiring or consumer finance applications, Network International offers a range of innovative products and services that can be tailored to your specific needs. In addition, Network International provides consultancy services to plan, design and prepare any new card product or program.

Network International

Simon works closely with the Chairman and Board members to set strategic expansion goals for the organization, and lead the management team in the accomplishment of these objectives. Simon is also the Chairman of Mercury Payments Services LLC; Chairman / Director in Network International subsidiary companies for Middle East and Africa; and is Chairman, UnionPay International Middle East Regional Member Council. Simon has more than 35 years of experience in the payments and banking sector. Prior to joining Network International, he was based in Atlanta, Georgia, as the President and Chief Executive Officer of Elavon, a subsidiary of US Bancorp and one of the world’s largest global merchant processing organizations. Prior positions during his eight-year term at Elavon include President of International Markets and Executive Vice President and Managing Director of Europe. Simon has also served with Citigroup International PLC as Head of Credit and Risk with responsibility for all credit and fraud related activities impacting Citigroup’s Pan European Merchant Acquiring Business. In addition, he has worked with both HSBC and Midland Bank.

Simon Haslam
CEO
Quona Capital is a venture capital firm that invests in early to early-growth stage financial technology companies in emerging markets. Quona invests in companies where technology is improving the quality, access and affordability of financial services for underserved consumers and businesses in Sub-Saharan Africa, Latin America and Asia.

Monica has spent her career launching products and investment vehicles aimed at broadening financial inclusion. Monica is a co-founding partner of Quona Capital – a venture firm dedicated to fintech for inclusion. Monica spent her formative years in Silicon Valley, where she worked as a loan officer and helped launch a $50 million multi-bank lending intermediary to finance small businesses and community facilities. Monica also worked at Calvert Ventures and Anthuri Ventures – early stage equity vehicles based in Bethesda and Cape Town, respectively. While living in South Africa, Monica founded Anthuri Catalysts to help prepare early stage companies for investment. Monica then joined Accion to set up a product innovation group and worked in Mexico with Compartamos Bank, the largest microfinance institution in Latin America.

Jonathan is a founding partner of Quona Capital, a venture capital firm focused on companies leveraging technology to promote financial inclusion for underserved consumers and businesses in emerging markets. Prior to Quona, Jonathan was co-founder and CEO of Acesso, a leading prepaid financial service provider in Brazil. Before founding Acesso, Jonathan managed Darby Technology Ventures, a pioneering technology venture capital fund for Latin America. He joined Darby after a decade of experience as a founding member of three large-scale venture capital-backed telecommunications and information technology services companies in Latin America.
Suraj joined Remitly in 2018 as VP for EMEAI. With a wealth of experience within the remittance and global agent network space, Suraj has extensive business development, CRM and international trading skills gained in previous high-profile roles which include Business Development Director, UK and Ireland, for Western Union super agent, UK Country Manager for Travelex & Coinstar Inc., Business Development Director for Mi-Pay Limited, and more recently EVP of EMEA and India at TransferTo. Suraj holds a BSc Honours in Management Science.

RecargaPay

At RecargaPay our mission is to democratize mobile payments in Brazil by creating a mobile money ecosystem where banked and unbanked interact, where consumers and businesses have a one-stop shop not only for all their payments, but for their range of financial needs as they grow.

Remitly

Remitly is an independent digital remittance company that transfers over $6 billion in annualized volume through its proprietary global money transfer network across Africa, Asia, Central, and South America. Its reliable and easy-to-use mobile app makes the process of sending money faster, easier, more transparent and less costly by eliminating the forms, codes, agents, extra time and fees typical of the traditional, century-old money transfer process. Remitly is backed by industry-leading investors, World Bank’s International Finance Corporation (IFC), Naspers’ PayU, Silicon Valley Bank, Stripes Group, DFJ, DN Capital, QED Investors, Trilogy Equity Partners, Bezos Expeditions, Founders’ Co-Op, and TomorowVentures. The company is headquartered in Seattle, with additional offices in London, the Philippines, and Nicaragua.

Rodrigo Teijeiro is the founder and CEO of RecargaPay, the leading mobile payments company in Brazil. He has been recognized as a Top Innovator Under 35 by MIT Technology Review and a Young Global Leader by the World Economic Forum. He also founded Sonico.com that became the largest regional social network in Latin America with over 55 million users and was sold to Match/IAC in 2014. Previously he founded Fnbox, a company builder that created Tarjetatelefonicas.com and Cuponica (sold to clickon) among other companies, and has raised US$ 8 million in venture capital and from renowned angel investors such as Martin Varsavsky and Fabrice Grinda. Rodrigo was part of the Group of 2.0 Leaders at the 2009 and 2010 edition of the World Economic Forum in Davos, where he was both a panelist and speaker, as well as in 2016. Rodrigo participates in several NGOs, is the founding president of EO Argentina and has shared his story on entrepreneurship at Stanford and MIT.

Matt co-founded Remitly in 2011 to transform the $600 billion global remittance industry. Remitly is now transferring nearly $6 billion a year, which makes it the largest independent international money transmitter in the USA. Remitly has raised over $175 Million in funding from industry leaders such as Stripes Group, Naspers’s PayU, the International Finance Corporation, DFJ, DN Capital, QED Investors, Trilogy Equity Partners, Bezos Expeditions, Founders’ Co-Op, and TomorowVentures. The company is headquartered in Seattle, with additional offices in London, the Philippines, and Nicaragua.

Suraj Vaghani is the founder and CEO of RecargaPay, the leading mobile payments company in Brazil. He has been recognized as a Top Innovator Under 35 by MIT Technology Review and a Young Global Leader by the World Economic Forum. He also founded Sonico.com that became the largest regional social network in Latin America with over 55 million users and was sold to Match/IAC in 2014. Previously he founded Fnbox, a company builder that created Tarjetatelefonicas.com and Cuponica (sold to clickon) among other companies, and has raised US$ 8 million in venture capital and from renowned angel investors such as Martin Varsavsky and Fabrice Grinda. Rodrigo was part of the Group of 2.0 Leaders at the 2009 and 2010 edition of the World Economic Forum in Davos, where he was both a panelist and speaker, as well as in 2016. Rodrigo participates in several NGOs, is the founding president of EO Argentina and has shared his story on entrepreneurship at Stanford and MIT.

Matt co-founded Remitly in 2011 to transform the $600 billion global remittance industry. Remitly is now transferring nearly $6 billion a year, which makes it the largest independent international money transmitter in the USA. Remitly has raised over $175 Million in funding from industry leaders such as Stripes Group, Naspers’s PayU, the International Finance Corporation, DFJ, DN Capital, QED Investors, Trilogy Equity Partners, Bezos Expeditions, Founders’ Co-Op, QED Investors, and Trilogy Partnership.
Launched in 2016 to digitize the sales and policy lifecycle for auto insurance in Thailand, Roojai Company Limited is a general insurance broker regulated by the Office of the Insurance Commission. Having partnered with risk carrier Krungthai Panich Insurance and reinsurer Partner Re, Roojai is building a digitally native insurance brand to provide seamless sales and claims experiences to customers. With 1M monthly visits, and 30,000 cars insured, Roojai.com is the number one pure player in the Thai Market.

SAB designs, integrates and maintains highly customizable core banking software, currently used by over 130 financial institutions in 25 countries worldwide. Globally, there is a growing trend for financial institutions to outsource their core IT systems to third parties, especially in emerging markets such as the Middle East and Africa, where SAB has successfully grown its business. SAB was founded in 1989 and has its main offices in France, Tunisia and Lebanon.

SafetyPay’s patented platform is the first non-card-based network payment technology designed specifically for today’s globally interconnected world. SafetyPay solves inefficiencies in the online retail network. Our alternative payment solution enables online merchants to receive bank transfers and cash as forms of payment with real time confirmation. We serve a large number of consumers who cannot buy over the internet since they do not have a credit card or a bank account.

Nicolas is an Essec MBA and trained actuary, with 23 years of insurance experience in Asia and Europe, mainly in Motor and Health insurance, with AXA Singapore, AXA France and AIG Europe. He was a founding member of DirectAsia in 2009 as Group COO in charge of product, pricing, claims, call center and reinsurance, and Hong Kong CEO. DirectAsia was sold to Hiscox in March 2014. He started to work on Roojai.com in September 2014.

Henri Assaf is the CEO of SAB, which he co-founded in 1989 with Olivier Peccoux. SAB is the leader in the French core banking software market, with a large international presence across Europe, Middle East and Africa. Prior to founding SAB, Mr. Assaf worked at Synergie as the Product Development Chief Executive for the financial and banking business unit, and before that he was at SYP, an IT Services company, as a senior project executive manager focusing on the financial sector.

Formerly head of LATAM for SafetyPay, Gustavo is the CEO as of December 2013, bringing his extensive experience in the Payments, Banking and Travel industries. Prior to SafetyPay, Gustavo was VP and General Manager for American Express, Membership Travel, in LATAM. He also successfully led American Express Bank in Mexico. Gustavo’s strategic vision and knowledge of international markets is helping SafetyPay achieve aggressive performance goals including increasing market share and enhanced bottom line results.
Scanntech is a technological platform that connects independent stores to consumer products companies (CPGs), services companies, and financial institutions. Through Scanntech, CPGs can for the first time obtain reliable market data about their primary sales channel in emerging markets and directly implement and measure promotions at store level. The independent stores benefit from having access to large CPGs in the form of sophisticated promotions and other services that attract new customers and increase foot traffic. The Company has operations in several South American countries, including Uruguay, Brazil, and Argentina. Sequoia Capital is a shareholder in Scanntech.

Raul Polakof
CEO

Raul is the entrepreneur behind Scanntech, which provides cost-effective SaaS solutions to independent grocers, where it has been demonstrated to lower their technology costs and increase sales. Raul changed his entire business model from software to services in response to the economic crisis of 2002. In addition to local mentorship, particularly on expansion, legal issues, and publicity, he benefited from the G-Lab program (which helped define a business model), Ernst & Young Fellows program (which created a new financial model and installed an ASP to execute it), and two rounds of the eMBA program (which identified and closed deals with potential investors, and helped with a new services business model).

Suvidhaa is redefining the way people make payments and remittances across multiple services. Over 300 Service Providers ride on Suvidhaa platform to reach end consumers. We create truly differentiated products and delivers exceptional user experience.

Paresh Rajde
Founder & Chairman

Mr. Paresh Rajde Founded Suvidhaa Infoserve Pvt Ltd. and has been its Chairman since October 31, 2012. Mr. Rajde served as Chief Executive Officer and Managing Director of Suvidhaa Infoserve Pvt. Ltd. until October 2012. He has more than 15 years of industry experience. He is the Founder Promoter and Director of Forbes Infotainment Limited (FIL). Under the leadership of Mr. Rajde, FIL has grown to 2000+ S-Commerce outlets backed by strong IT infrastructure executing transactions on real-time basis. He serves as Executive Director of Suvidhaa Infoserve Pvt Ltd. He holds M. Com. and is a Chartered Accountant.
Voyager Innovations is part of First Pacific and is a wholly owned subsidiary of Smart Communications, Inc. The company is focused on delivering innovative digital solutions for the future new business streams and evolving business models. This Philippines-based technology company is involved in the creation, development, and delivery of digital services.

Orlando B. Vea is a business person who founded Smart Communications, Inc., and who has been the head of 11 different companies. Currently, Mr. Vea holds the position of Chairman at Fortag Realty, Inc., Chairman & President at T-ONE Vision, Inc., Chairman for Peakview Properties, Inc., President & Chief Executive Officer for Satventures, Inc., President & Chief Executive Officer for Voyager Innovations, Inc., President, Chief Executive Officer & Director at PLDT Communications & Energy Ventures, Inc., President & Director at Digitel Mobile Philippines, Inc., and Director & Chief Wireless Advisor at Smart Communications, Inc. Mr. Vea is also on the board of 11 other companies. In his past career he occupied the position of President, Chief Executive Officer & Director at MediaQuest Holdings, Inc., President & Director at Primeworld Digital Systems, Inc., President, Chief Executive Officer & Director at MediaScape, Inc., and President & Director at Digital Telecommunications Philippines, Inc.

Paul Dwyer has been Chief Executive Officer of Viamericas since its founding. Prior to founding Viamericas, Mr. Dwyer was a partner with the Latin American Practice Group of the Washington DC-based law firm Wilmer, Cutler & Pickering (now WilmerHale). While a partner in that practice, Mr. Dwyer had first chair responsibility for a wide range of financing and acquisition transactions in Latin America. Prior to joining Wilmer, Mr. Dwyer practiced law with Rogers & Wells (now part of Clifford Chance), and as an internal counsel at the Inter-American Investment Corporation. Mr. Dwyer received his undergraduate degree at Tufts University in Latin American Studies, his Master’s degree in international business and Western Hemisphere diplomatic history at the Fletcher School of Law and Diplomacy and his Juris Doctor at Harvard Law School.

Paul Dwyer
CEO & Founder

Viamericas offers fast and secure remittance payment services. The Company has over 3,000 agents in the United States and over 32,000 cash payout locations and direct deposits to banks accounts in 18 Latin American countries. Viamericas has regional operating centers in Mexico and Colombia.

Orlando B. Vea
President & CEO

Voyager Innovations is part of First Pacific and is a wholly owned subsidiary of Smart Communications, Inc. The company is focused on delivering innovative digital solutions for the future new business streams and evolving business models. This Philippines-based technology company is involved in the creation, development, and delivery of digital services.
Founded in 2013 in Hong Kong, WeLab is reinventing traditional financial services by creating seamless mobile lending experiences. With its proprietary risk management technology, WeLab effectively analyzes unstructured mobile big data within seconds to make credit decisions for individual borrowers. WeLab operates Wolaidai, one of China’s leading mobile lending platforms, and WeLend, Hong Kong’s leading online lending platform. The company also partners with traditional financial institutions which utilize WeLab’s technology to offer FinTech-enabled solutions to their customers.

Simon Loong is the Founder and CEO of WeLab – Asia’s leading fintech company – which operates Wolaidai, one of China’s largest mobile lending platforms and WeLend, Hong Kong’s leading online lending platform. The company also partners with leading financial institutions with WeLab’s proprietary fintech solutions. WeLab was named in a KPMG-sponsored report as one of the top 100 fintech companies in the world – #6 in China and #33 globally, and Deloitte ranked WeLab as #1 fastest growing tech company by revenue in Hong Kong and #4 in China. Prior to founding WeLab, Simon spent 15 years in retail banking divisions of leading international banks. Most recently, Simon served as the Head of Standard Chartered’s Unsecured Lending business in North East Asia. Prior to that, he was the Marketing Director for Citibank Taiwan and the Regional Risk Officer for Citibank Asia Pacific.

Victory Park Capital Advisors, LLC (“VPC”) is a privately held, SEC-registered, global alternative investment firm. VPC provides private debt and equity financing solutions to both emerging and established businesses with an expertise investing across various sectors where traditional sources of capital are limited. The firm’s differentiated offerings leverage creative financing capabilities, disciplined deal origination, broad special situations and credit structuring expertise and an extensive network of industry relationships.

Gordon Watson joined VPC in 2014 and is a Partner in New York. He is primarily responsible for sourcing, analyzing, executing and managing direct private debt and equity investments in the specialty finance sector. Mr. Watson also actively works on making investments in public debt securities in middle market companies where VPC can seek to actively influence market companies. Mr. Watson is a member of the firm’s Investment Committee and currently serves on the board of directors of VPC portfolio company, Borro Ltd.

Serge Elkiner is Co-Founder and Chief Executive Officer of YellowPepper, an innovative company that provides mobile-banking and payment solutions across Latin America. Under Serge’s leadership, YellowPepper is revolutionizing the banking and payments industry by making mobile payments a reality. His unique vision is bearing fruit forging partnerships with major banks, financial institutions and business enterprises alike. Across the region, YellowPepper currently provides financial services to more than five million monthly users. Prior to YellowPepper, Serge served as Vice President of Business Development at HelloTech Technologies, an Israeli firm providing remote monitoring and mobile payment solutions for vending machines.

Zoona is an African start-up set to change our continent! We bring together the drive of young entrepreneurs and the power of cutting-edge technology to bring safe and reliable financial services to underserved communities all over Africa! We have support offices in South Africa with operations in Zambia, Malawi and Mozambique. Since being founded in 2009, we have processed over $2 billion in transactions and been recognized by The Nike Foundation and The Unreasonable Group as one of the top ten Start-ups best positioned to take girls out of poverty by helping them become entrepreneurs. All over Africa, people rely on their families and communities for support in helping them pay their school fees, cope with emergencies, and save for their future. The community is at the center of their lives, and these are the communities Zoona is here to serve.

Mike Quinn holds an MBA with distinction from Oxford University where he was a Skoll Scholar for Social Entrepreneurship. He also holds an MSc in Management Development from The London School of Economics. Mike grew up in Calgary, Canada where he completed an undergraduate degree in Mechanical Engineering at The University of British Columbia before pursuing his passion for driving impact in Africa.
ACKO GENERAL INSURANCE

Acko General Insurance is India’s first digital only insurer to receive the regulator’s nod. It was founded in 2016 by Varun Dua, a fin-tech serial entrepreneur. Acko creates high frequency use case products around ride sharing, online travel booking etc. Acko operates on sharp pricing and digital distribution model for traditional products like auto insurance. Acko is backed by investors such as Amazon, Accel, Swiss Re, SAIF and other notable investors.

Varun is the Founder and CEO of Acko, India’s first digital P&C and health carrier. Prior to founding Acko, Varun co-founded Coverfox.com, an online insurance brokerage company. He also co-founded Glitterbug Technologies which brought in new technology and practices to the Insurance Industry in India. He started his career with AIG in India. Varun is passionate about consumer internet and financial services. With the launch of Acko a completely digital insurance company, Varun intends to disrupt the Indian insurance industry.

AMP CREDIT TECHNOLOGIES

AMP Credit Technologies (AMP) is a leading financial technology platform providing automation solutions for credit origination, onboarding and servicing of consumer and SME portfolios. AMP enables banks and non-bank financial institutions to improve profitability, increase efficiencies, and expand the product scope of their lending activities. AMP Credit Technologies has offices in Hong Kong, Singapore, and the United Kingdom.

Tom is Chief Executive Officer and Co-Founder of AMP Credit Technologies (AMP), a leading financial technology platform providing automation solutions for credit origination, onboarding and servicing. AMP enables banks and non-bank financial institutions to improve profitability, increase efficiencies, and expand the product scope of their lending activities. Prior to starting AMP, he was a Co-Founder of Planet Payment, Inc. [Nasdaq: PLPM], a multicurrency payment processor for the merchant acquiring sector.

ANT FINANCIAL

Ant Financial Services Group is dedicated to using technology to bring the world equal opportunities. Our technologies empower us and our ecosystem partners to serve the unbanked and underbanked, bringing more secure, transparent, cost-effective and inclusive financial services to individuals and SMEs worldwide. Ant Financial has formed international partnerships with global strategic partners to serve local users in those markets, and we serve Chinese travelers overseas by connecting Alipay with online and offline merchants in popular destinations.

Douglas Feagin is President, International Business at Ant Financial. Mr. Feagin joined Ant Financial in June 2016 to spearhead Ant Financial’s globalization strategy, as well as Alipay’s international business development, operations and marketing activities. Prior to joining Ant Financial, Douglas was a Partner in Investment Banking Division of Goldman Sachs, where he served for 22 years. Douglas graduated from the University of Virginia in 1988, and received his MBA from Harvard Business School in 1994.
Areeba creates smarter, faster, and seamless means of payment for banks, financial institutions, merchants, governments and individuals in order for them to take their businesses further. We embrace the current fast-paced technological revolution and rapidly evolving trends, to ultimately offer our customers a unique range of innovative payment services and loyalty programs, locally and regionally.

Maher Mikati holds a degree in Business Administration from the American University of Beirut, Lebanon, as well as an MBA from INSEAD in France. Previously an Executive Director at Investcom Holding, Maher managed and oversaw all new business ventures in the EMEA region. Later, as the Managing Director of Areeba Cyprus Ltd. (Investcom’s telecom operator in Cyprus), he actively led the complete rollout of the first private mobile operator in the country. Currently, Maher is a member of M1 Group’s Investment Committee.

Atlas Mara Digital Limited (Asante Financial Services Group) is a leading Pan African FinTech franchise with a focus on Digital Lending, Advanced Merchants Payments and Wallets.

Chidi is the Executive Chairman of Asante Financial Services Group (formerly Atlas Mara Digital Limited), a leading provider of Digital Financial Services to MSMEs in Sub Saharan Africa.

Aventio MB (Aventio) founded and managed by Omer Unsal - CEO, is a technology investments firm focused in early and growth stage companies located in CEEMEA region with an ambition to build scalable and sustainable businesses through leveraging disruptive technologies. Having transacted in several consumer internet sectors, Fintech space, ranging from payment processing to P2P lending, remains the key vertical where Aventio brings a wealth of strategic and executional experience.

Mr. Unsal is the Founder of Odin Financial Advisors an investment banking services firm in Turkey having completed US$4.2B in transactions in the last decade. Mr. Unsal also founded Aventio MB- first Emerging Markets focused technology merchant banking firm investing and advising technology companies through its offices in London, Istanbul and presence in Warsaw and Dubai. Mr. Unsal is an active Member of Endeavor globally, and an Associate Member of Invest Europe. He holds a B.A. dual degree in Political Science and Economics.
AXE TRADING

AxeTrading specialist as a quoting and trading system for fixed income, to aggregate data and market connectivity and offer efficient workflow engines. We have already customers in 4 continents, mostly leading regional banks, and targeting as well now buy-side investors to help them in best-execution of fixed income products.

Co-founder of AxeTrading, Ralf has over 15 years’ experience in Fixed Income electronic trading and is responsible for technology and software development at AxeTrading. Holding a degree in Computer Engineering, his past experience includes designing and implementing bespoke Fixed Income pricing and trading systems for JP Morgan and other leading Fixed Income dealers. Ralf is a strategic business developer with familiarity of trading markets in different countries. Prior to co-founding AxeTrading, he contributed to the start-up and development of several other successful Fixed Income trading technology companies, each of which remains successfully in business today.

Ralf Henke
CEO & Co-Founder

BAYZAT

Bayzat is a technology company that provides insurance, HR and payroll solutions. We are on a mission to automate administrative work for employers while providing their employees with a modern benefits experience.

Talal Bayaa is the CEO and co-founder of Bayzat, a UAE-based technology start-up that empowers businesses with smart and effective insurance & HR solutions. Launched officially in April 2013, the platform is the first one-stop-shop to offer a real-time comparison of health insurance rates in UAE and much more. The company has recently introduced HR Administration services that help companies automate all their admin work from data entry to managing employee records.

Talal Bayaa
CEO

BEAM AG

Beam is a 21st century global payments acceptance platform with built-in support for smart contracts. We created Beam to overturn the status quo in the retail value chain, where stakeholders engage with their customers in a direct, meaningful and effective manner. Today Beam’s technical network reach exceeds 400,000 stores globally, with over 5,000 live stores in 3 continents. Having executed over 4.3M smart contracts with a total through put in excess of $250M, we have proven the benefits of the Beam at scale.

Shezan is a serial entrepreneur that has founded, managed and exited 3 businesses over the last 13 years. During the course of his entrepreneurial career he invested close to $7M of proprietary capital and raised $28M of external financing against which he has created nearly $100M of value. Shezan has advanced industry domain expertise across: Digital media and advertising, FinTech (Digital & mobile payments, credit scoring/analytics and demand generation) and Retail (Omnichannel and ecommerce).

Shezan Amiji
CEO
BitOasis is the Middle East & North Africa’s leading digital asset wallet and exchange.

Ola is Co-Founder of BitOasis, a bitcoin consumer wallet and instant exchange focused on cash-based emerging markets. BitOasis aims to change the way people transact and send money by making it easy and secure to use bitcoin. Ola is also co-founder of Yellow, a bitcoin payment processor, and currently serves as an advisor. Ola was involved in various entrepreneurship initiatives supporting and mentoring tech startups and social entrepreneurs.

The Interbank Card Center (BKM) was established in 1990 with the partnership of 13 public and private Turkish banks for the purpose of providing solutions to the common problems and developing the rules and standards of credit and debit cards in Turkey, within the card payment system.

Dr. Soner Canko graduated from Istanbul University, Faculty of Political Science, Public Administration Department. He also received master’s degree and Ph.D. from Istanbul University, Faculty of Economics. Dr. Soner Canko’s career has commenced in 1990, where he performed in sales, management and consulting roles at P&G, Citibank, HP. When he was the CEO of Bilesim, Dr. Canko also served in the Board of Directors of BKM as member and Chairman. He was the founder and CEO of First Data Turkey, and lastly Assistant CEO of Ziraatbank.

Capricorn Digital Limited is a last mile digital payments and distribution Company providing aggregated payments and collections services to a broad array of Digital Service Providers.

Currently, the Founder and Chief Executive Officer of Capricorn Digital Limited, a digital payments and distribution company founded in 2014 focused on the retail and mass market in Nigeria. CDL currently has one of the fastest growing last mile agent networks in Nigeria with an aggregated payment solution that incorporates both card and cardless payments.
Cash Plus is a leading money services company in Morocco, with 1350+ full branded branches. Cash Plus provides best-in-class and tailored services to its 4M customers, on the back of a unique commercial positioning and proven execution excellence. Cash Plus has also built a powerful IT system which enables a thorough monitoring of the Group and its distribution network and a seamless integration between the physical network, the website and the mobile App.

Mudassir Sheikha
CEO

Joined Cash Plus in 2014 as General Manager. Previously worked as a Managing Director in services and industry.

Cash Plus

Careem is the leading technology platform for the greater Middle East. A pioneer of the region’s ride-hailing economy, Careem is expanding services across its platform to include payments, delivery and mass transportation. Careem’s mission is to simplify and improve the lives of people and build a lasting institution that inspires. Established in July 2012, Careem operates in more than 120 cities across 15 countries and has created more than one million job opportunities in the region.

Mudassir Sheikha
CEO

Mudassir Sheikha is the co-founder and Managing Director of Careem, MENA’s leading car booking service that is based out of Dubai and operates from Morocco to Pakistan. Prior to Careem, Mudassir was an Associate Partner at McKinsey & Company, where he advised clients on strategy and business building. Before McKinsey, Mudassir spent a decade in the Silicon Valley building technology startups, where he was most recently the co-founder of DeviceAnywhere, which was eventually acquired by Keynote Systems. He has an academic background in Computer Science and Economics from Stanford and USC.

CASHU

In 2002, CASHU was founded by Maktoob.com as the 1st prepaid online payment method for MENA. For 16 years now, it has been the leading and largest e-wallet solution that is continuously evolving to serve the majority of population known as the Unbanked in MENA and beyond.

Thaer Suleiman
CEO

Thaer Suleiman is the Chief Executive Officer of CASHU, the leading Arab first web and mobile e-wallet in the Middle East and North Africa (MENA) region. Thaer brings over 20 years of business, operations, compliance, marketing, and product development experience in Fintech & ecommerce within the region. He previously served as the Director of Strategy and Development at PayFort, the Arab world’s leading online payment gateway and online payment solution provider. MBA holder from Northampton University, UK.
Cellum is a leading secure mobile payment platform provider. Headquartered in Budapest, Hungary, focuses on Central Eastern Europe and South East Asia. Its white-label B2B product portfolio (PCI-DSS certified, GDPR, PSD2, Bank Indonesia compliant) is used by financial institutions, mobile operators and retailers. Cellum recently closed a Series B investment deal with Telkom Indonesia, SEA’s largest ICT company.

Dr. Janos Koka holds a medical degree and has been a technopreneur since 1995. He had built and led the largest Hungarian Internet Service Provider company until the early 2000s. From 2004 he served as minister of economy, transport and energy in the Hungarian cabinet, then got elected as an a MP. After 2010 he returned to business, invested in and led different ICT and health-care companies and became the CEO of Cellum Global, Central Eastern Europe’s leading mobile payment provider company.

Dr. DuoguangBei is Co-chair and President of CAFI, Guest Professor and PhD Supervisor of School of Finance, RUC. He obtained a PhD of economics at RUC in 1988, following which he worked successively for MOF, CSRC, CICC and JPMORGAN. Dr. Bei now focuses on financial inclusion by research and public advocacy. He is leading the study of national strategy of developing financial inclusion and the study of digital financial inclusion in China.

The National Banking and Securities Commission, Comisión Nacional Bancaria y de Valores (CNBV), is charged with the oversight and regulation of the banking and brokerage sectors of the Mexican financial services industry. The site contains information on regulation, statistics, and international affairs as regulated by the CNBV.

Bernardo is the former President of Mexico’s National Banking and Securities Commission (CNBV). He was responsible for regulating, supervision, sanctioning and authorizing entities of the Mexican Financial System. Before, he held the positions of Assistant Secretary for Banking, Securities and Savings and Head of the Development Banking Unit at the Ministry of Finance. As the former, he was in charge of drafting Mexico’s Fintech Law.
Colendi is a decentralized credit scoring and micro credit protocol. It uses its patented algorithms to generate a score that will serve as a financial passport for its users. These users therefore may have access to micro credits, installment shopping, p2p financing. Colendi is specially designed to serve to unbanked or underbanked.

Bulent is working for years to transform the banking industry, micro credits and credibility world into digital and has started Colendi in 2016. His prior BRSA licensed e-money company ininal.com has reached more than 2M accounts and still growing fast. Ininal was acquired in May 2016 with one of the biggest deals in the Turkish Startup ecosystem. Bulent has been elected as the Internet Entrepreneur of the Year and EY Entrepreneur Of The Year - Accelerating Entrepreneurs program in Monte Carlo and won several awards.

Central de Registro de Direitos Creditórios (CRDC) facilitates the relationship between companies seeking credit based on their trade receivables and financing entities, through a large-scale and high-availability web-based service, whose process validates the receivables reliability. CRDC ensures there is a valid commercial transaction that results in the trade receivable, it is unique and it is linked to a single credit operation. CRDC also controls which entity has control over its ownership.

Co-founder and CEO of Central de Registro de Direitos Creditórios (CRDC), 35 years of professional experience. Previously served as financial executive in companies of diverse industries, including chemical-petrochemical; food; port operator and logistics; technology and agricultural. Also worked as VC technology fund officer and as executive advisor in turnaround, business process review and professionalisation projects. Graduated in production engineering from USP, post-graduate in finance from FGV and an MBA from Insper.

Experienced professional with a demonstrated history of working in the financial services industry. Skilled in Controllership, Equity Research, Asset Management, Equities trading, Private Equity, and Financial Markets. Professional with a Master of Science (M.S.), focused in Finance and Controllership from Fundação Getúlio Vargas. Currently, Matheus is co-founder and CFO of CRDC, a company focused on reducing information asymmetry through greater security of receivables used as collateral for credit.
As a diversified exchange organisation, Deutsche Boerse Group’s products and services cover the entire value chain in the financial services sector. Its business areas range from the admission of securities to listing, through trading, clearing and settlement to custody services for securities and other financial instruments along with collateral and liquidity management. Additionally, the Group provides IT services, indices and market data worldwide. We have divided our products and services into nine groups.

Ankur Kamalia joined Deutsche Boerse in Nov 2015 to take up the newly created role as Head of Venture Portfolio Management. Prior to joining the Group, Ankur managed an investment portfolio for a family office and for a hedge fund in Asia. He also acted as a Managing Director at UBS, responsible for strategy for the Global Investment Banking division in London and worked in Corporate Finance/Capital Markets in New York, Hong Kong and Singapore. Ankur holds an MBA from the Kenan-Flagler Business School/Chapel Hill, UNC.

CreditMantri was created with the intent to change the way credit is delivered in India by leveraging the power of technology and the digital medium. CreditMantri helps consumers and lenders make better borrowing decisions and facilitates financial growth for ALL. “AI is a key word” since the company helps consumers who are currently under-served get access to credit. The offering is specifically built to cater to the needs of low income segments (both credit healthy and new to credit consumers) besides credit challenged consumers.

Over 19 years of experience in Financial Services & Banking. Experience Profile: Global Head of Digital Marketing at Standard Chartered Bank Head Digital Business - Citibank Senior Consultant - SIFY Corporate Relationship Manager - HSBC Others: Chairperson of the Reserve Bank of India’s Committee on Securing Card Transactions in India. Gowri is a board member of CARE India, BNP Sharekhan She is an alumnus of BITS Pilani, IIM Kolkata.

Dahabshiil, an indigenous African company, was founded in 1970. It was set up as a new remittance venture to enable migrants to send money to family and friends back in the countries of East Africa. Dahabshiil has grown to be the largest African money transfer business operating in 126 countries across the world, 40 of which are in Africa. It remains a business committed to its original values of trust, reliability, integrity and customer-focus.

Abdirashid Duale is the CEO of Dahabshiil Group and has worked for Dahabshiil since his school days, helping his father develop a small family business into an international firm operating in 126 countries. Today Mr. Duale is responsible for Dahabshiil’s global operations. Mr. Duale has established a reputation as an expert in the remittance industry, and has vast experience in all areas of money transfer operations. Over a period of 20 years, Mr. Duale has founded new companies in Africa, Europe, the Middle East and North America.

As a diversified exchange organisation, Deutsche Boerse Group’s products and services cover the entire value chain in the financial services sector. Its business areas range from the admission of securities to listing, through trading, clearing and settlement to custody services for securities and other financial instruments along with collateral and liquidity management. Additionally, the Group provides IT services, indices and market data worldwide. We have divided our products and services into nine groups.

Ankur Kamalia joined Deutsche Boerse in Nov 2015 to take up the newly created role as Head of Venture Portfolio Management. Prior to joining the Group, Ankur managed an investment portfolio for a family office and for a hedge fund in Asia. He also acted as a Managing Director at UBS, responsible for strategy for the Global Investment Banking division in London and worked in Corporate Finance/Capital Markets in New York, Hong Kong and Singapore. Ankur holds an MBA from the Kenan-Flagler Business School/Chapel Hill, UNC.
Digital Identity empowers human capital through digital identity technology, enabling improvements in the access and quality of financial, healthcare, and educational services. Digital Identity leverages core technologies biometrics and mobile security to build digital trust, safety, and security to empower inclusion of digital financial services and e-government services. Indonesia Fintech Association (AFTECH) vision is to drive financial inclusion through digital financial services. AFTECH focuses on Policy Advocacy, and has 200+ members.

**DIGITAL IDENTITY**

Niki Santo Luhur is the CEO / Founder of Digital Identity; Chairman / Co-founder of the Indonesia Fintech Association; Special Advisor to the Indonesian Ministry of ICT for Fintech and Financial Inclusion; Founder and Former Chairman/CEO of Kartuku, a payments technology company; Endeavor Entrepreneur; Operating Advisor Monk's Hill Ventures.

EarlySalary is India's largest tech enabled digital lender and FinTech Start-up which gives young salaried individuals a line of credit and instant cash loans. Today, we offer over 40,000 loans a month across product portfolios of 30 days, 3 Months, 6 months and 12 months instant loans; salary advances; EMI's to shop now and pay-layer products on Amazon, Flipkart & Big Bazaar and School Fee payment options on EMI's. We have disbursed over Rs.550Cr ($80M) till date.

**EARLYSALARY**

Akshay Mehrotra is the Co-Founder and CEO of EarlySalary, one of India's largest digital lending platforms. He has over 14 years of experience in strategic planning and marketing at some of the biggest brands in the country including Bajaj Allianz, PolicyBazaar & Future Group. Akshay now oversees the implementation of EarlySalary's product strategy and is focused on building the business and turning EarlySalary into India's next unicorn.

Eureeca is the first global equity crowdfunding platform. It enables members of its investor network, who range from angel investors to institutional firms, to buy shares in growth-oriented businesses, while providing operational businesses with crucial access to capital. Eureeca is a multi-regulated platform and offers high-yield potential global investment opportunities to its 18,000-strong investor network. Businesses raising funds can leverage this network for capital, strategic connections, and expansion into new markets.

**EUREECA**

Chris has over 15 years of experience in setting up and running FinTech businesses across the globe. Prior to co-founding Eureeca, the first truly global Equity Crowdfunding platform, he founded and built to exit, a UK FCA regulated online brokerage firm with 60 staff in 12 countries. He is also a mentor and angel investor in over a dozen businesses.

**Chris Thomas**

Co-CEO
Famoco provides a secure all-in-one solution for companies in need of remotely managed Android devices. Famoco facilitates application deployments and secures data capture for mobile workforce management, mobile payments, and urban mobility. Among its customers and partners it counts prestigious companies such as Orange, ONET, Phoenix Group, Keolis, Alipay, Ingenico and Airtel.

Lionel Baraban is a serial entrepreneur and started the adventure in France where he launched several successful start ups. He then went on to manage a technology incubator in Israel from 1995 to 1998. In 1998, Lionel founded Entopia, a company specialized in semantic analysis and raised $40 Million. He headed the company from the Silicon Valley until 2006. After France, Israel and the USA, Lionel moved to China where he developed Xanadu, a key player of online travel services, with Nicolas Berbigier. In 2010 they co-founded FAMOCO of which he is the CEO.

Eurogiro is a unique payments network that connects different payments “ecosystems”, e.g. postal organisations, post banks, commercial banks and other payment service providers, focusing on cross border high volume – low value payments. Eurogiro facilitates members’ cooperation in the field of international payments and offers efficient solutions supporting their offering to clients. Thereby Eurogiro helps increasing the business of its members.

Jacob Tackmann Thomsen is a successful serial entrepreneur since 1982 within payments, regtech, big data, AI and IT-infrastructure. His portfolio of companies includes INPAY, Eurogiro, Netgroup.dk, and Biq.dk. His focus today is exclusively on the mission of empowering banks & postal organizations through the unrivaled global reach of the INPAY and Eurogiro networks and their suite of white label FinApp solutions.

expressPay is a leading financial technology company in Ghana offering a real-time money transfer service, a market place and serving as a leading payment technology provider. expressPay is known for its flagship app which Ghana consumers use to make everyday purchases, all in real-time. Over the past 5 years, expressPay has been a lead innovator in the Ghanaian market introducing many firsts in the Fintech space.

Curtis is CEO of expressPay, a leading financial technology company in Ghana enabling real-time money transfer and seamless consumer merchant payments. Curtis has a wealth of payments and management experience having spent several years at Visa Inc. and Bain & Company prior to starting expressPay.
Fidor is the digital banking solutions provider behind the success of Fidor Bank. Fidor’s vision is a world of better banking services in a connected world, more relevant, more personal, including better services and offers that finally lead to more money in the customer’s life.

Gé Drossaert
Board & Chief Commercial Officer

20+ years’ experience in senior management positions, working in a number of financial institutions in several geographies covering a variety of functions. For example Digital Banking end-to-end, Technology from Run to Change, and Managing large cross functional programmes with various stakeholders in a cultural diverse environment. Communication and leadership skills on all levels, including board exposure in multiple companies in multiple countries. Exhibiting a commercial and execution mindset, with a proven ability to deliver to stringent budgets. International experience across Europe, UK, Middle East, Asian and Caribbean, from Digital Strategy, Retail, Corporate, Private, to Islamic and Investment banking assignments.

Fidor Solutions is a globally recognised leader in the digital banking and fintech space. The business drives Fidor Bank’s deployment across Europe as well as accelerating the digital transformation for our strategic partner banks and financial institutions across the world.

Brad Whitfield
CFO & CRO

Brad oversee the global finance function (currently operating in the US, Europe, the Middle East and Africa and Asia-Pacific regions), build the strategic long-term commercial framework as well as a global corporate structure to support the business through its next phase of growth.

Finja operates a loans and e-commerce marketplace with a tightly integrated zero-cost mobile payment platform for merchants, banks and consumers called SimSim. The founding team has over 50 man-years of collective experience in pioneering mobile wallets, online marketplaces and financial products in Pakistan.

Monis Rahman is the Chairman and CEO of Naseeb Networks, a leading provider of online recruitment solutions globally. He was #6 in Forbes Magazine list of Ten Big Hitting Asian Businessmen under 50. Naseeb Networks powers Pakistan’s leading recruiting platforms ROZEE.PK in Pakistan and Mihnati.com in Saudi Arabia. Over 50,000 job applications are processed each day and the company’s recruiting solutions are used by over 65,000 companies to find talent.

Monis Rahman
Chairman
GUEST BIOGRAPHIES

FINOVA FINANCIAL

Finova Financial develops fair and affordable digital financial technologies to create a more inclusive financial system and provide a path to financial health for the 2 billion people outside of the traditional financial system. Finova’s Car Equity Line of Credit has revolutionized access to credit for the unbanked in the US.

Mr. Keough is founder of the Institute for Blockchain Innovation (IBI) & a pioneer in using the blockchain in the tokenization of assets and leader in the Security Token space. As CEO of Finova Financial, a leading fintech company whose Car Equity Line of Credit has revolutionized access to credit for the unbanked in the US, he has raised over $100M from Silicon Valley VCs and PE firms.

Gregory Keough
CEO

FLEXILOANS

Flexiloans.com was started in April 2016 by 4 batch-mates of ISB. We are solving the problem of Jaan-Pehchaan based social and informal borrowing in the SME segment. FlexiLoans.com aims at using advanced AI and analytics applications along with new-age technology to provide quick, fast and transparent funding access to millions of deserving small businesses, who are currently under-served and rely on informal sources of funding. Our long term vision is to provide financial access at a click to small business owners.

An alumnus of IIT Bombay and ISB Hyderabad, Abhishek Kothari is co-founder of Mumbai-based digital lending platform, FlexiLoans.com. He is a Data Science and Technology professional with a rich experience and in-depth understanding of the FinTech landscape. Abhishek has helped transform more than 50 banks in his career spanning across the world and has provided solutions related to Big Data, Machine Learning, Digital Analytics, Marketing Analytics and Risk Analytics.

Abhishek Kothari
Co-Founder

Co-Founder of FlexiLoans, one of the Leading Digital Lending Platforms for SMEs in India. Deepak has 13+ years of experience across Investment Banking and Management Consulting with Axis Capital and JSW Ltd. Raised over USD 10 Bn across 35 deals across sectors with over 10 deals in BFSI sector. MBA from ISB and a Chartered Accountant.

Deepak Jain
Co-Founder
We are an African payments technology company providing a platform (Rave) to make and accept payments from anywhere across the globe, including Africa. Rave supports card (local and international), ACH, mobile money, QR, USSD payment methods. Rave also supports disbursements to bank account and mobile money wallets across Africa, bank accounts across the globe. Our technology is a one stop shop for businesses looking to go global and scale with ease when it comes to payments. Since our founding in 2016, we have processed over $2.5 billion dollars for clients.

FonePay is the easiest way to pay for anything instantly. It is a single most secure platform that will manage your payments, gift cards, rewards and loyalty. Book and pay for movie tickets, travel to your desired destinations and much more with just a single Tap.

Olugbenga Agboola is a Senior Entrepreneur with 14 years of experience in building scalable financial technology firms. He is the Co-Founder & CEO of Flutterwave, a post Series A payments technology company headquartered in San Francisco with operations and offices across Africa and Europe. Flutterwave was launched over two years ago with the goal to build digital payments infrastructure for Africa and enable businesses receive or make any payments across Africa and globally.

Bashir Sheikh co-founded FonePay, Pakistan’s first Super App, in 2016. This is the largest payments ecosystem in the country, with 15 connected banks, the largest QR based acquiring network and aggregated payments platform. He co-founded Inov8 Limited in 2004, Pakistan’s first fin-tech and leading digital payments technology provider to banks and mobile network operators, powering many of the countries large mobile and branchless banking initiatives.

Hasnain Co-founded Pakistan’s first FinTech, Inov8 Limited, in 2004, focusing on digital and mobile payments which attained the status of a market leader for mobile and digital commerce services. In 2016, Hasnain Co-Founded FonePay, signing a regional partnership with Mastercard. The platform has grown to cover over 90,000 merchants, 14,000 doctors, the largest set of connected banks, and the largest number of use cases it is the largest super app payments ecosystem in Pakistan.
Financial Technology Partners ("FT Partners") is the only investment banking firm focused exclusively on the financial technology ("FinTech") sector. We broadly define the sector as the dynamic convergence of technology-based solutions and financial services. FT Partners was recently recognized as "Dealmaker of the Year" and "Investment Banking Firm of the Year" by The M&A Advisor.

Greg Smith is a Managing Director at FT Partners and has over 20 years of experience in the financial services industry. Prior to joining FT Partners, Greg spent the majority of his career as an award-winning equity research analyst at Merrill Lynch, J.P Morgan and other firms covering companies across the financial services and FinTech landscape. Throughout his career, Greg has played a senior role in numerous investment banking transactions spanning financings, M&A and IPOs. Greg has long been a thought leader in FinTech and has frequently been quoted in the press and appeared often on CNBC and Bloomberg TV.

GenLife is building the Autonomous Insurance company and Spotting the insurance industry. GenLife is using machine learning (ML) to transform the industry from the inside out. GenLife is building an intelligent network of primary insurer underwriting and claims data sets. Automating risk assessment without sacrificing risk quality. Distilling signal from noise. Creating the foundation for insurance simplification, automation and disaggregation.

Steve Monaghan is Chairman and CEO of GenLife, a Limited Partner and investment committee member in True Global Ventures, Vice Chairman of Borderless Healthcare Mobile China, Vice Chairman of the HK Israel Trade Association, a Board Member of Pulse Global and a private investor in Artificial Intelligence, Life Sciences, Healthtech, FinTech and ICO’s.
Hishab is a voice based data input system from any phone. In emerging countries, poor to middle class population are reluctant to learn to use a digital solution due to higher learning curve. The traditional softwares or solutions depend on internet connectivity, requires installation and have higher learning curve. In Bangladesh around 75 million people do not have an account with any financial institute mostly due to difficulty to use and higher cost (Source: World Bank, 2017 report). Hishab enables any user to use a software with phone call based entry and allows the user to listen to their transaction history via a voice based solution.

Zubair Ahmed “Zubi” is a Tokyo and Singapore based Entrepreneur and Investment Banker. He has the knowhow of all the steps of Cross Border Merger and Acquisition, Venture Capital, Raising and Running companies, Raising funds and Management Consulting. He also specializes in identifying companies with high growth potential around the world. He identified “Uber” as a potential investment target in early 2012 while their valuation was a mere US $12 million. Today “Uber” is valued at a whopping US $65 billion.

HABALL
Pakistan’s first exclusive Corporate B2B payments fintech focusing on corporate and regulatory financial technology. Our platform connects Corp financials systems to partner networks, regulators and banking systems for a seamless order and payment management experience.

Omer Ahsan
CEO & Founder

Is the CEO and Founder of Haball, Pakistan’s first exclusive corporate payments provider, providing a digital platform for dealers, suppliers, regulators and manufacturers to process orders and digitally pay through its payment gateway and the entire digital payment network provided by the Banks.

HELIOS INVESTMENT PARTNERS
Helios Investment Partners is the largest Africa-focused private investment firm, with a record that spans creating start-ups to providing established companies with growth capital and expertise. Helios has offices in London, Lagos and Nairobi. Investment in the technology and payments space include Fawry and TPay in Egypt, Telkom Kenya and Interswitch.

John Chaplin
Payments & Fintech Adviser

John has been a prominent global figure in retail payments for many years, having previously held senior executive positions at Visa and First Data. He has been the Payments & Fintech Adviser to Helios Investment Partners since 2012. He is Chairman of Global Processing Services based in the UK, director of Interswitch based in Nigeria, a director of Sentenial from Ireland and a board adviser to Trunomi from Bermuda.

HISHAB LTD

Hishab is a voice based data input system from any phone. In emerging countries, poor to middle class population are reluctant to learn to use a digital solution due to higher learning curve. The traditional softwares or solutions depend on internet connectivity, requires installation and have higher learning curve. In Bangladesh around 75 million people do not have an account with any financial institute mostly due to difficulty to use and higher cost (Source: World Bank, 2017 report). Hishab enables any user to use a software with phone call based entry and allows the user to listen to their transaction history via a voice based solution.

Zubair Ahmed
CEO & Founder

Zubair Ahmed “Zubi” is a Tokyo and Singapore based Entrepreneur and Investment Banker. He has the knowhow of all the steps of Cross Border Merger and Acquisition, Venture Capital, Raising and Running companies, Raising funds and Management Consulting. He also specializes in identifying companies with high growth potential around the world. He identified “Uber” as a potential investment target in early 2012 while their valuation was a mere US $12 million. Today “Uber” is valued at a whopping US $65 billion.
IDmission has been enabling digital transformation for financial institutions around the world since 2011. Our tried and tested biometric engine supports fingerprint, face, voice and iris biometrics and enables digital customer on-boarding with significantly enhanced customer experience while dramatically reducing fraud risk and ensuring compliance with local and global regulatory agencies. IDmission has successfully performed KYC and on-boarding for over 40M people worldwide.

Indepay Networks is the architect of the most comprehensive payment network built to natively handle the new age fintech innovations in alignment with existing networks. It is a low cost, high technology framework makes it world’s youngest payment network. It is a technology-centric, pro-consumer company with a mission to reinvent cashless transactions for the masses. With its first market picked up in India, it is now in the process of on-boarding banks, merchants, infrastructural partners for social payments in Indonesia.

IDmission has been enabling digital transformation for financial institutions around the world since 2011. Our tried and tested biometric engine supports fingerprint, face, voice and iris biometrics and enables digital customer on-boarding with significantly enhanced customer experience while dramatically reducing fraud risk and ensuring compliance with local and global regulatory agencies. IDmission has successfully performed KYC and on-boarding for over 40M people worldwide.

Indepay Networks is the architect of the most comprehensive payment network built to natively handle the new age fintech innovations in alignment with existing networks. It is a low cost, high technology framework makes it world’s youngest payment network. It is a technology-centric, pro-consumer company with a mission to reinvent cashless transactions for the masses. With its first market picked up in India, it is now in the process of on-boarding banks, merchants, infrastructural partners for social payments in Indonesia.

Rajib Saha is a pioneer in changing the paradigm of payments and financial technology space, with an entrepreneurial career spanning more than 15 years. He has dedicated the last decade in creating a low cost, high technology global payment network aimed at bridging the divide between the banked and the unbanked population in developing countries. Currently, he is building a social payments network for immediate payments in Indonesia. An engineering graduate, he has worked with industry leaders like Philips, Motorola and GISIL. Indifi Technologies Private Limited Indifi is a platform for small business lending, connecting borrowers and lenders, for the Indian market. Indifi takes a segment-specific approach to product and credit design, and partners with supply chain aggregators in these segments. On the other side, Indifi helps banks and NBFCs access new segments, providing rich data for underwriting. Lenders receive full lifecycle support through the platform.
Omer Suner has extensive experience in Fintech and Marketing. Suner, who graduated from Yildiz Technical University Faculty of Economics, took his master degree from Yeditepe University MBA program and Stanford Graduate School of Business. In 2000, he stepped into the corporate life with the Alternative Distribution Channels of the BNP Paribas TEB in Turkey. Suner, after 6-year-experience in the financial industry, worked as CMO of Samsung Electronics Turkey for 8 years. Omer Suner is the co-founder, CEO and board member of ininal, one of the leading fintech companies in the region. Suner, is the founding member of the Payment and Electronic Money Association (DED) is also in the Board of Directors of the same organization. He is also the member and mentor in Endeavor Turkey network. In addition, he has been in the Advisory Board of Fintechtime, which is a reputable publication in the fields of finance and technology.

Indifi is a platform for small business lending, connecting borrowers and lenders, for the Indian market. Indifi takes a segment-specific approach to product and credit design, and partners with supply chain aggregators in these segments. On the other side, Indifi helps banks and NBFCs access new segments, providing rich data for underwriting. Lenders receive full lifecycle support through the platform.

Indifi Technologies Private Limited

Alok is Co-founder and CEO of Indifi, a platform for enabling debt financing for small businesses. Alok is also an active angel investor, co-founder of Indian Angel Network, and on the board of TiE (The Indus Entrepreneurs) Delhi. Prior to starting Indifi, Alok setup and ran Canaan Partners’ venture investment business in India, investing in high growth technology and internet startups. Earlier, Alok co-founded JobsAhead.com, a leading web-based recruitment business in India, which was acquired by Monster.com. ininal Payment and e-Money ininal was founded in 2012 in order to provide basic financial services to both retail and corporate customers and become the Leading New Generation Payment Platform of Turkey and Region. ininal platform consists of a pre-paid card, mobile wallet and financial service API’s.

Ininal Payment and E-Money

Omer Suner has extensive experience in Fintech and Marketing. Suner, who graduated from Yildiz Technical University Faculty of Economics, took his master degree from Yeditepe University MBA program and Stanford Graduate School of Business. In 2000, he stepped into the corporate life with the Alternative Distribution Channels of the BNP Paribas TEB in Turkey. Suner, after 6-year-experience in the financial industry, worked as CMO of Samsung Electronics Turkey for 8 years. Omer Suner is the co-founder, CEO and board member of ininal, one of the leading fintech companies in the region. Suner, is the founding member of the Payment and Electronic Money Association (DED) is also in the Board of Directors of the same organization. He is also the member and mentor in Endeavor Turkey network. In addition, he has been in the Advisory Board of Fintechtime, which is a reputable publication in the fields of finance and technology.
Omar Cisse is a computer design engineer who graduated from Ecole Supérieure Polytechnique in Dakar in 2000. He then pursued an international MBA degree and various business management trainings. In 2001, he co-founded 2SI, a company specialized in software engineering and which he managed from 2005 to 2010. In 2010, Omar launched the first ICT incubator (CTIC Dakar). He managed CTIC Dakar until 2013. With the ambition to transform access to mobile payment and digital services in Africa.

Invoice Bazaar is a Supply Chain Finance/Receivables Finance platform based out of Dubai, UAE. Invoice Bazaar makes early payments to suppliers that sell to larger buyers on credit. Invoice Bazaar also has presence in India where Invoice Bazaar Financing Gateway partners with logistics platform ODeX to service the financing requirements of the shipping ecosystem in India.

Anand Nagaraj is the CEO of Invoice Bazaar. Anand worked as Senior Vice President at Citi’s Commercial Banking division heading its Middle East Products before co-founding Invoice Bazaar. Invoice Bazaar’s team has years of work experience across banking and technology in global organizations like Citi, HSBC and Goldman Sachs. The platform provides opportunity for large buyers to help their SME suppliers by having their receivables paid early.

Investree is a Indonesia based financial technology startup with one simple mission: as an online marketplace that matches people who want to invest money and people who want to borrow money. We enhance yield for investors while making it more affordable and accessible for borrowers from SME and Consumers.

Adrian Gunadi is the Co Founder & CEO Investree as well as the Vice Chairman, Indonesian Fintech Association.

InTouch is a pan-African fintech created in 2014 in Senegal and currently operating in Ivory Coast, Kenya, Mali, Burkina, Cameroon, Guinea Conakry and soon in Morocco. We developed a unique solution for companies and merchants to accept all means of payment and distribute a wide catalog of digital services via a single device with a single stock and a single account for all operators. Our solution is currently used in the 350 total stations in Senegal and Cameroon and in more than 5000 other independent point of sales with a target of 10,000 points.
Jumia Group connecting consumers and businesses across Africa and beyond. Through their online platforms, consumers can access a wide range of products and services, from basic consumer goods to online travel. Jumia Group helps them "save time and save money". Businesses use Jumia in order to distribute their products and services in a more efficient and scalable way. Jumia Group helps them grow their business and benefit from the massive shift of consumers to online. Jumia Group aims to transform people's lives through technology. Jumia Group is embracing the digital shift of the entire African economy and supporting the growth of African companies while expanding their horizons. More than 50,000 local African companies and individuals have partnered with Jumia.

Jeremy Hodara is the Founder & Managing Director, Africa and France at Rocket Internet GmbH. Before joining Rocket Internet as Managing Director France, Jeremy Hodara worked at McKinsey in France, India and the US for 7 years where he was focusing on retail and e-commerce. Jeremy holds a Master’s Degree in Business Administration from HEC Business School, France.

Jaib is a payment method that provides unbanked online shoppers with instant credit facility that allows them to Buy now and pay later.

Fouad Jeyes
CEO

Fouad is the co-founder and business lead at Alpha Apps Inc., the creators of Jaib. Fouad has served as a partner and manager at a number of forward thinking ventures between the United States and MENA region, particularly in Jordan. He has offered and led technical as well as strategic consulting efforts to top tier telecom, software & internet giants such as Google, Microsoft, Verizon & others.

Jetixa is a global payments solutions provider offering innovative and disruptive products and services to the cross-border financial services and payments industry to help your business stay ahead of the game.

Mohit Davar
Founder & CEO

Mohit Davar is a payments expert and has worked in the industry for over 25 years. He has successfully run companies such as CEO of MoneyGram International, Travelex Money Transfer, Coinstar Money Transfer. He is an advisory capacity and at the Board Level. He is now the Founder and CEO of Jetixa FZCO, a payments platform based in Dubai and also co-founder of Huobi MENA, a Digital Asset Exchange, part of the Huobi Group.
GUEST BIOGRAPHIES

LenddoEFL is a leading analytics technology platform that helps companies make better decisions based on alternative data. Using advanced ML and AI, combined with thousands of alternative data points, LenddoEFL unlocks huge value by enabling FIs to provide services to the underbanked.

Richard started his career in turnaround management consultancy operating across various industries and business functions in 8 countries globally. Richard is also known as one of the pioneers in the outsourcing industry in the Philippines, having successfully established and ran two outsourcing companies. In 2011, he founded LenddoEFL whilst continuing to serve on the Board of several companies and charities.

KHALTI.COM

Khalti is an integrated payment platform with the fastest growing digital wallet in Nepal, bringing financial inclusion to an emerging market. Khalti digital wallet launched in Jan-2017, built by the world class engineering team behind Sparrow SMS which has served millions of Nepalis over the last ten years. With almost 100% mobile penetration and 25% growth of smartphone use last year, there is a large market for digital financial service provision in Nepal. The team has expanded and now ready for a period of fast growth with the right partners.

Manish Modi
Co-Founder

I have been working in tech industry in Nepal since 2007. Our previous product, Sparrow SMS is leading telecom vas provider in Nepal. Last year we launched khalti.com. Khalti subscriptions have grown rapidly and now we are focused on increasing use of the Khalti digital wallet by empowering a nationwide network of smart agents to drive financial inclusion and literacy. The team has expanded and we are now ready for a period of fast growth with the right partners and investors.

KIFIYA

Kifiya is a payment & digital finance service provider enabling financial and non-financial transactions to become simple, affordable, secure and with reach. We achieve that by building innovative technology based digital infrastructures and efficient distribution channel. Through a network of agents we enable over two million customers a month pay for their utility bills, buy long distance bus and stadium tickets.

Munir Duri
CEO

Munir is the founder and CEO of Kifiya and a visionary in digital financial services. An entrepreneur, he has founded and run successful technology and distribution companies which led him to recognize the potential of fin-tech and how it could change the way we access financial services at reach. Munir holds a Bachelor of Engineering from Manchester University and has received numerous awards including being named Ethiopian Diaspora Pioneer Businessperson of the Year Award in 2016.

LENDDOEFL

LenddoEFL is a leading analytics technology platform that helps companies make better decisions based on alternative data. Using advanced ML and AI, combined with thousands of alternative data points, LenddoEFL unlocks huge value by enabling FIs to provide services to the underbanked.

Richard Eldridge
CEO

Richard started his career in turnaround management consultancy operating across various industries and business functions in 8 countries globally. Richard is also known as one of the pioneers in the outsourcing industry in the Philippines, having successfully established and ran two outsourcing companies. In 2011, he founded LenddoEFL whilst continuing to serve on the Board of several companies and charities.
LumoXchange is the Hotels.com for cross border payments. We provide a seamless way to comparison shop for the best possible exchange rates and make payments globally on a single platform. Through our currency exchange marketplace, we are able to consistently provide global payments with better exchange rates.

Maf is the Founder & CEO of LumoXchange, a financial technology company that offers international money transfers based in Little Rock AR. He received his undergraduate degree in Industrial Engineering from North Carolina State University and a Master of Business Administration from the University of Manchester’s Alliance Business School.

LUMOXCHANGE

Charles Song is the Founder and Chairman of Linklogis (LLS), a Fintech company focusing on providing innovative solutions, utilizing Big Data, AI, and blockchain technologies, in support of supply chain finance businesses. Before setting up the Company, Mr Song used to act as a Strategy Advisor to Tencent. Prior to that, he was the President & CEO of China Resources Bank where he helped build up a strong internet banking platform for the retail banking business (CRBank Direct) and its online supply chain finance solutions.

Charles Song
CEO

Loan Frame is a fintech company focused on supply chain financing of SMBs in India. Loan Frame aims to revolutionise small business lending in the subcontinent through cutting edge technologies and automation. The company uses proprietary networks, data and technology to originate, underwrite and distribute small business lending products. Loan Frame is well funded and is backed by investors who have funded and helped build some of the most iconic global companies in the world.

Shailesh Jacob
CEO

Shailesh is Founder & CEO of Loan Frame, a leading SME lending fintech platform focused on supply chain finance in India. Previously, Shailesh helped build Copal Amba from a start-up to the #1 firm in the outsourced research & analytics industry with over 2900 professionals. Shailesh held leadership responsibilities including running global sales, global delivery and operations and actively participated in defining strategy and M&A transactions. Copal Amba was acquired by Moody’s Corporation in December 2014 in a landmark deal.

Linklogis, a Fintech company established in February 2016, focuses on providing innovative solutions with the use of Big Data, AI, and blockchain technologies in support of supply chain finance businesses. It runs a robust platform to facilitate capital flow from banks and other financial institutions to SMEs across various industry supply chains. Linklogis focuses on applying most advanced technologies to the financial space to help increasing market efficiency and identifying and controlling risks.

Charles Song
CEO

Charles Song is the Founder and Chairman of Linklogis (LLS), a Fintech company focusing on providing innovative solutions, utilizing Big Data, AI, and blockchain technologies, in support of supply chain finance businesses. Before setting up the Company, Mr Song used to act as a Strategy Advisor to Tencent. Prior to that, he was the President & CEO of China Resources Bank where he helped build up a strong internet banking platform for the retail banking business (CRBank Direct) and its online supply chain finance solutions.

Charles Song
CEO

Loan Frame is a fintech company focused on supply chain financing of SMBs in India. Loan Frame aims to revolutionise small business lending in the subcontinent through cutting edge technologies and automation. The company uses proprietary networks, data and technology to originate, underwrite and distribute small business lending products. Loan Frame is well funded and is backed by investors who have funded and helped build some of the most iconic global companies in the world.

Shailesh Jacob
CEO

Shailesh is Founder & CEO of Loan Frame, a leading SME lending fintech platform focused on supply chain finance in India. Previously, Shailesh helped build Copal Amba from a start-up to the #1 firm in the outsourced research & analytics industry with over 2900 professionals. Shailesh held leadership responsibilities including running global sales, global delivery and operations and actively participated in defining strategy and M&A transactions. Copal Amba was acquired by Moody’s Corporation in December 2014 in a landmark deal.

Charles Song
CEO

Charles Song is the Founder and Chairman of Linklogis (LLS), a Fintech company focusing on providing innovative solutions, utilizing Big Data, AI, and blockchain technologies, in support of supply chain finance businesses. Before setting up the Company, Mr Song used to act as a Strategy Advisor to Tencent. Prior to that, he was the President & CEO of China Resources Bank where he helped build up a strong internet banking platform for the retail banking business (CRBank Direct) and its online supply chain finance solutions.

Charles Song
CEO

Loan Frame is a fintech company focused on supply chain financing of SMBs in India. Loan Frame aims to revolutionise small business lending in the subcontinent through cutting edge technologies and automation. The company uses proprietary networks, data and technology to originate, underwrite and distribute small business lending products. Loan Frame is well funded and is backed by investors who have funded and helped build some of the most iconic global companies in the world.

Shailesh Jacob
CEO

Shailesh is Founder & CEO of Loan Frame, a leading SME lending fintech platform focused on supply chain finance in India. Previously, Shailesh helped build Copal Amba from a start-up to the #1 firm in the outsourced research & analytics industry with over 2900 professionals. Shailesh held leadership responsibilities including running global sales, global delivery and operations and actively participated in defining strategy and M&A transactions. Copal Amba was acquired by Moody’s Corporation in December 2014 in a landmark deal.

Charles Song
CEO

Charles Song is the Founder and Chairman of Linklogis (LLS), a Fintech company focusing on providing innovative solutions, utilizing Big Data, AI, and blockchain technologies, in support of supply chain finance businesses. Before setting up the Company, Mr Song used to act as a Strategy Advisor to Tencent. Prior to that, he was the President & CEO of China Resources Bank where he helped build up a strong internet banking platform for the retail banking business (CRBank Direct) and its online supply chain finance solutions.

Charles Song
CEO

Loan Frame is a fintech company focused on supply chain financing of SMBs in India. Loan Frame aims to revolutionise small business lending in the subcontinent through cutting edge technologies and automation. The company uses proprietary networks, data and technology to originate, underwrite and distribute small business lending products. Loan Frame is well funded and is backed by investors who have funded and helped build some of the most iconic global companies in the world.

Shailesh Jacob
CEO

Shailesh is Founder & CEO of Loan Frame, a leading SME lending fintech platform focused on supply chain finance in India. Previously, Shailesh helped build Copal Amba from a start-up to the #1 firm in the outsourced research & analytics industry with over 2900 professionals. Shailesh held leadership responsibilities including running global sales, global delivery and operations and actively participated in defining strategy and M&A transactions. Copal Amba was acquired by Moody’s Corporation in December 2014 in a landmark deal.

Charles Song
CEO

Charles Song is the Founder and Chairman of Linklogis (LLS), a Fintech company focusing on providing innovative solutions, utilizing Big Data, AI, and blockchain technologies, in support of supply chain finance businesses. Before setting up the Company, Mr Song used to act as a Strategy Advisor to Tencent. Prior to that, he was the President & CEO of China Resources Bank where he helped build up a strong internet banking platform for the retail banking business (CRBank Direct) and its online supply chain finance solutions.

Charles Song
CEO

Loan Frame is a fintech company focused on supply chain financing of SMBs in India. Loan Frame aims to revolutionise small business lending in the subcontinent through cutting edge technologies and automation. The company uses proprietary networks, data and technology to originate, underwrite and distribute small business lending products. Loan Frame is well funded and is backed by investors who have funded and helped build some of the most iconic global companies in the world.

Shailesh Jacob
CEO

Shailesh is Founder & CEO of Loan Frame, a leading SME lending fintech platform focused on supply chain finance in India. Previously, Shailesh helped build Copal Amba from a start-up to the #1 firm in the outsourced research & analytics industry with over 2900 professionals. Shailesh held leadership responsibilities including running global sales, global delivery and operations and actively participated in defining strategy and M&A transactions. Copal Amba was acquired by Moody’s Corporation in December 2014 in a landmark deal.
Maha Agriculture Microfinance is an MFI owned by Myanma Awba Group and the International Finance Corporation. We leverage the power of technology to provide financial inclusion towards smallholder farmers and rural MSMEs in Myanmar.

Mr. Matteo Marinelli is the CEO of Maha Agriculture Microfinance, an agri-focused-fintech-oriented-MFI based out of Yangon, Myanmar, owned by Myanma Awba Group, the leading corporation in the Myanmar agricultural industry and the International Finance Corporation. He began his career with Grameen Bank, in Dhaka, Bangladesh and after short term consulting assignments in Tanzania, Afghanistan, Serbia and Thailand, he did relocate to Geneva, Switzerland, working for Blue Orchard Finance SA.

Marlin & Associates is one of the leading international investment banks and corporate advisory firms focused on financial technology. The firm is based in New York City, with offices in Washington, DC, and Toronto. For more than 17 years, M&A has been the mergers and acquisition expert for US and international companies that offer financial technology, data, analytics and related services. M&As professionals have advised owners, managers and financial sponsors on more than 200 successfully completed transactions with participants in 26 countries. M&A clients have included some of the leading buyers, sellers and investors in fintech companies worldwide. Middle-Market Investment Bank of the Year, Middle-Market Financing Agent of the Year - Equity and TMT Advisory Bank of the Year.

Madfooat.Com for ePayments company is a Fintech company disrupting cash payments in emerging markets, it offers an online, real-time bill presentment and payment service, which enables customers to inquire about and pay their bills anytime, anywhere. In 2014, they won the exclusive tender of the central bank of Jordan to build, operate and administer the electronic bill presentment and payment service (EBPPS) eFawateer.Com nation-wide connected to 95% of the banks in Jordan, Mobile Wallets, 150 billers and processed more than 13 billion USD of payments.

CEO & Founder of Madfooat.Com company with more than 20 years of experience in IT, banking and consultancy. Prior to Madfooat.Com, Nasser was a Consulting CIO at the USAID DAI Jordan Fiscal Reform project. He managed the e-Channels department at AlRajhi Bank in KSA, was a Senior Consultant at Accenture and a Senior Test Engineer at Microsoft, USA. He started Madfooat.Com company in 2011 to disrupt cash payments which became the national operator for the electronic bill presentment and payments eFawateer.Com for the Central Bank.

CEO & Founder of Madfooat.Com company with more than 20 years of experience in IT, banking and consultancy. Prior to Madfooat.Com, Nasser was a Consulting CIO at the USAID DAI Jordan Fiscal Reform project. He managed the e-Channels department at AlRajhi Bank in KSA, was a Senior Consultant at Accenture and a Senior Test Engineer at Microsoft, USA. He started Madfooat.Com company in 2011 to disrupt cash payments which became the national operator for the electronic bill presentment and payments eFawateer.Com for the Central Bank.

CEO & Founder of Madfooat.Com company with more than 20 years of experience in IT, banking and consultancy. Prior to Madfooat.Com, Nasser was a Consulting CIO at the USAID DAI Jordan Fiscal Reform project. He managed the e-Channels department at AlRajhi Bank in KSA, was a Senior Consultant at Accenture and a Senior Test Engineer at Microsoft, USA. He started Madfooat.Com company in 2011 to disrupt cash payments which became the national operator for the electronic bill presentment and payments eFawateer.Com for the Central Bank.
Mohamed is executive vice president, strategy, corporate development and M&A at Mastercard. In this position, he is responsible for working with executive management, business units and regions to develop long-term strategies for the company. He is also responsible for pursuing strategic partnerships and investments, including M&A activities that are in line with our corporate goals and objectives.

Mohamed Abdelsadek  
Executive Vice President

Mastercard is a technology company in the global payments space. We operate the world’s fastest payments processing network—connecting consumers, financial institutions, merchants, governments and businesses around the world. Our business extends to more than 210 countries, and territories, and continues to experience growth in a world where 85% of retail transactions are still made in cash and checks.

Guest Biographies

**Kenneth Marlin**  
Founder & Managing Partner

Ken Marlin is Managing Partner and Founder of Marlin & Associates. Over the course of more than 30 years Marlin has advised scores of U.S. and international fintech (and other tech) firms on the best ways to buy, sell, grow and thrive. Along the way, he’s also been a fintech company CEO (twice), a senior corporate executive (twice) an investor and an investment banker. Institutional Investor Magazine has five times named Ken as one of the 50 most influential figures in the financial technology sector. Ken earned a BA from the University of California (Irvine), an MBA from UCLA, and a post-MBA Advanced Professional Certificate in Corporate Strategy from New York University. He lives in New York City with his wife, daughter, a dog, a cat and turtle. He is a registered securities principal and holds US SEC licenses in series 24, 62, 63, and 79. Maroc Traite ment de Transactions (M2t) Maroc Traite ment de Transactions (M2t) is a company specialized in multi channel secure payment services & solutions with subsidiaries in sub Saharan Africa. M2t, which obtained in May 2018 the central bank license to act as a wallet issuer and acquirer, processes over 100 million payment transactions per year, serving over 3,5M consumers, throughout + 9 000 payment points, the internet & mobile. M2t started in September and expansion plan in the 12 + countries of presence in sub Saharan Africa of the Banque Populaire Group.

**Mourad Mekouar**  
CEO

Mourad, after graduating from SDSU, founded & managed several companies in different fields. For the last 18 years Mourad created & developed M2t. Mourad launched a start up focusing on blockchain and crypto R&D in the payment & e-mobility fields.

**Maroc Traitem ent de Transactions (M2t)**

Maroc Traite ment de Transactions (M2t) is a company specialized in multi channel secure payment services & solutions with subsidiaries in sub Saharan Africa. M2t, which obtained in May 2018 the central bank license to act as a wallet issuer and acquirer, processes over 100 million payment transactions per year, serving over 3,5M consumers, throughout + 9 000 payment points, the internet & mobile. M2t started in September and expansion plan in the 12 + countries of presence in sub Saharan Africa of the Banque Populaire Group.

**Mastercard**

Mastercard is a technology company in the global payments space. We operate the world’s fastest payments processing network—connecting consumers, financial institutions, merchants, governments and businesses around the world. Our business extends to more than 210 countries, and territories, and continues to experience growth in a world where 85% of retail transactions are still made in cash and checks.

**Kenneth Marlin**  
Founder & Managing Partner

Ken Marlin is Managing Partner and Founder of Marlin & Associates. Over the course of more than 30 years Marlin has advised scores of U.S. and international fintech (and other tech) firms on the best ways to buy, sell, grow and thrive. Along the way, he’s also been a fintech company CEO (twice), a senior corporate executive (twice) an investor and an investment banker. Institutional Investor Magazine has five times named Ken as one of the 50 most influential figures in the financial technology sector. Ken earned a BA from the University of California (Irvine), an MBA from UCLA, and a post-MBA Advanced Professional Certificate in Corporate Strategy from New York University. He lives in New York City with his wife, daughter, a dog, a cat and turtle. He is a registered securities principal and holds US SEC licenses in series 24, 62, 63, and 79. Maroc Traite ment de Transactions (M2t) Maroc Traite ment de Transactions (M2t) is a company specialized in multi channel secure payment services & solutions with subsidiaries in sub Saharan Africa. M2t, which obtained in May 2018 the central bank license to act as a wallet issuer and acquirer, processes over 100 million payment transactions per year, serving over 3,5M consumers, throughout + 9 000 payment points, the internet & mobile. M2t started in September and expansion plan in the 12 + countries of presence in sub Saharan Africa of the Banque Populaire Group.

**Mourad Mekouar**  
CEO

Mourad, after graduating from SDSU, founded & managed several companies in different fields. For the last 18 years Mourad created & developed M2t. Mourad launched a start up focusing on blockchain and crypto R&D in the payment & e-mobility fields.

**Maroc Traitem ent de Transactions (M2t)**

Maroc Traite ment de Transactions (M2t) is a company specialized in multi channel secure payment services & solutions with subsidiaries in sub Saharan Africa. M2t, which obtained in May 2018 the central bank license to act as a wallet issuer and acquirer, processes over 100 million payment transactions per year, serving over 3,5M consumers, throughout + 9 000 payment points, the internet & mobile. M2t started in September and expansion plan in the 12 + countries of presence in sub Saharan Africa of the Banque Populaire Group.

**Mastercard**

Mastercard is a technology company in the global payments space. We operate the world’s fastest payments processing network—connecting consumers, financial institutions, merchants, governments and businesses around the world. Our business extends to more than 210 countries, and territories, and continues to experience growth in a world where 85% of retail transactions are still made in cash and checks.
GUEST BIOGRAPHIES

MERCHANTRADE ASIA SDN BHD

Merchantrade Malaysia is a leading Money Services Business (MSB) and payment operator, conducting remittance, money exchange, wholesale currency services as well as e-wallet. Through its established branch network and online platform, Merchantrade provides consumers with easy access to a secure, reliable and fast channel for currency exchange, money transfers and payments across borders. Merchantrade is also a global payment aggregator for most International Money Transfer Operators (IMTO) globally.

Ramasamy K. Veeran is the founder and Managing Director of Merchantrade Asia Sdn Bhd. He founded Merchantrade in 1996 and started the Telecommunications business in year 2001. In 2007, Merchantrade obtained its remittance license in Malaysia and now is a full-fledged local Money Services Business (MSB) operator, providing international money transfer, foreign currency exchange and wholesale banknote services. Merchantrade is also an e-wallet issuer working very closely with Visa on a pre-paid card.

MINTIFI

Mintifi is a leading technology platform committed towards empowerment of small and medium businesses by offering business loans in the fastest yet simplest way possible. Our thorough analysis of your underlying business using various data sources helps you get exact amount of funds required for your business, on your terms. Mintifi's objective is to improve lives of small and medium businesses across India with its hassle-free borrowing solutions and help them to achieve their dreams!

Anup Agarwal is Co-Founder & CEO of Mintifi, a supply chain financing platform focused on SME lending. Anup has over 18 years of experience in the banking industry and prior to founding Mintifi, was Managing Director & Head of TMT (India and South East Asia) for Jefferies Investment Bank. Anup has also served as Vice President with Goldman Sachs. He has successfully closed over US$15bn of M&A, Fund Raise and Private Equity transactions across media, technology and internet sector. Anup is a qualified Chartered Accountant.

MOBIKWIK

MobiKwik is India’s leading digital bank providing full stack of payments, lending and wealth management for 500M under-served consumers.

Bipin Preet Singh started MobiKwik with Upasana Taku to address the under-penetrated financial services sector with technology as a differentiator.

Bipin Preet Singh
Founder & CEO
Eric is a serial entrepreneur in Fintech and Mobile. Eric is the founder of TransferTo, the global mobile payment network interconnecting financial institutions, merchants and mobile operators in Emerging Markets. Eric founded TransferTo in Singapore in 2006. TransferTo has been acquired by Ingenico, the leading payment solutions provider. Before TransferTo, Eric co-founded Mobile 365, the global mobile messaging hub. Mobile 365 was acquired by Sybase (now SAP) in 2006 for $400M. Eric holds a Master’s Degree in Computer Science.

Selim Gusar is the General Manager and Board Member of Moka Odeume Kurulusu A., an innovative Mobile Payment and CRM solution partner for all sizes of enterprises. Selim worked in the Factoring Sector for around 5 years in various manager positions and finally moved to Payment Systems Sector in 1999 at Kocbank. After five years of Issuing and Acquiring Management at Kocbank, Selim held the Marketing, Corporate Communications and Fraud Director position at Bankalararas Kart Merkezi (Interbank Card Center).

Moneta Technologies S.C. is a Fintech company, fully-owned subsidiary of Fettan Holdings, Limited of Kenya, the company is headquartered in Addis Ababa, Ethiopia. Moneta Payment solution “Amole” is secure and efficient payment platform that links consumers, banks, merchants, mobile content aggregator and service providers into an electronic payment ecosystem.

MoneyOverIP is a platform enabling businesses and freelancers to easily get paid with Bitcoins and other crypto currencies. You can exchange your invoices for crypto currencies even from your international clients. Or your clients can pay you in Bitcoins and you receive cash. With no refunds or charge back, you also avoid all the credit card or PayPal fees. You receive payment from anyone in the world instantly and for free.
**GUEST BIOGRAPHIES**

**MONEYTAP**

MoneyTap is India’s first app-based credit line. Offered in partnership with leading banks, it is not just a personal loan, not just a credit card, but a personal credit line. In simple words, we are money lenders with flexible interest rates offering services in Delhi NCR, Mumbai, Bangalore, Hyderabad and Chennai. Founded by a passionate pack of IIT/ISB alumni, MoneyTap aims to make credit accessible to the millions of Indians, who have a hard time getting credit when they need it.

**Bala Parthasarathy**

Chairman & CEO

Bala is the CEO & Co-founder of MoneyTap, India’s fastest growing consumer lending platform. Launched late 2015, it offers a unique product in India - app-based credit line - that has over 500,000 registered users and is on track to generate USD $50M in credit lines in the next 12-months. I have done multiple startups in the Silicon Valley over 17 years and spent 10 years in India in various roles including being a part of IndiaStack, one of the most exciting global fin-tech innovations this year.

**NATIONAL CLEARING COMPANY OF PAKISTAN LIMITED**

National Clearing Company was incorporated on July 03, 2001 to assist Market Participants to undertake their Clearing and Settlement activities more efficiently through automated, centralized and streamline processes that are essential to the safety and soundness of the Capital Market.

**Muhammad Lukman**

CEO

Mr. Lukman is a fellow member of the Institute of Chartered Accountants. He is also a Fellow member of the Institute of Cost & Management of Pakistan, and a qualified Corporate Secretary. He joined National Clearing Company of Pakistan in 2004 as the Chief Operating Officer and assumed the position of Chief Executive Officer in 2005. He has more than twenty five years of diversified experience with national and multinational companies. Initially, he started his career with A.F Ferguson & Company, a member firm of PWC.

**NIFT**

National Institutional Facilitation Technologies - NIFT is a joint venture between a consortium of six banks and entrepreneurs from the private sector. The State Bank of Pakistan acts as a regulatory authority for the Cheque Clearing operations of NIFT for provision of automated clearing services to FIs and their branches across Pakistan.

**Haider Wahab**

CEO

With over 25 years of experience in various executive management and leadership roles in Pakistan and the Middle East, Mr. Wahab specializes in leveraging platforms and developing new markets, strategic planning and bringing technology led innovation, transformation and value to the existing product line, market potential and various strategic business propositions. With a broad range of geographical and functional experience. Mr. Wahab has also served in various technology companies in senior management positions.
Diego Caicedo is the Colombian cofounder and CEO of Omni|Bnk (formerly Portal Finance), Latin America's first Neobank for businesses. With a 15+ year career leading teams in finance, entrepreneurship and mining, he is helping restore financial services to Latin America small and medium enterprises.  

20 years professional experience in supply chain finance (factoring), 2 years in start up modeling financial behavior of SMEs based on digital footprint. BA at Universidad Católica de Chile. International MBA at IE, Madrid.

Andres Abumohor  
Co-CEO

Omar Onsi is a tech entrepreneur with over 15 years of building technology startups. Started his first company in 2002 in the telecommunications space. In 2009 Omar started NYMGO, a VOIP international calling service that became the largest VOIP service operator in the MENA region and NymCard in 2016 a fintech looking to reinvent the payments industry. Omar was chosen by Endeavor Global NY in 2013 as a high Impact Entrepreneur.

NymCard is a digital payments issuing platform helping financial institutions with speed to market and in leveraging data to deliver superior customer experiences. NymCard delivers a full stack issuing product that connects digital card issuance from payment schemes like Visa and Mastercard with a locally relevant and data driven user experience. NymCard has worked with several leading financial institutions in the MENA region and is a Visa and Mastercard developer partner.

Smita Aggarwal  
Director, Investments

Omidyar Network is a global VC firm making early stage investments in innovative entrepreneurs that create business models to improve the financial lives of people. We believe that an interdependent ecosystem is also required to help fintech innovation to thrive and work on co-creating market infrastructure to support it. I am based in Mumbai and lead our fintech investments in India and South Asia.

OmniBnk is Latin America’s first NeoBank for business. OmniBnk provides SMEs with working capital loans in under 24 hours from US$1K-$1M by using a proprietary risk system that connects to eTax reporting, invoicing & payroll systems in Latin America. OmniBnk operates in Chile & Colombia and will expand to Mexico in 2019, with the goal of reaching US$5B in AUM. OmniBnk’s largest funding partner, BTG Pactual, provided US$200M to loan on the platform.
Chijioke is currently the Co-Founder/CEO of OneFi a pioneer fintech provider of micro-loans in Nigeria. OneFi is the largest provider of loans via smartphones in Nigeria through its Paylater brand. Chijioke was previously an Investment Professional at the International Finance Corporation (IFC) responsible for sourcing investment opportunities in Sub-Saharan Africa. Prior to IFC, Chijioke worked with Zephyr Management LP in the US and South Africa as an Investment Associate sourcing private equity opportunities in Africa and working closely with Zephyr’s portfolio companies.

Ngozi Dozie is a co-Founder of OneFi, a leading African Mobile-First Consumer Lending Business. OneFi has disbursed over $40M to consumers since inception and is targeting $45M in 2018.

Pakistan Mercantile Exchange Limited (PMEX) is the country’s first and only demutualized commodity futures exchange, licensed and regulated by the Securities and Exchange Commission of Pakistan (SECP). Based on sophisticated multi-dimensional infrastructure and state-of-the-art technology, PMEX offers a complete suite of services i.e. trading, clearing & settlement, custody as well as back office, all under one roof.

Mr. Ejaz Ali Shah is the Managing Director of Pakistan Mercantile Exchange Limited. He has over two decades of diversified experience in domestic and international financial markets. Previously, he served for 16 years as General Manager at Central Depository Company of Pakistan Limited (CDC). As a part of CDC’s founding team, Mr. Shah played a vital role in developing, positioning and nurturing CDC as a diversified service provider in Pakistan.

PalPay is a multi-channel, e-payment solution provider. We offer clients fast, easy to use and easy to integrate payment platforms with the best-in-class payment and collection technology, tailored for their specific needs.

A visionary technologist, Iyad K. Qumsieh, has pioneered in laying the foundation of many delivery models and emerging technology formats, defining the technology of the 21st century enabled by digitization, in Palestine. He is driven by a fundamental belief to build a company intrinsically committed to customer benefit, with the conviction that success will eventually and inevitably follow. His unflinching commitment to a Customer First approach is visible in every aspect of the business and every employee within the company.
Chai leads PartnerRe’s strategic acquisition, investment, and partnership efforts globally. Prior to the current role, he was responsible for the firm’s private equity group that focused on investments in the financial services sector. Chai earned an MBA from Columbia Business School and a BBA from Ohio University.

Alexander Efanov is CEO and Co-Founder of Pay System, Russian based innovative fintech solutions developer. Alexander holds BSc degree in economics (2003) from Lomonosov Moscow State University, PhD degree in economics (2008) and GEMBA degree from IESE business school in Barcelona (2017). He has more than 15 years of successful experience in Fintech and TMT industry, including over 10 years on executive positions. Before TYME he held key positions in QIWI, Sloane Square Capital Partners and Rostelecom.

Papara is a digital wallet that aims to deliver accessible financial services to unbanked/underbanked. A licensed e-money institution under Turkish Law, a Principal Member of Mastercard and a Member of Turkey’s National Interbank Switch & Clearing Agency. In its second year, Papara reached 1.5M users and awarded as the 2nd best fintech company in Turkey based on total transaction volume in 2018.

Ahmed is an entrepreneur and executive with expertise in building up companies in various industries. Took his first startup to a successful exit when he was 20. Currently focuses on Papara and aims to build up the bank of underbanked. He also has a non-executive role on various industries including manufacturing, distribution and legal services. He is graduated from Law School and a lawyer registered to Istanbul Bar Association.

Founded in 1993, PartnerRe Ltd. is a leading global reinsurer operating in three key segments: P&C, Specialty, and Life and Health. For the year ended December 31, 2017, total revenues were $5.7 billion. At June 30, 2018, total assets were $23.1 billion and total capital was $8.1 billion.

Pay System help to solve the most complicated IT challenges since 2012. The company creates modern high-tech solutions for telcos, payment systems, financial institutions, transport operators, utilities suppliers, retail and e-com companies. Pay System products work in 20+ countries all over the world. Recent projects include more than 2M clients mobile bank for Russian leading mobile operator MegaFon (80 mln subs) and Internet acquiring system for Tele2 Russia (40+ man subs).
Safwan Shah is the Founder and CEO of PayActiv, a Silicon Valley company that offers employer sponsored financial wellness. Safwan's mission through PayActiv is to empower financially stressed, lower income workers with the tools to achieve financial resilience. PayActiv’s invention of timely access to earned wages is deployed nationwide by numerous American businesses, including Walmart. Safwan’s last job was at TSYS after they acquired Infonox, a payments company he founded. He was an AI and Neural Networks researcher at NASA, where several of his experiments were part of the U.S. space program. Safwan has taught at Haas School of Business at UC Berkeley and Baskin School of Engineering at UC Santa Cruz. He is a graduate of Stanford Executive Program and holds a PhD in Aerospace Engineering from the University of Colorado at Boulder.

PayActiv is an award-winning holistic financial wellness platform for employees to get on-demand access to earned but unpaid wages. Businesses that partner with PayActiv see significant cost reductions through increased engagement and retention. Employees love PayActiv because it eliminates the between-paycheck financing fees of payday loans, bank overdrafts and title loans. PayActiv also offers a suite of services that include better banking products, savings and budgeting tools, bill payment and financial health measurement. PayActiv won best in class awards in both FinTech and HRTech categories in 2016.

Omar Soudodi is the Managing Director of PayFort, the Arab world’s online payment gateway. Soudodi brings entrepreneurial innovation and extensive dotcom expertise to PayFort, coupled with strong management experience in the financial sector in the Middle East and the United States. Soudodi was previously the general manager of Souq.com Egypt, the largest online retailer in the Arab world where he oversaw the launch and the successful growth of the portal since 2009.

PayFort (An Amazon Company) is a trusted online payment gateway enabling businesses, governments, SMEs, startups and institutions with innovative payment options for both the banked and non-banked online shoppers. We work with our customers first by understanding both their financial and revenue model; identify areas of risk exposure, and payment processes in order to formulate strategies to maximize online payment acceptance. We work under the notion that “People are different” thus we help our merchants in offering different payment options that mirror their online shoppers behavior for both credit card and non-credit cardholders.

PayMaya is the leading provider of digital financial services in the Philippines, with millions of consumers and merchants across the country using its products and services.

Prior to PayMaya, Paolo was Managing Director for the UK at Rocket Internet, where he was responsible for Financial Technology. Paolo was heavily involved in London’s FinTech sector, holding leadership positions at successful startups including SME financing platform MarketInvoice. He also spent 7 years at JPMorgan in London and New York, where he focused on derivatives structuring within the firm’s Asset Management and Investment Banking divisions. Paolo studied at London School of Economics and grew up in Europe. Payments International A venture capital and private equity firm.
Shady El Tohfa
Co-Founder & CCO

Shady is co-founder and the Chief Commercial Officer of PayMob, a leading electronic payments company, which has grown to process millions of transactions and hundreds of millions of dollars each year. Prior to this, he co-founded the Business Association at AUC and was the first president. He also worked at Skydeck, the startup accelerator of UC Berkeley, as their entrepreneur-in-residence. He is passionate about innovative financial technologies that grant the masses efficient and effective access to finance.

PAYMOB

PayMob is a fast growing Fintech company in Egypt that acts as an enabler for the electronic payment ecosystem. PayMob works in the provision of Mobile Wallet infrastructure technology for Banks and MNOs. Founded in 2015, PayMob processes millions of transactions and hundreds of millions of dollars through providing it’s platform for 10 wallet providers in Egypt, including Vodafone, Audi Bank, HSBC, Ahly Bank of Kuwait, SAIB and others.

PAYSENSE

Founded in 2015 by Prashanth Ranganathan and Sayali Karanjkar, Paysense (gopaysense.com) is a leading digital consumer lending startup based out of Mumbai India. PaySense has the vision to become the leading risk assessment provider for over 160M Indian households, currently underserved by traditional credit avenues. It bases an innovative credit decisioning model, by leveraging millions of data points to profile individuals based on their social interactions within a Social Graph of a vast number of potential borrowers.

Prashanth Ranganathan
CEO

Prashanth is the founder and CEO of PaySense - a leading digital lending startup based out of Mumbai India. Prashanth is a serial entrepreneur with a track record of building mobile tech companies. Prior to founding PaySense, Prashanth spent 4 years at PayPal where he held the position of head of Product for Asia Pacific. Prashanth joined PayPal in 2011 with the successful acquisition of Truvie Security, a mobile payment security startup. Prashanth has spent over 7 years working on various consumer mobile and security solutions.

Sunil Sabharwal
President

Sunil Sabharwal has most recently served as the US Alternative Executive Director to the International Monetary Fund (IMF). During his tenure, Mr. Sabharwal was the sole US Board member to the IMF. Upon the completion of his term, he was awarded the Distinguished Service Award, one of Treasury’s highest recognitions by Secretary Mnuchin. Prior to that, Mr Sabharwal had a distinguished career as an investor in a series of fintech companies, such as easycash, Ogone and Skrill. He had a corporate career encompassing Coopers & Lybrand, the EBRD, GE Capital and First Data / Western Union.
GUEST BIOGRAPHIES

**PAYSTACK**
Paystack is a tech company powering payments and growth for businesses in Africa. Over 17,000 businesses of all sizes use Paystack's robust suite of payments APIs to collect and transfer online and offline payments securely. Paystack processes nearly 15% of all online payments in Nigeria. Paystack was the first Nigerian company to be accepted into Silicon Valley-based accelerator, Y Combinator, and has raised over $10 million from both international and local investors including Stripe, Visa and Tencent.

Shola Akinlade is the CEO and Co-Founder of Paystack, a tech company powering payments and growth for businesses in Africa. Prior to Paystack, Shola co-founded Precurio, an open-source collaboration software for businesses in emerging markets which was downloaded over 150,000 times and made available in 6 languages. Shola holds a Bachelor's degree in Computer Science from Babcock University.

**PAYTABS**
Paytabs is a global, award winning payment solutions company caters to small, medium and large enterprises via different business models. PayTabs offers clients services to seamlessly plug and play various features on to their websites. It also creates instant online stores using a tool known as API plugins. It prides itself on offering simple and fraud-busting invoicing services for merchants and professionals.

Abdulaziz Fahad Al Jouf is a US-educated, Bahrain-based Saudi entrepreneur and the dynamic Founder and CEO of PayTabs, an exciting, highly successful and ground-breaking payment processing company. He is a serial entrepreneur and self-confessed risk taker.

**PAYU**
PayU is a leading financial services provider in global growth markets. We use our expertise and heritage in cross border and local payments to extend the services we offer to merchants and consumers. Our innovative technology, developed in-house as well as through investments and strategic partnerships, empowers billions of people and millions of merchants to buy and sell online, extending the reach of financial services. Global presence, local expertise. Our local operations span 17 growth markets across Asia, Central and Eastern Europe, Latin America.

Co-Founder & CEO of PayU Turkey (a Naspers company), the first PSP in the market.

Emre Guzer
CEO, Turkey Global
Product Strategy
PAYU, NASPERS GROUP

PayU is a leading financial services provider in global growth markets. We use our expertise and heritage in cross border and local payments to extend the services we offer to merchants and consumers. Our innovative technology, developed in-house as well as through investments and strategic partnerships, empowers billions of people and millions of merchants to buy and sell online, extending the reach of financial services.

Laurent Le Moal
CEO

Laurent was appointed PayU CEO in Jan 2016 and a member of the Naspers Exec Team. He is responsible for developing our global fintech proposition, including payments and credit operations across 18 high-growth markets as well as all strategic fintech investments. Laurent guided the company to profitability and PayU’s volume of payments (TPV) has doubled in the last two years to nearly $30 billion. He secured more than $350m of investments in fintech partnerships and acquisitions, notably Citrus Pay in India, Kreditech in Germany.

PINPAY

PinPay has developed a state-of-the-art platform to provide mobile payment and mobile banking solution.

Omar Bader
CEO

Experienced Chief Executive Officer with a demonstrated history of working in the Banking and Payment industry. Skilled in Mobile Enterprise, Mobile Payments, eWallets, Bill Aggregation and Bill Payments. Strong business development professional with a Bachelor’s degree focused in Electrical and Electronics Engineering from American University of Beirut.

PLANET N GROUP

Planet N Group of Companies focuses on Financial Inclusion and facilitation of entrepreneurship in Pakistan through technology and has added 24 companies to its portfolio across e-commerce, fintech, edutech, mobile television, retail and renewable energy. However, his vision does not end there. Mr. Nadeem continues to promote the causes of financial inclusion by unbundling conventional banking and digitizing all 6 verticals to financially include the 80% of the unbanked population.

Nadeem Hussain
CEO

Mr. Hussain has had an illustrious banking experience of 30 years working in various senior management positions in major financial centers of the world however he has always had a passion of making a difference. Mr. Hussain has been globally recognized for his dedication and service to financial inclusion in Pakistan as the founder and ex-CEO of Tameer Bank and EasyPaisa that has impacted millions of Pakistanis by extending credit, insurance and mobile banking solutions to a large segment of unbanked population.
Amit Somani is a Managing Partner at Prime Venture Partners and he brings over 20 years of global experience in technology and internet industries. He has held leadership positions at Makemytrip, Google and IBM Silicon Valley. He was a part of the leadership team that took the company public on NASDAQ in 2010. Amit headed various product teams focusing on search, mobile and advertisement products at Google. Amit holds a B.S Computer Science (Gold medalist) from IIT Varanasi and MS in CS from U. of Wisconsin - Madison.

Prime Venture Partners is an early-stage Fund in India with ~125M under management raised from LP’s from the Valley, NY, Hong Kong & Singapore. Founded by serial entrepreneurs, Prime invests in seed and series A companies based in India, primarily in Fintech and SaaS sectors. Sanjay Swamy, along with Shripati Acharya (ex Snapfish/Cisco/Aadhaar) and Amit Somani (ex Google, MakeMyTrip, IBM) are the General Partners based out of Bangalore. Prime's select investments include Happay, NiYO, KredX, Ezetap, Moneytap, Afford Plan & more.

Prive Technologies is a modular solution for the wealth and asset management industry and comprises of state-of-the-art modules powered by its bionic advisory engine, which include wealth planning, risk profiling, investment exploration, algorithmic optimization and personal reporting. Prive serves a range of wealth management clients across Asia and Europe, including banks, insurance companies, external asset managers and multi-family offices by offering a wide range of connectivity options to custodial and distribution platforms.

Named Fintech Changemaker of the Year 2017 by Asian Private Banker, Charles Wong is the co-founder and co-CEO of Prive Technologies. Following his previous role as the Managing Director at JPMorgan where he ran structured products, Wong realized that the 'Bank-in-a-box' concept was achievable and set up Prive Technologies to fulfill the mission of providing high quality wealth management services for the masses. Wong holds BS and MENG degrees in Electrical Engineering and Computer Science from MIT.

Propell provides financial technology solutions to company treasurers and financial executives. It currently offers South Africa’s leading supply chain finance and debt solutions platform. The platform enables treasurers to raise cash by either selling invoices to, or by borrowing funds directly from, banks, life insurance companies and money market funds. Competition between funders keeps pricing sharp. Treasurers like the convenience of seeing multiple offers on one screen and executing at the click of a button.

CEO of Propell Financial Technologies. Previously with Capital One and Nedbank.
Mr. El Haj joined RS2 in 1997 as a Project Manager for Tier 1 European banks where he was responsible for the implementation of corporate card programs, later Customer Relationship Manager in 2002 and Head of Sales and Implementation in 2004. In the cards and payments industry, Mr. El Haj specialises in the areas of Issuing, acquiring, clearing and settlement, e-Commerce and accounting. Mr. El Haj was appointed Chief Executive Office in January 2012.

Simpl's mission is to make money simple, so that people can live well and do amazing things. Simpl's first product is a payment option that lets users skip paying repeatedly. Instead, they get one bill for all their orders across merchants. No more multiple verifications, payment failures, or fumbling for change once the order arrives. Simpl works with merchants like Zomato, BookMyShow, Dunzo and Grofers to completely rethink the authentication and payment experience, so that their users can enjoy a buying experience that is fast and friction-free.

Nitya Sharma
CEO

Simpl is the CEO & Co-Founder of Simpl, a FinTech startup that started the first full stack digital credit card in India. Simpl's platform enables retailers to offer their customers a 1-click checkout, purchase credit & loyalty points right at the point of sale. Previously, Nitya was a credit derivatives trader at Goldman Sachs in New York where he was responsible for trading and structuring consumer credit derivatives and asset-backed securities. Nitya has an MS in Quantitative Finance from University of Michigan, Ann Arbor & a BE in Mechanical Engineering from PEC, Chandigarh.

RS2 Software PLC is a global provider of card payment solutions services related to international and domestic banks, service providers, retailers and other financial organizations in every region of the world. RS2's BankWORKS enables millions of consumers globally to pay more efficiently and securely than ever before. By incorporating the latest technological advancements, BankWORKS ensures that RS2 Software PLC clients are well positioned to take full advantage of market opportunities.

Scott Richards
Principal, Financial Institutions Equity

Scott is a Principal in responsAbility Investment’s Financial Institutions Equity practice, & serves as a Non-Exec Director at Exten, a fintech providing invoice-based finance in Brazil. Previously, Scott worked in Debt Investments at Developing World Markets, DCM & Structured Derivatives at Alfa Bank (Moscow) & Chatham Financial (London), M&A at Citigroup (London), & served as a Peace Corps volunteer in Bolivia. He is a CFA & a certified Financial Risk Manager (FRM), and holds an MSc Financial Economics from University of Oxford.

Exten is a tech-driven financial company providing invoice-based financing to small & medium-sized enterprises in Brazil through multiple channels.

Radi El Haj
CEO

RS2

Simpl's mission is to make money simple, so that people can live well and do amazing things. Simpl's first product is a payment option that lets users skip paying repeatedly. Instead, they get one bill for all their orders across merchants. No more multiple verifications, payment failures, or fumbling for change once the order arrives. Simpl works with merchants like Zomato, BookMyShow, Dunzo and Grofers to completely rethink the authentication and payment experience, so that their users can enjoy a buying experience that is fast and friction-free.

Nitya Sharma
CEO

Simpl is the CEO & Co-Founder of Simpl, a FinTech startup that started the first full stack digital credit card in India. Simpl's platform enables retailers to offer their customers a 1-click checkout, purchase credit & loyalty points right at the point of sale. Previously, Nitya was a credit derivatives trader at Goldman Sachs in New York where he was responsible for trading and structuring consumer credit derivatives and asset-backed securities. Nitya has an MS in Quantitative Finance from University of Michigan, Ann Arbor & a BE in Mechanical Engineering from PEC, Chandigarh.

RS2 Software PLC is a global provider of card payment solutions services related to international and domestic banks, service providers, retailers and other financial organizations in every region of the world. RS2's BankWORKS enables millions of consumers globally to pay more efficiently and securely than ever before. By incorporating the latest technological advancements, BankWORKS ensures that RS2 Software PLC clients are well positioned to take full advantage of market opportunities.

Scott Richards
Principal, Financial Institutions Equity

Scott is a Principal in responsAbility Investment’s Financial Institutions Equity practice, & serves as a Non-Exec Director at Exten, a fintech providing invoice-based finance in Brazil. Previously, Scott worked in Debt Investments at Developing World Markets, DCM & Structured Derivatives at Alfa Bank (Moscow) & Chatham Financial (London), M&A at Citigroup (London), & served as a Peace Corps volunteer in Bolivia. He is a CFA & a certified Financial Risk Manager (FRM), and holds an MSc Financial Economics from University of Oxford.

Exten is a tech-driven financial company providing invoice-based financing to small & medium-sized enterprises in Brazil through multiple channels.

Radi El Haj
CEO

RS2

Simpl's mission is to make money simple, so that people can live well and do amazing things. Simpl's first product is a payment option that lets users skip paying repeatedly. Instead, they get one bill for all their orders across merchants. No more multiple verifications, payment failures, or fumbling for change once the order arrives. Simpl works with merchants like Zomato, BookMyShow, Dunzo and Grofers to completely rethink the authentication and payment experience, so that their users can enjoy a buying experience that is fast and friction-free.

Nitya Sharma
CEO

Simpl is the CEO & Co-Founder of Simpl, a FinTech startup that started the first full stack digital credit card in India. Simpl's platform enables retailers to offer their customers a 1-click checkout, purchase credit & loyalty points right at the point of sale. Previously, Nitya was a credit derivatives trader at Goldman Sachs in New York where he was responsible for trading and structuring consumer credit derivatives and asset-backed securities. Nitya has an MS in Quantitative Finance from University of Michigan, Ann Arbor & a BE in Mechanical Engineering from PEC, Chandigarh.
Kalin Radev is the CEO of Software Group, a global technology company specialized in delivery channel and integration solutions for institutions that provide financial services. Founded in 2009 and headquartered in Sofia, Bulgaria, it currently serves a worldwide client base from 9 regional offices in Australia, Bulgaria, Egypt, Ghana, India, Kenya, Mexico, the Philippines and the USA. Some of Software Group’s customers are Bill & Melinda Gates Foundation, 7 out of the top 10 Microfinance networks, IFC, Asia Development Bank, FSD Kenya, ACCU, Access bank holding.

Kalin Radev
CEO

Khalti is an integrated payment platform with the fastest growing digital wallet in Nepal, bringing financial inclusion to an emerging market. Khalti digital wallet launched in Jan-2017, built by the world class engineering team behind Sparrow SMS which has served millions of Nepalis over the last ten years. With almost 100% mobile penetration and 25% growth of smartphone use last year, there is a large market for digital financial service provision in Nepal.

Amit Agrawal
Director & Co-Founder

SQuid is a digital platform with end-to-end technology. It supports a variety of services including cashless payments, microfinance, money remittance and eLearning, through a customizeable set of interfaces with both online and offline features. SQuid is building an end-user customer base across several markets, including UK, Africa and South Asia, through a combination of direct sales and strategic partnerships. The business is regulated as an eMoney issuer in the UK.

Adam Smith
CEO

With a background in building software services, Adam is the Founder of the SQuid digital payments business. He is one of the leaders in the use of payments and digital technology in humanitarian programmes, and in developing markets. He is a member of the UN advisory group on payments and the private sector group for the Global Partnership for Education. Adam’s background is in the mobile and cable telecoms sectors where he held senior operational roles, and before that in strategy consulting across several industry verticals.

Adam Smith
CEO
Marvin Ma joined as Head of Strategy and Operations in Sumscope, the largest financial information provider for RMB FICC market. The business serves more than 4,300 financial institutions and subsidiaries both in China and internationally. Prior to that, Marvin was a Venture Partner in Octopus Ventures, helping the 1.1B USD fund on its China business development and strategy.

Baskar Babu is the Managing Director and Chief Executive Officer of Suryoday Small Finance Bank, a new age bank that transited from a micro finance institution and has served over a million customers as on date. Baskar had Co-Founded Suryoday Micro Finance in 2008 which has a loan portfolio of over Rs. 1700 crores and a deposit base of over 800 crores. Baskar has more than 25 years of experience in banking and financial services. He has worked in organizations like Cholamandalam, HDFC Bank and GE Capital.
GUEST BIOGRAPHIES

Yves Eonnet is the CEO and co-founder of TagPay, a fintech accompanying banks in their transition from a 50-year-long cycle of traditional core banking system to the new digital banking system. He wrote Fintech: The Banks Strike Back, a book in which he conveys how the banking ecosystem is shifting. He worked for 10 years as Head of Innovation at Schlumberger/Gemalto on the adoption of smartcard technology by Visa and Mastercard.

Wendy Sun is the Sr. Director of Tencent Fin-Tech Group. She leads the strategy partnership development, key account management in overseas payment markets. She and her team are devoting to bringing Tencent’s FinTech experience and solution to partners worldwide. Prior to joining Tencent, Wendy served as the Head of Business Development for Grab Pay. Prior to joining Grab, Wendy served as Head of Business Development for Alipay International Business in Southeast Asia.

Ahmad is the new appointed CEO of Iraq E-Gate for Financial Service and the former Chief Executive Officer of Zain Jordan, a leading Telecommunications company in middle east. Prior to joining the Zain Family, Hanandeh was the General Manaer of Posta Plus, a Gulf-based company specializing in world-class delivery, courier and postal services across the Middle East.

TagPay is offering to banks a new Digital banking System (DBS) designed to help banks to exit the Core Banking System (CBS) era and to enter and succeed in the digital world. Our DBS is re-inventing the banks with new processes, new security, news services and new business model, and extreme agility. Our TagPay DBS is already managing 27 banks in 20+ countries all working on financial inclusion programs in Africa and Latam. TagPay DBS offer very innovative mobile payment technology dedicated to financial inclusion.

Yves Eonnet is the CEO and co-founder of TagPay, a fintech accompanying banks in their transition from a 50-year-long cycle of traditional core banking system to the new digital banking system. He wrote Fintech: The Banks Strike Back, a book in which he conveys how the banking ecosystem is shifting. He worked for 10 years as Head of Innovation at Schlumberger/Gemalto on the adoption of smartcard technology by Visa and Mastercard.

Tencent is a leading provider of Internet value added services in China. Since its establishment, Tencent has maintained steady growth under its user-oriented operating strategies. On June 16, 2004, Tencent Holdings Limited (SEHK 700) went public on the main board of the Hong Kong Stock Exchange.

SWITCH IRAQ E-GATE

Ahmad Hanandeh
CEO

Iraq E-Gate For Financial Services Co. is an Iraqi company registered in Iraq. Per the scope of the granted license, is permitted to conduct the following activities: issuing, acquiring., bill payment, TPP, etc. The company handles its work from its location in Baghdad and managed by professional staff specialized technically, commercially and financially.

TAGPAY

Ahmad Hanandeh
CEO

TAGPAY

Yves Eonnet
CEO

Yves Eonnet is the CEO and co-founder of TagPay, a fintech accompanying banks in their transition from a 50-year-long cycle of traditional core banking system to the new digital banking system. He wrote Fintech: The Banks Strike Back, a book in which he conveys how the banking ecosystem is shifting. He worked for 10 years as Head of Innovation at Schlumberger/Gemalto on the adoption of smartcard technology by Visa and Mastercard.

TENCENT

Wendy Sun
Senior Product Director

Wendy Sun is the Sr. Director of Tencent Fin-Tech Group. She leads the strategy partnership development, key account management in overseas payment markets. She and her team are devoting to bringing Tencent’s FinTech experience and solution to partners worldwide. Prior to joining Tencent, Wendy served as the Head of Business Development for Grab Pay. Prior to joining Grab, Wendy served as Head of Business Development for Alipay International Business in Southeast Asia.

TENCENT

Founded in November, 1998, Tencent is a leading provider of Internet value added services in China. Since its establishment, Tencent has maintained steady growth under its user-oriented operating strategies. On June 16, 2004, Tencent Holdings Limited (SEHK 700) went public on the main board of the Hong Kong Stock Exchange.

SWITCH IRAQ E-GATE

Ahmad Hanandeh
CEO

Iraq E-Gate For Financial Services Co. is an Iraqi company registered in Iraq. Per the scope of the granted license, is permitted to conduct the following activities: issuing, acquiring., bill payment, TPP, etc. The company handles its work from its location in Baghdad and managed by professional staff specialized technically, commercially and financially.

TAGPAY

Yves Eonnet
CEO

Yves Eonnet is the CEO and co-founder of TagPay, a fintech accompanying banks in their transition from a 50-year-long cycle of traditional core banking system to the new digital banking system. He wrote Fintech: The Banks Strike Back, a book in which he conveys how the banking ecosystem is shifting. He worked for 10 years as Head of Innovation at Schlumberger/Gemalto on the adoption of smartcard technology by Visa and Mastercard.

TENCENT

Wendy Sun
Senior Product Director

Wendy Sun is the Sr. Director of Tencent Fin-Tech Group. She leads the strategy partnership development, key account management in overseas payment markets. She and her team are devoting to bringing Tencent’s FinTech experience and solution to partners worldwide. Prior to joining Tencent, Wendy served as the Head of Business Development for Grab Pay. Prior to joining Grab, Wendy served as Head of Business Development for Alipay International Business in Southeast Asia.
**Sahar Salama**
CEO & Founder

Sahar is the CEO and founder of TPAY mobile. Sahar received high honor MBA from Imperial College London, got her BSc. in Computer Science with highest honor from the American University in Cairo. Sahar has over 22 years of managerial experience in platforms development, product development in hi-Tech companies and telecommunication sectors with extensive international exposure.

**Rohit Narang**
Co-Founder & COO

Rohit has 20 years of experience in financial services. Prior to founding Trusting Social, Rohit has held leadership roles in Goldman Sachs, Deutsche Bank and Xander. He has an MBA from the University of Mumbai.

**TPAY**

TPAY is the Middle East, North Africa and Levant Regions's first and biggest open mobile payment platform that connects consumers, businesses, and mobile operators for online payment using direct carrier billing technology. Founded in 2014, TPAY allows digital businesses to connect to the platform through one single API to reach 673+ million subscribers population in 16+ countries with 33+ operators.

**TERRAPAY**

TerraPay is a real-time low value payments network, which connects financial instruments globally. We believe in the power of the mobile to transform financial inclusion, and are building the digital payment rails to send money to anyone. The company enables interoperability of mobile wallets in international, regional and domestic markets with a vision to send money to any mobile.

**Ambar Sur**
Founder & CEO

Ambar is the Founder & CEO of TerraPay - a real-time low value payments network. He is an entrepreneur with 25 years of experience in telecom and mobile payments. He has done multiple roles during his career. These include starting as an RF engineer, designing cellular networks to creating internet companies and founding a Mobile VAS company in 2000. In his last role he was a Board Member and Head of the Global Marketing Unit for Mahindra Comviva.

**TRUSTING SOCIAL**

Trusting Social is an alternative data credit scorer that utilizes social, mobile, and web data to assess consumers’ creditworthiness. They offer lead generation, fraud detection, and credit insight services to lenders. It is currently present in Vietnam, Indonesia, and India and has scored over 470M consumers.

**Rohit Narang**
Co-Founder & COO

Rohit has 20 years of experience in financial services. Prior to founding Trusting Social, Rohit has held leadership roles in Goldman Sachs, Deutsche Bank and Xander. He has an MBA from the University of Mumbai.
Otto Williams heads Strategic Partnerships, Fintechs and Ventures for Visa’s Central and Eastern Europe, Middle East and Africa (CEMEA) region. His focus is in identifying, structuring and commercialising compelling payments experiences and opportunities with fintech firms and strategic partners to extend the reach of Visa’s payment network for consumers, merchants and banks throughout the CEMEA region. Prior to his current role, Mr Williams oversaw Visa’s partnerships with multinational eCommerce brands, technology platforms and device providers that include Samsung, Apple, Google, Microsoft, Mozilla, Pinterest, eBay, Fitbit, Garmin, amongst others. He and his team launched global programmes including Google Pay, Samsung Pay, Apple Pay, Fitbit Pay and Garmin Pay with Visa Tokenization, the Visa Ready Partner Program and Visa Checkout Open Platform. Prior to joining Visa, Mr Williams worked as a software engineer in various companies, and then joined Cowen and Company as an investment banker where he covered technology, internet and media companies. He holds an undergraduate degree in Computer Engineering, and an MBA from the University of California Berkeley.

Visa Inc. (NYSE: V) is the world’s leader in digital payments. Our mission is to connect the world through the most innovative, reliable and secure payment network – enabling individuals, businesses and economies to thrive. Our advanced global processing network, VisaNet, provides secure and reliable payments around the world, and is capable of handling more than 65,000 transaction messages a second. The company’s relentless focus on innovation is a catalyst for the rapid growth of connected commerce on any device, and a driving force behind the dream of a cashless future for everyone, everywhere. As the world moves from analog to digital, Visa is applying our brand, products, people, network and scale to reshape the future of commerce.

Ashraf Zaki
CEO

Vericash provides a breakthrough, collaborative mobile payment business model with unprecedented features – to effectively serve both banked and unbanked communities across various markets. It enables maximum profitability of all involved stake holders; this includes financial institutions, mobile network operators and service providers.
Duane is responsible for planning, directing and coordinating the financial activities of the Digital Group. He manages and arranges the funding requirements and ensures the provision of efficient and effective financial support services. As the GCFO, he advises senior management on matters relating to mergers, acquisitions, investments, risk management and business development.

Junaid is the CEO and founder of Wahed Inc. He has a Graduate degree in Industrial Engineering & Operations Research from Columbia University in New York, USA. While at Columbia, he served as the Managing Editor of The Columbia Financial Review. Junaid is the holder of the Chartered Alternative Investment Analyst (CAIA), Certified Management Accountant (CMA), and CIMA Diploma in Islamic Finance (CDIF) designations. Junaid frequently addresses audiences at international conferences on Islamic Finance.

Vórtx is a Fintech with the goal of creating a high technology platform of infrastructure for capital markets in Brazil, in a way to provide an inexpensive and uncomplicated access to capital markets for both borrowers and investors. We have the ambition to become the operating system of the Brazilian capital market.

Juliano Cornacchia
CEO

Lawyer with over 15 years of experience in the Brazilian banking and capital market transactions, highly specialized in financing transactions of real estate. Responsible for advising several of the largest and most important transactions of the national real estate industry. Invited Professor at Fundação Getúlio Vargas's (FGV) real estate investment post-graduation course. Author of articles and participated in several discussions related to changes in the regulatory environment related to real estate.

Alexandre Assolini
Co-Founder

Voyager has led change in emerging markets, introducing tools that have allowed millions more to participate in the new digital economy and society.

Duane Williams
Group CFO

Voyager has led change in emerging markets, introducing tools that have allowed millions more to participate in the new digital economy and society.

Wahed is the first automated ethical investment platform in the world. The company's mission is to provide a safe, reliable, and truly automated ethical investment vehicle to investors across the world. The experience at Wahed is truly automated. The Wahed Platform has been designed and developed to allow clients with little financial knowledge to invest their savings with institutional level diversification. Wahed employs Modern Portfolio Theory to diversify investor portfolios, minimize risk, and maximize returns.

Junaid Wahedna
CEO

Juliano Cornacchia
CEO

Alexandre Assolini
Co-Founder

Duane Williams
Group CFO

Wahed is the first automated ethical investment platform in the world. The company's mission is to provide a safe, reliable, and truly automated ethical investment vehicle to investors across the world. The experience at Wahed is truly automated. The Wahed Platform has been designed and developed to allow clients with little financial knowledge to invest their savings with institutional level diversification. Wahed employs Modern Portfolio Theory to diversify investor portfolios, minimize risk, and maximize returns.

Junaid Wahedna
CEO
WING

Wing (Cambodia) Limited Specialised Bank is Cambodia’s leading mobile banking services provider committed to financial inclusion for the unbanked and under-banked. Wing is also one of the few specialised banks in the world. Launched in 2008, Wing provides ways for Cambodians to send and receive money anytime and anywhere using a mobile phone. Wing also provides payment solutions to the corporate sector via our enterprise services, including payroll and disbursement services.

Jojo Malolos
CEO

Jojo is Chief Executive Officer of Wing (Cambodia), a pioneering and leading Mobile Banking and Finance Institution that has the biggest mobile financial services footprint in Cambodia. Jojo is an experienced mobile money and mobile payments executive who brings with him extensive Mobile and Digital Financial Services (DFS) experience in emerging markets, working with key stakeholders in banks, regulators, MNOs, financial institutions, microfinance companies and global mobile money and financial inclusion organizations.

WIZZIT INTERNATIONAL

WIZZIT launched in 2004 and pioneered mobile banking in the world using USSD as a primary channel. This ensured that millions of people who only had feature phones were able to participate in financial services. The services offered by WIZZIT today include APPS and Internet as access channels, Virtual Card, QR as well as a Smart ESB that facilitates seamless integration. WIZZIT sees secure Chatbots as the next major wave in the banking space. Today WIZZIT is represented in 15 countries across 3 continents by leading innovative banks.

Brian Richardson
CEO

Brian is the co-founder and CEO of WIZZIT. He is regarded as a pioneer in the Mobile Banking industry and a leader in the use of technology as a critical imperative for financial inclusion. He is a sought after speaker to share his knowledge and practical experience at global events, Central Banks, Banking Associations and many of the words leading business schools including Harvard. He commenced his career in the banking industry and has a BCom and an MBA. Prior to setting up and launching WIZZIT he ran a management consultancy.

WORLD BANK - CGAP

CGAP provides insights and ideas on business models, products, customer research and policy that can advance financial inclusion.

Gregory Chen
Lead Financial Sector Specialist

Greg works at CGAP a think tank that focuses on financial inclusion. Over the past decade Greg’s work has focused on mass market digital finance supporting both private sector firms, customer research and regulatory reform.
Yoco is an African fintech venture that builds tools and services to help small businesses get paid, run their business better, and grow. Headquartered in Cape Town, Yoco offers card payment acceptance, point-of-sale software and capital. Yoco is building an open commerce ecosystem. We believe that by opening up more possibilities for entrepreneurs to be successful, we can help create more jobs, enable people to thrive and help to drive our economy forward.

Katlego is Co-founder and CEO of Yoco. He focusses on business strategy, strategic execution and market development. His previous work involved venture development at Rocket Internet, part of the core team that set up Jumia in Nigeria. Before Rocket, Katlego had a career in management consulting, focussing on the telecoms, media and technology sector at consulting firms Accenture and Delta Partners. Katlego studied Business Science at the University of Cape Town, graduating with honours.

ZipLoan is a tech driven NBFC aimed at solving the problem of small business lending, a segment which has hitherto been ignored given granular peculiarities of small businesses. ZipLoan has raised funding from SAIF Partners, Matrix Partners, Waterbridge Ventures and GrowX.

Mr. Kshitij Puri is the Co-Founder and CEO of Ziploan. He is a Finance professional with experience in Private equity, Banking (Credit Underwriting) & Micro Finance. His last assignment was Head of Investments Team at a Private Equity Fund, wherein he invested across Financial Services, Manufacturing and Healthcare. Kshitij Puri is a Chartered Accountant (Rank Holder) and an alum of UCLA Anderson.
CREATING PAYMENT SOLUTIONS FOR EVERYONE, EVERYWHERE

Network
International Payment Solutions

50+ Countries
Footprint extending over 50 countries across Middle East & Africa (MEA)

65K+ Merchants
Largest acquirer in MEA servicing over 65,000 merchants

220+ Banks
Supporting more than 220 banks in the region

1200+ Payment experts
1,200+ payment experts located in offices across 8 countries

WWW.NETWORK.GLOBAL
WASHINGTON DC

Andi Dervishi  
Global Head, Fintech Investments  
adervishi@ifc.org

Kai Martin Schmitz  
Principal Investment Officer  
kschmitz@ifc.org

Farooq Jaffrey  
Principal Industry Specialist  
jaffrey@ifc.org

Kareem A. Aziz  
Senior Investment Officer  
kaziz@ifc.org

Levan Shalamberidze  
Senior Investment Officer  
ishalamberidze@ifc.org

Shinya Yoshino  
Investment Officer  
syoshino@ifc.org

Leila Search  
Investment Officer  
lsearch@ifc.org

Takao Takahashi  
Investment Officer  
ttakahashi@ifc.org

Joanna Abousleiman  
Investment Officer  
jabousleiman@ifc.org

Robert Hamlin  
Associate Investment Officer  
rhamlinii@ifc.org

Erica Bressan  
Associate Investment Officer  
ebressan@ifc.org

Irene Song  
Associate Investment Officer  
ksongi@ifc.org

Raquel Hamzem  
Program Assistant  
rhamzem@ifc.org

LAGOS

Amandine Lobelle  
Investment Officer  
alobelle@ifc.org

JOHANNESBURG

Rostan Schwab  
Senior Investment Officer  
rschwab@ifc.org

MUMBAI

Anup Kumar Agarwal  
Senior Investment Officer  
aagarwall@ifc.org

Varun Bhandari  
Investment Officer  
vbhandari@ifc.org

DUBAI

Mariyam Zhumadil  
Associate Investment Officer  
m2zhumadil@ifc.org

Anissa Kanoun  
Associate Investment Officer  
akanoun@ifc.org