

INGO NOKA

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PROFILE

Manager with 25 years experience in developing new payment products, managing risk and compliance in the payment industry, and in software and system development.

Knowledgeable in payment card technologies and automated fare collection systems, including card manufacturing, transaction processing, chargeback/dispute rules and emerging payment technology. Involved in product development and strategic planning.

Operated in international markets in Asia Pacific, Middle East, Africa and Europe. Experienced in management of culturally diverse teams across multiple markets.

EXPERIENCE

CEO

AF Payments; Philippines, Manila

2020 - 2022

HEAD OF PRODUCT DEVELOPMENT, SECURITY AND COMMERCIAL OPERATIONS

AF Payments; Philippines, Manila

2015 - 2019

Responsible for developing the product suite for automated fare collection and small ticket payment for AF Payments. Responsible for Security, Risk Management, Sales and Marketing.

VICE PRESIDENT, SECURITY AND RISK MANAGEMENT

Visa Inc.; Central Europe Middle East and Africa; Dubai

2014 - 2015

Member of the regional leadership team of Visa CEMEA. Is responsible for all aspects of payment system risk management, including credit settlement risk, payment system risk, risk management products, cyber intelligence, investigations and enterprise risk management.

REGIONAL HEAD OF COUNTRY RISK MANAGEMENT

Visa Worldwide; Asia Pacific, Central Europe, Middle East and Africa; Singapore

2010 - 2014

Lead a team of country risk directors based in 15 strategic markets of the Visa Region of Asia Pacific, Central Europe, Middle East and Africa.

Developed relationship with regulatory and government bodies such as the Monetary Authority of Singapore, the HK Monetary Authority, the Peoples Bank of China and METI in Japan regarding payment system related matters.

Chaired Visa Risk Executive Councils in nine geographic regions.

REGIONAL HEAD OF DATA SECURITY AND ENTERPRISE RISK MANAGEMENT

Visa Worldwide; Asia Pacific; Singapore

2008- 2010

Built a new Enterprise Risk Management function for Visa Worldwide Asia Pacific.

Developed a new Risk Products and Services area, charged with the development, sales and rollout of a portfolio of authentication, fraud prevention and data security products and services. Increased revenue and net income from risk management products.

REGIONAL HEAD OF PAYMENT SECURITY SERVICES

Visa International; Asia Pacific; Singapore

2004-2008

Led a team of 20 senior managers. Managed the Visa Card Vendor Program and other fraud and data security compliance programs in Asia Pacific, including the merchant and acquirer fraud performance program and the charge-back monitoring program.

Oversaw the assessment process for all new payment products and services introduced by Visa in Asia Pacific.

Cooperated with other payment schemes such as MasterCard, AMEX, JCB and China Union Pay in noncompetitive security and fraud prevention initiatives.

REGIONAL HEAD OF NEW TECHNOLOGY AND PRODUCT RISK

Visa International, Asia Pacific; Singapore

2003-2004

Developed and ran a new product and services assessment process. Ensured that new payment products include adequate fraud management and security components. Created the Visa Asia Pacific Account Information Security Program.

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DIRECTOR, VENDOR RELATIONS, CHIP PRODUCTS AND PROJECTS

Visa International; Asia Pacific; Singapore

2001-2003

Built relationship programs for terminal, card, ATM and chip vendors. Negotiated contracts with vendors such as Infineon, Sony and Verifon for product pilots and new product developments. Managed smart card implementation projects across Asia Pacific.

SENIOR MANAGER

Visa International; Central Europe, Middle East, Africa; London

1998-2001

Had responsibility for a new smart card product called Visa Horizon. Managed Visa Horizon product development in all aspects such as technology improvement, pilot project management and sales. Launched Visa Horizon in Ghana. Supported smart card implementation programs in Eastern Europe, the Middle East and Africa.

SYSTEMS PLANNER

BB Data, Bankgesellschaft; Berlin

1996-1998

Managed the Visa Cash and Geldkarte projects for Berliner Bank Gesellschaft (of which BB Data was a subsidiary). Administered and improved the network connection for all ATMs operated by Berliner Bankgesellschaft.

OFFICER

Law Enforcement, Berlin

1984-1990

Studied forensic sciences at Humboldt University of Berlin from 1985 to 1989. Researched the forensic examination of printed documents. Resigned in 1990 to pursue career outside law enforcement.

EDUCATION

HUMBOLDT UNIVERSITY OF BERLIN (1985 - 1989)

Berlin, Germany — Diploma¹ in Forensic Science, 1989 (Diplom Kriminalist)

HUMBOLDT UNIVERSITY OF BERLIN (1990 - 1996)

Berlin, Germany — Diploma¹ in Computer Science, 1996 (Diplom Informatiker)

INSEAD

Singapore — Leadership Development Program, 2006

Singapore — Negotiations Dynamics Program, 2006

COLUMBIA UNIVERSITY, GRADUATE SCHOOL OF BUSINESS (2014)

Leading Strategic Growth, Online Executive Education Program

LANGUAGE SKILLS

Native German speaker; fluent written and spoken English

OTHER

PRIVATE PILOT LICENSE FROM DCA, MALAYSIA

Single Engine Propeller Aircraft

PRIVATE PILOT LICENSE FROM FAA, USA

Single Engine Propeller Aircraft

¹ In the German university system a “Diplom” was the prerequisite for a PhD and in this respect equivalent to a Master degree