

Nolwazi Hlophe

Financial Regulation and
Supervision Expert

PERSONAL DETAILS

8910081222186
Centurion, Gauteng,
South Africa
nolwazihlophe@gmail.com or
nolwazi@digitalfrontiers.org
<https://nolwazihlophe.github.io>
[linkedin.com/in/nolwazi-hlophe](https://www.linkedin.com/in/nolwazi-hlophe)
+27781440531

EDUCATION

MCom Economics

University of Pretoria

2014 - 2016

CCBE-Project Management for non project managers programme

GIBS

2018

BCom (Hons) Economics

University of Pretoria

2013

BCom Econometrics

University of Pretoria

2008-2012

Digital Identity Certificate

Anti-Money Laundering

Compliance Certificate

Digital Frontiers Institute

National Senior Certificate

Cornerstone College

2007

WORK EXPERIENCE

Deputy Director Financial Regulation and Supervision Dec 2020 to
Digital Frontiers current

- Program management: Manage the Digital Financial Inclusion Supervision (DFIS) capacity-building Program, which is exclusively for financial authorities in collaboration with Toronto Centre and CGAP with the support of the Bill & Melinda Gates Foundation.
- Regulatory Program Lead: Manage all regulatory courses across the Instant and Inclusive Payment Systems (IIPS) Program and the Certified Digital Finance Practitioner (CDFP) Program. Courses include:
 - Regulating and Governing IIP Systems, Anti-Money Laundering Compliance, Regulation in Digital Financial Services, Digital Identity, Certificate in Digital Money
- Fundraising: Developing a new program and seeking funding from new donors, fundraising through service offering to new clients.
- Workshop Convener: CBDC Workshop | Emerging Market and Developing Economies 2021, Big Data Analytics Workshop 2022, Green Finance: Climate change implications on financial regulation and supervision Summit 2022.
- Convener and lead on the workshop for the Nigerian Communications Commissions (NCC) on how the Nigerian Telecommunications Regulator can contribute to financial inclusion.
- New programs designer: Digital Financial Regulation and Supervision Specialist, Policymaking and Regulation towards Inclusive Digital Economies Practitioner.
- Regulatory Workshop lead for MTN Eswatini's recently established FinCo. Topical areas covered include: payments regulatory landscape, data privacy and protection laws and their application, cybersecurity and cybercrime laws, how to build a data privacy and compliance culture,

Class Teacher June 2022 to
2U current

- Prepare and lead live class calls for the second-year courses: microeconomics and macroeconomics offered online; BSc Economics by London School of Economics in partnership with the University of London.
- Record student attendance to live class calls for credits and respond to student queries via email.

Regulatory Program Lead April 2020 -
Digital Frontiers December 2020

- Regulatory Program Lead: Manage all regulatory courses across the Instant and Inclusive Payment Systems (IIPS) Program and the Certified Digital Finance Practitioner (CDFP) Program. Courses include:
 - Regulating and Governing IIP Systems.
 - Anti-Money Laundering Compliance.
 - Regulation in Digital Financial Services.
 - Digital Identity.
 - Course content development.
- Co-convener of Digital Identity Week 2020.



Nolwazi Hlophe

Financial Regulation and
Supervision Expert

ACHIEVEMENTS

Certificate of Appreciation as a member of ID4Africa's League of Champions (2022):
A certificate of recognition of contribution to knowledge sharing and capacity-building through my participation as a speaker in the ID4Africa Season 4 LiveCasts.

<https://www.youtube.com/watch?v=ITAWAhHsq3E>

Listed in 60 African Women Experts in Fintech by Africa Shapers 2022

<https://africanshapers.com/en/60-african-women-experts-in-fintech/>

MEMBERSHIPS

Information Systems Audit and Control Association (ISACA)
<https://www.isaca.org/>

International Association of Privacy Professionals (iapp)
<https://iapp.org/>

Data Management Association International (DAMA)
<https://www.dama.org/cpages/home>

WORK EXPERIENCE

Senior Research Analyst January 2019 -
Centre for Financial Regulation and Inclusion (Cenfri) March 2020

- Project Management: Zambia Payments Diagnostic and Regulating for Innovation in Payments: Reserve Bank of Malawi.
- Conducting research, report writing, stakeholder engagement, client contracting and drafting proposals.
- Drafted winning proposal for the Central Bank of Eswatini towards their Phase 1 CBDC Project, with the publication of: Eswatini CBDC Diagnostic Study.

Project Manager, CBE Intelligence Hub May 2018 -
Central Bank of Eswatini December 2018

- Managing the Fintech Unit:
 - Fintech Challenge Eswatini
 - Draft and launch Financial Technology Regulatory Sandbox Guidelines
 - Launch internal Innovation Hub: Idea Factory
 - Strategy Development: 3-year strategy and plan of activities for Fintech Unit

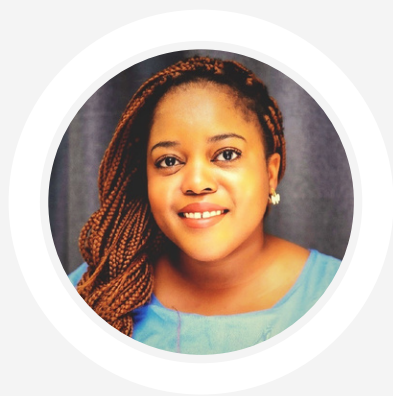
Macroprudential Analyst November 2017 -
Central Bank of Eswatini December 2018

Graduate Trainee November 2015 -
Central Bank of Eswatini October 2017

- Financial sector data collection and analysis
- Conduct Macroprudential Analysis: Investment Managers/Advisors, Savings And Credit Cooperatives (SACCOs), Household Debt
- Drafting: Compiling The Guidance Note On Effective Stakeholder Co-Ordination Mechanisms For National Financial Inclusion Strategy Implementation, Drafting The Macroprudential Framework – Systemic Risk Analysis For The SADC Region
- National Risk Assessment Of Swaziland: Financial Inclusion Module Compiling The Financial Inclusion Index For Swaziland (World Bank Tool)
- Planning: Global Money Week Activities, annual Financial Stability Conference

REFERENCES

Available on request



Nolwazi Hlophe

Financial Regulation and
Supervision Expert

VOLUNTEERING

WITAD

Chairwoman of the Board
November 2021 - present

<https://www.witad.org.sz/>

ID4Africa

Mobile for Identity Management & Inclusive ID4D, Season 4: The Last Word, Episode 30 on the ID4Africa LiveCast. Part 4/4: Mobile ID in Advanced Economies - Panel Speaker

February 2022 - April 2022

<https://youtu.be/ITAWAhHsq3E>

RegTech Africa

Advisory Council Member for the Regtech Africa Conference
December 2021 - May 2022

<https://www.fintechfutures.com/2022/04/regtech-africa-conference-looks-to-drive-growth-and-shape-the-digital-economy/>

University of Cape Town

Guest Lecturer: Blockchain and Digital Money: The Future of Money Online course
July 2020

Topics included; financial inclusion, crypto assets and central bank digital currencies (CBDCs) in low-to-middle income economies/emerging markets

<https://uct-online.getsmarter.com/presentations/info/uct-blockchain-and-digital-currency-online-short-course/>

INDUSTRY CONTRIBUTIONS

Cultivated and developed ongoing relationship with **SADC Banking Association** where they encourage their members to enroll for the ongoing Instant and Inclusive Payment Systems (IIPS) Program, which launched in 2020. This program has far exceed the KPIs given by the Bill & Melinda Gates Foundation.

Cultivated and developed ongoing relationship with the **SADC Secretariat** where they encourage SADC Member States' qualifying institutions to encourage their staff to enroll for the Digital Financial Inclusion Supervision (DFIS) Program courses. This has resulted in far exceeding the KPI requirements for DFIS 1.0 course and almost meeting the DFIS 2.0 course set by the Bill & Melinda Gates Foundation.

Cultivated a relationship with **ID4Africa** through being a speaker in Season 4 of their LiveCasts thereby expanding Digital Frontiers Institute's brand as Digital Frontiers Institute was invited to join the coalition of partners for ID Day through this relationship.
(<https://www.id-day.org/partners/>)

PUBLICATIONS, PRESENTATIONS & WEBINARS



Refer to my website: <https://nolwazihlophe.github.io/>

LEGISLATIVE KNOWLEDGE

I have extensive legislative knowledge in the following countries:

- The Republic of South Africa
- The Kingdom of Eswatini
- Malawi
- Egypt

For the full list of Legislations, Regulations, Circulars & Directives, Guidelines & Frameworks that I am up to date with please visit my website:

<https://nolwazihlophe.github.io/>