

# Nolwazi Hlophe

Financial Regulation and  
Supervision Expert

## CONTACT ME

- 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

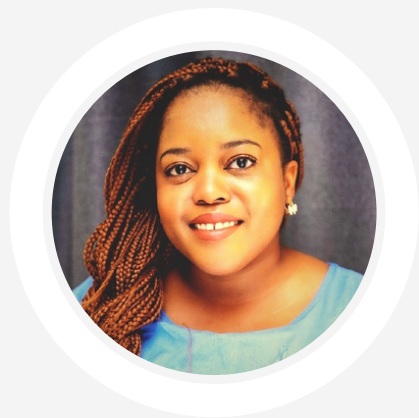
- Program management: Manage the Digital Financial Inclusion Supervision (DFIS) capacity-building Program, which is exclusively for financial authorities in collaboration with Toronto Centre and CGAP
- Regulatory Program Lead: Manage all regulatory courses across the Instant and Inclusive Payment Systems (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
- Program Lead and overseer of the design and development of the DFIS program, which developed in partnership with Toronto Centre and CAGP
- 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 workshop for the Nigerian Communications Commissions (NCC) on how they can contribute to financial inclusion
- New programs designer: Digital Financial Regulation and Supervision Specialist, Policymaking and Regulation towards Inclusive Digital Economies Practitioner

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.



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## 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 -  
March 2020

### **Cenfri**

- 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 -  
December 2018

### **Central Bank of Eswatini**

- 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 -  
December 2018

### **Central Bank of Eswatini**

Graduate Trainee

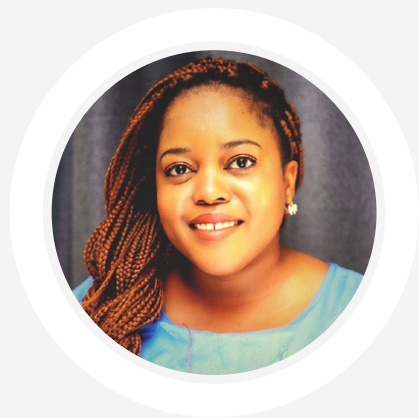
November 2015  
- October 2017

### **Central Bank of Eswatini**

- 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**



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## 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

### 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*

## 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 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. (<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
- Zambia
- Kenya
- Nigeria
- Ghana

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/>