



## CONTACT ME

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## 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

2020

### National Senior Certificate with Distinction

Cornerstone College

2007

# Nolwazi Hlophe

Financial Regulation | Fintech | Digital  
Economy | Payments | 60 African Women  
Experts in Fintech 2022

## WORK EXPERIENCE

### Senior Fintech Specialist

May 2023 to  
current

#### FSCA South Africa

- Conduct research with qualitative analysis.
- Co-lead the Regulatory Guidance Unit of the IFWG.
- Manage cases within the Regulatory Sandbox of the IFWG.

### Deputy Director Financial Regulation and Supervision

Dec 2020 to  
Apr 2023

#### Digital Frontiers

##### 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
- Programme Manager of the Certified Digital Economy Practitioner (CDEP) Program in collaboration with Digital Planet at the Fletcher School of TUFTS University.
  - Responsibilities included:
    - Project planning, intra-stakeholder coordination with business units with Digital Frontiers, ensuring high quality courses that provide students with an excellent student experience in the lifecycle of engagement with DFI.
    - Defining the student persona to tailor programs specifically for them.
- 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,
- Workshop Convener:
  - CBDC Workshop | Emerging Market and Developing Economies 2021 - Summary, Big Data Analytics Workshop 2022 - Summary, Green Finance: Climate change implications on financial regulation and supervision Summit 2022 - Summary.
- Webinar planning and convening: The nexus between cybersecurity and effective data privacy program management in the digital era.
- Convener and lead on bespoke workshops:
  - The Nigerian Communications Commissions (NCC): How can the NCC directly contribute to financial inclusion in Nigeria?
  - MTN Eswatini FinCo: How can financial regulations impact MTN's Ambition 2025 and how can MTN Eswatini's FinCo develop a compliance and privacy culture?
- New programs designer: Digital Financial Regulation and Supervision Specialist, Policymaking and Regulation towards Inclusive Digital Economies Practitioner.
- Designing and facilitating internal Cybersecurity and Privacy Awareness internal staff training.

### Non-Executive Director of the Board

Jan 2023 to  
Feb 203

#### Mukuru Financial Services Eswatini

- Compliance risk management and strategic direction. Attendance of quarterly Board Meetings.
- Stakeholder relationship management.

### Class Teacher

June 2022 to  
current

#### 2U

- Prepare and lead live class calls for the first and second-year courses: Introduction to Economics (EC1002), Microeconomics (EC2066) and Macroeconomics (EC2065) under the undergraduate online; BSc Economics degree offered by the University of London under the academic direction of the London School of Economics and Politics.
- Record student attendance to live class calls for credits and respond to student queries via email.



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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/>

## CERTIFICATIONS

Implementing the NIST Privacy Framework, *LinkedIn*

Cybersecurity Certification Course, *Programming Hub*

Machine Learning Certification Course, *Programming Hub*

## 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

Regulatory Program Lead

Apr 2020 to  
Dec 2020

### Digital Frontiers

- 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-convenor of Digital Identity Week 2020.

Senior Research Analyst

Jan 2019 to  
Mar 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.
- Research outputs and contributions: Inclusive Integrity Toolkit, Diagnostic study of the Zambian payments system, An analysis of ID proxy initiatives across the globe, and Eswatini Central Bank Digital Currency diagnostic study.

Project Manager, CBE Intelligence Hub| Fintech Unit

May 2018 to  
Dec 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 | FSU

Nov 2017 to  
Dec 2018

### Central Bank of Eswatini

Graduate Trainee| FSU

Nov 2015 to  
Oct 2017

### Central Bank of Eswatini

- Financial sector data collection and analysis in the Financial Stability Unit (FSU)
- 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.



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## VOLUNTEERING

### 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  
annual Regtech Africa Conference  
December 2021 - current

<https://regtechafricaconference.com/advisory/>

### 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

### Juliana Imam

Intellectual Property  
and Creative Consult  
(JIIPCC) Legal

Mentorship Programme

Mentor: JIIPCC Mentorship and  
Internship Programme  
November 2022-current

**Topics included:** Intellectual  
property, patent drafting, artificial  
intelligence and technology, the  
energy industry, fintech,  
healthtech and law, blockchain,  
NFT and the metaverse.

## 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 and Egypt

However, this is not an exhaustive list. For the list of Legislations, Regulations, Circulars & Directives, Guidelines & Frameworks that I am up to date with please visit my website: <https://nolwazihlophe.github.io/>

## REFERENCES

**Philile Nxumalo, General Manager Finance | Head of Fintech**  
Central Bank of Eswatini | Email: [phililen@centralbank.org.sz](mailto:phililen@centralbank.org.sz)

**Barry Cooper, Technical Director | Payments & Integrity**  
Cenfri | Email: [barryc@cenfri.org](mailto:barryc@cenfri.org)