

Nolwazi Hlophe

Fintech | Financial Regulation |
Supervision

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

WORK EXPERIENCE

Senior Specialist: Fintech FSCA South Africa

May 2023 to
current

- Lead researcher: Artificial Intelligence in the Financial Sector, Open Finance, Decentralised Finance (DeFi).
- Co-Lead the Regulatory Guidance Unit of the IFWG.
- Manage cases within the Regulatory Sandbox of the IFWG.
- Member of the IAIS Fintech Forum
- AI IAIS Workstream Core Working Group Member
- Conference presentations

Deputy Director Financial Regulation and Supervision Digital Frontiers

Dec 2020 to
Apr 2023

Team management:

- Leading and mentoring staff members and ensuring that they grow to become leaders internally.
- Providing KPIs and monitoring that they are achieved.

Program Management:

- Manage the Digital Financial Inclusion Supervision (DFIS) capacity-building Program, 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.
- 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.
- 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?
- Designing and facilitating internal Cybersecurity and Privacy Awareness internal staff training.

Non-Executive Director of the Board Mukuru Financial Services Eswatini

Jan 2023 to
Feb 2023

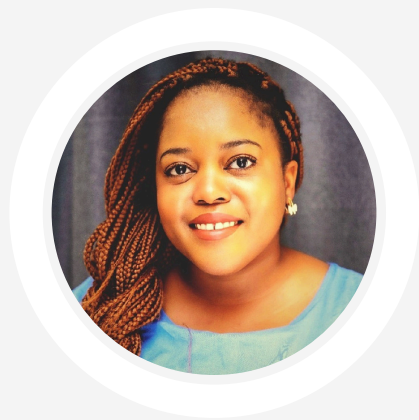
- Compliance risk management and strategic direction. Attendance of quarterly Board Meetings.
- Stakeholder relationship management.

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 Instant and Inclusive Payment 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 | Financial Stability Unit

Nov 2017 to
Dec 2018

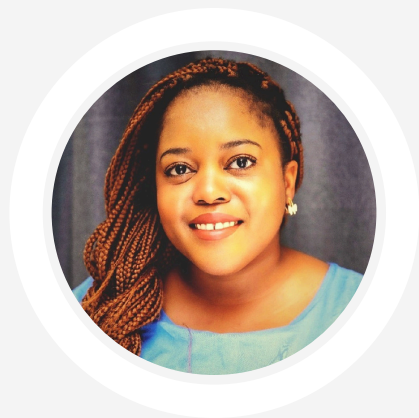
Central Bank of Eswatini

Graduate Trainee | Financial Stability Unit

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://regtechafricainconference.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

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>).

REFERENCES

Philile Nxumalo, Financial Director

Ubombo Sugar Limited | Email: phili.nxumalo@me.com
Cell: +268 76029175

Barry Cooper, Technical Director | Payments & Integrity

Cenfri | Email: barryc@cenfri.org
Cell: +27 83 307 0542

David Porteous, Founder and CEO

Integral: Governance Solutions | Email: dporteous@integralsolutionists.com
Cell: +1 617 368 0104