



AGENDA

Observance of CPSS-IOSCO¹ Principles for Financial Market Infrastructures (PFMI) and Cyber Resilience of FMI

Workshop theme:	The workshop aims to support the central banks of the region in strengthening their oversight and risk management framework for financial market infrastructures (FMI). The workshop will elaborate into details on CPSS-IOSCO Principles for FMI (PFMI), disclosure framework and assessment methodology, Guidance note on cyber security and resilience for FMI, and provide a forum to exchange country experiences on observance with the PFMI, the challenges facing the authorities, and the strategies to improve observance with PFMI and cybersecurity resilience of FMI.
Workshop date:	29 January – 2 February 2024
Venue/Location:	Accra, Ghana
Organizers:	AFRITAC West 2 (AFW2), AFRITAC East (AFE), and AFRITAC South (AFS)
Facilitators:	Gani Gerguri (AFW2), Callie Hugo (AFE), and Anrich Daseman (AFS)
Participants:	Overseers and operators of FMIs from AFW2, AFE and AFS member countries ²

¹ Committee on Payment and Settlement Systems – International Organization of Securities Commissions

² AFW2: Cabo Verde, Ghana, Liberia, Nigeria, Sierra Leone, and The Gambia; AFE: Eritrea, Ethiopia, Kenya, Malawi, Rwanda, Tanzania, Uganda, South Sudan; AFS: Angola, Botswana, Comoros, Eswatini, Lesotho, Madagascar, Mauritius, Mozambique, Namibia, Seychelles, South Africa, Zambia, Zimbabwe.

Final Agenda

Day 1 – January 29, 2024 – Facilitator: Gani Gerguri (AFW2 Advisor) Theme: The Five Responsibilities of the PFMI		
09.00 – 09.30	Registration	
09.30 – 09.40	Administrative Brief	Charles Kunfaa (AFW2)
09.40 – 09.45	Welcoming Remarks	Ms. Eva Jenkner, AFW2 Director
09.45 – 10.05	Opening Remarks	Mr. Stephen Opata, Advisor to the Governor, Bank of Ghana
10.05 – 10.30	Coffee/tea break	
10.30 – 11.00	Session 1: Observance of CPSS-IOSCO Principles for Financial Market Infrastructures (PFMI) – An overview of the workshop agenda, background on PFMI, importance	Presenter: Gani Gerguri (AFW2 Advisor)
11.00 – 11.45	Session 2: The Five Responsibilities of the PFMI – Responsibility (A) Regulation, Supervision and Oversight of FMIs; and Responsibility (B) Regulatory, Supervisory, and Oversight Powers and Resources Responsibility (C) Disclosure of Policies with Respect to FMIs; Responsibility (D) Application of the Principles for FMIs; and Responsibility (E) Cooperation with Other Authorities	Presenter: Faith Stewart (IMF/MCM STX ³)
11.45 – 12.00	Q&A	
12.00 – 14.00	Photo Session and Lunch	
14.00 – 15.00	Session 3: Panel discussion: The Five Responsibilities of the PFMI	Moderator: Callie Hugo (AFE Advisor) Panelists: Nigeria, Uganda, Eswatini
15.00 – 15.15	Q&A	
15.15 – 15.45	Coffee/tea break	
15.45 – 16.45	Session 4: Panel Discussion: The Five Responsibilities of the PFMI	Moderator: Gani Gerguri (AFW2 Advisor) Panelists: Ghana, Rwanda, South Africa
16.45 – 17.00	Q&A	
Day 2 – January 30, 2024 – Facilitator: Callie Hugo (AFE Advisor) Theme: Overview of the CPSS-IOSCO Principles for FMI (PFMI)		
9.10 – 9.15	Opening Day 2	Facilitator
9.15 – 10.15	Session 5: PFMI – General organization (Principles 1 to 3)	Presenter: Faith Stewart (IMF/MCM STX)
10.15 – 10.30	Q&A	
10.30 – 11.00	Coffee/tea break	
11.00 – 12.00	Session 6: PFMI – Management of credit and liquidity risk (Principles 4 to 7)	Presenter: Dale Connock (IMF/MCM STX)
12.00 – 12.15	Q&A	
12.15– 13.30	Lunch	





³ IMF MCM STX: International Monetary Fund/Monetary and Capital Markets Department Short-Term Expert





13.30 – 14.30	Session 7: PFMI – Settlement (Principles 8 to 10), Central securities depositories and exchange-of-value settlement systems (Principles 11 to 12), and Default management (Principles 13 to 14)	Presenter: Dale Connock (IMF/MCM STX)
14.30 – 14.45	Q&A	
14.45 – 15.00	Coffee/tea break	
15.00 – 16.00	Session 8: PFMI - General business and operational risk management (Principles 15 to 17)	Presenter: Faith Stewart (IMF/MCM STX)
16.00 – 16.15	Q&A	
16.15 – 17.00	Session 9: PFMI – Access (Principles 18 to 20), Efficiency (Principles 21 to 22) and Transparency (Principles 23 and 24).	Presenter: Faith Stewart (IMF/MCM STX)
17.00 – 17.15	Q&A	
18.00 – 20.00	Cocktail, Hotel Accra City, sponsored by Bank of Ghana	
Day 3- January 31, 2024 – Facilitator: Gani Gerguri (AFW2 Advisor) Theme: Assessment of FMIs against the PFMI		
8.55 – 09.00	Opening Day 3	Facilitator
9.00 – 10.00	Session 10: Disclosure Framework and assessment methodology	Presenter: Dale Connock (IMF/MCM STX)
10.00 – 10.15	Q&A	
10.15 –11.30	Session 11: Central Securities Depository	Presenter: Dale Connock (IMF/MCM STX)
11.30 – 11.45	Q&A	
11.45 – 12.00	Coffee/tea break	
12.00 – 12.45	Session 12: Panel Discussion: Country presentations on their experiences with oversight assessment of FMI (max 15 minutes and max 6 slides each)	Moderator: Callie Hugo Panelists: Cabo Verde, Kenya, Zambia
12.45 – 14.00	Lunch	
14.00 – 15.00	Session 13: Panel Discussion: Country presentations on their experience with oversight assessment of FMI (max 15 minutes and max 6 slides each)	Moderator: Gani Gerguri Panelist: Ghana, Malawi, South Africa
15.00 – 15.15	Q&A	
15.15 – 15.30	Coffee/tea break	
15.30 – 16.15	Session 14: Panel Discussion: Banco de Cabo Verde: An approach (model) for quantifying observance of PFMI	Presenter: Alex Brito (Banco de Cabo Verde)
16.15 – 16.30	Q&A	
16.30 – 17.15	Session 15: Assessment of FMI against PFMI –Example of the Eurosystem	Presenter: Kieran Murphy (IMF/MCMPI ⁴), Virtual
17.15 – 17.30	Q&A	
Day 4 – February 1, 2024 – Facilitator: Callie Hugo (AFE Advisor) Theme: Cyber Resilience for FMI		
9.45 – 10.00	Opening Day 4	Facilitator
10.00 – 11.00	Session 16: CPMI-IOSCO Guidance on cyber resilience for FMI	Presenter: Agnija Jekabsone (IMF/MCMPI), Virtual
11.00 – 11.15	Q&A	

⁴ IMF MCMPI: International Monetary Fund/Monetary and Capital Markets Department Payments and Infrastructure Division

11.15 – 12.15	Session 17: Cyber resilience-response, recovery, and testing	Presenter: Rangachary Ravikumar & Emran Islam (IMF/MCMFR), Virtual
12.15 – 12.35	Q&A	
12.35 – 14.00	Lunch	
14.00 – 15.00	Session 18: Tools and techniques to assess cybersecurity risk	Presenter: Rangachary Ravikumar (IMF/MCMFR), Virtual
15.00 – 15.15	Q&A	
15.15 – 15.30	Coffee/tea break	
15.30 – 16.30	Session 19: Cyber Incident Reporting and information and intelligence sharing	Presenter: Emran Islam (IMF/MCMFR), Virtual
16.30 – 16.45	Q&A	
Day 5- February 2, 2024 – Facilitator: Gani Gerguri (AFW2 Advisor) Theme: Cyber Resilience for FMI – country experiences		
8.55 – 09.00	Opening Day 5	Facilitator
9.00 – 10:30	Session 20: Panel discussion: Nigeria, Sierra Leone, Tanzania, Namibia	Moderator: Callie Hugo (AFE Advisor)
10:30 – 10.45	Q&A	
10:45 – 11.15	Coffee/tea break	
11.15 12.15	Session 21: Panel discussion: Ghana, Cabo Verde, Mauritius	Moderator: Faith Stewart (IMF/MCM STX)
12.15 – 12.30	Q&A	
12.30 – 13.15	Session 22: IMF Approach to Cross-Border Payments Technical Assistance	Kieran Murphy (IMF/MCMPI), Virtual
13.15 – 13.30	Closing remarks	Tommaso Mancini Griffo, Division Chief, (IMF/MCMPI), TBC, Virtual
13.30 – 14.00	Evaluation and Certificates	Charles Kunfaa (AFW2)
14.00 – 15.00	Lunch	
16.00 – 18.00	Excursion (Kwame Nkrumah Memorial Park & Mausoleum, Accra), sponsored by Bank of Ghana	





PRESENTER BIOS



	<p>Ms. Eva Jenkner, a national of Germany, joined AFRTIAC West 2 as Director in September 2021. She is an economist with more than 20 years of experience in the implementation of macroeconomic policies across Latin America and the Caribbean, Central and Eastern Europe, and Asia. Her experience includes emerging market economies (Albania, Hungary, Mexico, Peru, Serbia, Sri Lanka) and low-income/fragile states (Honduras, Nicaragua, West Bank and Gaza). It encompasses all aspects of IMF country work and capacity development support to member countries, primarily on public expenditure policies and fiscal sustainability. On leave from the IMF, Ms. Jenkner went on two external assignments with the Ministry of Finance of Georgia in Tbilisi, Georgia (2004-2005); and with UNICEF Malaysia in Kuala Lumpur, Malaysia (2009-2010), respectively. Her research interests include gender, growth, and social expenditures. She holds a BA (Hons) degree in Economics from the University of Cambridge and an MPA in Economics and Public Policy from Princeton University</p>
	<p>Mr. Stephen Opat is Advisor to the Governor on Financial Markets at the Bank of Ghana and was a member of the Monetary Policy Committee from October 2017 to May 2023. He represented the Bank of Ghana on technical committees including the Ghana Petroleum Funds' Investment Advisory Committee, Ghana Fixed Income Market Governing Council and Capital Market Master Plan Committee. He joined the Bank of Ghana in 2006 and served on the Reserves Management, Investments and Auctions Committees at the Central Bank. Steve previously held portfolio risk management and financial risk consulting roles with JP Morgan Chase and KPMG Consulting respectively in the USA. He holds a master's degree in economics from the Simon Fraser University, Canada, and MBA (Finance) from the George Washington University, USA. He is married and has four beautiful daughters; his hobbies include reading and sightseeing.</p>
	<p>Mr. Gani Gerguri, AFRITAC West 2 Advisor: Mr. Gani Gerguri joined AFRITAC West 2 (AFW2) in August 2020 as a Regional Advisor for Monetary Policy and Foreign Exchange Operations, and Payment Systems. He began his central banking career in 1984 as an Analyst for Monetary Analysis with the National Bank of Kosovo. He later joined the Central Bank of Kosovo where he worked for over 14 years, initially as a Director of Research and Statistics, then Chief Operations Officer, Deputy Governor for Central Bank Operations and at the end as a Governor. During 2014-2020, he served as an IMF Resident Advisor on modernizing monetary and financial stability frameworks to the Central Bank of Suriname and the Bank of Sierra Leone. He holds a BS degree in Economic Development (First Class Distinction, University of Prishtina), Postgraduate Diploma in Organization and Management (University of Zagreb), and an MBA degree in Finance (First Class Distinction, University of Sheffield).</p>
	<p>Mr. Callie Hugo, AFE Advisor: After working for the South African Reserve Bank (SARB) for 30.5 years in different departments and in various capacities, he joined IMF AFRITAC East (AFE) in October 2020 as Advisor for Monetary and Foreign Exchange Operations and Financial Market Infrastructure and Payments. Chaired the SARB working group who drafted the consultation paper on interest rate benchmark reforms in the domestic market. Represented the SARB on several external committees with market participants as well as with the National Treasury. Board Member of the Bond Exchange of South Africa and the Futures Exchange of South Africa. Represented the SARB on international committees, among others, the Bank for International Settlement Central Bank Risk Committee and Study Group on Central Bank Finances. Also consulted for Collaborative Africa Budget Reform Initiative (CABRI) on bond market development frameworks in various African countries. Hold Master's Degrees in Economics (University of Stellenbosch) and Business Leadership (University of South Africa – UNISA).</p>

	<p>Ms. Faith Stewart (IMF/MCM STX): Faith is a former central banker and commercial banker. At the Bank of Jamaica, she spearheaded the country's national payment system reform agenda. She also served on the Boards of the Jamaica Stock Exchange and Jamaica Central Securities Depository where she helped advance regional initiatives to modernize and integrate equities trading and settlement across the Caribbean. Faith has been an international payments system consultant for the International Monetary Fund (IMF), Asian Development Bank and World Bank since 2008. From 2016 – 2020, she was the IMF's <i>Resident Advisor for Financial Market Infrastructures (FMIs) and Payments</i> for two Regional Technical Assistance Centers – AFRITAC East and AFRITAC South. Her consulting engagements span the globe – Africa, Southeast Asia, Macedonia, the Middle East and the Caribbean. She continues to deliver policy analysis and capacity building support for payments system and fintech innovations focusing, <i>inter alia</i>, on the macro-financial, risk and oversight implications of digitization.</p>
	<p>Mr. Dale Connock (IMF/MCM STX): Dale Connock is a Financial Markets expert, having spent more than 40 years in the banking and financial services industry in general. Dale possesses formidable experience in the risk, legal, and governance sectors. After spending many years in Commercial Banking, Dale spent 20 years as the Head of Risk at the primary Central Securities Depository in South Africa. He has been actively involved with organisations such as the IMF, the World Bank, ACSDA, AMEDA and MEFMI in training and capacity-building initiatives across the African continent. This deep and varied experience has given him a thorough understanding of the financial sector, locally, regionally, and internationally. Dale has been consulting nationally and internationally since 2021.</p>
	<p>Mr. Kieran Murphy (Senior Financial Sector Expert in the Payments, Currencies, and Infrastructures Division in the Monetary and Capital Markets Department of the IMF). He joined the IMF in September 2022 where he is working on enhancing cross-border payments, digital payments (CBDC), data privacy and protection, providing technical assistance on payment systems and participating in international groups run by the FSB. He co-led the development of the IMF-World Bank Approach to Cross-Border Payments Technical Assistance. Prior to the IMF, he was a member of the FSB Secretariat working on the implementation of the G20 roadmap for enhancing cross-border payments. This included leading the FSB's work on developing and publishing quantitative targets for addressing the challenges faced by cross-border payments, sourcing data for monitoring progress against these targets, analyzing national and regional data frameworks relevant to cross-border payments and addressing gaps or areas for alignment in existing international standards for cross-border payments. Before this, Kieran worked at the ECB overseeing at various points wholesale (TARGET2/EURO1) and retail payment systems (STEP2-T), instant payment systems/ services (RT1 and TIPS), an FX settlement system (CLS) and systems that process card payments (Visa and Mastercard).</p>
	<p>Ms. Agnija Jekabsone (Senior Financial Sector Expert at the IMF's Monetary and Capital Markets Department, Payments, Currencies and Infrastructure (PI) Division). Agnija works in a team which provides capacity building to member countries on FMIs, payments and CBDC and supports surveillance work of the Fund. She joined the Fund from the European Central Bank (ECB), where she served as a principal oversight expert in DG - Market Infrastructure and Payments, Oversight Division. She was responsible for the day-to-day oversight of euro area's largest payment system TARGET2 and instant payment systems TIPS as well as was involved in cooperative oversight arrangement for SWIFT. Before joining the ECB, Agnija served as an advisor to an Executive Director at the Nordic and Baltic Office at the Fund between 2015-2018. Prior to that Agnija held the position of the deputy head of payment systems department at the Bank of Latvia for 17 years. She was responsible for various strategic payment system developments projects and policy issues such as implementation of the national RTGS system and instant payment system, transition to TARGET2, change over to euro, implementation of the national credit register and many others. Agnija holds MBAs from Manchester Business School and University of Latvia.</p>

	<p>Mr. Emran Islam (Senior Financial Sector Expert in the Financial Regulation and Supervision Division of IMF's MCM Department). He is part of the team that delivers technical assistance to Fund members, conducts surveillance activities through FSAPs (specifically Norway, Mexico and Japan) and liaises with standard setting bodies on cyber policy issues. In his previous role, Emran was a Senior Oversight Expert at the European Central Bank (ECB) and the lead for developing and operationalising the cyber resilience strategy for the European Union. He was a part of the team that developed TIBER-EU, the Cyber Resilience Oversight Expectations, established the Euro Cyber Resilience Board, developed and operationalized the market-wide cyber exercise (UNITAS) and developed the Cyber Incident and Information Sharing Initiative (CIISI-EU). Emran has been and is currently involved in various international cyber groups, including the FSB Cyber Incident Reporting Working Group, the G7 Cyber Expert Group, the CPMI Task Force for endpoint security, the FSB Cyber Lexicon Working Group, the CPMI-IOSCO Cyber Working Group, the ESRB Systemic Cyber Working Group and the World Bank FIGI. As part of this international work, Emran has been involved in drafting the CPMI-IOSCO Cyber Guidance, the different G7 Fundamental Elements, the CPMI strategy for endpoint security and the FSB Cyber Lexicon. He was involved in the G10 Oversight of SWIFT and was the overseer of STEP2-T and EURO1. He is also the Course Director of the cyber course at the European University Institute. Prior to joining the ECB in 2015, Emran worked at the Bank of England for 5 years, where he was an FMI supervisor for CHAPS, Bacs, FPS and LCH, as well as leading the cyber work for UK FMIs (including the development of CBEST). Emran is a Chartered Accountant, and has previously worked at Goldman Sachs, PwC, IBM and the central government. Emran has a BA and MPhil from the University of Oxford.</p>
	<p>Mr. Rangachary Ravikumar, Senior Financial Sector Expert, joined the cyber team in Monetary and Capital Markets Department in October 2020, after 37 years of central banking / banking experience. He has delivered several technical assistance missions on cyber risk and assessed cyber risk as part of a Financial Sector Assessment Program. As part of capacity development role, he plays a role in organizing annual global cyber workshop and regional workshops and conducted multiple cyber risk supervision courses at the JVI and CEF. He has also contributed to developing the cyber risk supervision online course and cyber risk supervision toolkit. Prior to joining the Fund, Ravikumar worked at the Reserve Bank of India as Chief General Manager, where he was responsible for setting up and operationalizing Cyber Security and IT Examination Group. During his tenure he put in place a cyber security framework, a cyber incident reporting framework and a key risk indicator framework for assessing cyber security. His other areas of expertise as banking supervisor include implementing risk-based supervision, setting up offsite supervision capabilities and analytical unit. He was a member of the Cyber Lexicon Working Group as well as Cyber Incident Response and Recovery Working Group set up by FSB. He is a member of the Operational Resilience Working Group of Basel. He worked as a member of faculty teaching regulation and supervision for over five years at the Reserve Bank Staff College. He also worked at Central Bank of Oman as an Expert in Supervisory / Regulatory functions for more than five years. Ravikumar has an MBA, and he is a CFA, FRM and CISA. He also attended Senior Executive Program at London Business School (2003) and Advanced Management Program at Columbia Business School (2019)</p>
	<p>Ms. Tina Matlhabegoane is a Senior Oversight Analyst in the National Payment System Department (NPSD) of the South African Reserve Bank (SARB). She has been with the central bank for over 20 years. She joined the SARB in November 1998 as a Bank Analyst in what was then known as the Bank Supervision Department (now Prudential Authority) and joined the NPSD in 2005. Her responsibilities include oversight of the national payment system and is involved in the assessment of the financial market infrastructures (FMIs) against the Principles of Financial Market Infrastructures (PFMI). Her responsibilities also include discharging lead oversight role in the cross-border payment system in the Southern African Development Community (SADC) region. Tina participates in the formulation of an oversight approach, which includes the co-operative oversight of the SADC-RTGS system and the regional retail payments such as the Transactions Cleared on an Immediate Basis payment scheme. She holds a Bachelor of Commerce degree in Accounting and Information Technology from the University of the North-West, a Diploma in Advanced Banking from the University of Johannesburg, and a Master of Business Leadership from the University of South Africa (Unisa) School of Business Leadership.</p>

	<p>Mr. Peter Brown, Bank of Ghana, Payment Systems Department; (July 2020 – Current)</p> <p>Onsite and Offsite examination of the operations and affairs of payment service providers; Preparation of reports on examination of payment service providers; Preparation of annual workplan for oversight of payment system operators; Carry out follow up assignments to ascertain the full implementation of corrective action plans for examination findings and emerging issues; Manage end-to-end examination of payment service providers from planning to reporting. Supervise teams in the conduct of payment service examinations. Bank of Ghana, Internal Audit Department; (May 2016 – July 2020): Managed end-to-end audit process from scoping to fieldwork and report writing. Determined ways to cut costs, add value and improve productivity through audit engagements and findings. Conducted assessment of controls in operational procedures. Drew up annual Internal Audit Plan based on key risks and strategies. Conducted follow ups to ensure implementation of corrective actions. Executed ad hoc and special investigations and reviews requested by management. Devised and implemented internal audit policies and procedures in line with local and international best practices. Kept up to date with latest computer assisted audit techniques (CAATs) and data analytics</p>
	<p>Mr. TUYIZERE Majyambere Fabrice: I am a Manager of Oversight and Compliance in Payment System department at The National Bank of Rwanda (BNR) with a five years' work experiences; and aim the efficiency and effectiveness of payment system. I have also worked at MTN Rwanda as the Mobile Financial Services executive for 5 years with responsibilities of regulatory reporting. I have also worked at New Hope for Future an NGO as a Program Evaluation Consultant with another 5-year experience with assignment to monitor and evaluate various projects. In terms of educational background, I am currently completing my PhD. In Business Administration at the Lincoln University. I had done both my Master and Bachelor in Business Administration. I am fluent in three languages English, French and Kinyarwanda in terms of both speaking and writing. In subsequence to my educational background, I hold a professional certificate in information systems auditing. (CISA) I am currently living in Kigali, Rwanda with my wife and my daughter. In my free time I prefer to spend time with my family, going for walks or just hanging out. I also enjoy reading books and following up on current world affairs.</p>
	<p>Mr. Alexis Gustavo Marques Brito. Alexis joined the Banco de Cabo Verde in 2016 and currently he is responsible for efficiently implementing the oversight function of payment system at Banco de Cabo Verde. He led the process of completion of the self-assessment of retail payment systems in Cabo Verde, such as the Electronic Credit Fund Transfer System (TEF), the Check Telecompensation System (STC), and the Rede Vinti4 (National Switch), including the the self-assessment of SIFOX (a Centralized Securities Custody and Settlement System) at Stock Exchange of Cabo Verde. Alexis has developed an assessment model for Financial Market Infrastructures, based on the methodology recommended by BIS. Prior joining Banco de Cabo Verde, Alexis worked at a commercial bank in Cabo Verde and before that as a market analyst at Datamark LTDA Market Intelligence in Sao Paulo, Brazil. Alexis holds a degree in Economics from the Pontifical Catholic University of São Paulo, Brazil and now is completing an MBA in Finance and Controllershship at USP/Esalq in Sao Paulo. He has completed several professional courses in the area of payment systems, cyber and information security management, fintech and regulatory innovation, risk management, audit control and compliance.</p>
	<p>Mr. Timothy Wafula is the Head of Oversight and Compliance, Banking and Payments at the Central Bank of Kenya. He has over 20 years of experience, working for leading technology and financial services providers in Kenya and Nigeria. Timothy has been involved in many turn-key projects including the deployment and operationalization of M-Pesa, the largest payments platform in Kenya. He has vast experience in digital payments, technology, supervision and policy development among other disciplines. He holds a Master of Business Administration, and a certificate in Regulation and Compliance from the London School of Economic and Political Science (LSE).</p>

	<p>Mr. Grenard Yotamu, Principal analyst-Payment system oversight, Reserve Bank of Malawi. Grenard has over 11 years' experience working in the National Payment System Department of the Reserve Bank of Malawi. He heads the Oversight Section and is, among others, responsible for both off-site and on-site surveillance of payments service providers, production of periodic and adhoc payment system reports including the financial stability report, complaints handling as well as assessment of new applicants into the payment system space. Grenard is passionate about financial inclusion especially for women and the vulnerable groups of our society and therefore advocates for accommodative onboarding (KYC) procedures as well as development of deliberate policies that will ensure inclusive finance for all. Prior to joining the Bank, Grenard worked as an Audit Associate with KPMG Malawi for over 2 years and his duties included carrying out examination of financial records for various organisations and report on their accuracy and reliability. He holds an MBA in Banking and Finance from University of Bangor, UK and a Bachelors Degree in Accountancy from the Malawi Polytechnic, the then constituent college of the University of Malawi.</p>
	<p>Mr. Veeren Manikion, for over three decades has carved a path through the ever-evolving landscape of technology and finance. Starting as an IT professional at State Bank of Mauritius, he honed his skills across operations, project management, core banking and Card systems. His keen eye for innovation propelled him to Head of Ebusiness at State Bank of Mauritius with leadership roles in Cards issuing and acquiring business and digital payments, where he as well embraced few core systems in emerging technologies like AI and Blockchain. Now, at the Central Bank of Mauritius, his expertise flourishes as Payment Systems Architect. Here, he leads crucial projects like implementing the national Central KYC system, building the CBDC sandbox, and fostering cross-border payment integration with India and Africa. This rich tapestry of experience in banking, Fintech, and regulatory environments, coupled with his dedication to new technologies, positions Veeren as a sought-after architect of Mauritius's future financial landscape.</p>
	<p>Mr. Akabiwa Kalimukwa currently works in the Payment Systems Department of the Bank of Zambia as a Manager in charge of Payment Systems Oversight. He oversees systemically important Financial Market Infrastructures (FMIs) as well as non-systemically important payment systems and supervises various Payment Service Providers that include Electronic Money (E-Money) Issuers, Money Transfer Operators (MTOs), Aggregators and Commercial Banks. He has over 12 years working experience in the Bank of Zambia. In addition, Akabiwa also has vast experience in banking supervision having worked as a Senior Bank Examiner in Non-Banks Financial Institutions Supervision Department within the Bank of Zambia. Akabiwa is a Chevening Scholar with an MSC degree in Economics, Banking and Finance from the University of Glasgow, a BA degree in Economics from the University of Zambia, a Professional BSc Degree in Banking Practice and Management from the London Institute of Banking and Finance, a Diploma of Higher Education in Financial Markets and Management from the University of Kent, UK, a Diploma in Banking and Finance from the Zambia Institute of Banking and Financial Services and a certificate in Digital Money from Digital Frontiers Institute (DFI). Akabiwa is also a certified expert in financial inclusion policy having completed his training offered by the Alliance for Financial Inclusion (AFI) and Frankfurt School of Finance, German. He has also attended various short term training courses and workshops on payment systems issues, banking supervision and risk management offered by several institutions that include AFI, SADC, World Bank, IMF, Federal Reserve Bank System of the USA, USA, MEFMI, Toronto Centre, IMF's AFRITAC South and Federal Deposit Insurance Corporation (FDIC).</p>
	<p>Mr. Nuno Alberto Lopes Monteiro Ribeiroumber, Payment System Oversight, Banco de Cabo Verde. Before joining BCV, Nuno worked at Banco Comercial do Atlantico (2017 – 2020) as Credit and operations technician. He has got a bachelor's degree in accounting and administration with specialization in auditing at ISCEE - Instituto de Ciências Económicas e Empresariais in Praia. He has completed several training courses offered by IMF/AFW2 and other financial institutions in the region.</p>

	<p>Ms. Sheila Ninsiima is a highly skilled and motivated Payment Systems expert with a proven track record of overseeing critical financial infrastructures at the Bank of Uganda. She currently serves as Team Leader of Payment Systems Operations Section and is adept at managing the daily operations of RTGS, ACH and CSD systems, ensuring safety, efficiency, accuracy, and compliance with Central Bank and sector-wide industry standards. She has been with the Central Bank since 2009 and possesses extensive knowledge of payment systems, risk management, and IT- regulatory frameworks. She holds a degree in Bachelor of Science in Computer Science and a MSc in Financial Management. She remains committed to driving continuous improvement and maintaining the integrity of financial transactions within the Bank of Uganda.</p>
	<p>Mr. John Momoh has been for more than 17 years with Bank of Sierra Leone. Since 2017, John is with Payment Systems Division of the Banking and Payments System Department. During 2007-2017 John worked at Financial Markets Development, mainly on open market operations and reserve management.</p>