

# DIGITAL ECONOMY

## EMERGING PAYMENTS IN EMERGING MARKETS

Special Guest of Honor



**Dr. Isa Ali Ibrahim (Pantami)**  
FNCS, FBCS, FIIM.

*Minister for Communication and Digital Economy,  
Federal Republic of Nigeria.*

Star Speaker

**Greg Verdino**

**THE MAN THAT KNOWS  
TOMORROW  
TAKES NIGERIA**



SCAN TO  
REGISTER

**3<sup>RD</sup> - 4<sup>TH</sup> November 2020**

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# The road to Africa's digital economy is paved with electronic payment.

Join us to build the next payment frontier.



## Introduction

Intermarc Consulting is glad to announce the 20th anniversary edition of the annual Digital PayExpo Conference and Exhibition.

The release of the National Digital Economy Policy and Strategic plan in November 2019 sparked a lot interest in the private sector, with stakeholders trying to align with the policy framework.

After several deliberations with key stakeholders in the Fintech and Payment Sector, we have reached the conclusion that this special 20th Edition of the Digital PayExpo which is also the 1st Digital Edition, will focus on Digital Economy with particular emphasis on how emerging payments will drive the digital economy in emerging markets hence the theme ***“Digital Economy: Emerging Payments in Emerging Markets”***.

The conference will look at the demand and supply side of emerging markets and how the eminent digital transformation, post 2020 will impact developments. Consequently, at this conference, the objective will be to link current and future trends and developments in the Nigeria digital space, to a predictive digital economy outlook into 2030.

The dynamic nature of emerging markets create challenges that have never confronted the developed world but also opens up opportunities for innovation and growth, particularly in the Post Covid-Era. Over the next ten years (and beyond) we are set to see even faster changes in the payments landscape building on the accelerating growth in electronic payments and the

advent of new and disruptive market players and the emerging markets will be at the forefront of this payments transformation using digital means in a digital economy.

However, following the outbreak of the global pandemic of COVID-19 at the beginning of 2020, the relevance of developing a robust and viable digital economy cannot be overemphasized, particularly as the economy of many nations has been brought to their knees as a result of total lockdown in most parts of the economic centers. On the contrary, the cyber and digital space has received high boost of users, signifying the full potential of a digital economy inevitable. As it is the 20th anniversary and the 1st Virtual Edition of the event. We have therefore designed and developed it as a special two-day package.

One of the major highlights of this event will be the presentation by the Honorable Minister of Communication and Digital Economy of Nigeria, Dr. Ibrahim Ali Isa Pantami scheduled to be the Special Guest of Honour. He will be supported by Mr. Kashifu Inuwa Abdullahi, Director General of the National Information Technology Development Agency (NITDA). Also to speak on digital infrastructure is the Honorable Minister for (State) Science and Technology Mr. Mohammad Abdullahi.

Another major highlight is the keynote presentation by “The Man That Knows Tomorrow” Greg Verdino who is a globally acclaimed futurist and often referred to as “The Man That Knows Tomorrow”.



# THE MAN **THAT KNOWS** TOMORROW

**Greg Verdino**  
Star Speaker

*The Digital PayExpo Conference is a premier event in the digital payments space in Africa. Every year, hundreds of C-Suite Executives - Bankers, Mobile Network Operators, Fintechs, Policy-Makers, and Donor Agencies convene in Lagos to discuss and explore ways to promote Financial Inclusion*

**G**reg Verdino is a highly regarded authority on “the digital now”, as well as his projective ability for the future of digital. He is known for his uncanny ability to get ahead of trends, spot the difference between fads and the future, and apply his understanding of the rapidly changing global landscape to solve pressing business challenges.

Greg’s perspectives have been shaped by more than 25 years spent working at the forefront of change, during which time he has advised hundreds of organizations including more than 50 of the Fortune 500; has served in senior leadership positions at a half-dozen technology start-ups; and has launched innovative products, lines of business, and divisions from within traditional companies. Through his work speaking, writing and consulting on digital strategy, transformation and innovation, he helps business leaders build thriving 21st century companies.

As “The Man that Knows Tomorrow”, Greg Verdino is an authority on futurism and digital transformation. He helps enterprises thrive in the face of disruption. Previously he was digital strategist and head of emerging channels for Digitas. He is also known for his ability to forecast trends, spot the difference between fads and the future, and apply his understanding of exponential change to help enterprises thrive in the face of disruption.

He was Executive Vice President at social business firm Dachis Group, where he worked with clients including BIC, Citibank, Fidelity, GE, Michaels Stores, Nestle and others to formulate and execute best-in-class digital strategies. He joined Dachis Group (now Sprinklr) through its acquisition of crayon, the social media consultancy at which he

served as Chief Strategy Officer and in which he was the second largest shareholder.

**Greg Verdino’s role at the Digital Pay Expo 2020 is to make the audience:**

- Understand the top technology trends shaping the future of business, society and the world.
- See powerful examples of the ways in which exponential changes in technology are changing what it means to be human, and consider why.
- Learn how and why digital has become a board-level business imperative.
- See how companies in a wide range of industries are turning to digital to transform the way they work, how they create and capture new value and the relationships they have with their customers.
- Gain insight into how you can apply these lessons to transform your own business to thrive for the future.

# Agenda - DAY 1

Tuesday 3rd November, 2020

TIME	ACTIVITY	SPEAKER
10:00 - 10:10 am	Welcome Address	<b>Adeyinka Adeyemi</b> Intermac Consulting
10:00 - 10:30 am	Opening Remarks	<b>Dr. Ali Ibrahim Isa Pantami</b> Minister of Communication and Digital Economy, Nigeria.
10:35 am - 11:00 am	Perspectives on the future of Digital Payments	<b>Dr. Adesola Kazeem Adeduntan</b> GMD, First Bank of Nigeria.
11:00 am - 11:05 am	Keynote Presentation	<b>Dr. Andrew Nevin</b> Advisory Partner and Chief Economist, PwC West Africa.
11:05 am - 01:00 pm	Star Speaker's Presentation: The Future of Emerging Payments and Emerging Markets.	<b>Greg Verdino</b> Futurist, Digital Transformation Expert and Authority on "Digital Now".
01:10 pm - 01:30 pm	Emerging Technologies and the National Economy Plan	<b>Mr. Kashifu Inuwa Abdullahi</b> Director General, NITDA.
<b>PANEL SESSIONS</b>		
01:40 pm - 02:40 pm	PANEL 1:  <b>Moderator</b>	Panelists: 1. <b>Dr. Vincent O. Olatunji</b>   Director, eGovernment Development and Regulation, NITDA. 2. <b>Prof. Abdu Ja'afaru Bambale</b>   Director, Technical Services, NIGCOMSAT. 3. <b>Mr. Martins Ahachi</b>   Director, Strategic Projects, Galaxy Backbone. 4. <b>Mr. Idowu Afe</b>   Director, Information and Communication Technology, Ministry of Science and Technology, Nigeria.
03:30 pm - 04:15 pm	PANEL 2: Future of Payment <b>Moderator</b>	Panelists: 1. <b>Mr. Charles Ifedi</b> CEO eBanco Inc, USA. 2. <b>Mr. Charles Niehaus</b>   Managing Director, Circle Payments, South Africa. 3. <b>Mr. Imran Saeed</b>   Director, Encore Payments, Dubai, UAE. 4. <b>Mrs. Ophelia Ama Oni</b> Digital Disruption Expert, Ghana.
04:15 pm	Closing Remarks/Wrap up	<b>Moderator</b>

# Agenda - DAY 2

Wednesday 4th November, 2020

TIME	ACTIVITY	SPEAKER
10:00 am - 10:20 am	Welcome Remark: Perspectives on Digital Technologies	<b>Barr. Mohammed H. Abdullahi</b> Minister of (State) Science and Technology, Nigeria.
10:25 am - 11:10 am	Keynote 1: Emerging technologies and emerging markets Q&A	<b>Mr. Iyinoluwa Aboyeji</b> Founder & General Partner Future Africa, Nigeria.
11:10 am - 12:00 pm	Keynote 2: Transforming collection technology landscape in emerging markets	<b>Mr. Pedro Guerreiro</b> Managing Director, SAP Central Africa.
10:50 am - 11:20 am	Keynote Speaker: Case study on Transforming revenue collections technology landscape in emerging markets Q&A	
12:10 pm - 01:00 pm	Platforms as the driver for digital economy	<b>Mr. John Obaro</b> Managing Director, SystemSpecs, Nigeria.
01:10 pm - 02:00 pm	PANEL 3:  Emerging Payment and Emerging markets <b>Moderator</b>	Panelists: 1. <b>Mr. David Cole</b>   CEO, Global Integrated Fintech Solutions, Tonbridge, UK. 2. <b>Mrs. Elizabeth McQuerry</b>   Partner, GlenBrook Partners, Texas, USA. 3. <b>Mr. Michael Okwemba</b>   Development Finance Specialist, Nairobi, Kenya. 4. <b>Mrs. Larinza Galindo</b>   Digital Innovation Expert, International Monetary Fund (IMF), Colombia.



Wednesday 4th November, 2020

TIME	ACTIVITY	SPEAKER
01:10 - 02:00 pm	<b>PANEL 4:</b> AI, Robots, Cryptocurrency and Emerging Payment <b>Moderator:</b>	<b>Panelists:</b> 1. <b>Mr. Hannes Van Rensburg</b>   Chief Commercial Officer, Clickatell, Florida, USA. 2. <b>Mr. Innocent Kawooya</b>   CEO, Hipipo, Uganda. 3. <b>Mr. Paul Kwasi Damalie</b>   CEO & Founder, Appruve, Ghana. 4. <b>Mr Tosin Oguntuyi</b>   Founder, LockMyCash, Nigeria. 5. <b>Mr. Nasimul Islam</b>   Digital Money & Fintech Expert, Grameen Phone, Bangladesh.
02:10 - 03:00 pm	<b>PANEL 5:</b> Digital Financial Services in Emerging Markets: <b>Moderator:</b>	<b>Panelists:</b> 1. <b>Mr. Paul Makin</b>   Digital Payment Consultant, Trouver Ltd., Glasgow, UK. 2. <b>Mr. Hugo Pacheco</b>   Inclusive Fintech and Platform Expert, Lisbon, Portugal. 3. <b>Mr. Steve Bireley</b>   Chief Technology Officer, Lokyata, Washington D.C, USA. 4. <b>Jacqueline Jumah</b>   Head, Dfigita Financial Services, EFINA, Nigeria.
02:10pm - 03:00 pm	<b>PANEL 6:</b> 5G: Advancing Digital Infrastructure in Emerging Markets <b>Moderator:</b>	<b>Panelists:</b> 1. <b>Mr. Alan Sinfield</b>   CEO, 9mobile, Nigeria. 2. <b>Mr. Mukesh Sadana</b>   MD, Revamp Research and Development, India. 3. <b>Mr. Ahmed Saleemi</b>   Vice President, Digital Banking Group, Pakistan. 4. <b>Remi Adejumo</b>   MD, Cloudflex Computer Services, Nigeria.
03:10pm - 04:00 pm	<b>PANEL 7:</b> Digital Economy: The next frontier <b>Moderator:</b>	<b>Panelists:</b> 1. <b>Mrs. Judyth Eduor-Engels</b>   Digital Economy Consultant, World Bank, Nairobi, Kenya. 2. <b>Mrs. Aisha Luyima</b>   Country Manager, DPO Group (Financial Services), Uganda. 3. <b>Mr. Ashraf Alam</b>   Digital Transformation Expert, United Nations Capital Development Fund (UNCDF), Bangladesh. 4. <b>Mrs. Confidence Stavelly</b>   Founder, CyberSafe Foundation, Nigeria.
04:10 pm	Remarks & Close Conference	<b>Adeyinka Adeyemi</b> Intermac Consulting

## SPEAKERS PROFILE



**Dr. Ali Ibrahim Isa Pantami**  
Minister of Communication and Digital Economy, Nigeria.

Isa Ali Ibrahim also known as Sheikh Pantami is the Minister of Communications and Digital Economy in Nigeria. He was the Director General and CEO of the National Information Technology Development Agency (NITDA) of Nigeria, when he was nominated as minister and sworn into office on the 21st of August, 2019. Pantami lectured at Abubakar Tafawa Balewa University in Information Technology before joining the Islamic University of Madinah as Head of Technical Writing in 2014. He is also trained on Digital transformation in Harvard University, USA, then Management Strategy in both, Massachusetts Institute of Technology, and Institute of Management Development in Loussaune, Switzerland. He was also in Cambridge University for Management Programme, among others.

In 2016, he was appointed as the Director General/CEO of the National Information Technology Development Agency (NITDA). He was confirmed by President Muhammadu Buhari as part of 13 newly appointed chief executives for 13 government agencies. Pantami received an award as the "ICT Promoter of the Year 2017" in London by The Nigerian in recognition of "positive contributions to the ICT revolution in Nigeria, youth empowerment & good governance". Within little less than 3 years of his stewardship, he has received over 110 awards and recognitions both within and outside Nigeria.

Pantami is a fellow of both British Computer Society (FBCS) and Nigeria Computer Society (FNCS). He also has many fellowships to his credit.



**Barr. Mohammed H. Abdullahi**  
Minister of (State) Science and Technology, Nigeria.

Mohammed H. Abdullahi was born on 21st April, 1968 at Uke in Karu Local Government Area of Nasarawa State. He had his primary education at Uke Central Primary School and Government Secondary School Uke from 1974-1979 and 1979-1984 respectively. He graduated from Usman Danfodio University Sokoto with a combined Honours Degree in Law and was eventually called to the Nigerian Bar in 1991.

Mr. Abdullahi started his Legal Career with Messrs Ola Olanipekun & Co. (Prime Chambers) as an Associate Attorney (1992 – 1994) shortly after his compulsory National Youth Service Corps Scheme (NYSC) with Messrs Ukpabi, Ukpabi & Co. (Legal Practitioners) in Enugu from 1991-1992.

Mr. Abdullahi's career span over two decades in both the Private and Public Sectors which includes being a founding partner in the law firm of Messrs Hammart & Co. (Tafida Chambers) from 1994 to date, Chairman – Karu Local Government Council (Nasarawa State) in 1996, Deputy General Manager/Company Secretary Nasarawa Investment & Property Development Company, Lafia – 2000-2002; Attorney General/Commissioner for Justice, Nasarawa State (2003-2005), Group Company Secretary/Legal Adviser, Transnational Corporation of Nigeria Plc (Transcorp) from 2006 – 2008, Vice President/Executive (Administration & Regulatory, Intercell Tech Limited, 2008-2011.

# SPEAKERS PROFILE



**Mr. Kashifu Inuwa Abdullahi**  
Director General,  
NITDA

Inuwa Kashifu Abdullahi is a Nigerian Technology expert and the Director General of the National Information Technology Development Agency (NITDA). Abdullahi graduated with Bachelor of Technology degree in Computer Science from Abubakar Tafawa Balewa University Bauchi State, Nigeria and was Massachusetts Institute of Technology trained as MIT Sloan strategist and has over fourteen years of working experience in Information Technology operations, business transformation and solution architecture, across both private and public sectors.

As a graduate of Computer Science from Abubakar Tafawa Balewa University, Kashifu laid his technology foundations working for Galaxy Backbone as a Network Engineer and Solutions Architect, before working in the public sector. Earning executive certificates from the MIT Sloan School of Management in Strategy and Innovation, as well as in Management and Leadership along the way.

Abdullahi served as a Technology Architect with the Central Bank of Nigeria from 2014 before being on secondment to the technology development agency from 2017. The appointment of the new DG is effective immediately but he is yet to make known his vision for the agency as at press time.

**Dr. Andrew Nevin**  
Advisory Partner and Chief Economist,  
PwC West Africa.

Dr. Andrew Nevin is Partner, Chief Economist and FS Advisory Leader for PwC Nigeria. He has almost 30 years' professional experience and has lived in Asia, North America, and Europe. Andrew has extensive experience helping global companies enter and expand in Nigeria/Africa. He recently returned to become Global Leader of Project Blue, now focused on both envisioning and shaping the Future of Financial Services.

He holds a PhD: Economics, an MA: Philosophy and Politics, and a BSc (Hon): Computer Science and Mathematics. He was named Strategy Consultant of the Year 2010 by the Management Consultants Association (UK).



**Mr. John Obaro**  
Managing Director, SystemSpecs,  
Nigeria.

John is the MD/CEO of SystemSpecs Ltd, a Nigerian Software company he founded in 1992. Systemspecs are the developers of Human Manager a multi-award winning Payroll and Human Resource package and Remita, a modular e-Payments, e-Collections, e-Payroll, and e-Schedules solution on a single multibank platform.

Remita, the flagship product of the company, is a very powerful platform that presents individuals and organizations with a very simple and intuitive user interface for the processing of otherwise complex and intricate multi party payment flows. Today, Remita is in use by many individuals, public and private sector organizations that process over 500 billion naira worth of transactions on a monthly basis.

**Mr. Pedro Guerreiro**  
Managing Director, SAP  
Central Africa.

Pedro Guerreiro is the Managing Director for SAP Central Africa market, comprising East Africa, West Africa & Lusophone Africa (African Portuguese speaking countries).

Current and Past Roles: MD SAP Central Africa region (East, West, Lusophone) / MD SAP West Africa / MD SAP Lusophone Africa / E&NR License Head of Sales / Services Sales Director / Client Partner / Client Engagement Manager / Delivery Executive / Program Manager (+150 SAP consultants) / Platinum Consultant, in Europe, United States and Africa.



**Mr. Adesola Kazeem Adeduntan**  
GMD, First Bank of  
Nigeria.

Dr. Adesola ("Sola") Kazeem Adeduntan is the Managing Director/CEO of First Bank of Nigeria Limited and Subsidiaries from January 1 2016. Prior to this appointment, he was Executive Director and Chief Financial Officer for the Bank since 2014 when he was appointed to the Board of the Bank. Before joining FirstBank in 2014, Sola was a Director and the pioneer Chief Financial Officer/Business Manager of Africa Finance Corporation (AFC).

He has served as a Senior Vice-President & Chief Financial Officer at Citibank Nigeria Limited, a Senior Manager in the Financial Services Group of KPMG Professional Services and a Manager at Arthur Andersen Nigeria. Sola also had a brief stint at the defunct Afribank Nigeria Plc (now acquired by Skye Bank) as a graduate trainee where he worked mainly in banking operations.

Over the course of his sterling career, he has garnered expertise in diverse areas of management including financial and risk management, treasury, performance management, strategy design and execution, Information Technology and Compliance. attended the University of Ibadan, where he obtained a Doctor of Veterinary Medicine (DVM) degree.

**Greg Verdino**  
Futurist, Digital Transformation Expert  
and Authority on "Digital Now".

Greg Verdino is a highly regarded authority on "the digital now." He is known for his uncanny ability to forecast trends, spot the difference between fads and the future, and empower organizations to thrive in the face of exponential change.

Greg's perspectives have been shaped by 30 years spent working at the forefront of change, during which time he has advised hundreds of organizations including more than 50 of the Fortune 500; has served in senior leadership positions at a half-dozen technology start-ups; and has launched innovative products, lines of business, and divisions from within traditional companies. Through his work speaking, writing and consulting on digital strategy, transformation and innovation, he helps business leaders build thriving, future-ready companies.



**Mr. Iyinoluwa Aboyeji**  
Founder & General Partner  
Future Africa, Nigeria.

Iyinoluwa Aboyeji is an entrepreneur in the public interest. He is currently the Founder & General Partner of Future Africa in Nigeria. He is passionate about partnering with missionary talent and capital to build an African future. He spent the last few years as the CEO of Flutterwave, a business building payments technology and infrastructure to connect Africa to the global economy.

Over those years, he led the company to become one of the fastest growing payments technology businesses of all-time processing over \$2 billion across over 50 million transactions with annual revenues of millions of dollars a year. It also attracted significant investment from experienced players in the global payments arena such as Y Combinator (investors in Stripe), Greycroft (investors in Braintree), Greenvisor Capital (Led by the Former CEO of Visa), Mastercard amongst others. Prior to helping to co-found and lead Flutterwave, Iyinoluwa co-founded Andela - Africa's largest engineering organization with over 1000 software engineers which has received investment from Mark Zuckerberg and Google Ventures amongst others.

Iyinoluwa holds a Bachelor's Degree in Legal Studies from the University of Waterloo; and sits on the board of several institutions including Paris' Share Africa Project, Rainbow Educational Services Limited and Filmo Realty. He served as the Deputy Director General for Madam Oby Ezekwesili's 2019 Presidential Campaign, he is a World Economic Forum Young Global Leader, a Forbes 30 under 30 honoree and a member of Nigeria's Industrial Policy and Competitiveness Advisory Council.



# PANELISTS PROFILE



**Mr. Imran Saeed**

Director, Encore Payments,  
Dubai, UAE.

Mr. Imran Saeed is a Digital Payment and Cards Industry expert and currently a Director at Encore Payments in Dubai with experience of 15+ years across Middle East, Africa and Asia. Managing sales and marketing, product inception and market development activities with Banks, 3rd Party Processors, Issuers, Acquirers, Central Banks, Telecoms and other financial institutions for their digital payments and cards initiatives.

Strong knowledge about current and future market needs of the payments and cards industry including innovative electronic payments, debit, credit and prepaid card products, alternate delivery channels, mobile convergence, e-commerce and remittances.



**Mrs. Ophelia Ama Oni**

Digital Disruption Expert,  
Ghana.

Ophelia Ama Oni is a cofounder of Financial Inclusion Forum Africa. She has for over a decade of experience in the banking sector specifically in areas of branch banking, ebanking, mobile money and financial inclusion.

She is currently the Strategy and Business Development Manager for the inclusive banking department of Fidelity Bank Ghana Limited with the responsibility of pursuing its financial inclusion agenda. Ophelia is passionate about using technology as an enabler to develop solutions to reach the unbanked and underbanked to enable them have greater access to financial services.



**Dr. Vincent O. Olatunji**

Director, eGovernment  
Development and Regulation, NITDA.

Dr. Vincent O. Olatunji, PhD is from Ikole Ekiti, Ekiti State. He holds a PhD in Geography and planning from the university of Lagos and an Advanced Diploma in Computer Science. He joined the services of NITDA in May, 2002 where he rose to the position of Director, Corporate Strategy and Research. He has worked for over 25 years in the Nigerian Public Service thereby rising to become a seasoned professional with practical experience and thorough understanding of government operations in Nigeria.

He has spearheaded and successfully delivered a considerable number of vital activities such as formulating strategic goals and plans for achieving NITDA's mandate such activities include initiation and supervision of research initiatives; supervision of the development of ICT policy for states and effectively represented the Agency in major ICT for within and outside the country.



**Mr. Martins Ahachi**

Director, Strategic Projects,  
Galaxy Backbone.

Martins Ahachi has experience in the ICT sector with deep hands-on technical and managerial expertise in the delivery, management and support of ICT infrastructure and services. A Pioneering Executive Management staff of Galaxy Backbone where he led as the Chief Technical Officer (CTO) for a number of years. As CTO, he was largely responsible for the delivery of the key infrastructure and service projects that have defined Galaxy backbone's success over the years. He is currently the Director, Strategic Projects; tasked with the responsibility of delivering strategic projects aimed at launching the organisation into the next wave of growth.

Martin is a graduate of Electronic Engineering from the University of Nigeria, Nsukka with an MBA in Operations Management from the University of Lagos.



**Dr. Vincent O. Olatunji**

Director, eGovernment  
Development and Regulation, NITDA.

Dr. Vincent O. Olatunji, PhD is from Ikole Ekiti, Ekiti State. He holds a PhD in Geography and planning from the university of Lagos and an Advanced Diploma in Computer Science. He joined the services of NITDA in May, 2002 where he rose to the position of Director, Corporate Strategy and Research. He has worked for over 25 years in the Nigerian Public Service thereby rising to become a seasoned professional with practical experience and thorough understanding of government operations in Nigeria.

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**Prof. Abdu Ja'afaru Bambale**

Director, eGovernment  
Development and Regulation, NITDA.

Prof. Abdu Ja'afaru Bambale is the new Executive Director, Technical. He was appointed by the President, Commander-In-Chief of the Federal Republic of Nigeria, Muhammad Buhari on December 23, 2019. Before his appointment, he was a Professor of Human Resource Management in the Department of Business and Entrepreneurship, Bayero University, Kano.

He started his teaching career as a Graduate Assistant at Bayero University shortly after his National Youth Service Corps in Union Bank, Bank road, Kano in 1990.



**Mr. Idowu Afe**

Director, Information and Communication Technology,  
Ministry of Science and Technology, Nigeria.

Mr Idowu Afe is currently Director of ICT in the Federal Civil Service of the Federation. He has worked in several Ministries as Director ICT. Before joining Government, he was the CEO of Cisog Consults Limited in Nigeria and Ghana subregion. He also worked as a Business Manager for OEM Division of Microsoft Corporation in West Africa.

He was involved in Microsoft Services business development and management, infrastructure consulting and project management within private and public sector space - Federal Ministry of Science and Technology, DSS, NITDA, FCTA etc.



**Mr. Charles Niehaus**

Managing Director,  
Circle Payments, South Africa.

Charles Niehaus is an independent consultant in Payments and Mobile Money, primarily focused on market level initiatives mainly in the Digital Financial Services interoperability space. Led the Tanzania domestic DFS interoperability project for IFC, fulfilled various roles in enabling DFS interoperability in Uganda and Mozambique and is involved in various DFS interoperability initiatives in West and East Africa.

Charles has been involved within the payments industry for over 20 years. Prior to this, he held the role of General Manager for Visa in sub-Saharan Africa and was responsible for Visa's business



**Mr. David Cole**

CEO, Global Integrated  
Fintech Solutions, Tonbridge, UK.

David Cole is the CEO of Global Integrated Fintech Solutions in Tonbridge, UK. which provides expert consultancy, programme management and technical expertise in all areas of the card marketplace. He has been in the Card, payments and smart card consultancy since 1987.

He is the leading expert in the business and technical uses of smart cards in payments and many of the other uses this technology can be put to across many market sectors.



**Mrs. Elizabeth McQuerry**

Partner,  
Glenbrook Partners, Texas, USA.

Elizabeth McQuerry is a Partner at Glenbrook and leads the firm's Global Payments Practice. She has over 15 years of experience helping to develop new payments products for cross-border remittances and P2P, global payouts, government collections and disbursements.



**Mr. Michael Okwemba**

Development Finance  
Specialist, Nairobi, Kenya.

Michael Okwemba is an experienced Agriculture Finance, MSME, SME, Housing microfinance, Microfinance operations Specialist and Rural Finance Specialist who has demonstrated the ability to lead diverse teams of professionals to new levels of success in a variety of world recognized life changing rural microfinance institutions, cutting-edge marketing and product development, and fast-paced financial sector environments.



**Mrs. Larinza Galindo**

Digital Innovation Expert,  
International Monetary Fund (IMF), Colombia.

Lariza Galindo is currently the Digital Innovation expert at International Finance Corporation (IFC) of the World Bank Group at Bogota, Colombia which involves Open banking, API strategy, digital operations model and many others. With over 10 years experience in the Digital Financial Services, Digital lending and innovation space.

# PANELISTS PROFILE



**Mr. Hannes Van Rensburg**  
Chief Commercial  
Officer, Clickatell, Florida, USA.

The Founder of Fundamo (the first mobile money platform provider), the leading supplier of technology for mobile banking and payment deployments. With clients on four continents and offices in Cape Town and Singapore, Fundamo technology runs millions of transactions each month. Hannes is an accomplished executive with a solid track record and the ability to create new business ventures.

In addition to having twenty plus years of systems management experience, He holds a number of degrees in Information Systems; is a member of the CSSA (Computer Society of S.A.) and an ex-board member of SAICSIT (S.A. Institute of Computer Scientists and Information Technologists). He is one of the founding members of CITI (the Cape IT Initiative) and is a member of a number of international workgroups on the application of technology in business.



**Mr. Innocent Kawooya**  
CEO, Hipipo,  
Uganda.

Innocent Kawooya is a Ugandan financial inclusion expert, computer programmer, Internet entrepreneur, film producer and entertainment executive that has played a major role in the digital evolution of Africa, particularly Uganda in East Africa. He is a co-founder of HiPipo, and currently operates as its chief executive officer.

Started as a social entertainment platform in a Makerere University computer lab in 2005, HiPipo later turned into a leading multi-diversified company that is greatly impacting creative arts, digital, Finance and events.



**Mr. Paul Kwasi Damalie**  
CEO & Founder, Appruve,  
Ghana.

Paul Kwesi Damalie is the co-founder of Inclusive Innovations Inc. Appruve, a product of Inclusive Innovations Inc, makes it easy for financial services to verify individuals and businesses all over Africa. It enables Pan African financial institutions and global financial service providers focused on Africa to meet AML, KYC and CTF compliance, ensure the most stringent privacy and security standards are met, as well as reduce cost of customer acquisition. By implementing Appruve API via digital channels, customers of financial institutions can remotely access financial services, participate in cross-border trade, hence build digital financial identities with lesser perceived risk, that would open a world of opportunities.

Paul is the Chapter Lead of Next Money in Accra, the global thought leader community for stakeholders within the financial services and technology ecosystem.



**Mr. Toyin Oguntuyi**  
Founder, LockMyCash,  
Nigeria.

Tosin Oguntuyi is the founder of LockMyCash in Nigeria. LockMyCash provides an online escrow service that protects buyers and sellers from fraud during transactions by acting as a trusted third party that collects and holds payments from a buyer and releases this payment to the seller when the buyer is satisfied or based on agreements.

LockMyCash is Nigeria's first online escrow service and they ensure that buyers get what they ordered and sellers get paid. He is also the Managing Director of "Girls in Tech" Nigeria which is a global organization that focuses on the engagement, education and empowerment of influential women in technology.



**Mr. Nasimul Islam**  
Digital Money & Fintech  
Expert, Grameen Phone, Bangladesh.

Mr. Nasimul Islam is passionate about Mobile Financial Services, Digital Money & Fintech with knowledge, skills and expertise in Digital Money with a broad range of consumer oriented financial services and lines of businesses, including strategy formulation, creating and deploying mobile financial services model from conception through to market roll out, Sales & Distribution channel Development, Bill payments, Mobile money transfer and payments, International remittances, and e-ticketing with Strategy Execution, Analytics, Crisis & Business continuity management, and P&L management.

He started his journey with Grameenphone Ltd. Financial Services since 2010. He is hardworking, fun lover and passionate to deliver the best possible Financial Services to the mass market with his learning and experience from multiple areas of Financial Services.



**Mr. Paul Makin**  
Digital Payment Consultant,  
Trouver Ltd., Glasgow, UK.

Paul is one of the world's leading experts in the interlinked areas of Mobile Financial Services, Financial Inclusion and Digital Identity. He has strategic and on-the-ground experience in developing and operating services across Africa and South Asia. Paul is one of the creators of the M-PESA mobile money service. In 2004, as consultant to Vodafone, he conceived of the core operating model, and developed many of the concepts behind Agent liquidity management. His team then developed a prototype offline extension to M-PESA for the Hunger Safety Net Program in Kenya, which sadly was never deployed.

Since then, Paul has worked with financial regulators, mobile money operators, banks, funding agencies and others across the emerging markets. He has also worked with a range of new market entrants, helping them to build their business models, or assessing their business models and practices and providing strategic guidance. Paul's work in digital identity has been a continuing thread.



**Mr. Hugo Pacheco**  
Inclusive Fintech and  
Platform Expert, Lisbon, Portugal.

Hugo Pacheco is an Inclusive Fintech and Platform Expert at Papersoft-Dms in Lisbon, Portugal with an agile business and technology skill set focused on building human-centric strategies for digital transformation initiatives.

Currently, at PaperSoft Africa he leads sales, marketing and product teams to bring the best of their technology into customers' business improving the value proposition in the financial inclusion space. He is also the co-founder of Sea4Us, a high-tech pharma that is inspired by sea life, finds new medicines for untapped clinical needs.



**Mr. Steve Bireley**  
Chief Technology Officer,  
Lokyata, Washington D.C, USA.

Stephen Bireley is a managing director of R&D at Rocket Software, a software development firm that offers enterprise infrastructure products and various related services. Prior to his current position, Bireley was the vice president of product development at Seagull Software. Bireley holds a Bachelor of Arts degree from National-Louis University.



**Jacqueline Jumah**  
Head, Digital Financial  
Services, EFINA, Nigeria.

Jacqueline Jumah is the Head of Digital Financial Services at Enhancing Financial Innovation and Access (EFInA) in LAGOS, Nigeria. A transformation specialist in Digital Financial Services (DFS), with over 14 years of experience working in several markets in Africa and Asia in digital financial services, telecommunications and the banking sectors. Jacqueline focuses on supporting the development and deployment of technology for innovative financial solutions promoting financial inclusion.

She was the Digital Financial Services Market Specialist and Managing Director at Intermarc Consulting. Jacqueline was the Senior Digital Financial Services Consultant at MicroSave. She is also a faculty member at the Helix Institute of Digital Finance based in Kenya and is primarily involved in Fintech projects on Go-to-Market Strategy, Product Development and Agent Network Management.



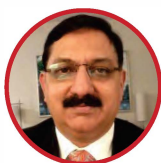
**Mr. Alan Sinfield**  
CEO, 9Mobile,  
Nigeria

Alan Sinfield became the first substantive Chief Executive Office of 9Mobile in June 2020 since its name was changed from Etisalat. He is a Senior Executive with extensive international and operational experience in wireless telecom, fintech & banking sectors.

Hands-on CEO with a proven track record of increasing shareholder value through developing strategic plans, building high performing organizations and enhancing operational efficiency often through the implementation of fundamental change, in both turn-around and high-growth situations. Proven funding acquirer and M&A deal sourcing; achieving successful exits both buy and sale side globally.



# PANELISTS PROFILE



**Mr. Mukesh Saldana**

MD, Revamp Research and Development, India.

Mukesh Sadana is the Managing Director of Revamp Research and Development in India. He is a Digital Development Advisor with USAID, India where he helps integrate digital technology and data-driven approaches into mission programming and co-manages the project to increase the use of digital payments among low income populations.

Mukesh has over 18 years of experience in FMCG, banking, retailing, and consulting. He has worked extensively across Bangladesh, India, Kenya, Indonesia, Philippines, Nepal, Vietnam, Malawi, and Papua New Guinea on a wide variety of assignments.



**Mr. Ahmed Saleemi**

Vice President,  
Digital Banking Group, Pakistan.

Ahmed Saleemi has 10 years extensive product management experience in Digital Financial Services, with focus on exploitation of new and emerging technologies for agile delivery of innovative products and services with an emphasis on fintech. He is currently the Vice President of Digital Banking Group in Pakistan.

He Launched (Founding Team Member of Jazzcash) & Managed the corporate and G2P payments segment for Jazz Digital Financial Services (JazzCash) including social, aid, emergency and salary disbursement solutions for Corporate, NGO and Government sector to ensure profitability and new acquisitions.



**Mr. Remi Adejumo**

MD, Cloudflex Computer Services, Nigeria.

Remi Adejumo. Managing Director of Cloudflex Computer Services in Lagos, Nigeria., A veteran database administrator, Aderemi has played in the IT field for 30 years whilst working in different countries. Experienced Technologist with a demonstrated history of working in the information technology and services industry.

He led many innovations at Ecobank including implementing cloud computing for the first time in 2013 and implementing VoIP phones in Nigeria as well as video phones for all the senior staff.

**Mrs. Judyth Oduor-Engles**

Digital Economy  
Consultant, World Bank, Nairobi, Kenya.

Judyth Oduor-Engles is a Digital Financial Services Consultant with 10 years' experience in mobile financial services and remittances. Her exposure spans various markets in East Africa and Indian Ocean Islands, where she managed Agent Networks and led Commercial, Training, Operations and Business Process Development functions.

She was instrumental in the implementation of products such as International Money Transfer Service between Western Union, Vodacom Tanzania and MTN Uganda, Account Based Money Transfer, M-PESA service deployment in Kenya and rollout of related products.



**Mrs. Aisha Luyima**

Country Manager, DPO  
Group (Financial Services), Uganda.

Aisha Luyima is the country manager at DPO Group Financial Services in Uganda. She is an experienced Channel Head with a demonstrated history of working in the banking industry. Digital Payments, Skilled in Risk Management, Customer Service, Banking, Strategic Planning, and Management. Strong sales professionals graduated from Makerere University Business School.



**Mr. Ashraful Alam**

Digital Transformation Expert,  
United Nations Capital Development Fund (UNCDF),  
Bangladesh.

Mr. Ashraful Alam. Digital Transformation Expert, United Nations Capital Development Fund (UNCDF), Bangladesh. A Financial Services Industry professional with a broad range of experience in private sector development (PSD), development financing, MSME and entrepreneurship development, financial inclusion, digital financial services (DFS), digital money & inclusive growth. I am an experienced and seasoned trainer in SME banking, financial inclusion, digital financial services (DFS) and payment systems training as a manager and trainer.

Ashraful has been progressively been able to manage an important portfolio of policy, planning, and R&D, and Project Management in the areas of financial inclusion, financial capability development and MSME development in the SME Foundation, Bangladesh Bank (SME and Special Programmes Department and Financial Inclusion Department in the past and in UNCDF at present. He has represented Bangladesh Bank in the Alliance of Financial Inclusion as the focal point. He has been the co-chair and chair of SME Finance Working Group of AFI for one term each.

His preferred work areas are in the broad areas of financial inclusion, inclusive growth, financial literacy, entrepreneurship development, MSME development particularly around women entrepreneurs and private sector development in the capacity of a



**Mrs. Confidence Stavelly**

Founder, CyberSafe  
Foundation, Nigeria.

Confidence is a CyberSecurity Professional, Tech Writer and Global Shaper with over a decade's worth of experience in technology roles across multiple sectors. Among the many roles Confidence fills, She is the Founder & Executive Director at CyberSafe Foundation in Nigeria. She leads a world-class team to help clients thwart cyber adversaries.

She is currently leveraging her social media platforms, authority blogs (where she contributes) and weekly segments of a tech radio show (CyberSafe) she co-anchors; all as channels to educate the Nigerian populace on issues bordering around Cybersecurity. Recently she was nominated for Top 50 women in CyberSecurity Africa 2020 accolade, she has distinguished herself as a leading voice in the African CyberSecurity Tech Ecosystem.

Recently she was nominated for Top 50 women in CyberSecurity Africa 2020 accolade, she has distinguished herself as a leading voice in the African CyberSecurity Tech Ecosystem.

# SPONSORSHIP AND EXHIBITION OPPORTUNITIES EXIST

## BENEFIT FOR SPONSORS

### 1. Exhibition Booth

Exhibition booth will be provided on the virtual floor for sponsors. You can position a member of your team in the booth who will interact with prospects virtually. This is an opportunity to have face to face meetings with the clients to open or close deals. Delegates may take breaks from the sessions and come in to your booth to have discussions with your team member.

### 2. Brand Transitions Between Speakers

During the break between one speaker and the next, your branding will be put up for a few seconds. In addition to this, there will also be thank you messages during the breaks, special mention of your organisation to the over 2000 relevant industry delegates globally.

### 3. Use Sponsored Intros and Video Ads

As a premium sponsor, we have also created a special slot for your organisation to share a 30 sec to one-minute sponsored Ad for your organisation during one of the choice breaks or if you will prefer it can be an introduction of your organisation.

### 4. Overlay Lower-Third Logos

During the live streamed Q & A sessions the logo of your organisation will be displayed at the side or as footnotes.

### 5. Branded Breakouts and Break Areas

We have provided dedicated breakout areas that will be branded with your logos which will serve as dedicated areas for you to invite your potential clients. This area will also serve as a networking area.

### 6. Promote Sponsors on Social Media/ website

The logo of your organization will be included on all Intermarc social media handles. Our partner (10Times platform) with over 2000 reach will also be posting your logo on their social media handles.

### 7. Include Branding on Registration Page

The logo of your organization will be included on the registration page. For all the information pushed out regarding registration, your organization will get to about 10,000 database contacts.

### 8. Email Marketing to Push Out Content

You can create content that will be designed around your product with the name and contact of your sales person that will be shared through 10,000 email marketing database.

## BENEFIT FOR EXHIBITORS

### 1. Exhibition Booth

Exhibition booth will be provided on the virtual floor for sponsors. You can position a member of your team in the booth who will interact with prospects virtually. This is an opportunity to have face to face meetings with the clients to open or close deals. Delegates may take breaks from the sessions and come in to your booth to have discussions with your team member.

### 2. Brand Breakouts and Break Areas

We have provided dedicated breakout areas that will be branded with your logos which will serve as dedicated areas for you to invite your potential clients. This area will also serve as a networking area.

### 3. Promote Sponsors on Social Media/Website

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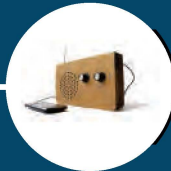
**For Sponsorship | Exhibition, Contact:**  
davida@intermarc-ng.com or Call: 08034394845  
www.digitalpayexpo.com



## MEDIA AND PUBLICITY



Digital PayExpo gets  
you there - where you want to  
be!



### RADIO

Scheduled radio interviews on primetime commercial spots across the country. Get the opportunity to be interviewed and exposed to a national audience



### TELEVISION

Lined-up television appearances for major sponsors and partners allowing sponsors a magnified audience for their sponsorship fee on NTA, Channels, Galaxy TV, LTV, STV, AIT.



### PRINT MEDIA

Printed promotional materials such as posters, flyers/insertions and advertisement placement will be distributed well in advance of the event for best exposure. All sponsors' logos will be prominently displayed on all print media.



### CONTENT MARKETING

Our bi-weekly newsletter and updates gets to over 50,000 industry egg-heads across the globe. We will brand each out-going message with supporting brand visuals and imprints.



### SOCIAL MEDIA

Our value proposition for sponsorship exceeds expectations. We stretch the limits in delivering real value for partners. There is a massive social media campaign planned. An engaging marketing loop campaign designed, that will have more than 1,000,000 millennials sharing, engaging and following #DigitalPayExpo.



### THOUGHT LEADERSHIP

Their messages will not only be delivered across media but influencers' amplification is guaranteed.

To Register, visit: [www.digitalpayexpo.com/register](http://www.digitalpayexpo.com/register)



### Special Guest of Honor

**Dr. Isa Ali Ibrahim (Pantami)**  
FNCS, FBCS, FIIM.

*Minister for Communication and Digital Economy,  
Federal Republic of Nigeria.*

**3rd - 4th November 2020**



**10 times**