

Future of Payments and Collections Forum

June 15, 2022

Panel 1

THE PATH TOWARDS PROMOTING FINANCIAL INCLUSION

Chike Ukaegbu, Head of Crypto Strategy - Emerging Markets at Visa (Moderator)



Chike is the Head of Crypto Strategy for Emerging Markets on the global crypto product team at Visa. He has a lifelong passion to empower untapped and under-banked communities and believes that crypto is a tool that will foster financial inclusion globally. Before Visa, Chike founded Startup52, NYC's first diversity-focused tech accelerator focused on creating better access to resources, capital, and support for founders from untapped communities. At 35, he ran for president of Nigeria, becoming the youngest presidential candidate in Nigeria and Africa. He is an alumni Colin Powell Fellow in Public Policy, an inductee to the UN's Most Influential People of African Descent (MIPAD) Hall of Fame, among other accolades, and recently completed his executive MBA program at the Howard University School of Business. Chike is currently based in New York, loves fried sweet plantains (it's a Nigerian thing!), and can't wait to become a #dogdad again.

Esther Chibesa, Managing Director of Treasury and Trade Solutions at Citi Bank



Esther is a highly skilled, results-oriented, strategic leader who offers over 20 years of diverse international experience in corporate and transactional banking, serving in various capacities for Citigroup in Kenya, Uganda, Tanzania & Zambia.

She provides strategic, financial, talent & risk leadership for a team covering 11 presence and 15 non-presence markets in Africa, leading the execution & deployment of innovative treasury & trade finance solutions for multinational & public sector clients. With a combination of her trademark curiosity, deep solution orientation and commitment to realizing Africa's promise, she has championed the development of a range of groundbreaking solutions in cash management and trade, such as fully integrated fiscal collections systems, cross-border mobile money payment and settlements, digitized receivables and supply chain platforms, & more recently, a market implementation of a fiat digital currency in Africa. Over the course of her career she has gained a deep understanding of the complexities of Sub-Sahara Africa, and an appreciation for its cultural diversity, and uses her global perspective and awareness of market differences and commonalities to energize & communicate to relevant audiences & stakeholders in an approachable way.

Esther is an alum of University of Botswana (First Class Honors), and holds an MBA from Heriot Watt Business School, Edinburgh University. She regularly invests in continuous executive education, recently completing a Digital Business Platforms course from MIT. Esther is also a past recipient of the prestigious Top 40 Women under 40 (Business Daily Kenya), past member of the Junior Achievement Zambia Board, was Kenya Vice-Chair for the African Women in Fintech & Payments, is a current non-executive director for Citibank Nigeria, & most recently recognized by African Shapers as one of 60 Top women in fintech and finance in Africa.

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Ivy Lau, Global Public Policy and Research Lead Manager at PayPal



Ivy Lau is a Global Public Policy and Research Lead Manager at PayPal. In this capacity, she analyzes emerging and evolving policy trends, and advocates the company's positions on domestic and international policy developments. Ivy drives thought leadership research projects and partnerships at the nexus of technology, economics, politics, and ethics. When Ivy was part of the World Bank, she helped advise governments in Eastern Europe and Central Asia on climate policies to transition their economies to a greener growth path. She has also worked with social enterprises in China, Tanzania, Ghana, and South Africa. She was awarded her BA from the Princeton School of Public and International

Affairs, and her MBA from Yale School of Management.

Harish Natarajan, Lead Financial Sector Specialist, Finance, Competitiveness & Innovation at World Bank



Harish leads a global team working on payments and market infrastructures topics in the Finance, Competitiveness, and Innovation Global Practice at the World Bank. His work spans Payments and market infrastructures, Financial Inclusion, Digital ID, Digital Economy and FinTech. He represents the World Bank in several international working groups on these topics. He was a lead contributor to the preparation of the IMF-World Bank Bali Fintech Agenda, the Future of Finance flagship paper, and co-

chaired the CPMI-World Bank taskforce on Payment Aspects of Financial Inclusion.