

#FINCLUSIONinUA

**Financial Inclusion Forum.
Leaving No One Behind**

SPEAKERS
BIOGRAPHIES



Inga Andreieva

Country Manager of Mastercard in Ukraine and Moldova

Inga Andreieva leads Mastercard’s work in Ukraine and Moldova. Under Inga’s management, Mastercard continues to strengthen its reputation as a market growth driver and an ambassador of innovations in the payment industry.

Inga has more than 17 years of experience in the industry. She joined Mastercard in 2013 as a Senior Account Manager and became a Head of Sales for Ukraine and Moldova in November 2014. Starting September 2018 Inga leads Mastercard business in Ukraine and Moldova.

Prior to Mastercard, Inga worked for the National Bank of Ukraine, IPS, a number of local and foreign banks, where she was responsible for retail and card business development in particular, and succeeded in building strong client relationships, which resulted in a considerable business growth for the companies.

Inga graduated with honors from the Kyiv National Economic University with a Master’s degree.



Nataliia Bondarenko

Director of Communications Department, National Bank of Ukraine

Since May 2018 — director of the newly established Communications Department of the National bank of Ukraine. From 2014 onward, Ms Bondarenko was the head of the National Bank’s Information and Communications Department.

Natalia has 18 years of experience in the field of public communications of banks.

Since 2011, she was included into the ranking of the Best PR-Professionals of Ukraine, compiled by Marketing Media Review (a specialized online Ukrainian media). In 2016 he became one of the three strongest PR directors of Ukraine according to Marketing Media Review.

In the same year, the National Bank press office headed by Ms Bondarenko was recognized as the best communicator among public authorities. In 2017 Ms Bondarenko entered the TOP-3 Annual Ranking of the Best Corporate PR-Leaders of the Country according to the Marketing Media Review. She became the third among the PR-pros of the Ukrainian corporate sector and at the same time was the best one among state institutions.

Natalia Bondarenko graduated from the National Pedagogical University of Mykhailo Drahomanov. Was a graduate student at the Institute of History of Ukraine of the National Academy of Sciences of Ukraine, Kyiv Institute of International Relations. Graduated from the London School of Public Relations (LSPR).

SPEAKERS



Roman Borysenko

Deputy Governor of the National Bank of Ukraine

Areas under his management include finance, operations, human resources, and management of property and procurement for the NBU.

Roman Borysenko has worked in Ukraine's banking system for more than 17 years. From 2001 to 2014, he worked at Raiffeisen Bank Aval where he started his career as an economist and reached the position of deputy director and head of human resources.

Roman Borysenko graduated from the Ukrainian Academy of Banking of the National Bank of Ukraine in the city of Sumy with a major in Banking.



Greta Bull

Director, Finance, Competitiveness & Innovation Global Practice, the World Bank Group

Greta Bull is the CEO of CGAP and a director at the World Bank Group. Ms. Bull has 18 years of experience in development finance, primarily focused on small and medium enterprise finance, microfinance, and digital financial services. She has worked with both financial services providers and policy makers in Latin America, Central and Eastern Europe, Sub-Saharan Africa, and South Asia. Her clients have included banks, microfinance institutions, mobile network operators, and FinTechs.

Before joining CGAP, Ms. Bull was a manager for Financial Institutions Advisory Services at the International Finance Corporation. Other career highlights include serving as director of the Finance, Banking and Enterprise Division at DAI Europe and holding senior-level positions at the Eurasia Foundation.

Ms. Bull has a Master's degree in Public Policy from Harvard University's John F. Kennedy School of Government and an undergraduate degree in International Studies from the University of Washington

SPEAKERS



Svitlana Chyrva
Visa Country Manager
for Ukraine & Moldova,
Acting Country Manager
for Belarus

Svitlana Chyrva is Visa Country Manager for Ukraine and Moldova and acting Country Manager for Belarus, based in Kyiv, Ukraine. Svitlana is managing the overall development of Visa electronic payments business in Ukraine, Moldova and Belarus, including relations with client-bank, merchants and other market stakeholder's by increasing Visa's footprint in these markets, and enhancing values the company provides to its partners and cardholders.

Svitlana joined Visa in 2019 bringing to the company 20+ years of experience in FMCG, insurance and banking. Prior to her current role with Visa, she was a Deputy Chairwoman and a member of Board of Directors of a leading Ukrainian bank. In this position, Svitlana managed a team with over 4000 people, worked out a business strategy (for retail), communicated with Bank heads and Regulatory Authority participating in round tables and conferences, and was responsible for cooperation with trading chains.

Svitlana holds a Master's Degree in Business Administration from KMBS.



Payal Dalal
Vice President, Global
Programs, Mastercard Center
for Inclusive Growth

Payal currently serves as the Vice President, Global Programs at the Mastercard Center for Inclusive Growth. She joined the Center in April 2018 and oversees the Center's philanthropic investments around the globe.

Previously, she was Head of Global Community Programs for Standard Chartered Bank. In this capacity, she oversaw all programs related to education, health, emergency response, and disaster relief. Payal joined Standard Chartered in July 2008 as the Head of Public Affairs for the Americas.

With a professional background in international philanthropy and politics, Payal has worked for a wide range of public sector organizations including the World Affairs Council, the Global Philanthropy Forum and the Earth Institute at Columbia University. Payal also worked on foreign policy for the Office of President William J. Clinton. In 2014, President and Secretary Clinton appointed Payal to be a program advisor to the Clinton Global Initiative. She served in this post until the closure of CGI in October 2016.

Payal has extensive experience in financial services as well. Prior to joining Standard Chartered, she worked on the launch of the AT&T Universal Savings and Reward Card for Citi.

A Texas native, Payal has an BA with honors from Stanford University and an MBA and an MPA from New York University.



Robert Drake

International Financial Literacy Consultant, USAID Financial Sector Transformation Project, and Director of SmartSteps, Australia

Robert is an international consultant with major experience across financial literacy, consumer protection and evaluation. Robert is Director of SmartSteps which specialises in strategic advice on the design and evaluation of effective financial literacy programs and national strategies.

Robert has worked to develop national financial literacy/inclusion strategies in Ukraine, Indonesia, Saudi Arabia and Australia.

Robert was Executive Leader of the financial literacy team at Australian Securities and Investments Commission until 2014, and lead the development of the world-class MoneySmart website. Robert was also on the advisory committee of the OECD International Network of Financial Educators.

In 2014 — 2018 Robert initiated and oversaw a \$17 million grants program at Financial Literacy Australia (now Ecstra Foundation), which funded 48 financial literacy projects across Australia with a strong focus on evaluation.

Robert has undertaken an honours degree in social science, legal studies, a graduate diploma in financial planning and a masters of evaluation.



Susan K. Fritz

USAID Regional Mission Director to Ukraine and Belarus

Susan K. Fritz began as the USAID Regional Mission Director to Ukraine and Belarus on July 27th, 2016. In her role, she oversees a Mission of approximately 120 staff managing a portfolio of approximately \$965 million in Ukraine and \$57.3 million in Belarus. Prior to her position as Regional Mission Director, Fritz was Senior Deputy Assistant Administrator and Acting Assistant Administrator in the Europe and Eurasia (E&E) Bureau. In that role, Fritz oversaw program and management systems for the Bureau's \$500 million annual budget to assist 13 countries in Europe and Eurasia.

During her 27-year USAID career, Fritz served as Mission Director in East Africa and Serbia and Montenegro, Deputy Mission Director in Kosovo, Regional Democracy Officer in Bulgaria, and Democracy Office Director in Central Asia and in Bosnia and Herzegovina. In Washington, she served as the Elections and Political Process Team Leader in the Democracy and Governance Center, and in several positions in the E&E Bureau's Democracy Office. Fritz has a Master of Public Administration degree from American University and a Bachelor's of Arts degree in Political Science from Rutgers University.



Malith Gunasekara
Advisor, Deloitte India

Malith Gunasekara is currently an Advisor — Consulting for Deloitte India. He was the Advisor to the Cashless Economy Project of the National Bank of Ukraine in 2016/17.

He is an experienced Digital Financial Services (DFS), e-Health and FinTech Advisor providing specialized advisory services to facilitate technology innovations in developing and developed countries. An experienced senior information communication technology advisor with over 30 years of experience, working in 40+ countries. He has developed strategies for Financial Inclusion at many public and private sector financial institutions in many countries (India, Indonesia, Romania, Jordan, Mexico, Nepal, Pakistan, Sri Lanka, Zimbabwe etc) and also helped implement these strategies especially with Benchless banking, Mobile banking, e-Wallet, Microfinance and Credit Union Solutions.

Malith is also the Co-Founder/Director – Technology and Marketing Strategist, at eTreat Medical Diagnostics Inc. Vancouver, Canada, a digital health company (was rated as one of the top 100 Global m-Health company in 2016) building mobile apps and cloud-based processing (m-Health) that turn mobile phones into true medical devices. Some of their products and services are FDA, HIPPA and Health Canada compliant.



Eduard Hoeks
Netherlands Ambassador
to Ukraine

Ambassador Hoeks began his career at the Ministry of Foreign Affairs of the Kingdom of the Netherlands in 1978 and was posted at the Netherlands Embassies in Nairobi, Sofia, Moscow, Dhaka, Algiers, Ouagadougou and Jakarta. He also headed at the Eastern European Division of the Netherlands Ministry of Foreign Affairs (1996 — 2000), worked as NATO Political Advisor SFOR Commander in Sarajevo (2000 — 2001), and was Consul General of the Kingdom of the Netherlands in Ho Chi Minh City (2001 — 2004) and in Saint Petersburg (2004 — 2008). He served as the Netherlands Ambassador in Luxemburg (2008 — 2012) and Prague (2012 — 2017) prior to taking up his role as Ambassador of the Kingdom of the Netherlands in Ukraine in 2017.



Kiril Kossev,
Economist, Policy Analyst,
Financial Division,
Directorate for Financial
and Enterprise Affairs, OECD

Kiril Kossev is an economist within the Insurance, Private Pensions, and Financial Markets Division of the OECD working on financial education themes. He is responsible for evaluation and peer reviews of national strategies for financial education, financial literacy measurements, as well as delivering technical and implementation assistance on financial education and literacy to the regions of Eurasia and South East Europe.

At the OECD, he also focused on issues related to international finance and regulation of capital flows, on the New Approaches to Economic Challenges initiative within the Office of the Secretary General, on private sector development within the region of Eurasia, and on themes of macroeconomics shocks at the Economics Department. Previously, he held policy and research positions at the EBRD and the Bulgarian National Bank, lectureships at the University of Oxford and the American University of Bulgaria, as well as private sector roles in strategy consulting in the City of London.

Kiril has published on the role of finance in development, banking systems and crises, productivity and growth in historical perspective, and the Eastern European economic transition. He holds a joint Economics and History BA and MSc from Hertford College, University of Oxford, and a DPhil in Economic History from Nuffield College, University of Oxford



Petr Krumphanzl
CEO JSC CB "PrivatBank"

Petr Krumphanzl is the Chairman of the Management Board of JSC CB "PrivatBank", the largest commercial bank in Ukraine. Bringing a wealth of international experience and expertise, Petr oversees the implementation of PrivatBank's new strategy which is at the vanguard of national and global innovation. He formerly served as Chief Operating Officer and Chief Information Officer at Home Credit China, a leading fintech operator, and is committed to bringing innovations that are revolutionising the Asian financial market to PrivatBank. Other positions he has held include Head of Operations at Raiffeisen Bank in the Czech Republic as well as Raiffeisen Bank Aval in Ukraine. Petr has also served as a Chief Operating Officer, Member of Board at Heta Asset Resolution (Slovenia). Petr holds a PhD in Mathematics from Charles University (Prague, Czech Republic).



H.M. Queen Máxima of the Netherlands

The UN Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA) and Honorary Patron of the Global Partnership for Financial Inclusion (GPI)

Her Majesty Queen Máxima of the Netherlands has served as the UN Secretary-General's Special Advocate for Inclusive Finance for Development (UNSGSA) since 2009. As Special Advocate, she is a leading global voice on advancing universal access to and responsible usage of affordable, effective and safe financial services. The UNSGSA raises awareness, serves as a convener, encourages leaders and supports actions to expand financial inclusion at a global and country level, all in close collaboration with partners from the public and private sector. An important focus of her work is on enabling responsible technology for financial inclusion in support of the Sustainable Development Goals (SDGs). Since 2011, more than 1.2 billion people have gained access to financial services—and therefore have a better chance to transform their lives.

Queen Máxima is Honorary Patron of the G20's Global Partnership for Financial Inclusion (GPI) and a Global Agenda Trustee for the World Economic Forum's Global Challenge Initiative on the Future of the Global Financial System. She is also the founder of the CEO Partnership for Economic Inclusion. In the Netherlands, she is a member of the Dutch Committee for Entrepreneurship and Honorary Chair of the Dutch Money Wise Platform. In all her roles, Her Majesty aims to unlock development opportunities and economic inclusion for all.



Mircea Stefan Muresan

Deputy Director, Financial education and museum department, National Bank of Romania

In 1990–2007 Mircea Stefan Muresan was Ministry of National Education – General Inspector within the General Directorate of Higher Education, Director of Communication, Spokesperson of the Minister.

2002–2005 – seconded at the Nuclear Agency as Counsellor of the Minister

2007 to present – National Bank of Romania – Deputy Director of the Communication Department, then Deputy Director (Coordinator) of the Museum and Financial Education Department.

Education: higher education in engineering and communication, postgraduate degree in the field of defense, postgraduate courses in the economy and leadership.

Author and co-author in the field of education, communication and financial education.

SPEAKERS



Uttam Nayak
Senior Vice President,
Emerging Markets Digital
Solutions

As SVP for Digital Products, Uttam oversees the development and commercial deployment of Visa's push payment solutions to accelerate the digitization of cash. Fueled by a passion for the future of digital and mobile payments, Uttam has led the development and deployment of Visa Direct and mVisa to enable real time payments over mobile phones between consumers and merchants.

Joining Visa in 1996, Uttam has held several key regional and global roles in functions including business development, product development and innovation, technology and security and client relationships. He has led a number of successful programs including spearheading the strategic and tactical introduction of many innovative card products, introducing new payment alternatives and launching payment initiatives catered to emerging markets.

Prior to Visa, he worked with the technology applications division of the US Department of Energy.

Uttam holds a Master of Science in Computer Engineering from the University of Texas, and an Engineering degree in Electronics from Bangalore University, India.



Rachel Nguli
Product & services manager,
M.PESA, Kenya

Rachel Nguli is a Digital Financial specialist with decades worth of experience in mobile money and online payments in Africa. Rachel has worked with intra and entrepreneurs to found and grow their business using online and mobile money to create efficiencies that translate to maximum return on investment. Rachel believes that Africa's future is in mobile and online payments given the fact that the frontier market in emerging markets. Rachel has been in the founding team of the first payment gateway in Africa Pesapal as well as one of the most successful online ticketing platforms in sub-Saharan Africa Ticketsasa. Rachel has led key partnerships with leaders in the Tech world PayPal and Google to have M-PESA embedded in the payments customer journey for the Kenyan Market. Rachel is currently leading the Public Sector Vertical in M-PESA.



Vira Platonova
Senior Vice President,
CISSEE Group Country
Manager

Vira Platonova is a Senior Vice President and Group Country Manager for Visa CISSEE. Platonova oversees all Visa operations in seventeen markets across Eastern Europe, Central Asia and Southeast Europe.

Vira Platonova is a highly experienced executive in the payment systems and retail banking sectors. Her seventeen-year career includes strategy development and implementation, business development and operational management. Prior to Visa, Vira was the General Manager for MasterCard's representative office in Ukraine, Moldova, Georgia and Central Asia.

Previously Vira Platonova held senior positions in the Credit Europe Bank, being responsible for the organizations of bank's processing center and development of credit card business as a whole, and in the State Export-Import Bank of Ukraine, working in the payment systems and retail business department.

Vira graduated with honors from the Institute of International Relations of Taras Shevchenko Kyiv National University with a Master's degree in international economic relations, specializing on international fiscal and credit relations. Afterwards she received a PhD in economics, having defended a thesis on "Management of international payment systems in the countries of Central and Eastern Europe".



Andriy Pyshnyy
Chairman of the
Management Board of JSC
"Oschadbank"

Andriy Pyshnyy has an experience of the country's largest and oldest state bank successful transformation. Over a period of five years of the Bank's direction Andriy Pyshnyy together with his team managed to build a new high-quality customer-focused Bank within the existent old Oschadbank's system.

This involves more than 600 new format Bank branches and high-quality premium-banking. The Bank is being a leader in card-business and provides support to entrepreneurs. Oschadbank is a strategic partner of the EBRD. Andriy Pyshnyy finds himself as an the active driver of inclusive society philosophy – no barriers society.

The active blogger, has over 27,000 friends and followers on Facebook. A regular contributor of columns and blogs for the most popular Ukrainian business editions of "Ukraiinska Pravda"("Ukrainian Truth") and "Novoe Vremia"("New time"). He is open to dialogue with the media and civil society, pays special attention to communication with young people, conducts lectures, participates in conferences.

Graduated from Chernivtsi State University, diploma in Jurisprudence and Ukrainian Academy of Banking of National Bank of Ukraine, diploma in Banking. He is Candidate of Legal Sciences.

SPEAKERS



Archith Rao

Head of Business
Development, Express
Automation, Kenia

Archith Rao is an MBA in Marketing degree holder, and has over 15 years' experience in Office and Banking Automation and Communication Solutions.

Archith Rao is the Head of Business Development of Express Automation — a company based in Kenya, Uganda, Tanzania, Rwanda and Zambia. His core focus is usually in projects – over seeing planning, commissioning and support of projects



Pawel Rychlinski

Division President
for Central&Eastern Europe

Pawel Rychlinski is Division President of Central & Eastern Europe Markets Region at Mastercard. In this role, Pawel leads company's efforts in driving digital innovations and development of electronic payments in the region.

Prior to the current role, he served as Division President of HGEM, overseeing the company's operations across thirteen markets unified in HGEM (High Growth European Markets) region with three clusters organized around Russia, Turkey and Ukraine and before that Division President, Germany and Switzerland. He also worked as the cluster manager for Poland, Ukraine, Romania and Balkans, responding to the needs and expectations of stakeholders, with the aim of creating sustainable advantage and company growth in those countries. Mr. Rychlinski joined Mastercard Europe in 2005 as vice president, Product Sales in High Growth European Markets, where he was responsible for developing and managing the credit card sector in Europe's high growth markets. Earlier in his career, he worked for American Express from 1998 to 2004, leading the company's corporate cards division. He served as a member of the American Express management board during that time. He also was director of marketing and sales at Sygma Bank Polska.

Mr. Rychlinski holds a degree in German Philology from the University of Warsaw, an executive MBA from the Carlson School of Management — University of Minnesota, and a postgraduate degree in Management from the Warsaw School of Economics.

SPEAKERS



Valerii Sirosthan
Business Development
Director, RENOME-SMART

In 1999 Valerii Sirosthan has finished education in Kharkov with specialization Management of Enterprises.

During 14 years he worked in Ukrainian banking system (Megabank, Ukrsibbank and FUIB). Main project in banks – alternative channel development (ATM network, Internet and mobile banking), processes optimization, branch network development and optimization, new format of branch creation, CRM and new front-system in branch and contact center implementation.

During last 3 year Valerii Sirosthan is working in IT-company which specialize in self-service and processes automatization area on banking, retail and logistic. Also he is working on 25 market abroad of Ukraine.



Yakiv Smolii
Governor of the National
Bank of Ukraine

Yakiv Smolii — Governor of the National Bank of Ukraine (NBU) since 15 March 2018. Acting Governor of the NBU since 11 May 2017. First Deputy Governor of the NBU since October 2016. Before, he worked as NBU Deputy Governor. Member of the NBU Board since April 2014. Yakiv Smolii has been working in the banking system of Ukraine for more than 25 years, since its establishment after Ukraine's got independence. In 1991 — 1994 he worked at the NBU Regional Office in Ternopil oblast. In 1994 — 2005, he served as deputy chairman of the board at JS Postal Pension Bank Aval. In 2005 — 2014, held the office of Banking Business Director at Prestige-Group. Holds a PhD in Economics.



Ratidzo Starkey
Head of Outreach and
Education, Bank of England

Ratidzo Starkey is Head of Outreach and Education at the Bank of England. Outreach and Education is a key strategic priority for the Bank, which aims to transform the way the institution communicates externally, making the Bank more accessible to the wider public. As part of this, Ratidzo is responsible for driving the Bank's technical stakeholder and public engagement activities, the development of the Bank's education programme and the Bank's Museum. Ratidzo is also co-chair of the Bank of England's Ethnic Minority Network.

Ratidzo began her career at the Bank of England before moving to the private sector where she worked as an Economist in a number of risk functions at Barclays Capital and Lloyds Banking Group. She has a BSc (Hons) in Economics and Finance from the University of York and an MSc in Finance, Economics and Econometrics from Cass Business School.



Paweł Widawski
Vice President of Cashless
Poland, Founder of FinTech
Poland

Vice-President of the Management Board of the Cashless Poland Foundation.

In the Foundation Paweł Widawski is responsible for all activities related to communication, marketing and research. He has been active in the financial industry for nearly 15 years.

He started his professional career in the Polish Bank Association in 2004, initially as a specialist and coordinator of the SEPA program. Then in the years 2011-2013 he was an adviser to the board of the Association for payment systems. From 2013 to 2017, he was the Director of Payment Systems, Electronic Banking and Bank Security. In the years 2013 — 2017 he was a member of the board of the European Payments Council, a decision and coordination body of the European banking sector for payments.

For two years (2012 — 2014) he was also a member of the Supervisory Board in First Data Polska. He is the founder and president of the board of the FinTech Poland Foundation.

He graduated from the Faculty of Law and Administration at the University of Warsaw, where he also received a PhD and is currently an assistant professor.



Melanie Kamilah Williams

National Financial Inclusion
Coordinator Jamaica's
National Financial Inclusion
Council Technical Secretariat

Melanie Williams is an Attorney-at-Law admitted to practice as a barrister in the British Virgin Islands in 2000; and subsequently to the Jamaican Bar in 2002. She holds a Bachelor of Laws and a Master of Business Administration in International Business, both from the University of the West Indies, Mona and a Legal Education Certificate from the Norman Manley Law School, UWI Mona.

In 2016, Ms. Williams began working with Bank of Jamaica as the National Financial Inclusion Coordinator and lead in the Financial Inclusion Technical Secretariat for the National Financial Inclusion Council. The Technical Secretariat coordinated the development of the National Financial Inclusion Strategy (NFIS) and continues to monitor the implementation of the NFIS with the assistance of the World Bank and in collaboration with stakeholders in the public and private sectors, including non-governmental organisations. The NFIS was formally launched by the Minister of Finance and the Public Service in his capacity as chair of the National Financial Inclusion Council on 29 March 2017.

Prior to joining the Technical Secretariat, Ms. Williams worked with the Financial Services Commission of Jamaica, as a Senior Legal Officer, where her portfolio included pensions, insurance, securities, enforcement actions and managing the legislative process for amendments to sector legislation administered by the Financial Services Commission.

In August 2014, Ms. Williams completed a year of professional development in law and human rights as a Hubert H. Humphrey Fellow, which is a Fulbright Exchange Program, funded by the US Department of State and administered by the J. William Fulbright Foreign Scholarship Board and the Institute of International Education. During the Humphrey Fellowship, her studies focused on international commercial arbitration, international investment law, securities, and pension law. As a Hubert H. Humphrey Fellow, Melanie had the privilege of an internship at the International Monetary Fund, where she worked on research on legislative drafting techniques for tax laws; and at the World Bank, where she focused on pension reform.