



CONTACT ME

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EDUCATION

MPhil Financial Technology
University of Cape Town
2025 - 2026

MCom Economics
University of Pretoria
2014 - 2016

**CCBE-Project Management
for Non-Project Managers
Programme**
GIBS
2018

BCom (Hons) Economics
University of Pretoria
2013

BCom Econometrics
University of Pretoria
2008-2012

**Digital Identity Certificate &
Anti-Money Laundering
Compliance Certificate**
2020

**National Senior Certificate
with Distinction**
Cornerstone College
2007

Nolwazi Hlophe

WORK EXPERIENCE

Senior Specialist: Fintech May 2023 to
current
FSCA South Africa

- **Team Management:** Lead and mentor team members ensuring growth and leadership development.
- **Project Leader:** Artificial Intelligence in the Financial Sector, Open Finance, Decentralised Finance (DeFi), and Suptech
- **Co-Lead** of the Regulatory Guidance Unit of the IFWG.
 - Develop the strategy for the operations of the Regulatory Guidance Unit.
 - Resolve queries from financial innovators.
 - Reporting to financial regulators within the IFWG
- **Deputy Chairperson** of the Open Finance Integration Working Group (OPI WG) of the IFWG.
- Manage cases within the **Regulatory Sandbox** of the IFWG.
- Member of the **IAIS Fintech Forum:**
 - AI workstream: Application Paper on the Supervision of AI
 - Monitoring workstream: Structural impact of fintech in insurance
 - Suptech workstream
- **Conference presentations**

Deputy Director Financial Regulation and Supervision Dec 2020 to
Apr 2023
Digital Frontiers

- **Team Management:** Led and mentored staff, ensuring leadership growth and KPI achievement.
- **Program Management:** Managed Digital Financial Inclusion Supervision (DFIS), the Instant and Inclusive Payments Systems (IIPS), and Certified Digital Economy Program (CDEP) capacity-building programs.
- **Workshop Convener:** Organized key workshops on CBDC, Big Data Analytics, and Green Finance.
- **Bespoke Workshops:** Led workshops for NCC and MTN Eswatini FinCo, and facilitated internal Cybersecurity and Privacy training.

Non-Executive Director of the Board Jan 2023 to
Feb 2023
Mukuru Financial Services Eswatini

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

Class Teacher June 2022 to
current
2U

- **Prepare and lead live class calls** for the first and second-year courses: Introduction to Economics (EC1002), Microeconomics (EC2066) and Macroeconomics (EC2065) under the undergraduate online; BSc Economics degree offered by the University of London under the academic direction of the London School of Economics and Politics.
- **Record student attendance** to live class calls for credits and respond to student queries via email.



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ACHIEVEMENTS

Certificate of Appreciation as a member of ID4Africa's League of Champions (2022):

A certificate of recognition of contribution to knowledge sharing and capacity-building through my participation as a speaker in the ID4Africa Season 4 LiveCasts.

<https://www.youtube.com/watch?v=ITAWAhHsq3E>

Listed in 60 African Women Experts in Fintech by Africa Shapers 2022

<https://africanshapers.com/en/60-african-women-experts-in-fintech/>

COURSES

Implementing the NIST Privacy Framework, *LinkedIn*

Cybersecurity Certification Course, *Programming Hub*

Machine Learning Certification Course, *Programming Hub*

WORK EXPERIENCE

Regulatory Program Lead

Apr 2020 to
Dec 2020

Digital Frontiers

- **Regulatory Program Lead:** Manage all the following programs across the Instant and Inclusive Payment Systems (IIPS) Program and the Certified Digital Finance Practitioner (CDFP) Program. Courses include:
 - Regulating and Governing Instant and Inclusive Payment Systems.
 - Anti-Money Laundering Compliance.
 - Regulation in Digital Financial Services.
 - Digital Identity.
- **Course content development.**
- **Co-convenor of Digital Identity Week 2020.**

Senior Research Analyst

Jan 2019 to
Mar 2020

Cenfri

- **Project Management:** Zambia Payments Diagnostic and Regulating for Innovation in Payments: Reserve Bank of Malawi.
- **Conducting research, report writing, stakeholder engagement, client contracting and drafting proposals.**
- **Drafted winning proposal** for the Central Bank of Eswatini towards their Phase 1 CBDC Project, with the publication of: Eswatini CBDC Diagnostic Study.
- **Research outputs and contributions:** Inclusive Integrity Toolkit, Diagnostic study of the Zambian payments system, An analysis of ID proxy initiatives across the globe, and Eswatini Central Bank Digital Currency diagnostic study.

Project Manager, CBE Intelligence Hub| Fintech Unit

May 2018 to
Dec 2018

Central Bank of Eswatini

- **Managing the Fintech Unit:**
 - Fintech Challenge Eswatini
 - Draft and launch Financial Technology Regulatory Sandbox Guidelines
 - Launch internal Innovation Hub: Idea Factory
 - Strategy Development: 3-year strategy and plan of activities for Fintech Unit

Macprudential Analyst | Financial Stability Unit

Nov 2017 to
Dec 2018

Central Bank of Eswatini

Graduate Trainee | Financial Stability Unit

Nov 2015 to
Oct 2017

Central Bank of Eswatini

- **Conduct Macprudential Analysis:** Investment Managers/Advisors, Savings And Credit Cooperatives (SACCOs), Household Debt.
- **Drafting:** Compiling The Guidance Note On Effective Stakeholder Co-Ordination Mechanisms For National Financial Inclusion Strategy Implementation, Drafting The Macprudential Framework – Systemic Risk Analysis For The SADC Region.
- **National Risk Assessment Of Swaziland:** Financial Inclusion Module Compiling The Financial Inclusion Index For Swaziland (World Bank Tool).
- **Planning:** Global Money Week Activities, annual Financial Stability Conference.



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VOLUNTEERING

ID4Africa

Mobile for Identity Management & Inclusive ID4D, Season 4: The Last Word, Episode 30 on the ID4Africa LiveCast. Part 4/4: Mobile ID in Advanced Economies - Panel Speaker
February 2022 - April 2022

<https://youtu.be/ITAWAhHsq3E>

RegTech Africa

Advisory Council Member for the annual Regtech Africa Conference
December 2021 - May 2025

<https://regtechafricainconference.com/advisory/>

University of Cape Town

Guest Lecturer: Blockchain and Digital Money: The Future of Money Online course
July 2020

Topics included: financial inclusion, crypto assets and central bank digital currencies (CBDCs) in low- to middle income economies/emerging markets

Juliana Imam

Intellectual Property and Creative Consult (JIIPCC) Legal
Mentorship Programme

Mentor: JIIPCC Mentorship and Internship Programme
November 2022

Topics included: Intellectual property, patent drafting, artificial intelligence and technology, the energy industry, fintech, healthtech and law, blockchain, NFT and the metaverse.

SKILLS

- Python
- R
- Git, GitHub
- Solidity
- Machine learning
- Database management: MySQL, SQL

PUBLICATIONS

Please see my publications here: <https://nolwazihlophe.github.io>

INDUSTRY CONTRIBUTIONS

- Cultivated and developed ongoing relationship with SADC Banking Association where they encourage their members to enroll for the ongoing Instant and Inclusive Payment Systems (IIPS) Program, which launched in 2020. This program has far exceed the KPIs given by the Bill & Melinda Gates Foundation.
- Cultivated and developed ongoing relationship with SADC Secretariat where they encourage SADC Member States' qualifying institutions to encourage their staff to enroll for the Digital Financial Inclusion Supervision (DFIS) Program courses. This has resulted in far exceeding the KPI requirements for DFIS 1.0 course and almost meeting the DFIS 2.0 course set by the Bill & Melinda Gates Foundation.

REFERENCES

Phille Nxumalo, Financial Director

Ubombo Sugar Limited | Email: phili.nxumalo@me.com
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Barry Cooper , Technical Director | Payments & Integrity

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

David Porteous, Founder and CEO

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