

# 2018 Inclusive FinTech Summit 普惠金融科技峰会

主办方：新加坡新跃社科大学



## Speakers' Profile

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## Welcome Address

Tsui Kai Chong  
Provost  
Singapore University of Social Sciences

Professor Tsui Kai Chong is Provost of Singapore University of Social Sciences since May 2005.

Professor Tsui was a member of the start-up team of Singapore Management University, and he oversaw planning for communications and information technology. He was appointed as the first Dean of the School of Business in 1999. He became Vice Provost of undergraduate and graduate education in 2002. Prior to that, Professor Tsui served as Deputy Director of the Graduate School of Business at the National University of Singapore.

Professor Tsui serves on the boards of the Intellectual Property Academy, Intellectual Property Office of Singapore and National Council of Social Service. He was Chairman of the Board of Keppel REIT Asia Management Limited, and served as a member of the boards of Keppel Land, Keppel Capital Holdings, Keppel TatLee Bank and Fullerton Fund Management Company Limited.

He served on the Intellectual Property Steering Committee, the editorial board of the Financial Analysts Journal and the board of CFA Singapore and chaired the Social Service Training Institute's management and advisory committees.

Professor Tsui received his PhD in Finance from New York University in 1988 and his Chartered Financial Analyst qualification in 1993.



## Opening Speech

Yeo Guat Kwang  
Chairman  
BEST Association

Mr Yeo is Chairman of the BEST Association. He is concurrently Assistant Director-General of NTUC and joined the Labour Movement in 1996. He is the Director for Small and Medium Enterprises (SMEs), NTUC, helping SMEs to grow so that workers in SMEs will benefit. As the Chairman of the BEST Association, he advocates for the building, co-creation and promotion of a sustainable blockchain and distributed ledger technology (DLT) industry in the region.

In addition, Mr Yeo Guat Kwang is the Supervising Lead for the Labour Movement's Hospitality and Consumer Business Cluster. The cluster aims to strengthen the Singaporean Core in the service sector through Progressive Wage Model. He is also a Member of the Board of the Agri-Food & Veterinary Authority of Singapore, and Adviser to Aljunied GRC Grassroots Organisations.

Mr Yeo Guat Kwang was a Member of Parliament from 1997 to 2015 and was the President of the Consumers Association of Singapore from 2002 to 2012.



## Keynote Address

Lesly Goh  
Chief Technology Officer  
World Bank Group

Lesly Goh ([LinkedIn Profile](#)) is the World Bank Group CTO and Director of Enterprise Architecture and Technology. Her expertise is in leveraging Cloud technology to deliver business outcomes such as client responsiveness, organizational effectiveness and manage risks. She also provides technology advisory on Disruptive Technology to address Development challenges. For instances:

1. Implementation of [Bond issuance on Blockchain](#)
2. Artificial Intelligence [\(AI\) for Famine](#)

Lesly's experience in the private sector covers a broad spectrum ranging from Capital Markets, Retail Banking, Commercial Banking, Asset Management, Development Banks and Financial Data Providers. She is recognized as a thought leader in the industry, especially in FinTech and the use of AI and Blockchain technologies as a new frontier for disrupting the traditional business model in Financial Services.



## Keynote Address

Miguel Soriano  
Digital Financial Services Specialist  
International Finance Corporation

Dr Miguel Soriano is a Research Affiliate at Cambridge University's Centre for Alternative Finance (CCAF), where he leads research studies related to Fintech and financial inclusion globally. Dr Soriano is also a Digital Finance Specialist working on numerous Fintech related projects for the World Bank and IFC. In particular, he works closely with IFC's Financial Institutions Group (FIG) in Latin America, driving the digital transformation of small banks to increase financial inclusion in the region.

Prior to these roles, Dr Soriano lived in Singapore and was a Fintech Specialist for IFC in the ASEAN Financial Innovation Network (AFIN) project. During his time in Singapore, he completed his PhD from Singapore Management University.

## Panel Discussion

### The Role of Self-Regulatory Organisations



Roy Lai

Founder & CEO, InfoCorp Technologies

Mr Roy Lai is a veteran in technology, financial and blockchain industry. In 2015, Roy established InfoCorp Technologies to provide infrastructure for accelerating financial inclusion to unbanked communities through the use of blockchain technologies. In 2018, Roy was announced as a winner of the Entrepreneur of the Year Award in Singapore. In the same year, Roy founded Sentinel Chain, a blockchain-based international consortium marketplace for cross-border business-to-business financial services and the world's first platform to accept the use of livestock as collaterals. Sentinel Chain was cited by World Economic Forum as an "exciting and practical" real-world use case for blockchain in their May 2018 report, "The Global Financial and Monetary System in 2030". Roy is also a Research Fellow at the Singapore University of Social Sciences where he teaches blockchain programming and smart contracts.



Pei Sai Fan (白士泮)

Vice Chair, BEST Association

From 1979, Dr Pei worked for 10 years in commercial banking and then another 10 years in investment banking. The last held position was Senior Vice President & Head of Capital Markets in a banking group. In 1999, Dr Pei joined The Monetary Authority of Singapore as the Director of Banking Department, supervising banks' investment banking, capital markets, and treasury and derivatives activities. In 2008, Dr Pei was appointed Director of the newly established MAS Academy which provides professional and leadership training, research and knowledge management for MAS staff, and capacity building and technical assistance programmes for the central bankers and financial regulators from regional countries.

Dr Pei joined Singapore Management University (SMU) in April 2014 as the Associate Professor of Quantitative Finance (Practice) at Lee Kong Chian School of Business. Dr Pei is now teaching at several Singapore universities which include NUS, SMU, NTU and SUSS, and Renmin University of China and Hong Kong Financial Services Institute.

Dr Pei holds a Doctor of Business Administration and a Master of Management Research from The University of Western Australia, a Master of Science in Financial Engineering from National University of Singapore, and a Bachelor of Commerce (majoring in Economics) with 1st class honours from Nanyang University, Singapore.





Yang Yaodong (杨耀东)  
Scientist, QuarkChain

Yang Yaodong is the scientist of QuarkChain, a professor of Xi'an Jiaotong University, and vice president of Frontier Science and Technology Institute.

After receiving a bachelor's degree from Zhejiang University, he got his master's and doctor's degree from Dayton University and Virginia Tech, respectively. At present, he is mainly working on intelligent science and technology, blockchain and other cutting-edge fields. He has published more than 60 papers in multiple well-known journals. He also helped and incubated several internet projects including "Buy with me", "Zhigui copyright", "Product Daniu". He is the judge of the degree center attached to the Ministry of Education, the National Natural Science Foundation of China, the Chinese Association of Science and Technology.



Zhao Xiaojun (赵晓菊)  
Dean of Shanghai Institute of International Finance Centre, SUFE,  
China

Prof Zhao, currently Dean of Shanghai Institute of International Finance Centre, Doctoral Supervisor of School of Finance at Shanghai University of Finance and Economics, Doctor in Economics of World Economic Research Institute at Shanghai Academy of Social Science.

Prof Zhao serves as Decision-Making Consultant of Shanghai Municipal People's Government, Vice Chairman of Shanghai Pudong International Finance Institute, Executive Director of Lujiazui Green Finance Development Center Academic Committee, Executive Director of Cross-Border Financial Services Specialized Committee at China Society for Banking and Finance, Vice Director of Key Laboratory of Shanghai Financial Information Technology, Director of China Society for Banking and Finance and Shanghai Society for Banking and Finance, Academic Member of China Market Credit Management Association.

From Apr. 2004 to Mar. 2009, Prof. Zhao was First President and Executive Executive Director of Shanghai International Banking & Finance Institute. She also used to be Chinese Expert for International Finance Corporation, Asian Development Bank, Kreditanstalt für Wiederaufbau, in which she involving in consulting and training in risk management, environmental protection, fintech and PPP.



Ding Ding (丁玎)

Associate Professor in Finance, Head of Finance Programme,  
Business School, SUSS

Prof Ding Ding is the head of BSc. in Finance Programme in the School of Business at SUSS. She graduated from Nanyang Technological University with a PhD in economics and is also a Chartered Financial Analyst (CFA). She has rich experience in teaching economics and finance courses to undergraduate, post-graduate and MBA students, and she has also conducted executive training programmes to SMEs owners and senior management. Recently she has developed and taught the first course in Financial Technologies and Innovations at SUSS to undergraduate students. Her research interest lies in the area of financial technology and digital inclusion, economy of China, and international capital markets.

丁玎教授现任新跃社科大学商学院金融系系主任。丁教授毕业于南洋理工大学，获经济学博士学位，并拥有 CFA 资格。她在为本科生，研究生及 MBA 开设的商科和金融类的课程上有着丰富的教学经验。丁教授同时还为中小企业主和高级管理人员开展行政培训项目。最近，她为 SUSS 本科生开设了金融科技和创新方面的第一门课程。丁博士的研究方向包含金融科技和数字包容，以及中国经济和国际资本市场。



## Keynote Address

Zhang Yifeng (张一锋)

Director

Zhongchao Blockchain Technology Research Institute  
(ZCBTRI), China

Zhang Yifeng, expert in the field of digital currency and blockchain, Director of the ZCBTRI. Since 2015, he has engaged the study of the Central Bank Digital Currency. And the BROP (Blockchain Registry Open Platform) was built by his team in 2018. In addition, he has applied for more than 30 invention patents about blockchain and digital currency.

张一锋，数字货币和区块链领域专家，中钞区块链技术研究院院长。  
2015 年开始研究法定数字货币，2018 年发布络谱区块链登记开放平台。申请有 30 多项区块链与数字货币发明专利。





## Keynote Address

Justo A. Ortiz

Chairman of The Board, UnionBank of the Philippines

Union Bank of the Philippines (UnionBank) Chairman Justo A. Ortiz, Ph.D., is a visionary with a constancy of purpose and passion. In 1993, at the age of 35, Dr. Ortiz became the top man of UnionBank, steering it from what was then the "No. 23 biggest" bank to become a solidtop 10 bank starting in 2006. As chairman and CEO, Dr. Ortiz championed UnionBank's shift from traditional banking platforms via constant innovation and digitization, paving the way for the country's first bank website, online banking and electronic savings account.

Dr Ortiz is also the chairman of Union Properties, Inc. (UPI), director of Aboitiz Equity Ventures, Inc., and member of the Management Association of the Philippines, Rotary Club of Manila, Philippine Trade Foundation, Inc. and World Presidents Organization.

In 2015, he was conferred a Doctor of Humanities, honoris causa by the University of Santo Tomas, in recognition of his extraordinary achievements in nation-building, education, values formation and youth development.

Full biography here: <http://bit.ly/cv-justo>



## Keynote Address

Ramon Vicente D. De Vera

Head, Fintech Business Group, UnionBank of the Philippines

Arvie de Vera heads the Fintech Business Group at Unionbank of the Philippines. He was previously Corporate Product Management Head and Business Development Director. He has almost 20 years extensive work experience covering banking (Citibank), telecommunications (Globe), and broadcast/digital media (TV5).

His roles span product management, sales, finance, strategic planning, and business development. He is a Philosophy graduate- a creative thinker at heart. But by profession and training a banker with an MBA. Arvie is part of a dynamic and passionate Unionbank team that continuous to garner global recognition for innovations in banking. Having been awarded in New York, Dubai, Singapore, London, and Hong Kong for corporate payment solutions and most notably for financial inclusion projects. When not working on smart banking solutions, Arvie, who lives life on a glass always half full perspective, is a rockstar husband and father to 6 very animated children.

Full biography here: <http://bit.ly/cv-arvie>

## Panel Discussion

### Can Elephant Dance? Old Institutions in a Sea of New Technologies



Jan Liphardt  
Stanford University

Jan grew up in Michigan and New York. He received a BA from Reed College (1993-96) and a PhD from Cambridge University, UK (Churchill College, 1996-99).

Jan is a Searle Scholar, a Sloan Research Fellow, a Hellman Fellow, and the recipient of the 2007 Mohr Davidow Ventures Innovator's Award. Basic research in his lab is funded by federal agencies such as the NCI, NIGMS, NSF, and the DOE. Jan teaches the "Engineering Living Matter" (BioE80) course with Drew Endy, the module on AI/Machine Learning in BioE301C, and a crypto/blockchain class (BioE60 - Beyond Bitcoin: Applications of Distributed Trust).



Rae Deng  
Founding Partner, Du Capital

Rae Deng is the Founding Partner of the Singapore-based venture capital firm Du Capital, which backed more than 60 companies that venture in the DLT. Ms Deng also co-founded RedNova, a global consultancy firm that services blockchain-based companies.

Prior to crypto, Ms Deng advised Board of Directors and C-suites at 40+ public companies in the Asia Pacific region. She started her career at a commercial diplomacy company based in Washington D.C., led by former US Secretary of State Madeleine Albright, where she assisted multinational companies navigate through the complexities of China's regulatory environment.

Ms Deng graduated from Georgetown University with a Master's degree in Public Policy and holds a Bachelor's degree in International Politics from Renmin University of China.



Chris Holland  
Co-Founder & Partner, Holland & Marie

Chris Holland is a partner and co-founder of Holland & Marie, a compliance and C-Suite advisory firm based in Singapore. Prior to that, Chris was Chief Operating Officer and General Counsel of a regional investment bank, and spent 11 years at the global law firm Clifford Chance in their Asian capital markets department. Chris is originally from New York and is a New York-qualified lawyer, but has lived in Asia since 2000 and became a permanent resident of Singapore in 2005.



Richard Koh  
Chief Technology Officer, Microsoft Singapore

Richard Koh is the chief technology officer of Microsoft Singapore. In this role, he is responsible for engaging with key executive leaders across government, industry and academia; bringing in the macro technology landscape; and helping customers leverage technology innovations for their digital transformation. His focus areas include guiding technology policies, standards, legal and regulatory matters, as well as security, privacy and compliance decisions.

Richard graduated from the National University of Singapore with a Bachelor's of Science in Computer Science & Information Systems. Richard is married with two children. He loves to work with passionate people who wants to change the world for the better, and enjoys running, skiing/snowboarding, reading, indie movies and tinkering with tech gadgets.

## Panel Discussion

Inclusive FinTech Engineering & Design Thinking (CHI)

普惠金融科技工程与设计思维



Leo Li (李晨)

CEO, HashQuark

With many years of experience in blockchain and cloud computing, Leo has several technology patents. Leo leads the team to develop and operate the blockchain BaaS platform and blockchain mining pool for new generation.

Leo is a blockchain technology enthusiast and community activist. He had worked in Fintech companies as a Product Director for years.

李晨, HashQuark CEO。具有多年区块链和云计算从业经验, 拥有多项技术专利。带领团队开发和运营区块链 BaaS 平台以及新一代区块链矿池。

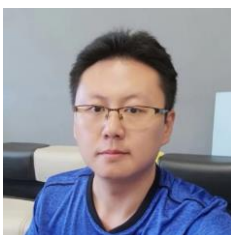
社区活跃分子, 专注于区块链底层技术研究和架构演进。曾任 Fintech 公司金融云产品负责人。



Wu Peng (吴鹏)

CEO, Yuanben blockchain; Co-Founder, Primas

Mr Wu Peng is an expert in Blockchain technology and online products. He is a member of the China Association for Promoting Democracy. Mr Wu holds a Master's Degree in Personal, Mobile and Satellite Communications from the University of Bradford, UK. After graduation, he joined the Lenovo Group where he was responsible for the operating system and software product planning. In 2008, he led the software design for Lenovo ideapadU8. Since 2011, he has been responsible for the design and planning of various online products that have been used by tens of millions of users for Lenovo and Baidu. In 2016, he founded Shanghai QiYin Information Technology Co., Ltd (上海七印科技) and in 2017, he launched the Primas Foundation. He also acts as an expert consultant for many other blockchain projects.



Wu Shuang (吴双)

Senior Researcher, Huawei Singapore

Dr Wu Shuang is a security researcher of Huawei Singapore research center, leader of cryptography expert committee of Huawei. Recently, his research interest includes blockchain, data security & private-preserving technologies etc.

吴双博士是华为新加坡研究所的安全研究员, 同时也是华为密码学专家委员会组长。他最近的研究兴趣包括: 区块链、数据安全、隐私保护相关技术等。



Henry Wang (王启亭)  
President, SmartMesh Foundation

President of the SmartMesh Foundation, Co-chair of SmartRoots Fund, President of the International Federation of Blockchain applications (IBAF), and Founder of Universal Connectivity and Consensus Organization (UCCO). His research and development projects cover Internet Protocol, Blockchain, Chip design, AI, Big Data, Edge Computing, IoT, and IoE.

Henry Wang's mission is to build a complete Internet of Value ecosystem using SmartMesh's ([www.smartmesh.io](http://www.smartmesh.io)) P2P connectivity applications between smart phones and smart devices. An interplanetary, distributed and self-organized mobile mesh network is being constructed by SmartMesh to support a wide array of next generation edge computing, edge storage, and edge intelligence applications. To this end, Henry Wang created IBAF and UCCO to promote global Blockchain technology and applications. In April, 2018, Silicon Valley IT magazine APAC CIO Outlook named SmartMesh among the world's top 10 blockchain technology solution providers for 2018.



Lincoln Yin (尹立坤)  
Founder & CEO, Tokenest

Lincoln Yin, Founder and CEO of Tokenest and RootAnt. Shaper, World Economic Forum; China delegate, G20 YEA Berlin.

Tokenest is a Blockchain company. The core product is Token VC fund management platform and institutional trading platform for token hedge fund.

RootAnt empowers global financial institutions to transform to better user experience, cooperating with clients and partners in more than 10 countries, in verticals: Bank, Broker, Asset Investment and WealthManagement.

尹立坤, Tokenest 与 RootAnt 创始人兼 CEO。世界经济论坛杰出青年, G20 YEA 柏林峰会中国代表团成员。

Tokenest 是一个区块链公司, 核心产品是数字资产 VC 基金管理平台和为对冲基金提供的机构交易平台。

RootAnt 帮助全球金融机构转型到更好的用户体验, 与超过 10 个国家的客户与伙伴合作, 涉及银行、券商、资产管理和财富管理领域。





Ren Jing (任靖)

Lecturer, School of Business, SUSS

Ren Jing is a lecturer in Business Analytics programme, BSc at SUSS. Jing completed her Ph.D. in Data Science and Information Systems at Singapore Management University (SMU).

Her main research interests lie in the interdisciplinary areas of Artificial Intelligence, Big Data, Information Systems, and Blockchain. Prior pursuing her doctoral degree, she had two years' teaching experience in Hefei University of Technology, China, also worked as research fellow at SMU for one year. She is serving as an Editorial Assistant for academic journal Electronic Commerce Research and Applications.

## Panel Discussion

Inclusive FinTech Engineering & Design Thinking (ENG)

普惠金融科技工程与设计思维



Patrice Choong

Director, Innovation & Entrepreneurship, Ngee Ann Polytechnic

Patrice is the founding director of The Sandbox, the Innovation and Entrepreneurship office of Ngee Ann Polytechnic. At The Sandbox, Patrice kickstarted several initiatives to promote innovation and entrepreneurship among students and alumni.

Some of these initiatives include:

- Global Entrepreneurial Internship Programme which sends students to intern in startups located in 10 key entrepreneurial cities of the world. ([www.geip.sg](http://www.geip.sg))
- Pollinate, a Joint Polytechnic Incubator, co-funded by National Research Foundation, with over 15 startup incubates.
- Makers Academy which aim to raise the level of rapid prototyping skills in students from any discipline
- A spectrum of innovation projects ranging from Chatbots to Blockchains



Niall Dennehy

Co-Founder & COO, AID:Tech

Niall is the Co-Founder and COO of AID:Tech. AID:Tech's mission is to bring social and financial inclusion to the world's undocumented and underserved populations using digital identity based on blockchain technology. AID:Tech was the first company in the world to deliver humanitarian aid using blockchain technology in a completely transparent manner. In 2017 AID:Tech won the Citi Tech4Integrity Challenge, and were awarded the 'James Wolfensohn Global Game Changer using technology to fight corruption' prize by Madame Christine Lagarde at the IMF HQ in Washington D.C. AID:Tech are also the current winners of IBM's number 1 global startup award.

Prior to his work in AID:Tech, Niall founded a number of other companies and held senior technology positions in organisations like HP, Ericsson, LG & Houghton Mifflin Harcourt.



Onat Kibaroglu

Team Member, Krypted

Onat is a PhD candidate at the National University of Singapore researching the developmental impacts of the startup scene in Southeast Asia, with a focus on Singapore and Indonesia.

He's also the Co-Founder of Blockchain Istanbul, an education and event management team, a team member of Krypted, a blockchain based educational gaming company and diari, a social enterprise based in Germany that is focused on education in Vietnam.



Edward Tan  
Head of Ops & Tech, LU International

Edward has over 20 years of working experience in technology, operations, consulting and auditing in the financial and IT industry. He was the Asia Head of Technology, Change and Third Parties Internal Auditing functions in Barclays Bank and Citibank. Edward was a management consultant in McKinsey and Company for around 9 years, where he was a Practice Expert and Associate Principal focusing on banking and technology.

Prior to that, Edward held several positions in Microsoft, SAP and the National Computer Board of Singapore (now known GovTech of Singapore).

Edward received a National Computer Board scholarship in 1989 to pursue his Bachelors of Science degree in Electrical Engineering and Computer Science from University of California at Berkeley (1992). He also holds a Master of Science in Electrical Engineering from Stanford University (1994).



Yu-Chen Hung  
Senior Lecturer in Marketing, School of Business, SUSS

Dr Hung Yu-Chen is a senior lecturer in Marketing in the BSc at SUSS. She was previously a faculty member in the University of Newcastle, Australia after receiving her PhD from the NUS. She has been teaching in executive program, MBA program and undergraduate program in the areas of integrated marketing communications, global marketing strategy, business to business marketing and digital economy. Her research interests include innovation adoption, consumer behavior and experiential marketing. Her research has been published in International Journal of Marketing Research, Journal of Business Research, Journal of Marketing Management and Australasian Journal of Marketing. She has conducted consultation and supervision on digital marketing and branding.

## Panel Discussion

Cost of Governance (CHI)

监管成本



Rye Chang (常卓然)

Co-Founder & Marketing Manager, SCRY.INFO

Rye Chang, SCRY.INFO co-founder and marketing manager, graduated from NTU, master degree. Rich experience in Asian and western blockchain business development & cryptocurrency investment.

Rye 常卓然 SCRY.INFO 海外市场经理, 新加坡南洋理工大学硕士研究生, Rye 拥有丰富的亚洲及西方区块链海外市场拓展和数字货币投资经验。



Selina Lin (林扬)

Chairman, DRC Foundation

Selina Lin, Chairman of DRC Foundation, CEO of the Executive Committee, DRC, SUSS Fellow. With two decades of working experience in the financial sector, Ms. Lin has specialized in risk control for 10 years. She once served as a partner of EY in Financial Transformation & Innovation, and then as head of Credit & Risk Solution in IBM. Advocating a concept of “RegTech”, she is dedicated to promoting “Proactive, Procedural, and Functional Supervision” in technical innovation field.

Selina Lin, DRC 基金会主席、日常执行委员会 CEO, 新跃社科大学 Fellow。Selina 女士拥有 20 年金融行业领域经验, 专注风险管控领域 10 年。曾任安永金融科技转型与创新合伙人, 曾任 IBM 风险解决方案负责人。倡导“监管科技 RegTech”理念, 推动科技创新领域“主动监管、过程监管、功能监管”模式。



Ma Ying (马颖)

Director of Fintech Institute at Shanghai Lixin University of Accounting and Finance, China

Ma Ying, Ph.D. of Management, Director of Fintech Institute at Shanghai Lixin University of Accounting and Finance, Director and Council Member of Modern Payment and Internet Finance Research Center, Vice Secretary-General of Shanghai Payment & Clearing Association, Senior Member of Accounting Society of China.

Her research interests include new finance, modern payment, Fintech, finance accounting, internal control, etc. She has published several papers in authoritative core journals with widely concern. She presided over a number of provincial and ministerial projects and participated in forum, high-level academic conferences with great global influence.

马颖,管理学博士,教授,上海立信会计金融学院科技金融研究院院长,上海金融发展研究中心主任,现代支付与互联网金融研究中心主任、理事,上海支付清算协会副秘书长,中国会计学会高级会员。

研究兴趣:新金融、现代支付、金融科技、财务会计与管理、内部控制等权威核心期刊公开发表论文多篇;学术专著受到广泛关注;主持省部级以上课题多项;多次参加全国具有影响力的论坛、高层次学术会议等并交流观点,为推进新金融应用理论与行业健康发展建言献策。



Wang Jian (王健)

CEO, eNotes

Mr Wang Jian has 12 years' experience in cryptography and cyber security technology. He has been involved to found the Germany Certgate GmbH which major participated in the German Government Security Mobile Phone SiMKo system. After returning to China, he served as the Deputy Chief Engineer of China Electronic Technology Cyber Security and the General Manager of Chengdu R&D Centre of CloudMinds. Mr. Wang leads the team own 20+ blockchain patents since 2015 with the completion of independent license chain technology, the Software Defined Perimeter Security Solution based on blockchain, the study of the Identity of Things certification system and the Legitimate PoW license consensus mechanism. He also served as the advisor to many promising projects, such as Cybex, Scry and etc.



Steven Yao (姚耀)

Founder & President of Totodi.com

Bachelor of Stanford University, MBA of the University of Toronto. Worked at Blackstone Group, the world's largest asset management company. Participated in many Cross-border Mergers Acquisitions business, has a wealth of Practical experience in asset pricing and leveraged buyouts. Has in-depth understanding in international first-class fund management and operation, assist a number of Chinese A-share listed companies to complete overseas mergers and acquisitions. Established a high-tech Audio and Video enterprise in Silicon Valley, led the company to develop rapidly and successfully acquired by Facebook. Served a business mentor in internationally renowned incubators, hatching success of the enterprise more than just Unicorn. Won the joint award of "the Best Scientific Achievement Application Award of the Year" by the American Academy of Medical Sciences and the American Academy of Engineering during the period of undergraduate.

斯坦福大学学士、多伦多大学 MBA。曾就职于全球最大的资产管理公司的黑石集团，参与多起国际跨国并购业务，有着丰富的资产定价、杠杆收购的实战经验。对国际先进的基金管理和运营理念有深入的理解，协助多家中国 A 股上市公司完成海外并购。随后在硅谷创立音视频领域高新技术企业，并带领该企业飞速发展，成功被 Facebook 收购。并作为国际知名孵化器的创业导师，成功孵化了多只独角兽企业。本科期间荣获美国医学科学院和美国工程院联合评比的“年度最佳科学成果应用奖”。



Cheryl Wang Yu (王钰)

Research Fellow, School of Business, SUSS

Cheryl Wang is a research fellow at the School of Business, Singapore University of Social Sciences (SUSS), working on fintech and blockchain related researches. Her main research interests are fintech, ICO, financial data analysis and asset pricing. Prior to SUSS, she worked at National University of Singapore, Business School as a research associate on corporate governance and corporate finance. She graduated with a MSc. in Applied Economies from Nanyang Technological University (NTU) and BSc. in Financial Engineering from Huangzhong University of Sciences of Technologies (HUST).

王钰现于新跃社科大学(SUSS)商学院担任研究专家，从事金融科技及区块链相关的研究。她的主要研究兴趣是金融科技、ICO、金融数据分析及资产定价等。加入新跃社科大学大学之前，她曾在新加坡国立大学商学院从事公司监管及公司金融方面研究。她于南洋理工大学获得应用经济学硕士，于华中科技大学获得金融工程学士学位。



## Panel Discussion

Convergence of Technology: ABCD & BASIC

技术融合 : ABCD & BASIC



Ben Chan (陈礼贤)

CEO & Co-Founder, IBD Technology

Ben graduated with computer science degree from the National University of Singapore (NUS). He led major groundbreaking technical development projects for organizations like MAS, Citibank, GIC, MOE. During the dot com era, he led a startup team to create AsiaPaperMarkets.com. He also served in HP as the business development manager for ASEAN. He has very deep experience working in Asia, especially the China market. In 2016, Ben started his research into blockchain technology. In 2017 he established IBD Technology in Singapore. His goal is to build a global data sharing and application platform, to allow users to really own their data.

Ben 毕业于新加坡国立大学。曾在新加坡国家计算机管理局从事科技研发, 他为新加坡金融管理局, 花旗银行, 新加坡政府投资公司 GIC, 新加坡教育部, 等负责研发系统。在第一波的互联网崛起时, 他在 AsiaPaperMarkets.Com 担任全球 CTO, 也在惠普公司负责东南亚市场业务发展。Ben 在亚洲有着非常丰富的 IT, 互联网, 实业方面的技术及国际经营实战经验。从 2016 年他开始区块链相关的研究和探索, 并在 2017 年在新加坡成立了 IBD Technology 区块链大数据服务公司, 协同中国和东南亚战略合作企业一起改造大数据的应用, 让普通用户可以真正的拥有自己的数据。



Mriganka Pattnaik

Co-Founder & CEO, Merkle Science

Mriganka is the co-founder and CEO of Merkle Science, an AI powered risk monitoring platform that helps companies detect and prevent illegal activity using cryptocurrencies. He has experience across investment banking and technology and has worked at Bank of America and Luno, a Naspiers backed cryptocurrency exchange. At Luno, he helped the company scale across three continents and has worked across the growth and countries teams. He worked as country launcher where he navigated diverse regulatory requirements and helped scale Luno's operations in southeast Asia. Previously, he had also founded a medical technology company in Mumbai.



Harry Smorenberg  
Founder & CEO, Smorenberg Corporate Consultancy (SCC)

Harry Smorenberg is Founder & CEO of SCC and is an international positioning strategist. He previously worked at Banque Paribas and ABNAMRO and was a director at two leading international strategic consultants.

He is a leading contributor to innovation in both the retail and corporate payments and transaction space. He has a solid background in Cash- & Treasury Management. With that he is actively involved with repositioning the finance functions and the role of (new) technology.

He is also expert in retirement management. Next to that he is working actively on improving financial literacy and financial inclusion. He also is very much involved with the 'next generation developments of the way we will work and contribute to society' and thus 'social innovation'.

Contact: [harry@smorenberg.nl](mailto:harry@smorenberg.nl)



Kevin Pang  
Secretary, Token Economy Association

A veteran in the IT and Telecommunications industry, Kevin has been involved in the Fintech and Blockchain nascent industry since 2014. He is now a mentor and advisor for Fintech and Blockchain Startups. In addition, he is deeply involved current in the Crypto, ICO, STO industry as an Advisor and Advocate. He is founding board member of Token Economy Association as secretary and Head of Community and Events in the new Crypto Exchange Association.



Guan Chong (关冲)  
Head, Marketing Programme in the School of Business, SUSS

Guan Chong is the Head, Marketing Programme of BSc. Chong completed her Ph.D. in Marketing at Nanyang Business School, NTU, and her undergraduate studies in Marketing at Guanghua School of Management, Peking University, China.

Her research interests lie in the area of consumer decision making on digital platforms. Her publications appear in leading journals such as Journal of Business Research, Telecommunications Policy, and Psychology & Marketing. She has also published several book chapters, business cases and presented her work at major conferences/forums. She has taught various marketing courses at both undergraduate and graduate levels. She has consulted/conducted executive trainings on sharing economy, social media and other marketing strategies and practices.

## Panel Discussion

Financial Inclusion: The Past, Present & Future

普惠金融：过去、现在与未来



Andrew Tan

Partner, Ignite Consulting & Services LLP

Andrew, brings with him more than 15 years of experience in managing various banking operations in banks such as Citigroup and Goldman Sachs, specializing in private wealth and asset management. He is currently running a consulting firm which focus on Digital Identity Management and building up a RegTech-In-A Box platform that rides on Self Sovereign Identity Infrastructure.

Andrew is also one of the founding members of MyData.org, whose core idea is that individuals should be in control of their own data.

Andrew 在花旗集团和高盛等银行管理各种银行运营方面拥有超过 15 年的经验，专注于私人财富和资产管理。

他目前经营一家咨询公司，专注于数字身份管理，并在研究建立一个依靠自我主权身份基础设施的 RegTech-In-A Box 平台。

Andrew 也是 MyData.org 的创始成员之一，其核心思想是个人应该控制自己的数据运用方式。



Daphne Ng

CEO, JEDTrade

Daphne is the CEO of JEDTrade, a blockchain technology company focused on trade, supply chain and financial inclusion projects in ASEAN, with presence in Singapore, Malaysia, Indonesia and Vietnam. Prior to this, she has 10 years of specialized experience in trade and supply chain finance across major international banks. Daphne is Exco Member of Singapore Fintech Association and Secretary General of ACCESS Singapore Cryptocurrency and Blockchain Industry Association. She is also a regular speaker and advisor on the applications of blockchain in finance and supply chains; and is a Fellow (Fintech) at SUSS and Knowledge Partner for International Trading Institute @ SMU.



**Martono Setiawan**  
CEO & Co-Founder, BlooCYS

Martono is a techno-preneur with more than 20+ years of experience in Information Technology and has been with industry leader such as IBM, Barclays Capital and British Telecom.

Martono is very passionate about Blockchain and is also co-founder of Indonesia Blockchain Innovation Center with vision to become leading center to accelerate innovation and collaboration in blockchain technologies. The center is actively building ecosystem in Indonesia with strong focus in providing blockchain education to public to promote blockchain inclusion.



**Hendrik Tanjaya Tan**  
Co-Founder & CTO, Crowdvilla

Hendrik Tan is the co-founder and CTO of Crowdvilla, a non-profit blockchain real estate startup based and regulated in Singapore. He brings more than 15 years of experience delivering technology solutions in telecom industry, and now oversees the technology used in delivering shared holiday homes at Crowdvilla. He is passionate with new innovations blockchain technology can bring to impact more people in different ways.

Prior to this, he held various roles working with clients in EMEA and APAC regions, British Telecom, Saudi Telecom and Singtel being some of them.



**Junde Yu**  
Head of Global Sales, Pundi X

Junde Yu is the Head of Global Sales at Pundi X, managing the global business of the revolutionary XPOS product. Yu brings more than fifteen years of experiences with Internet startups. He had been an early Pundi X investor before joining the team. Prior to Pundi X, he was Chief Business Officer at Appier, an AI company, and MD APAC at App Annie, where he helped to develop an extensive business for the company throughout the region.

余俊德目前担任 Pundi X 全球销售主管，负责革命性产品 XPOS 的全球业务。他在互联网初创企业拥有超过 15 年经验。他曾是 Pundi X 的早期投资者，随后加入该团队。加入 Pundi X 之前，他曾担任人工智能公司 Appier 的首席业务官和 App Annie 的亚太董事总经理，帮助 App Annie 在亚太地区开展了广泛业务。

## Panel Discussion

### Minimising Cost of Trust & Maximising Cost of Hacking

#### 信任成本最小化与黑客成本最大化



Elizabeth Chee  
Co-Founder & COO, HIT Foundation

Elizabeth Chee is Co-Founder and COO of the HIT Foundation. HIT Foundation (part of the Cryptovalley Association) offers a blockchain-based marketplace that enables information seekers to connect with individuals who are willing to share their data for incentives.

She has over a decade of international experience leading sales and operations across Asia, Europe and the US in the ICT sector. She believes in leveraging technology as an enabler to empower and enrich the lives of users and patients through HIT in the global Healthcare ecosystem.

Elizabeth holds a BSc in Business Management from the Nanyang Business School, two executive education certifications from Wharton and INSEAD and is doing a part-time MSc in Health Informatics with the University of Sheffield.



Rune Evensen  
Founder & CEO, COSS

Rune is the project's champion, Founder and CEO, directing and supporting the team at [www.coss.io](http://www.coss.io) a Singapore based cryptocurrency exchange.

He is a business and start-ups consultant, entrepreneur and public speaker, who founded and co-founded multiple Internet companies throughout his career, which includes a 20-year experience in the top field leadership in collaboration with the multinational teams. Rune's expertise lies in the field of the New Marketing Strategies, sales, and marketing. Rune professionally assists businesses in developing business plans, in applying market strategies, incorporation and licensing.



Bobby Ong  
Co-founder of CoinGecko

Bobby Ong is the co-founder of CoinGecko, an analytics platform for tracking cryptocurrencies and blockchain assets. CoinGecko was established in April 2014 and is the 2nd largest cryptocurrency data website in the world. Bobby is a contributing author in two digital currencies books - Handbook of Digital Currency, 1st Edition and Handbook of Blockchain, Digital Finance, and Inclusion, Volume 1. He graduated with a Bachelor of Science in Economics from University College London in 2012.

Bobby Ong 是 CoinGecko 的联合创始人，CoinGecko 是一家加密货币和区块链的分析平台。CoinGecko 成立于 2014 年 4 月，是全球第二大加密货币数据网站。Bobby 是两本数字货币书籍 - “数字货币手册”第 1 版和“区块链，数字金融及其内含手册”第 1 卷的贡献作者。他于 2012 年毕业于伦敦大学学院经济学获学士学位。



Liz Steininger  
CEO & Managing Director, Least Authority

Liz Steininger is the CEO/Managing Director of Least Authority in Berlin, a company supporting people's right to privacy through security consulting and building secure solutions.

Prior to joining Least Authority, Liz was a Project Manager, Program Manager and Analyst on numerous tech development projects over her 16 years in both private companies and public organizations, including managing funding with the Open Technology Fund. She holds an M.S. in Management & Technology from Carlow University (2007) and B.S. in Digital Media from Drexel University (2001).



Wang Xavier (王晓野)  
Solution Architect, AWS

Wang Xavier, AWS Solution Architect. responsible for consulting and architecture design based on AWS cloud, and committed on the promotion of AWS cloud services in great China region. Long-term focus on enterprise BI and big data analysis platform construction, agile development management, DevOps and other fields, has extensive design and customer experience in large-scale back-end architecture, distributed computing, blockchain platform deployment etc.

王晓野，AWS 解决方案架构师。负责基于 AWS 云计算方案架构咨询及设计，同时致力于 AWS 云服务在国内的应用和推广。长期专注于企业 BI 及大数据分析平台建设、敏捷开发管理、Devops 等领域，在大规模后台架构、分布式计算、区块链平台部署等方面有着广泛的设计和客户经验。





Tan Chong Hui

Head, Minor in Financial Technology, School of Business, SUSS

Dr Tan Chong Hui is a senior lecturer in Finance Programme in the School of Business at SUSS, where he has been a faculty member since 2013. He graduated from UCLA with a PhD in mathematics. He has rich experience in teaching computational and quantitative finance courses as well as applied computing technology courses to undergraduate and post-graduate students. He has also conducted executive training programmes in the finance industry. His research interest lies in the areas of fintech, human sociality and hybrid modelling.

## Panel Discussion

Valuation of Blockchain: A Myth?

区块链估值的探讨



**Brian Tang**

Managing Director, Asia Capital Markets Institute (ACMI)

Brian W Tang is a corporate finance and capital markets lawyer with nearly 20 years of experience in Hong Kong, New York, Silicon Valley and Australia.

Brian is an internationally frequently invited speaker who has taught MBA classes at Yale SOM and HKUST and has published articles on the capital markets and corporate governance. Brian is an honorary fellow of HKU's Asian Institute of International Financial Law and sits on industry boards such as the Editorial Board of the Practical Law Company Capital Markets Handbook. He has also participated in multilateral policy deliberations such as AMBI ASEAN+3 Bond Market Forum (ABMF) in Bangkok and the United Nations Commission on International Trade Law (UNCITRAL) Working Groups on Security Interests and on Electronic Commerce in New York.

His community service contributions include being the former chairman of Credit Suisse's Hong Kong Charity Committee, sitting on the boards of various Hong Kong educational charities and non-profits and actively supporting capacity-building for social entrepreneurship and innovation.

Brian graduated with a Master of Laws degree from New York University School of Law and a combined Bachelor of Laws and Bachelor of Arts degree with honours from The University of Western Australia. He was a graduate editor of the NYU Journal of International Law & Politics and senior editor of The University of Western Australia Law Review. Brian also holds graduate diplomas from the Securities Institute of Australia and Australian Institute of Company Directors.



**Andras Kristof**

Founder, Akomba Labs

Andras is an entrepreneur and investor living in Singapore. He built the technology behind viki.com, Singapore's largest exit so far. He has been involved in blockchain development since 2013. He founded Tembusu Systems, and built a distributed asset management system in 2014. He helped dozens of other companies with their blockchain strategy, and then founded Akomba Labs, a blockchain advisory, research and development company in 2018.



Deng Xin (邓辛)

Associate Professor in Finance, Head of Corporate Finance Department, SUFE, China

Deng Xin is Associate Professor in Finance, Head of Corporate Finance Department, and Assistant Dean at School of Finance, Shanghai University of Finance and Economics (SUFE).

She mainly works on empirical corporate finance and Cryptocurrency Valuation. Her research has been published at Journal of Financial Economics, Journal of Financial and Quantitative Analysis and Journal of Banking and Finance. She received the PhD degree in Finance from Nanyang Technological University and is CFA charter holder.

邓辛，上海财经大学金融学常任副教授，公司金融系主任，院长助理，CFA 持证人。2012 年毕业于新加坡南洋理工大学商学院。主要研究方向为公司金融实证研究、加密货币估值以及区块链技术在金融业务的应用。她的论文曾经发表与国际顶级期刊 Journal of Financial Economics and Journal of Financial and Quantitative Analysis。



Ian Lee

Director of Education, Institute of Blockchain

Ian is a blockchain advocate with a legal past and is currently Director of Education at the Institute of Blockchain. He previously spent a year in Capital Markets and has also consulted for various startups in the Tech and F&B sector. Ian is a supporter of blockchain regulation and a avid promoter of ESG/CSR, always exploring new ways that technology can help improve the community.



Lim Yew Seng

CEO (Crypto Asset Fund), Blockchain Investments

Mr Lim is currently the CEO for Dubai-based Blockchain Investments, LLC. He is also an Advisor to the Institute of Blockchain.

Mr Lim has over 20 years' experience in the VC/PE and fund-of-funds sector. He was the GM for NSTB Holdings which managed the Singapore Government's techno-entrepreneurship initiatives and established various venture funds and a US\$1 Billion fund-of-funds. Mr Lim was also the GM for SZVC-UOB Venture Management in Shenzhen, a joint investment fund management established by UOB Group and Shenzhen-Government backed venture funding group, SZVC. Prior to being in the venture business, Mr Lim worked in the engineering services sector for 8 years, mainly with the Singapore Aerospace Group, Perth Aerospace and Surface Protection, Inc.

## Panel Discussion

### A Brave New World of Technology Convergence

#### 技术融合下的新世界



Jack Lee (李仁杰)

Founding Managing Partner, HCM Capital

Jack Lee is the Founding Managing Partner of HCM Capital. Since 2015, HCM Capital has been actively invested into the early growth stage technology companies especially in the Blockchain technology spaces, such as DCG, Abra, Galaxy Digital and Cambridge Blockchain etc.

Jack Lee and his team continue to focus on the distributed digital economy theme investment in China and the US markets.

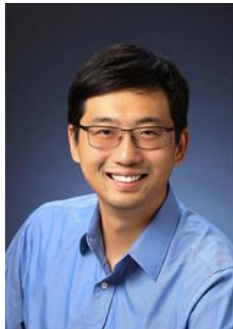
For more information please visit [www.hcm-foxconn.com](http://www.hcm-foxconn.com)

李仁杰先生是 HCM 资本创始管理合伙人。

自 2015 年开始 HCM 资本积极投资早期成长期的科技公司，特别是在区块链技术领域，投资了如 DCG、Abra、Galaxy Digital、Cambridge Blockchain 等公司。

李先生和 HCM 资本的团队持续专注于中国及美国市场的“分布式数字经济”主题投资。

查询更多资料烦请浏览：[www.hcm-foxconn.com](http://www.hcm-foxconn.com)



Raullen Chai

Co-Founder, IoTeX

Raullen Chai, co-founder of IoTeX, he holds a Ph.D. in Cryptography from the University of Waterloo. He was previously the head of Uber's cryptography R&D, and was also a former Google software engineer. He has 8 years of cryptography and blockchain related research and engineering experience.



Eric Piscini  
CEO, Citizens Reserve

Eric Piscini is CEO of Citizens Reserve, a blockchain technology company providing a revolutionary global supply chain solution across industries. Citizens Reserve is leading the Suku project, building Supply Chain as-a-service ecosystem on blockchain.

Eric previously was the global blockchain leader for Deloitte Consulting and the co-lead of the global blockchain and cryptocurrency team. As part of his global function, Eric developed blockchain strategies and solutions, he was designing and driving the first token sales consulting engagements.

Eric regularly speaks and writes on blockchain. He has been quoted on blockchain and cryptocurrencies in *The Wall Street Journal*, *The New York Times*, *The Washington Post*, *Bloomberg Businessweek*, *Forbes*, *American Banker* and *CoinDesk*. He recently co-authored "[Supply Chain meets blockchain](#)" and "[Taking Blockchain Live: 20 Questions That Must Be Answered to Move Beyond Proofs of Concept](#)"



Wan Zhiguo (万志国)  
Associate Professor of School of Computer Science and Technology,  
Shandong University.

Wan Zhiguo is an associate professor in School of Computer Science and Technology, Shandong University, China. He obtained his Ph.D. in computer science from National University of Singapore in 2007.

He is the founding member of the blockchain technical committee of China Computer Federation. He has published over 40 research papers to solve security and privacy issues in wireless networks, wireless sensor networks, cloud computing and blockchain.

## Panel Discussion

Blockchain Standard

区块链标准



Rajeev Gopalakrishna  
Chief Scientist, Indorse

Rajeev Gopalakrishna is the Chief Scientist at Indorse where he heads applied research in Ethereum security, scalability and emerging protocols/applications. Previously, he was with a Singapore-based startup helping drive their technology strategy and product development in blockchains and cybersecurity.

Rajeev has a PhD in Computer Science, with a focus on cybersecurity, from Purdue University, USA. He spent seven years at Intel USA as a security architect and strategist. Rajeev is also the Chairman of Singapore's National Mirror Committee for ISO/TC 307 standards on Blockchain and Distributed Ledger Technologies.



Vinay Mohan  
Managing Director, ConsenSys Singapore

Vinay Mohan is a management consultant with advisory and project delivery experience at global banks, investment houses, government agencies and oil and gas majors. He specialises in business strategy design, operations improvement, enterprise change and transformation.

Vinay is based in Singapore where he leads ConsenSys' operations and growth in the region. He works closely with Government and corporate stakeholders and ecosystem partners to further the understanding and adoption of mainstream blockchain technology.

Prior to his role at ConsenSys, Vinay worked with KPMG and Oracle across Europe, India, Singapore and the Middle East. He holds degrees in business finance and computer science.



Veronica Tan  
Director, Infocomm Media Development Authority (IMDA) Singapore

Veronica leads the Next Gen Platforms team within the Technology & Infrastructure Group in IMDA. Her work revolves around leading technology strategy and developmental efforts in frontier technologies, such as Blockchain, that are relevant to realise Singapore vision to be a digital economy. Previously, she was also with IDA's Smart Nation Platform team, developing data science and analytics capabilities in support of data-driven decision making.

Veronica graduated from Nanyang Technological University with a Bachelor of Electrical and Electronic Engineering. Before joining IDA, she was a network engineer in the telecommunications industry. She received her Masters of Business Administration from the Manchester Business School in 2014.





Thomas Ting  
Deputy Director, Maritime and Port Authority of Singapore

Thomas graduated as a computer engineer from Nanyang Technological University (NTU) and holds a MBA from National University of Singapore (NUS). He began his career with the Maritime and Port Authority of Singapore (MPA) as a Systems Analyst and has since taken up various roles within and outside MPA.

He is presently the Deputy Director of MPA's Research, Technology and Industry Development Division (RTID), responsible for developing a vibrant maritime R&D and innovation ecosystem in Singapore.

He is involved in the development of Industry Transformation Map (ITM) for the maritime sector, as well as the next generation port initiative that aims to develop a consolidated mega port at Tuas, which will be highly automated and efficient, sustainable and community-oriented.

He also works with the Singapore Maritime Institute (SMI) to grow maritime R&D activities of the universities, polytechnics and A\*STAR's research institutions, develop research centres of excellence, and strengthen their partnerships with the global maritime industry.



Gaurang Torvekar  
Co-Founder & CEO, Indorse

Gaurang Torvekar is the Co-Founder and CEO of Indorse, a Decentralized Professional Network. He has been working in the Blockchain space from the last 3 years, and this is his second company in the space. He is based in Singapore and was the co-organizer of the Ethereum Singapore Meetup. Gaurang is also involved in the ISO Blockchain standards, TC 307, and recently represented Singapore for one the ISO meetings. He is considered one of the thought leaders in the blockchain space in South East Asia.



Yvonne Zhang (张一煌)  
Founder & CEO, Aquifer Institute

Yvonne is the Founder and CEO of Aquifer Institute, a not-for-profit public company that is developing cutting-edge technology solutions and protocols for alternative financing and proactive risk management in the commodities space.

Yvonne has spent 13 years in the commodities markets, trading physical and derivatives at Australia & New Zealand Banking Group (ANZ), Societe Generale and Morgan Stanley. She lead the launch of Metals Products in Asia at Chicago Mercantile Exchange Group, she contributed to the development of new markets and securities linked to blockchain and cryptocurrency as a member of the Digitalisation group.

She is one of the technical experts contributing to the ISO/TC 307 (Blockchain Interoperability) working groups, a fellow at SUSS and speaks at professional conferences on matters addressing trading, fintech, governance and social impact.

## Panel Discussion

Talent for the FinTech Era

金融科技时代的人才需求



Emma Cui  
CEO, Longhash

Ms Emma currently is the CEO of Longhash. She is Ex-McKinsey consultant/Digital McKinsey specializing in digital strategy & transformation for South East Asia based companies, particularly for Financial institutions; A decade of banking industry experience with in-depth knowledge of securities, corporate banking and commercial banking across Singapore, Hong Kong, Australia and China. Master of Science from Singapore MIT Alliance and full scholarship from Nanyang Technology university in Singapore.

Emma 女士现任 Longhash 首席执行官。Emma 之前在麦肯锡任资深管理咨询顾问 / 麦肯锡数字化科技咨询部，专注与为东南亚金融机构提供数字化战略咨询。加入麦肯锡前有接近 10 年国际银行业从业经验，包括机构证券操盘，资深机构部及商业银行部客户服务，银团贷款管理等跨越新加坡，香港，澳大利亚以及中国大陆的丰富经验。Emma 也是新加坡麻省理工学院联盟硕士学位获得者以及南洋理工大学全额奖学金得主。



Eddie Lee  
Co-Founder, Limestone Network

Mr Eddie Lee is the co-founder of Limestone Network. With blockchain technology, Limestone Network is setup to digitalised a city with its first pilot project in Cambodia.

Being at the forefront of the Fintech scene, Eddie is often invited to speak at eminent Business Forums and Fintech events across Asia. Besides Limestone Network, he is also the Group CEO of a regulated peer to peer (P2P) lending company in Singapore that has funded over USD 2 billion to businesses across Asia Pacific.

He also help out as Vice President for Singapore Fintech Association, Vice President Cambodia Fintech Association and as Secretary General for Blockchain Enterprises & Scalable Technologies Association.



Keith Lim  
Founder & CEO, Hearti Lab

Keith Lim is a Founder and CEO of two technology companies and a foundation, Venture Capitalist and MNC corporate leader.

In 2012, Keith co-founded Mezzofy, which was a fast growing mobile payment platform in Asia with strategic partnerships with Alipay China and Bank Mandiri Indonesia. Following Mezzofy, Keith founded Hearti Lab. Hearti is an AI and Blockchain platform for insurance companies. With Hearti, insurance companies are able to offer innovative products, 24/7 customer service chatbots, efficient claims management, smart fraud detection and seamless payments.

Keith is affiliated with TGV 4, a fund that invests in blockchain companies globally. In 2018, Keith has also setup the SURE Foundation in Singapore to educate and help the unbanked and uninsured population in South East Asia to benefit from financial services.



Roland Schwinn  
Managing Director, Sygnum AG

Roland Schwinn is Managing Director in charge of Business Development of Sygnum AG. Prior to joining Sygnum, Roland was the Head of Eurex Asia, the derivatives market of Deutsche Boerse Group, where he was in charge of business development & distribution for Asia-Pacific and the Middle East and led global cooperations with partner exchanges. He also served as Shareholder Director of the Board of the Bombay Stock Exchange (BSE). Before that, he worked as an Independent Business Consultant for Eurex and Deutsche Boerse Group. He started his career at the Deutsche Terminboerse (the predecessor of Eurex) as Product Development Manager, Strategic Marketing Manager and Client Services Manager, among others. Roland holds a master's degree in Business Administration and a Postgraduate Diploma in European Business Studies from the University of Applied Sciences in Trier, Germany, and the University of Leicester, UK.



Eric Wong  
Head, Product Engineering, JedTrade, Jupiter Chain

Eric leads the product and engineering work with the tech development team. This includes translation of business and user requirements and implementation of roll-out timelines. His role also involves identifying suitable tech and use case applications in the areas of identity and credit risk.

Eric graduated from NUS with a degree in Computational Science, specializing in Statistics and Mathematics. He currently serves as Mentor for PolyFintech 100.



## Keynote Address

Clay Lin

Director & Chief Information Security Officer  
World Bank Group

In 2008, Clay Lin joined the World Bank Group which provides developing countries with grants, leveraged loans, guarantees, and policy advice to improve economic and social conditions worldwide. As the World Bank Group (WBG) Chief Information Security Officer, Mr. Lin is responsible for the information security services and capabilities that ensure the protection of the WBG information assets in a manner that supports the WBG's mission to free the world of poverty.

Since joining the World Bank Group, Mr. Lin built the Office of Information Security from the ground up and obtained ISO 27001 certification in 3 years. He also developed a Next Generation Cyber Security Strategy aimed at protecting critical information, adopting a risk management approach, and transforming information security to become a business enabler supporting Cloud- and Mobility-based initiatives.

Mr. Lin implemented several technology solutions and operational excellence improvements such as the establishment of an Information Security Operations Center which provides 24 by 7 information security monitoring and incident response across the World Bank Group.



## Closing Remarks

Sopnendu Mohanty  
Chief FinTech Officer  
Monetary Authority of Singapore

Sopnendu Mohanty is the Chief FinTech Officer of Monetary Authority of Singapore (MAS). He is responsible for creating development strategies and regulatory policies around technology innovation to “better manage risks, enhance efficiency and strengthen competitiveness in the financial sector”. Prior to joining MAS, Mohanty was with Citibank as their Global Head of the Consumer Lab Network and Programs, which included driving innovation programs and managing innovation labs across multiple geographies globally.

Mohanty has spent 20 years in the APAC region and held various roles in technology, finance, productivity, and business development. He was Citibank’s APAC regional head of Branch operations along with heading the Consumer Innovation Lab in Singapore. He spent a significant time in Japan, where he was Citibank’s Retail Business Development head and also did leadership stints in various functions within operations and technology. Globally, he played a significant subject matter expert role in driving Citibank’s global smart banking program, to transform bank’s physical network to digital first, smart & innovative, client centric and highly delightful customer engagement center.

Mohanty has co-authored various patented work in area of retail distribution of financial sector. He is based in Singapore, loves travelling, reads history and pursues culinary innovation as a hobby.