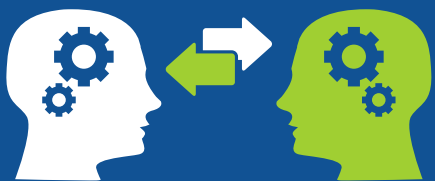


**BLOCK  
CHAIN**



**ABA WORKSHOP**

# **BLOCKCHAIN - APPLICATION**

Wednesday, 26 April 2017, Kempinski Hotel, Jakarta Indonesia



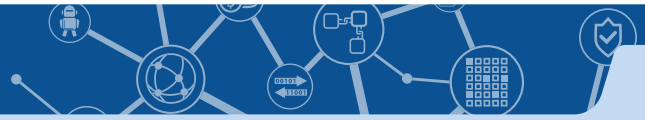
**ASEAN  
Bankers Association**

Organised by

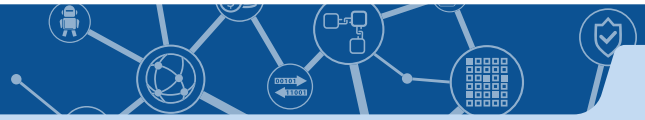


Hosted by

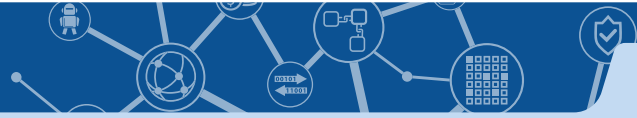




Wednesday, 26 April 2017, Kempinski Hotel, Jakarta Indonesia		
Time	Programme	Speaker
8:00 am	Registration	
8:30 am	Welcome Address	<p>Pak Kresno Sediarsi, Vice Chairman of PERBANAS and President Director, DKI</p> <p>Ong-Ang Ai Boon, Director, The Association of Banks in Singapore</p>
8:45 am	<p><b>Unblocking Blockchains in Banking: Leveraging the Internet of Trust?</b></p> <p><i>An overview of the current inefficiencies in the banking system and how Blockchain technology can potentially change the face of banking especially in the b2b space</i></p>	Pindar Wong, Chairman, VeriFi (Hong Kong) Ltd
9:20 am	<p><b>Panel Discussion: Harnessing Blockchain innovation and managing its risks</b></p> <p><i>Contrary to popular belief, while Blockchain eliminates some risks, it is not done without introducing new ones. This panel will discuss how Blockchain adopters can retain the trust of their customers through proper governance and risk management.</i></p>	<p><b>Moderator:</b> Professor Annie Koh, VP, Office of Business Development, Practice Professor in Finance, Singapore Management University</p> <p><b>Panellists:</b> Pindar Wong Sopnendu Mohanty, Chief FinTech Officer, MAS</p>
10:05 am	TEA BREAK	
10:25 am	<p><b>Blockchain basics for Bankers</b></p> <p><i>Blockchain technology explained by a non-technologist in an easy to understand way. Examples of bank's current processes and how they could be impacted with Blockchain will be shared and explored.</i></p>	Tan Kah Chye, CEO, Tin Hill Capital
10:45 am	<p><b>Impact of Blockchain on financial services</b></p> <p><i>Blockchain is being hailed as "the new internet" and is driving transformation for businesses across multiple sectors, particularly for the Financial Services. This talk will focus on how exactly Blockchain can and will impact the financial services.</i></p>	Zelda Anthony, Head of Blockchain ASEAN, IBM Singapore
11:05 am	<p><b>Digitising Trade &amp; Trade Finance - The New Paradigm</b></p> <p><i>This talk will be about the types of challenges faced by the industry in moving towards trade digitalisation and how the new technology innovations are helping overcome these challenges</i></p>	Lim Him Chuan, Group Head of Product Management for GTS, DBS Bank



Wednesday, 26 April 2017, Kempinski Hotel, Jakarta Indonesia		
Time	Programme	Speaker
11:25 am	<p><b>Panel Discussion: Opportunities &amp; challenges for banks in a Blockchain linked world of global trade</b></p> <p><i>This panel will discuss how banks would need to adapt to overcome the challenges posed by FinTechs and simultaneously leverage on distributed ledger technology to develop new solutions for clients</i></p>	<p><b>Moderator:</b> Henry Roxas, Corda Enterprise Product Manager, R3</p> <p><b>Panellists:</b></p> <ul style="list-style-type: none"> <li>a. Lim Him Chuan</li> <li>b. Rico Usthavia Frans, Managing Director, Digital Banking and Technology Directorate, Bank Mandiri</li> <li>c. Tan Kah Chye</li> <li>d. Zelda Anthony</li> </ul>
12:05 pm	LUNCH	
1:30 pm	<p><b>Blockchain solutions in cross border payments</b></p> <p><i>The benefits of Blockchain enabled cross border payments and the global trends on adoption by banks will be presented. Developments on how central banks are adopting digital currencies and its implications will also be shared.</i></p>	Antony Lewis, Director of Research, R3
1:50 pm	<p><b>Panel Discussion: How can banks leverage on the new business models likely to emerge in future</b></p> <p><i>This panel will discuss what the future of payments could potentially look like and how banks and the technology companies could work together to evolve new business models. What impact would legacy systems and processes have on adoption of Blockchain enabled solutions?</i></p>	<p><b>Moderator:</b> Antony Lewis</p> <p><b>Panellists:</b></p> <ul style="list-style-type: none"> <li>a. Janet Young, MD &amp; Head, Group Channels &amp; Digitalisation, UOB Singapore</li> <li>b. Ron Hose, Co-founder, CEO, Coins.ph</li> </ul>
2:30 pm	TEA BREAK	
2:50 pm	<p><b>Leveraging Blockchain</b></p> <p><i>Blockchain has the potential to be a game changer with disruptive implications for FS sector. Tek Yew will talk about the wide ranging applicability of Blockchain across Trade Finance, Capital Markets, Payments to KYC.</i></p>	Chia Tek Yew, Head of Financial Services Advisory, KPMG Singapore
3:10 pm	<p><b>Challenges faced by banks in adopting the new technology enabled solutions</b></p> <p><i>OCBC's experience in adopting new technology and the challenges faced along the way will be shared.</i></p>	Altona Widjaja, VP, FinTech and Innovation Group, OCBC Bank Singapore



Wednesday, 26 April 2017, Kempinski Hotel, Jakarta Indonesia

Time	Programme	Speaker
3:30 pm	<p><b>Panel Discussions:</b> How should the regulatory environment evolve to allow adoption of emerging new solutions?</p> <p><i>This panel will discuss the challenges being faced by banks and FinTechs from a regulatory environment perspective and how can the central bank work in partnership to foster innovation as well as encourage wide adoption of new technologies like Blockchain without losing oversight and control</i></p>	<p><b>Moderator:</b> Chia Tek Yew</p> <p><b>Panellists:</b></p> <ul style="list-style-type: none"> <li>a. Altona Widjaja</li> <li>b. Ken Chua, Deputy Director, MAS</li> <li>c. Oscar Darmawan, CEO, Bitcoin Indonesia</li> <li>d. Pavel Bains, CEO, Bluzelle</li> </ul>
4:10 pm	<p><b>Panel Discussion:</b> Key takeaways</p> <p><i>This panel will summarise the key takeaways and formalise recommendations to be taken up in the COFIT meet in November</i></p>	<p><b>Moderator:</b> Tan Kah Chye</p> <p><b>Panellists:</b></p> <ul style="list-style-type: none"> <li>a. Sopnendu Mohanty</li> <li>b. Lim Him Chuan</li> <li>c. Antony Lewis, R3</li> <li>d. Chia Tek Yew</li> </ul>
4:50 pm-5:00 pm	<b>Closing remarks</b>	Sopnendu Mohanty

# SPEAKER'S PROFILE



**Pindar Wong**

*Chairman, VeriFi  
(Hong Kong) Ltd*

Pindar Wong is an internet pioneer, who co-founded the first licensed Internet Service Provider in Hong Kong in 1993 and the 'Belt and Road Blockchain' Consortium in 2016. He is the Chairman of VeriFi (Hong Kong) Ltd, a discrete Internet Financial Infrastructure consultancy. In 2015, he helped organised Asia's first Blockchainworkshops.org, Phase 1, 2 and 3 of ScalingBitcoin.org and sponsored the Hong Kong Bitcoin Roundtable. Together with Dr. Shin'ichiro Matsuo, he is establishing the bsafe.network to promote applied academic research in blockchain technologies.

Pindar serves as a Director of the Hong Kong Applied Science and Technology Research Institute (ASTRI) and also serves on the Hong Kong Trade Development Council ICT Services advisory committee, the School of Engineering Advisory Committee HKUST, the Technical Advisory Board of the Packet Clearing House, Editorial Advisory Board of the Internet Protocol Journal. Previously, he was the first Vice-Chairman of ICANN, Chairman of the Asia Pacific Internet Association, alternate Chairman of Asia Pacific Network Information Centre, Chairman of APRICOT, Commissioner on the Global Commission on Internet Governance and elected Trustee of the Internet Society. From 2010-2015, he served on the Digital 21 Strategy Advisory Committee of the Hong Kong Government and the Task Force on Industry Facilitation.



**Annie Koh**

*Vice President,  
Office of Business  
Development  
Practice Professor  
of Finance*

*Academic Director,  
Business Families  
Institute and  
International  
Trading Institute@  
SMU*

Annie Koh is Vice President for Office of Business Development, Singapore Management University (SMU). A Practice Professor of Finance, Annie also holds the position of Academic Director for two university level institutes - the Business Families Institute (BFI) and International Trading Institute (ITI). Her previous portfolio includes positions as Associate Dean, Lee Kong Chian School of Business and Dean, Office of Executive & Professional Education.

A notable conference speaker, panel moderator and commentator, Annie serves on a number of councils, advisory boards and steering committees of regional and local corporate, government and academic institutions. She is a member of the World Economic Forum (WEF) Global Future Council on Regional Governance and is a board member of Family Firm Institute, Inc. Prof. Koh chairs the finance and investment committee on the board of GovTech Singapore, and serves on Singapore's Central Provident Fund Board. She is also an independent director of k1 Ventures Ltd, and lead ID of Health Management International Ltd (HMI). Her appointment as a member of SkillsFuture HR Sectoral Tripartite Committee, HR Certification Taskforce, MOE-SSG Skills Development Council and chairs the Asian Bond Fund 2 Supervisory Committee of the Monetary Authority of Singapore, is testament to her strong linkages to businesses, governments and society.

A Fulbright scholar, Annie earned her PhD in International Finance from Stern School of Business, New York University in 1988. Her research interests are in Family Office and Family Business, Investor Behaviour, Alternate Investments and Enterprise Risk Management. She co-authored Financial Management: Theory and Practice, An Asia Edition (2014), and Financing Internationalisation – Growth Strategies for Successful Companies (2004). She is also author of a number of Asian family business cases and survey reports.

Annie is a recipient of the prestigious Singapore Public Administration Medal, Bronze in 2010 and Silver in 2016, for her contributions to education and public sector.



**Sopnendu Mohanty**

*Chief FinTech Officer  
Monetary Authority  
of Singapore*

Mr Sopnendu Mohanty 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. He was in the list of Fintech’s Most Powerful Dealmakers of 2016 by Institutional Investor.



**Tan Kah Chye**

*CEO, Tin Hill Capital*

Kah Chye is the CEO and Founder of Tin Hill Capital. Tin Hill Capital is an infrastructure development company that invests in, incubates, and operates trade and working capital platforms.

Kah Chye also serves as an independent board member and advisor for a select number of global organisations such as ICC Academy and financial institutions such as Markham Rae LLP and EFA Group.

Most recently, Kah Chye was the Chairman of the ICC Banking Commission, the leading industry body for the establishment of Trade Finance standards and policies. Under Kah Chye’s leadership, ICC introduced the ICC Trade Finance Register to assist the industry in formulating the right Basel III capital adequacy policy. Kah Chye also co-founded the ICC Academy to provide industry leading business education. This is achieved through the ICC Academy leveraging on the ICC global network of 6.5 million businesses across 130 countries.

Kah Chye was also a member of various global organisations such as WTO Trade Expert Group and Swift Trade Services Advisory Board.

Kah Chye’s career spans across Singapore, London and Frankfurt. Most recently, Kah Chye was the Vice Chairman of Barclays Corporate Banking, Global Head of Corporate Cash and Trade for Standard Chartered Bank and advisor for Commonwealth Bank of Australia and Bank of Tokyo Mitsubishi.

Kah Chye holds a BBA (Hons) and an MBA from Dalhousie University in Canada and is married with two sons.



**Zelda Anthony**

*Head of Blockchain  
ASEAN, IBM  
Singapore.*

She is responsible for developing IBM’s blockchain business in the ASEAN region including understanding the key blockchain trends and opportunities and how they can benefit IBM’s customers, developing IBM’s blockchain strategy for the region and building an ecosystem with partners and Fintechs.

Prior to the Blockchain leadership role, Zelda was Head of Payments for APAC at IBM and prior to that she spent 7 years at SWIFT where she held roles including, Head of Compliance products APAC, Head of ASEAN, Head of New Customers APAC and Head of Oceania.



**Lim Him Chuan**

*Group Head  
of Product  
Management for  
GTS, DBS Bank*

Lim Him Chuan is Managing Director and Group Head of Product Management for the Global Transaction Services business at DBS. In this role, he is responsible for the strategic governance and management of product development, commercialisation and profitability of the cash management and trade finance business. Prior to that, Him Chuan was the Group Chief Operating Officer for the DBS' Institutional Banking Group and International Markets, leading various business, customer and employee journey change programmes. Him Chuan was also the Head of Group Audit at DBS. Under his leadership, Him Chuan successfully transformed Group Audit into a multi-disciplinary professional services team, which won the Singapore Internal Audit Excellence Award in 2012. Him Chuan was also the former Basel II Programme Director and Head of Group Operational Risk at DBS.

Before joining DBS, Him Chuan was a Vice President with the Operational Risk Management Group at JP Morgan Singapore, driving various operational risk management initiatives in the Emerging Asia Markets and Global Foreign Exchange/ Commodities businesses of the bank. He also assumed positions as Audit Manager and Management Consultant with PricewaterhouseCoopers in Singapore and New York.

Him Chuan was a member of the National University of Singapore – Risk Management Institute Industry Advisory Panel. He was also the former Chairman of the Association of Banks in Singapore – Operational Risk Taskforce.

Him Chuan holds a Bachelor degree in Accountancy (Honours) from the National University of Singapore (NUS). He is also conferred the title of Singapore Institute of Banking and Finance (IBF) Fellow in 2014.



**Henry Roxas**

*Corda Enterprise  
Product Manager,  
R3*

Henry Roxas is a Corda Product Manager for R3, responsible for defining R3's core product and bringing it to market. Henry's background is in transaction banking technology, with seven years in payments, trade and liquidity management. Prior to R3, Henry was a Delivery Manager at ANZ, responsible for delivering payments and liquidity management platform within Asia. Before ANZ, Henry has held multiple roles in business analysis, development and service management within BAML and Credit Suisse. Henry holds a Bachelor's Degree in Information Systems Management from Singapore Management University.



**Rico Usthavia Frans**

*Managing Director,  
Digital Banking  
and Technology  
Directorate, Bank  
Mandiri*

**BANK MANDIRI – SENIOR EXECUTIVE VICE PRESIDENT OF TRANSACTION BANKING DIRECTORATE  
DECEMBER 2013 – APRIL 2016**

**BANK MANDIRI – GROUP HEAD OF ELECTRONIC BANKING    OCTOBER 2010 – DECEMBER 2013**  
Developed and ensure effective and efficient implementation of Electronic Banking Channel Businesses for Bank Mandiri (Bank wide) that include Prepaid Business, Merchant Acquiring, ATM Business, Mobile and Internet Banking, and also Branchless Banking Business.

**CITIBANK, N.A – COUNTRY MARKETING MANAGER    JULY 2006 – OCTOBER 2010**  
Developed and ensure effective and efficient implementation of marketing strategy for all Citibank Consumer banking businesses that include Credit Card, Retail Banking and Consumer Finance

**CITIBANK, N.A – e-BUSINESS HEAD    APRIL 2003 – JULY 2006**  
Developed e-Channels (Internet Banking, Mobile Banking, ATM & Payment Channel) and increased customer adoption of those channels

**CITIBANK, N.A – e-BUSINESS SOLUTION HEAD    OCTOBER 2001 – OCTOBER 2003**  
Managed adoption of Citibank's Internet Corporate Bank and Intranet initiatives and development of local IT Applications

**CITIBANK, N.A – TRADE BUSINESS DEVELOPMENT HEAD    MAY 2000 – OCTOBER 2001**  
Developed corporate Bank's Trade (Export & Import) business covering product development, consulting, and structuring

**CITIBANK, N.A – ASSET BASED FINANCE HEAD    JULY 1999 – MAY 2000**  
Developed Corporate Bank's Asset based Finance (Financial Lease & Channel Financing) Business covering product development, consulting and structuring

**CITIBANK, N.A – VENDOR MARKETING PROGRAM HEAD    APRIL 1997 – JULY 1999**  
Developed special Export Finance Program called vendor Marketing Program (VMP) targeting medium size exporter focusing on garment, textile and footwear industries

Managed 6 Account Officers covering Jakarta, Bandung and Surabaya

**CITIBANK, N.A – MA & TRADE PRODUCT MANAGER**

**CITIBANK, N.A – MA & TRADE PRODUCT MANAGER    JUNE 1995 – APRIL 1997**  
Completed Management Associated Program

Functioned as Trade Product Manager

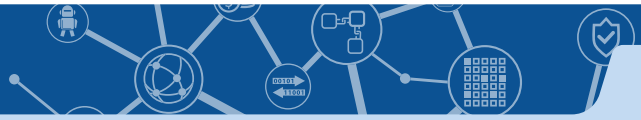
**SCHLUMBERGER – FIELD ENGINEER    MAY 1993 – MAY 1995**  
Offshore and onshore oil and gas data logging, i.e. electronic data acquisition and analysis to probe existence of oil or gas

Work in a thought and log hour job environment

Supervised at team of 4 crews and responsible of a set of logging tools

**EDUCATION: INSTITUT TEKNOLOGI BANDUNG**  
Bachelor Degree in Electrical Engineering – Computer Technology  
Graduated Cum Laude – GPA 3,67





**Antony Lewis**

*Director of  
Research, R3*

Antony is Director of Research for R3's Lab & Research Centre in Singapore. In this role he produces reports and runs seminars on the evolving concepts, technologies and vendors in the distributed ledger landscape for R3 members, policymakers, and the wider Singapore and APAC community.

He has been working professionally in the distributed ledger industry since joining itBit (now Paxos) in 2013. In 2015-16 he independently consulted to clients in the finance, consulting, legal, policy, and education sectors. He also writes a personal blog explaining this technology at [www.bitsonblocks.net](http://www.bitsonblocks.net). Prior to bitcoins and blockchains, Antony was a technology project and product manager at Credit Suisse in London and Singapore having started his banking career as an FX trader at Barclays Capital.



**Janet Young**

*Managing Director  
Head Group  
Channels and  
Digitalisation  
United Overseas  
Bank Ltd*

As part of the senior leadership team under UOB Group CEO, Janet leads Delivery Channels and facilitates digitalisation initiatives across the Group. She leads her teams to build customer engagement and connectivity across all channels and customer groups to meet UOB Group's vision to be a premier regional bank in Asia Pacific. Working with Business and Technology partners internally and Fintech and ecosystem players externally, she champions collaborative business models to drive better outcomes for the Bank and its Customers in the transformation of banking in the digital age.

Prior to joining to UOB, Janet is International Business Head for subsidiaries of multinational corporations (MNCs) of Bank of America Merrill Lynch's Commercial Bank. Her responsibility covered Asia Pacific, Europe and Latin America. She has over 25 years of banking and corporate experience. Prior to joining Bank of America, she had led Marketing, e-Business, and Commercial Banking for HSBC Singapore. Before that, she was the China Treasury Director (based in Shanghai) and Asia Pacific Finance & Treasury Director for Philips Electronics.

She is a Board Member of IMDA (Info-Communications Media Development Authority of Singapore), InnoVen -Venture Debt JV between Temasek and UOB, FinLab -Innovation Fintech accelerator JV between UOB and SG Innovate, Accuron Technologies. She also serves on the Growth Committee of Spring Singapore, SAP Asia Pacific-Japan Business Advisory Council, Committee of Future Economy (sub-committee for Future Corporate Capability & Innovation – SMEs, Singapore) and the MBA Advisory Council of Nanyang Business School.



**Ron Hose**

*co-founder and CEO  
of Coins.ph. Prior to  
Coins.ph*

Ron Hose is the co-founder and CEO of Coins.ph. Prior to Coins.ph, Ron was a founding partner at Innovation Endeavors, an early stage venture capital fund backed by Eric Schmidt. Ron was also the co-founder of TokBox, a consumer video conferencing company that was acquired by Telefonica. TokBox was backed by Sequoia Capital, Bain Capital, Stanford University and some of Silicon Valley's best-known angel investors. Ron holds a Bachelor's and Master's degree from Cornell University, where he graduated at the top of his class. Ron is also an active investor and adviser to several Silicon Valley startups.



**Chia Tek Yew**

*Partner, Head of Financial Service Advisory – KPMG Singapore*

Partner, Head of Financial Service Advisory – KPMG Singapore

Chia Tek Yew is Head of KPMG Singapore's Financial Services Advisory Practice where he leads engagements with clients on areas such as digital transformation and customer growth strategies.

Tek Yew started his early career with KPMG Singapore and left the Firm in 1993 to take on a Management Consulting role with Coopers & Lybrand Hong Kong before returning to Singapore as Managing Partner of PwC Consulting Singapore. During this period, he was also the Managing Partner of PwC Consulting's Financial Services Practice across Greater China and South East Asia and co-head of their Strategy practice.

After PwC Consulting was sold to IBM, Tek Yew joined Hewlett Packard as Vice President/head of their Asia Pacific Consulting & Integration business working with leading businesses across Asia to develop their technology platform to support their business strategies

Tek Yew left HP in 2006 and co-led a private equity sponsored management buy-out of then listed Whitehead Mann Partnership, a talent management and leadership advisory firm listed on the London Stock Exchange. He was appointed Co-Global Managing Partner in charge of international expansion whereupon he helped expand/establish the Dubai, Hong Kong and Singapore offices. In 2010, WHM Partnership was acquired by Korn Ferry, the world's largest headhunting firm

In 2014, Tek Yew became Executive Director of Majuven, a venture capital firm in Singapore which invests in high growth Asian technology companies and today, remains as a Venture Partner there to assist in mentoring some of their start-ups. Majuven focuses on Sustainability Technology, Medtech and Digital Disruption

His recent experience include:

- Working with a leading insurer on co-innovation digital programs
- Proof of concept engagements in Blockchain, IoT and telematics technologies for banks and insurers
- Digital only market entry strategy for an international insurer
- Developing the concept of a regional Digital Innovation and Operations Centre for an international insurer
- Developing co-innovation programs with an Institute of Higher Learning
- Developing a co-incubation program with IIP (unit of IDA)
- Developing a Next Generation Payments Landscape for Singapore 2020



**Altona Widjaja**

*VP, Fintech and Innovation Group, OCBC Bank*

Altona Widjaja is a coder by training with Masters in Knowledge Engineering from National University of Singapore.

Altona joins OCBC over 10 year ago in the technology unit from there he has held wide ranging portfolio from Treasury system analyst, project delivery manager, led the Project Management Office in Indonesia operations that delivered multiple projects from technology deployment to retail banking management and Senior Program Manager in Group COO Office where he oversees strategic projects in OCBC Bank.

Today he runs The Open Vault, the Fintech and Innovation arm of OCBC Group. Where he oversees the development of the Fintech acceleration program, Fintech solution development and Innovation culture building for OCBC Group. He has built key enablers for experimentation/innovation process in OCBC Group, build the data sandbox platform, drive projects in area of KYC, AML, Trade finance, Blockchain and Machine learning.

Altona is passionate in technology as an enabler and challenging status quo.



**Ken Chua**

*Deputy Director,  
FinTech and  
Innovation Group,  
Monetary Authority  
of Singapore*

Ken Chua joined the MAS FinTech and Innovation Group in Jan 2016. He is part of the Technology Infrastructure Office which is responsible for regulatory policies and strategies for developing safe and efficient technology-enabled infrastructure for the financial sector. One of the key initiatives is the FinTech regulatory sandbox.

Prior to joining MAS, he spent more than 10 years in the telecoms, media and technology industry, and held various roles in engineering, IT, regional planning, business development, program management and operations.



**Oscar Darmawan**

*CEO of Bitcoin  
Indonesia*

Oscar Darmawan co-founded Bitcoin Indonesia (bitcoin.co.id), the largest bitcoin exchange in Indonesia that facilitates cryptocurrency trading for more than 250,000 registered members. In the past two years, Oscar has been focusing on building the bitcoin ecosystem in Indonesia. He is the author of Bitcoin - Mata Uang Digital Dunia (Bitcoin - Digital Currency of the World, a bitcoin introductory book). Acting as the co-founder and CEO of Bitcoin Indonesia, he is in charge of the operations, strategy, and public relations of the company.

Prior to founding Bitcoin Indonesia, Oscar spent over eight years in the IT industry servicing both military and corporate clients. His early career started with a Singapore-based IT company that handles many crucial projects for the Singapore government. Based on his technological and business experiences, he later started his own IT companies in Indonesia to support many projects for government agencies and private enterprises.

Oscar graduated from Monash University in 2006 with double degree in Information Technology and Information System.



**Pavel Bains**

*CEO, Bluzelle*

Pavel is a technology and digital media expert having spent over 12 years in operations and product development roles.

GM of Threewave Software a video game studio that executed products for Microsoft, Activision, and Nintendo.

Financial Manager for Disney Interactive Studios, looking after seven studios across four countries  
The founder of Storypanda, a book publishing platform which was one of the first investments by world renown 500 Startups.

Pavel is a contributing writer to Forbes, Fast Company, Venture Beat, Huffington Post, Coindesk and others. Former honour roll student athlete at the University of Los Angeles.