

ABA WORKSHOP

Building Digital Infrastructure for the Future of Banking

Monday, 9 April 2018, Mutiara Ballroom, Radisson Hotel, Brunei



ASEAN
Bankers Association

Organised by



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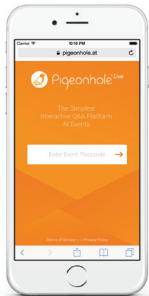


Please find below the key information you would need for the workshop.



Complimentary wireless network access will be provided during our workshop at Radisson Hotel.

Username: aba
User ID: thefuture



Submit your questions online!

You may submit your feedback through **Pigeonhole**.

URL: <https://pigeonhole.at>
Passcode: ABA2018

Please have your mobile phones and electronic devices on silent mode.

NOTE : PRESENTATION SLIDES WILL BE UPLOADED TO

[http://www.aseanbankers.org/ABAWeb/index.php/upcoming-events/year.listevents/2018/04/02/-](http://www.aseanbankers.org/ABAWeb/index.php/upcoming-events/year.listevents/2018/04/02/)

ASEAN Bankers Association Workshop: Building Digital Infrastructure for the Future of Banking (Brunei)

Monday, 9 April 2018, Mutiara Ballroom, Radisson Hotel, Brunei

Time	Programme	Speaker
8:00 - 9:15am	Registration and Breakfast	
9:15 - 9:20am	Opening prayers	Ustaz Jazmeen Tasmin
9:20 - 9:30am	Welcome Address	Mubashar Khokhar Chairman, The Brunei Association of Banks
9:30 - 9:40am	Opening Remarks	Paul Gwee Secretary General, ASEAN Bankers Association
9:40 - 10:00am	Keynote Address	Sopnendu Mohanty Chief FinTech Officer, Monetary Authority of Singapore
10:00 - 10:30am	<p>Financial inclusion challenges and an approach for leapfrogging to the future via open API banking This session will be co-presented by Supriya Prakash Sen and Altona Widjaja. Supriya will highlight trends for Micro SMEs and Financial literacy in this region while Altona will share how banks can use open API standards to build better banking infrastructure.</p> <p>(20 min presentation + 10 min Q&A)</p>	<p>Supriya Prakash Sen Senior Advisor, Mckinsey. Former Senior Financial Specialist, World Bank.</p> <p>Altona Widjaja VP, Fintech and Innovation Group, OCBC Bank</p>

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Time	Programme	Speaker
10:30 - 11:10am	<p>Panel discussion: Fintech opportunities in Brunei</p> <p>The panel will discuss opportunities relevant in Brunei and the importance of payments infrastructure as a foundation to the achieve cross-border linkages.</p>	<p>Panellists:</p> <ol style="list-style-type: none"> 1. Zaki Mohidin Head of FinTech, AMBD 2. Lim Shaw Fhen Head of Payment & Settlement System Unit, AMBD 3. Haji Minorhadi bin Haji Mirhassan Deputy Chief Operating Officer / Managing Director BIBD Securities, BIBD 4. Andy Lai Boon Ho Manager of Group Electronic Banking and Trade Services, Baiduri Bank 5. Sopnendu Mohanty Chief FinTech Officer, Monetary Authority of Singapore <p>Facilitator: Professor Annie Koh VP, Office of Business Development, Practice Professor in Finance, Singapore Management University</p>
11:10 - 11:30am	TEA BREAK	

Monday, 9 April 2018, Mutiara Ballroom, Radisson Hotel, Brunei

Time	Programme	Speaker
11:30 - 12:00pm	<p>Impact of Blockchain on financial services 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.</p> <p>(20 min presentation + 10 min Q&A)</p>	<p>Andrew Koay Vice President, Singapore Exchange Limited</p>
12:00 - 12:30pm	<p>Cyber Security: Gregory will provide an overview of Cyber Security, from the evolution of technology and the Cyber risks it introduced, to the global threat landscape. He will also share on some initiatives implemented by Singapore and recommendations for Cyber Security development.</p> <p>(20 min presentation + 10 min Q&A)</p>	<p>Gregory Sim Head, Information Security Officer (ASEAN), Standard Chartered Bank</p>
12:30 - 2:00pm	<p>Lunch and Networking (Photo taking for BAB, AMBD and ABA between 12.30 to 12.45pm)</p>	
2:00 - 2:30pm	<p>Enhancement of Electronic Payments Aaron will share how PayNow, a peer-to-peer funds transfer service that allows customers to transfer funds using only mobile number, can enhance the customer's retail journey as well as complement bank's business strategy. He will also touch on PayNow - Corporate, a feature to be released in mid-2018.</p> <p>(20 min presentation + 10 min Q&A)</p>	<p>Aaron Chiew Head, Mobile and Digital, UOB</p>
2:30 - 3:00pm	<p>Final round of Question and Answer</p>	
3:00 - 3:15pm	<p>Closing Remarks and Memento presentation</p>	<p>Mubashar Khokhar Chairman, The Brunei Association of Banks</p>



Supriya Prakash Sen

Senior Advisor, Mckinsey. Former Senior Financial Specialist, World Bank

Supriya Sen is a Senior Advisor at the strategic management consultancy firm Mckinsey & Co, specializing in project and infrastructure finance. Ms. Sen also serves on the board of directors of private companies and non-profits focused on infrastructure, education and healthcare in India and ASEAN.

Prior to her current role, she worked for over 25 years in corporate banking, investment management and development finance, in senior leadership roles at financial institutions and private equity firms, incl. Citigroup, Asian Development Bank, World Bank, GE Capital, ICICI in Asia and Middle East.

Her expertise is in public private partnerships, innovative financing, capital markets and institutional and organizational transformation as well as climate finance and sustainability, enabling clients to capitalize on infrastructure financing opportunities around the world. She has also advised on strategy, business development, fundraising, partnerships and strategic transactions.

She has been visiting faculty member at various business schools in the region, conducting courses on private equity and venture capital, project and infrastructure finance, climate finance and sustainability.

Ms. Sen holds an MBA from the Indian Institute of Management, Calcutta, and a Bachelor's in Engineering with Gold Medal from Bangalore University; and has completed executive leadership programs at the Harvard Kennedy School of Government, Florida University and the World Bank Institute in USA.



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.



Zaki Mohidin

Head of FinTech, AMBD

Zaki Mohidin is currently the Head of FinTech at the Autoriti Monetari Brunei Darussalam (AMBD). As the Head of FinTech, he is responsible for the regulatory strategies to facilitate the use of financial technology in the financial sector. Zaki is also been appointed as a Board Member of Authority for Info-communications Technology Industry (AITI) of Brunei Darussalam and Chairperson of the AMBD-BAB (The Brunei Association of Banks) Technology Committee. Previously, Zaki was the Head of IT in AMBD. Prior to AMBD, Zaki has worked with Prime Minister's Office, Ministry of Finance and E-Government National Centre. Zaki has a Degree in Software Engineering from The Nottingham Trent University and is a certified PRINCE2 Practitioner (Project Management) and COBIT 5 (IT Governance).



Lim Shaw Fhen

Head of Payment & Settlement System Unit, AMBD

Shaw Fhen joined Autoriti Monetari Brunei Darussalam (AMBD) in 2012 and was highly involved in the development of the national payment and settlement system project. He was also the project team leader leading to the successful implementation of the Real-Time Gross Settlement system in November 2014. He now leads the business operations responsible for smooth running of the payment and settlement systems operated by AMBD. He is also responsible for developing strategies to promote digital payments in the financial sector.

Prior to joining AMBD, he has over 10 years of banking experience. At his last position at HSBC Brunei, he headed the Treasury Back Office that manage the bank's treasury financial control and operations including interbank settlement and security trading.



Andy Lai Boon Ho

Manager of Group Electronic Banking and Trade Services, Baiduri Bank

Andy is the young and upcoming Millennial whose passion is in Information Technology. He has made an impact wherever he has been and won accolades in being awarded exceptional performer in 2009 by Standard Chartered Bank Group CEO, Peter Sands and "Here for Good" awarded in 2012. His impressive performance continued in Maybank where he was part of the management team and led the "Operation Excellence" project in greater automation for all operation processes. In his role in Baiduri Bank, he is responsible for digitalization transformation. Andy is a computer science graduate of University of Western Australia and is married with one child.



Haji Minorhadi Haji Mirhassan

**Deputy Chief Operating Officer /
Managing Director BIBD Securities, BIBD**

Haji Minorhadi Haji Mirhassan has over twenty-five years of commercial banking experience with BIBD and the HSBC Group through leadership roles in Retail, Corporate and Institutional banking businesses. Haji Minorhadi is an active member of the advisory committee at the Al-Islah Centre, a member of the working committee for the eleventh Brunei National Development Plan, and is the current Chairman for the Brunei Darussalam Capital Market Association (BCMA). Haji Minorhadi holds an MBA from the Singapore Management University (SMU), a BTEC HND in Business and Finance from Universiti Teknologi Brunei and a Certificate in Islamic Financial Planning.



Sopnendu Mohanty

**Chief FinTech Officer,
Monetary Authority of Singapore**

Sopnendu Mohanty is responsible for creating development strategies, public infrastructure and regulatory policies around technology innovation. Mohanty has spent over 20 years in various leadership roles globally in technology, finance and innovation. He has co-authored several patented works in area of retail distribution of the financial sector.

Mohanty extensively engages with ecosystems of various jurisdictions on innovation, policy making and tech enabled financial services. He is on the Institutional Investor's list of influential FinTech global dealmakers. Mohanty has been recognised internationally as a FinTech thought leader and he was recently named the Market Reformer of the Year by IFL, Euromoney.



Annie KOH

**VP, Office of Business Development,
Practice Professor in Finance, Singapore
Management University**

Professor Annie Koh is Vice President for Office of Business Development, Singapore Management University, a Finance Professor (Practice), and Academic Director for two-university level institutes – the Business Families Institute and International Trading Institute.

A notable conference speaker, panel moderator and commentator, Annie is a member of the World Economic Forum Global Future Council on Regional Governance and, a board member of Family Firm Institute, Inc. In addition, she chairs the finance and investment committee of GovTech Singapore Board, and the Asian Bond Fund 2 Supervisory Committee of Monetary Authority of Singapore. She is an appointed board member of Singapore's Central Provident Fund since 2012 and serves on the SkillsFuture HR Sectoral Tripartite Committee, HR Certification Taskforce. Annie is also a lead independent director of Health Management International Ltd and advises a number of startup firms such as JEDTrade, Stashaway and Staff-on-Demand.

A Fulbright scholar, Annie earned her PhD in International Finance from Stern School of Business, New York University (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), and author of a number of Asian family business cases and survey reports.

Prof Koh is awarded the Singapore Public Administration Medal, Bronze (2010), Silver (2016), and the Adult Education Prism Award (2017) for her contributions to the education and public sectors.



Andrew Koay

**Vice President,
Singapore Exchange Limited**

Andrew joined SGX in January 2018 and leads the company's research and development efforts in its Blockchain initiatives. He has extensive experience as a senior enterprise architect specialising in banking distribution channels and has hands-on experience with business solutions, technical advisory, analysis, design and development.

Prior to joining SGX, Andrew worked with OCBC Bank and other financial institutions including Ernst & Young and Arthur Andersen, where he was qualified as a Certified Information Systems Auditor (CISA). He was a pioneer contributor to OCBC Bank's interbank payments pilot, as well as Project Ubin which is a collaborative project between the Monetary Authority of Singapore and the industry to explore the use of distributed ledger technologies (DLT) for clearing and settlement of payments and securities.

Andrew is a member of the International Organisation for Standardisation (ISO) Technical Committee TC307 on Blockchain and DLT; International Securities Services Association (ISSA) Working Group on DLT Principles for Industry-wide Acceptance; World Wide Web Consortium (W3C) Cryptoledgers Community Group; and Information Systems Audit and Control Association (ISACA). Andrew is also a principal and co-founder of The Practical Smarts Company.

Andrew holds a Bachelor of Science (Honours) in Computer Science from Curtin University in Perth. He is a Fellow at the Singapore University of Social Sciences to assist in FinTech education and research activities.



Gregory Sim

Head, Information Security Officer (ASEAN) , Standard Chartered Bank

Gregory Sim is Executive Director for Standard Chartered Bank covering ASEAN and South Asia region. He is responsible for driving strategic cyber risk mitigation programme and regulatory engagement activities, whilst providing security guidance and advisory to regional management team concerning development of emerging threats. Prior to that, he spent 22 years of his career in financial services sector specializing in information and cyber security over the last 16 years. He was most recently the Head of Information Security for Singapore Exchange (SGX), whilst his former employers include Merrill Lynch, Citigroup and CLSA.

Outside his formal appointment, Gregory is active in numerous industry-level steering committees in Singapore and abroad. He was one of the co-founders of World Federation of Exchanges (WFE) Global Exchange Consortium which was commissioned in New York to combat systemic cyber abuse in financial exchanges globally. Over the last 6 years, Gregory has presented and spoken in various international conferences, roundtable forums and panel discussions in Singapore, Thailand, Malaysia, Vietnam, US, Japan, Philippines, Mongolia and Hong Kong. Most notably, he was invited to speak about cyber risks at United Nations' RIAS annual meeting held at The Hague, Netherlands of which he called for heightened intergovernmental cooperation by adopting a multidisciplinary approach in countering cybercrime that transcends borders.

As a Vice Chairman of Association of Banks in Singapore (ABS) Standing Committee on Cyber Security (SCCS), he plays an instrumental role in fostering information sharing and collaboration, harmonization of cyber regulations and spearheading industry initiatives that promote cyber resiliency in financial services sector.



Aaron Chiew

Head, Mobile and Digital, UOB

Mr Aaron Chiew is the Head of Mobile & Digital at UOB, Singapore. He leads a new team of Product Managers and Designers focused on re-defining the way UOB customers experience the bank through their mobile and digital devices. Aaron works closely with a team of dedicated developers and business analysts, and firmly believes that digital development is best done through an intimate collaboration between business and technology. He is also a strong advocate of 'Mobile-First'.

Prior to joining UOB, Aaron was the Group Head for Digital Banking at Standard Chartered Bank, and was heavily involved in the bank's online and mobile transformation.

Aaron started off his career in the finance industry at DBS Bank more than 10 years ago, after gaining valuable experience at online companies such as Yahoo Asia. Having been in both the business and technology space, he is well versed with the issues and challenges in both industries.

Aaron holds an Economics degree from the National University of Singapore.

FinTech is not just about using the most advanced technology but embracing innovation.

ABA is confident that, by embracing the FinTech revolution, the ASEAN banks will be left stronger and more prepared to adapt to a brave new world of apps and social media.