



THE 8th APEC FIDN CONFERENCE: FINANCIAL INFRASTRUCTURE SUPPORT FOR POST-PANDEMIC ECONOMIC RECOVERY IN ASIA PACIFIC

November 26, 2020
Ho Chi Minh City, Vietnam

OPENING REMARKS





Do Hoang Phong

Director General

The National Credit Information Center
State Bank of Vietnam (SBV)

Mr. Do Hoang Phong is the Director General of the National Credit Information Centre (CIC) of the State Bank of Vietnam which is a public credit registry in Vietnam since 2014. Under Mr. Phong's stewardship, CIC has become the leading credit reporting service provider in Vietnam with impressive figures such as over 40 million data subjects (covering credit data of 54.8% adult population); 48 million credit reports providing in 2018; 48,800 registered accounts. In 2018, CIC successfully finished two big projects namely connecting data between CIC and credit institutions by host-to-host method, and launching new CIC application in mobile platform.

Jonas Grunder
Deputy Head of Cooperation
State Secretariat for Economic Affairs (SECO),
Switzerland

Mr. Grunder has joined SECO Vietnam since July 2017.

Mr. Grunder is currently managing and monitoring SECO's economic development cooperation program in Vietnam and specially focusing on SECO's activities in the fields of financial sector support, private sector development and trade promotion.

Prior to joining SECO team in Vietnam, Mr. Grunder held several positions at SECO's headquarters in Berne, including the position as Policy Advisor and Program Manager within the Economic Cooperation and Development Division at the State Secretary for Economic Affairs (SECO) from 2011 to June 2017.

Holding previous positions, Mr. Grunder was mainly in charge of (i) being Switzerland's Focal Point for all issues related to the Asian Development Bank as well as to the Asian Infrastructure Investment Bank (AIIB); (ii) formulating and coordinating Swiss positions related to ADB and AIIB investment projects, strategies and policies; (iii) supporting Switzerland's Alternate Director in the Board of Directors at the AIIB; (iv) managing a project portfolio within SECO's trade promotion team focusing on promoting market access for sustainable produced goods and services in SECO's partner countries.



Qamar Saleem

Regional Manager, Financial Institutions Group Advisory Services, Asia and Pacific, IFC, World Bank Group

Qamar Saleem is the Regional Manager Advisory Services, Financial Institutions Group for Asia and Pacific, and the Global Lead for SME and Supply Chain Finance Practice at the International Finance Corporation (IFC), a member of the World Bank Group. In this role, Qamar heads IFC's Financial Institutions advisory services business spanning across nearly 40 countries, covering over 200 financial sector clients and providing technical support across 10 thematic areas such as MSME, SCF, Climate, Digital, Housing, Agri, Gender finance. IFC's MSME Banking and Supply Chain Finance advisory services specifically supports financial sector globally in building and scaling MSME Banking and SCF businesses at the market, financial intuition and firm levels.

Qamar has over 27 years of experience in diverse commercial banking and business transformation initiatives globally. He is a recognized development finance expert working across Asia driving IFC's financial intuitions clients into playing an active role in stimulating inclusion, climate change response, and enabling digital economy. He is also an MSME Banking and Supply Chain Finance expert and has played leadership roles in driving up MSME and SCF businesses for financial institutions across Middle East; North Africa; Eastern Europe; Africa; Latin America; East, Central and South Asia.

Prior to joining IFC, Qamar was associated with international organizations like HSBC, Standard Chartered Bank, Deutsche Bank as well as large regional banks in while serving in several emerging markets.





Kobsak Duangdee

**APFF Chair; ABAC Finance and Economics Working Group Co-Chair;
and Secretary General, Thai Bankers' Association**

Kobsak Duangdee has been the Secretary General of the Thai Bankers' Association (TBA) since January 1, 2015. He has BA in Accountancy (Banking and Finance) from Chulalongkorn University, Thailand and MBA (Finance) from University of Tennessee, Knoxville, USA.

Kobsak has extensive experiences in finance and banking from both local and international financial institutions. He started his banking career with Siam Commercial Bank before joining Bank of Thailand. Then he spent more than 30 years with Scotiabank, Canada, leading businesses in Thailand, Lao PDR, Cambodia, and Myanmar. Later on, he was a Board Member of Thanachart Bank and Thanachart Securities. He also represents Thailand in the APEC Business Advisory Council (ABAC), ASEAN Business Advisory Council (ASEAN BAC), and East Asia Business Advisory Council (EABC). In addition, he is also a Chair of Advisory Group on APEC Financial System Capacity Building, a Chair of Asia Pacific Financial Forum (APFF), and Co-Chair of the Financial and Economic Working Group (FEWG) under ABAC.

SESSION I:
Recent Financial Infrastructure Reforms
and Developments in the Region

Michael Turner

President, PERC; and FIDN Sherpa



Michael Turner, Ph.D. is the founder, President and CEO of PERC. He is a prominent expert on credit access, credit reporting and scoring, information policy, and economic development. Dr. Turner has worked on projects in over 25 countries on six continents. He has worked on projects for the OECD, the Inter-American Development Bank, the IFC, the CGAP, and US AID among others.

He also launched the Asia-Pacific Credit Coalition and is a core group member of the Asia-Pacific Financial Forum (APFF) of APEC and serves as the APFF's credit information sharing "Sherpa." He is a plenary member of the International Committee on Credit Reporting on behalf of APEC/APFF. Dr. Turner received his Ph.D. from Columbia University in International Political Economy and his B.A. from Miami University in Economics. He was awarded a Yeck Fellowship from Harvard Business School, and was awarded the Ashoka Foundation lifetime fellowship.

Le Anh Tuan

Director of Research, Development and Marketing
Division, National Credit Information Center,
State Bank of Vietnam

Mr. Le Anh Tuan is currently Director of Research & Development Division, National Credit Information Centre - State Bank of Vietnam (CIC), a public credit registry in Vietnam. After 02 years working as an executive of Credit Department of the State Bank of Vietnam, he then joined CIC in 1999. Since then, he has played a key role in creating the legal framework in Vietnam credit reporting industry.

After spending two decades working at CIC, he knows what truly brings a sound banking system, it's how well the credit information connect credit institutions with borrowers, especially who are underserved population in emerging markets like Vietnam. By developing CIC strategic plan for the period 2015-2020, he has contributed enormously to the mission of promoting credit reporting system in Vietnam. He also participated in many projects of credit scoring and credit rating for CIC as well as credit institutions in Vietnam.

Tuan holds two master's degrees: one in Economics from the Australian National University and one in Banking and Finance from National Economic University of Vietnam.





Patrick D. Walker
Research Director, Policy and Economic Research Council
(PERC), USA

Patrick Walker is Director of Research at PERC, a nonprofit, nonpartisan think-tank based in Durham, North Carolina. PERC conducts original research and analysis in a variety of areas related to information policy and information economics. In the US, PERC has examined the FCRA, the value of alternative credit information (such as utility payment data) to both consumers and small businesses, and the potential uses of financial and other information in disaster recovery. PERC's aim is to increase credit inclusion and access to affordable mainstream credit via information solutions. International work includes the examination of information sharing structures and the impacts of credit reporting regimes with a focus on credit inclusion.

While at PERC, Walker has helped spearhead much of its analysis and has carried out credit access research in the US and internationally, including the development of credit scoring models. Walker has co-authored numerous reports on credit access and presented findings both overseas and in the US, including presentations for the Federal Reserve Board, the OCC, and the World Bank. Walker's concentration is econometrics, statistical methods, and microeconomics.

He received his M.A. in economics from Duke University and has taught both undergraduate microeconomics and econometrics at Duke University.



Pham Tuan Ngoc

Director General, National Registration Agency for Secured Transactions, Ministry of Justice (NRAST), Vietnam

Mr. Pham Tuan Ngoc is the Head of the National Registration Agency for Secured Transactions under the Ministry of Justice, Vietnam. This ministerial unit offers assistance and advice to the Minister of Justice in order to ensure the Government manages security registration in a uniform manner, including organizational management and guidance provision. This unit also leads the Property and Transaction Registration Center in the execution of the registration and information disclosure on real estate security measures (except for aircraft and ships), contract registration, security registration and other cases as prescribed by law.

Mr. Ngoc has 37 years of experience in the judiciary sector, and nearly 20 years in the security registration. As one of the founders, Mr. Ngoc has made great contributions to the formation and development of the National Registration Agency for Secured Transactions.



Kan Lin

Research Fellow, Policy Research Bureau, China Banking and Insurance Commission (CBIRC), China

Dr. Kan Lin is working for the CBIRC, an agency of the State Council. Dr. Lin participated in research and formulation of 50+ China's national policies such as banking, insurance, financial regulation and Fintech. Dr. Lin delivered speeches to mega-banks, industry associations and local government, to help financial institutions improve their supply chain financial capabilities.

Dr. Lin has published 2 Fintech books, 20+ journal papers. Dr. Lin earned a Ph.D. in engineering from the University of Tokyo, and had a joint postdoctoral fellowship in Applied Economics at Tsinghua PBCSF.

Thompson Lui

Regional Manager, South and Southeast Asia, FCI

FCI announced that, after a careful search, has appointed Mr. Thompson LUI as regional manager for South and Southeast Asian region. Thompson comes to FCI with over twenty years of global factoring and trade finance experience in the Asia Pacific region, having worked in the industry for two US factoring giants, GMAC and later Wells Fargo Bank, where he served as Senior Vice President, responsible for business development in Asia.

He speaks three languages, English, Cantonese and Mandarin Chinese. Thompson spent the past seven years overseeing a team of Trade Finance/Factoring experts working in South and SE Asia. Thompson earned his BA Degree in Economics, University of Western Ontario, Canada. .





Lin Yin

Executive Director, Head of Global Vendor Management, Transaction Banking, Standard Chartered Bank, Hong Kong

Ling is Executive Director and head of Global Vendor Management (VMT) at Standard Chartered bank. Ling joined Standard Chartered in 2016 to build and lead Global VMT function in support of bank's Trade & Supply Chain Finance focusing on supplier enablement at global level. Ling has more than 20 years transaction banking experience working in Asia as well as North America.

Prior to joining Standard Chartered, Ling had worked for Citi, JPM and ANZ in various Product and Sales roles in the field of Cash Management, Trade and Supply Chain Finance. Ling obtained MBA in Finance and Marketing from Indiana University at Bloomington, USA with BA from Renmin University of China.

Yunkai Chen

Vice President, Business Development and Solutions, Bairong,
China

Chen Yunkai now lead solution team in Bairong group.

Chen Yunkai was KMPG China senior auditor with Chinese CPA certificate.

With over 20 years in Oracle, Microsoft, IBM and SAS China, Yunkai has served large banks, commercial banks, and city banks, covered BI, big data, and AI solution.

Chen has rich banking industry and risk consulting experience.



**SESSION II:
THE ENABLING ENVIRONMENT FOR SCF
MARKET DEVELOPMENT**





Tat Yeen Yap

Former Head of Product Management Asia, Trade Finance & Services, Société General; Current South East Asia Leader of SCF Advisory and Consultant Trainer, ICC Academy

Yap Tat Yeen is South East Asia Leader of Supply Chain Finance Advisory and a consultant trainer for ICC Academy. He has 20 years' experience in trade finance in Asia, and had pioneered SCF in two banks.

He has worked for Public Bank Berhad, ABN AMRO, Citibank and Société Générale, and has held roles in trade finance as head of sales and head of product management.

He is a member of the ICC's Trade Finance Digitalisation Work Group and the Global Supply Chain Finance Forum.



Christian Hausherr

Product Manager, Supply Chain Finance EMEA, Deutsche Bank; Chair, Global Supply Chain Finance Forum; and, Technical Advisor, ICC Trade Register

Christian Hausherr is the European Product Head of Supply Chain Finance for Deutsche Bank's Payables Finance solution, bringing to the role over 20 years of experience in Banking, In-house Consulting and Product Management for Cash Management and Supply Chain Finance. Christian spent his career within Deutsche Bank in various divisions and regions, mostly spanning across Europe and the Transaction Banking business. He holds a diploma in business administration from the University of Bayreuth and has worked in Germany, The Netherlands, Great Britain, Spain, the US, as well as in India and Uganda on Corporate Social Responsibility assignments in the financial and educational sector.

Christian contributed to the Standard Definitions for techniques of Supply Chain Finance and authored the open account section of the Wolfsberg Trade Finance Principles. He also acts as the chair of the Global Supply Chain Finance Forum (<http://supplychainfinanceforum.org/>) and as a technical advisor for the Supply Chain Finance section of the ICC Trade Register.

Mohammad Mudasser

Director, PwC Vietnam

Mudasser is Executive Director for Working Capital Advisory Services at PwC (Vietnam) Ltd. He had led large scale supply chain finance implementation for large Corporate in Vietnam through buyer-led SCF programs as well as supplier initiated working capital financing/factoring engagements. His portfolio of services/advisory focuses around Debt & Capital Advisory, Supply Chain Finance, Cash release from working capital operational improvements, Advisory to banks on SCF products and SCF ecosystem enablement.

Prior to joining PwC Vietnam, Mudasser was a supply chain and operations advisory focusing on manufacturing and has deep exposure to global value chains. He has worked across sectors comprising Automotive, Consumer Goods, Industrials, Agri and Retail.



Ellen Joyce L. Suficiencia

Officer-in-Charge, Center for Learning and
Inclusion Advocacy, Bangko Sentral ng Pilipinas,
Philippines

ELLEN JOYCE L. SUFICIENCIA – As the Director of the Financial Inclusion Group – Center for Learning and Inclusion Advocacy (CLIA) of the Bangko Sentral ng Pilipinas (BSP), Joyce is deeply involved in various initiatives to drive the BSP's financial inclusion agenda forward. She handles policy development and advocacy work with a particular focus on inclusive digital finance, MSMEs, and agriculture financing. Joyce joined the BSP more than 18 years ago as a Bank Examiner. Prior to her current assignment, she was involved in the strategy management and enterprise project management implementation of the BSP.

In September this year, Joyce was appointed as the Officer in Charge of CLIA.



Hui Lin

Regional Director, Northeast Asia, FCI

Mr. Lin Hui, Director of Northeast Asia , FCI. His region covers China mainland, Hong Kong, Taiwan, Japan, Korea and Mongolia.

Mr. Lin was one of the early pioneers of the factoring industry in China. He brings over two decades of experience in the Chinese factoring and trade finance market to FCI. His previous experience includes the launch of two bank factoring divisions with Bank of Communications and China Minsheng Bank, and one commercial factoring enterprise in China.





Thomas Beurthey

Giám đốc, Dibee

Dibee offers a secure e-payment solution for corporates fleets in Vietnam.

Their market entry focus on fleets expenses including fuel and tolls. Dibee e-payment help fleet owners to reduce fraud by eliminating cash transactions and to improve operating efficiency with data analytic reports.

Dibee deploy it's proprietary payment solution at merchants to accept contactless smart cards and mobile payment through Qr Codes.

Dibee signed with over 500 gas stations nationwide and services clients in transport and logistics industry. Their first clients were DHL, DB Schenker, Avis...

Dibee is developing a solution to offer financing solution on fleet expenses which represent up to 60% of total fleet operating costs.

Thomas has worked 24 years for Edenred in Asia Pacific with experience to launch Edenred in India (employee benefits) and Australia, (web e-payment and pre-paid card solution for employee meals) and M&A projects, with successful acquisitions in Japan and Malaysia. He founded Dibee in Vietnam in 2016.

**SESSION III:
ROLE OF NON-DEPOSIT-TAKING LENDERS
(NDTLS) IN SME FINANCE AND SCF**



Hans Dellien

Senior Operations Officer and Agri Finance Lead, Financial Institutions Group Advisory Services, Asia Pacific, IFC

Mr. Dellien is the Agrifinance Specialist for EAP at **IFC**, his role is to support Financial Institutions and Fintech's in the region with the design and implementation of loan products, risk assessment technologies, and strategic partners to provide financial services to farmers and Agribusinesses. Mr. Dellien has supported banks and Fintech companies in China, Indonesia, Vietnam and the Philippines.

Before joining IFC, Mr. Dellien was the Director of Microfinance Products at **Women's World Banking** and coordinated technical services to micro finance institutions and Banks in Africa, Asia, and Latin America. Mr. Dellien supported commercial banks interested in expanding financial services into rural areas. In China he led a team that worked with HSBC to introduce microfinance and agricultural loans in 5 provinces in Central China.

Prior joining WWB, Mr. Dellien worked 5 years for the International Project Consultants (**IPC-GmbH**) a German consulting firm associated to PRO-CREDIT Holding. Mr. Dellien has a master's degree in Agricultural Economics and Rural Finance from **the Ohio State University**.

Christopher Wohlert

**Commercial Distribution Finance Leader, Wells Fargo;
and FIDN Sherpa**

Chris Wohlert is the business leader for the Commercial Distribution Finance platform in Asia for Wells Fargo. In this role, he leads the inventory financing and cross-border factoring business serving multinational manufacturers across a variety of industries in coordination with the Commercial Distribution Finance platforms in Wells Fargo globally.

Chris has decades of experience in the fields of commercial lending, inventory finance, and factoring where he has managed and structured global financing programs across North America, South America, Europe, Middle East/Africa, and Asia Pacific. He has spent more than 20 years at Wells Fargo Commercial Distribution Finance and its predecessor companies in roles of increasing responsibility in the areas of portfolio management, special assets, business development, and leadership.

Chris is an active member of the Asia Pacific Financial Forum, which is part of the APEC Finance Minister's Process, where he serves as the leader for secured transaction reform for the Financial Infrastructure Development Network. This was launched in November 2015 as part of the Cebu Action Plan.





Jinchang Lai

Principal Operations Officer and Financial Infrastructure Lead,
Financial Institutions Group Advisory Services, Asia Pacific, IFC; and
FIDN Sherpa

Jinchang Lai is currently a Principal Operations Officer of the Financial Institutions Group, Asia & Pacific, International Finance Corporation (IFC), World Bank Group. He was previously a Lead Financial Sector Specialist and Lead for Financial Infrastructure, East Asia & Pacific; and Head of IFC Chengdu Office and Deputy General Manager of IFC Advisory Services for China and Mongolia. Before 2002, he managed the Private Sector Investment Operations Division in the African Development Bank; and successively worked as Senior Country Economist, Principal Program Coordinator, Special Assistant to VP Operations, and Chief Investment Officer in the Bank during 1992-2000. He was also appointed as a Board member in a regional bank and in a Pan-Africa SME support facility.

In recent years, he has actively supported APEC agenda on financial infrastructure reform, trade & supply chain finance and Fintech market development. He is currently one of the leaders of the Asia-Pacific Financial Infrastructure Development Network (FIDN).

XIAOJIE CHEN

EXECUTIVE DIRECTOR AND LEAD RESEARCHER
INSTITUTE FOR RESEARCH IN FACTORING AND NEW FINANCE
SHENZHEN FACTORS ASSOCIATION (SZFA), CHINA



Kheng Leong Lee

Former CEO of a NDTL, and current Asia Pacific Representative, HPD LendScape, Singapore

Lee Kheng Leong is the FCI regional director for South and South East Asia. Prior to becoming a regional director of FCI he was the Head of DBS regional factoring and subsequently became the Managing Director of Bibby Finance Services Singapore.

He acquired his factoring expertise in the early 1980s through training attachments with factoring companies in the US and UK. He was active in FCI activities and was a member of the marketing and education committee.

He was involved in providing factoring services to SME and large corporates.

As regional director he traveled widely to Asian countries to provide training to factors in the region on factoring and supply chain financing.



Can Van Luc

Chief Economist, and President of Training and Research Institute,
Bank for Investment and Development of Vietnam (BIDV)

Dr. Can Van Luc is currently Chief Economist of the Bank for Investment and Development of Vietnam (BIDV) cum President of BIDV Training and Research Institute. He is a Member of the Bank Board's Risk Management Committee and Organizational & Strategy Committee. He is also a Member of the National Fiscal and Monetary Policy Advisory Council and a Member of Vietnam National Committee for Pacific Economic Cooperation (VNCPEC).

Dr. Luc is a frequent speaker for various TV reports, issues on economics, banking-finance, and economics/finance conferences. He has a number of articles published in the Journal of Financial Services Research, Journal of Asia-Pacific Economy, China Economic Review, and Journal of Asset Management. Dr. Luc holds an MBA and a Doctor of Business Administration - DBA (major in Finance) from Monash University, Australia, both under the Australian government scholarships.



**SESSION IV:
DEVELOPMENT OF AN INTEROPERABLE
NATIONAL DIGITAL IDENTITY AND KYC
INFRASTRUCTURE FOR A DIGITAL FUTURE**





Huyen Thi Thanh Pham

**Operations Officer, Financial Institutions Group Advisory Services,
Asia Pacific, IFC**

Huyen Pham is based in Vietnam. She has great working experience with both public and private sectors in Asia countries, including Vietnam, Lao PDR, Cambodia, Myanmar and India.

Joining International Finance Corporation, a member of WBG in 2005, Huyen Pham has worked extensively on financial infrastructure regulatory and policy. She has strong knowledge on Credit Information, Secured Transactions, Alternative Dispute Resolutions, Insolvency and Bankruptcy, Payments System, Capital Market, Micro-finance, and Program Portfolio Management.

Prior joining WBG, she had eight years working experience for UNDP and DANIDA on Vietnam's legal and regulatory reform projects, providing capacity building for the National Assembly, the Supreme People's Court, the Supreme People's Procuracy and the Ministry of Justice.

Huyen Pham is the Lawyer and holds LLM and MBA degrees.

Boonsun Prasitsumrit

CEO, National Digital ID Company, Thailand

Mr. Boonsun is currently a CEO of National Digital ID Co., Ltd. (NDID). NDID's shareholders are major banks, finances, asset management, insurance, Thailand eMoney, The Stock Exchange of Thailand, and Thailand Postal service

Mr. Boonsun has joined NDID since march 2019. He possesses strong background in Banking and Finance sector for more than 20 years in both global and local banks in the areas of corporate banking, transactional banking and supply chain management. His last position was Executive Vice President.

Mr. Boonsun received a Bachelor Degree of Computer Engineering from Chulalongkorn University, and a Master of Business Administration from San Diego State University – United States.



Le Anh Tuan

Director of Research, Development and Marketing
Division, National Credit Information Center,
State Bank of Vietnam

Mr. Le Anh Tuan is currently Director of Research & Development Division, National Credit Information Centre - State Bank of Vietnam (CIC), a public credit registry in Vietnam. After 02 years working as an executive of Credit Department of the State Bank of Vietnam, he then joined CIC in 1999. Since then, he has played a key role in creating the legal framework in Vietnam credit reporting industry.

After spending two decades working at CIC, he knows what truly brings a sound banking system, it's how well the credit information connect credit institutions with borrowers, especially who are underserved population in emerging markets like Vietnam. By developing CIC strategic plan for the period 2015-2020, he has contributed enormously to the mission of promoting credit reporting system in Vietnam. He also participated in many projects of credit scoring and credit rating for CIC as well as credit institutions in Vietnam.

Tuan holds two master's degrees: one in Economics from the Australian National University and one in Banking and Finance from National Economic University of Vietnam.





Jean Yang

Fintech Chief Expert, Tongdun, China

Jean Yang joined **Tongdun Technology** in July, 2020 as the Fintech Chief Expert. She is in charge of management of fintech business, including but not limited to project management of financial business cluster, providing industrial insights, and supporting financial projects' expansion and implementation, etc.

Before this, she was Visa's Chief Risk Officer for Greater China since 2012 who was responsible for risk-related strategies and communications. Prior to Visa, she served as Head of Business Consulting Division in Experian (Beijing), where she managed Experian's overall business in China. Jean had spent over 10 years in the banking industry before returning to China, including 7 years in Citibank as Senior Vice President as well as Senior Manager at American Express both based in New York.

Jean received her Bachelor of Science degree in Psychology from Peking University and Master of Science degree in Public Health (Biostatistics and Epidemiology) from the University of South Florida.

GERALD SUN

**VICE PRESIDENT, GOVERNMENT ENGAGEMENT, ASIA PACIFIC
MASTERCARD**

Gianluca Pizzituti

CEO, VeloTrade



Gianluca started his career in the Equity Derivatives group at Dresdner Kleinwort in London. Then, Gianluca moved to Singapore in 2009 where he founded and managed his proprietary trading company, engaging in high-frequency equity and currency derivatives. Involved in Velotrade in Hong Kong since 2014.



**Pham Thanh Lam, Co-founder of TrueID,
VNG CORPORATION**

Mr. Pham Thanh Lam is a co-founder and Head of Product at trueID – a digital identity solution by VNG.

With over 10 years of experience in the Applied Data Science field, Mr. Lam has designed and led the implementation of many AI and Big Data Analytics products for a diverse range of tech companies, from fintech startup like Sentifi to billion-dollar companies like VNG, Viettel, FPT Corp. His solutions often bring about practical impacts, such as identifying customer online, optimising traffic condition or predicting stock market movements from social media information.

Mr. Lam is also an active member of the Data Science community in Vietnam and overseas. He won the first prize at Fake News Classification contest organized by the 12th ACM International Conference on Web Search and Data Mining (WSDM 2019). He is also the founder of SaigonApps and NutiApps, an application aiding with nutrition management for both doctors and patients.



Thuan Nguyen

CEO and Founder of FiinGroup, Vietnam

Before founding FiinGroup as a leader in financial data & analytics in Vietnam, Mr Thuan worked as an Investment Manager for Vietnam Holding Asset Management, a public equity fund focused in Vietnam with AUM of US\$150M. Before that, he was a Manager in Transaction Services at PwC Vietnam and Sydney, Australia.

Mr. Thuan graduated from Hanoi National Economics University and obtained Master Degree of Commerce with his major in Finance and Banking from the University of New South Wales. He is a fellow member of ACCA (UK).

Since 2008, Mr. Thuan started FiinGroup which provides a variety of analytics Platform as a Service (PaaS) to support domestic and international capital, investment and trading activities.

Vu Ngan Ha

Business Strategy Director, Vina Digital
Finance Platform Ltd. Company

Ha is Business Strategy Director at VINA Digital Finance Platform Co., Ltd (“MPV”) operated by Mirae Asset Group. Ha joined MPV in 2019 to build and develop Supply Chain Finance Platform for all type of suppliers of high worthy credit Buyers.

Ha has more than 15 years of experience working in financial fields for both domestic and international financial institutions, specialized in corporate finance and investment banking. Prior to joining MPV, Ha had worked for VPS, Bao Viet Securities and Vietnam International Securities with a large of various products and manager roles in Investment Banking and Supply Chain Finance.

Ha obtained **Bachelor of Commerce** in Accounting and Finance from University of Queensland, Australia in 2006 and MBA from Northern Central University in 2010



CLOSING REMARKS



Julius Caesar Parreñas

APEC-APFF Coordinator; and, Senior Advisor, Mizuho Bank

Julius Caesar Parreñas is Senior Advisor at Mizuho Bank Ltd. He coordinates the Asia-Pacific Financial Forum (APFF), the Asia-Pacific Infrastructure Partnership (APIP) and the Financial Infrastructure Development Network (FIDN). He represents the APEC Business Advisory Council (ABAC) in the APEC Finance Ministers' Process. From 2016-2017 he was Senior Advisor at Nomura Research Institute and from 2014 to August 2016 Senior Advisor at Nomura Securities Co., Ltd and Nomura Institute of Capital Markets Research. From 2009 to 2014, he was Advisor on International Affairs of the Bank of Tokyo-Mitsubishi UFJ, Ltd and Senior Advisory Fellow of the Institute for International Monetary Affairs in Tokyo.

From 1998 to 2009, Dr. Parreñas was Senior Advisor to the Chairman of Chinatrust Financial Holding Co., Ltd, Policy Advocacy Coordinator of the Asian Bankers' Association and alternate member of the APEC Business Advisory Council from 2000 to 2009. Previous to this, he served in various positions, among others, as Executive Director of the Center for Research and Communication in Manila, Executive Director of the ASEAN Free Trade Area Advisory Commission under the Office of the President of the Republic of the Philippines, and professor at the University of Asia and the Pacific Graduate School of Economics. He was an advisor and consultant to several international, public and private institutions and major companies from Asia, Europe and America.

He received his Ph.D., magna cum laude, from the Ludwig Maximilian University in Munich, Germany. He has authored over 100 publications on international finance, economics and trade.