



2017 国际电联第一次法定 数字货币焦点组工作会议

**Workshop on Standards for Digital Fiat Currency (DFC) for
Universal Financial Access**

会议手册

Conference Handbook

2017年10月12-13日 中国 北京

October 12-13, 2017 Beijing China

2017 国际电联第一次法定数字货币 焦点组工作会议

Workshop on Standards for Digital Fiat Currency (DFC) for
Universal Financial Access

主办单位：中国社会科学院世界经济与政治研究所

联合国国际电信联盟

指导单位：中国人民银行数字货币研究所

协办单位：中国信息通信研究院

法定数字货币研究院（美国）

会议地点：中国社会科学院一层学术报告厅（北京市东城区建国门内大街5号）

会议语言：中文、英文

Host: Institute of World Economics and Politics (IWEP), CASS
International Telecommunication Union (ITU)

Honorable sponsor: Institute of Digital Money, People's Bank of China

Supported by: China Academy of Information and Communications Technology
Digital Fiat Currency Institute (DFCI, USA)

Venue : Academic Lecture Hall of the Chinese Academy of Social Sciences (No.5 Jianguomennei
Street, Beijing, China)

Working Language: Chinese, English

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国际电联法定数字货币焦点组简介

ITU-T FG-DFC Background

FG DFC 第一次会议订于 2017 年 10 月 13 日在中国社会科学院（CASS）（中国北京建国门内大街 5 号，邮编：100732）召开。FG DFC 会议之前将于 2017 年 10 月 12 日在同一会址举办法定数字货币标准化工作会议。会议将由国际电信联盟和中国社会科学院（CASS）世界经济与政治研究所（IWEP）联合举办，得到中国人民银行数字货币研究所、中国信息通信技术研究院以及美国数字法定货币研究所的大力支持。

近年来许多国家央行和金融科技公司均在开展数字货币和中央银行发行的数字货币（数字法定货币（DFC））方面的研究和工作的。采用不同技术和处于不同部署阶段的 DFC 实施已经开始，此焦点组的目的在于调查了解不同的平台及其特性。与以往几个世纪以来在普惠金融方面已经并继续发挥重要作用的纸质法定货币一样，法定数字货币亦必须由央行发行，能被一国所有公民的无障碍获取和并通过现有支付系统广泛使用，只有这样，它才能继续成为推进数字普惠金融的动力。如今，电信和互联网基础设施提供了数字金融的最佳平台，它可以帮助央行发行的法定数字货币实现此目标。数字法定货币将要求在 ICT 基础设施内打造更为有效、安全且无缝的兼容支付服务。此焦点组将与来自各行各业的利益攸关方一同合作，探讨 DFC 的需求，相关安全内容以及互兼容性标准化。焦点组将根据 ITU-T A.7 建议书规定的程序开展工作。

FG DFC 向国际电联成员国、部门成员、部门准成员和学术机构开放，也欢迎来自国际电联成员国并愿做出贡献的个人参与，这包括相关标准制定组织、中央银行和 Fintech 业界参与方的成员或代表。

文武（David Wen）博士已同意出任电子货币焦点组主席。我相信，通过成立这一焦点组，ITU-T 将满足成员的期望，并显示出解决需要决策者和市场参与者都急迫关注的重大问题的能力。欢迎提供有关使用数字货币和数字法定货币案例方面的文稿，请特别着重于网络基础设施需求、安全特性及与其他支付系统基础设施之间的互操作性，等等。

The first meeting of FG DFC is scheduled to take place on 13 October 2017 at Chinese Academy of Social Sciences (CASS), No. 5 Jianguomennei Dajie, Beijing, 100732 China. The FG DFC meeting will be preceded by a Workshop on Standards for Digital Fiat Currency for Universal Financial Access on 12 October 2017 at the same venue. The workshop is organised jointly by ITU and the Institute of World Economics and Politics at the Chinese Academy of Social Sciences (CASS) with the kind support of Institute of Digital Money, People's Bank of China, the Chinese Academy of Information and Communications Technology and the Digital Fiat Currency Institute (USA).

Many stakeholders are researching and working on digital currency and central

bank-issued digital currency (digital fiat currency (DFC)). Implementations of DFC using different technologies and in different phases of deployment have begun, and it is the objective of this Focus Group to investigate the various platforms and their characteristics. Like fiat currency in paper form that played a key role for financial inclusion for the past centuries, and continues to do so, a digital fiat currency must also be accessible by all citizens of a country and as such, could be a catalyst for accelerating interoperability in digital financial services.

Telecommunications/ICT infrastructure provide the best platform today that can help central bank-issued digital currency achieve this goal. Digital fiat currency will require even more efficient, secure and seamless interoperable services to be built within the ICT infrastructure. This Focus Group will work with stakeholders from across sectors to investigate requirements for DFC, security aspects, and interoperability standardization. The Focus Group will operate under procedures set out in Recommendation ITU-T A.7. TSAG serves as the parent group. The agreed Terms of Reference are included in **Annex 1**.

FG DFC is open to ITU Member States, Sector Members, Associates, Academia and to any individual from a country which is a member of ITU and who is willing to contribute to the work; this includes individuals who are also members or representatives of interested standards development organizations, Central Banks and Fintech industry players.

Mr David Wen, eCurrency, has agreed to be the chairman of the Focus Group. I believe that by establishing the Focus Group, ITU-T will meet the expectations of its membership and demonstrate its ability to address critical topics requiring urgent attention from both policy makers and market participants.

Contributions are invited on use cases related to digital currency and digital fiat currency with a particular emphasis on the network infrastructure requirements, security features and interoperability with other payment system infrastructures.

会议日程

Program

October 12, 2017 (2017年10月12日)	
08:30-09:30	Registration (注册)
09:30-10:45	<p>Welcome Address (欢迎致辞)</p> <ul style="list-style-type: none"> • Zhou Zhibo, Senior Fellow, Deputy Director of Institute of World Economics and Politics (IWEP), CASS (邹治波, 中国社会科学院世界经济与政治研究所副所长) • Bilel Jamoussi, Chief of the Study Groups Department, Telecommunication Standardization Bureau, ITU-T (Bilel Jamoussi, 国际电信联盟标准化局电信标准化部门主管) • David Wen, Chairman of ITU-T Focus Group on Digital Currency including Digital Fiat Currency (文武, 国际电信联盟法定数字货币焦点组主席) <p>Keynote Address (主旨演讲)</p> <ul style="list-style-type: none"> • Yao Qian, Director-General, Institute of Digital Money, The People's Bank of China (PBOC), <i>Basic Components of Digital Fiat Currency</i> (姚前, 中国人民银行数字货币研究所所长: 法定数字货币的基本元素)
10:45 – 11:00	Coffee Break (茶歇)
11:00 – 12:00	<p>SESSION 1: Policy and Regulatory Landscape (第一节: 政策与监管)</p> <p>The aim of this session is to explore the interoperability, policy and regulatory challenges facing stakeholders in the digital fiat currency ecosystem. The session will be a panel discussion and will provide an opportunity for different stakeholder groups to share their perspectives on the policy and regulatory challenges and possible measures for consideration at the international level. (这一节的目的是讨论法定数字货币生态系统中各方面临的政策, 监管和兼容方面的挑战。本节以圆桌讨论形式进行, 鼓励相关各方共享他们在政策和监管方面的看法及在国际上可以采取的措施)</p> <p>Moderator: (主持人)</p> <ul style="list-style-type: none"> • Njuguna Ndung'u, Professor at University of Nairobi, Former Governor Central Bank of Kenya (Njuguna Ndung'u, 内罗毕大学教授, 前肯尼亚央行行长) <p>Panelists: (发言嘉宾)</p> <ul style="list-style-type: none"> • Ahmed Said, Head of Economic Affairs, National Telecom Regulatory Authority (NTRA), Egypt (Ahmed Said, 埃及国家电信管理局经济事务主管) • Muhammad Arif Sargana, Director of Economic Affairs, Pakistan Telecommunications Authority (Mohammad Arif Sargana, 巴基斯坦电信管理局经济事务主管) • Mariana de Sousa, Professor, Center for Research and Teaching in Economics (CIDE), Mexico (Mariana de Sousa, 墨西哥经济研究教育中心教授) • Anne Wallwork, Senior Counselor for Strategic Policy, Treasury's Office of Terrorist Financing and Financial Crimes (TFFC), U.S. Department of the Treasury (Anne Wallwork, 美国财政部恐怖融资和金融犯罪办公室战略政策高级顾问)

12:00– 13:00	<p>SESSION 2: Global Trend: Digital Financial Access & Other Models（第二节：国际数字普惠金融状况及模式）</p> <p>A dedicated session from experts, researchers and practitioners to share the successes in story of global mobile and digital financial service advances in the past few years. Hosted by Chinese Academy of Social Sciences and joined by experts representing regional approaches.（本节由全球移动和数字普惠金融方面专家学者来分享过去这几年来在这些方面的进步）。</p> <p>Moderator（主持人）</p> <ul style="list-style-type: none"> • Huifang Tian, Senior Research Fellow, Deputy Director of Department of Global Governance, IWEP-CASS（田慧芳，中国社会科学院世界经济与政治研究所全球治理室副主任，副研究员） <p>Panelists（发言嘉宾）</p> <ul style="list-style-type: none"> • Song Shuang, Chinese Academy of Social Sciences（宋爽，中国社会科学院中国社会科学院世界经济与政治研究所国际金融室博士） • Zhang Liangliang, ITU-T FG DPM WG3 Chairman（张亮亮，ITU-T FG DPM WG3主席，中国华为技术有限公司） • Shiva Bissessar, CEO, Caribbean Blockchain Association（Shiva Bissessar，加勒比区块链联盟CEO）
13:00 – 14:30	<p>Photo & Lunch（合影及午餐）</p>
14:30 – 15:30	<p>SESSION 3: DFC Reference Architecture Technology Spotlight（第三节：法定数字货币参考构架技术聚焦）</p> <p>An overview of the reference architecture of DFC with respect to its issuance and distribution at the various levels. This session will also discuss the various interfaces by which DFC can be distributed over the existing financial and non-financial services.（聚焦嘉宾将提出法定数字货币发行和流通的参考流程，特别是和现有金融和非金融机构的接口，提出参考构架的主要重点）</p> <p>Moderator（主持人）</p> <ul style="list-style-type: none"> • David Wen, Chairman of ITU-T Focus Group on Digital Currency including Digital Fiat Currency（文武，国际电信联盟法定数字货币焦点组主席） <p>Presenter:（讲演人）</p> <ul style="list-style-type: none"> • Di Gang, Deputy Director-General, Institute of Digital Money, People’s Bank of China (PBOC)（狄刚：中国人民银行数字货币研究所副所长）
15:30 – 15:45	<p>Coffee Break（茶歇）</p>
15:45 – 16:45	<p>SESSION 4: The DFC Deployment Race: who will deploy DFC first, developed or developing economies?”（第四节：法定数字货币的竞赛：发展中国家还是发达国家将赢得比赛？）</p> <p>This session will discuss how DFC is expected to impact macroeconomies of developed economies and can improve the compliance, interoperability and security of Digital Financial Services in developing countries. Panellists will discuss cases of countries that</p>

	<p>have started investigating and experimenting with DFC applications. (这一节将讨论法定数字货币将如何影响发达国家的宏观经济, 和发展中国家监管, 安全和兼容等问题, 专家们将讨论已经开始法定数字货币研究和实践的案例。</p> <p>Moderator (主持人)</p> <ul style="list-style-type: none"> Bilel Jamoussi, Chief of the Study Groups Department, Telecommunication Standardization Bureau, ITU-T (Bilel Jamoussi, 国际电信联盟标准化局电信标准化部门主管) <p>Panelists (发言嘉宾)</p> <ul style="list-style-type: none"> Jonathan Dharmapalan, Founder & CEO, eCurrency (Jonathan Dharmapalan, 美国eCurrency公司创始人及CEO) James Masoy, Manager of Oversight and Policy Department, Directorate of National Payment Systems, Bank of Tanzania (James Masoy, 坦桑尼亚央行国家支付系统的监督和政策部主管) Ziheng Zhou, Associate Professor, Institute of Finance and Banking, Chinese Academy of Social Sciences, Chairman of Zhejiang Academy of Modern Digital Fin-tech (周子衡, 中国社会科学院金融研究所副研究员, 浙江现代数字金融科技研究院理事长)
16:45 – 17:45	<p>SESSION 5: Security Issues in Digital Currency (第五节: 数字货币的安全性)</p> <p>This session will consider the main security issues facing central banks in governing digital fiat currency. The session will also discuss technical measures and standards that can be implemented to address these issues and to ensure the security of financial transactions. (这一节将讨论央行在推行法定数字货币中将遇到的安全问题, 以及如何通过技术手段和标准来提高安全性)</p> <p>Moderator (主持人)</p> <ul style="list-style-type: none"> Yury Grin, Deputy Director General of Intervale Group of companies (Yuri Grin, Intervale 集团副总经理) <p>Panelist (发言嘉宾)</p> <ul style="list-style-type: none"> Dai Fangfang, CAICT (戴方芳, 中国信息通信技术研究院工程师) Hueng Youl Youm, ITU-T SG17 Chairman (Hueng Youl Youm, 国际电信联盟SG-17主席) Sun Lilin, Juzix, CEO (孙立林, 矩阵元公司CEO) Edward M. Scheidt, Convenor of ISO TC68 SC2 WG13 Ad Hoc Group 4, Security of International Digital Currencies, (Edward M. Scheidt, 国际数字货币的安全ISO TC68 SC2 WG13 Ad Hoc Group 4召集人)
17:45 - 18:00	<p>Summary and Closing Remarks (第一日总结发言)</p>
18:30 – 20:00	<p>Networking Reception in Beijing International Hotel No2 Ballroom First floor (晚宴: 北京国际饭店一楼 2 号厅)</p>

October 13 2017 (2017年10月13日)	
08:30-09:00	Registration (注册)
09:00-10:30	Opening Plenary Session (国际电联焦点组会议开幕) <ul style="list-style-type: none"> - Welcome Remarks (欢迎致辞) <ul style="list-style-type: none"> ○ Bilel Jamoussi, Chief of the Study Groups Department, Telecommunication Standardization Bureau, ITU-T (Bilel Jamoussi, 国际电信联盟标准化局电信标准化部门主管) ○ David Wen, Chairman of ITU-T Focus Group on Digital Currency including Digital Fiat Currency (文武, 国际电联法定数字货币焦点组主席) Opening Remarks (主旨演讲) ○ Chen Baoshan, Senior Economist, Nankai University, Former Head Cash Distribution and Counterfeit Dept, People's Bank of China (陈宝山: 南开大学首席经济学家, 前中国人民银行现钞管理和反假钞部门主管) - Approval of Agenda (议程批准) - Focus Group website, mailing list (焦点组网站等) - ITU IPR policy (国际电联知识产权政策) - FG DFC Terms of Reference presentation (法定数字货币焦点组的目标)
10:30-10:45	Coffee Break (茶歇)
10:45 – 12:30	Focus Group Structure (焦点组架构) <ul style="list-style-type: none"> - Discussion on Focus Group structure (焦点组架构讨论) <ul style="list-style-type: none"> ○ Working Groups mapping to FG DFC terms of reference and deliverables (工作组和焦点组项目对接) ○ Working Group Leadership (工作组领导) - FG DFC Management Team (法定数字货币焦点组管理团队) - Incoming Liaison Statements (联络要求声明) - Briefing on Working Group meetings in the afternoon (下午分组会议介绍)
12:30 – 13:30	Lunch (午餐)
13:30 – 14:15	Presentation of Contributions & Liaison Statements (投稿和联络事宜)
14:15 – 15:45	Working Group Meetings (in parallel) (工作组会议：并行)
15:45 – 16:00	Coffee Break (茶歇)

16:00 – 18:00	<p>Closing Plenary（全体会议闭幕式）</p> <p>a) Spotlight Conversation（访谈）</p> <p>Moderator: Yang Yanqing, Deputy Editor-in-Chief of YICAI Newspaper, Managing Director of YICAI Think Tank（主持：杨燕青，《第一财经日报》副总编辑、第一财经研究院院长）</p> <p>In Conversation with: Klaus Löber, Senior Adviser in the Directorate General Market Infrastructure and Payments of European Central Bank (ECB) and Chair of CPMI WG on Digital Innovation（Klaus Lober: 欧洲央行基础设施和支付共同市场理事会高级顾问及 CPMI 数字创新工作组主席）</p> <p>b) Working Groups Reporting（工作组报告）</p> <p>c) Outgoing Liaison Statements（对外联络邀请）</p> <p>d) Closing by FG DFC Chairman（闭幕致辞）</p>
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发言嘉宾名单

List of Speakers

发言嘉宾名单 (A → Z)

List of Speakers

- Ahmed Said**, Head of Economic Affairs, National Telecom Regulatory Authority (NTRA)
- Anne Shere Wallwork**, Senior Counselor for Strategic Policy, Treasury's Office of Terrorist Financing and Financial Crimes (TFFC)
- Bilel Jamoussi**, Chief of the Study Groups Department, Telecommunication Standardization Bureau, ITU
- Chen Baoshan**, Senior Economist, Nankai University, Former Head Cash Distribution and Counterfeit Dept, People Bank of China
- David Wen**, Chairman of ITU-T Focus Group on Digital Currency including Digital Fiat Currency
- Dai Fangfang**, Engineer, Security Research Institute, CAICT
- Di Gang**, Deputy Director-General, Institute of Digital Money, The People's Bank of China
- Edward M. Scheidt**, Convenor of ISO TC68 SC2 WG13 Ad Hoc Group 4, Security of International Digital Currencies
- Heung Youl Youm**, Chairman, ITU-T SG17 and Professor, SCH Univ., Korea
- James Masoy**, Manager of Oversight and Policy Department, Directorate of National Payment Systems, Bank of Tanzania
- Jonathan Dharmapalan**, Founder, eCurrency
- Klaus Martin Löber**, Senior Adviser in the Directorate General Market Infrastructure and Payments of the European Central Bank, chair of the CPMI working group
- Mariana Magaldi de Sousa**, Professor, Center for Research and Teaching in Economics, Mexico
- Muhammad Arif Sargana**, Director of Economic Affairs, Pakistan Telecommunications Authority
- Njuguna S. Ndung'u**, Professor, the former Governor of the Central Bank of Kenya
- Shiva Bissessar**, CEO, Caribbean Blockchain Association
- Song Shuang**, Research fellow, Department of International Finance, IWEP-CASS
- Sun Lilin**, Head of Strategy, Business Development and innovation, UnionPay China
- Tian Huifang**, Senior Research Fellow, Deputy Director of Department of Global Governance, IWEP-CASS
- VIJAY CHUGH**, Head of the Department of Payment & Settlement Systems with the Reserve Bank of India
- Wei Kai**, Head of Big Data Department, Cloud Computing and Big Data Institute, CAICT
- Yang Yanqing**, Deputy Editor-in-Chief of YICAI Newspaper, Managing Director of YICAI Think Tank, Shanghai, China
- Yao Qian**, Director-General, Institute of Digital Money, The People's Bank of China
- Yury Grin**, Deputy Director General of Intervale Group of companies, Russia
- Zhou Ziheng**, Associate Professor, Institute of Finance and Banking, CASS, Chairman of Zhejiang Academy of Modern Digital Fin-tech
- Zhang Liangliang**, ITU-T FG DPM WG3 Chairman
- Zou Zhibo**, Senior Fellow and Deputy Director of Institute of World Economics and Politics (IWEP), Chinese Academy of Social Sciences (CASS)

工作人员

Staff Members

Lan Xintong, Research Assistant, Department of Global Governance, IWEP-CASS

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Xi Yanbin, Division Chief, Division of Scientific Research Management, IWEP-CASS

Zhou Yulin, Senior Staff, Division of Scientific Research Management, IWEP-CASS

Carolyn McMahon, Consultant, Global Development of eCurrency

Shabnam Karimova, Administrative Assistant, ITU

发言嘉宾简历

Speaker Bio



Ahmed Said

Head of Economic Affairs, National Telecom Regulatory Authority (NTRA)

Ahmed Said is the Head of Economic Affairs at the National Telecom Regulatory Authority (NTRA) of Egypt. At present, he is carrying out all the economic related issues in the telecom sector and monitoring the performance of the telecom market and the progress in implementing the cost modeling process and the financial related issues. Mr. Said received his Master of Science in Business Information Technology from University of Middlesex in London, in the year 2001 and he obtained his Bachelor of Commerce in Accounting, from Cairo University in the year 1999. Mr. Said started his career in Mobinil (First mobile network operator in Egypt), followed by TheWayOut (Regional ISP head quartered in Egypt) whereby he reached the position of the business development manager. In 2002 Mr. Said moved to General Dynamics (U.S. based Corporation) as eGovernment and eBusiness Consultant. During this post Mr. Said has managed successfully to manage several telecom and IT projects with the ministry of communication and information technology. In 2004 Mr. Said moved back to TheWayOut as the Head of WayOut Wireless (A Subsidy of TheWayOut Group) whereby he has managed to expand the business of the company in the Middle East region opening 5 new offices in Dubai, Bahrain, Jordan, Oman and Yemen. In 2007 Mr. Said joined the National telecom regulatory authority as the economic affairs director. Throughout his career at NTRA he gained extensive experience in the field of telecommunications regulations, cost modeling, regulatory economics and Market analysis. Mr. Said was also a member of the implementation team responsible for the development of major regulatory frameworks in the Egyptian telecom market including Access Framework, International Gateway Frameworks and Egypt's national broadband plan and recently the 4G license framework.

Mr. Said has represented the Egyptian administration in several conferences & venues including the WTO, GSR, ITU Telecom indicators, WTSA12, WTSA16 and Arab Tariff Group (Arab League)..etc. Mr. Said is currently the Vice Chairman of ITU-T SG3 where he is leading the work on many topics like OTT, Mobile Financial services and Alternative calling procedures this is beside his active role in leading the restructuring process of ITU-T SG3 whereby he succeeded in adding more questions and expanding the area of study in the SG3. Also Mr. Said was appointed as the Chariman of ITU-T SG3 RG ARB where he lead the Arab member states in starting this regional group and expanded the activities to study a lot of topic that interests the Arab region and positioned the group as an active regional group within SG3.



Anne Shere Wallwork

Senior Counselor for Strategic Policy, Treasury's Office of Terrorist Financing and Financial Crimes (TFFC)

Anne Shere Wallwork is Senior Counselor for Strategic Policy in Treasury's Office of Terrorist Financing and Financial Crimes (TFFC), where she is charged with identifying and developing strategies to address emerging and persistent money laundering and terrorist financing threats involving new payments mechanisms, including mobile payments, prepaid access products, Internet payment systems, and virtual currency, while also facilitating financial inclusion and innovation. She also helps lead the Department's work on FinTech and RegTech. Ms. Wallwork has been the U.S. Government's lead in working with the Financial Action Task Force (FATF) to address money laundering and terrorist financing threats associated with virtual currency, and was primary drafter on the FATF's June 2014 Virtual Currency Key Terms and AML/CFT Risks and June 2015 Guidance for a Risk-based Approach to Virtual Currencies: Convertible Currency Exchangers.

From October 2007 to March 2012, Ms. Wallwork served as TFFC's Senior Counselor for Asia and had primary responsibility for AML/CFT policy issues involving that region. Ms. Wallwork served as the Treasury Department's Senior Representative to National Counter-Terrorism Center (NCTC) from July, 2006 to November 2007 and was Deputy Director of Strategic Policy for Terrorist Financing and Financial Crimes from April 2004 to July 2006. She helped lead the U.S. Government's efforts to develop a comprehensive strategic approach to combating kleptocracy; helped drive the U.S. Government's international efforts to trace and repatriate Iraqi assets worldwide; and chaired several interagency working groups that sought to recover the proceeds of foreign official corruption, including Liberian and Haitian assets. A graduate of Yale Law School (Editor, Yale Law Journal) and Wellesley College (Phi Beta Kappa, Wellesley College Scholar), before coming to Treasury, Ms. Wallwork practiced law at Miller, Cassidy, Larroca & Lewin in Washington, DC and was a consultant for the World Bank.



Bilel Jamoussi,

Chief of the Study Groups Department, Telecommunication Standardization Bureau, ITU

Tunisian born, Dr. Bilel Jamoussi is Chief of the Study Groups Department of ITU Standardization Bureau in Geneva Switzerland. Since 2010, he has been leading the bureau's standards making activities into a new era characterized by rapid convergence and the need for increased collaboration with vertical sectors and partnership between developed and developing countries.

Prior to 2010, Jamoussi worked for a Telecommunication equipment and solutions provider for 15 years in Canada and then in the United States where he held several leadership positions and was granted 22 US patents in diverse areas including packet, optical, wireless, and quality of service.

He holds a BSc, MSc and PhD degrees in Computer Engineering from the Pennsylvania State University, USA. He is fluent in Arabic, French, and English and speaks some Spanish and German.

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陈保山 (Chen Baoshan)

Senior Economist

Standing director of China Trade Association for Anti-counterfeiting, registered technology specialist, a member of judges of Anti-counterfeiting technology award

Chief adviser of the Anti-counterfeiting laboratory under Ministry of Public Security

Chief Specialist of the Training base under National Financial Security and System Equipment Engineering Research Center

Member of China Writers Association

Professor, Graduate supervisor and senior specialist in Southwestern University of Finance and Economics, Xi'an JiaoTong University, Nankai University, University of Science and Technology Liaoning

Former Executive Deputy Director of The Office of the Anti-counterfeiting Work United Conference under the State Council

Inspector of Bureau of The People's Bank of China monetary gold and silver

Council member of China Numismatic Society



David Wen (文武)

Dr David Wen is the Chairman of ITU-T Focus Group on Digital Currency including Digital Fiat Currency. He is also the co-founder and Chief Scientist of eCurrency. After obtaining his Ph.D from Oxford University, he has worked at NTT Communication Science Laboratory in Japan, before appointed the youngest Associate Professor in Tokyo Science University. When visiting Stanford University as a visiting professor, he decided to apply his research to build solution for challenging and impactful ventures in the real world. He started as a security architect at ActivCard (now HID Global) and was responsible for the design of the Identity Management Solution for the Department of Defense's Common Access Card (CAC) program. He went on to become the product manager, program manager and Chief Scientist at Fortune 500 companies such as Dell and SAIC, managing the deployment of US Federal Government's Personal Identification and Verification (PIV) program at NASA, DHS, FDA. He is one of the main contributors who enabled the most advanced Digital Identity Management solution for the entire US government by the 2008 deadline set by President George Bush in HSPD-12. In September 2011, he co-founded eCurrency Mint Ltd, applying his extensive experience building nation wide security program to the solution of a Central Bank Issued Digital Currency. He helped coin the term Digital Fiat Currency working as the US expert to ISO Technical Committee 68 (SC 2) for digital currency security, and led the establishment of the ITU-T Focus Group on Digital Fiat Currency, working with central banks and telecom regulators from the over 27 developing countries. He is also the founder of Digital Fiat Currency Institute, and one of China's "Thousand Talent" award winner.



戴芳芳(Dai Fangfang)

Dai Fangfang was born in Southern China, she carried out her undergraduate studies at Beijing University of Posts and Telecommunications, and received her B.E. (2010) and PhD (2015) there. She is now working as a network security researcher in the Department of Network Security at China Academy of Information and Communication Technology. Her major job is to develop technical standards, management regulations, to research on network security industry and technology. She has participated in the publication of the Network Security Industry White Paper 2015 and 2017. Her research interests mainly include network attack and defense, virtualization security, blockchain security and big data security.

简历：戴方芳，北京邮电大学信息安全专业博士。现工作于中国信息通信研究院安全研究所网络安全研究部门，主要工作是网络安全标准、管理规定、网络安全技术和产业相关研究；参与撰写网络安全产业白皮书（2015）和网络安全产业白皮书（2017）；主要研究方向是网络攻防、虚拟化安全、区块链安全和大数据安全等。



狄刚 (Di Gang)

曾任央行科技司科技管理处处长、科技司副司局级干部、丝路基金信息科技总监，现任央行数字货币研究所副所长，教授级高级工程师、国家电子支付与电子商务工程实验室学术委员会委员、全国金融标准化技术委员会委员、国家外国专家局金融风险管理国际人才专家、中国版权协会软件工作委员会专家委员、央行首届青联常委，作为业内知名金融科技专家，长期从事金融信息化及科研一线工作，拥有独立软件著作权，曾负责国家级一带一路投资机构信息科技顶层设计及相关基础设施建设，曾牵头组织并参与中央银行会计核算系统、国库系统、人民币结算账户管理系统、金融统计监测系统、货币发行系统、征信系统等央行多个大型系统建设、重点课题研究及行业标准制定，牵头组织全国金融机构编码体系建设，建成国内首个金融业机构基础信息库，并发布行业标准，收纳 20 余万家金融机构信息，在全国范围内组织发放金融机构代码证，顺利完成行业贯标。牵头编著出版《中国银行业信息化成果二十年》、《中国金融业机构名录》等，参与编著《中国金融标准化报告》，承担过多个国家级项目及课题，获 16 项省部级科技成果奖，其中特等奖 1 项、一等奖 3 项、二等奖 9 项、三等奖 3 项。在金融科技创新领域具有丰富经验及学术理论水平。

Mr. DI Gang is currently the Vice Director-General of the Institute of Digital Money of the People's Bank of China (PBC). He used to serve as the Director of IT Management before being promoted to Vice Director-General position of the Technology Department of PBC, after which he joined the Silk Road Fund as IT Director. Mr. DI is a professorate senior engineer, member of the academic committee of China UnionPay National Engineering Laboratory for E-Commerce and E-Payment, member of the China Financial Standardization Technical Committee, expert on financial risk management of State Administration of Foreign Experts Affairs, member of the Software Committee of Copyright Society of China and member of the first standing committee of the PBC Youth Federation.

As a renowned expert on financial technology, Mr. DI has long engaged in financial IT development and research. Having independent software copyright, he used to lead the IT top-level design and infrastructure development for "One Belt One Road" investment entities at national level. Mr. DI led and participated in the development of multiple PBC systems including the Accounting Data Centralized System, the Treasury System, the RMB Settlement Account Management System, the Financial Statistics and Monitoring System, the Currency Issuance System and the Credit Information System.

Mr. DI has also engaged in key research projects and development of financial standards by taking the lead in building the system for National Financial Institution Code, establishing the country's first financial institutions database to incorporate information of more than 200,000 financial institutions, and implementing financial standards by organizing the distribution of financial institution code certificates across the country.

Mr. DI took the lead in writing various books such as the Achievements of Informatization in China's Banking Industry and the China Financial Institution Catalog, and contributed to the China Financial Standardization Report. Having rich experience and academic capacity in FinTech and IT innovation, Mr. DI undertook multiple national research projects and earned 16 ministerial-level awards for IT achievements which include 1 excellent award, 3 first prizes, 9 second prizes and 3 third prizes.



Edward M. Scheidt

Convenor of ISO TC68 SC2 WG13 Ad Hoc Group 4, Security of International Digital Currencies, Vice chair, ANSI x9 US Financial Standards, Global Security Standards, Chief, scientist, Tecsec

Mr Scheidt is currently the Convenor, convenor of ISO TC68 SC2 WG13 Ad Hoc Group 4, Security of International Digital Currencies, Vice chair, ANSI x9 US Financial Standards, Global Security Standards, Chief, scientist, Tecsec. He is the former leader of the US ANSI x9 Accredited Standards x9f data and information security committee. He actively participates in specific x9 and ISO standards, including new directions to advance forms of security across the financial sector domains. He is the head of the US delegation to ISO TC68 SC2 Financial Services, Security and member of the Federal Reserve Security Task Force with adjunct membership in subcommittees of Standards, Identity Management, and Data Protection. He is employed with Tecsec, a security research and solution company providing support to the financial sector and has authored various papers regarding security, including examples such as "The World of Objects: Physical and Virtual" and "Blockchain Permission Model". He has a Master of Science from George Washington University.



Heung Youl Youm

Chairman, ITU-T SG17 and Professor, SCH Univ., Korea

Dr. Heung Youl Youm is chairman of ITU-T Study Group 17, Security.

He began participating in ITU-T SG 17 in 2003 and has actively contributed to the work of SG17 as a core member of security experts for more than 13 years. He was an associate Rapporteur of SG 17 Question 10/17 from 2003 to 2004. For the Study Period (2005 – 2008), he served as a Rapporteur of Question 9/17. He was a Vice Chairman of ITU-T Study Group 17 from 2009 to 2016. He was Chairman of Working Party 2 (Application Security) of SG17 for the Study Period (2009–2012) and was Chairman of Working Party 3 (Identity management and cloud computing security) of SG17 for the Study Period (2013–2016). He has been a Project Editor or Co-editor for 21 approved ITU-T Recommendations or agreed Supplements in the area of IPTV security, home network security, authentication protocol, USN security, mobile security, and cybersecurity.

From 1990, he has worked as a professor for the Department of Information Security Engineering of the Soonchunhyang University, Korea. He is currently the Director of SCH cybersecurity research centre in Soonchunhyang University. He was a president of KIISC (Korea Institute on information security and cryptology) in 2011 and is an emeritus president of KIISC. He had worked for ETRI as a senior research engineer from 1982 to 1990.

He has been active in many (advisory or self-performance evaluation) committees in the area of Information Security and privacy for the Korea Communications Commission (KCC) from 2008 to 2016, the Ministry of Science, ICT and Future Planning (MSIP) since 2013, and the Ministry of Trade, Industry and Energy (MoTIE) since 2015. He is active in self-performance evaluation committees for Ministry of Science and ICT, Chairman for the ISMS/PIMS certification committee in Korea since 2007 and chairman for the committee on information security in the PyeongChang Organizing Committee for the 2018 Olympic & Paralympic Winter Games.

He received a Bachelor degree in 1981, a Master degree in 1983, and a Ph.D. degree in 1990, all in Electronics Engineering from Hanyang University, Korea.



James Masoy

Manager of Oversight and Policy Department, Directorate of National Payment Systems, Bank of Tanzania

James Masoy is the Manager of Oversight and Policy Department, Directorate of National Payment Systems of Bank of Tanzania. As a head of department, he is currently involved in day to day oversight and policy issues of the national payments systems, mainly through monitoring, assessing compliance and inducing changes to implementation of large and retail payment payments systems/schemes. Most of the key interests and achievements of the directorate during recent years have been focused on the successful promotion of mobile financial services, agent-banking developments, cross border mobile payments and interoperability, through effective policies that geared to promote financial inclusion targets. His recent involvements were the development and operationalization of new NPS regulatory framework, fully involved in process of enactment of the NPS Act 2015 and other regulations under it, drafting of NPS Vision 2016 and Oversight Policy Framework documents. Mr Masoy prior to joining the directorate of NPS in 2011, spent his 20 years in MIS directorate at the Central Bank mainly dealing with computer systems development and administration, network administration and configuration, web based applications developments, projects management , business process management and reengineering. In between, Mr. Masoy was seconded to save at Commonwealth Secretariat, London UK, as consultant with expert team in developing oracle based application for Debt Recording and Management Systems namely (CS-DRMS) for two years. He undertook various professional certifications such as Oracle development, Database designs and administration, Cisco Networking, Web applications development, Project management, and Business Process management to mention the few.

Mr. Masoy is part of “Fletcher School Leadership Program in Financial Inclusion - Alumni 2016” fellowship program from Tufts University, Massachusetts, USA, under Bill and Melinda Gates Foundation initiatives. He joined ITU DFS Focus Group Ecosystem since April 2016 and became ITU FG DFC in April 2017. Mr. Masoy holds an MSc Computer Science from University of City, London – UK.



Jonathan Dharmapalan

Founder & CEO, eCurrency

Jonathan Dharmapalan is the founder of eCurrency™ where he invented and pioneered the digital fiat currency method to create central bank issued digital currency. He is the recognized expert in this space, with expansive knowledge of central bank requirements for a digital fiat currency issuance and distribution. Jonathan has engaged in several speaking opportunities on the topic especially in central bank forums. Jonathan's vision to empower central banks in the digital economy has been fulfilled by eCurrency.

Prior to establishing eCurrency, Jonathan was the head of Ernst & Young's Global Telecommunications Practice and Chair of its Mobile Money Office. Before joining EY he was a Partner at Deloitte where he led the Global Technology, Media and Telecommunications (TMT) Consulting Practice and held several other leadership roles including heading up their Silicon Valley Technology office. Jonathan has over 30 years of related technology and business experience.

Jonathan began his career developing advanced technology solutions at AT&T Bell Laboratories. He holds a BS degree in Electrical Engineering from Northeastern University and a MS in Electrical Engineering from the California Institute of Technology (Caltech).



Klaus Martin Löber

Klaus Martin Löber is Senior Adviser in the Directorate General Market Infrastructure and Payments of the European Central Bank. His areas of responsibility encompass the ECB's global regulatory policy activities with a focus on payments and market infrastructures. More specifically, he is dealing with the ECB's fintech and digital innovations agenda and acts as chair of the CPMI working group and co-chair of the CPMI-IOSCO working group looking into these developments.

Prior to his current position, Mr Löber was Head of the Secretariat of the Committee on Payments and Market Infrastructures (CPMI) hosted by the Bank for International Settlements in Basel, Switzerland, after being Head of the Oversight Division of the European Central Bank and Chair of the ESCB Working Group on Oversight. Earlier positions practice includes the European Commission, Deutsche Bundesbank and private practice. Mr Löber regularly publishes on financial markets legal, regulatory and infrastructure issues.



Mariana Magaldi de Sousa

Professor, Center for Research and Teaching in Economics

Mariana Magaldi de Sousa is a professor at the Center for Research and Teaching in Economics (CIDE) in Mexico City. She has worked as a consultant to the Inter-American Development Bank, Oxfam International, the Ministry of Social Development in Mexico, and Verisk Maplecroft. Her work has been published in academic journals such as the *Journal of Banking Regulation* and other volumes edited by various university presses. She received a Ph.D. in political science from the University of Notre Dame and specializes in financial regulation and sustainable development.



Muhammad Arif Sargana

Director (Economic Affairs), Pakistan Telecommunications Authority

Mr Sargana has more than 23 years extensive and demonstrated professional experience both with public and private sectors/International donors/INGOs as an economist. He is working as Director (Economic Affairs) with Pakistan telecom regulator since 2003. He has worked extensively on the development of facilitative regulatory environment for the mobile banking industry in Pakistan. He is the lead member of PTA's mobile banking committee that has developed the interoperability Regulations in collaboration with State Bank of Pakistan after detailed industry coordination and analysis of various mobile banking models.

He is a central part to develop the third Party Service Provider licensing framework in Pakistan aimed to introduce interoperability in Pakistan and growth of the Digital Financial Services in Pakistan. He is also Member of Technical committee of National Financial Inclusion Strategy designed by the Ministry of Finance, Government of Pakistan for provision of banking services across Pakistan to huge unbaked population. He is also focal person for ITU to provide all kind of ICT/Telecom statistics. As Director (Economic Affairs) he is also responsible at the regulator for ICT & SDGs monitoring and focal point for ITU to provide all kind of economic and ICT/Telecom statistics. He also published PTA annual reports which provide developments in Pakistan ICT and Telecom sector and also contributes a chapter in Pakistan Economic Survey annually published by the Ministry of Finance, Government of Pakistan.

He also contributes for determination of Sign fact Market Power player, tariff regulations and competition issues in Pakistan Telecom sector. Previously, he also worked as Deputy Director at the National Tariff Commission where he contributed to the Trade Remedy Laws in Pakistan in accordance with WTO Agreements. He also worked for Competition Commission of Pakistan, World Bank Pakistan Resident Mission, United Nations and other development institutions for various assignments. He also remained a research Fellow at University of Bradford, UK where he produced paper on "Regularity Reforms in Pakistan Telecom Sector and its impact on Pakistan economy".



Njuguna S. Ndung'u

Professor Njuguna S. Ndung'u is the former Governor of the Central Bank of Kenya, a position he occupied for two consecutive four-year terms, from March 2007 until March 2015. He is an economist, a university professor and a researcher. Prior to his appointment as Governor, he was the Director of Training at the African Economic Research Consortium, (AERC), a Pan African premier capacity building network. He also worked as a regional programme specialist for the Eastern and Southern Africa Regional Office, Nairobi, of the International Development Research Centre, Canada and at the Kenya Institute for Public Policy Research and Analysis as a principal analyst/researcher and head of the Macroeconomic and Economic Modelling Division. He led a team to develop the Kenyan micromodel that has been in use for forecasting growth and fiscal stance since 2001.

As Governor, he worked with various global networks, he was the chair of Alliance for Financial Inclusion (AFI) now based in Kuala Lumpur, Malaysia, in the first four formative years between 2009 and 2012. It is a network that develops and encourages its members to adopt financial inclusion policies that work. AFI has coordinated financial inclusion solutions in Africa, Asia and Latin America. It has been described as a 'clearing house' for policy solutions that have worked and can be replicated with ease in other countries for financial inclusion. He also chaired of the African Mobile Phone Financial Services Policy Initiative (AMPI), a sub-network of AFI that promotes financial inclusion in Africa via the mobile phone financial services. He has lectured in advanced economic theory and econometrics at the University of Nairobi. In addition, he has published widely in international journals as well as chapters in various books on economic policy issues.

Currently he is a Member of the Brookings Africa Growth Initiative (AGI) Distinguished Advisory Group, and a Member of the Advisory Committee of the Alliance for Financial Inclusion.



Shiva Bissessar

CEO, Caribbean Blockchain Association

Mr. Bissessar is a consultant based in Trinidad and Tobago whose work with digital currency began with an M.Sc. Information Security thesis examining Bitcoin at the University College London in 2013. He later conducted socio-economic research into the advent of digital currency in the Caribbean, as published by the United Nations in 2016. In 2016 and 2017 he worked with the International Telecommunications Union (ITU) to develop capacity building workshops for Caribbean policy makers on Digital Financial Services. He is the CEO and Co-founder of the Caribbean Blockchain Association, an advocacy group promoting responsible adoption of blockchain and distributed ledger technologies while bridging the gap between policy makers and market entrants.



孙立林 (Sun Lilin)
CEO, 矩阵元 / Juzix

Mr. Lilin Sun worked as the Head of Strategy, Business Development and innovation in UnionPay for more than 10 years, where he was in charge of planning and promoting innovation strategies in the payment services. At the same time, he was managing third party payment agencies for UnionPay, and cooperating with various telecom operators to develop mobile payment standards. He was actively involved in the establishments of UnionPay subsidiaries, such as Zhong Yin Tong and China TV Pay. Prior to UnionPay, he worked as an Internet Research Director in the consulting firm, Analysis International. He earned a master degree in Surveying, Mapping and Remote Sensing from Wuhan University, and a bachelor degree from Beihang University.



宋爽 (Song Shuang)

Research fellow, Department of International Finance at IWEF

Ms Song is a research fellow in the Department of International Finance at IWEF. Her research covers China's overseas investment, renminbi internationalization, multinational development banks and digital fiat currency. She was a research assistant on industrial economics in the Development Research Center of the State Council of the People's Republic of China, and has consulted on regional integration for the East and North-East Asia Office of UNESCAP. She has also served as a visiting scholar in the Department of International Business and Strategy at the University of Reading in the UK. She has published a number of articles in peer-reviewed journals, including the Chinese Journal of European Studies, Journal of Financial Research (Chinese), International Economic Cooperation (Chinese), China State Finance, The Chinese Banker and others. She holds a doctorate from Tsinghua University.



田慧芳 (Tian Huifang)

中国社会科学院世界经济与政治研究所全球治理室副主任，副研究员，研究领域涉及全球治理、经济发展、环境经济学等。主持国家社科基金、APEC “绿色金融”等十几个课题；曾在《Journal of Policy Modeling》《Climate Change Economics》、《China and World Economy》、《世界经济》等知名学术期刊发表论文多篇。

Huifang Tian is the Deputy Director and Senior Research Fellow, at Department of Global Governance at Institute of World Economics and Politics, Chinese Academy of Social Sciences, with the research field of Environmental Economics and Development Economics, global governance and CGM Modelling. She was also the visiting scholar to University of Toronto in 2014, university of Gothenburg in Sweden in 2012, and University of Western Ontario in Canada in 2008-2009. She has published many academic papers in some SSCI and top-level journals like “Journal of Policy Modeling”, “Climate Change Economics”, “China and World Economy”, “the Journal of World Economy” etc. The scientific research projects she was and now is in charge of, include the National Social Sciences Fund Major Project, the APEC “Green Finance” project, the Economic Research Institute for ASEAN and East Asia (ERIA) “Circular Economy” project, etc.



VIJAY CHUGH

Mr. VIJAY CHUGH was till recently the Head of the Department of Payment & Settlement Systems with the Reserve Bank of India and has spearheaded India's vision and mission towards a modern payment system which includes the next generation RTGS system using ISO 20022 standards and a whole bouquet of electronic payment systems operating in India. He was responsible for enforcement of the Payment and Settlement Systems Act which governs all stakeholders in the payment space and supervises all institutions covered by it. During his 33 years of service with the Reserve Bank of India, he has contributed to certain key areas corresponding to the following statutory mandates of India's Central Bank, viz. Payment and Settlement Systems and Core Banking Solution (financial infrastructure), Supervision and Regulation of commercial banks (financial stability and financial integrity), and Rural credit and development (financial inclusion. At the International level, he was a Member of the Committee for Payments & Market Infrastructure (CPMI – the erstwhile CPSS), Bank for International Settlements, Switzerland, the SAARC Payments Council and Director, Payment & Settlement Systems of Asia-Pacific Central Banks (SEACEN, Kuala Lumpur, Malaysia). At the national level, he lead policy initiatives as Member Secretary of various committees including the Indian/Bharat Bills Payment System (BBPS), MSME Trade Receivables Exchange (TReDS), Mobile Banking channels and was Chairman of various committees set up to examine Virtual Currencies and introduction of common bank account codes for seamless transfer of domestic funds.

Post his retirement from Reserve Bank of India, Mr Chugh is serving as Senior Advisor to The World Bank (Payments Development Group), to the Digital Fiat Currency Institute, as also to a host of national and international firms in the payments space. Mr Chugh brings on board vast regulatory experience through his involvement with various developments that have taken place in India over the last several years.

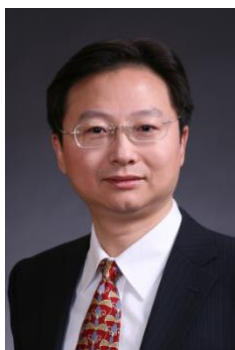


杨燕青 (Yang Yanqing)

杨燕青目前担任《第一财经日报》副总编辑、第一财经研究院院长、国家金融与发展实验室特邀高级研究员、汇添富基金管理公司独立董事。她拥有丰富的新闻、学术和管理经验，她是《第一财经日报》的创始编委之一，在日报创刊初期直接领导了对一行三会新闻报道的突破；在金融危机后推动了第一财经和国际顶尖组织的紧密合作；并创办了第一财经多个名牌项目产品。她多年来一线采访了全球范围内百余位中央银行家、财长、政要领袖和经济学家，主持了《经济学人》、《燕青访高端》等高端访谈电视节目，并作为媒体领袖、主持人和发言者出席国内外多个重要论坛和会议，包括世界经济论坛、IMF 和世行年会、中国发展论坛、博鳌年会、陆家嘴论坛等。她在《经济研究》等学术杂志发表论文多篇，亦有英文著述。她参与设计和直接推动第一财经研究院转型为财经智库，主持、推动和主编了多项研究，包括《中国金融风险与稳定报告》、单位劳动力成本（ULC）报告、《中国融资租赁年度报告》、《G20 与中国》等。她拥有复旦大学经济学博士、硕士和学士学位，曾是约翰-霍普金斯大学访问学者。

Dr. Yanqing Yang is Deputy Editor-in-Chief of YICAI Newspaper, Managing Director of YICAI Think Tank, host and commentator of YICAI TV, invited senior fellow at National Institute of Finance and Development. Being a founder of YICAI Newspaper, She has been following China's macro economy, financial markets and its interconnectedness with the rest of the world closely by writing a column and hosting in-depth programs for interviews with top global leaders, mainly central bank governors, finance ministers, prime ministers, economists and so on. Being a media leader, she attends and moderates sessions in prominent global and domestic events, including World Economic Forum, IMF annual meetings, Lujiazui Forum, China Development Forum, Boao Forum and others. She published academic papers both in Chinese and English, recently engineered YICAI Research Institute transforming into a think tank, and lead research project including China Financial Risk & Stability Report, ULC report, China Financial Leasing Annual Report, G20 and China, etc. She sits on the board of China Universal asset management company.

She holds a Ph.D, a M.A. and a B.A. in economics in Fudan University, and was a visiting scholar at SAIS of Johns Hopkins University.



姚前 (Yao Qing),

工学博士，教授级高工，中国人民银行科技司副司长，中国人民银行数字货币研究所所长，全国金融标准化技术委员会秘书长。此前在中国证监会信息统计部、信息中心、中国证券登记结算公司工作多年，2010 年底调入中国人民银行，曾任中国人民银行征信中心副主任。中国人民银行金融研究所博士后科研流动站、中国人民银行征信中心博士后科研工作站学术委员会委员，在《软件学报》、《电子学报》、《金融研究》、《中国金融》等核心刊物发表文章 60 多篇，著作三部，曾获银行科技发展一等奖，多项专利发明人。

Dr. YAO Qian is Vice Director-General of the Technology Department of the People's Bank of China (PBC), Director-General of the Institute of Digital Money of PBC and the current Secretary-General of China Financial Standardization Technical Committee. Holding a PhD in Engineering, he is a professorate senior engineer. Before joining the PBC in 2010, Dr. YAO had worked at the Information Statistics Department and the IT Service Center of the China Securities Regulatory Commission and the China Securities Depository and Clearing Corporation. During his time in PBC, Dr. YAO served as Vice Director-General of the Credit Reference Center and member of the academic committee of the Center for Postdoctoral Studies of the Financial Research Institute and the Credit Reference Center of PBC. Having published more than 60 articles in core publications such as the Journal of Software, the Acta Electronica Sinica, the Journal of Financial Research and the China Finance, Dr. YAO is the author of three books and holder of multiple patents. He also has been awarded the first prize in the Award for Banking IT Development.



Yury Grin

Currently Dr. Grin is Deputy Director General of Intervale Group of companies, working in this capacity last 4.5 years. Intervale is leading Russian Group of companies with vast experience in the field of e-commerce and mobile payments gained during last 18 years. Dr. Grin as representative of Intervale served as Vice-Chairman of ITU-T Focus Group on Digital Financial Services during years 2014-2017. Before Intervale he worked during 7 years at International Telecommunication Union (ITU) in Geneva, Switzerland. Dr. Grin joined ITU in the year 2006 like a Chief of Conference and Publication Department. From year 2007 till year 2013 he was Deputy to the Director and Chief of Administration and Operations Coordination Department of the Telecommunication Development Bureau (BDT) of ITU. In this capacity he was heavily involved into assistance to developing countries in all fields of modern ICT/Telecommunications, including migration from analog to digital broadcasting, frequency management, cybersecurity, deployment of NGNs, mobile and e-applications like e-health, m-payments etc.



张亮亮 (Zhang Liangliang)
ITU-T FG DPM WG3 Chairman

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