



# FINTECH AND THE FUTURE OF MONEY

CBA 30<sup>th</sup> ANNIVERSARY CONFERENCE – NOVEMBER 11, 2016

## Program

Welcome

**Official Opening**

President of the Central Bank of Aruba

9:00am

**Show me the Money**

9:30am - 11:00am

**COFFEE BREAK**

11:00am-11:15am

**New Bits on the Block**

11:15am-12:00pm

**LUNCH**

12:15pm- 1:15pm

**Keynote Address – Banking on Blockchain**

1:30pm-2:30pm

**Technologies and Transformations in Payments and Beyond**

2:30pm-3:30pm

**COFFEE BREAK**

3:30pm-3:45pm

**Building New Financial Ecosystems**

3:45pm-4:30pm

**Official Closing**

4:30pm-5:00pm

**SOCIAL EVENT**

5:00pm-6:00pm



# FINTECH AND THE FUTURE OF MONEY

CBA 30<sup>th</sup> ANNIVERSARY CONFERENCE – NOVEMBER 11, 2016

**Master of Ceremony <9:00am>**

**Penélope Tromp-Gomez, General Manager CBA**

**Official opening <9:05am>**

**Jeanette R. Semeleer - President of the Central Bank of Aruba**

## **Presentations: Show me the Money <9:30am-11:00am>**

### **Dustin Oliver Ling - Citi**

Dustin Ling is a Director at Citi with over 14 years of experience in finance and banking and has worked in the U.S. and also extensively abroad. Currently based in New York, Dustin is a senior banker at Citi's Corporate & Investment Bank focused on advising global public sector or government clients. In his current role he serves as a strategic advisor and relationship manager to numerous multilateral and development organizations. He is also engaged with innovation initiatives focused on digital money, payments and technology for integrity. Dustin is a graduate of the University of Miami's School of Business and received a dual degree in International Finance and Marketing with a specialization in Computer Information Systems. He is proud to have been born and raised in the Dutch Caribbean island of Aruba.

### **Antonieta Perez – Citi**

Antonieta Perez is the Public Sector Payment Flow Director of the Corporate Bank of LATAM since July 2014, and more recently since 2016, including Mexico. This business includes all products of Trade and Transaction Service (TTS) as well as Securities and Fund Services (SFS). From 2010 to 2014 Antonieta was the TTS head of Citibank in Venezuela.

Antonieta began her career in Citi in 2001 as a cluster associate of the corporate bank. From 2002 to 2008 she became a relationship manager and later a cluster head of the pharmaceutical, beer & beverage, metals & mining, technology and branded consumer industries. From 2008 to 2010, Antonieta was the Public Sector and FI head of Citi in Venezuela. Since 2005, Antonieta has been part of the women's council of Citibank Venezuela working on several initiatives aimed on helping women grow. Antonieta is a graduate of the University of Miami where she obtained a Bachelor's degree in Economics



and an MBA specializing in Finance both with the honor of cum laude. She currently is married with a son and a daughter and lives in Miami.

### **Gabriel Abed - Bitt**

Gabriel began exploring cryptocurrencies, and their underlying Distributed Ledger Technology, during his undergraduate study as early as 2010. An alumnus of the University of Ontario he received a Bachelor of Information Technology specialising in Cryptographics and Network Security. Enthralled by the potential of cryptocurrencies, and conscious of the revolution unfolding around him, he became an early adopter and lifetime evangelist. Bitt, his latest and most ground-breaking journey, is a FinTech company built around the twin pillars of global connection and financial inclusion. Gabriel believes that Bitt offers unprecedented solutions to disruptive regional issues from remittance payments to providing much-needed access to e-commerce solutions. In February 2016, Bitt broke new ground by launching a digitised version of the Barbados dollar. The first ever global example of a digitised fiat currency being approved and embraced by a central bank. Gabriel Abed is 29 years old.

**COFFEE BREAK <11:00am-11:15am>**

### **Blocktable: New Bits on the Block <11:15am-12:00pm>**

**Moderator - Tristan Every, Co-Lab/ATIA/Atech**

- ❖ Dustin Ling, Antonieta Perez, Gabriel Abed, Stefan Oosterwaal, Justin Jacobs

### **Stefan Oosterwaal - Arubits**

Stefan Oosterwaal obtained a BSc. in International Tourism Management and an MBA in International Business and Tourism at the University of Aruba. He has been running his own restaurant for the past 6 years, and was introduced to bitcoin in 2014. His restaurant quickly became the first bitcoin accepting business on the island. After discovering the potential of bitcoin, he founded Arubits, a new business aimed at bringing bitcoin to the people, businesses and charities of Aruba. In 2016 he got certified as a Bitcoin Professional by the Cryptocurrency Certification Consortium.



## **Justin Jacobs – CBA**

Justin Jacobs is a technology-enthusiast, a quick-learner and a news junkie. His interests in computers quickly surfaced as he broke many computers in his younger years. Luckily since then, he has also learned how to fix them. Justin has created a natural feel for everything involving computers but shortly deviated from this path by studying Business Economics and Accountancy. After a period as a financial consultant for big companies like Philips, he decided to combine his passion for IT with his experience in business economics by entering the field of IT Audit at EY (formerly Ernst & Young). During this period, Justin has gathered extensive knowledge in the banking world through IT audit and advisory engagements at the big banks in The Netherlands. Now, on the island of Aruba since last year, Justin is primarily responsible for the Information Security posture of the Central Bank of Aruba. He also has a keen interest in digital currencies, the blockchain and all that is related to FinTech.

**LUNCH <12:15pm-1:20pm>**

## **KEYNOTE ADDRESS <1:30pm-2:30pm>**

### **Aron Dutta - Vice President, Global Business Services Blockchain Leader**

Aron is responsible for IBM's thought leadership, strategy and delivery capabilities related to blockchain and leads a team of experts that advises on its disruption, disintermediation and dematerialization of industry value chains across transaction and capital intensive industries. Prior to IBM, as part of the office of Chairman of Cisco, Aron was the global head of Cisco's thought leadership and strategy on Fintech and related investments (IoT, Drones, Machine Intelligence, Blockchain and Robotics)- the Next Generation Financial Services, Digital Industry Transformations, and New Business Models. As co-leader of the New Frontiers Team, he and his team built and commercialized a platform that connected all these technologies onto a secure trusted network based exchange and marketplace for buying and selling digital banking services – Industries as a Service (IaaS). This platform was extended to 6 other vertical markets within two years.

Previous to Cisco, Aron was Chairman and Co-founder of Diligent Solutions, Founder and Managing Partner of Ambika Group (Venture Funding) Head of investment committee, Co-founder and SVP of Scient Corp., Co-founder and GM of Viant Corp., Principal at Booz Allen & Hamilton Inc. (Capital Markets Strategy, Operation and Technology Practice) and on the founding team of Journal of Strategy and Business Magazine, Chief Architect and Program



Manager of electronic trading at Salomon Brothers Inc., Research Scientist at Department of Defense (DoD) and Lead Computer Technician at TRW. He started his first company in college called Distributed Information Systems Inc.

Aron is involved in many VC and Private Equity start-up ventures, corporate incubators/accelerators in Fintech and several leading academic institutions. He is an accomplished racer of cars and motorcycles and is a Cannonball Run/Gumball3000 Alumni and annually, loves to go to Sturgis Motorcycle Rally on his custom Indian Chief Motorcycle. Aruba his home away from home - where he and his family were awarded the honor of "Friends of Aruba" by the Ministry of Tourism. He makes homemade wine and is a self-proclaimed "Foodie" and is passionate about for cooking, travelling and listening to music pursuing his lifelong search of the ultimate kebab.

## **Presentations: Technologies and Transformations in Payments and Beyond <2:30pm-3:30pm>**

### **Michiel van Doeveren - DNB**

Michiel van Doeveren is senior-policy advisor at the Payment Systems Policy Department of de Nederlandsche Bank (DNB). He has been working at DNB since 1988, after he graduated economics at the Erasmus University of Rotterdam and worked at Delft Technological University. Michiel worked as a country economist at the Export Credit and Import Guarantee Department of DNB and was a member of the Paris Club for debt negotiations. In 1995 Michiel joined the Cash and Payment Systems Division of DNB. He is one of the architects of DNB for designing and building an assessment framework to promote sound business continuity policy and crisis management. Since 2005 Michiel is secretary of the Dutch National Forum on the Payment System. Michiel is specially involved in the European migration to the SEPA Credit Transfer, the SEPA Direct Debit and SEPA for Cards and future payment products. Furthermore he is an expert in technical cooperation activities in the field of payments and securities settlement systems with other countries.

### **Dr. Veronica Lange - UBS**

Veronica Lange is the global Head of Innovation at UBS Chief Technology Office. Within this role she is responsible for the managing Group innovation projects and building out innovation activity with internal teams and with the external ecosystem. A recent activity has been the launch of the global [ubs.com/innovate](https://ubs.com/innovate) idea competition and the blockchain research of the UBS Crypto 2.0 pathfinder program. Her current assignment followed her role as Head of Multichannel Strategy for UBS Switzerland. Prior to joining UBS, she worked eight years with Barclays and Barclaycard as Retail and Business Banking Head of Customer



Experience Internet, Head of e-Channels in Western Europe / International Cards markets and Chair of the Barclays eBusiness Council. Before moving into Banking, Veronica Lange worked seven years with Olympus, a Japanese opto-electronics Multinational, leading the New Media department and Marketing Communications for Digital Cameras in Europe and Africa, and another three years in international Business Consulting that followed her academic career. Veronica Lange has a Doctorate in Economics from the University of Kiel, Germany, obtained in the area of Technology and Innovation Management which concluded her Business administration studies in Göttingen and Kiel.

### **COFFEE BREAK <3:30pm-3:45pm>**

#### **Blocktable: Building New Financial Ecosystems <3:45pm-4:30pm>**

**Moderator - Varelle Croes, The Liv Group/ATECH**

- ❖ Aron Dutta, Michiel van Doeveren, Veronica Lange, Javier Wolter

#### **Varelle Croes - The Liv Group**

Varelle Croes is a strategist and ecosystem builder focused on transforming economies. She is the founder of The Liv Group, a venture studio with hubs in New York and Aruba. An island native, Varelle co-founded ATECH with a mission to develop the startup and technology ecosystem in Aruba and the Caribbean. She was named a global change-maker by the World Bank Youth Steering Committee and is an accomplished keynote speaker and sought after thought-leader on startup ecosystems and the innovation economy. She has spoken at TEDx, United Nations, The World Bank and her work has been featured in Inc., Forbes and other major international publications. Prior to founding The Liv Group and ATECH, Varelle has had a distinguished career as Director of International Tax Financial Services at PricewaterhouseCoopers New York.

#### **Official Closing and Thank you <4:30pm-5:00pm>**

**Jeanette R. Semeleer - President of the Central Bank of Aruba**

**&**

**Javier Wolter - President of the Aruba Bankers' Association**

### **SOCIAL EVENT <5:00pm-6:00pm>**