

# P R O F I L E



## Elmer M Malolos (Jojo)

CEO, Wing (Cambodia) Limited Specialised Bank  
Phnom Penh, Cambodia

Jojo is Chief Executive Officer of Wing (Cambodia), a pioneering and leading Mobile Banking and Finance Institution that has the biggest mobile financial services footprint in Cambodia. Wing allows for the use of innovation and technology to give Cambodians, particularly the unbanked, access to financial services that have not been made available to them in the past.

Jojo is an experienced mobile money and mobile payments executive who brings with him extensive Mobile and Digital Financial Services (DFS) experience in emerging markets, working with key stakeholders in banks, regulators, MNOs, financial institutions, NGOs, international development firms, cooperatives, microfinance companies and global mobile money and financial inclusion organizations. He had worked with companies in the Philippines, Latin America and Africa that married technology and finance that are relevant to the poor.

Among his notable leadership positions were:

- Managing Director Cignifi, Inc., Big Data Consumer Analytics for financial services using non-traditional credit scoring solutions that provides organizations to extend access to the financially excluded populations in emerging markets
- MasterCard Executive Consultant for the deployment and implementation of mobile financial services platforms in Latin America (Brazil, Mexico, Peru, Argentina, Colombia) in Joint Venture with Telefonica SA, a leading mobile telecommunications company in LatAm
- Managing Partner, at AccessOneBillion (A1B), a management consulting firm on mobile money/financial inclusion based in San Francisco. A1B aims to Educate, Empower and Lead in the application of Digital Innovation to achieve Exponential Results in Financial Inclusion.
- Chief Executive Officer of Smart Hub Inc. (aka Smart Money), a mobile financial services and commerce company and subsidiary of Smart Communications, Inc.
- Director for Mobile Payment Solutions Pte. Ltd., (MPS) a joint venture with Mastercard Worldwide and Smart Hub Inc., MPS is a global mobile money company implementing new mobile payments ecosystems in emerging markets including Latin America, Europe, Asia, Africa.
- Director for a mobile micro-thrift bank in the Philippines (M-Bank) in partnership with global microfinance organizations that will pursue real financial inclusion in the Philippines using loans, savings services to develop micro-enterprises amongst the poor and within the poor
- International corporate business leadership roles in PriceWaterhouseCoopers, IBM Corp., the GSMA Mobile Money for the Unbanked organizations and International Networks that support businesses supporting Financial Inclusion, Mobile Money for the Unbanked