

Future of Payments and Collections Forum

June 15, 2022

Panel 2

WHAT DO DISRUPTIONS IN THE FINANCIAL ECOSYSTEM MEAN FOR THE FUTURE?

Paola Diaz, Office of Innovation, FDIC (Moderator)



Paola is a connector, a change agent and an innovation catalyst. She joined the FDIC in 2014 to work on economic inclusion initiatives. She held leading and advisory roles, in various FDIC key business processes including consumer protection and risk management supervisory functions, research, corporate training and recruitment, finance, audits, procurement, process improvement, communications and partnerships with internal and external stakeholders such as financial institutions, government agencies, nonprofits, consumer and community development organizations.

Between 2008 and 2013, she served as a consultant to over 100 financial institutions and nonprofits in 23 states and 10 countries. Previously, she was the director of two SBA Women Business Centers in the state of Georgia, assisting minority entrepreneurs to access credit and government contracts.

Her international work includes consulting engagements with global development organizations such as CARE, FINCA, Habitat for Humanity and the Inter-American Development Bank.

She is the recipient of two FDIC Chairman Excellence Awards for her work on Diversity and Inclusion in 2015 and 2016. Paola is the Founder of the Hispanic Organization for Leadership and Advancement (HOLA), a Hispanic Employee Resource Group (ERG) at the FDIC, and an interagency Hispanic ERG leaders' network. Paola is a native of Ecuador, and lives in Potomac, Maryland.

Bhaskar Chakravorti, Dean of Global Business, The Fletcher School at Tufts University



Bhaskar Chakravorti is the Dean of Global Business at The Fletcher School at Tufts University.

Bhaskar founded and directs Fletcher's Institute for Business in the Global Context, with the mission of "connecting the world of business with the world." He has served on the Global Future Council on Innovation for the World Economic Forum and is Nonresident Senior Fellow at the Brookings Institution, Senior Advisor for Digital Inclusion at the Mastercard Center for Inclusive Growth, a Senior Fellow at the Centre for Social and Economic Progress and on the Advisory Board of the UNDP's Center for Private Sector in Development.

Bhaskar has also founded the Digital Planet initiative at The Fletcher School, that follows the evolution of 90 countries as they transition from traditional to digitally intensive economies. Most recently, as part of this initiative, he has launched Imagining a Digital Economy for All, IDEA 2030, which is investigating the role of data, digital technologies, artificial intelligence and applications as a force for inclusive

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growth, development and productivity. He also started the first all-digital degree program at Tufts and Fletcher.

Prior to joining Fletcher, Bhaskar was a Partner of McKinsey & Company, a Distinguished Scholar at MIT's Legatum Center for Development and Entrepreneurship and on the faculty of Harvard Business School and Harvard University Center for the Environment. He is the author of the Amazon best-selling book, "The Slow Pace of Fast Change: Bringing Innovations to Market in a Connected World" (Harvard Business Press) and is the creator of the widely-used Digital Evolution Index. His articles appear in top-tier academic journals, multiple books and in widely-read media and columns, e.g., Harvard Business Review, New York Times, Wall Street Journal, Financial Times, Washington Post, CNN, Foreign Affairs, Foreign Policy, Bloomberg Opinion, Businessweek, Barron's, The Hill, Salon, among others.

Nathan Goodson, Supervisory Examiner, Federal Reserve Bank of St. Louis (Tentative)



Nathan Goodson is a supervisory examiner with the Federal Reserve Bank of St. Louis. He currently leads a team of IT examiners that focus on the supervision of IT, information security, and cybersecurity risks at community and regional banks. Prior to joining the St. Louis Reserve Bank, Nathan worked at the Richmond and Atlanta Reserve Banks in various examiner-related roles, as well as a small community bank in the St. Louis metropolitan area. He attended Southern Illinois University (Edwardsville) from 2002-2006, where he received his degree in Business Administration / Finance.

Salah Goss, Senior Vice President, Social Impact, North America Center for Inclusive Growth, Mastercard



Salah Goss is a technology innovator and social impact strategist with deep roots in financial inclusion who combines her public and private sector experience to stand at the bleeding edge of technology and social impact. For more than 20 years, she has been an early adopter and implementor of ESG principles, creating award-winning initiatives.

As Senior Vice President at Mastercard and Head of Social Impact for North America, Salah oversees a grant portfolio that has delivered over \$6 billion in loans to small businesses. She used Mastercard's balance sheet for \$20 million in deposits in CDFI banks and manages initiatives that have delivered technical assistance to nearly three million small businesses. Salah leads Mastercard's \$500 million commitment to help close the racial wealth gap, exceeding program targets and helping Mastercard realize number one share of voice in inclusion and increased brand favourability amongst all customer segments.

Salah led Mastercard's technology lab in Nairobi, Kenya where she developed, incubated and commercialized digital payment and credit solutions for Africa, India and the Middle East. She more than doubled commercial contracts and market expansion and helped to lead the charge to increase Mastercard's investment in financial inclusion globally. Under Salah's leadership, the Mastercard Nairobi

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technology lab was awarded top 5 fintech labs by Fintech magazine. Salah has earned three technology and process patents for technology innovations.

At the Bill and Melinda Gates foundation, Salah managed a \$90 million-dollar global portfolio that incentivized private and public sector investment in financial inclusion. She worked with Central Banks, Ministries of Finance and the banking sector to design and execute the first ever geospatial mapping of all financial services outlets in Nigeria and Tanzania. Salah also has experience in the US Government, at the Department of Commerce, where she received an award for outstanding performance for her work in economically disadvantaged neighbourhoods.

A recognized thought leader, Salah was awarded the Outstanding Corporate Social Intrapreneur of the Year by the World Economic Forum and Schwab Foundation in 2019 and Women in Payments Community Impact Award in 2022. Salah is an Aspen Finance Leaders Fellow and has authored numerous articles including a featured article in the World Economic Forum Mobile Financial Services Development Report and an essay in **The Future of Building Wealth Brief Essays on the Best Ideas to Build Wealth—for Everyone**, published by of the Federal Reserve Bank of St. Louis and The Aspen Institute in 2021. Salah has been interviewed by multiple media outlets including CNN, Forbes Africa and MSNBC. Salah was an invited delegate to Davos in 2019 where she was a featured speaker on technology and innovation.

Salah is active on the Root Capital board of directors, serving on the Governance Committee. She is on the Advisory Council of Heartland Forward and the Advisory Council of the Washington University Social Policy Institute. Salah holds a bachelor's degree in International Relations and US Foreign Policy from Johns Hopkins University and a master's degree from The Paul H. Nitze School of Advanced International Studies (SAIS) at Johns Hopkins University. Salah speaks French and has studied Arabic.

Dominik Mjartan, President and CEO Of Optus Bank



Dominik Mjartan is President and CEO of Optus Bank, a U.S. Treasury certified Community Development Financial Institution (CDFI) and an FDIC recognized Minority Depository Institution. He joined successful entrepreneurs Chairman Mitchell and Director Loyd to build the bank into a transformational wealth building ministry that serves all people regardless where they are on their wealth building journey. Under his leadership, Optus Bank increased shareholder equity from \$4 million to more than \$100 million and total assets from \$47 million to \$320 million while directing nearly 90% of loans to underserved communities, businesses and

people.

Previously, he spent more than a decade as a senior executive officer at a community development bank, Southern Bancorp, most recently as the Executive Vice President of Southern Bancorp, Inc. (SBI), a holding company for Southern Bancorp Bank and CEO of an affiliated lending company Southern Bancorp Community Partners (SBCP).

He is past Chair of the CDFI Coalition and a current director of the Community Development Bankers Association and the National Bankers Association, D.C. based advocacy organizations. He is also finance

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chair of Midlands Arts Conservatory and serves on the finance committee of Women's Rights & Empowerment Network, on the board of directors of the South Carolina Association for Community Economic Development, The Opportunity Center and The South Carolina Bankers Association.

Dominik immigrated to the U.S. from the former Czechoslovakia at the age of 16. He graduated Summa Cum Laude and as a Donaghey Scholar with a B.S. in management from University of Arkansas Little Rock. He then earned an MBA at the University of Ulster in United Kingdom, graduating with distinction.