EXODE CLESOL JOCLA NAWAMONADIO

DIGITAL PUBLIC INFRASTRUCTURE & SERVICES | DIGITAL TRANSFORMATION | DIGITAL GOVERNMENT | REGIONAL INTEROPERABILITY & INTEGRATION

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PROFESSIONAL SUMMARY

Digital Public Infrastructure (DPI) and Digital Transformation practitioner with **5+ years** of full-time experience delivering regional digital infrastructure and services across **six CEMAC economies**. Proven record translating transaction data, diagnostics and institutional constraints into **affordability reforms**, **digital-government use cases**, **interoperable payment solutions**, cross-border connectivity and implementation roadmaps with governments, regulators and private-sector actors. Brings a **builder mindset** across operations, policy reform, digital connectivity and ecosystem development, complemented by applied work in digital identity, secure data exchange, data governance and privacy, DPI safeguards and AI-readiness foundations.

EDUCATION & LANGUAGES

MSc Banking & FinTech | Walbrook Institute London | 2025–Feb 2027 (In progress) • **MBA** | Singapore Business School | 2023–2025 • **BSc Business Management & Marketing** | Marien Ngouabi University | 2010–2013
Languages: French (Native) • English (Professional)

PROFESSIONAL EXPERIENCE

GIMAC - Groupement Interbancaire Monétique de l'Afrique Centrale | Yaoundé, Cameroon **Jan 2026–Present**

Regional Manager - Ecosystem Development, Digital Public Infrastructure & Financial Inclusion

Lead a six-country portfolio that reuses shared payment infrastructure for affordability reform, digital government, essential services and wider African market connectivity, working across public institutions and a regional ecosystem of 150+ financial and technology participants.

- **Reengineered GIMACPAY's affordability framework** after analyzing 2023–2026 transaction data showing **46% of volume concentrated between XAF500 and XAF10,000**; redesigned tariffs across **23 services**, incorporated input from **nearly 70 institutions**, and secured **BEAC approval in August 2026** for a framework reducing the minimum transaction threshold from **XAF500 to XAF100 (-80%)**, lowering structural barriers to small-value digital payments.
- **Diagnosed Central African Republic Treasury revenue workflows across 5 government functions** including Treasury, budget, tax, customs and technology teams, identifying reconciliation **delays of days or weeks**, inconsistent references and limited real-time visibility; translated the findings into **5 priority capabilities**, including P2G, G2P, Request-to-Pay, cash-in/out and real-time reconciliation, and proposed a **2-country benchmarking mission to Cameroon and Madagascar** to inform the modernization roadmap.
- **Structured digital-government initiatives across 2 additional CEMAC countries**, designing **ADEN–GIMAC integration** in the Republic of Congo for **4 citizen services** including criminal-record certificates, nationality certificates, electronic travel authorizations and visas, while developing **Gabon Treasury/DIGITAX interoperability** for tax, customs and government-wallet collections through bank, MFI and mobile-payment accounts.
- **Expanded shared infrastructure into 3 essential-service domains**, structuring **CAMPOST** wallet, agency-banking and remittance use cases through Cameroon's postal network; CLIKAFRIK flows across **3 utility categories** covering television, water and electricity; and a **BGFI Congo-led prepaid-electricity model** designed to allow banks and MFIs to distribute prepaid-energy payment services through GIMACPAY.
- **Advance a 2-phase GIMAC–PAPSS integration program** linking the **6 CEMAC economies** to the Pan-African Payment and Settlement System through card and mobile/payment interoperability workstreams, creating a pathway to lower cross-border payment friction and connect Central African institutions to a PAPSS ecosystem reported in the project presentation as spanning **30 countries, 16 switches, 200+ commercial banks and 170+ payment institutions**.
- **Develop shared Visa and Mastercard access models across 4 participant categories** including banks, MFIs, fintechs and mobile-money providers, structuring prospective principal-membership, sponsorship and cost-mutualization models; the roadmap includes **BIN sponsorship, Visa Direct, wallet-to-Visa funding** and a **2027–2028 target of 70,000 international cards**, comprising **50,000 Visa/Visa–GIMAC and 20,000+ Mastercard cards**.
- **Structure reciprocal GIMAC–Verve interoperability across a 7-country corridor**, connecting the **6 CEMAC markets with Nigeria** through **3 complementary workstreams: cards, QR payments and cross-border remittances**; the model targets Verve-card acceptance across CEMAC and reciprocal GIMAC-card acceptance in Nigeria to deepen payment and commercial connectivity between Central and West Africa.

GIMAC - continued | Yaoundé, Cameroon **Jul 2023–Dec 2025**

Regional Manager - Digital Financial Services & Strategic Partnerships

Built and operationalized the regional ecosystem, moving 100+ banks, MFIs, payment providers and fintechs across 6 CEMAC markets from onboarding and technical integration through certification, testing and production.

- **Operationalized GIMACPAY's outbound remittance proposition from a zero-transaction baseline**, designing customer journeys across **4 channels** including wallets, bank accounts, cards and vouchers and moving a **~20-institution pilot** toward production; within approximately 20 months, the service generated **94,909 transactions worth XAF9.0B**, with **5 providers live across 3 CEMAC markets**.
- **Directed end-to-end technical integration across 3 connectivity models and 4 hosting environments**, onboarding banks, MFIs, mobile operators and fintechs through **fiber, satellite and secure site-to-site VPNs** and across **on-premises, data-center, hybrid-cloud and cloud-hosted environments**, enabling heterogeneous institutions to connect securely to one regional interoperability platform.
- **Mobilized 11 Gabonese institutions across 3 implementation cohorts** to overcome uneven technical readiness and meet the fixed **10 December 2025 national launch deadline** for interoperable CEMAC QR; aligned requirements, technical dependencies, testing and production preparation, contributing to a rollout serving **2.8M connected wallets and 2,000+ merchant QR acceptance points**.
- **Expanded inbound remittance connectivity through 10+ international fintech and transfer providers**, integrating **4 beneficiary channels** spanning mobile wallets, bank accounts, cards and voucher/cash-pickup services, widening the number of providers able to route funds through a single CEMAC gateway and creating the operational foundation for the later outbound service.
- **Strengthened customer protection and operational trust across 100+ participating institutions**, supporting dispute-governance arrangements and guidance for **250+ payment agents** while contributing to technical workshops that improved accountability, customer redress and readiness for wider interoperable-service adoption.

EARLIER FINANCIAL INCLUSION, MSME & INTERNATIONAL EXPERIENCE

CREDIT MUPROCOM - Microfinance | Republic of Congo **Jan 2021–Jul 2023**

Operations Manager - Client Portfolio, Credit & MSME Finance

- Managed a **XAF500M+** MSME financing portfolio serving **1,000+ clients and entrepreneurs**, balancing access to finance, credit risk and portfolio sustainability across micro and small enterprises.
- Strengthened financial capability for **5,000+ men and women** through financial literacy, credit management and entrepreneurship training, while leading a **five-person team** responsible for portfolio monitoring, collections and service quality.

HOPE CONGO - Microfinance | Republic of Congo **Jan 2019–Feb 2020**

Customer Relationship Intern - Financial Inclusion & Entrepreneurship

- Expanded access to microfinance by onboarding approximately **20 new clients per month** and trained **2,000+ men and women** in financial literacy, credit management and entrepreneurship.

Earlier roles: MUCODEC - Client & Financial Services Intern (2018) • Afric' / AOGC Distribution - Sales Account Intern (2017) • Full-Time Volunteer Missionary & Team Leader, Côte d'Ivoire (2014–2016) • Halliburton SAS Congo - Real Estate & Travel Support Intern (2013) • Assurances et Réassurances du Congo - Customer Service Intern (2013)

SELECTED RESEARCH, POLICY & APPLIED DIGITAL WORK

- **Responsible AI & RegTech** — "Predictive and Generative AI in RegTech and Regulatory Practice" | Research Report | View Portfolio. Assessed predictive and generative AI applications for regulatory compliance, risk identification and supervisory analytics, with emphasis on **responsible AI governance**, transparency and data-driven supervision.
- **DPI Strategy & Safeguards** — "National Digital Public Infrastructure Strategy – Sundara" | UNDP Applied Capstone | View Portfolio. Co-developed a national DPI strategy integrating **digital identity, interoperable payments, secure data exchange, data governance, privacy and safeguards**, translating development priorities into an inclusive implementation framework.
- **Digital Identity & Trusted Data** — "Verifiable Credentials for Digital Public Infrastructure – Gabon" | Digital Frontiers Institute Applied Project | View Portfolio. Designed an implementation pathway for **verifiable credentials**, covering credential issuance, digital verification, **trusted data exchange, interoperability, privacy and DPI governance**.

SELECTED CERTIFICATIONS, PROFESSIONAL DEVELOPMENT & LEADERSHIP

Ongoing Professional Development: Certified Expert in Financial Inclusion Policy (CEFI) - Frankfurt School of Finance & Management | Regulating & Governing Instant and Inclusive Payment Systems - Digital Frontiers | Building AI Agents Program - Project Destined

Selected Certifications: Certified Digital Public Infrastructure Professional (CeDPI) - Digital Frontiers | Certified Digital Finance Practitioner (CDFP) - Digital Frontiers | Launching & Operating Instant and Inclusive Payment Systems | Digital Identity | Accelerating DPI with Safeguards - UNDP/EU Global Gateway | Managing Successful Field Research - World Bank Group | Data Center PPPs - MCDF & Partners

Leadership & Policy Engagement: Obama Leaders Africa 2025–2026 | Women's World Banking Tech Policy Learning Lab | IQAS Technical Working Group 2026 | World Bank Group Youth Summit 2026 Delegate | Global Leadership Summit 2026 Speaker & Moderator

TECHNICAL & DIGITAL EXPERTISE

DPI & Digital Services: Digital Public Infrastructure (DPI) | Digital Payments & Fast Payments | Digital Government | Digital Identity | Secure Data Exchange | Citizen-Centered Digital Services | Whole-of-Government Approaches | Payment Interoperability

Digital Transformation Across Sectors: Public Administration & Government Services | Postal & Last-Mile Services | Tax & Customs Digitalization | Utilities & Energy Payments | Innovation Ecosystems | Digitally Enabled Business Models

Digital Access & Affordability: Inclusive Access Models | Digital-Payment Affordability | Pricing & Tariff Reform | Cost-Mutualization Models | Digital Connectivity (Fiber, Satellite, VPN) | Data-Center & Cloud Integration

Data, Diagnostics & AI: Data Governance & Privacy | DPI Safeguards | Data & Diagnostics | Quantitative & Qualitative Analysis | Data Visualization | AI-Readiness Foundations | Responsible AI | Evidence-Based Decision-Making

Policy, Advisory & Delivery: Policy & Regulatory Frameworks | Institutional Design | Digital-Government Diagnostics | Financial & Business Analysis | Implementation Roadmaps | Technical Assistance | Capacity Building | Operations & Advisory

Private Sector, Regional Integration & Stakeholder Leadership: Private-Sector Development | Banks, MFIs, FinTechs & Payment Institutions | Cross-Border Payments & Remittances | Regional Payment Integration | Global Payment-Scheme Models | Government & Treasury Engagement | Central Banks & Regulators | Public-Private Coordination | Strategic Partnerships | Cross-Country Delivery

GEOGRAPHICAL EXPERIENCE

CEMAC (Cameroon, Central African Republic, Chad, Republic of Congo, Gabon, Equatorial Guinea) | Côte d'Ivoire | Ghana | Senegal | Kenya | Togo | Morocco | China | Jordan