

Dr. Leon Perlman is the founder and head of the Digital Financial Services Observatory, at the Columbia Institute for Tele-Information at Columbia Business School. The DFSO explores the policy, regulatory, technical, disruptive and commercial aspects of DFS, emerging payments, big data, and blockchain technologies. It is funded by the Bill and Melinda Gates Foundation.

A former scientist and successful entrepreneur, he has been in the telecommunications, payments and micro-payments industry for over 25 years.

He currently heads the blockchain and infrastructure security workgroups for the new Financial Inclusion Global Initiative (FIGI).

His expertise as a consultant and researcher extends to payments, anti-money laundering national payment systems, de-risking, risk frameworks, telecommunications, cyber-security, and blockchain technologies. He concentrates on commercial, technical, policy, legal and regulatory aspects of these ecosystems and issues.

He has consulted widely on financial inclusion and regulatory solutions to central banks, DFS service providers, payment service providers, MNOs, regulators, the World Bank, CGAP, GIZ, ITU, USAID, UNCDF, EIB, IFC and many philanthropic organizations. His experience spans over 30 developed and developing markets.

He also served as the chair of the ITU DFS Focus Group's Technology, Innovation and Competition working group, and was founder and served for 10 years as chairman of WASPA, the South African mobile industry association.

Dr. Perlman holds the degrees BSc, BSc (Hons), MSc, BProc, LLB (JD), and LLD (PhD), and is the recipient of numerous grants and fellowships.

His doctorate in DFS commercialization and regulation was the world's first legal and regulatory doctorate on the subject.