

MR. RICARDO ESTRADA
Digital Financial Services Policy Manager
Alliance for Financial Inclusion

Ricardo has been involved with the Alliance for Financial Inclusion –AFI- since 2011, first as a Mobile Financial Services Working Group –MFSWG- member and then he was elected as the MFSWG Co-Chair, representing Latin America. In 2015 he joined AFI as Staff with the Digital Financial Services & SME Finance Policy Manager position.

Previously, Ricardo worked 11 years for the Financial Regulation institution in Guatemala, the Superintendency of Banks –SIB-. For 9 years he held the Regulations Development Specialist position and then the Head of the Statistical Information Management Unit position, where he developed the first Guatemalan Financial Inclusion Bulletin. Prior to that, he worked in the Financial Risks Management area for a private commercial bank.

Other work activities include his role as an international consultant for the USAID Access to Financial Services project in El Salvador, where he was in charge of advising El Salvador’s Central Bank and Financial Regulator in the process of drafting MFS and Financial Correspondents’ regulations.

Ricardo has also worked as a part time university professor in banking, economics and financial markets courses in three private universities in Guatemala. He has also been lecturer and invited speaker on Digital Financial Services and Financial Inclusion topics in international forums in Latin America, Africa, Asia and Eastern Europe.

Ricardo holds a bachelor degree in Business Management, and a post graduate degree in Economics & Central Bank Finance and a masters degree in Finance.