

**JONATHAN GREENACRE**  
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## **APPOINTMENT**

July 2021- present      Pardee School of Global Studies, Boston University  
Assistant Professor in Global Development Policy

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## **EDUCATION**

2017      **Oxford University, Doctor of Philosophy (PhD) in Law**  
*Title: 'The Regulation of Mobile Money in Kenya'*

2011      **Oxford University, Masters in Law and Finance**  
*Honors: Graduate Law Scholarship (Oxford)*

2006      **University of New South Wales, Bachelor of Laws**  
*Honors: Order of Merit for Distinction (1st Class Honors equivalent)*

2003      **University of Sydney, Bachelor of Arts (History and Politics)**  
*Honors: Distinction Average (Honors equivalent)*

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## **PAST APPOINTMENTS**

### **Employment**

2018 - 2020      Hitachi Faculty Fellow: Tufts University  
2016 - 2017      Post-doctoral research fellow: Oxford University  
2013 - 2015      Pre-doctoral research fellow: University of New South Wales (July)  
2007 - 2010      Lawyer, Clayton Utz Law Firm, Australia

### **Consulting/Advising Work**

2020 - 2022      World Bank  
2020 - 2021      Bill and Melinda Gates Foundation  
2021      Alliance for Financial Inclusion  
2021      Fletcher Leadership Program for Financial Inclusion, Tufts University  
2018 and 2022      Blavatnik School of Government, Oxford University  
2019 - 2020      Digital Frontiers Institute  
2019      International Monetary Fund  
2016      Consultative Group to Assist the Poor (World Bank agency)  
2015      Asian Development Bank  
2013      United Nations Capital Development Fund  
2012      United Nations Capital Development Fund  
2010      Advisor, Central Bank of Timor-Leste

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## **PUBLICATIONS**

### **Journal Articles**

2022      Resolving Liquidity Problems in Mobile Money, *Banking & Finance Law Review*, Vol.37 (3), p.439-470

Failure of Mobile Money Services: Standards for Systemic Risk, *Journal of International Banking Law & Regulation* (2022) 37 *J.I.B.L.R.*, Issue 6 (with Benjamin Geva)

- 2020 Fintech in Payment Systems – How Does Mobile Money Challenge Existing Legal Regimes? *Banking and Finance Law Review* Vol.36 (1), p.119-133
- What Regulatory Problems Arise When Fintech Lending Expands into Fledgling Credit Markets? *Washington University Journal of Law and Policy* Vol.61, p.229
- 2016 Protecting Mobile Money Customer Funds in Civil Law Jurisdictions, 65, *International and Comparative Law Quarterly* Vol.65 (3), p.705-739 (with David Ramos Muñoz, Javier Solana, and Ross Buckley)
- 2015 The Roadmap Approach to Regulating Digital Financial Services, 1 *Journal of Financial Regulation* 298
- The Regulation of Mobile Money: A Case Study of Malawi, 14 *Washington University Global Studies Law Review* 435 co-authored with Ross Buckley and Louise Malady
- 2014 Using Trusts to Protect Mobile Money Customers, *Singapore Journal of Legal Studies* 59 co-authored with Ross Buckley
- 2013 The Rise of Mobile Money: Regulatory Issues for Australia, 1 *Journal of Applied Finance* 27
- Independent Regulators in Low-Income Banking Markets: A Bridge Too Far? 28 *Banking and Finance Law Review* 409
- 2011 Can Retail Banking Regulation from Developed Markets Regulate Microfinance Institutions? *International Trade and Business Law Review*
- 2009 Chinese Investment in Australian Resources Companies: A Time for Reason, Not Fear *International Trade and Business Law Review*
- Welcome to the Digital Age: Mobile Phones and Micro-finance, 1 *Gitam Review of International Business* 61-81
- 2007 The Challenges of Transplanting Electoral Laws from Established to Fledgling Democracies (LAW ASIA) 127
- The Continuing Rise of the Implied Term of Mutual Trust and Confidence 13 *Employment Law Bulletin* 28
- Books**
- 2023 *The Regulation of Mobile Money* (Cambridge University Press, under contract)
- 2023 *Digital Financial Inclusion and Market Development in East African Community (EAC) Economies* published by the African Economic Research Consortium (co-editor)
- 2015 *China in the International Economic Order: New Dimensions and Changing Paradigms* (Cambridge University Press, New York) eds co-authored with Lisa Toohey and Colin Picker.

## **Book Chapters / Edited collections**

- 2023 Bridge Contracts in Africa: A Case Study of Orange Mali in *Digital Financial Inclusion and Market Development in East African Community (EAC) Economies* published by the African Economic Research Consortium
- 2018 The Regulation of the Shadow Payment System: Bitcoin, Mobile Money, and Beyond in *Blockchain and the Law* (Oxford University Press, Oxford)
- 2013 Is the Rise of Chinese State Capital a Regulatory Game Changer? The Example of Inward Investment Capital to Australia, co-authored with Justin O'Brien and George Gilligan in *China in the International Economic Order: New Dimensions and Changing Paradigms* (Cambridge University Press, New York) eds with Lisa Toohey and Colin Picker

## **Other publications**

- 2020 Technology and Fintech Payment Systems: Mobile Payments for the Developing World, FinTech eBook: Harvard Law School Case Studies
- New Thinking for Institutional Distress of Mobile Money Firms, Oxford Blavatnik School of Government
- 2018 The Regulation of Mobile Money, Oxford Blavatnik School of Government: Pathways for Prosperity Commission on Technology and Inclusive Development
- 2013 Trust Law Protections for E-Money, Pacific Financial Inclusion Program and Alliance for Financial Inclusion, co-authored with Ross Buckley

## **Current papers and projects**

### **2023 Bridge Contracts in Ghana (paper)**

Collected edition of papers, in preliminary discussion with Journal of African Development (in partnership with the African Economic Research Consortium)

## **OTHER COURSES**

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- 2023 Agent Networks at the Last Mile (World Bank)

## **RESEARCH GRANTS**

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- 2023 Pardee Summer Research Funding**  
Role: Principal investigator  
Funder: Frederick S. Pardee School of Global Studies, Boston University  
Amount: \$9,300
- 2022 - 2024 Tokenomics and Hello Tractor**  
Role: Principal investigator  
Funder: Algorand Foundation (blockchain foundation)

Amount: \$375,538 (project halted because funder has entered financial distress)

- 2022 - 2023**     **Bridge Institutions in Tanzania**  
Role: Principal investigator  
Funder: African Economic Research Consortium  
Amount: \$25,000
- 2021 - 2022**     **Bridge Institutions: Theory and Practice**  
Role: Principal investigator  
Funder: African Economic Research Consortium  
Amount: \$15,000
- 2020 - 2021**     **Next Generation Tools in Protecting Customers' Funds in Mobile Money**  
Role: Principal investigator  
Funder: Bill and Melinda Gates Foundation  
Amount: \$126,400
- 2018 - 2020**     **Safeguarding Customers' Funds in Mobile Money Schemes**  
Role: Principal investigator  
Funder: Bill and Melinda Gates Foundation  
Amount: \$253,602
- 2020**             **New Thinking for Protecting Mobile Money Funds**  
Role: Principal investigator  
Funder: Blavatnik School of Government, Oxford University  
Amount: £10,000 (approx \$US11,900)
- 2019**             **New Mobile Money Systems in Kenya**  
Role: Principal investigator  
Funder: the Hitachi Center, the Fletcher School of Law and Diplomacy, Tufts University  
Amount \$5,000
- 2018**             **Protecting Customers' Funds in Mobile Money Systems**  
Role: Principal investigator  
Funder: Blavatnik School of Government, Oxford University  
Amount: £2,000 (approx \$US2,400)
- 2016 - 2017**     **New Thinking for The Regulation of Digital Financial Services**  
Role: Co-Principal investigator (with Professor Dan Awrey of Oxford University)  
Funder: United Nations Capital Development Fund  
Amount: \$32,000
- 2013 - 2015**     **The Regulation of Mobile Money**  
Role: Researcher named on grant (funding co-obtained with Professor Ross Buckley of the University of New South Wales)  
Funder: the Centre for International Finance and Regulation, Sydney, Australia  
Amount: \$AUS340,000 (approx. \$US234,000)
- 2013**             **New Thinking for Mobile Money**

Role: Principal researcher  
Funder: The International Global Law and Policy Center, Harvard University  
Amount: \$4,000

- 2013**      **New Payment Systems in India**  
Role: Principal researcher,  
Funder: University of New South Wales, Australia  
Amount: \$AUS4,000 (approx. \$US2,700)
- 2011**      **The Regulation of Micro-Credit in the Developing World**  
Role: Principal researcher,  
Funder: Oxford University  
Amount: £12,000 (approx. \$US15,000)
- 2010**      **Graduate Law Scholarship**  
Role: Principal researcher,  
Funder: Oxford University  
Amount, £10,000 (approx \$US11,900)
- 2009**      **Winston Churchill Memorial Fellowship**  
Role: Principal researcher  
Funder: Winston Churchill Memorial Trust  
Amount: \$AUS27,000 (approx. \$US18,000)
- 2007**      **Future Leaders Grant**  
Role: Principal researcher  
Funder: Asia-Pacific Golden Key International Honor Society Alumni Award  
Amount: \$1,500 (approx. \$US1,000)
- 2005**      **Youth Action Network Award for International Humanitarian Service**  
Role: Principal researcher  
Funder: Youth Action Network Award  
Amount \$1,500 (approx. \$US1,000)
- 2006**      **The Implied Term of Mutual Trust and Confidence**  
Role: Principal researcher  
Funder: Julian Small Foundation  
Amount \$AUS6,000 (approx. \$US4,000)
- 2004**      **Landmines Work in Africa**  
Role: Principal researcher  
Funder: Australian Government  
Amount: \$AUS4,000 (approx. \$US2,700)
- Other awards**
- 2008      Living for Others Humanitarian Award  
Future Summit Leadership Award, Davos Connection
- 2007      Clayton Utz Notable Achievement Award

## **TEACHING**

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## **Boston University**

- Fall 2023      Technology and Next Generation Contracting  
                  Technology and Global Governance
- Spring 2022    Technology and Economic Development  
                  Technology and Global Governance
- Fall 2021      Technology and Economic Inclusion

## **The Fletcher School of Law and Diplomacy, Tufts University**

- Spring 2020    Technology, Development and Regulation
- Spring 2019    Technology, Development and Regulation

## **OTHER PROFESSIONAL ACTIVITIES**

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### **Editor**

- 2023            Articles submitted under the African Economic Research Consortium project  
                  titled "Delivering Digital Financial Services for the Poor in the East African  
                  Community", funded by the Bill and Melinda Gates Foundation.
- 2019            Journal of Cybersecurity

### **Thesis advising**

- 2023            Undergraduate thesis: Amanda Yuanyuan Wu
- 2022            Masters thesis: Alhassan Hashad

### **Service - Committees at Boston University**

- 2023            Selection Panel for the next director of the Frederick S. Pardee  
                  Center for the Study of the Longer-Range Future
- 2022 - 2023    Advising Network
- 2021 - 2022    Admissions Committee,
- 2022            Student Advisory Committee,
- 2022            Committee to Choose Winner of MA and BA Theses

### **Thesis Review Committees at Boston University**

#### Undergraduate

Georgina Mroczynski  
Flavia Roscini

#### Graduate

Malika Kounkourou  
Benny Witlin  
Mano Harada  
Jesicca Lee  
Min Hyun Cho

## **Additional service**

- 2023 Co-ordinate country studies under African Economic Research Consortium titled "Delivering Digital Financial Services for the Poor in the East African Community", funded by the Bill and Melinda Gates Foundation.
- 2003-2011 Founder, President of 'Step Safe'. A volunteer non-government organization which raised \$68,000 for landmine survivors in Cambodia.

## **CONFERENCE PRESENTATIONS**

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- 2023 Bridge Contracts in Africa (*African Economic Research Consortium (virtual)*)
- 2022 Bridge Contracts in Africa (*Boston University Law School, USA*)
- Bridge Contracts in Africa (*African Economic Research Consortium (virtual)*)
- 2021 Bridge Contracts in Africa (*African Economic Research Consortium (AERC) Working Group (virtual)*)
- Bridge Institutions in Africa (*Northeastern University Law School, Boston, USA*)
- Bridge Institutions in Development Contexts: Mobile Money in Kenya and Tractors in Nigeria (*Binghamton University, USA*)
- Bridge Institutions in Africa (*Pardee School of Global Studies, Boston University, USA*)
- Bridge Institutions in Africa (*Boston University African Studies Center, Boston, USA*)
- Bridge Contracts in Africa (*AERC Working Group (virtual)*)
- Bridge Contracts in Africa (*AERC Working Group (virtual)*)
- 2019 A Functional Approach to the Shadow Deposit System (*Alliance for Financial Inclusion, Kigali, Rwanda*)
- Mobile Money in Africa (*Ronald Coase Institute Workshop, Warsaw, Poland*)
- 2018 Regulating the Shadow Payment System: From Mobile Money to Alipay (*Journal of Financial Regulation Annual Conference, Oxford University, United Kingdom*)
- 2017 A Functional Approach to Regulating the Shadow Payment System (*presentation to the Reserve Bank of Malawi, Malawi*)
- Fintech in Africa: The Regulation of Mobile Money (*University College London, United Kingdom*).
- 2016 The Regulation of Mobile Money in Africa (*Oxford University Law Faculty, United Kingdom*)
- Deposit Insurance for Mobile Money (*International Association of Deposit Insurers, Zanzibar, Tanzania*)

- The Regulation of Digital Financial Services (*Alliance for Financial Inclusion, Russia*)
- 2015 Regulating Banks in Mobile Money Schemes (*United Nations conference, Kuala Lumpur, Malaysia*).
- Protecting Customers' Funds in Mobile Money Schemes (*United Nations conference, Washington DC, USA*).
- 2014 The Roadmap Approach to Digital Financial Services (*United Nations, Geneva, Switzerland*)
- The Regulation of M-Shwari (*Alliance for Financial Inclusion, Port of Spain, Trinidad and Tobago*)
- The Roadmap Approach to Digital Financial Services (*Bill and Melinda Gates Foundation, Kuala Lumpur, Malaysia*)
- A Functional Approach for Mobile Money (*Reserve Bank of Malawi, Malawi*)

## **SKILLS AND CERTIFICATIONS**

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Agent Networks for the Last Mile, World Bank, 2023

How To Build A Business, Oxford University, 2011