

JONATHAN GREENACRE
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APPOINTMENT

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

EDUCATION

2017 **Oxford University, 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)

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

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, forthcoming)
- 2023 *Delivering Digital Financial Services for the Poor in the East African Community* (African Economic Research Consortium (forthcoming, 2023)
- 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

- 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

RESEARCH GRANTS

- 2022-2024** **Tokenomics and Hello Tractor**
Role: Principal investigator
Funder: Algorand Foundation (blockchain foundation)
Amount: \$375,538
- 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

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

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

2022 Masters thesis: Alhassan Hashad

Service at Boston University

2021-2022 Admissions Committee,

2022 Student Advisory Committee,

2022 Committee to Choose Winner of MA and BA Theses, 2

Thesis Review Committees at Boston University

Undergraduate

Georgina Mroczynski

Flavia Roscini

Graduate

Malika Kounkourou

Benny Witlin

Mano Harada

Jessica 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.

203-2011 Founder, President of 'Step Safe'. A volunteer non-government organization which raised \$68,000 for landmine survivors in Cambodia.

CONFERENCE PRESENTATIONS

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*)