
Resume

The Person

Helen Llanos is an e payment professional with 20 years of experience in the payment space.

Her major strengths are her ability to understand and guide organisations as to the benefit of proposed IT solutions and translating/applying these solutions to the business opportunity at hand.

Her energy and passion to ensure tight management and coordination of many differing stakeholders, building a cohesive team and effectively managing scope creep to provide a successful and timely outcome for the project at hand.

Her understanding of the Caribbean cultures and ability to reach out to the relevant stakeholders in this small and very diverse archipelago.

Her Vision

To assist in the facilitation of a robust financial infrastructure which will unite the Caribbean and provide financial inclusion for all.

Background

Helen began her career in advertising at world renowned Mc Cann Erickson's Trinidad office. (1982 – 1991) then at Lonsdale Saatchi and Saatchi (1991 – 1996).

In 1992 – 2002 she immersed herself in the technology arena through her involvement with the Gillette Group managing in the areas of home entertainment via cable, internet services, networking and IT systems and services. This combined experience provides her with a unique blend of Marketing and IT, which allows for a strong strategic skill set to provide clear insight to the client on the application of any proposed payment systems to the benefit of business or the country at large.

Over the last 19 years (2002 – 2019) Helen first held the position of Manager Switching Services then as Assistant General Manager of InfoLink Services Limited (ISL).

ISL is an organisation created and owned by the four major banks of Trinidad and Tobago (Scotiabank (T&T) Limited, RBC Royal Bank, First Citizens and Republic Bank to facilitate and lead e-payments in the Trinidad and Tobago market with the vision of providing these services to the wider Caribbean. As part of this service ISL plays a strong pivotal role between Government, Central Bank, its shareholders and other various stakeholders in the payment space.

Helen's mission at ISL covered the overall management of the systemically important payment systems for the country through facilitating strong working relationships and coordination between all the stakeholders, both internal and external. Under her portfolio, she was also charged with the identification of new e payment opportunities which could bring benefit through interoperability between the Financial Institutions. This included consideration and facilitation of queries and proposing possible opportunities and collaboration around e payments from the banking associations of Guyana, Suriname, Belize, and Barbados.

Business Continuity

She initiated and lead the initial business continuity review, planning and buildout and ongoing management of ISL's now robust business continuity infrastructure for the local debit switch and the EFT, with future focus on the Electronic Cheque Clearing system and Instant Payment Solution (presently in progress).

EMV conversion and PCI DSS certification

The conversion and build out of the local debit card network from magnetic stripe to EMV chip which included all 8 participants both acquiring and issuing. With this came the inclusion of the organisation's PCI DSS compliance and certification.

Instant Payments

2018 – 2021 her latest project focused on an ISO20022 instant payment solution providing instant interoperability between the Financial Institutions as well as an e wallet offering for the inclusion of all. The benefit of an entirely new payment eco system that this solution could bring is still in its infant stage and waiting to be fully rolled out.

Helen brought her experience in the payments space to the table representing ISL as a member of the Central Bank of Trinidad and Tobago's Payments System Council. This Council plays an advisory role to the Central Bank as well as relevant government Ministries on present and future payment systems.

She also represented ISL at the Interbank Fraud Committee.

Present

2022 Helen has moved into the area of consultant/project management and one of her projects is working along with the FinTech Association of Trinidad and Tobago driven by the Trinidad and Tobago IFC and the Central Bank of Trinidad and Tobago.

Her mission for FintechTT is to assist in providing guidance in governance and risk compliance and to ensure that all requirements are understood and met by the Fintechs' desirous of entering the payment space.

Formal Education

Helen holds an MBA from Herriot Watt University, PMP accreditation from the Project Management Institute, LCCI Marketing Diploma from the London Chamber of Commerce and Industry International, ACCA Diploma in Financial Management and a Business Continuity DRI training. She is presently working towards PCI DSS certification.

Other involvement

Chairman of Gordon Grant and Company Limited

And an active Member of the PMI Southern Chapter.