



Mr. Francis Appiah

Fintech & Corporate Finance Executive

Mr. Francis Appiah is an experienced fintech and corporate finance executive with extensive experience in operations management, digital payments, compliance, customer experience and strategic leadership. He currently serves as the Chief Operations Officer of ExpressPay Ghana Limited, where he leads operational strategy, customer experience, compliance, information security and strategic partnerships, while driving innovation and growth within Ghana's digital payments ecosystem.

Prior to his appointment as Chief Operations Officer, Mr. Appiah held several leadership roles at ExpressPay Ghana Limited, including Head of Operations and Operations Manager. In these capacities, he spearheaded operational transformation initiatives, strengthened customer support systems, managed regulatory compliance and cultivated partnerships with banks and telecommunications companies. He also oversaw the company's information security framework, ensuring adherence to PCI-DSS and ISO 27001 standards.

Before joining ExpressPay, Mr. Appiah worked with Liberty Capital Holdings Ghana Limited, where he served in multiple capacities, including Manager for Corporate Finance and Advisory, Manager for Research and Development, Interim Manager for Fund Administration and Senior Analyst. During his tenure, he played a key role in corporate finance transactions, investment analysis, business strategy development and product innovation.

Mr. Appiah previously worked as an Analyst at Fitch Ratings in New York, specializing in structured finance and credit analysis.

He holds a Bachelor of Arts degree in Economics from Vassar College and is an ISO 27001 Certified Lead Implementer. He is widely recognized for his strong leadership, analytical expertise, operational excellence and commitment to innovation and sustainable business growth.
